

**DRAFT VERSION AVAILABLE FOR PUBLIC COMMENT
FROM MARCH 5, 2026 THROUGH MARCH 20, 2026.**

**2025 CONSOLIDATED ANNUAL
PERFORMANCE AND EVALUATION
REPORT**

FOR

**THE CITY OF SOUTH BEND
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
& EMERGENCY SOLUTIONS GRANT (ESG)**

AND

**THE ST. JOSEPH COUNTY HOUSING CONSORTIUM
HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)**



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CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

Calendar year 2025 is the first year of the St. Joseph County Housing Consortium and the City of South Bend's 2025-2029 Consolidated Plan. The 2025 Annual Action Plan was approved late in 2025 so many of the projects receiving allocations were unable to complete the activity in 2025 and will be reflected in the 2026 CAPER. This Consolidated Annual Performance and Evaluation Report (CAPER) will address the activities and projects which served to address the goals and objectives in the 2025-2029 Consolidated Plan and the 2025 Annual Action Plan which occurred from January 1, 2025 through December 31, 2025.

The City of South Bend and the St. Joseph County Housing Consortium, as entitlement communities, receive funding through the Department of Housing and Urban Development (HUD) that includes Community Development Block Grant Program (CDBG) funds, the HOME Investment Partnerships Program (HOME), and the Emergency Solutions Grant Program (HESG). In 2019 the City of South Bend received CARES Act funding (ESG-CV and CDBG-CV). The remaining CDBG-CV funds were utilized in 2025 and are reflected in this report. The Consortium received an allocation of HOME-ARP funds that were reflected as a substantial amendment to the 2021 Annual Action Plan. The HOME-ARP funds will be used toward the development of a low barrier, non-congregate shelter. While still in the planning and development process in 2025, no HOME-ARP funds were utilized in 2025.

Projects funded through CDBG, HOME and ESG reflect the 2025-2029 Con Plan's identified needs for the City of South Bend and the County of St. Joseph and are primarily focused on addressing the need for more affordable housing in the area. This was achieved through a variety of programs including the addition of new housing units either through rehabilitation or new construction of units for sale or rent. Mortgage Assistance programs allowed low- to moderate-income (LMI) homebuyers purchase homes that would otherwise be unaffordable to them. Additional programs provided rental assistance for those households struggling to find affordable housing options. Both CDBG and ESG programs assisted vulnerable households to locate and maintain housing through Coordinated Entry, rapid-rehousing assistance, and permanent supportive housing assistance. The City of South Bend also worked with partners to encourage and support fair housing education and resources, housing counseling services, and provide neighborhood foot and bike patrols by the police department in LMI neighborhoods.

The Rebuilding Together of St. Joseph County Program served to provide moderate repairs to LMI owner-occupied homeowners to improve the health and safety of their homes. Twenty households received repairs to their homes, which included roof repairs, furnace and air conditioner replacement, as well as radon testing and remediation if levels were at or above the threshold amount.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee’s program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
AP-1 General Administration	Administration	CDBG: \$ / HOME: \$	Other	Other	10	0	0.00%	2	0	0.00%
AP-2 Planning	Administration	CDBG: \$	Other	Other	0	0				
AP-3 Affirmatively Further Fair Housing	Administration	CDBG: \$	Other	Other	5	0	0.00%	1	0	0.00%
CD-1 Infrastructure	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				

CD-1 Infrastructure	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
CD-2 Community Facility	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
CD-2 Community Facility	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
CD-2 Community Facility	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
CD-3 Public Services	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
CD-3 Public Services	Non-Housing Community Development	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				

CD-3 Public Services	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
CD-4 Clearance and Demolition	Non-Housing Community Development	CDBG: \$	Buildings Demolished	Buildings	0	0				
CD-5 Public Safety	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	200000	81295	40.65%	40000	81295	203.24%
CD-5 Public Safety	Non-Housing Community Development	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
CD-5 Public Safety	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
CD-6 Public Transportation	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
CD-6 Public Transportation	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				

CD-6 Public Transportation	Non-Housing Community Development	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
CD-6 Public Transportation	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
CD-7 Neighborhood Revitalization	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
CD-8 Section 504	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
ED-1 Employment	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
ED-1 Employment	Non-Housing Community Development	CDBG: \$	Jobs created/retained	Jobs	0	0				
ED-1 Employment	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
ED-2 Financial Assistance	Non-Housing Community Development	CDBG: \$	Businesses assisted	Businesses Assisted	0	0				

ED-3 Incentives	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
HO-1 Housing Opportunities	Homeless	CDBG: \$ / ESG: \$	Other	Other	0	0				
HO-2 Support and Management Services	Homeless	CDBG: \$ / ESG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	4765	0	0.00%			
HO-2 Support and Management Services	Homeless	CDBG: \$ / ESG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0		953	0	0.00%
HO-2 Support and Management Services	Homeless	CDBG: \$ / ESG: \$	Other	Other	5	0	0.00%	1	0	0.00%
HO-3 Homeless Prevention	Homeless	CDBG: \$	Homelessness Prevention	Persons Assisted	0	0				
HO-3 Homeless Prevention	Homeless	CDBG: \$	Other	Other	0	0				
HO-4 Permanent Supportive Housing	Homeless	CDBG: \$ / ESG: \$	Housing for Homeless added	Household Housing Unit	0	0				

HO-4 Permanent Supportive Housing	Homeless	CDBG: \$ / ESG: \$	Other	Other	0	0				
HO-5 Shelter Housing	Homeless	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	0	0				
HO-5 Shelter Housing	Homeless	CDBG: \$	Other	Other	0	0				
HS-1 Housing Development	Affordable Housing	CDBG: \$ / HOME: \$	Rental units constructed	Household Housing Unit	35	0	0.00%	7	0	0.00%
HS-1 Housing Development	Affordable Housing	CDBG: \$ / HOME: \$	Homeowner Housing Added	Household Housing Unit	80	0	0.00%	16	0	0.00%
HS-2 Homeownership	Affordable Housing	CDBG: \$	Direct Financial Assistance to Homebuyers	Households Assisted	55	0	0.00%	11	0	0.00%
HS-2 Homeownership	Affordable Housing	CDBG: \$	Other	Other	0	0				
HS-3 Housing Rehabilitation	Affordable Housing	CDBG: \$	Rental units rehabilitated	Household Housing Unit	200	0	0.00%	40	0	0.00%
HS-3 Housing Rehabilitation	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	140	0	0.00%	28	0	0.00%
HS-4 Lead-Based Paint	Affordable Housing	CDBG: \$	Rental units rehabilitated	Household Housing Unit	0	0				

HS-4 Lead-Based Paint	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	0	0				
HS-4 Lead-Based Paint	Affordable Housing	CDBG: \$	Other	Other	0	0				
HS-5 Housing Assistance	Affordable Housing	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
HS-6 Fair Housing	Affordable Housing	CDBG: \$	Other	Other	0	0				
HS-7 Housing Supportive Services	Affordable Housing	CDBG: \$	Other	Other	0	0				
SN-1 Housing	Non-Homeless Special Needs	HOME: \$	Rental units constructed	Household Housing Unit	0	0				
SN-1 Housing	Non-Homeless Special Needs	HOME: \$	Rental units rehabilitated	Household Housing Unit	0	0				
SN-1 Housing	Non-Homeless Special Needs	HOME: \$	Homeowner Housing Added	Household Housing Unit	0	0				
SN-1 Housing	Non-Homeless Special Needs	HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	0	0				

SN-1 Housing	Non-Homeless Special Needs	HOME: \$	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	120	0	0.00%	24	0	0.00%
SN-1 Housing	Non-Homeless Special Needs	HOME: \$	Other	Other	0	0				
SN-2 Accessibility	Non-Homeless Special Needs	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
SN-2 Accessibility	Non-Homeless Special Needs	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
SN-2 Accessibility	Non-Homeless Special Needs	CDBG: \$	Rental units rehabilitated	Household Housing Unit	0	0				
SN-2 Accessibility	Non-Homeless Special Needs	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	0	0				
SN-2 Accessibility	Non-Homeless Special Needs	CDBG: \$	Other	Other	0	0				
SN-3 Public Services	Non-Homeless Special Needs	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				

SN-3 Public Services	Non-Homeless Special Needs	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
SN-3 Public Services	Non-Homeless Special Needs	CDBG: \$	Other	Other	0	0				
SN-4 Removal of Architectural Barriers	Non-Homeless Special Needs	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
SN-4 Removal of Architectural Barriers	Non-Homeless Special Needs	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
SN-4 Removal of Architectural Barriers	Non-Homeless Special Needs	CDBG: \$	Other	Other	0	0				
SN-5 Transportation	Non-Homeless Special Needs	CDBG: \$	Other	Other	0	0				

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan,

giving special attention to the highest priority activities identified.

During the 2025 program year, the first year of the 2025-2029 five-year Consolidated plan, the City of South Bend and the St. Joseph County Housing Consortium effectively used their Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), Emergency Solutions Grant (ESG), and CARES Act funds (CDBG-CV) to undertake a variety of programs, projects and activities designed to address housing and community development needs throughout the City of South Bend and St. Joseph County. High priority initiatives funded included:

- acquisition/rehab/resale housing
- acquisition/rehab/rental housing
- new construction housing
- owner-occupied housing rehabilitation
- homebuyer assistance
- homebuyer counseling
- public facility improvements
- provision of public safety services
- coordinated entry for homeless populations
- permanent supportive housing scattered site operations
- tenant based rental assistance
- emergency shelter operations
- program administration

The City of South Bend utilized the remainder of the CDBG-CV monies to wrap-up projects started in response to the Coronavirus Pandemic which included supplying food resources and supportive services to the unhoused community in South Bend.

The accomplishments of the City and the Consortium were consistent with the Consolidated Plan's high-priority community development and

housing objectives and are presented in this report. Activities funded with CDBG monies are those which target areas with relatively low incomes and high concentrations of poverty, high rates of residential vacancy and abandonment, and a high incident of sub-prime loans. HOME projects include those which will support the goal of increasing affordable housing options for both rental and homeowner households. ESG funds continue to be heavily focused on emergency shelters and essential services for homeless households. Rapid Rehousing includes rental assistance and is geared toward assisting households experiencing homelessness, or at risk of homelessness, in obtaining, securing and maintaining stable housing.

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CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME
White	508	1
Black or African American	488	3
Asian	2	0
American Indian or American Native	1	0
Native Hawaiian or Other Pacific Islander	1	0
Total	1,000	4
Hispanic	68	4
Not Hispanic	918	0

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

In 2025, the City of South Bend and the Housing Consortium assisted many beneficiaries. Within the CDBG program, a total of 1,059 individuals were assisted. Not captured in the above chart are the 142 individuals whose race or ethnicity did not fall within one of the listed categories. See the attached chart to reflect this information. The CDBG, HOME and ESG programs assisted a total of 2,135 individuals. Of the individuals receiving CDBG or HOME assistance, 11 were female headed households. ESG individuals assistance included 10 veterans, 56 elderly individuals, and 386 disabled individuals. There were 109 individuals receiving ESG assistance which identified as multiracial individuals which included 42 who identified as White and Black/African American, 7 individuals were White and another race/ethnicity (other than Hispanic), 6 individuals who were Black/African American and some other race/ethnicity (other than Hispanic), 15 which identified as being more than two different races and ethnicities, and 39 Hispanic individuals identified as multiracial.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	2,379,486	2,768,538
HOME	public - federal	1,250,596	1,252,101
ESG	public - federal	203,933	210,419

Table 3 - Resources Made Available

Narrative

CDBG and HOME funds are used primarily to ensure safe, decent and affordable housing in the City. The City partners with subgrantees, including subrecipients, CDBOs, CHDOs and developers to ensure funds are used to reach their maximum effectiveness in reaching the goals established in the Consolidated Plan. ESG funds are directed toward serving individuals experiencing homelessness or who are at risk of homelessness. The goal of ESG projects are to assist individuals in the transition from homelessness to housing stability. In 2025, the City used the remaining balance of CDBG-CV funds of \$4,166 for City administrative expenses related to overseeing the CARES Act funds designed to address the negative effects of the COVID-19 pandemic.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Low- and Moderate-Income Areas	100	100	All funds directed to LMI areas

Table 4 – Identify the geographic distribution and location of investments

Narrative

All expenditures during the 2025 program year were used to benefit low to moderate income areas.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

Developers of HOME projects and Community Based Development Organizations are challenged to secure additional funding to allow the City and Consortium the ability to fund multiple projects with the goal of creating more houses with the CDBG and HOME funds received each year. Developers, CBDOs and CHDOs are able to bring in private financing, non-federal grants, and cash donations into projects to assist with new construction and rehabilitation projects. In 2025, the NNN was able to secure a significant grant through the Federal Home Loan Bank to support future housing projects.

In 2025, the Community Homebuyers Corporation (CHC) provided CDBG funds in the form of forgivable mortgage subsidies to four (4) families in 2025, enabling them to become homeowners for the first time. The subsidies were leveraged with \$453,000 in private mortgage funding. CDBG provides a mortgage subsidy of 20% of the purchase price of a home, not to exceed \$35,000, and local lenders participating in the CHC program pool their funds to provide the remaining dollars. CHC clients must have annual incomes which are at or below 80% AMI. Traditionally, this includes clients who would typically struggle to find safe, decent and sanitary housing at an affordable price based on their household income. Additionally, it assists those households which typically would not qualify for most conventional mortgage services. This program has a high level of success and allows its clients to build wealth quickly as loans are at 80% LTV at the time of sale. Foreclosures and delinquencies are well below national and state averages. Pre- and post-purchase counseling required for the mortgage subsidy program is a major contributing factor to its success.

The Rebuilding Together St. Joseph County Program (formerly known as Christmas in April) has aided homeowners in various neighborhoods throughout the community since 1989. Over the years, Rebuilding Together has built strong relationships with the City of South Bend, local trades, the higher education community, and the business community. As part of Rebuilding Together 2025, 592 tradespersons and other volunteers worked over several days to provide 3552 hours of donated labor with an estimated value of \$106,560 to complete moderate home repairs for 20 low- to moderate-income qualified homeowners, many of which are elderly, disabled or veteran households. Rebuilding Together also secured donated materials totaling \$1,293 and donated storage rent of \$13,200.

In 2025, the City of South Bend transferred 53 lots to six developers to support the creation of

160 new housing units. These units will include both rental and homeownership opportunities and will serve a range of income levels, with only two designated as unrestricted market rate units. Of the 158 income restricted units, 29 will target households at or below 80% AMI, 10 will serve households at or below 50% AMI, and 15 will be reserved for households earning 30% AMI or below. An additional 15 units will be available to households with incomes at or below 120% AMI.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	3,846,980
2. Match contributed during current Federal fiscal year	444,580
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	4,291,560
4. Match liability for current Federal fiscal year	187,455
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	4,104,105

Table 5 – Fiscal Year Summary - HOME Match Report

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Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
2052 / 21-JH-30 (01)	0	0	0	84,800	0	0	0	84,800
2053 / 21-JH-30 (02)	09/30/2025	0	10,405	0	0	0	0	10,405
2089 / 22-JH-30	0	266,000	0	0	16,875	0	0	282,875
2123 / 23-JH-60	0	34,500	0	0	0	0	0	34,500
2148 / 24-JH-27	0	0	0	10,000	0	0	0	10,000
2151 / 24-J-60	0	22,000	0	0	0	0	0	22,000

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at begin-ning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
45,142	640	45,600	0	183

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	0	0	0	0	0	0
Number	0	0	0	0	0	0
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	0	0	0			
Number	0	0	0			
Sub-Contracts						
Number	0	0	0			
Dollar Amount	0	0	0			

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired		0		0		
Businesses Displaced		0		0		
Nonprofit Organizations Displaced		0		0		
Households Temporarily Relocated, not Displaced		0		0		
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

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CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	67	20
Number of Special-Needs households to be provided affordable housing units	0	0
Total	67	20

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	20	0
Number of households supported through The Production of New Units	23	10
Number of households supported through Rehab of Existing Units	22	8
Number of households supported through Acquisition of Existing Units	2	2
Total	67	20

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The 2025 Annual Action Plan was approved late in 2025 which resulted in a number of projects which were allocated funds for 2025 to be carried over to 2026. The numbers above reflect those projects which were completed in 2025 and do not include projects that are still in progress.

Not included in the above numbers are those individuals who were assisted through services, such as the coordinated entry program (908), services to assist those residing in permanent supportive housing (57) and those temporarily housed in one of the shelter projects which utilize ESG funds.

South Bend and the surrounding area continued to be affected by the drastic change in the housing market resulting in substantial increases in the cost of housing which in many cases priced safe, sanitary and decent housing out of the range of affordability for low- and moderate-income households. The combination of higher prices and higher interest rates served to put most single family home mortgages outside what is considered affordable to low- and moderate-income households. In 2025 the market began to slow some, the higher prices coupled with higher interest rates made it difficult for a LMI homebuyer to purchase a house without the use of substantial subsidies. Additionally, many houses which are priced at what is considered affordable to a low- to moderate-income household need moderate to major repairs in order to be in a livable condition for homeowners.

While these factors directly affect home purchases, it had a residual effect on the rental market as many landlords recognized the value in selling their rental homes in the midst of a seller-driven housing market. Many landlords were able to increase their rents as the demand for housing for all income levels increased. In some cases, the increased rents were priced above the fair market rents determined by HUD annually which meant fewer landlords were accepting tenant based rental assistance.

Discuss how these outcomes will impact future annual action plans.

The outcomes noted in the attached spreadsheets for each funding source indicate that the City of South Bend and the St. Joseph County Housing Consortium are allocating funds to the activities that meet the priorities of the 2025-2029 HCD Plan and best serve low and moderate income families in the respective jurisdictions. While larger scale developments provide a higher number of units, complexity, securing outside financing or tax credits and size can delay the production of this units. Building and rehabilitation of single-family homes, many times can be completed faster, but results in few additional housing units. The City and Consortium continue to be mindful of this when allocating funding for housing development to ensure projects are in line with the goals and objectives in the 2025-2029 Consolidated Plan.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	5	2
Low-income	3	2
Moderate-income	8	0
Total	16	4

Table 13 – Number of Households Served

Narrative Information

The goals identified in the 2025-2029 Consolidated Plan reflect the City and Consortium's desire to ensure equal housing opportunities for households of varying income levels to participate in programs and activities. These goals prioritized activities and projects which assisted LMI households in obtaining and maintaining housing. Activities included new construction and rehabilitation of existing houses to create additional affordable rental options for LMI individuals. Projects also created new sales and rental options through new construction activities, providing homeownership opportunities for LMI homebuyer households.

See attached chart for a further breakdown of how these activities served LMI individuals in 2025.

South Bend continues to assist agencies with rapid rehousing and rental assistance for their client households transitioning out of homelessness with ESG funds.

In 2025, the City of South Bend continued its efforts addressing the needs of the City's vulnerable population – those who are experiencing homeless or are at-risk of homelessness. Many of the initiatives put in place as part of the City's Coronavirus response over the past few years have continued to develop and grow. One such initiative is the City's work with Our Lady of the Road and the Motels4Now program. This converted hotel has been put in place to temporarily house those individuals experiencing homelessness by utilizing the Housing First Strategy. The City supported this program in 2025 by using City funds and CDBG funding to assist agencies around South Bend that are aiding the residents of this hotel in terms of food support and supportive services.

In 2024 and continuing into 2025, the City partnered with the Housing Authority of South Bend to rehab a number of their scattered site units, which were taken "off-line" due to maintenance concerns. The City committed approximately \$1 million and staff oversight to ensure the success of this project. Completed in 2025, 25 units were rehabilitated, offering affordable rents and quality housing to HASB clients.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

St. Joseph County is a separate region within the Balance of State CoC that encompasses all of, and only, St. Joseph County. The region has utilized Coordinated Entry since January of 2019 to determine the needs of houseless individuals and families and place them in a program which is best suited to provide them with housing and services. Persons who are homeless or at-risk of becoming homeless are evaluated using the recent State adopted assessment. The Collaborative Housing Assessment Tool (CHAT) replaces the previously used VI-SPDAT and prioritizes veterans and domestic violence survivors. The CHAT is used to determine the appropriate housing for the individual and/or family. With the adoption of Coordinated Entry, placement rates of homeless individuals and families has been high.

Additionally, the City and RPC worked to establish a Lived Experience Advisory Committee, in which RPC/City representatives meet occasionally with currently or formerly unhoused individuals to better understand their experiences, learn their perspectives on the current system, service gaps, etc. Participants are compensated for their time with gift cards provided by an Anthem grant. The City's Homeless Coordinator established an outreach team which meets monthly to identify locations where people were staying outside, coordinate services, plan for weather amnesty, coordinate the Point In Time Count and identify gaps in services. The Coordinator also goes out with agencies to do street outreach and build trust with the unhoused community to understand their needs and connect people to services. Partners include those working in the fields of medical and mental health, housing, veterans, youth and recovery services. The Coordinator also visits meal sites and shelter locations to learn from service providers, gain input from guests, share information from other providers, and coordinate services.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Regional Planning Council (RPC) meets monthly to discuss and develop strategies to address the needs and opportunities for persons who are unhoused, or are at-risk of homelessness. As a member of the RPC, the City supports the actions of the Council by directing funding to projects that address the following priorities:

- Focusing on rapid re-housing activities with ESG;
- Using two distinct approaches, one for circumstantially impoverished homeless and one for chronically impoverished homeless, to re-house them; and

- Reducing the unsheltered or precariously housed population.

During the months of November through April, the City partners with the Center for the Homeless to administer the Weather Amnesty program. This program provides a safe space and warm shelter for homeless individuals. During the 2024/2025 season, 14,517 bed stays were utilized at the Center for the Homeless which is higher than the 2023/2024 season. Overall, almost 60% of the guests were adult males. The average length of stay for all guests utilizing the Weather Amnesty program is 21.67 days, although this season saw 155 guests who only stayed one night. Overflow options at two other locations are put into play on those nights in which the temperatures are dangerously low. These other locations are coordinated by the City, many times being staffed by City Staff, but do not receive direct funding from the City.

The City also provides bus passes for agencies working with the Weather Amnesty program and Motels4Now. These passes allow their clients transportation to job interviews, doctors' appointments, searching for permanent housing solutions, etc.

In 2025, the City of South Bend continued to work with the New Day Intake Center, Inc's staff and developers in the creation of a non-congregate shelter. This shelter, which has been a dream for many years, is being a reality with assistance with HOME-ARP funds. While still in development and design stages, New Day is continuing to seek additional funding to transition the temporary Motels4Now solution to a larger intake campus which will provide 18 non-congregate shelter units, to be funded with HOME-ARP funds, and 54 housing units, consisting of 108 beds, to be used as transitional housing and services for those unhoused individuals who experience challenges in securing permanent housing. The facility's goal is to further improve the quality of life for the unsheltered population by providing housing and other needed services to assist in finding a more permanent housing solution.

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

Discharge planning in the community remains challenging. While hospitals and community mental health centers coordinate with emergency shelters, the system still does not consistently provide stable, well-supported transitions for individuals leaving care.

The RPC is working across foster care, health care, mental health services, and corrections re-entry to strengthen discharge coordination through partnerships with local agencies and providers.

Foster Care:

DCS follows a written protocol with community partners to prevent youth from exiting foster care into homelessness. Case managers develop individualized plans and lead coordination efforts with providers.

Health Care:

RPC collaborates with hospitals, clinics, and agencies to improve services for people experiencing or at risk of homelessness. Efforts focus on closing the housing gap for individuals with homelessness and substance use disorders, and on expanding mobile clinic services that improve preventative care and reduce emergency department use. In 2025, the City's Homeless Coordinator formed a medical providers group to support street medicine teams now serving encampments, meal sites, and mobile locations.

Hospitals such as Beacon Health System and St. Joseph Regional Medical Center employ Clinical Social Workers who assess needs, develop care plans, and coordinate referrals prior to discharge. The City's Homeless Coordinator provides training to strengthen client connections to services.

Mental Health:

Beacon Health System operates four inpatient psychiatric units at Epworth Hospital and adheres to standards for appropriate discharge and follow-up care. Oaklawn, the community's designated mental health center, provides outpatient care and housing placement support. Its PATH team and the City Outreach Team conduct housing assessments and referrals. Oaklawn is also expanding services at two permanent supportive housing communities. Gaps remain for individuals discharged from Epworth who decline Oaklawn services. Bowen Health's expansion and Imani Unidad's new Mobile Crisis Unit offer additional support in collaboration with the City's Homeless Coordinator.

Corrections:

The local parole district emphasizes preventing parolees from entering the homeless system. A Re-entry Accountability Plan is completed before release and shared with supervising agencies. The Ducomb Center provides transition support and refers individuals to shelters only when necessary. A Re-entry Task Force created a resource guide now available to providers. Goodwill's Second Chance program helps individuals with justice involvement improve employability and reduce reliance on homeless services.

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

Efforts were made to move chronically homeless individuals, including those with severe mental illness, veterans, and victims of domestic violence, into rapid re-housing options instead of traditional shelters.

For those with substance abuse issues, expanded services within a traditional shelter model were used. The Center for the Homeless Robert L. Miller Veteran's Center provides 20 designated beds for homeless vets, while Oliver Apartments (32 units), Hope Avenue Apartments (22 units), and Oaklawn's Turnock House (8 units) provide permanent supportive housing. Oaklawn Psychiatric Center also receives direct from HUD a scattered site PHS grant fund which provides rental assistance for approximately 55 households across St. Joseph County. Once completed, South Bend Thrive will offer 54 units of permanent supportive housing, with 13 units specifically earmarked for YSB young mothers and expecting mothers and 13 additional set aside as Section 811 for vulnerable individuals as defined by HUD. Progress was also made in addressing the Mayor's Challenge to End Veteran Homelessness.

Since 2020, 119 permanent supportive and affordable housing units have been added, with 76 PSH units in development. Plans are also underway for a 126 unit shelter which will include 18 NCS units to be funded with HOME-ARP funds. These projects are funded through federal, state and other sources.

During the Coronavirus pandemic, the City began a partnership with Our Lady of the Road in the creation of a housing model that offered an alternative to the traditional congregate shelter model to reduce COVID-19 exposure among the unhoused population. This facility, known as Motels4Now occupies a former motel in South Bend. Motels4Now continues to successfully house those individuals experiencing challenges in obtaining traditional housing. Since 2020, 76% of Motels4Now guests either remained housed at the motel or have obtained stable housing elsewhere. Through this program, 170 formerly homeless individuals are stably housed and receive support services through Motels4Now.

In 2025, Motels4Now assisted in the successful housing placement of 39 individuals (success is measured by remaining housed at one year and at three years), all of whom have maintained housing stability. Motels4Now has also assisted in placement past guests of the motel in stable housing. Twenty-eight former guests were placed in new homes in 2025, of which 26 maintained placement. In total, Motels4Now have assisted in obtaining housing for 71 current and former guests and 92% of those housed remain in their apartment. Overall, 81% of all persons placed remain housed within one year of moving into stable housing.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

Throughout 2025, the Housing Authority of South Bend (HASB) continued to provide high quality services to the residents of South Bend by providing options, including, but not limited to Public Housing, Housing Choice Vouchers (HCV) and Place Based Vouchers (PCV). HASB successes include continuing the administration of its Housing Choice Voucher Program (HCV) and the rehabilitation of 25 previously vacant structures to add to their housing inventory.

The HCV Program assists in housing more than 2,000 individuals and families each month. In 2025, the program provided rental assistance of approximately \$2 million per month and continues outreach efforts to add housing providers interested in working with the HCV program. In 2025, the HCV Program continued its momentum toward helping house those households at or below the Extremely Low-Income AMI.

HASB supports the efforts of the local VA by administering a local HUD-VASH (Veterans Affairs Supportive Housing) program assisting 90 veterans or their families. HASB also expanded its Foster Youth to Independence program by adding incremental vouchers and support over 20 former foster youth aging out of Public Child Welfare Agencies (PWCAs). Under FYI, HASB provides housing assistance on behalf of Youth at least 18 years and not more than 24 years of age who left foster care, or will leave foster care within 90 days, in accordance with a transition plan and are homeless or are at risk of becoming homeless at age 16 or older.

HASB is partnering with the newly constructed Diamond View Apartments to provide Place Based Vouchers for 13 residents in that community. They are also working with The Monreaux to provide Place Based Vouchers to some of those residents. In 2025, HASB worked with the development team for the Monreaux to complete the funding review.

The HCV Program established and continues with a monthly housing provider training initiative to provide education to housing providers on the program requirements including housing quality standard inspections, such as NSPIRE. The inspection standards are a requirement that all properties must pass before being eligible for subsidized rent payments through the HCV Program.

The Housing Authority continues to offer quality services to their residents through the Resident Services position which engages families, specifically those families with children, and connects them to resources and engages the youth in after school activities. Resident services offices were opened in 2024 and continue to operate at each of HASB's family properties: Laurel Court, Edison Gardens, and LaSalle Landing and provide residents with on-site resources and access to technology to address their technology needs.

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

HASB participates in the Family Self-Sufficiency Program (FSS). The Family Self-Sufficiency (FSS) program is a voluntary program which supports the strategic goal of increasing economic opportunity for Public Housing and Housing Choice Voucher Program Participants.

FSS provides grant funding to support an FSS Coordinator who assists participating families receiving housing assistance. FSS Program Coordinators develop local strategies to connect participating families to public and private resources to increase their earned income and financial empowerment, reduce or eliminate the need for welfare assistance, and make progress toward economic independence and self-sufficiency. In the context of the Self Sufficiency account, “self-sufficiency” is defined as a household’s ability to maintain financial, housing, and personal/family stability. To achieve self-sufficiency, individuals in a household move along a continuum towards economic independence and stability; such movement is facilitated by the achievement of educational, professional, and health/mental health and financial empowerment-related goals. For the FSS program, self-sufficiency is further defined as a family’s ability to maintain itself free from income-based public safety net programs such as TANF, SNAP, Medicaid and housing assistance.

Many FSS program participants have expressed interest in becoming homeowners, so HASB has included a HUD approved Housing Counselor to its Program Coordinating Committee as well as help with credit repair, virtual and in person financial literacy classes and employment retention counseling to assist FSS program participants with preparing for homeownership.

In 2025, participation in the FSS program remains strong at over 50, with a mixture of voucher holders and residents in public housing units. Many of the active members participate in the escrow piece which encourages saving for homeownership and other financial goals.

In 2024 HASB created a Residents Services team to address the needs of the Public Housing residents by connecting them to resources within South Bend. Providing activities to engage and enrich the community and the children of our program participants. We continue to create new opportunities to engage with residents and have discussions relating to methods to improve the quality of life for the residents and their families.

Actions taken to provide assistance to troubled PHAs

In 2024 and 2025, the City partnered with the Housing Authority to rehab scattered site units which were off-line due to maintenance habitability issues, cost and staff restraints. By the end of 2025, 25 units were rehabilitated and made available for rent by HASB clients.

The City is also partnering with HASB in the demolition of the Rabbi Shulman Building which has been long vacant since the determination that the cost to remedy the needed maintenance repairs and upgrades were not cost-efficient. The City’s Public Works Department worked with HASB and Contractors to ensure the demolition is aligned with HUD environmental and capital fund requirements. Work on the demolition began in late fall of 2025.

HASB took great strides in 2025 to overcome the challenges that contributed to its troubled status. One factor was drastically reducing the time it took to ready vacant units to be re-rented down to 20 days. Another was the closure of the Corrective Compliance Management Review (CCBR) items. Both achievements mark a turning point in the agency's HUD compliance status and contributes to the broader goal of removing the "troubled agency" designation.

Extensive training for the Board of Commissioners continues to be provided to include the following training designed to make the Board ready, willing, and able to govern the HASB and oversee its progress. HASB Staff receives additional training opportunities through workshops aimed at HUD and fair housing regulations. These training courses are designed to sharpen staff capacity, support HUD compliance, and ensure that agency personnel are fully equipped to serve residents with integrity, accuracy, and professionalism.

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CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

In 2025, the South Bend Human Rights Commission (HRC) significantly expanded its outreach, education, and training initiatives to strengthen community awareness, promote equity, and address systemic barriers across the city. Through a series of targeted workshops and interactive forums, the HRC engaged residents, landlords, employers, and students in in-depth discussions on fair housing practices, anti-discrimination laws, workplace inclusivity, and the importance of cultural understanding in fostering harmonious communities.

The Commission collaborated closely with local schools, nonprofits, faith-based organizations, and neighborhood associations to host a variety of interactive seminars, cultural competency training sessions, and multilingual educational programs, ensuring that critical information was accessible to individuals from diverse backgrounds and linguistic groups. Public awareness campaigns delivered both in-person through community events and online via social media, digital toolkits, and video resources, highlighted residents' rights and responsibilities under local, state, and federal human rights laws, while also providing guidance on how to report violations and access support services.

The annual Fair Housing Luncheon was held in person on April 22, 2025, which included the presentation of the Fair Housing high school essay winners, college video winner and poster contest winner and keynote speaker Joshua Barr. HRC participated in several community events in which they staffed a vendor table and shared information regarding the services that are offered and explained the life of a charge. By combining comprehensive education with active, sustained community engagement, the HRC not only fostered a more informed, inclusive, and empowered South Bend in 2025 but also laid the groundwork for long-term partnerships and policy improvements that will continue to advance human rights in the years to come.

In 2022 the City adopted and implemented the following to support development within South Bend neighborhoods:

- Sewer lateral reimbursement program to reimburse up to \$20,000 for certain infill housing
- System Development charge ordinance to reduce development costs: Cost is associated with demand a new user will place on the water and sewer system; No cost for infill developments of up to five (5) residential units; No cost for any residential infill development done by non-profit or part of Low Income Housing Tax Credit Project.
- Preapproved design plans for infill housing which adhere to the current zoning and building codes. These plans help to reduce pre-development costs to developers and builders. The plan sets include missing middle housing types, such as duplexes, six-plexes, and accessory dwelling

units. Missing middle housing provide a variety of housing types and affordability options to the community.

South Bend's updated Zoning Ordinance (ZO) took effect in 2020. As part of the update process, the city removed restrictive requirements that hindered affordable housing development. South Bend now has no minimum off-street parking requirements, allows for missing middle housing types by right (thereby increasing affordability), and promotes walkable and mixed-use neighborhoods. South Bend was the 2021 winner of the Richard H. Driehaus Form-Based Code Award for achievement in the writing and implementation of a form-based zoning code.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

Program year 2025 allocations aligned with the High Priorities listed in the 2025-2029 Consolidated Plan and emphasized the development of housing, both rental and for sale, owner-occupied home repair, and public services. These remained the broader community priorities in 2025 based upon a number of issues:

- Community need exceeded available resources, particularly affordable rental housing options
- Skyrocketing housing prices which either priced housing outside what is considered affordable for many households, or resulted in a reduction in available rental units as landlords recognized a profit while selling under these conditions
- High rate of underemployment meant homeowners lacked income to maintain housing
- High foreclosure rate was still a relevant issue
- Large elderly population living in homes they could not maintain
- Many issues including unemployment, underemployment, and foreclosures can take a toll on a person's emotional and mental health. Such issues could be a contributing factor to abuse, addiction, and homelessness.

South Bend's neighborhood revitalization focus became more urgent in recent years with the onset of the national housing crisis and the resulting number of vacant and abandoned homes. That situation, coupled with an aging housing stock, created a challenging environment for neighborhoods and the community. Complementary responses including acquisition/rehabilitation, owner-occupied rehab, homebuyer assistance, and rental housing options were seen as necessary and critical to achieving revitalization and assuring other investment. Therefore, resources were directed toward programs that addressed those activities. In 2023, the City began taking applications for owner-occupied home repairs to roofs and furnaces in targeted neighborhoods, for projects which were completed in 2024 and 2025. In total, 118 projects were completed for 76 households; 21 of those households received both a new roof and HVAC, 40 received a new roof only and 36 received HVAC replacements. In 2026, the City will begin accepting applications for another round of owner-occupied home repairs and will target low-income seniors across the city and will focus on replacement of poor or failing roofs.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The City continues to champion a multi-sector approach to public health through the Lead Affinity Group (LAG). In 2025, a robust collaboration between the St. Joseph County Health Department, the University of Notre Dame Lead Innovation Team (LIT), and Near Northwest Neighborhood organization expanded the reach of lead education and testing. These partnerships streamlined public access to vital resources, including the NDLIT lead screening kits and the City's remediation grants. Following a strategic planning session in October, the LAG group launched a modernized meeting format designed to increase community engagement and feature expert keynote speakers on lead hazards and emerging environmental health concerns.

The City successfully concluded its FY2021 Lead Hazard Reduction Grant cycle in 2025, surpassing all revised benchmarks and budgetary goals. Over the past year, lead mitigation efforts were completed in 34 residences, representing a \$1.18 million investment that improved living conditions for 109 residents, including 39 children under the age of six.

Building on this momentum, the City was awarded a \$7 million HUD Lead-Based Paint Hazard Reduction Grant in December 2025. This significant investment will facilitate the remediation of approximately 107 homes, benefiting both income-qualified homeowners and renters.

A condition of receiving any federal funds requires the consideration of lead based paint in housing. Projects involving rental or mortgage assistance are required to have a lead assessment completed prior to committing funds. Developers who are doing housing rehabilitation either complete lead testing prior to work being completed or proceed under the assumption of the presence of lead based paint and in most cases remove the threat through abatement. At the completion of a project, the Developer will have lead based paint testing completed to ensure the threat of lead based paint has been mitigated.

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

These policies significantly increased the number of affordable housing units that are lead-safe in the City.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

The City of South Bend provides a variety of economic development resources including a revolving loan program, tax abatements, small business grants, business technical assistance, and tax increment financing. As an example, in 2025, the City issued 11 loans totaling \$3.9 million in direct financial support for South Bend small businesses. Through tax abatements in 2025, the City of South Bend is supporting existing and pending projects that will result in an estimated \$59.73 million in new projects. In addition, new projects supported through tax abatements will result in an estimated 391 new and 132 retained jobs. The City also administers a citywide matching grant program to support the exterior activation of commercial buildings. Through the program, businesses and building owners have access to professional design services and financial support for real property improvements and other exterior enhancements. The program also provides additional resources for environmentally friendly projects. In 2025, 31 grants totaling \$568,792 were paid out, which helped unlock \$1.2 million in total project costs.

The St. Joseph County community was further committed to implementation of the low income employment provisions at 24 CFR, Part 75 in the use of federal funds covered by Section 3. To that end, the Section 3 clause is incorporated into each contract. All public works construction contracts using such funds included Section 3 language. In addition, Section 3 requirements were outlined during the pre-construction meeting for those projects.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

Any targeted approach to a geography meshes with the efforts of City of South Bend departments, local CDCs, and other nonprofits to plan and advance the effort. CDBG and HOME funds targeted to the Near Westside, Near Northwest, Southeast and Northeast neighborhoods offered an opportunity for working together to support the successful conclusion of a plan. South Bend utilized a team approach to working with its partners in implementing the programs/projects funded through the various federal sources. The Community Investment staff regularly communicated with all sub-grantees and met with those entities involved in the targeted areas.

Regularly scheduled meetings with CDCs occurred due to the nature of work and amount of funds allocated. Desktop monitoring of organizations occurred regularly throughout the year. Monthly site visits to the most active CDCs served to strengthen their working relationships with the City.

The Regional Planning Council (RPC), which includes the Cities of South Bend and Mishawaka, holds monthly meetings via Teams to discuss program status and funding opportunities, and to address the broader issues of homelessness and service in the community. The virtual option is well attended as it allows attendees to work around their schedules.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

As an active member of the Region 2a Planning Council (RPC), the City of South Bend works with 25 other agencies throughout St. Joseph County, including the Housing Authority of South Bend, the City of

Mishawaka, the St. Joseph County Health Department and other service agencies and organizations. The RPC meets to address concerns and challenges in facing the homeless population and at-risk of homelessness population. The group meets regularly to further enhance the communication between the agencies in order to provide a variety of services to the community, as part of the St. Joseph County Continuum of Care. Additionally, agencies and the South Bend Housing Authority are working with private landlords and property management companies to participate in housing voucher programs.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

In 2024, the City of South Bend and the St. Joseph County Housing Consortium initiated the 2025–2029 Consolidated Planning process, which included completing an Analysis of Impediments to Fair Housing Choice. Although no longer required, the City and Consortium reviewed the findings and incorporated them into the goals and objectives of the 2025–2029 Consolidated Plan.

The analysis identified the following impediments to fair housing choice:

- **Lack of affordable homes for sale.**

The median value and cost of purchasing a safe, decent single family home limits options for lower income households in both South Bend and St. Joseph County. The 2025 Annual Action Plan responds by funding construction of homes for households earning at or below 80% of AMI.

- **Lack of affordable rental housing.**

The existing rental stock is not adequately affordable to lower income households. The 2025 Annual Action Plan includes two new rental construction activities and provides rental assistance through HOME and ESG funded TBRA programs.

- **Continued need for accessible housing.**

Due to the age of the built environment, accessible housing options are limited in both the City and County. The 2025 Annual Action Plan funds new construction that must comply with HUD accessibility requirements and local ADA based building codes.

- **Need for ongoing fair housing education and outreach.**

Education regarding rights under the Fair Housing Act remains essential. The 2025 Annual Action Plan includes CDBG support for the South Bend Human Rights Commission to conduct training and investigate fair housing complaints.

- **Disparities in private lending practices.**

HMDA data for St. Joseph County indicates potential disparities in mortgage approval rates between minority and nonminority applicants. The 2025 Annual Action Plan includes CDBG funding for the City's

HUD Approved Housing Counseling Agency. All HOME assisted homebuyers must complete pre-purchase counseling.

- **Concentrations of low income and minority populations.**

Certain areas in South Bend and St. Joseph County have low income concentrations exceeding 70% and areas with high minority populations. The RFP process for 2025 CDBG and HOME funding gives preference to projects serving these neighborhoods.

- **Economic factors affecting housing choice.**

Limited economic opportunity restricts the ability of low income households to increase income and move outside areas of concentrated poverty. While the Annual Action Plan does not directly address economic development, the City supports related efforts through revolving loans, tax abatements, small business grants, technical assistance, and TIF resources.

- **Public policies that influence housing choice.**

Local plans and zoning ordinances can impact the availability and location of affordable and special needs housing. South Bend has taken proactive steps through its 2020 zoning update, which removed barriers to affordable development—such as eliminating minimum parking requirements and allowing higher density housing types like duplexes and quadplexes. Several of the 2025 funded projects will benefit from these policy changes.

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CR-40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Annual, on-site and remote monitoring reviews of local agencies receiving CDBG, HOME, and ESG funds are scheduled per the HCD Plan to ensure compliance. All CDBG, HOME, and ESG subgrantees are desktop-monitored with each claim for reimbursement that is submitted to the Department of Community Investment (DCI). Technical assistance is provided to all subgrantees through email, phone communication, and in-person or virtual meetings with DCI staff throughout the year. As stated in the HCD Plan, a number of on-site monitoring visits of subgrantees occur each year to review their internal systems. As part of the monitoring visit, DCI staff meet with appropriate members of the subrecipient staff to review procedures, client files, financial records, and other pertinent data. In addition, a new subrecipient is monitored in its first year of funding.

Annually, a risk assessment is completed for all recipients of grant funds. DCI staff completes a risk assessment using HUD's risk analysis format and considers each Subgrantee's performance over the prior year. Subgrantees are evaluated using a number of categories and are selected for onsite monitoring based on factors such as delayed projects, slow draws, compliance concerns, staff turnover, and/or other concerns that may be identified through desktop monitoring. The audits are performed by DCI staff members that review accounting procedures and program compliance. Onsite monitoring visits are in addition to the desk audits completed when reviewing subrecipient claims, constant communication on projects via phone and email, and various meetings to discuss program issues. Each claim for payment submitted by a subrecipient requires a progress report relevant to the goals stated in the Scope of Services.

In 2025, Subgrantees selected for on-site monitoring were based on an evaluation of each program using HUD's risk analysis checklist (see attachment 5). Those with low scores were selected for monitoring that year. The following monitoring was conducted by staff in 2025:

- HOME Rental Unit Compliance (January 2025)
- Inspections of all emergency shelters receiving ESG funding (May 2025)
- Human Rights Commission – CDBG (March 2025)
- Youth Services Bureau of St. Joseph County – ESG (May 2025)
- Life Treatment Centers – ESG (May 2025)
- Near Northwest Neighborhood, Inc. – HOME/CDBG funding (December 2025)
- South Bend Police Department – CDBG (December 2025)
- South Bend Heritage Foundation – CDBG (December 2025)
- Northeast Neighborhood Revitalization Organization – HOME (December 2025)

DCI staff is available for technical assistance throughout the Program Year via phone, email or site visits. Based on the size and complexity of a project, program or activity, DCI staff will schedule regular check-in meetings with subgrantee staff to facilitate open communication, establish clear expectations, follow project progression, and immediately address any issues/challenges that may arise. The following regular meetings took place in person and/or remotely in 2024:

- Near Northwest Neighborhood, Inc. – (6) check-in meetings
- South Bend Heritage Foundation / NNRO – (6) check-in meetings

HOME Rental units are inspected per a set schedule annually. See attachment 5 for the 2025 inspection results. Inspections were completed by staff members of the City of South Bend/St. Joseph County Building Department. If a unit has a deficiency noted, the Building Department will complete a follow-up inspection once the item has been corrected and DCI will follow up with communication confirming the corrective action.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

In accordance with regulations of the U.S. Department of Housing and Urban Development, the St. Joseph County Housing Consortium prepared a draft 2025 Consolidated Annual Performance and Evaluation Report (CAPER) describing the Consortium's accomplishments in housing and community development for January 1, 2025 through December 31, 2025.

The draft version of the CAPER was made available to the public for review and written comment from March 5 through March 20, 2026 at the following locations: all branches of the St. Joseph County and Mishawaka Public Libraries; the Walkerton Public Library, and New Carlisle/Olive Township Public Library; the City of Mishawaka Planning Department office; the City of South Bend Department of Community Investment Neighborhoods office; and the City of South Bend City Clerk's office. The draft version of the CAPER will also be available online at www.southbendin.gov. Notice of the draft CAPER's availability to the public will be published in the South Bend Tribune, the local paper of highest circulation, and at El Puente's website, WebPuente, the region's Spanish language news source.

The public was encouraged to submit comments on the 2025 draft version of the CAPER either in writing or orally in-person to the City of South Bend's Department of Community Investment, Neighborhoods Division or via email to federalgrants@southbendin.gov during the public comment period. XXX comments were received during the public comment period. See attachment 3 for supporting documents.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction’s program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

The City of South Bend did not make any changes to program objectives. The goals of all programs still align with the priorities of the 2025-2029 HCD Plan.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

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CR-50 - HOME 24 CFR 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

All HOME-assisted affordable rental housing facilities due for inspection in 2025 were inspected.

Inspectors from the South Bend/St. Joseph County Building Department perform the inspections. The following units were inspected to confirm compliance with established housing codes:

Oaklawn Group Home (08/2025) – Common areas and four (4) units inspected. Required repairs are noted on the attached document. Reinspected (12/2025) and all items were satisfactorily corrected.

East Bank Apartments (09/2025) – Common areas and 15 units inspected. Required repairs are noted on the attached document. Reinspected (12/2025) and all items were satisfactorily completed.

Oliver Apartments (08/2025) – Common areas and 16 units inspected. Required repairs are noted on the attached document. Reinspected (12/2025) and all items were satisfactorily corrected.

Gemini Apartments (08/2025) – Common areas and three (3) units were inspected. Required repairs are noted on the attached document. Reinspected (12/2025) and all items were satisfactorily corrected.

Hope Apartments (08/2025) – Common areas and 11 units inspected. Required repairs are noted on the attached document. Reinspected (12/2025) and all items were satisfactorily corrected.

South Bend Heritage – 421 Sherman, South Bend (08/2025) – Single-family rental house inspected both exterior and interior. Reinspected (12/2025) and all items were satisfactorily corrected.

Letters were sent to each apartment community and management company detailing the deficiencies. Management was directed to make the necessary repairs and to report to DCI and Building Department staff when the units were ready for a reinspection. All items noted were found satisfactorily corrected during the follow-up inspection at each property.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

The following language is included in every HOME contract executed between the St. Joseph County Housing Consortium and recipient of HOME funds:

“The Participant agrees to carry out the Consortium policy and procedures for affirmative marketing by the use of community-wide publications, approved Equal Housing Opportunity logo type or slogan in any applicable marketing of housing assisted with HOME funds, and by any other procedure delineated in attached Appendix V, "St. Joseph County Housing Consortium Affirmative Marketing Procedures".

Participants who are not in compliance with the above affirmative marketing will incur corrective actions as described in Appendix V (*included in attachment XXX*).

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

Program income totaling \$45,000 was received late in 2024 and was carried over to 2025 to be used toward a mortgage subsidy for a homebuyer. During 2025, only \$640.36 was received in Program Income. In total, \$45,599.53 in program income was applied to four projects: \$45,142.13 was applied to a mortgage subsidy for a Habitat for Humanity of St. Joseph County homebuyer, \$91.48 was applied toward a new construction house being built by the NNRO, \$91.48 was applied to a new construction rental quadplex being built by South Bend Heritage, and \$274.44 was applied toward a new construction house being built by the NNN. The new construction projects are still ongoing and the balance of \$182.83 on hand as of the end of 2025 will be applied to the next HOME project draw.

Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)

Affordable housing initiatives continued to be a focal point in the development and implementation of the 2025-2029 HCD Plan and 2025 Annual Action Plan and Program Year. The construction of new single family homes, as well as tenant-based rental assistance for severely mentally ill individuals, served to foster and maintain affordable housing in the City of South Bend. Homebuyer assistance projects completed in 2025 assisted in making new construction housing affordable to a total of seven income qualified homebuyers. Projects underway include a 54 unit multifamily rental community with PSH units, new construction of single family homes to be sold to LMI homebuyers, and new construction of multi-family rental units.

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	1	0	0	0	0
Total Labor Hours	500				
Total Section 3 Worker Hours	0				
Total Targeted Section 3 Worker Hours	0				

Table 14 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers	1				
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.	1				
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.	1				
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.	1				
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.	1				
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					

Other.					
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Table 15 – Qualitative Efforts - Number of Activities by Program

Narrative

At each Davis Bacon preconstruction meeting, Section 3 requirements are shared with the contractors. Each construction grant agreement addresses the Section 3 regulations found at 24 CFR 75. Community Based Developer Organizations (CBDO) and Community Housing Development Organizations (CHDO) are encouraged to target Section 3 workers. South Bend Heritage Foundation posts information regarding Section 3 opportunities at their corporate offices.

DRAFT

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

Calendar year 2025 is the first year of the St. Joseph County Housing Consortium and the City of South Bend's 2025-2029 Consolidated Plan. The 2025 Annual Action Plan was approved late in 2025 so many of the projects receiving allocations were unable to complete the activity in 2025 and will be reflected in the 2026 CAPER. This Consolidated Annual Performance and Evaluation Report (CAPER) will address the activities and projects which served to address the goals and objectives in the 2025-2029 Consolidated Plan and the 2025 Annual Action Plan which occurred from January 1, 2025 through December 31, 2025.

The City of South Bend and the St. Joseph County Housing Consortium, as entitlement communities, receive funding through the Department of Housing and Urban Development (HUD) that includes Community Development Block Grant Program (CDBG) funds, the HOME Investment Partnerships Program (HOME), and the Emergency Solutions Grant Program (HESG). In 2019 the City of South Bend received CARES Act funding (ESG-CV and CDBG-CV). The remaining CDBG-CV funds were utilized in 2025 and are reflected in this report. The Consortium received an allocation of HOME-ARP funds that were reflected as a substantial amendment to the 2021 Annual Action Plan. The HOME-ARP funds will be used toward the development of a low barrier, non-congregate shelter. While still in the planning and development process in 2025, no HOME-ARP funds were utilized in 2025.

Projects funded through CDBG, HOME and ESG reflect the 2025-2029 Con Plan's identified needs for the City of South Bend and the County of St. Joseph and are primarily focused on addressing the need for more affordable housing in the area. This was achieved through a variety of programs including the addition of new housing units either through rehabilitation or new construction of units for sale or rent. Mortgage Assistance programs allowed low- to moderate-income (LMI) homebuyers purchase homes that would otherwise be unaffordable to them. Additional programs provided rental assistance for those households struggling to find affordable housing options. Both CDBG and ESG programs assisted vulnerable households to locate and maintain housing through Coordinated Entry, rapid-rehousing assistance, and permanent supportive housing assistance. The City of South Bend also worked with partners to encourage and support fair housing education and resources, housing counseling services, and provide neighborhood foot and bike patrols by the police department in LMI neighborhoods.

The Rebuilding Together of St. Joseph County Program served to provide moderate repairs to LMI owner-occupied homeowners to improve the health and safety of their homes. Twenty households received repairs to their homes, which included roof repairs, furnace and air conditioner replacement, as well as radon testing and remediation if levels were at or above the threshold amount.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee’s program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
AP-1 General Administration	Administration	CDBG: \$ / HOME: \$	Other	Other	10	0	0.00%	2	0	0.00%
AP-2 Planning	Administration	CDBG: \$	Other	Other	0	0				
AP-3 Affirmatively Further Fair Housing	Administration	CDBG: \$	Other	Other	5	0	0.00%	1	0	0.00%
CD-1 Infrastructure	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				

CD-1 Infrastructure	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
CD-2 Community Facility	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
CD-2 Community Facility	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
CD-2 Community Facility	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
CD-3 Public Services	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
CD-3 Public Services	Non-Housing Community Development	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				

CD-3 Public Services	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
CD-4 Clearance and Demolition	Non-Housing Community Development	CDBG: \$	Buildings Demolished	Buildings	0	0				
CD-5 Public Safety	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	200000	81295	40.65%	40000	81295	203.24%
CD-5 Public Safety	Non-Housing Community Development	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
CD-5 Public Safety	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
CD-6 Public Transportation	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
CD-6 Public Transportation	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				

CD-6 Public Transportation	Non-Housing Community Development	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
CD-6 Public Transportation	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
CD-7 Neighborhood Revitalization	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
CD-8 Section 504	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
ED-1 Employment	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
ED-1 Employment	Non-Housing Community Development	CDBG: \$	Jobs created/retained	Jobs	0	0				
ED-1 Employment	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
ED-2 Financial Assistance	Non-Housing Community Development	CDBG: \$	Businesses assisted	Businesses Assisted	0	0				

ED-3 Incentives	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
HO-1 Housing Opportunities	Homeless	CDBG: \$ / ESG: \$	Other	Other	0	0				
HO-2 Support and Management Services	Homeless	CDBG: \$ / ESG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	4765	0	0.00%			
HO-2 Support and Management Services	Homeless	CDBG: \$ / ESG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0		953	0	0.00%
HO-2 Support and Management Services	Homeless	CDBG: \$ / ESG: \$	Other	Other	5	0	0.00%	1	0	0.00%
HO-3 Homeless Prevention	Homeless	CDBG: \$	Homelessness Prevention	Persons Assisted	0	0				
HO-3 Homeless Prevention	Homeless	CDBG: \$	Other	Other	0	0				
HO-4 Permanent Supportive Housing	Homeless	CDBG: \$ / ESG: \$	Housing for Homeless added	Household Housing Unit	0	0				

HO-4 Permanent Supportive Housing	Homeless	CDBG: \$ / ESG: \$	Other	Other	0	0				
HO-5 Shelter Housing	Homeless	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	0	0				
HO-5 Shelter Housing	Homeless	CDBG: \$	Other	Other	0	0				
HS-1 Housing Development	Affordable Housing	CDBG: \$ / HOME: \$	Rental units constructed	Household Housing Unit	35	0	0.00%	7	0	0.00%
HS-1 Housing Development	Affordable Housing	CDBG: \$ / HOME: \$	Homeowner Housing Added	Household Housing Unit	80	0	0.00%	16	0	0.00%
HS-2 Homeownership	Affordable Housing	CDBG: \$	Direct Financial Assistance to Homebuyers	Households Assisted	55	0	0.00%	11	0	0.00%
HS-2 Homeownership	Affordable Housing	CDBG: \$	Other	Other	0	0				
HS-3 Housing Rehabilitation	Affordable Housing	CDBG: \$	Rental units rehabilitated	Household Housing Unit	200	0	0.00%	40	0	0.00%
HS-3 Housing Rehabilitation	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	140	0	0.00%	28	0	0.00%
HS-4 Lead-Based Paint	Affordable Housing	CDBG: \$	Rental units rehabilitated	Household Housing Unit	0	0				

HS-4 Lead-Based Paint	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	0	0				
HS-4 Lead-Based Paint	Affordable Housing	CDBG: \$	Other	Other	0	0				
HS-5 Housing Assistance	Affordable Housing	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
HS-6 Fair Housing	Affordable Housing	CDBG: \$	Other	Other	0	0				
HS-7 Housing Supportive Services	Affordable Housing	CDBG: \$	Other	Other	0	0				
SN-1 Housing	Non-Homeless Special Needs	HOME: \$	Rental units constructed	Household Housing Unit	0	0				
SN-1 Housing	Non-Homeless Special Needs	HOME: \$	Rental units rehabilitated	Household Housing Unit	0	0				
SN-1 Housing	Non-Homeless Special Needs	HOME: \$	Homeowner Housing Added	Household Housing Unit	0	0				
SN-1 Housing	Non-Homeless Special Needs	HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	0	0				

SN-1 Housing	Non-Homeless Special Needs	HOME: \$	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	120	0	0.00%	24	0	0.00%
SN-1 Housing	Non-Homeless Special Needs	HOME: \$	Other	Other	0	0				
SN-2 Accessibility	Non-Homeless Special Needs	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
SN-2 Accessibility	Non-Homeless Special Needs	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
SN-2 Accessibility	Non-Homeless Special Needs	CDBG: \$	Rental units rehabilitated	Household Housing Unit	0	0				
SN-2 Accessibility	Non-Homeless Special Needs	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	0	0				
SN-2 Accessibility	Non-Homeless Special Needs	CDBG: \$	Other	Other	0	0				
SN-3 Public Services	Non-Homeless Special Needs	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				

SN-3 Public Services	Non-Homeless Special Needs	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
SN-3 Public Services	Non-Homeless Special Needs	CDBG: \$	Other	Other	0	0				
SN-4 Removal of Architectural Barriers	Non-Homeless Special Needs	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
SN-4 Removal of Architectural Barriers	Non-Homeless Special Needs	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
SN-4 Removal of Architectural Barriers	Non-Homeless Special Needs	CDBG: \$	Other	Other	0	0				
SN-5 Transportation	Non-Homeless Special Needs	CDBG: \$	Other	Other	0	0				

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan,

giving special attention to the highest priority activities identified.

During the 2025 program year, the first year of the 2025-2029 five-year Consolidated plan, the City of South Bend and the St. Joseph County Housing Consortium effectively used their Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), Emergency Solutions Grant (ESG), and CARES Act funds (CDBG-CV) to undertake a variety of programs, projects and activities designed to address housing and community development needs throughout the City of South Bend and St. Joseph County. High priority initiatives funded included:

- acquisition/rehab/resale housing
- acquisition/rehab/rental housing
- new construction housing
- owner-occupied housing rehabilitation
- homebuyer assistance
- homebuyer counseling
- public facility improvements
- provision of public safety services
- coordinated entry for homeless populations
- permanent supportive housing scattered site operations
- tenant based rental assistance
- emergency shelter operations
- program administration

The City of South Bend utilized the remainder of the CDBG-CV monies to wrap-up projects started in response to the Coronavirus Pandemic which included supplying food resources and supportive services to the unhoused community in South Bend.

The accomplishments of the City and the Consortium were consistent with the Consolidated Plan's high-priority community development and

housing objectives and are presented in this report. Activities funded with CDBG monies are those which target areas with relatively low incomes and high concentrations of poverty, high rates of residential vacancy and abandonment, and a high incident of sub-prime loans. HOME projects include those which will support the goal of increasing affordable housing options for both rental and homeowner households. ESG funds continue to be heavily focused on emergency shelters and essential services for homeless households. Rapid Rehousing includes rental assistance and is geared toward assisting households experiencing homelessness, or at risk of homelessness, in obtaining, securing and maintaining stable housing.

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CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME
White	508	1
Black or African American	488	3
Asian	2	0
American Indian or American Native	1	0
Native Hawaiian or Other Pacific Islander	1	0
Total	1,000	4
Hispanic	68	4
Not Hispanic	918	0

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

In 2025, the City of South Bend and the Housing Consortium assisted many beneficiaries. Within the CDBG program, a total of 1,059 individuals were assisted. Not captured in the above chart are the 142 individuals whose race or ethnicity did not fall within one of the listed categories. See the attached chart to reflect this information. The CDBG, HOME and ESG programs assisted a total of 2,135 individuals. Of the individuals receiving CDBG or HOME assistance, 11 were female headed households. ESG individuals assistance included 10 veterans, 56 elderly individuals, and 386 disabled individuals. There were 109 individuals receiving ESG assistance which identified as multiracial individuals which included 42 who identified as White and Black/African American, 7 individuals were White and another race/ethnicity (other than Hispanic), 6 individuals who were Black/African American and some other race/ethnicity (other than Hispanic), 15 which identified as being more than two different races and ethnicities, and 39 Hispanic individuals identified as multiracial.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	2,379,486	2,768,538
HOME	public - federal	1,250,596	1,252,101
ESG	public - federal	203,933	210,419

Table 3 - Resources Made Available

Narrative

CDBG and HOME funds are used primarily to ensure safe, decent and affordable housing in the City. The City partners with subgrantees, including subrecipients, CDBOs, CHDOs and developers to ensure funds are used to reach their maximum effectiveness in reaching the goals established in the Consolidated Plan. ESG funds are directed toward serving individuals experiencing homelessness or who are at risk of homelessness. The goal of ESG projects are to assist individuals in the transition from homelessness to housing stability. In 2025, the City used the remaining balance of CDBG-CV funds of \$4,166 for City administrative expenses related to overseeing the CARES Act funds designed to address the negative effects of the COVID-19 pandemic.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Low- and Moderate-Income Areas	100	100	All funds directed to LMI areas

Table 4 – Identify the geographic distribution and location of investments

Narrative

All expenditures during the 2025 program year were used to benefit low to moderate income areas.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

Developers of HOME projects and Community Based Development Organizations are challenged to secure additional funding to allow the City and Consortium the ability to fund multiple projects with the goal of creating more houses with the CDBG and HOME funds received each year. Developers, CBDOs and CHDOs are able to bring in private financing, non-federal grants, and cash donations into projects to assist with new construction and rehabilitation projects. In 2025, the NNN was able to secure a significant grant through the Federal Home Loan Bank to support future housing projects.

In 2025, the Community Homebuyers Corporation (CHC) provided CDBG funds in the form of forgivable mortgage subsidies to four (4) families in 2025, enabling them to become homeowners for the first time. The subsidies were leveraged with \$453,000 in private mortgage funding. CDBG provides a mortgage subsidy of 20% of the purchase price of a home, not to exceed \$35,000, and local lenders participating in the CHC program pool their funds to provide the remaining dollars. CHC clients must have annual incomes which are at or below 80% AMI. Traditionally, this includes clients who would typically struggle to find safe, decent and sanitary housing at an affordable price based on their household income. Additionally, it assists those households which typically would not qualify for most conventional mortgage services. This program has a high level of success and allows its clients to build wealth quickly as loans are at 80% LTV at the time of sale. Foreclosures and delinquencies are well below national and state averages. Pre- and post-purchase counseling required for the mortgage subsidy program is a major contributing factor to its success.

The Rebuilding Together St. Joseph County Program (formerly known as Christmas in April) has aided homeowners in various neighborhoods throughout the community since 1989. Over the years, Rebuilding Together has built strong relationships with the City of South Bend, local trades, the higher education community, and the business community. As part of Rebuilding Together 2025, 592 tradespersons and other volunteers worked over several days to provide 3552 hours of donated labor with an estimated value of \$106,560 to complete moderate home repairs for 20 low- to moderate-income qualified homeowners, many of which are elderly, disabled or veteran households. Rebuilding Together also secured donated materials totaling \$1,293 and donated storage rent of \$13,200.

In 2025, the City of South Bend transferred 53 lots to six developers to support the creation of

160 new housing units. These units will include both rental and homeownership opportunities and will serve a range of income levels, with only two designated as unrestricted market rate units. Of the 158 income restricted units, 29 will target households at or below 80% AMI, 10 will serve households at or below 50% AMI, and 15 will be reserved for households earning 30% AMI or below. An additional 15 units will be available to households with incomes at or below 120% AMI.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	3,846,980
2. Match contributed during current Federal fiscal year	444,580
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	4,291,560
4. Match liability for current Federal fiscal year	187,455
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	4,104,105

Table 5 – Fiscal Year Summary - HOME Match Report

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Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
2052 / 21-JH-30 (01)	0	0	0	84,800	0	0	0	84,800
2053 / 21-JH-30 (02)	09/30/2025	0	10,405	0	0	0	0	10,405
2089 / 22-JH-30	0	266,000	0	0	16,875	0	0	282,875
2123 / 23-JH-60	0	34,500	0	0	0	0	0	34,500
2148 / 24-JH-27	0	0	0	10,000	0	0	0	10,000
2151 / 24-J-60	0	22,000	0	0	0	0	0	22,000

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at begin-ning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
45,142	640	45,600	0	183

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	0	0	0	0	0	0
Number	0	0	0	0	0	0
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	0	0	0			
Number	0	0	0			
Sub-Contracts						
Number	0	0	0			
Dollar Amount	0	0	0			

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired		0		0		
Businesses Displaced		0		0		
Nonprofit Organizations Displaced		0		0		
Households Temporarily Relocated, not Displaced		0		0		
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

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CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	67	20
Number of Special-Needs households to be provided affordable housing units	0	0
Total	67	20

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	20	0
Number of households supported through The Production of New Units	23	10
Number of households supported through Rehab of Existing Units	22	8
Number of households supported through Acquisition of Existing Units	2	2
Total	67	20

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The 2025 Annual Action Plan was approved late in 2025 which resulted in a number of projects which were allocated funds for 2025 to be carried over to 2026. The numbers above reflect those projects which were completed in 2025 and do not include projects that are still in progress.

Not included in the above numbers are those individuals who were assisted through services, such as the coordinated entry program (908), services to assist those residing in permanent supportive housing (57) and those temporarily housed in one of the shelter projects which utilize ESG funds.

South Bend and the surrounding area continued to be affected by the drastic change in the housing market resulting in substantial increases in the cost of housing which in many cases priced safe, sanitary and decent housing out of the range of affordability for low- and moderate-income households. The combination of higher prices and higher interest rates served to put most single family home mortgages outside what is considered affordable to low- and moderate-income households. In 2025 the market began to slow some, the higher prices coupled with higher interest rates made it difficult for a LMI homebuyer to purchase a house without the use of substantial subsidies. Additionally, many houses which are priced at what is considered affordable to a low- to moderate-income household need moderate to major repairs in order to be in a livable condition for homeowners.

While these factors directly affect home purchases, it had a residual effect on the rental market as many landlords recognized the value in selling their rental homes in the midst of a seller-driven housing market. Many landlords were able to increase their rents as the demand for housing for all income levels increased. In some cases, the increased rents were priced above the fair market rents determined by HUD annually which meant fewer landlords were accepting tenant based rental assistance.

Discuss how these outcomes will impact future annual action plans.

The outcomes noted in the attached spreadsheets for each funding source indicate that the City of South Bend and the St. Joseph County Housing Consortium are allocating funds to the activities that meet the priorities of the 2025-2029 HCD Plan and best serve low and moderate income families in the respective jurisdictions. While larger scale developments provide a higher number of units, complexity, securing outside financing or tax credits and size can delay the production of this units. Building and rehabilitation of single-family homes, many times can be completed faster, but results in few additional housing units. The City and Consortium continue to be mindful of this when allocating funding for housing development to ensure projects are in line with the goals and objectives in the 2025-2029 Consolidated Plan.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	5	2
Low-income	3	2
Moderate-income	8	0
Total	16	4

Table 13 – Number of Households Served

Narrative Information

The goals identified in the 2025-2029 Consolidated Plan reflect the City and Consortium's desire to ensure equal housing opportunities for households of varying income levels to participate in programs and activities. These goals prioritized activities and projects which assisted LMI households in obtaining and maintaining housing. Activities included new construction and rehabilitation of existing houses to create additional affordable rental options for LMI individuals. Projects also created new sales and rental options through new construction activities, providing homeownership opportunities for LMI homebuyer households.

See attached chart for a further breakdown of how these activities served LMI individuals in 2025.

South Bend continues to assist agencies with rapid rehousing and rental assistance for their client households transitioning out of homelessness with ESG funds.

In 2025, the City of South Bend continued its efforts addressing the needs of the City's vulnerable population – those who are experiencing homeless or are at-risk of homelessness. Many of the initiatives put in place as part of the City's Coronavirus response over the past few years have continued to develop and grow. One such initiative is the City's work with Our Lady of the Road and the Motels4Now program. This converted hotel has been put in place to temporarily house those individuals experiencing homelessness by utilizing the Housing First Strategy. The City supported this program in 2025 by using City funds and CDBG funding to assist agencies around South Bend that are aiding the residents of this hotel in terms of food support and supportive services.

In 2024 and continuing into 2025, the City partnered with the Housing Authority of South Bend to rehab a number of their scattered site units, which were taken "off-line" due to maintenance concerns. The City committed approximately \$1 million and staff oversight to ensure the success of this project. Completed in 2025, 25 units were rehabilitated, offering affordable rents and quality housing to HASB clients.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

St. Joseph County is a separate region within the Balance of State CoC that encompasses all of, and only, St. Joseph County. The region has utilized Coordinated Entry since January of 2019 to determine the needs of houseless individuals and families and place them in a program which is best suited to provide them with housing and services. Persons who are homeless or at-risk of becoming homeless are evaluated using the recent State adopted assessment. The Collaborative Housing Assessment Tool (CHAT) replaces the previously used VI-SPDAT and prioritizes veterans and domestic violence survivors. The CHAT is used to determine the appropriate housing for the individual and/or family. With the adoption of Coordinated Entry, placement rates of homeless individuals and families has been high.

Additionally, the City and RPC worked to establish a Lived Experience Advisory Committee, in which RPC/City representatives meet occasionally with currently or formerly unhoused individuals to better understand their experiences, learn their perspectives on the current system, service gaps, etc. Participants are compensated for their time with gift cards provided by an Anthem grant. The City's Homeless Coordinator established an outreach team which meets monthly to identify locations where people were staying outside, coordinate services, plan for weather amnesty, coordinate the Point In Time Count and identify gaps in services. The Coordinator also goes out with agencies to do street outreach and build trust with the unhoused community to understand their needs and connect people to services. Partners include those working in the fields of medical and mental health, housing, veterans, youth and recovery services. The Coordinator also visits meal sites and shelter locations to learn from service providers, gain input from guests, share information from other providers, and coordinate services.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Regional Planning Council (RPC) meets monthly to discuss and develop strategies to address the needs and opportunities for persons who are unhoused, or are at-risk of homelessness. As a member of the RPC, the City supports the actions of the Council by directing funding to projects that address the following priorities:

- Focusing on rapid re-housing activities with ESG;
- Using two distinct approaches, one for circumstantially impoverished homeless and one for chronically impoverished homeless, to re-house them; and

- Reducing the unsheltered or precariously housed population.

During the months of November through April, the City partners with the Center for the Homeless to administer the Weather Amnesty program. This program provides a safe space and warm shelter for homeless individuals. During the 2024/2025 season, 14,517 bed stays were utilized at the Center for the Homeless which is higher than the 2023/2024 season. Overall, almost 60% of the guests were adult males. The average length of stay for all guests utilizing the Weather Amnesty program is 21.67 days, although this season saw 155 guests who only stayed one night. Overflow options at two other locations are put into play on those nights in which the temperatures are dangerously low. These other locations are coordinated by the City, many times being staffed by City Staff, but do not receive direct funding from the City.

The City also provides bus passes for agencies working with the Weather Amnesty program and Motels4Now. These passes allow their clients transportation to job interviews, doctors' appointments, searching for permanent housing solutions, etc.

In 2025, the City of South Bend continued to work with the New Day Intake Center, Inc's staff and developers in the creation of a non-congregate shelter. This shelter, which has been a dream for many years, is being a reality with assistance with HOME-ARP funds. While still in development and design stages, New Day is continuing to seek additional funding to transition the temporary Motels4Now solution to a larger intake campus which will provide 18 non-congregate shelter units, to be funded with HOME-ARP funds, and 54 housing units, consisting of 108 beds, to be used as transitional housing and services for those unhoused individuals who experience challenges in securing permanent housing. The facility's goal is to further improve the quality of life for the unsheltered population by providing housing and other needed services to assist in finding a more permanent housing solution.

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

Discharge planning in the community remains challenging. While hospitals and community mental health centers coordinate with emergency shelters, the system still does not consistently provide stable, well-supported transitions for individuals leaving care.

The RPC is working across foster care, health care, mental health services, and corrections re-entry to strengthen discharge coordination through partnerships with local agencies and providers.

Foster Care:

DCS follows a written protocol with community partners to prevent youth from exiting foster care into homelessness. Case managers develop individualized plans and lead coordination efforts with providers.

Health Care:

RPC collaborates with hospitals, clinics, and agencies to improve services for people experiencing or at risk of homelessness. Efforts focus on closing the housing gap for individuals with homelessness and substance use disorders, and on expanding mobile clinic services that improve preventative care and reduce emergency department use. In 2025, the City's Homeless Coordinator formed a medical providers group to support street medicine teams now serving encampments, meal sites, and mobile locations.

Hospitals such as Beacon Health System and St. Joseph Regional Medical Center employ Clinical Social Workers who assess needs, develop care plans, and coordinate referrals prior to discharge. The City's Homeless Coordinator provides training to strengthen client connections to services.

Mental Health:

Beacon Health System operates four inpatient psychiatric units at Epworth Hospital and adheres to standards for appropriate discharge and follow-up care. Oaklawn, the community's designated mental health center, provides outpatient care and housing placement support. Its PATH team and the City Outreach Team conduct housing assessments and referrals. Oaklawn is also expanding services at two permanent supportive housing communities. Gaps remain for individuals discharged from Epworth who decline Oaklawn services. Bowen Health's expansion and Imani Unidad's new Mobile Crisis Unit offer additional support in collaboration with the City's Homeless Coordinator.

Corrections:

The local parole district emphasizes preventing parolees from entering the homeless system. A Re-entry Accountability Plan is completed before release and shared with supervising agencies. The Ducomb Center provides transition support and refers individuals to shelters only when necessary. A Re-entry Task Force created a resource guide now available to providers. Goodwill's Second Chance program helps individuals with justice involvement improve employability and reduce reliance on homeless services.

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

Efforts were made to move chronically homeless individuals, including those with severe mental illness, veterans, and victims of domestic violence, into rapid re-housing options instead of traditional shelters.

For those with substance abuse issues, expanded services within a traditional shelter model were used. The Center for the Homeless Robert L. Miller Veteran's Center provides 20 designated beds for homeless vets, while Oliver Apartments (32 units), Hope Avenue Apartments (22 units), and Oaklawn's Turnock House (8 units) provide permanent supportive housing. Oaklawn Psychiatric Center also receives direct from HUD a scattered site PHS grant fund which provides rental assistance for approximately 55 households across St. Joseph County. Once completed, South Bend Thrive will offer 54 units of permanent supportive housing, with 13 units specifically earmarked for YSB young mothers and expecting mothers and 13 additional set aside as Section 811 for vulnerable individuals as defined by HUD. Progress was also made in addressing the Mayor's Challenge to End Veteran Homelessness.

Since 2020, 119 permanent supportive and affordable housing units have been added, with 76 PSH units in development. Plans are also underway for a 126 unit shelter which will include 18 NCS units to be funded with HOME-ARP funds. These projects are funded through federal, state and other sources.

During the Coronavirus pandemic, the City began a partnership with Our Lady of the Road in the creation of a housing model that offered an alternative to the traditional congregate shelter model to reduce COVID-19 exposure among the unhoused population. This facility, known as Motels4Now occupies a former motel in South Bend. Motels4Now continues to successfully house those individuals experiencing challenges in obtaining traditional housing. Since 2020, 76% of Motels4Now guests either remained housed at the motel or have obtained stable housing elsewhere. Through this program, 170 formerly homeless individuals are stably housed and receive support services through Motes4Now.

In 2025, Motels4Now assisted in the successful housing placement of 39 individuals (success is measured by remaining housed at one year and at three years), all of whom have maintained housing stability. Motels4Now has also assisted in placement past guests of the motel in stable housing. Twenty-eight former guests were placed in new homes in 2025, of which 26 maintained placement. In total, Motels4Now have assisted in obtaining housing for 71 current and former guests and 92% of those housed remain in their apartment. Overall, 81% of all persons place remain housed within one year of moving into stable housing.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

Throughout 2025, the Housing Authority of South Bend (HASB) continued to provide high quality services to the residents of South Bend by providing options, including, but not limited to Public Housing, Housing Choice Vouchers (HCV) and Place Based Vouchers (PCV). HASB successes include continuing the administration of its Housing Choice Voucher Program (HCV) and the rehabilitation of 25 previously vacant structures to add to their housing inventory.

The HCV Program assists in housing more than 2,000 individuals and families each month. In 2025, the program provided rental assistance of approximately \$2 million per month and continues outreach efforts to add housing providers interested in working with the HCV program. In 2025, the HCV Program continued its momentum toward helping house those households at or below the Extremely Low-Income AMI.

HASB supports the efforts of the local VA by administering a local HUD-VASH (Veterans Affairs Supportive Housing) program assisting 90 veterans or their families. HASB also expanded its Foster Youth to Independence program by adding incremental vouchers and support over 20 former foster youth aging out of Public Child Welfare Agencies (PWCAs). Under FYI, HASB provides housing assistance on behalf of Youth at least 18 years and not more than 24 years of age who left foster care, or will leave foster care within 90 days, in accordance with a transition plan and are homeless or are at risk of becoming homeless at age 16 or older.

HASB is partnering with the newly constructed Diamond View Apartments to provide Place Based Vouchers for 13 residents in that community. They are also working with The Monreaux to provide Place Based Vouchers to some of those residents. In 2025, HASB worked with the development team for the Monreaux to complete the funding review.

The HCV Program established and continues with a monthly housing provider training initiative to provide education to housing providers on the program requirements including housing quality standard inspections, such as NSPIRE. The inspection standards are a requirement that all properties must pass before being eligible for subsidized rent payments through the HCV Program.

The Housing Authority continues to offer quality services to their residents through the Resident Services position which engages families, specifically those families with children, and connects them to resources and engages the youth in after school activities. Resident services offices were opened in 2024 and continue to operate at each of HASB's family properties: Laurel Court, Edison Gardens, and LaSalle Landing and provide residents with on-site resources and access to technology to address their technology needs.

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

HASB participates in the Family Self-Sufficiency Program (FSS). The Family Self-Sufficiency (FSS) program is a voluntary program which supports the strategic goal of increasing economic opportunity for Public Housing and Housing Choice Voucher Program Participants.

FSS provides grant funding to support an FSS Coordinator who assists participating families receiving housing assistance. FSS Program Coordinators develop local strategies to connect participating families to public and private resources to increase their earned income and financial empowerment, reduce or eliminate the need for welfare assistance, and make progress toward economic independence and self-sufficiency. In the context of the Self Sufficiency account, “self-sufficiency” is defined as a household’s ability to maintain financial, housing, and personal/family stability. To achieve self-sufficiency, individuals in a household move along a continuum towards economic independence and stability; such movement is facilitated by the achievement of educational, professional, and health/mental health and financial empowerment-related goals. For the FSS program, self-sufficiency is further defined as a family’s ability to maintain itself free from income-based public safety net programs such as TANF, SNAP, Medicaid and housing assistance.

Many FSS program participants have expressed interest in becoming homeowners, so HASB has included a HUD approved Housing Counselor to its Program Coordinating Committee as well as help with credit repair, virtual and in person financial literacy classes and employment retention counseling to assist FSS program participants with preparing for homeownership.

In 2025, participation in the FSS program remains strong at over 50, with a mixture of voucher holders and residents in public housing units. Many of the active members participate in the escrow piece which encourages saving for homeownership and other financial goals.

In 2024 HASB created a Residents Services team to address the needs of the Public Housing residents by connecting them to resources within South Bend. Providing activities to engage and enrich the community and the children of our program participants. We continue to create new opportunities to engage with residents and have discussions relating to methods to improve the quality of life for the residents and their families.

Actions taken to provide assistance to troubled PHAs

In 2024 and 2025, the City partnered with the Housing Authority to rehab scattered site units which were off-line due to maintenance habitability issues, cost and staff restraints. By the end of 2025, 25 units were rehabilitated and made available for rent by HASB clients.

The City is also partnering with HASB in the demolition of the Rabbi Shulman Building which has been long vacant since the determination that the cost to remedy the needed maintenance repairs and upgrades were not cost-efficient. The City’s Public Works Department worked with HASB and Contractors to ensure the demolition is aligned with HUD environmental and capital fund requirements. Work on the demolition began in late fall of 2025.

HASB took great strides in 2025 to overcome the challenges that contributed to its troubled status. One factor was drastically reducing the time it took to ready vacant units to be re-rented down to 20 days. Another was the closure of the Corrective Compliance Management Review (CCBR) items. Both achievements mark a turning point in the agency's HUD compliance status and contributes to the broader goal of removing the "troubled agency" designation.

Extensive training for the Board of Commissioners continues to be provided to include the following training designed to make the Board ready, willing, and able to govern the HASB and oversee its progress. HASB Staff receives additional training opportunities through workshops aimed at HUD and fair housing regulations. These training courses are designed to sharpen staff capacity, support HUD compliance, and ensure that agency personnel are fully equipped to serve residents with integrity, accuracy, and professionalism.

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CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

In 2025, the South Bend Human Rights Commission (HRC) significantly expanded its outreach, education, and training initiatives to strengthen community awareness, promote equity, and address systemic barriers across the city. Through a series of targeted workshops and interactive forums, the HRC engaged residents, landlords, employers, and students in in-depth discussions on fair housing practices, anti-discrimination laws, workplace inclusivity, and the importance of cultural understanding in fostering harmonious communities.

The Commission collaborated closely with local schools, nonprofits, faith-based organizations, and neighborhood associations to host a variety of interactive seminars, cultural competency training sessions, and multilingual educational programs, ensuring that critical information was accessible to individuals from diverse backgrounds and linguistic groups. Public awareness campaigns delivered both in-person through community events and online via social media, digital toolkits, and video resources, highlighted residents' rights and responsibilities under local, state, and federal human rights laws, while also providing guidance on how to report violations and access support services.

The annual Fair Housing Luncheon was held in person on April 22, 2025, which included the presentation of the Fair Housing high school essay winners, college video winner and poster contest winner and keynote speaker Joshua Barr. HRC participated in several community events in which they staffed a vendor table and shared information regarding the services that are offered and explained the life of a charge. By combining comprehensive education with active, sustained community engagement, the HRC not only fostered a more informed, inclusive, and empowered South Bend in 2025 but also laid the groundwork for long-term partnerships and policy improvements that will continue to advance human rights in the years to come.

In 2022 the City adopted and implemented the following to support development within South Bend neighborhoods:

- Sewer lateral reimbursement program to reimburse up to \$20,000 for certain infill housing
- System Development charge ordinance to reduce development costs: Cost is associated with demand a new user will place on the water and sewer system; No cost for infill developments of up to five (5) residential units; No cost for any residential infill development done by non-profit or part of Low Income Housing Tax Credit Project.
- Preapproved design plans for infill housing which adhere to the current zoning and building codes. These plans help to reduce pre-development costs to developers and builders. The plan sets include missing middle housing types, such as duplexes, six-plexes, and accessory dwelling

units. Missing middle housing provide a variety of housing types and affordability options to the community.

South Bend's updated Zoning Ordinance (ZO) took effect in 2020. As part of the update process, the city removed restrictive requirements that hindered affordable housing development. South Bend now has no minimum off-street parking requirements, allows for missing middle housing types by right (thereby increasing affordability), and promotes walkable and mixed-use neighborhoods. South Bend was the 2021 winner of the Richard H. Driehaus Form-Based Code Award for achievement in the writing and implementation of a form-based zoning code.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

Program year 2025 allocations aligned with the High Priorities listed in the 2025-2029 Consolidated Plan and emphasized the development of housing, both rental and for sale, owner-occupied home repair, and public services. These remained the broader community priorities in 2025 based upon a number of issues:

- Community need exceeded available resources, particularly affordable rental housing options
- Skyrocketing housing prices which either priced housing outside what is considered affordable for many households, or resulted in a reduction in available rental units as landlords recognized a profit while selling under these conditions
- High rate of underemployment meant homeowners lacked income to maintain housing
- High foreclosure rate was still a relevant issue
- Large elderly population living in homes they could not maintain
- Many issues including unemployment, underemployment, and foreclosures can take a toll on a person's emotional and mental health. Such issues could be a contributing factor to abuse, addiction, and homelessness.

South Bend's neighborhood revitalization focus became more urgent in recent years with the onset of the national housing crisis and the resulting number of vacant and abandoned homes. That situation, coupled with an aging housing stock, created a challenging environment for neighborhoods and the community. Complementary responses including acquisition/rehabilitation, owner-occupied rehab, homebuyer assistance, and rental housing options were seen as necessary and critical to achieving revitalization and assuring other investment. Therefore, resources were directed toward programs that addressed those activities. In 2023, the City began taking applications for owner-occupied home repairs to roofs and furnaces in targeted neighborhoods, for projects which were completed in 2024 and 2025. In total, 118 projects were completed for 76 households; 21 of those households received both a new roof and HVAC, 40 received a new roof only and 36 received HVAC replacements. In 2026, the City will begin accepting applications for another round of owner-occupied home repairs and will target low-income seniors across the city and will focus on replacement of poor or failing roofs.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The City continues to champion a multi-sector approach to public health through the Lead Affinity Group (LAG). In 2025, a robust collaboration between the St. Joseph County Health Department, the University of Notre Dame Lead Innovation Team (LIT), and Near Northwest Neighborhood organization expanded the reach of lead education and testing. These partnerships streamlined public access to vital resources, including the NDLIT lead screening kits and the City's remediation grants. Following a strategic planning session in October, the LAG group launched a modernized meeting format designed to increase community engagement and feature expert keynote speakers on lead hazards and emerging environmental health concerns.

The City successfully concluded its FY2021 Lead Hazard Reduction Grant cycle in 2025, surpassing all revised benchmarks and budgetary goals. Over the past year, lead mitigation efforts were completed in 34 residences, representing a \$1.18 million investment that improved living conditions for 109 residents, including 39 children under the age of six.

Building on this momentum, the City was awarded a \$7 million HUD Lead-Based Paint Hazard Reduction Grant in December 2025. This significant investment will facilitate the remediation of approximately 107 homes, benefiting both income-qualified homeowners and renters.

A condition of receiving any federal funds requires the consideration of lead based paint in housing. Projects involving rental or mortgage assistance are required to have a lead assessment completed prior to committing funds. Developers who are doing housing rehabilitation either complete lead testing prior to work being completed or proceed under the assumption of the presence of lead based paint and in most cases remove the threat through abatement. At the completion of a project, the Developer will have lead based paint testing completed to ensure the threat of lead based paint has been mitigated.

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

These policies significantly increased the number of affordable housing units that are lead-safe in the City.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

The City of South Bend provides a variety of economic development resources including a revolving loan program, tax abatements, small business grants, business technical assistance, and tax increment financing. As an example, in 2025, the City issued 11 loans totaling \$3.9 million in direct financial support for South Bend small businesses. Through tax abatements in 2025, the City of South Bend is supporting existing and pending projects that will result in an estimated \$59.73 million in new projects. In addition, new projects supported through tax abatements will result in an estimated 391 new and 132 retained jobs. The City also administers a citywide matching grant program to support the exterior activation of commercial buildings. Through the program, businesses and building owners have access to professional design services and financial support for real property improvements and other exterior enhancements. The program also provides additional resources for environmentally friendly projects. In 2025, 31 grants totaling \$568,792 were paid out, which helped unlock \$1.2 million in total project costs.

The St. Joseph County community was further committed to implementation of the low income employment provisions at 24 CFR, Part 75 in the use of federal funds covered by Section 3. To that end, the Section 3 clause is incorporated into each contract. All public works construction contracts using such funds included Section 3 language. In addition, Section 3 requirements were outlined during the pre-construction meeting for those projects.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

Any targeted approach to a geography meshes with the efforts of City of South Bend departments, local CDCs, and other nonprofits to plan and advance the effort. CDBG and HOME funds targeted to the Near Westside, Near Northwest, Southeast and Northeast neighborhoods offered an opportunity for working together to support the successful conclusion of a plan. South Bend utilized a team approach to working with its partners in implementing the programs/projects funded through the various federal sources. The Community Investment staff regularly communicated with all sub-grantees and met with those entities involved in the targeted areas.

Regularly scheduled meetings with CDCs occurred due to the nature of work and amount of funds allocated. Desktop monitoring of organizations occurred regularly throughout the year. Monthly site visits to the most active CDCs served to strengthen their working relationships with the City.

The Regional Planning Council (RPC), which includes the Cities of South Bend and Mishawaka, holds monthly meetings via Teams to discuss program status and funding opportunities, and to address the broader issues of homelessness and service in the community. The virtual option is well attended as it allows attendees to work around their schedules.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

As an active member of the Region 2a Planning Council (RPC), the City of South Bend works with 25 other agencies throughout St. Joseph County, including the Housing Authority of South Bend, the City of

Mishawaka, the St. Joseph County Health Department and other service agencies and organizations. The RPC meets to address concerns and challenges in facing the homeless population and at-risk of homelessness population. The group meets regularly to further enhance the communication between the agencies in order to provide a variety of services to the community, as part of the St. Joseph County Continuum of Care. Additionally, agencies and the South Bend Housing Authority are working with private landlords and property management companies to participate in housing voucher programs.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

In 2024, the City of South Bend and the St. Joseph County Housing Consortium initiated the 2025–2029 Consolidated Planning process, which included completing an Analysis of Impediments to Fair Housing Choice. Although no longer required, the City and Consortium reviewed the findings and incorporated them into the goals and objectives of the 2025–2029 Consolidated Plan.

The analysis identified the following impediments to fair housing choice:

- **Lack of affordable homes for sale.**

The median value and cost of purchasing a safe, decent single family home limits options for lower income households in both South Bend and St. Joseph County. The 2025 Annual Action Plan responds by funding construction of homes for households earning at or below 80% of AMI.

- **Lack of affordable rental housing.**

The existing rental stock is not adequately affordable to lower income households. The 2025 Annual Action Plan includes two new rental construction activities and provides rental assistance through HOME and ESG funded TBRA programs.

- **Continued need for accessible housing.**

Due to the age of the built environment, accessible housing options are limited in both the City and County. The 2025 Annual Action Plan funds new construction that must comply with HUD accessibility requirements and local ADA based building codes.

- **Need for ongoing fair housing education and outreach.**

Education regarding rights under the Fair Housing Act remains essential. The 2025 Annual Action Plan includes CDBG support for the South Bend Human Rights Commission to conduct training and investigate fair housing complaints.

- **Disparities in private lending practices.**

HMDA data for St. Joseph County indicates potential disparities in mortgage approval rates between minority and nonminority applicants. The 2025 Annual Action Plan includes CDBG funding for the City's

HUD Approved Housing Counseling Agency. All HOME assisted homebuyers must complete pre-purchase counseling.

- **Concentrations of low income and minority populations.**

Certain areas in South Bend and St. Joseph County have low income concentrations exceeding 70% and areas with high minority populations. The RFP process for 2025 CDBG and HOME funding gives preference to projects serving these neighborhoods.

- **Economic factors affecting housing choice.**

Limited economic opportunity restricts the ability of low income households to increase income and move outside areas of concentrated poverty. While the Annual Action Plan does not directly address economic development, the City supports related efforts through revolving loans, tax abatements, small business grants, technical assistance, and TIF resources.

- **Public policies that influence housing choice.**

Local plans and zoning ordinances can impact the availability and location of affordable and special needs housing. South Bend has taken proactive steps through its 2020 zoning update, which removed barriers to affordable development—such as eliminating minimum parking requirements and allowing higher density housing types like duplexes and quadplexes. Several of the 2025 funded projects will benefit from these policy changes.

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CR-40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Annual, on-site and remote monitoring reviews of local agencies receiving CDBG, HOME, and ESG funds are scheduled per the HCD Plan to ensure compliance. All CDBG, HOME, and ESG subgrantees are desktop-monitored with each claim for reimbursement that is submitted to the Department of Community Investment (DCI). Technical assistance is provided to all subgrantees through email, phone communication, and in-person or virtual meetings with DCI staff throughout the year. As stated in the HCD Plan, a number of on-site monitoring visits of subgrantees occur each year to review their internal systems. As part of the monitoring visit, DCI staff meet with appropriate members of the subrecipient staff to review procedures, client files, financial records, and other pertinent data. In addition, a new subrecipient is monitored in its first year of funding.

Annually, a risk assessment is completed for all recipients of grant funds. DCI staff completes a risk assessment using HUD's risk analysis format and considers each Subgrantee's performance over the prior year. Subgrantees are evaluated using a number of categories and are selected for onsite monitoring based on factors such as delayed projects, slow draws, compliance concerns, staff turnover, and/or other concerns that may be identified through desktop monitoring. The audits are performed by DCI staff members that review accounting procedures and program compliance. Onsite monitoring visits are in addition to the desk audits completed when reviewing subrecipient claims, constant communication on projects via phone and email, and various meetings to discuss program issues. Each claim for payment submitted by a subrecipient requires a progress report relevant to the goals stated in the Scope of Services.

In 2025, Subgrantees selected for on-site monitoring were based on an evaluation of each program using HUD's risk analysis checklist (see attachment 5). Those with low scores were selected for monitoring that year. The following monitoring was conducted by staff in 2025:

- HOME Rental Unit Compliance (January 2025)
- Inspections of all emergency shelters receiving ESG funding (May 2025)
- Human Rights Commission – CDBG (March 2025)
- Youth Services Bureau of St. Joseph County – ESG (May 2025)
- Life Treatment Centers – ESG (May 2025)
- Near Northwest Neighborhood, Inc. – HOME/CDBG funding (December 2025)
- South Bend Police Department – CDBG (December 2025)
- South Bend Heritage Foundation – CDBG (December 2025)
- Northeast Neighborhood Revitalization Organization – HOME (December 2025)

DCI staff is available for technical assistance throughout the Program Year via phone, email or site visits. Based on the size and complexity of a project, program or activity, DCI staff will schedule regular check-in meetings with subgrantee staff to facilitate open communication, establish clear expectations, follow project progression, and immediately address any issues/challenges that may arise. The following regular meetings took place in person and/or remotely in 2024:

- Near Northwest Neighborhood, Inc. – (6) check-in meetings
- South Bend Heritage Foundation / NNRO – (6) check-in meetings

HOME Rental units are inspected per a set schedule annually. See attachment 5 for the 2025 inspection results. Inspections were completed by staff members of the City of South Bend/St. Joseph County Building Department. If a unit has a deficiency noted, the Building Department will complete a follow-up inspection once the item has been corrected and DCI will follow up with communication confirming the corrective action.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

In accordance with regulations of the U.S. Department of Housing and Urban Development, the St. Joseph County Housing Consortium prepared a draft 2025 Consolidated Annual Performance and Evaluation Report (CAPER) describing the Consortium's accomplishments in housing and community development for January 1, 2025 through December 31, 2025.

The draft version of the CAPER was made available to the public for review and written comment from March 5 through March 20, 2026 at the following locations: all branches of the St. Joseph County and Mishawaka Public Libraries; the Walkerton Public Library, and New Carlisle/Olive Township Public Library; the City of Mishawaka Planning Department office; the City of South Bend Department of Community Investment Neighborhoods office; and the City of South Bend City Clerk's office. The draft version of the CAPER will also be available online at www.southbendin.gov. Notice of the draft CAPER's availability to the public will be published in the South Bend Tribune, the local paper of highest circulation, and at El Puente's website, WebPuente, the region's Spanish language news source.

The public was encouraged to submit comments on the 2025 draft version of the CAPER either in writing or orally in-person to the City of South Bend's Department of Community Investment, Neighborhoods Division or via email to federalgrants@southbendin.gov during the public comment period. XXX comments were received during the public comment period. See attachment 3 for supporting documents.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction’s program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

The City of South Bend did not make any changes to program objectives. The goals of all programs still align with the priorities of the 2025-2029 HCD Plan.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

DRAFT

CR-50 - HOME 24 CFR 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

All HOME-assisted affordable rental housing facilities due for inspection in 2025 were inspected.

Inspectors from the South Bend/St. Joseph County Building Department perform the inspections. The following units were inspected to confirm compliance with established housing codes:

Oaklawn Group Home (08/2025) – Common areas and four (4) units inspected. Required repairs are noted on the attached document. Reinspected (12/2025) and all items were satisfactorily corrected.

East Bank Apartments (09/2025) – Common areas and 15 units inspected. Required repairs are noted on the attached document. Reinspected (12/2025) and all items were satisfactorily completed.

Oliver Apartments (08/2025) – Common areas and 16 units inspected. Required repairs are noted on the attached document. Reinspected (12/2025) and all items were satisfactorily corrected.

Gemini Apartments (08/2025) – Common areas and three (3) units were inspected. Required repairs are noted on the attached document. Reinspected (12/2025) and all items were satisfactorily corrected.

Hope Apartments (08/2025) – Common areas and 11 units inspected. Required repairs are noted on the attached document. Reinspected (12/2025) and all items were satisfactorily corrected.

South Bend Heritage – 421 Sherman, South Bend (08/2025) – Single-family rental house inspected both exterior and interior. Reinspected (12/2025) and all items were satisfactorily corrected.

Letters were sent to each apartment community and management company detailing the deficiencies. Management was directed to make the necessary repairs and to report to DCI and Building Department staff when the units were ready for a reinspection. All items noted were found satisfactorily corrected during the follow-up inspection at each property.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

The following language is included in every HOME contract executed between the St. Joseph County Housing Consortium and recipient of HOME funds:

“The Participant agrees to carry out the Consortium policy and procedures for affirmative marketing by the use of community-wide publications, approved Equal Housing Opportunity logo type or slogan in any applicable marketing of housing assisted with HOME funds, and by any other procedure delineated in attached Appendix V, "St. Joseph County Housing Consortium Affirmative Marketing Procedures".

Participants who are not in compliance with the above affirmative marketing will incur corrective actions as described in Appendix V (*included in attachment XXX*).

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

Program income totaling \$45,000 was received late in 2024 and was carried over to 2025 to be used toward a mortgage subsidy for a homebuyer. During 2025, only \$640.36 was received in Program Income. In total, \$45,599.53 in program income was applied to four projects: \$45,142.13 was applied to a mortgage subsidy for a Habitat for Humanity of St. Joseph County homebuyer, \$91.48 was applied toward a new construction house being built by the NNRO, \$91.48 was applied to a new construction rental quadplex being built by South Bend Heritage, and \$274.44 was applied toward a new construction house being built by the NNN. The new construction projects are still ongoing and the balance of \$182.83 on hand as of the end of 2025 will be applied to the next HOME project draw.

Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)

Affordable housing initiatives continued to be a focal point in the development and implementation of the 2025-2029 HCD Plan and 2025 Annual Action Plan and Program Year. The construction of new single family homes, as well as tenant-based rental assistance for severely mentally ill individuals, served to foster and maintain affordable housing in the City of South Bend. Homebuyer assistance projects completed in 2025 assisted in making new construction housing affordable to a total of seven income qualified homebuyers. Projects underway include a 54 unit multifamily rental community with PSH units, new construction of single family homes to be sold to LMI homebuyers, and new construction of multi-family rental units.

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	1	0	0	0	0
Total Labor Hours	500				
Total Section 3 Worker Hours	0				
Total Targeted Section 3 Worker Hours	0				

Table 14 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers	1				
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.	1				
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.	1				
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.	1				
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.	1				
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					

Other.					
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Table 15 – Qualitative Efforts - Number of Activities by Program

Narrative

At each Davis Bacon preconstruction meeting, Section 3 requirements are shared with the contractors. Each construction grant agreement addresses the Section 3 regulations found at 24 CFR 75. Community Based Developer Organizations (CBDO) and Community Housing Development Organizations (CHDO) are encouraged to target Section 3 workers. South Bend Heritage Foundation posts information regarding Section 3 opportunities at their corporate offices.

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CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

Calendar year 2025 is the first year of the St. Joseph County Housing Consortium and the City of South Bend's 2025-2029 Consolidated Plan. The 2025 Annual Action Plan was approved late in 2025 so many of the projects receiving allocations were unable to complete the activity in 2025 and will be reflected in the 2026 CAPER. This Consolidated Annual Performance and Evaluation Report (CAPER) will address the activities and projects which served to address the goals and objectives in the 2025-2029 Consolidated Plan and the 2025 Annual Action Plan which occurred from January 1, 2025 through December 31, 2025.

The City of South Bend and the St. Joseph County Housing Consortium, as entitlement communities, receive funding through the Department of Housing and Urban Development (HUD) that includes Community Development Block Grant Program (CDBG) funds, the HOME Investment Partnerships Program (HOME), and the Emergency Solutions Grant Program (HESG). In 2019 the City of South Bend received CARES Act funding (ESG-CV and CDBG-CV). The remaining CDBG-CV funds were utilized in 2025 and are reflected in this report. The Consortium received an allocation of HOME-ARP funds that were reflected as a substantial amendment to the 2021 Annual Action Plan. The HOME-ARP funds will be used toward the development of a low barrier, non-congregate shelter. While still in the planning and development process in 2025, no HOME-ARP funds were utilized in 2025.

Projects funded through CDBG, HOME and ESG reflect the 2025-2029 Con Plan's identified needs for the City of South Bend and the County of St. Joseph and are primarily focused on addressing the need for more affordable housing in the area. This was achieved through a variety of programs including the addition of new housing units either through rehabilitation or new construction of units for sale or rent. Mortgage Assistance programs allowed low- to moderate-income (LMI) homebuyers purchase homes that would otherwise be unaffordable to them. Additional programs provided rental assistance for those households struggling to find affordable housing options. Both CDBG and ESG programs assisted vulnerable households to locate and maintain housing through Coordinated Entry, rapid-rehousing assistance, and permanent supportive housing assistance. The City of South Bend also worked with partners to encourage and support fair housing education and resources, housing counseling services, and provide neighborhood foot and bike patrols by the police department in LMI neighborhoods.

The Rebuilding Together of St. Joseph County Program served to provide moderate repairs to LMI owner-occupied homeowners to improve the health and safety of their homes. Twenty households received repairs to their homes, which included roof repairs, furnace and air conditioner replacement, as well as radon testing and remediation if levels were at or above the threshold amount.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee’s program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
AP-1 General Administration	Administration	CDBG: \$ / HOME: \$	Other	Other	10	0	0.00%	2	0	0.00%
AP-2 Planning	Administration	CDBG: \$	Other	Other	0	0				
AP-3 Affirmatively Further Fair Housing	Administration	CDBG: \$	Other	Other	5	0	0.00%	1	0	0.00%
CD-1 Infrastructure	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				

CD-1 Infrastructure	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
CD-2 Community Facility	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
CD-2 Community Facility	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
CD-2 Community Facility	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
CD-3 Public Services	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
CD-3 Public Services	Non-Housing Community Development	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				

CD-3 Public Services	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
CD-4 Clearance and Demolition	Non-Housing Community Development	CDBG: \$	Buildings Demolished	Buildings	0	0				
CD-5 Public Safety	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	200000	81295	40.65%	40000	81295	203.24%
CD-5 Public Safety	Non-Housing Community Development	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
CD-5 Public Safety	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
CD-6 Public Transportation	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
CD-6 Public Transportation	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				

CD-6 Public Transportation	Non-Housing Community Development	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
CD-6 Public Transportation	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
CD-7 Neighborhood Revitalization	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
CD-8 Section 504	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
ED-1 Employment	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
ED-1 Employment	Non-Housing Community Development	CDBG: \$	Jobs created/retained	Jobs	0	0				
ED-1 Employment	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
ED-2 Financial Assistance	Non-Housing Community Development	CDBG: \$	Businesses assisted	Businesses Assisted	0	0				

ED-3 Incentives	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
HO-1 Housing Opportunities	Homeless	CDBG: \$ / ESG: \$	Other	Other	0	0				
HO-2 Support and Management Services	Homeless	CDBG: \$ / ESG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	4765	0	0.00%			
HO-2 Support and Management Services	Homeless	CDBG: \$ / ESG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0		953	0	0.00%
HO-2 Support and Management Services	Homeless	CDBG: \$ / ESG: \$	Other	Other	5	0	0.00%	1	0	0.00%
HO-3 Homeless Prevention	Homeless	CDBG: \$	Homelessness Prevention	Persons Assisted	0	0				
HO-3 Homeless Prevention	Homeless	CDBG: \$	Other	Other	0	0				
HO-4 Permanent Supportive Housing	Homeless	CDBG: \$ / ESG: \$	Housing for Homeless added	Household Housing Unit	0	0				

HO-4 Permanent Supportive Housing	Homeless	CDBG: \$ / ESG: \$	Other	Other	0	0				
HO-5 Shelter Housing	Homeless	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	0	0				
HO-5 Shelter Housing	Homeless	CDBG: \$	Other	Other	0	0				
HS-1 Housing Development	Affordable Housing	CDBG: \$ / HOME: \$	Rental units constructed	Household Housing Unit	35	0	0.00%	7	0	0.00%
HS-1 Housing Development	Affordable Housing	CDBG: \$ / HOME: \$	Homeowner Housing Added	Household Housing Unit	80	0	0.00%	16	0	0.00%
HS-2 Homeownership	Affordable Housing	CDBG: \$	Direct Financial Assistance to Homebuyers	Households Assisted	55	0	0.00%	11	0	0.00%
HS-2 Homeownership	Affordable Housing	CDBG: \$	Other	Other	0	0				
HS-3 Housing Rehabilitation	Affordable Housing	CDBG: \$	Rental units rehabilitated	Household Housing Unit	200	0	0.00%	40	0	0.00%
HS-3 Housing Rehabilitation	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	140	0	0.00%	28	0	0.00%
HS-4 Lead-Based Paint	Affordable Housing	CDBG: \$	Rental units rehabilitated	Household Housing Unit	0	0				

HS-4 Lead-Based Paint	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	0	0				
HS-4 Lead-Based Paint	Affordable Housing	CDBG: \$	Other	Other	0	0				
HS-5 Housing Assistance	Affordable Housing	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
HS-6 Fair Housing	Affordable Housing	CDBG: \$	Other	Other	0	0				
HS-7 Housing Supportive Services	Affordable Housing	CDBG: \$	Other	Other	0	0				
SN-1 Housing	Non-Homeless Special Needs	HOME: \$	Rental units constructed	Household Housing Unit	0	0				
SN-1 Housing	Non-Homeless Special Needs	HOME: \$	Rental units rehabilitated	Household Housing Unit	0	0				
SN-1 Housing	Non-Homeless Special Needs	HOME: \$	Homeowner Housing Added	Household Housing Unit	0	0				
SN-1 Housing	Non-Homeless Special Needs	HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	0	0				

SN-1 Housing	Non-Homeless Special Needs	HOME: \$	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	120	0	0.00%	24	0	0.00%
SN-1 Housing	Non-Homeless Special Needs	HOME: \$	Other	Other	0	0				
SN-2 Accessibility	Non-Homeless Special Needs	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
SN-2 Accessibility	Non-Homeless Special Needs	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
SN-2 Accessibility	Non-Homeless Special Needs	CDBG: \$	Rental units rehabilitated	Household Housing Unit	0	0				
SN-2 Accessibility	Non-Homeless Special Needs	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	0	0				
SN-2 Accessibility	Non-Homeless Special Needs	CDBG: \$	Other	Other	0	0				
SN-3 Public Services	Non-Homeless Special Needs	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				

SN-3 Public Services	Non-Homeless Special Needs	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
SN-3 Public Services	Non-Homeless Special Needs	CDBG: \$	Other	Other	0	0				
SN-4 Removal of Architectural Barriers	Non-Homeless Special Needs	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
SN-4 Removal of Architectural Barriers	Non-Homeless Special Needs	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
SN-4 Removal of Architectural Barriers	Non-Homeless Special Needs	CDBG: \$	Other	Other	0	0				
SN-5 Transportation	Non-Homeless Special Needs	CDBG: \$	Other	Other	0	0				

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan,

giving special attention to the highest priority activities identified.

During the 2025 program year, the first year of the 2025-2029 five-year Consolidated plan, the City of South Bend and the St. Joseph County Housing Consortium effectively used their Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), Emergency Solutions Grant (ESG), and CARES Act funds (CDBG-CV) to undertake a variety of programs, projects and activities designed to address housing and community development needs throughout the City of South Bend and St. Joseph County. High priority initiatives funded included:

- acquisition/rehab/resale housing
- acquisition/rehab/rental housing
- new construction housing
- owner-occupied housing rehabilitation
- homebuyer assistance
- homebuyer counseling
- public facility improvements
- provision of public safety services
- coordinated entry for homeless populations
- permanent supportive housing scattered site operations
- tenant based rental assistance
- emergency shelter operations
- program administration

The City of South Bend utilized the remainder of the CDBG-CV monies to wrap-up projects started in response to the Coronavirus Pandemic which included supplying food resources and supportive services to the unhoused community in South Bend.

The accomplishments of the City and the Consortium were consistent with the Consolidated Plan's high-priority community development and

housing objectives and are presented in this report. Activities funded with CDBG monies are those which target areas with relatively low incomes and high concentrations of poverty, high rates of residential vacancy and abandonment, and a high incident of sub-prime loans. HOME projects include those which will support the goal of increasing affordable housing options for both rental and homeowner households. ESG funds continue to be heavily focused on emergency shelters and essential services for homeless households. Rapid Rehousing includes rental assistance and is geared toward assisting households experiencing homelessness, or at risk of homelessness, in obtaining, securing and maintaining stable housing.

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CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME
White	508	1
Black or African American	488	3
Asian	2	0
American Indian or American Native	1	0
Native Hawaiian or Other Pacific Islander	1	0
Total	1,000	4
Hispanic	68	4
Not Hispanic	918	0

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

In 2025, the City of South Bend and the Housing Consortium assisted many beneficiaries. Within the CDBG program, a total of 1,059 individuals were assisted. Not captured in the above chart are the 142 individuals whose race or ethnicity did not fall within one of the listed categories. See the attached chart to reflect this information. The CDBG, HOME and ESG programs assisted a total of 2,135 individuals. Of the individuals receiving CDBG or HOME assistance, 11 were female headed households. ESG individuals assistance included 10 veterans, 56 elderly individuals, and 386 disabled individuals. There were 109 individuals receiving ESG assistance which identified as multiracial individuals which included 42 who identified as White and Black/African American, 7 individuals were White and another race/ethnicity (other than Hispanic), 6 individuals who were Black/African American and some other race/ethnicity (other than Hispanic), 15 which identified as being more than two different races and ethnicities, and 39 Hispanic individuals identified as multiracial.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	2,379,486	2,768,538
HOME	public - federal	1,250,596	1,252,101
ESG	public - federal	203,933	210,419

Table 3 - Resources Made Available

Narrative

CDBG and HOME funds are used primarily to ensure safe, decent and affordable housing in the City. The City partners with subgrantees, including subrecipients, CDBOs, CHDOs and developers to ensure funds are used to reach their maximum effectiveness in reaching the goals established in the Consolidated Plan. ESG funds are directed toward serving individuals experiencing homelessness or who are at risk of homelessness. The goal of ESG projects are to assist individuals in the transition from homelessness to housing stability. In 2025, the City used the remaining balance of CDBG-CV funds of \$4,166 for City administrative expenses related to overseeing the CARES Act funds designed to address the negative effects of the COVID-19 pandemic.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Low- and Moderate-Income Areas	100	100	All funds directed to LMI areas

Table 4 – Identify the geographic distribution and location of investments

Narrative

All expenditures during the 2025 program year were used to benefit low to moderate income areas.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

Developers of HOME projects and Community Based Development Organizations are challenged to secure additional funding to allow the City and Consortium the ability to fund multiple projects with the goal of creating more houses with the CDBG and HOME funds received each year. Developers, CBDOs and CHDOs are able to bring in private financing, non-federal grants, and cash donations into projects to assist with new construction and rehabilitation projects. In 2025, the NNN was able to secure a significant grant through the Federal Home Loan Bank to support future housing projects.

In 2025, the Community Homebuyers Corporation (CHC) provided CDBG funds in the form of forgivable mortgage subsidies to four (4) families in 2025, enabling them to become homeowners for the first time. The subsidies were leveraged with \$453,000 in private mortgage funding. CDBG provides a mortgage subsidy of 20% of the purchase price of a home, not to exceed \$35,000, and local lenders participating in the CHC program pool their funds to provide the remaining dollars. CHC clients must have annual incomes which are at or below 80% AMI. Traditionally, this includes clients who would typically struggle to find safe, decent and sanitary housing at an affordable price based on their household income. Additionally, it assists those households which typically would not qualify for most conventional mortgage services. This program has a high level of success and allows its clients to build wealth quickly as loans are at 80% LTV at the time of sale. Foreclosures and delinquencies are well below national and state averages. Pre- and post-purchase counseling required for the mortgage subsidy program is a major contributing factor to its success.

The Rebuilding Together St. Joseph County Program (formerly known as Christmas in April) has aided homeowners in various neighborhoods throughout the community since 1989. Over the years, Rebuilding Together has built strong relationships with the City of South Bend, local trades, the higher education community, and the business community. As part of Rebuilding Together 2025, 592 tradespersons and other volunteers worked over several days to provide 3552 hours of donated labor with an estimated value of \$106,560 to complete moderate home repairs for 20 low- to moderate-income qualified homeowners, many of which are elderly, disabled or veteran households. Rebuilding Together also secured donated materials totaling \$1,293 and donated storage rent of \$13,200.

In 2025, the City of South Bend transferred 53 lots to six developers to support the creation of

160 new housing units. These units will include both rental and homeownership opportunities and will serve a range of income levels, with only two designated as unrestricted market rate units. Of the 158 income restricted units, 29 will target households at or below 80% AMI, 10 will serve households at or below 50% AMI, and 15 will be reserved for households earning 30% AMI or below. An additional 15 units will be available to households with incomes at or below 120% AMI.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	3,846,980
2. Match contributed during current Federal fiscal year	444,580
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	4,291,560
4. Match liability for current Federal fiscal year	187,455
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	4,104,105

Table 5 – Fiscal Year Summary - HOME Match Report

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Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
2052 / 21-JH-30 (01)	0	0	0	84,800	0	0	0	84,800
2053 / 21-JH-30 (02)	09/30/2025	0	10,405	0	0	0	0	10,405
2089 / 22-JH-30	0	266,000	0	0	16,875	0	0	282,875
2123 / 23-JH-60	0	34,500	0	0	0	0	0	34,500
2148 / 24-JH-27	0	0	0	10,000	0	0	0	10,000
2151 / 24-J-60	0	22,000	0	0	0	0	0	22,000

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at begin-ning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
45,142	640	45,600	0	183

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	0	0	0	0	0	0
Number	0	0	0	0	0	0
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	0	0	0			
Number	0	0	0			
Sub-Contracts						
Number	0	0	0			
Dollar Amount	0	0	0			

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired		0		0		
Businesses Displaced		0		0		
Nonprofit Organizations Displaced		0		0		
Households Temporarily Relocated, not Displaced		0		0		
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

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CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	67	20
Number of Special-Needs households to be provided affordable housing units	0	0
Total	67	20

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	20	0
Number of households supported through The Production of New Units	23	10
Number of households supported through Rehab of Existing Units	22	8
Number of households supported through Acquisition of Existing Units	2	2
Total	67	20

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The 2025 Annual Action Plan was approved late in 2025 which resulted in a number of projects which were allocated funds for 2025 to be carried over to 2026. The numbers above reflect those projects which were completed in 2025 and do not include projects that are still in progress.

Not included in the above numbers are those individuals who were assisted through services, such as the coordinated entry program (908), services to assist those residing in permanent supportive housing (57) and those temporarily housed in one of the shelter projects which utilize ESG funds.

South Bend and the surrounding area continued to be affected by the drastic change in the housing market resulting in substantial increases in the cost of housing which in many cases priced safe, sanitary and decent housing out of the range of affordability for low- and moderate-income households. The combination of higher prices and higher interest rates served to put most single family home mortgages outside what is considered affordable to low- and moderate-income households. In 2025 the market began to slow some, the higher prices coupled with higher interest rates made it difficult for a LMI homebuyer to purchase a house without the use of substantial subsidies. Additionally, many houses which are priced at what is considered affordable to a low- to moderate-income household need moderate to major repairs in order to be in a livable condition for homeowners.

While these factors directly affect home purchases, it had a residual effect on the rental market as many landlords recognized the value in selling their rental homes in the midst of a seller-driven housing market. Many landlords were able to increase their rents as the demand for housing for all income levels increased. In some cases, the increased rents were priced above the fair market rents determined by HUD annually which meant fewer landlords were accepting tenant based rental assistance.

Discuss how these outcomes will impact future annual action plans.

The outcomes noted in the attached spreadsheets for each funding source indicate that the City of South Bend and the St. Joseph County Housing Consortium are allocating funds to the activities that meet the priorities of the 2025-2029 HCD Plan and best serve low and moderate income families in the respective jurisdictions. While larger scale developments provide a higher number of units, complexity, securing outside financing or tax credits and size can delay the production of this units. Building and rehabilitation of single-family homes, many times can be completed faster, but results in few additional housing units. The City and Consortium continue to be mindful of this when allocating funding for housing development to ensure projects are in line with the goals and objectives in the 2025-2029 Consolidated Plan.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	5	2
Low-income	3	2
Moderate-income	8	0
Total	16	4

Table 13 – Number of Households Served

Narrative Information

The goals identified in the 2025-2029 Consolidated Plan reflect the City and Consortium's desire to ensure equal housing opportunities for households of varying income levels to participate in programs and activities. These goals prioritized activities and projects which assisted LMI households in obtaining and maintaining housing. Activities included new construction and rehabilitation of existing houses to create additional affordable rental options for LMI individuals. Projects also created new sales and rental options through new construction activities, providing homeownership opportunities for LMI homebuyer households.

See attached chart for a further breakdown of how these activities served LMI individuals in 2025.

South Bend continues to assist agencies with rapid rehousing and rental assistance for their client households transitioning out of homelessness with ESG funds.

In 2025, the City of South Bend continued its efforts addressing the needs of the City's vulnerable population – those who are experiencing homeless or are at-risk of homelessness. Many of the initiatives put in place as part of the City's Coronavirus response over the past few years have continued to develop and grow. One such initiative is the City's work with Our Lady of the Road and the Motels4Now program. This converted hotel has been put in place to temporarily house those individuals experiencing homelessness by utilizing the Housing First Strategy. The City supported this program in 2025 by using City funds and CDBG funding to assist agencies around South Bend that are aiding the residents of this hotel in terms of food support and supportive services.

In 2024 and continuing into 2025, the City partnered with the Housing Authority of South Bend to rehab a number of their scattered site units, which were taken "off-line" due to maintenance concerns. The City committed approximately \$1 million and staff oversight to ensure the success of this project. Completed in 2025, 25 units were rehabilitated, offering affordable rents and quality housing to HASB clients.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

St. Joseph County is a separate region within the Balance of State CoC that encompasses all of, and only, St. Joseph County. The region has utilized Coordinated Entry since January of 2019 to determine the needs of houseless individuals and families and place them in a program which is best suited to provide them with housing and services. Persons who are homeless or at-risk of becoming homeless are evaluated using the recent State adopted assessment. The Collaborative Housing Assessment Tool (CHAT) replaces the previously used VI-SPDAT and prioritizes veterans and domestic violence survivors. The CHAT is used to determine the appropriate housing for the individual and/or family. With the adoption of Coordinated Entry, placement rates of homeless individuals and families has been high.

Additionally, the City and RPC worked to establish a Lived Experience Advisory Committee, in which RPC/City representatives meet occasionally with currently or formerly unhoused individuals to better understand their experiences, learn their perspectives on the current system, service gaps, etc. Participants are compensated for their time with gift cards provided by an Anthem grant. The City's Homeless Coordinator established an outreach team which meets monthly to identify locations where people were staying outside, coordinate services, plan for weather amnesty, coordinate the Point In Time Count and identify gaps in services. The Coordinator also goes out with agencies to do street outreach and build trust with the unhoused community to understand their needs and connect people to services. Partners include those working in the fields of medical and mental health, housing, veterans, youth and recovery services. The Coordinator also visits meal sites and shelter locations to learn from service providers, gain input from guests, share information from other providers, and coordinate services.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Regional Planning Council (RPC) meets monthly to discuss and develop strategies to address the needs and opportunities for persons who are unhoused, or are at-risk of homelessness. As a member of the RPC, the City supports the actions of the Council by directing funding to projects that address the following priorities:

- Focusing on rapid re-housing activities with ESG;
- Using two distinct approaches, one for circumstantially impoverished homeless and one for chronically impoverished homeless, to re-house them; and

- Reducing the unsheltered or precariously housed population.

During the months of November through April, the City partners with the Center for the Homeless to administer the Weather Amnesty program. This program provides a safe space and warm shelter for homeless individuals. During the 2024/2025 season, 14,517 bed stays were utilized at the Center for the Homeless which is higher than the 2023/2024 season. Overall, almost 60% of the guests were adult males. The average length of stay for all guests utilizing the Weather Amnesty program is 21.67 days, although this season saw 155 guests who only stayed one night. Overflow options at two other locations are put into play on those nights in which the temperatures are dangerously low. These other locations are coordinated by the City, many times being staffed by City Staff, but do not receive direct funding from the City.

The City also provides bus passes for agencies working with the Weather Amnesty program and Motels4Now. These passes allow their clients transportation to job interviews, doctors' appointments, searching for permanent housing solutions, etc.

In 2025, the City of South Bend continued to work with the New Day Intake Center, Inc's staff and developers in the creation of a non-congregate shelter. This shelter, which has been a dream for many years, is being a reality with assistance with HOME-ARP funds. While still in development and design stages, New Day is continuing to seek additional funding to transition the temporary Motels4Now solution to a larger intake campus which will provide 18 non-congregate shelter units, to be funded with HOME-ARP funds, and 54 housing units, consisting of 108 beds, to be used as transitional housing and services for those unhoused individuals who experience challenges in securing permanent housing. The facility's goal is to further improve the quality of life for the unsheltered population by providing housing and other needed services to assist in finding a more permanent housing solution.

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

Discharge planning in the community remains challenging. While hospitals and community mental health centers coordinate with emergency shelters, the system still does not consistently provide stable, well-supported transitions for individuals leaving care.

The RPC is working across foster care, health care, mental health services, and corrections re-entry to strengthen discharge coordination through partnerships with local agencies and providers.

Foster Care:

DCS follows a written protocol with community partners to prevent youth from exiting foster care into homelessness. Case managers develop individualized plans and lead coordination efforts with providers.

Health Care:

RPC collaborates with hospitals, clinics, and agencies to improve services for people experiencing or at risk of homelessness. Efforts focus on closing the housing gap for individuals with homelessness and substance use disorders, and on expanding mobile clinic services that improve preventative care and reduce emergency department use. In 2025, the City's Homeless Coordinator formed a medical providers group to support street medicine teams now serving encampments, meal sites, and mobile locations.

Hospitals such as Beacon Health System and St. Joseph Regional Medical Center employ Clinical Social Workers who assess needs, develop care plans, and coordinate referrals prior to discharge. The City's Homeless Coordinator provides training to strengthen client connections to services.

Mental Health:

Beacon Health System operates four inpatient psychiatric units at Epworth Hospital and adheres to standards for appropriate discharge and follow-up care. Oaklawn, the community's designated mental health center, provides outpatient care and housing placement support. Its PATH team and the City Outreach Team conduct housing assessments and referrals. Oaklawn is also expanding services at two permanent supportive housing communities. Gaps remain for individuals discharged from Epworth who decline Oaklawn services. Bowen Health's expansion and Imani Unidad's new Mobile Crisis Unit offer additional support in collaboration with the City's Homeless Coordinator.

Corrections:

The local parole district emphasizes preventing parolees from entering the homeless system. A Re-entry Accountability Plan is completed before release and shared with supervising agencies. The Ducomb Center provides transition support and refers individuals to shelters only when necessary. A Re-entry Task Force created a resource guide now available to providers. Goodwill's Second Chance program helps individuals with justice involvement improve employability and reduce reliance on homeless services.

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

Efforts were made to move chronically homeless individuals, including those with severe mental illness, veterans, and victims of domestic violence, into rapid re-housing options instead of traditional shelters.

For those with substance abuse issues, expanded services within a traditional shelter model were used. The Center for the Homeless Robert L. Miller Veteran's Center provides 20 designated beds for homeless vets, while Oliver Apartments (32 units), Hope Avenue Apartments (22 units), and Oaklawn's Turnock House (8 units) provide permanent supportive housing. Oaklawn Psychiatric Center also receives direct from HUD a scattered site PHS grant fund which provides rental assistance for approximately 55 households across St. Joseph County. Once completed, South Bend Thrive will offer 54 units of permanent supportive housing, with 13 units specifically earmarked for YSB young mothers and expecting mothers and 13 additional set aside as Section 811 for vulnerable individuals as defined by HUD. Progress was also made in addressing the Mayor's Challenge to End Veteran Homelessness.

Since 2020, 119 permanent supportive and affordable housing units have been added, with 76 PSH units in development. Plans are also underway for a 126 unit shelter which will include 18 NCS units to be funded with HOME-ARP funds. These projects are funded through federal, state and other sources.

During the Coronavirus pandemic, the City began a partnership with Our Lady of the Road in the creation of a housing model that offered an alternative to the traditional congregate shelter model to reduce COVID-19 exposure among the unhoused population. This facility, known as Motels4Now occupies a former motel in South Bend. Motels4Now continues to successfully house those individuals experiencing challenges in obtaining traditional housing. Since 2020, 76% of Motels4Now guests either remained housed at the motel or have obtained stable housing elsewhere. Through this program, 170 formerly homeless individuals are stably housed and receive support services through Motes4Now.

In 2025, Motels4Now assisted in the successful housing placement of 39 individuals (success is measured by remaining housed at one year and at three years), all of whom have maintained housing stability. Motels4Now has also assisted in placement past guests of the motel in stable housing. Twenty-eight former guests were placed in new homes in 2025, of which 26 maintained placement. In total, Motels4Now have assisted in obtaining housing for 71 current and former guests and 92% of those housed remain in their apartment. Overall, 81% of all persons place remain housed within one year of moving into stable housing.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

Throughout 2025, the Housing Authority of South Bend (HASB) continued to provide high quality services to the residents of South Bend by providing options, including, but not limited to Public Housing, Housing Choice Vouchers (HCV) and Place Based Vouchers (PCV). HASB successes include continuing the administration of its Housing Choice Voucher Program (HCV) and the rehabilitation of 25 previously vacant structures to add to their housing inventory.

The HCV Program assists in housing more than 2,000 individuals and families each month. In 2025, the program provided rental assistance of approximately \$2 million per month and continues outreach efforts to add housing providers interested in working with the HCV program. In 2025, the HCV Program continued its momentum toward helping house those households at or below the Extremely Low-Income AMI.

HASB supports the efforts of the local VA by administering a local HUD-VASH (Veterans Affairs Supportive Housing) program assisting 90 veterans or their families. HASB also expanded its Foster Youth to Independence program by adding incremental vouchers and support over 20 former foster youth aging out of Public Child Welfare Agencies (PWCAs). Under FYI, HASB provides housing assistance on behalf of Youth at least 18 years and not more than 24 years of age who left foster care, or will leave foster care within 90 days, in accordance with a transition plan and are homeless or are at risk of becoming homeless at age 16 or older.

HASB is partnering with the newly constructed Diamond View Apartments to provide Place Based Vouchers for 13 residents in that community. They are also working with The Monreaux to provide Place Based Vouchers to some of those residents. In 2025, HASB worked with the development team for the Monreaux to complete the funding review.

The HCV Program established and continues with a monthly housing provider training initiative to provide education to housing providers on the program requirements including housing quality standard inspections, such as NSPIRE. The inspection standards are a requirement that all properties must pass before being eligible for subsidized rent payments through the HCV Program.

The Housing Authority continues to offer quality services to their residents through the Resident Services position which engages families, specifically those families with children, and connects them to resources and engages the youth in after school activities. Resident services offices were opened in 2024 and continue to operate at each of HASB's family properties: Laurel Court, Edison Gardens, and LaSalle Landing and provide residents with on-site resources and access to technology to address their technology needs.

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

HASB participates in the Family Self-Sufficiency Program (FSS). The Family Self-Sufficiency (FSS) program is a voluntary program which supports the strategic goal of increasing economic opportunity for Public Housing and Housing Choice Voucher Program Participants.

FSS provides grant funding to support an FSS Coordinator who assists participating families receiving housing assistance. FSS Program Coordinators develop local strategies to connect participating families to public and private resources to increase their earned income and financial empowerment, reduce or eliminate the need for welfare assistance, and make progress toward economic independence and self-sufficiency. In the context of the Self Sufficiency account, “self-sufficiency” is defined as a household’s ability to maintain financial, housing, and personal/family stability. To achieve self-sufficiency, individuals in a household move along a continuum towards economic independence and stability; such movement is facilitated by the achievement of educational, professional, and health/mental health and financial empowerment-related goals. For the FSS program, self-sufficiency is further defined as a family’s ability to maintain itself free from income-based public safety net programs such as TANF, SNAP, Medicaid and housing assistance.

Many FSS program participants have expressed interest in becoming homeowners, so HASB has included a HUD approved Housing Counselor to its Program Coordinating Committee as well as help with credit repair, virtual and in person financial literacy classes and employment retention counseling to assist FSS program participants with preparing for homeownership.

In 2025, participation in the FSS program remains strong at over 50, with a mixture of voucher holders and residents in public housing units. Many of the active members participate in the escrow piece which encourages saving for homeownership and other financial goals.

In 2024 HASB created a Residents Services team to address the needs of the Public Housing residents by connecting them to resources within South Bend. Providing activities to engage and enrich the community and the children of our program participants. We continue to create new opportunities to engage with residents and have discussions relating to methods to improve the quality of life for the residents and their families.

Actions taken to provide assistance to troubled PHAs

In 2024 and 2025, the City partnered with the Housing Authority to rehab scattered site units which were off-line due to maintenance habitability issues, cost and staff restraints. By the end of 2025, 25 units were rehabilitated and made available for rent by HASB clients.

The City is also partnering with HASB in the demolition of the Rabbi Shulman Building which has been long vacant since the determination that the cost to remedy the needed maintenance repairs and upgrades were not cost-efficient. The City’s Public Works Department worked with HASB and Contractors to ensure the demolition is aligned with HUD environmental and capital fund requirements. Work on the demolition began in late fall of 2025.

HASB took great strides in 2025 to overcome the challenges that contributed to its troubled status. One factor was drastically reducing the time it took to ready vacant units to be re-rented down to 20 days. Another was the closure of the Corrective Compliance Management Review (CCBR) items. Both achievements mark a turning point in the agency's HUD compliance status and contributes to the broader goal of removing the "troubled agency" designation.

Extensive training for the Board of Commissioners continues to be provided to include the following training designed to make the Board ready, willing, and able to govern the HASB and oversee its progress. HASB Staff receives additional training opportunities through workshops aimed at HUD and fair housing regulations. These training courses are designed to sharpen staff capacity, support HUD compliance, and ensure that agency personnel are fully equipped to serve residents with integrity, accuracy, and professionalism.

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CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

In 2025, the South Bend Human Rights Commission (HRC) significantly expanded its outreach, education, and training initiatives to strengthen community awareness, promote equity, and address systemic barriers across the city. Through a series of targeted workshops and interactive forums, the HRC engaged residents, landlords, employers, and students in in-depth discussions on fair housing practices, anti-discrimination laws, workplace inclusivity, and the importance of cultural understanding in fostering harmonious communities.

The Commission collaborated closely with local schools, nonprofits, faith-based organizations, and neighborhood associations to host a variety of interactive seminars, cultural competency training sessions, and multilingual educational programs, ensuring that critical information was accessible to individuals from diverse backgrounds and linguistic groups. Public awareness campaigns delivered both in-person through community events and online via social media, digital toolkits, and video resources, highlighted residents' rights and responsibilities under local, state, and federal human rights laws, while also providing guidance on how to report violations and access support services.

The annual Fair Housing Luncheon was held in person on April 22, 2025, which included the presentation of the Fair Housing high school essay winners, college video winner and poster contest winner and keynote speaker Joshua Barr. HRC participated in several community events in which they staffed a vendor table and shared information regarding the services that are offered and explained the life of a charge. By combining comprehensive education with active, sustained community engagement, the HRC not only fostered a more informed, inclusive, and empowered South Bend in 2025 but also laid the groundwork for long-term partnerships and policy improvements that will continue to advance human rights in the years to come.

In 2022 the City adopted and implemented the following to support development within South Bend neighborhoods:

- Sewer lateral reimbursement program to reimburse up to \$20,000 for certain infill housing
- System Development charge ordinance to reduce development costs: Cost is associated with demand a new user will place on the water and sewer system; No cost for infill developments of up to five (5) residential units; No cost for any residential infill development done by non-profit or part of Low Income Housing Tax Credit Project.
- Preapproved design plans for infill housing which adhere to the current zoning and building codes. These plans help to reduce pre-development costs to developers and builders. The plan sets include missing middle housing types, such as duplexes, six-plexes, and accessory dwelling

units. Missing middle housing provide a variety of housing types and affordability options to the community.

South Bend's updated Zoning Ordinance (ZO) took effect in 2020. As part of the update process, the city removed restrictive requirements that hindered affordable housing development. South Bend now has no minimum off-street parking requirements, allows for missing middle housing types by right (thereby increasing affordability), and promotes walkable and mixed-use neighborhoods. South Bend was the 2021 winner of the Richard H. Driehaus Form-Based Code Award for achievement in the writing and implementation of a form-based zoning code.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

Program year 2025 allocations aligned with the High Priorities listed in the 2025-2029 Consolidated Plan and emphasized the development of housing, both rental and for sale, owner-occupied home repair, and public services. These remained the broader community priorities in 2025 based upon a number of issues:

- Community need exceeded available resources, particularly affordable rental housing options
- Skyrocketing housing prices which either priced housing outside what is considered affordable for many households, or resulted in a reduction in available rental units as landlords recognized a profit while selling under these conditions
- High rate of underemployment meant homeowners lacked income to maintain housing
- High foreclosure rate was still a relevant issue
- Large elderly population living in homes they could not maintain
- Many issues including unemployment, underemployment, and foreclosures can take a toll on a person's emotional and mental health. Such issues could be a contributing factor to abuse, addiction, and homelessness.

South Bend's neighborhood revitalization focus became more urgent in recent years with the onset of the national housing crisis and the resulting number of vacant and abandoned homes. That situation, coupled with an aging housing stock, created a challenging environment for neighborhoods and the community. Complementary responses including acquisition/rehabilitation, owner-occupied rehab, homebuyer assistance, and rental housing options were seen as necessary and critical to achieving revitalization and assuring other investment. Therefore, resources were directed toward programs that addressed those activities. In 2023, the City began taking applications for owner-occupied home repairs to roofs and furnaces in targeted neighborhoods, for projects which were completed in 2024 and 2025. In total, 118 projects were completed for 76 households; 21 of those households received both a new roof and HVAC, 40 received a new roof only and 36 received HVAC replacements. In 2026, the City will begin accepting applications for another round of owner-occupied home repairs and will target low-income seniors across the city and will focus on replacement of poor or failing roofs.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The City continues to champion a multi-sector approach to public health through the Lead Affinity Group (LAG). In 2025, a robust collaboration between the St. Joseph County Health Department, the University of Notre Dame Lead Innovation Team (LIT), and Near Northwest Neighborhood organization expanded the reach of lead education and testing. These partnerships streamlined public access to vital resources, including the NDLIT lead screening kits and the City's remediation grants. Following a strategic planning session in October, the LAG group launched a modernized meeting format designed to increase community engagement and feature expert keynote speakers on lead hazards and emerging environmental health concerns.

The City successfully concluded its FY2021 Lead Hazard Reduction Grant cycle in 2025, surpassing all revised benchmarks and budgetary goals. Over the past year, lead mitigation efforts were completed in 34 residences, representing a \$1.18 million investment that improved living conditions for 109 residents, including 39 children under the age of six.

Building on this momentum, the City was awarded a \$7 million HUD Lead-Based Paint Hazard Reduction Grant in December 2025. This significant investment will facilitate the remediation of approximately 107 homes, benefiting both income-qualified homeowners and renters.

A condition of receiving any federal funds requires the consideration of lead based paint in housing. Projects involving rental or mortgage assistance are required to have a lead assessment completed prior to committing funds. Developers who are doing housing rehabilitation either complete lead testing prior to work being completed or proceed under the assumption of the presence of lead based paint and in most cases remove the threat through abatement. At the completion of a project, the Developer will have lead based paint testing completed to ensure the threat of lead based paint has been mitigated.

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

These policies significantly increased the number of affordable housing units that are lead-safe in the City.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

The City of South Bend provides a variety of economic development resources including a revolving loan program, tax abatements, small business grants, business technical assistance, and tax increment financing. As an example, in 2025, the City issued 11 loans totaling \$3.9 million in direct financial support for South Bend small businesses. Through tax abatements in 2025, the City of South Bend is supporting existing and pending projects that will result in an estimated \$59.73 million in new projects. In addition, new projects supported through tax abatements will result in an estimated 391 new and 132 retained jobs. The City also administers a citywide matching grant program to support the exterior activation of commercial buildings. Through the program, businesses and building owners have access to professional design services and financial support for real property improvements and other exterior enhancements. The program also provides additional resources for environmentally friendly projects. In 2025, 31 grants totaling \$568,792 were paid out, which helped unlock \$1.2 million in total project costs.

The St. Joseph County community was further committed to implementation of the low income employment provisions at 24 CFR, Part 75 in the use of federal funds covered by Section 3. To that end, the Section 3 clause is incorporated into each contract. All public works construction contracts using such funds included Section 3 language. In addition, Section 3 requirements were outlined during the pre-construction meeting for those projects.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

Any targeted approach to a geography meshes with the efforts of City of South Bend departments, local CDCs, and other nonprofits to plan and advance the effort. CDBG and HOME funds targeted to the Near Westside, Near Northwest, Southeast and Northeast neighborhoods offered an opportunity for working together to support the successful conclusion of a plan. South Bend utilized a team approach to working with its partners in implementing the programs/projects funded through the various federal sources. The Community Investment staff regularly communicated with all sub-grantees and met with those entities involved in the targeted areas.

Regularly scheduled meetings with CDCs occurred due to the nature of work and amount of funds allocated. Desktop monitoring of organizations occurred regularly throughout the year. Monthly site visits to the most active CDCs served to strengthen their working relationships with the City.

The Regional Planning Council (RPC), which includes the Cities of South Bend and Mishawaka, holds monthly meetings via Teams to discuss program status and funding opportunities, and to address the broader issues of homelessness and service in the community. The virtual option is well attended as it allows attendees to work around their schedules.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

As an active member of the Region 2a Planning Council (RPC), the City of South Bend works with 25 other agencies throughout St. Joseph County, including the Housing Authority of South Bend, the City of

Mishawaka, the St. Joseph County Health Department and other service agencies and organizations. The RPC meets to address concerns and challenges in facing the homeless population and at-risk of homelessness population. The group meets regularly to further enhance the communication between the agencies in order to provide a variety of services to the community, as part of the St. Joseph County Continuum of Care. Additionally, agencies and the South Bend Housing Authority are working with private landlords and property management companies to participate in housing voucher programs.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

In 2024, the City of South Bend and the St. Joseph County Housing Consortium initiated the 2025–2029 Consolidated Planning process, which included completing an Analysis of Impediments to Fair Housing Choice. Although no longer required, the City and Consortium reviewed the findings and incorporated them into the goals and objectives of the 2025–2029 Consolidated Plan.

The analysis identified the following impediments to fair housing choice:

- **Lack of affordable homes for sale.**

The median value and cost of purchasing a safe, decent single family home limits options for lower income households in both South Bend and St. Joseph County. The 2025 Annual Action Plan responds by funding construction of homes for households earning at or below 80% of AMI.

- **Lack of affordable rental housing.**

The existing rental stock is not adequately affordable to lower income households. The 2025 Annual Action Plan includes two new rental construction activities and provides rental assistance through HOME and ESG funded TBRA programs.

- **Continued need for accessible housing.**

Due to the age of the built environment, accessible housing options are limited in both the City and County. The 2025 Annual Action Plan funds new construction that must comply with HUD accessibility requirements and local ADA based building codes.

- **Need for ongoing fair housing education and outreach.**

Education regarding rights under the Fair Housing Act remains essential. The 2025 Annual Action Plan includes CDBG support for the South Bend Human Rights Commission to conduct training and investigate fair housing complaints.

- **Disparities in private lending practices.**

HMDA data for St. Joseph County indicates potential disparities in mortgage approval rates between minority and nonminority applicants. The 2025 Annual Action Plan includes CDBG funding for the City's

HUD Approved Housing Counseling Agency. All HOME assisted homebuyers must complete pre-purchase counseling.

- **Concentrations of low income and minority populations.**

Certain areas in South Bend and St. Joseph County have low income concentrations exceeding 70% and areas with high minority populations. The RFP process for 2025 CDBG and HOME funding gives preference to projects serving these neighborhoods.

- **Economic factors affecting housing choice.**

Limited economic opportunity restricts the ability of low income households to increase income and move outside areas of concentrated poverty. While the Annual Action Plan does not directly address economic development, the City supports related efforts through revolving loans, tax abatements, small business grants, technical assistance, and TIF resources.

- **Public policies that influence housing choice.**

Local plans and zoning ordinances can impact the availability and location of affordable and special needs housing. South Bend has taken proactive steps through its 2020 zoning update, which removed barriers to affordable development—such as eliminating minimum parking requirements and allowing higher density housing types like duplexes and quadplexes. Several of the 2025 funded projects will benefit from these policy changes.

DRAFT

CR-40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Annual, on-site and remote monitoring reviews of local agencies receiving CDBG, HOME, and ESG funds are scheduled per the HCD Plan to ensure compliance. All CDBG, HOME, and ESG subgrantees are desktop-monitored with each claim for reimbursement that is submitted to the Department of Community Investment (DCI). Technical assistance is provided to all subgrantees through email, phone communication, and in-person or virtual meetings with DCI staff throughout the year. As stated in the HCD Plan, a number of on-site monitoring visits of subgrantees occur each year to review their internal systems. As part of the monitoring visit, DCI staff meet with appropriate members of the subrecipient staff to review procedures, client files, financial records, and other pertinent data. In addition, a new subrecipient is monitored in its first year of funding.

Annually, a risk assessment is completed for all recipients of grant funds. DCI staff completes a risk assessment using HUD's risk analysis format and considers each Subgrantee's performance over the prior year. Subgrantees are evaluated using a number of categories and are selected for onsite monitoring based on factors such as delayed projects, slow draws, compliance concerns, staff turnover, and/or other concerns that may be identified through desktop monitoring. The audits are performed by DCI staff members that review accounting procedures and program compliance. Onsite monitoring visits are in addition to the desk audits completed when reviewing subrecipient claims, constant communication on projects via phone and email, and various meetings to discuss program issues. Each claim for payment submitted by a subrecipient requires a progress report relevant to the goals stated in the Scope of Services.

In 2025, Subgrantees selected for on-site monitoring were based on an evaluation of each program using HUD's risk analysis checklist (see attachment 5). Those with low scores were selected for monitoring that year. The following monitoring was conducted by staff in 2025:

- HOME Rental Unit Compliance (January 2025)
- Inspections of all emergency shelters receiving ESG funding (May 2025)
- Human Rights Commission – CDBG (March 2025)
- Youth Services Bureau of St. Joseph County – ESG (May 2025)
- Life Treatment Centers – ESG (May 2025)
- Near Northwest Neighborhood, Inc. – HOME/CDBG funding (December 2025)
- South Bend Police Department – CDBG (December 2025)
- South Bend Heritage Foundation – CDBG (December 2025)
- Northeast Neighborhood Revitalization Organization – HOME (December 2025)

DCI staff is available for technical assistance throughout the Program Year via phone, email or site visits. Based on the size and complexity of a project, program or activity, DCI staff will schedule regular check-in meetings with subgrantee staff to facilitate open communication, establish clear expectations, follow project progression, and immediately address any issues/challenges that may arise. The following regular meetings took place in person and/or remotely in 2024:

- Near Northwest Neighborhood, Inc. – (6) check-in meetings
- South Bend Heritage Foundation / NNRO – (6) check-in meetings

HOME Rental units are inspected per a set schedule annually. See attachment 5 for the 2025 inspection results. Inspections were completed by staff members of the City of South Bend/St. Joseph County Building Department. If a unit has a deficiency noted, the Building Department will complete a follow-up inspection once the item has been corrected and DCI will follow up with communication confirming the corrective action.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

In accordance with regulations of the U.S. Department of Housing and Urban Development, the St. Joseph County Housing Consortium prepared a draft 2025 Consolidated Annual Performance and Evaluation Report (CAPER) describing the Consortium's accomplishments in housing and community development for January 1, 2025 through December 31, 2025.

The draft version of the CAPER was made available to the public for review and written comment from March 5 through March 20, 2026 at the following locations: all branches of the St. Joseph County and Mishawaka Public Libraries; the Walkerton Public Library, and New Carlisle/Olive Township Public Library; the City of Mishawaka Planning Department office; the City of South Bend Department of Community Investment Neighborhoods office; and the City of South Bend City Clerk's office. The draft version of the CAPER will also be available online at www.southbendin.gov. Notice of the draft CAPER's availability to the public will be published in the South Bend Tribune, the local paper of highest circulation, and at El Puente's website, WebPuente, the region's Spanish language news source.

The public was encouraged to submit comments on the 2025 draft version of the CAPER either in writing or orally in-person to the City of South Bend's Department of Community Investment, Neighborhoods Division or via email to federalgrants@southbendin.gov during the public comment period. XXX comments were received during the public comment period. See attachment 3 for supporting documents.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction’s program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

The City of South Bend did not make any changes to program objectives. The goals of all programs still align with the priorities of the 2025-2029 HCD Plan.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

DRAFT

CR-50 - HOME 24 CFR 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

All HOME-assisted affordable rental housing facilities due for inspection in 2025 were inspected.

Inspectors from the South Bend/St. Joseph County Building Department perform the inspections. The following units were inspected to confirm compliance with established housing codes:

Oaklawn Group Home (08/2025) – Common areas and four (4) units inspected. Required repairs are noted on the attached document. Reinspected (12/2025) and all items were satisfactorily corrected.

East Bank Apartments (09/2025) – Common areas and 15 units inspected. Required repairs are noted on the attached document. Reinspected (12/2025) and all items were satisfactorily completed.

Oliver Apartments (08/2025) – Common areas and 16 units inspected. Required repairs are noted on the attached document. Reinspected (12/2025) and all items were satisfactorily corrected.

Gemini Apartments (08/2025) – Common areas and three (3) units were inspected. Required repairs are noted on the attached document. Reinspected (12/2025) and all items were satisfactorily corrected.

Hope Apartments (08/2025) – Common areas and 11 units inspected. Required repairs are noted on the attached document. Reinspected (12/2025) and all items were satisfactorily corrected.

South Bend Heritage – 421 Sherman, South Bend (08/2025) – Single-family rental house inspected both exterior and interior. Reinspected (12/2025) and all items were satisfactorily corrected.

Letters were sent to each apartment community and management company detailing the deficiencies. Management was directed to make the necessary repairs and to report to DCI and Building Department staff when the units were ready for a reinspection. All items noted were found satisfactorily corrected during the follow-up inspection at each property.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

The following language is included in every HOME contract executed between the St. Joseph County Housing Consortium and recipient of HOME funds:

“The Participant agrees to carry out the Consortium policy and procedures for affirmative marketing by the use of community-wide publications, approved Equal Housing Opportunity logo type or slogan in any applicable marketing of housing assisted with HOME funds, and by any other procedure delineated in attached Appendix V, "St. Joseph County Housing Consortium Affirmative Marketing Procedures".

Participants who are not in compliance with the above affirmative marketing will incur corrective actions as described in Appendix V (*included in attachment XXX*).

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

Program income totaling \$45,000 was received late in 2024 and was carried over to 2025 to be used toward a mortgage subsidy for a homebuyer. During 2025, only \$640.36 was received in Program Income. In total, \$45,599.53 in program income was applied to four projects: \$45,142.13 was applied to a mortgage subsidy for a Habitat for Humanity of St. Joseph County homebuyer, \$91.48 was applied toward a new construction house being built by the NNRO, \$91.48 was applied to a new construction rental quadplex being built by South Bend Heritage, and \$274.44 was applied toward a new construction house being built by the NNN. The new construction projects are still ongoing and the balance of \$182.83 on hand as of the end of 2025 will be applied to the next HOME project draw.

Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)

Affordable housing initiatives continued to be a focal point in the development and implementation of the 2025-2029 HCD Plan and 2025 Annual Action Plan and Program Year. The construction of new single family homes, as well as tenant-based rental assistance for severely mentally ill individuals, served to foster and maintain affordable housing in the City of South Bend. Homebuyer assistance projects completed in 2025 assisted in making new construction housing affordable to a total of seven income qualified homebuyers. Projects underway include a 54 unit multifamily rental community with PSH units, new construction of single family homes to be sold to LMI homebuyers, and new construction of multi-family rental units.

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	1	0	0	0	0
Total Labor Hours	500				
Total Section 3 Worker Hours	0				
Total Targeted Section 3 Worker Hours	0				

Table 14 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers	1				
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.	1				
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.	1				
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.	1				
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.	1				
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					

Other.					
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Table 15 – Qualitative Efforts - Number of Activities by Program

Narrative

At each Davis Bacon preconstruction meeting, Section 3 requirements are shared with the contractors. Each construction grant agreement addresses the Section 3 regulations found at 24 CFR 75. Community Based Developer Organizations (CBDO) and Community Housing Development Organizations (CHDO) are encouraged to target Section 3 workers. South Bend Heritage Foundation posts information regarding Section 3 opportunities at their corporate offices.

DRAFT

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

Calendar year 2025 is the first year of the St. Joseph County Housing Consortium and the City of South Bend's 2025-2029 Consolidated Plan. The 2025 Annual Action Plan was approved late in 2025 so many of the projects receiving allocations were unable to complete the activity in 2025 and will be reflected in the 2026 CAPER. This Consolidated Annual Performance and Evaluation Report (CAPER) will address the activities and projects which served to address the goals and objectives in the 2025-2029 Consolidated Plan and the 2025 Annual Action Plan which occurred from January 1, 2025 through December 31, 2025.

The City of South Bend and the St. Joseph County Housing Consortium, as entitlement communities, receive funding through the Department of Housing and Urban Development (HUD) that includes Community Development Block Grant Program (CDBG) funds, the HOME Investment Partnerships Program (HOME), and the Emergency Solutions Grant Program (HESG). In 2019 the City of South Bend received CARES Act funding (ESG-CV and CDBG-CV). The remaining CDBG-CV funds were utilized in 2025 and are reflected in this report. The Consortium received an allocation of HOME-ARP funds that were reflected as a substantial amendment to the 2021 Annual Action Plan. The HOME-ARP funds will be used toward the development of a low barrier, non-congregate shelter. While still in the planning and development process in 2025, no HOME-ARP funds were utilized in 2025.

Projects funded through CDBG, HOME and ESG reflect the 2025-2029 Con Plan's identified needs for the City of South Bend and the County of St. Joseph and are primarily focused on addressing the need for more affordable housing in the area. This was achieved through a variety of programs including the addition of new housing units either through rehabilitation or new construction of units for sale or rent. Mortgage Assistance programs allowed low- to moderate-income (LMI) homebuyers purchase homes that would otherwise be unaffordable to them. Additional programs provided rental assistance for those households struggling to find affordable housing options. Both CDBG and ESG programs assisted vulnerable households to locate and maintain housing through Coordinated Entry, rapid-rehousing assistance, and permanent supportive housing assistance. The City of South Bend also worked with partners to encourage and support fair housing education and resources, housing counseling services, and provide neighborhood foot and bike patrols by the police department in LMI neighborhoods.

The Rebuilding Together of St. Joseph County Program served to provide moderate repairs to LMI owner-occupied homeowners to improve the health and safety of their homes. Twenty households received repairs to their homes, which included roof repairs, furnace and air conditioner replacement, as well as radon testing and remediation if levels were at or above the threshold amount.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee’s program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
AP-1 General Administration	Administration	CDBG: \$ / HOME: \$	Other	Other	10	0	0.00%	2	0	0.00%
AP-2 Planning	Administration	CDBG: \$	Other	Other	0	0				
AP-3 Affirmatively Further Fair Housing	Administration	CDBG: \$	Other	Other	5	0	0.00%	1	0	0.00%
CD-1 Infrastructure	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				

CD-1 Infrastructure	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
CD-2 Community Facility	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
CD-2 Community Facility	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
CD-2 Community Facility	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
CD-3 Public Services	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
CD-3 Public Services	Non-Housing Community Development	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				

CD-3 Public Services	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
CD-4 Clearance and Demolition	Non-Housing Community Development	CDBG: \$	Buildings Demolished	Buildings	0	0				
CD-5 Public Safety	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	200000	81295	40.65%	40000	81295	203.24%
CD-5 Public Safety	Non-Housing Community Development	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
CD-5 Public Safety	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
CD-6 Public Transportation	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
CD-6 Public Transportation	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				

CD-6 Public Transportation	Non-Housing Community Development	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
CD-6 Public Transportation	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
CD-7 Neighborhood Revitalization	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
CD-8 Section 504	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
ED-1 Employment	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
ED-1 Employment	Non-Housing Community Development	CDBG: \$	Jobs created/retained	Jobs	0	0				
ED-1 Employment	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
ED-2 Financial Assistance	Non-Housing Community Development	CDBG: \$	Businesses assisted	Businesses Assisted	0	0				

ED-3 Incentives	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
HO-1 Housing Opportunities	Homeless	CDBG: \$ / ESG: \$	Other	Other	0	0				
HO-2 Support and Management Services	Homeless	CDBG: \$ / ESG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	4765	0	0.00%			
HO-2 Support and Management Services	Homeless	CDBG: \$ / ESG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0		953	0	0.00%
HO-2 Support and Management Services	Homeless	CDBG: \$ / ESG: \$	Other	Other	5	0	0.00%	1	0	0.00%
HO-3 Homeless Prevention	Homeless	CDBG: \$	Homelessness Prevention	Persons Assisted	0	0				
HO-3 Homeless Prevention	Homeless	CDBG: \$	Other	Other	0	0				
HO-4 Permanent Supportive Housing	Homeless	CDBG: \$ / ESG: \$	Housing for Homeless added	Household Housing Unit	0	0				

HO-4 Permanent Supportive Housing	Homeless	CDBG: \$ / ESG: \$	Other	Other	0	0				
HO-5 Shelter Housing	Homeless	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	0	0				
HO-5 Shelter Housing	Homeless	CDBG: \$	Other	Other	0	0				
HS-1 Housing Development	Affordable Housing	CDBG: \$ / HOME: \$	Rental units constructed	Household Housing Unit	35	0	0.00%	7	0	0.00%
HS-1 Housing Development	Affordable Housing	CDBG: \$ / HOME: \$	Homeowner Housing Added	Household Housing Unit	80	0	0.00%	16	0	0.00%
HS-2 Homeownership	Affordable Housing	CDBG: \$	Direct Financial Assistance to Homebuyers	Households Assisted	55	0	0.00%	11	0	0.00%
HS-2 Homeownership	Affordable Housing	CDBG: \$	Other	Other	0	0				
HS-3 Housing Rehabilitation	Affordable Housing	CDBG: \$	Rental units rehabilitated	Household Housing Unit	200	0	0.00%	40	0	0.00%
HS-3 Housing Rehabilitation	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	140	0	0.00%	28	0	0.00%
HS-4 Lead-Based Paint	Affordable Housing	CDBG: \$	Rental units rehabilitated	Household Housing Unit	0	0				

HS-4 Lead-Based Paint	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	0	0				
HS-4 Lead-Based Paint	Affordable Housing	CDBG: \$	Other	Other	0	0				
HS-5 Housing Assistance	Affordable Housing	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
HS-6 Fair Housing	Affordable Housing	CDBG: \$	Other	Other	0	0				
HS-7 Housing Supportive Services	Affordable Housing	CDBG: \$	Other	Other	0	0				
SN-1 Housing	Non-Homeless Special Needs	HOME: \$	Rental units constructed	Household Housing Unit	0	0				
SN-1 Housing	Non-Homeless Special Needs	HOME: \$	Rental units rehabilitated	Household Housing Unit	0	0				
SN-1 Housing	Non-Homeless Special Needs	HOME: \$	Homeowner Housing Added	Household Housing Unit	0	0				
SN-1 Housing	Non-Homeless Special Needs	HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	0	0				

SN-1 Housing	Non-Homeless Special Needs	HOME: \$	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	120	0	0.00%	24	0	0.00%
SN-1 Housing	Non-Homeless Special Needs	HOME: \$	Other	Other	0	0				
SN-2 Accessibility	Non-Homeless Special Needs	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
SN-2 Accessibility	Non-Homeless Special Needs	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
SN-2 Accessibility	Non-Homeless Special Needs	CDBG: \$	Rental units rehabilitated	Household Housing Unit	0	0				
SN-2 Accessibility	Non-Homeless Special Needs	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	0	0				
SN-2 Accessibility	Non-Homeless Special Needs	CDBG: \$	Other	Other	0	0				
SN-3 Public Services	Non-Homeless Special Needs	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				

SN-3 Public Services	Non-Homeless Special Needs	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
SN-3 Public Services	Non-Homeless Special Needs	CDBG: \$	Other	Other	0	0				
SN-4 Removal of Architectural Barriers	Non-Homeless Special Needs	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
SN-4 Removal of Architectural Barriers	Non-Homeless Special Needs	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
SN-4 Removal of Architectural Barriers	Non-Homeless Special Needs	CDBG: \$	Other	Other	0	0				
SN-5 Transportation	Non-Homeless Special Needs	CDBG: \$	Other	Other	0	0				

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan,

giving special attention to the highest priority activities identified.

During the 2025 program year, the first year of the 2025-2029 five-year Consolidated plan, the City of South Bend and the St. Joseph County Housing Consortium effectively used their Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), Emergency Solutions Grant (ESG), and CARES Act funds (CDBG-CV) to undertake a variety of programs, projects and activities designed to address housing and community development needs throughout the City of South Bend and St. Joseph County. High priority initiatives funded included:

- acquisition/rehab/resale housing
- acquisition/rehab/rental housing
- new construction housing
- owner-occupied housing rehabilitation
- homebuyer assistance
- homebuyer counseling
- public facility improvements
- provision of public safety services
- coordinated entry for homeless populations
- permanent supportive housing scattered site operations
- tenant based rental assistance
- emergency shelter operations
- program administration

The City of South Bend utilized the remainder of the CDBG-CV monies to wrap-up projects started in response to the Coronavirus Pandemic which included supplying food resources and supportive services to the unhoused community in South Bend.

The accomplishments of the City and the Consortium were consistent with the Consolidated Plan's high-priority community development and

housing objectives and are presented in this report. Activities funded with CDBG monies are those which target areas with relatively low incomes and high concentrations of poverty, high rates of residential vacancy and abandonment, and a high incident of sub-prime loans. HOME projects include those which will support the goal of increasing affordable housing options for both rental and homeowner households. ESG funds continue to be heavily focused on emergency shelters and essential services for homeless households. Rapid Rehousing includes rental assistance and is geared toward assisting households experiencing homelessness, or at risk of homelessness, in obtaining, securing and maintaining stable housing.

DRAFT

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME
White	508	1
Black or African American	488	3
Asian	2	0
American Indian or American Native	1	0
Native Hawaiian or Other Pacific Islander	1	0
Total	1,000	4
Hispanic	68	4
Not Hispanic	918	0

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

In 2025, the City of South Bend and the Housing Consortium assisted many beneficiaries. Within the CDBG program, a total of 1,059 individuals were assisted. Not captured in the above chart are the 142 individuals whose race or ethnicity did not fall within one of the listed categories. See the attached chart to reflect this information. The CDBG, HOME and ESG programs assisted a total of 2,135 individuals. Of the individuals receiving CDBG or HOME assistance, 11 were female headed households. ESG individuals assistance included 10 veterans, 56 elderly individuals, and 386 disabled individuals. There were 109 individuals receiving ESG assistance which identified as multiracial individuals which included 42 who identified as White and Black/African American, 7 individuals were White and another race/ethnicity (other than Hispanic), 6 individuals who were Black/African American and some other race/ethnicity (other than Hispanic), 15 which identified as being more than two different races and ethnicities, and 39 Hispanic individuals identified as multiracial.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	2,379,486	2,768,538
HOME	public - federal	1,250,596	1,252,101
ESG	public - federal	203,933	210,419

Table 3 - Resources Made Available

Narrative

CDBG and HOME funds are used primarily to ensure safe, decent and affordable housing in the City. The City partners with subgrantees, including subrecipients, CDBOs, CHDOs and developers to ensure funds are used to reach their maximum effectiveness in reaching the goals established in the Consolidated Plan. ESG funds are directed toward serving individuals experiencing homelessness or who are at risk of homelessness. The goal of ESG projects are to assist individuals in the transition from homelessness to housing stability. In 2025, the City used the remaining balance of CDBG-CV funds of \$4,166 for City administrative expenses related to overseeing the CARES Act funds designed to address the negative effects of the COVID-19 pandemic.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Low- and Moderate-Income Areas	100	100	All funds directed to LMI areas

Table 4 – Identify the geographic distribution and location of investments

Narrative

All expenditures during the 2025 program year were used to benefit low to moderate income areas.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

Developers of HOME projects and Community Based Development Organizations are challenged to secure additional funding to allow the City and Consortium the ability to fund multiple projects with the goal of creating more houses with the CDBG and HOME funds received each year. Developers, CBDOs and CHDOs are able to bring in private financing, non-federal grants, and cash donations into projects to assist with new construction and rehabilitation projects. In 2025, the NNN was able to secure a significant grant through the Federal Home Loan Bank to support future housing projects.

In 2025, the Community Homebuyers Corporation (CHC) provided CDBG funds in the form of forgivable mortgage subsidies to four (4) families in 2025, enabling them to become homeowners for the first time. The subsidies were leveraged with \$453,000 in private mortgage funding. CDBG provides a mortgage subsidy of 20% of the purchase price of a home, not to exceed \$35,000, and local lenders participating in the CHC program pool their funds to provide the remaining dollars. CHC clients must have annual incomes which are at or below 80% AMI. Traditionally, this includes clients who would typically struggle to find safe, decent and sanitary housing at an affordable price based on their household income. Additionally, it assists those households which typically would not qualify for most conventional mortgage services. This program has a high level of success and allows its clients to build wealth quickly as loans are at 80% LTV at the time of sale. Foreclosures and delinquencies are well below national and state averages. Pre- and post-purchase counseling required for the mortgage subsidy program is a major contributing factor to its success.

The Rebuilding Together St. Joseph County Program (formerly known as Christmas in April) has aided homeowners in various neighborhoods throughout the community since 1989. Over the years, Rebuilding Together has built strong relationships with the City of South Bend, local trades, the higher education community, and the business community. As part of Rebuilding Together 2025, 592 tradespersons and other volunteers worked over several days to provide 3552 hours of donated labor with an estimated value of \$106,560 to complete moderate home repairs for 20 low- to moderate-income qualified homeowners, many of which are elderly, disabled or veteran households. Rebuilding Together also secured donated materials totaling \$1,293 and donated storage rent of \$13,200.

In 2025, the City of South Bend transferred 53 lots to six developers to support the creation of

160 new housing units. These units will include both rental and homeownership opportunities and will serve a range of income levels, with only two designated as unrestricted market rate units. Of the 158 income restricted units, 29 will target households at or below 80% AMI, 10 will serve households at or below 50% AMI, and 15 will be reserved for households earning 30% AMI or below. An additional 15 units will be available to households with incomes at or below 120% AMI.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	3,846,980
2. Match contributed during current Federal fiscal year	444,580
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	4,291,560
4. Match liability for current Federal fiscal year	187,455
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	4,104,105

Table 5 – Fiscal Year Summary - HOME Match Report

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Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
2052 / 21-JH-30 (01)	0	0	0	84,800	0	0	0	84,800
2053 / 21-JH-30 (02)	09/30/2025	0	10,405	0	0	0	0	10,405
2089 / 22-JH-30	0	266,000	0	0	16,875	0	0	282,875
2123 / 23-JH-60	0	34,500	0	0	0	0	0	34,500
2148 / 24-JH-27	0	0	0	10,000	0	0	0	10,000
2151 / 24-J-60	0	22,000	0	0	0	0	0	22,000

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at begin-ning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
45,142	640	45,600	0	183

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	0	0	0	0	0	0
Number	0	0	0	0	0	0
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	0	0	0			
Number	0	0	0			
Sub-Contracts						
Number	0	0	0			
Dollar Amount	0	0	0			

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired		0		0		
Businesses Displaced		0		0		
Nonprofit Organizations Displaced		0		0		
Households Temporarily Relocated, not Displaced		0		0		
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

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CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	67	20
Number of Special-Needs households to be provided affordable housing units	0	0
Total	67	20

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	20	0
Number of households supported through The Production of New Units	23	10
Number of households supported through Rehab of Existing Units	22	8
Number of households supported through Acquisition of Existing Units	2	2
Total	67	20

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The 2025 Annual Action Plan was approved late in 2025 which resulted in a number of projects which were allocated funds for 2025 to be carried over to 2026. The numbers above reflect those projects which were completed in 2025 and do not include projects that are still in progress.

Not included in the above numbers are those individuals who were assisted through services, such as the coordinated entry program (908), services to assist those residing in permanent supportive housing (57) and those temporarily housed in one of the shelter projects which utilize ESG funds.

South Bend and the surrounding area continued to be affected by the drastic change in the housing market resulting in substantial increases in the cost of housing which in many cases priced safe, sanitary and decent housing out of the range of affordability for low- and moderate-income households. The combination of higher prices and higher interest rates served to put most single family home mortgages outside what is considered affordable to low- and moderate-income households. In 2025 the market began to slow some, the higher prices coupled with higher interest rates made it difficult for a LMI homebuyer to purchase a house without the use of substantial subsidies. Additionally, many houses which are priced at what is considered affordable to a low- to moderate-income household need moderate to major repairs in order to be in a livable condition for homeowners.

While these factors directly affect home purchases, it had a residual effect on the rental market as many landlords recognized the value in selling their rental homes in the midst of a seller-driven housing market. Many landlords were able to increase their rents as the demand for housing for all income levels increased. In some cases, the increased rents were priced above the fair market rents determined by HUD annually which meant fewer landlords were accepting tenant based rental assistance.

Discuss how these outcomes will impact future annual action plans.

The outcomes noted in the attached spreadsheets for each funding source indicate that the City of South Bend and the St. Joseph County Housing Consortium are allocating funds to the activities that meet the priorities of the 2025-2029 HCD Plan and best serve low and moderate income families in the respective jurisdictions. While larger scale developments provide a higher number of units, complexity, securing outside financing or tax credits and size can delay the production of this units. Building and rehabilitation of single-family homes, many times can be completed faster, but results in few additional housing units. The City and Consortium continue to be mindful of this when allocating funding for housing development to ensure projects are in line with the goals and objectives in the 2025-2029 Consolidated Plan.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	5	2
Low-income	3	2
Moderate-income	8	0
Total	16	4

Table 13 – Number of Households Served

Narrative Information

The goals identified in the 2025-2029 Consolidated Plan reflect the City and Consortium's desire to ensure equal housing opportunities for households of varying income levels to participate in programs and activities. These goals prioritized activities and projects which assisted LMI households in obtaining and maintaining housing. Activities included new construction and rehabilitation of existing houses to create additional affordable rental options for LMI individuals. Projects also created new sales and rental options through new construction activities, providing homeownership opportunities for LMI homebuyer households.

See attached chart for a further breakdown of how these activities served LMI individuals in 2025.

South Bend continues to assist agencies with rapid rehousing and rental assistance for their client households transitioning out of homelessness with ESG funds.

In 2025, the City of South Bend continued its efforts addressing the needs of the City's vulnerable population – those who are experiencing homeless or are at-risk of homelessness. Many of the initiatives put in place as part of the City's Coronavirus response over the past few years have continued to develop and grow. One such initiative is the City's work with Our Lady of the Road and the Motels4Now program. This converted hotel has been put in place to temporarily house those individuals experiencing homelessness by utilizing the Housing First Strategy. The City supported this program in 2025 by using City funds and CDBG funding to assist agencies around South Bend that are aiding the residents of this hotel in terms of food support and supportive services.

In 2024 and continuing into 2025, the City partnered with the Housing Authority of South Bend to rehab a number of their scattered site units, which were taken "off-line" due to maintenance concerns. The City committed approximately \$1 million and staff oversight to ensure the success of this project. Completed in 2025, 25 units were rehabilitated, offering affordable rents and quality housing to HASB clients.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

St. Joseph County is a separate region within the Balance of State CoC that encompasses all of, and only, St. Joseph County. The region has utilized Coordinated Entry since January of 2019 to determine the needs of houseless individuals and families and place them in a program which is best suited to provide them with housing and services. Persons who are homeless or at-risk of becoming homeless are evaluated using the recent State adopted assessment. The Collaborative Housing Assessment Tool (CHAT) replaces the previously used VI-SPDAT and prioritizes veterans and domestic violence survivors. The CHAT is used to determine the appropriate housing for the individual and/or family. With the adoption of Coordinated Entry, placement rates of homeless individuals and families has been high.

Additionally, the City and RPC worked to establish a Lived Experience Advisory Committee, in which RPC/City representatives meet occasionally with currently or formerly unhoused individuals to better understand their experiences, learn their perspectives on the current system, service gaps, etc. Participants are compensated for their time with gift cards provided by an Anthem grant. The City's Homeless Coordinator established an outreach team which meets monthly to identify locations where people were staying outside, coordinate services, plan for weather amnesty, coordinate the Point In Time Count and identify gaps in services. The Coordinator also goes out with agencies to do street outreach and build trust with the unhoused community to understand their needs and connect people to services. Partners include those working in the fields of medical and mental health, housing, veterans, youth and recovery services. The Coordinator also visits meal sites and shelter locations to learn from service providers, gain input from guests, share information from other providers, and coordinate services.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Regional Planning Council (RPC) meets monthly to discuss and develop strategies to address the needs and opportunities for persons who are unhoused, or are at-risk of homelessness. As a member of the RPC, the City supports the actions of the Council by directing funding to projects that address the following priorities:

- Focusing on rapid re-housing activities with ESG;
- Using two distinct approaches, one for circumstantially impoverished homeless and one for chronically impoverished homeless, to re-house them; and

- Reducing the unsheltered or precariously housed population.

During the months of November through April, the City partners with the Center for the Homeless to administer the Weather Amnesty program. This program provides a safe space and warm shelter for homeless individuals. During the 2024/2025 season, 14,517 bed stays were utilized at the Center for the Homeless which is higher than the 2023/2024 season. Overall, almost 60% of the guests were adult males. The average length of stay for all guests utilizing the Weather Amnesty program is 21.67 days, although this season saw 155 guests who only stayed one night. Overflow options at two other locations are put into play on those nights in which the temperatures are dangerously low. These other locations are coordinated by the City, many times being staffed by City Staff, but do not receive direct funding from the City.

The City also provides bus passes for agencies working with the Weather Amnesty program and Motels4Now. These passes allow their clients transportation to job interviews, doctors' appointments, searching for permanent housing solutions, etc.

In 2025, the City of South Bend continued to work with the New Day Intake Center, Inc's staff and developers in the creation of a non-congregate shelter. This shelter, which has been a dream for many years, is being a reality with assistance with HOME-ARP funds. While still in development and design stages, New Day is continuing to seek additional funding to transition the temporary Motels4Now solution to a larger intake campus which will provide 18 non-congregate shelter units, to be funded with HOME-ARP funds, and 54 housing units, consisting of 108 beds, to be used as transitional housing and services for those unhoused individuals who experience challenges in securing permanent housing. The facility's goal is to further improve the quality of life for the unsheltered population by providing housing and other needed services to assist in finding a more permanent housing solution.

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

Discharge planning in the community remains challenging. While hospitals and community mental health centers coordinate with emergency shelters, the system still does not consistently provide stable, well-supported transitions for individuals leaving care.

The RPC is working across foster care, health care, mental health services, and corrections re-entry to strengthen discharge coordination through partnerships with local agencies and providers.

Foster Care:

DCS follows a written protocol with community partners to prevent youth from exiting foster care into homelessness. Case managers develop individualized plans and lead coordination efforts with providers.

Health Care:

RPC collaborates with hospitals, clinics, and agencies to improve services for people experiencing or at risk of homelessness. Efforts focus on closing the housing gap for individuals with homelessness and substance use disorders, and on expanding mobile clinic services that improve preventative care and reduce emergency department use. In 2025, the City's Homeless Coordinator formed a medical providers group to support street medicine teams now serving encampments, meal sites, and mobile locations.

Hospitals such as Beacon Health System and St. Joseph Regional Medical Center employ Clinical Social Workers who assess needs, develop care plans, and coordinate referrals prior to discharge. The City's Homeless Coordinator provides training to strengthen client connections to services.

Mental Health:

Beacon Health System operates four inpatient psychiatric units at Epworth Hospital and adheres to standards for appropriate discharge and follow-up care. Oaklawn, the community's designated mental health center, provides outpatient care and housing placement support. Its PATH team and the City Outreach Team conduct housing assessments and referrals. Oaklawn is also expanding services at two permanent supportive housing communities. Gaps remain for individuals discharged from Epworth who decline Oaklawn services. Bowen Health's expansion and Imani Unidad's new Mobile Crisis Unit offer additional support in collaboration with the City's Homeless Coordinator.

Corrections:

The local parole district emphasizes preventing parolees from entering the homeless system. A Re-entry Accountability Plan is completed before release and shared with supervising agencies. The Ducomb Center provides transition support and refers individuals to shelters only when necessary. A Re-entry Task Force created a resource guide now available to providers. Goodwill's Second Chance program helps individuals with justice involvement improve employability and reduce reliance on homeless services.

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

Efforts were made to move chronically homeless individuals, including those with severe mental illness, veterans, and victims of domestic violence, into rapid re-housing options instead of traditional shelters.

For those with substance abuse issues, expanded services within a traditional shelter model were used. The Center for the Homeless Robert L. Miller Veteran's Center provides 20 designated beds for homeless vets, while Oliver Apartments (32 units), Hope Avenue Apartments (22 units), and Oaklawn's Turnock House (8 units) provide permanent supportive housing. Oaklawn Psychiatric Center also receives direct from HUD a scattered site PHS grant fund which provides rental assistance for approximately 55 households across St. Joseph County. Once completed, South Bend Thrive will offer 54 units of permanent supportive housing, with 13 units specifically earmarked for YSB young mothers and expecting mothers and 13 additional set aside as Section 811 for vulnerable individuals as defined by HUD. Progress was also made in addressing the Mayor's Challenge to End Veteran Homelessness.

Since 2020, 119 permanent supportive and affordable housing units have been added, with 76 PSH units in development. Plans are also underway for a 126 unit shelter which will include 18 NCS units to be funded with HOME-ARP funds. These projects are funded through federal, state and other sources.

During the Coronavirus pandemic, the City began a partnership with Our Lady of the Road in the creation of a housing model that offered an alternative to the traditional congregate shelter model to reduce COVID-19 exposure among the unhoused population. This facility, known as Motels4Now occupies a former motel in South Bend. Motels4Now continues to successfully house those individuals experiencing challenges in obtaining traditional housing. Since 2020, 76% of Motels4Now guests either remained housed at the motel or have obtained stable housing elsewhere. Through this program, 170 formerly homeless individuals are stably housed and receive support services through Motes4Now.

In 2025, Motels4Now assisted in the successful housing placement of 39 individuals (success is measured by remaining housed at one year and at three years), all of whom have maintained housing stability. Motels4Now has also assisted in placement past guests of the motel in stable housing. Twenty-eight former guests were placed in new homes in 2025, of which 26 maintained placement. In total, Motels4Now have assisted in obtaining housing for 71 current and former guests and 92% of those housed remain in their apartment. Overall, 81% of all persons place remain housed within one year of moving into stable housing.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

Throughout 2025, the Housing Authority of South Bend (HASB) continued to provide high quality services to the residents of South Bend by providing options, including, but not limited to Public Housing, Housing Choice Vouchers (HCV) and Place Based Vouchers (PCV). HASB successes include continuing the administration of its Housing Choice Voucher Program (HCV) and the rehabilitation of 25 previously vacant structures to add to their housing inventory.

The HCV Program assists in housing more than 2,000 individuals and families each month. In 2025, the program provided rental assistance of approximately \$2 million per month and continues outreach efforts to add housing providers interested in working with the HCV program. In 2025, the HCV Program continued its momentum toward helping house those households at or below the Extremely Low-Income AMI.

HASB supports the efforts of the local VA by administering a local HUD-VASH (Veterans Affairs Supportive Housing) program assisting 90 veterans or their families. HASB also expanded its Foster Youth to Independence program by adding incremental vouchers and support over 20 former foster youth aging out of Public Child Welfare Agencies (PWCAs). Under FYI, HASB provides housing assistance on behalf of Youth at least 18 years and not more than 24 years of age who left foster care, or will leave foster care within 90 days, in accordance with a transition plan and are homeless or are at risk of becoming homeless at age 16 or older.

HASB is partnering with the newly constructed Diamond View Apartments to provide Place Based Vouchers for 13 residents in that community. They are also working with The Monreaux to provide Place Based Vouchers to some of those residents. In 2025, HASB worked with the development team for the Monreaux to complete the funding review.

The HCV Program established and continues with a monthly housing provider training initiative to provide education to housing providers on the program requirements including housing quality standard inspections, such as NSPIRE. The inspection standards are a requirement that all properties must pass before being eligible for subsidized rent payments through the HCV Program.

The Housing Authority continues to offer quality services to their residents through the Resident Services position which engages families, specifically those families with children, and connects them to resources and engages the youth in after school activities. Resident services offices were opened in 2024 and continue to operate at each of HASB's family properties: Laurel Court, Edison Gardens, and LaSalle Landing and provide residents with on-site resources and access to technology to address their technology needs.

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

HASB participates in the Family Self-Sufficiency Program (FSS). The Family Self-Sufficiency (FSS) program is a voluntary program which supports the strategic goal of increasing economic opportunity for Public Housing and Housing Choice Voucher Program Participants.

FSS provides grant funding to support an FSS Coordinator who assists participating families receiving housing assistance. FSS Program Coordinators develop local strategies to connect participating families to public and private resources to increase their earned income and financial empowerment, reduce or eliminate the need for welfare assistance, and make progress toward economic independence and self-sufficiency. In the context of the Self Sufficiency account, “self-sufficiency” is defined as a household’s ability to maintain financial, housing, and personal/family stability. To achieve self-sufficiency, individuals in a household move along a continuum towards economic independence and stability; such movement is facilitated by the achievement of educational, professional, and health/mental health and financial empowerment-related goals. For the FSS program, self-sufficiency is further defined as a family’s ability to maintain itself free from income-based public safety net programs such as TANF, SNAP, Medicaid and housing assistance.

Many FSS program participants have expressed interest in becoming homeowners, so HASB has included a HUD approved Housing Counselor to its Program Coordinating Committee as well as help with credit repair, virtual and in person financial literacy classes and employment retention counseling to assist FSS program participants with preparing for homeownership.

In 2025, participation in the FSS program remains strong at over 50, with a mixture of voucher holders and residents in public housing units. Many of the active members participate in the escrow piece which encourages saving for homeownership and other financial goals.

In 2024 HASB created a Residents Services team to address the needs of the Public Housing residents by connecting them to resources within South Bend. Providing activities to engage and enrich the community and the children of our program participants. We continue to create new opportunities to engage with residents and have discussions relating to methods to improve the quality of life for the residents and their families.

Actions taken to provide assistance to troubled PHAs

In 2024 and 2025, the City partnered with the Housing Authority to rehab scattered site units which were off-line due to maintenance habitability issues, cost and staff restraints. By the end of 2025, 25 units were rehabilitated and made available for rent by HASB clients.

The City is also partnering with HASB in the demolition of the Rabbi Shulman Building which has been long vacant since the determination that the cost to remedy the needed maintenance repairs and upgrades were not cost-efficient. The City’s Public Works Department worked with HASB and Contractors to ensure the demolition is aligned with HUD environmental and capital fund requirements. Work on the demolition began in late fall of 2025.

HASB took great strides in 2025 to overcome the challenges that contributed to its troubled status. One factor was drastically reducing the time it took to ready vacant units to be re-rented down to 20 days. Another was the closure of the Corrective Compliance Management Review (CCBR) items. Both achievements mark a turning point in the agency's HUD compliance status and contributes to the broader goal of removing the "troubled agency" designation.

Extensive training for the Board of Commissioners continues to be provided to include the following training designed to make the Board ready, willing, and able to govern the HASB and oversee its progress. HASB Staff receives additional training opportunities through workshops aimed at HUD and fair housing regulations. These training courses are designed to sharpen staff capacity, support HUD compliance, and ensure that agency personnel are fully equipped to serve residents with integrity, accuracy, and professionalism.

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CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

In 2025, the South Bend Human Rights Commission (HRC) significantly expanded its outreach, education, and training initiatives to strengthen community awareness, promote equity, and address systemic barriers across the city. Through a series of targeted workshops and interactive forums, the HRC engaged residents, landlords, employers, and students in in-depth discussions on fair housing practices, anti-discrimination laws, workplace inclusivity, and the importance of cultural understanding in fostering harmonious communities.

The Commission collaborated closely with local schools, nonprofits, faith-based organizations, and neighborhood associations to host a variety of interactive seminars, cultural competency training sessions, and multilingual educational programs, ensuring that critical information was accessible to individuals from diverse backgrounds and linguistic groups. Public awareness campaigns delivered both in-person through community events and online via social media, digital toolkits, and video resources, highlighted residents' rights and responsibilities under local, state, and federal human rights laws, while also providing guidance on how to report violations and access support services.

The annual Fair Housing Luncheon was held in person on April 22, 2025, which included the presentation of the Fair Housing high school essay winners, college video winner and poster contest winner and keynote speaker Joshua Barr. HRC participated in several community events in which they staffed a vendor table and shared information regarding the services that are offered and explained the life of a charge. By combining comprehensive education with active, sustained community engagement, the HRC not only fostered a more informed, inclusive, and empowered South Bend in 2025 but also laid the groundwork for long-term partnerships and policy improvements that will continue to advance human rights in the years to come.

In 2022 the City adopted and implemented the following to support development within South Bend neighborhoods:

- Sewer lateral reimbursement program to reimburse up to \$20,000 for certain infill housing
- System Development charge ordinance to reduce development costs: Cost is associated with demand a new user will place on the water and sewer system; No cost for infill developments of up to five (5) residential units; No cost for any residential infill development done by non-profit or part of Low Income Housing Tax Credit Project.
- Preapproved design plans for infill housing which adhere to the current zoning and building codes. These plans help to reduce pre-development costs to developers and builders. The plan sets include missing middle housing types, such as duplexes, six-plexes, and accessory dwelling

units. Missing middle housing provide a variety of housing types and affordability options to the community.

South Bend's updated Zoning Ordinance (ZO) took effect in 2020. As part of the update process, the city removed restrictive requirements that hindered affordable housing development. South Bend now has no minimum off-street parking requirements, allows for missing middle housing types by right (thereby increasing affordability), and promotes walkable and mixed-use neighborhoods. South Bend was the 2021 winner of the Richard H. Driehaus Form-Based Code Award for achievement in the writing and implementation of a form-based zoning code.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

Program year 2025 allocations aligned with the High Priorities listed in the 2025-2029 Consolidated Plan and emphasized the development of housing, both rental and for sale, owner-occupied home repair, and public services. These remained the broader community priorities in 2025 based upon a number of issues:

- Community need exceeded available resources, particularly affordable rental housing options
- Skyrocketing housing prices which either priced housing outside what is considered affordable for many households, or resulted in a reduction in available rental units as landlords recognized a profit while selling under these conditions
- High rate of underemployment meant homeowners lacked income to maintain housing
- High foreclosure rate was still a relevant issue
- Large elderly population living in homes they could not maintain
- Many issues including unemployment, underemployment, and foreclosures can take a toll on a person's emotional and mental health. Such issues could be a contributing factor to abuse, addiction, and homelessness.

South Bend's neighborhood revitalization focus became more urgent in recent years with the onset of the national housing crisis and the resulting number of vacant and abandoned homes. That situation, coupled with an aging housing stock, created a challenging environment for neighborhoods and the community. Complementary responses including acquisition/rehabilitation, owner-occupied rehab, homebuyer assistance, and rental housing options were seen as necessary and critical to achieving revitalization and assuring other investment. Therefore, resources were directed toward programs that addressed those activities. In 2023, the City began taking applications for owner-occupied home repairs to roofs and furnaces in targeted neighborhoods, for projects which were completed in 2024 and 2025. In total, 118 projects were completed for 76 households; 21 of those households received both a new roof and HVAC, 40 received a new roof only and 36 received HVAC replacements. In 2026, the City will begin accepting applications for another round of owner-occupied home repairs and will target low-income seniors across the city and will focus on replacement of poor or failing roofs.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The City continues to champion a multi-sector approach to public health through the Lead Affinity Group (LAG). In 2025, a robust collaboration between the St. Joseph County Health Department, the University of Notre Dame Lead Innovation Team (LIT), and Near Northwest Neighborhood organization expanded the reach of lead education and testing. These partnerships streamlined public access to vital resources, including the NDLIT lead screening kits and the City's remediation grants. Following a strategic planning session in October, the LAG group launched a modernized meeting format designed to increase community engagement and feature expert keynote speakers on lead hazards and emerging environmental health concerns.

The City successfully concluded its FY2021 Lead Hazard Reduction Grant cycle in 2025, surpassing all revised benchmarks and budgetary goals. Over the past year, lead mitigation efforts were completed in 34 residences, representing a \$1.18 million investment that improved living conditions for 109 residents, including 39 children under the age of six.

Building on this momentum, the City was awarded a \$7 million HUD Lead-Based Paint Hazard Reduction Grant in December 2025. This significant investment will facilitate the remediation of approximately 107 homes, benefiting both income-qualified homeowners and renters.

A condition of receiving any federal funds requires the consideration of lead based paint in housing. Projects involving rental or mortgage assistance are required to have a lead assessment completed prior to committing funds. Developers who are doing housing rehabilitation either complete lead testing prior to work being completed or proceed under the assumption of the presence of lead based paint and in most cases remove the threat through abatement. At the completion of a project, the Developer will have lead based paint testing completed to ensure the threat of lead based paint has been mitigated.

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

These policies significantly increased the number of affordable housing units that are lead-safe in the City.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

The City of South Bend provides a variety of economic development resources including a revolving loan program, tax abatements, small business grants, business technical assistance, and tax increment financing. As an example, in 2025, the City issued 11 loans totaling \$3.9 million in direct financial support for South Bend small businesses. Through tax abatements in 2025, the City of South Bend is supporting existing and pending projects that will result in an estimated \$59.73 million in new projects. In addition, new projects supported through tax abatements will result in an estimated 391 new and 132 retained jobs. The City also administers a citywide matching grant program to support the exterior activation of commercial buildings. Through the program, businesses and building owners have access to professional design services and financial support for real property improvements and other exterior enhancements. The program also provides additional resources for environmentally friendly projects. In 2025, 31 grants totaling \$568,792 were paid out, which helped unlock \$1.2 million in total project costs.

The St. Joseph County community was further committed to implementation of the low income employment provisions at 24 CFR, Part 75 in the use of federal funds covered by Section 3. To that end, the Section 3 clause is incorporated into each contract. All public works construction contracts using such funds included Section 3 language. In addition, Section 3 requirements were outlined during the pre-construction meeting for those projects.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

Any targeted approach to a geography meshes with the efforts of City of South Bend departments, local CDCs, and other nonprofits to plan and advance the effort. CDBG and HOME funds targeted to the Near Westside, Near Northwest, Southeast and Northeast neighborhoods offered an opportunity for working together to support the successful conclusion of a plan. South Bend utilized a team approach to working with its partners in implementing the programs/projects funded through the various federal sources. The Community Investment staff regularly communicated with all sub-grantees and met with those entities involved in the targeted areas.

Regularly scheduled meetings with CDCs occurred due to the nature of work and amount of funds allocated. Desktop monitoring of organizations occurred regularly throughout the year. Monthly site visits to the most active CDCs served to strengthen their working relationships with the City.

The Regional Planning Council (RPC), which includes the Cities of South Bend and Mishawaka, holds monthly meetings via Teams to discuss program status and funding opportunities, and to address the broader issues of homelessness and service in the community. The virtual option is well attended as it allows attendees to work around their schedules.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

As an active member of the Region 2a Planning Council (RPC), the City of South Bend works with 25 other agencies throughout St. Joseph County, including the Housing Authority of South Bend, the City of

Mishawaka, the St. Joseph County Health Department and other service agencies and organizations. The RPC meets to address concerns and challenges in facing the homeless population and at-risk of homelessness population. The group meets regularly to further enhance the communication between the agencies in order to provide a variety of services to the community, as part of the St. Joseph County Continuum of Care. Additionally, agencies and the South Bend Housing Authority are working with private landlords and property management companies to participate in housing voucher programs.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

In 2024, the City of South Bend and the St. Joseph County Housing Consortium initiated the 2025–2029 Consolidated Planning process, which included completing an Analysis of Impediments to Fair Housing Choice. Although no longer required, the City and Consortium reviewed the findings and incorporated them into the goals and objectives of the 2025–2029 Consolidated Plan.

The analysis identified the following impediments to fair housing choice:

- **Lack of affordable homes for sale.**

The median value and cost of purchasing a safe, decent single family home limits options for lower income households in both South Bend and St. Joseph County. The 2025 Annual Action Plan responds by funding construction of homes for households earning at or below 80% of AMI.

- **Lack of affordable rental housing.**

The existing rental stock is not adequately affordable to lower income households. The 2025 Annual Action Plan includes two new rental construction activities and provides rental assistance through HOME and ESG funded TBRA programs.

- **Continued need for accessible housing.**

Due to the age of the built environment, accessible housing options are limited in both the City and County. The 2025 Annual Action Plan funds new construction that must comply with HUD accessibility requirements and local ADA based building codes.

- **Need for ongoing fair housing education and outreach.**

Education regarding rights under the Fair Housing Act remains essential. The 2025 Annual Action Plan includes CDBG support for the South Bend Human Rights Commission to conduct training and investigate fair housing complaints.

- **Disparities in private lending practices.**

HMDA data for St. Joseph County indicates potential disparities in mortgage approval rates between minority and nonminority applicants. The 2025 Annual Action Plan includes CDBG funding for the City's

HUD Approved Housing Counseling Agency. All HOME assisted homebuyers must complete pre-purchase counseling.

- **Concentrations of low income and minority populations.**

Certain areas in South Bend and St. Joseph County have low income concentrations exceeding 70% and areas with high minority populations. The RFP process for 2025 CDBG and HOME funding gives preference to projects serving these neighborhoods.

- **Economic factors affecting housing choice.**

Limited economic opportunity restricts the ability of low income households to increase income and move outside areas of concentrated poverty. While the Annual Action Plan does not directly address economic development, the City supports related efforts through revolving loans, tax abatements, small business grants, technical assistance, and TIF resources.

- **Public policies that influence housing choice.**

Local plans and zoning ordinances can impact the availability and location of affordable and special needs housing. South Bend has taken proactive steps through its 2020 zoning update, which removed barriers to affordable development—such as eliminating minimum parking requirements and allowing higher density housing types like duplexes and quadplexes. Several of the 2025 funded projects will benefit from these policy changes.

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CR-40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Annual, on-site and remote monitoring reviews of local agencies receiving CDBG, HOME, and ESG funds are scheduled per the HCD Plan to ensure compliance. All CDBG, HOME, and ESG subgrantees are desktop-monitored with each claim for reimbursement that is submitted to the Department of Community Investment (DCI). Technical assistance is provided to all subgrantees through email, phone communication, and in-person or virtual meetings with DCI staff throughout the year. As stated in the HCD Plan, a number of on-site monitoring visits of subgrantees occur each year to review their internal systems. As part of the monitoring visit, DCI staff meet with appropriate members of the subrecipient staff to review procedures, client files, financial records, and other pertinent data. In addition, a new subrecipient is monitored in its first year of funding.

Annually, a risk assessment is completed for all recipients of grant funds. DCI staff completes a risk assessment using HUD's risk analysis format and considers each Subgrantee's performance over the prior year. Subgrantees are evaluated using a number of categories and are selected for onsite monitoring based on factors such as delayed projects, slow draws, compliance concerns, staff turnover, and/or other concerns that may be identified through desktop monitoring. The audits are performed by DCI staff members that review accounting procedures and program compliance. Onsite monitoring visits are in addition to the desk audits completed when reviewing subrecipient claims, constant communication on projects via phone and email, and various meetings to discuss program issues. Each claim for payment submitted by a subrecipient requires a progress report relevant to the goals stated in the Scope of Services.

In 2025, Subgrantees selected for on-site monitoring were based on an evaluation of each program using HUD's risk analysis checklist (see attachment 5). Those with low scores were selected for monitoring that year. The following monitoring was conducted by staff in 2025:

- HOME Rental Unit Compliance (January 2025)
- Inspections of all emergency shelters receiving ESG funding (May 2025)
- Human Rights Commission – CDBG (March 2025)
- Youth Services Bureau of St. Joseph County – ESG (May 2025)
- Life Treatment Centers – ESG (May 2025)
- Near Northwest Neighborhood, Inc. – HOME/CDBG funding (December 2025)
- South Bend Police Department – CDBG (December 2025)
- South Bend Heritage Foundation – CDBG (December 2025)
- Northeast Neighborhood Revitalization Organization – HOME (December 2025)

DCI staff is available for technical assistance throughout the Program Year via phone, email or site visits. Based on the size and complexity of a project, program or activity, DCI staff will schedule regular check-in meetings with subgrantee staff to facilitate open communication, establish clear expectations, follow project progression, and immediately address any issues/challenges that may arise. The following regular meetings took place in person and/or remotely in 2024:

- Near Northwest Neighborhood, Inc. – (6) check-in meetings
- South Bend Heritage Foundation / NNRO – (6) check-in meetings

HOME Rental units are inspected per a set schedule annually. See attachment 5 for the 2025 inspection results. Inspections were completed by staff members of the City of South Bend/St. Joseph County Building Department. If a unit has a deficiency noted, the Building Department will complete a follow-up inspection once the item has been corrected and DCI will follow up with communication confirming the corrective action.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

In accordance with regulations of the U.S. Department of Housing and Urban Development, the St. Joseph County Housing Consortium prepared a draft 2025 Consolidated Annual Performance and Evaluation Report (CAPER) describing the Consortium's accomplishments in housing and community development for January 1, 2025 through December 31, 2025.

The draft version of the CAPER was made available to the public for review and written comment from March 5 through March 20, 2026 at the following locations: all branches of the St. Joseph County and Mishawaka Public Libraries; the Walkerton Public Library, and New Carlisle/Olive Township Public Library; the City of Mishawaka Planning Department office; the City of South Bend Department of Community Investment Neighborhoods office; and the City of South Bend City Clerk's office. The draft version of the CAPER will also be available online at www.southbendin.gov. Notice of the draft CAPER's availability to the public will be published in the South Bend Tribune, the local paper of highest circulation, and at El Puente's website, WebPuente, the region's Spanish language news source.

The public was encouraged to submit comments on the 2025 draft version of the CAPER either in writing or orally in-person to the City of South Bend's Department of Community Investment, Neighborhoods Division or via email to federalgrants@southbendin.gov during the public comment period. XXX comments were received during the public comment period. See attachment 3 for supporting documents.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction’s program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

The City of South Bend did not make any changes to program objectives. The goals of all programs still align with the priorities of the 2025-2029 HCD Plan.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

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CR-50 - HOME 24 CFR 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

All HOME-assisted affordable rental housing facilities due for inspection in 2025 were inspected.

Inspectors from the South Bend/St. Joseph County Building Department perform the inspections. The following units were inspected to confirm compliance with established housing codes:

Oaklawn Group Home (08/2025) – Common areas and four (4) units inspected. Required repairs are noted on the attached document. Reinspected (12/2025) and all items were satisfactorily corrected.

East Bank Apartments (09/2025) – Common areas and 15 units inspected. Required repairs are noted on the attached document. Reinspected (12/2025) and all items were satisfactorily completed.

Oliver Apartments (08/2025) – Common areas and 16 units inspected. Required repairs are noted on the attached document. Reinspected (12/2025) and all items were satisfactorily corrected.

Gemini Apartments (08/2025) – Common areas and three (3) units were inspected. Required repairs are noted on the attached document. Reinspected (12/2025) and all items were satisfactorily corrected.

Hope Apartments (08/2025) – Common areas and 11 units inspected. Required repairs are noted on the attached document. Reinspected (12/2025) and all items were satisfactorily corrected.

South Bend Heritage – 421 Sherman, South Bend (08/2025) – Single-family rental house inspected both exterior and interior. Reinspected (12/2025) and all items were satisfactorily corrected.

Letters were sent to each apartment community and management company detailing the deficiencies. Management was directed to make the necessary repairs and to report to DCI and Building Department staff when the units were ready for a reinspection. All items noted were found satisfactorily corrected during the follow-up inspection at each property.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

The following language is included in every HOME contract executed between the St. Joseph County Housing Consortium and recipient of HOME funds:

“The Participant agrees to carry out the Consortium policy and procedures for affirmative marketing by the use of community-wide publications, approved Equal Housing Opportunity logo type or slogan in any applicable marketing of housing assisted with HOME funds, and by any other procedure delineated in attached Appendix V, "St. Joseph County Housing Consortium Affirmative Marketing Procedures".

Participants who are not in compliance with the above affirmative marketing will incur corrective actions as described in Appendix V (*included in attachment XXX*).

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

Program income totaling \$45,000 was received late in 2024 and was carried over to 2025 to be used toward a mortgage subsidy for a homebuyer. During 2025, only \$640.36 was received in Program Income. In total, \$45,599.53 in program income was applied to four projects: \$45,142.13 was applied to a mortgage subsidy for a Habitat for Humanity of St. Joseph County homebuyer, \$91.48 was applied toward a new construction house being built by the NNRO, \$91.48 was applied to a new construction rental quadplex being built by South Bend Heritage, and \$274.44 was applied toward a new construction house being built by the NNN. The new construction projects are still ongoing and the balance of \$182.83 on hand as of the end of 2025 will be applied to the next HOME project draw.

Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)

Affordable housing initiatives continued to be a focal point in the development and implementation of the 2025-2029 HCD Plan and 2025 Annual Action Plan and Program Year. The construction of new single family homes, as well as tenant-based rental assistance for severely mentally ill individuals, served to foster and maintain affordable housing in the City of South Bend. Homebuyer assistance projects completed in 2025 assisted in making new construction housing affordable to a total of seven income qualified homebuyers. Projects underway include a 54 unit multifamily rental community with PSH units, new construction of single family homes to be sold to LMI homebuyers, and new construction of multi-family rental units.

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	1	0	0	0	0
Total Labor Hours	500				
Total Section 3 Worker Hours	0				
Total Targeted Section 3 Worker Hours	0				

Table 14 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers	1				
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.	1				
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.	1				
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.	1				
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.	1				
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					

Other.					
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Table 15 – Qualitative Efforts - Number of Activities by Program

Narrative

At each Davis Bacon preconstruction meeting, Section 3 requirements are shared with the contractors. Each construction grant agreement addresses the Section 3 regulations found at 24 CFR 75. Community Based Developer Organizations (CBDO) and Community Housing Development Organizations (CHDO) are encouraged to target Section 3 workers. South Bend Heritage Foundation posts information regarding Section 3 opportunities at their corporate offices.

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CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

Calendar year 2025 is the first year of the St. Joseph County Housing Consortium and the City of South Bend's 2025-2029 Consolidated Plan. The 2025 Annual Action Plan was approved late in 2025 so many of the projects receiving allocations were unable to complete the activity in 2025 and will be reflected in the 2026 CAPER. This Consolidated Annual Performance and Evaluation Report (CAPER) will address the activities and projects which served to address the goals and objectives in the 2025-2029 Consolidated Plan and the 2025 Annual Action Plan which occurred from January 1, 2025 through December 31, 2025.

The City of South Bend and the St. Joseph County Housing Consortium, as entitlement communities, receive funding through the Department of Housing and Urban Development (HUD) that includes Community Development Block Grant Program (CDBG) funds, the HOME Investment Partnerships Program (HOME), and the Emergency Solutions Grant Program (HESG). In 2019 the City of South Bend received CARES Act funding (ESG-CV and CDBG-CV). The remaining CDBG-CV funds were utilized in 2025 and are reflected in this report. The Consortium received an allocation of HOME-ARP funds that were reflected as a substantial amendment to the 2021 Annual Action Plan. The HOME-ARP funds will be used toward the development of a low barrier, non-congregate shelter. While still in the planning and development process in 2025, no HOME-ARP funds were utilized in 2025.

Projects funded through CDBG, HOME and ESG reflect the 2025-2029 Con Plan's identified needs for the City of South Bend and the County of St. Joseph and are primarily focused on addressing the need for more affordable housing in the area. This was achieved through a variety of programs including the addition of new housing units either through rehabilitation or new construction of units for sale or rent. Mortgage Assistance programs allowed low- to moderate-income (LMI) homebuyers purchase homes that would otherwise be unaffordable to them. Additional programs provided rental assistance for those households struggling to find affordable housing options. Both CDBG and ESG programs assisted vulnerable households to locate and maintain housing through Coordinated Entry, rapid-rehousing assistance, and permanent supportive housing assistance. The City of South Bend also worked with partners to encourage and support fair housing education and resources, housing counseling services, and provide neighborhood foot and bike patrols by the police department in LMI neighborhoods.

The Rebuilding Together of St. Joseph County Program served to provide moderate repairs to LMI owner-occupied homeowners to improve the health and safety of their homes. Twenty households received repairs to their homes, which included roof repairs, furnace and air conditioner replacement, as well as radon testing and remediation if levels were at or above the threshold amount.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee’s program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
AP-1 General Administration	Administration	CDBG: \$ / HOME: \$	Other	Other	10	0	0.00%	2	0	0.00%
AP-2 Planning	Administration	CDBG: \$	Other	Other	0	0				
AP-3 Affirmatively Further Fair Housing	Administration	CDBG: \$	Other	Other	5	0	0.00%	1	0	0.00%
CD-1 Infrastructure	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				

CD-1 Infrastructure	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
CD-2 Community Facility	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
CD-2 Community Facility	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
CD-2 Community Facility	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
CD-3 Public Services	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
CD-3 Public Services	Non-Housing Community Development	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				

CD-3 Public Services	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
CD-4 Clearance and Demolition	Non-Housing Community Development	CDBG: \$	Buildings Demolished	Buildings	0	0				
CD-5 Public Safety	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	200000	81295	40.65%	40000	81295	203.24%
CD-5 Public Safety	Non-Housing Community Development	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
CD-5 Public Safety	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
CD-6 Public Transportation	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
CD-6 Public Transportation	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				

CD-6 Public Transportation	Non-Housing Community Development	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
CD-6 Public Transportation	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
CD-7 Neighborhood Revitalization	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
CD-8 Section 504	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
ED-1 Employment	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
ED-1 Employment	Non-Housing Community Development	CDBG: \$	Jobs created/retained	Jobs	0	0				
ED-1 Employment	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
ED-2 Financial Assistance	Non-Housing Community Development	CDBG: \$	Businesses assisted	Businesses Assisted	0	0				

ED-3 Incentives	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
HO-1 Housing Opportunities	Homeless	CDBG: \$ / ESG: \$	Other	Other	0	0				
HO-2 Support and Management Services	Homeless	CDBG: \$ / ESG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	4765	0	0.00%			
HO-2 Support and Management Services	Homeless	CDBG: \$ / ESG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0		953	0	0.00%
HO-2 Support and Management Services	Homeless	CDBG: \$ / ESG: \$	Other	Other	5	0	0.00%	1	0	0.00%
HO-3 Homeless Prevention	Homeless	CDBG: \$	Homelessness Prevention	Persons Assisted	0	0				
HO-3 Homeless Prevention	Homeless	CDBG: \$	Other	Other	0	0				
HO-4 Permanent Supportive Housing	Homeless	CDBG: \$ / ESG: \$	Housing for Homeless added	Household Housing Unit	0	0				

HO-4 Permanent Supportive Housing	Homeless	CDBG: \$ / ESG: \$	Other	Other	0	0				
HO-5 Shelter Housing	Homeless	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	0	0				
HO-5 Shelter Housing	Homeless	CDBG: \$	Other	Other	0	0				
HS-1 Housing Development	Affordable Housing	CDBG: \$ / HOME: \$	Rental units constructed	Household Housing Unit	35	0	0.00%	7	0	0.00%
HS-1 Housing Development	Affordable Housing	CDBG: \$ / HOME: \$	Homeowner Housing Added	Household Housing Unit	80	0	0.00%	16	0	0.00%
HS-2 Homeownership	Affordable Housing	CDBG: \$	Direct Financial Assistance to Homebuyers	Households Assisted	55	0	0.00%	11	0	0.00%
HS-2 Homeownership	Affordable Housing	CDBG: \$	Other	Other	0	0				
HS-3 Housing Rehabilitation	Affordable Housing	CDBG: \$	Rental units rehabilitated	Household Housing Unit	200	0	0.00%	40	0	0.00%
HS-3 Housing Rehabilitation	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	140	0	0.00%	28	0	0.00%
HS-4 Lead-Based Paint	Affordable Housing	CDBG: \$	Rental units rehabilitated	Household Housing Unit	0	0				

HS-4 Lead-Based Paint	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	0	0				
HS-4 Lead-Based Paint	Affordable Housing	CDBG: \$	Other	Other	0	0				
HS-5 Housing Assistance	Affordable Housing	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
HS-6 Fair Housing	Affordable Housing	CDBG: \$	Other	Other	0	0				
HS-7 Housing Supportive Services	Affordable Housing	CDBG: \$	Other	Other	0	0				
SN-1 Housing	Non-Homeless Special Needs	HOME: \$	Rental units constructed	Household Housing Unit	0	0				
SN-1 Housing	Non-Homeless Special Needs	HOME: \$	Rental units rehabilitated	Household Housing Unit	0	0				
SN-1 Housing	Non-Homeless Special Needs	HOME: \$	Homeowner Housing Added	Household Housing Unit	0	0				
SN-1 Housing	Non-Homeless Special Needs	HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	0	0				

SN-1 Housing	Non-Homeless Special Needs	HOME: \$	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	120	0	0.00%	24	0	0.00%
SN-1 Housing	Non-Homeless Special Needs	HOME: \$	Other	Other	0	0				
SN-2 Accessibility	Non-Homeless Special Needs	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
SN-2 Accessibility	Non-Homeless Special Needs	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
SN-2 Accessibility	Non-Homeless Special Needs	CDBG: \$	Rental units rehabilitated	Household Housing Unit	0	0				
SN-2 Accessibility	Non-Homeless Special Needs	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	0	0				
SN-2 Accessibility	Non-Homeless Special Needs	CDBG: \$	Other	Other	0	0				
SN-3 Public Services	Non-Homeless Special Needs	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				

SN-3 Public Services	Non-Homeless Special Needs	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
SN-3 Public Services	Non-Homeless Special Needs	CDBG: \$	Other	Other	0	0				
SN-4 Removal of Architectural Barriers	Non-Homeless Special Needs	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
SN-4 Removal of Architectural Barriers	Non-Homeless Special Needs	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
SN-4 Removal of Architectural Barriers	Non-Homeless Special Needs	CDBG: \$	Other	Other	0	0				
SN-5 Transportation	Non-Homeless Special Needs	CDBG: \$	Other	Other	0	0				

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan,

giving special attention to the highest priority activities identified.

During the 2025 program year, the first year of the 2025-2029 five-year Consolidated plan, the City of South Bend and the St. Joseph County Housing Consortium effectively used their Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), Emergency Solutions Grant (ESG), and CARES Act funds (CDBG-CV) to undertake a variety of programs, projects and activities designed to address housing and community development needs throughout the City of South Bend and St. Joseph County. High priority initiatives funded included:

- acquisition/rehab/resale housing
- acquisition/rehab/rental housing
- new construction housing
- owner-occupied housing rehabilitation
- homebuyer assistance
- homebuyer counseling
- public facility improvements
- provision of public safety services
- coordinated entry for homeless populations
- permanent supportive housing scattered site operations
- tenant based rental assistance
- emergency shelter operations
- program administration

The City of South Bend utilized the remainder of the CDBG-CV monies to wrap-up projects started in response to the Coronavirus Pandemic which included supplying food resources and supportive services to the unhoused community in South Bend.

The accomplishments of the City and the Consortium were consistent with the Consolidated Plan's high-priority community development and

housing objectives and are presented in this report. Activities funded with CDBG monies are those which target areas with relatively low incomes and high concentrations of poverty, high rates of residential vacancy and abandonment, and a high incident of sub-prime loans. HOME projects include those which will support the goal of increasing affordable housing options for both rental and homeowner households. ESG funds continue to be heavily focused on emergency shelters and essential services for homeless households. Rapid Rehousing includes rental assistance and is geared toward assisting households experiencing homelessness, or at risk of homelessness, in obtaining, securing and maintaining stable housing.

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CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME
White	508	1
Black or African American	488	3
Asian	2	0
American Indian or American Native	1	0
Native Hawaiian or Other Pacific Islander	1	0
Total	1,000	4
Hispanic	68	4
Not Hispanic	918	0

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

In 2025, the City of South Bend and the Housing Consortium assisted many beneficiaries. Within the CDBG program, a total of 1,059 individuals were assisted. Not captured in the above chart are the 142 individuals whose race or ethnicity did not fall within one of the listed categories. See the attached chart to reflect this information. The CDBG, HOME and ESG programs assisted a total of 2,135 individuals. Of the individuals receiving CDBG or HOME assistance, 11 were female headed households. ESG individuals assistance included 10 veterans, 56 elderly individuals, and 386 disabled individuals. There were 109 individuals receiving ESG assistance which identified as multiracial individuals which included 42 who identified as White and Black/African American, 7 individuals were White and another race/ethnicity (other than Hispanic), 6 individuals who were Black/African American and some other race/ethnicity (other than Hispanic), 15 which identified as being more than two different races and ethnicities, and 39 Hispanic individuals identified as multiracial.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	2,379,486	2,768,538
HOME	public - federal	1,250,596	1,252,101
ESG	public - federal	203,933	210,419

Table 3 - Resources Made Available

Narrative

CDBG and HOME funds are used primarily to ensure safe, decent and affordable housing in the City. The City partners with subgrantees, including subrecipients, CDBOs, CHDOs and developers to ensure funds are used to reach their maximum effectiveness in reaching the goals established in the Consolidated Plan. ESG funds are directed toward serving individuals experiencing homelessness or who are at risk of homelessness. The goal of ESG projects are to assist individuals in the transition from homelessness to housing stability. In 2025, the City used the remaining balance of CDBG-CV funds of \$4,166 for City administrative expenses related to overseeing the CARES Act funds designed to address the negative effects of the COVID-19 pandemic.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Low- and Moderate-Income Areas	100	100	All funds directed to LMI areas

Table 4 – Identify the geographic distribution and location of investments

Narrative

All expenditures during the 2025 program year were used to benefit low to moderate income areas.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

Developers of HOME projects and Community Based Development Organizations are challenged to secure additional funding to allow the City and Consortium the ability to fund multiple projects with the goal of creating more houses with the CDBG and HOME funds received each year. Developers, CBDOs and CHDOs are able to bring in private financing, non-federal grants, and cash donations into projects to assist with new construction and rehabilitation projects. In 2025, the NNN was able to secure a significant grant through the Federal Home Loan Bank to support future housing projects.

In 2025, the Community Homebuyers Corporation (CHC) provided CDBG funds in the form of forgivable mortgage subsidies to four (4) families in 2025, enabling them to become homeowners for the first time. The subsidies were leveraged with \$453,000 in private mortgage funding. CDBG provides a mortgage subsidy of 20% of the purchase price of a home, not to exceed \$35,000, and local lenders participating in the CHC program pool their funds to provide the remaining dollars. CHC clients must have annual incomes which are at or below 80% AMI. Traditionally, this includes clients who would typically struggle to find safe, decent and sanitary housing at an affordable price based on their household income. Additionally, it assists those households which typically would not qualify for most conventional mortgage services. This program has a high level of success and allows its clients to build wealth quickly as loans are at 80% LTV at the time of sale. Foreclosures and delinquencies are well below national and state averages. Pre- and post-purchase counseling required for the mortgage subsidy program is a major contributing factor to its success.

The Rebuilding Together St. Joseph County Program (formerly known as Christmas in April) has aided homeowners in various neighborhoods throughout the community since 1989. Over the years, Rebuilding Together has built strong relationships with the City of South Bend, local trades, the higher education community, and the business community. As part of Rebuilding Together 2025, 592 tradespersons and other volunteers worked over several days to provide 3552 hours of donated labor with an estimated value of \$106,560 to complete moderate home repairs for 20 low- to moderate-income qualified homeowners, many of which are elderly, disabled or veteran households. Rebuilding Together also secured donated materials totaling \$1,293 and donated storage rent of \$13,200.

In 2025, the City of South Bend transferred 53 lots to six developers to support the creation of

160 new housing units. These units will include both rental and homeownership opportunities and will serve a range of income levels, with only two designated as unrestricted market rate units. Of the 158 income restricted units, 29 will target households at or below 80% AMI, 10 will serve households at or below 50% AMI, and 15 will be reserved for households earning 30% AMI or below. An additional 15 units will be available to households with incomes at or below 120% AMI.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	3,846,980
2. Match contributed during current Federal fiscal year	444,580
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	4,291,560
4. Match liability for current Federal fiscal year	187,455
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	4,104,105

Table 5 – Fiscal Year Summary - HOME Match Report

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Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
2052 / 21-JH-30 (01)	0	0	0	84,800	0	0	0	84,800
2053 / 21-JH-30 (02)	09/30/2025	0	10,405	0	0	0	0	10,405
2089 / 22-JH-30	0	266,000	0	0	16,875	0	0	282,875
2123 / 23-JH-60	0	34,500	0	0	0	0	0	34,500
2148 / 24-JH-27	0	0	0	10,000	0	0	0	10,000
2151 / 24-J-60	0	22,000	0	0	0	0	0	22,000

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at begin-ning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
45,142	640	45,600	0	183

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	0	0	0	0	0	0
Number	0	0	0	0	0	0
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	0	0	0			
Number	0	0	0			
Sub-Contracts						
Number	0	0	0			
Dollar Amount	0	0	0			

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired		0		0		
Businesses Displaced		0		0		
Nonprofit Organizations Displaced		0		0		
Households Temporarily Relocated, not Displaced		0		0		
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

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CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	67	20
Number of Special-Needs households to be provided affordable housing units	0	0
Total	67	20

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	20	0
Number of households supported through The Production of New Units	23	10
Number of households supported through Rehab of Existing Units	22	8
Number of households supported through Acquisition of Existing Units	2	2
Total	67	20

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The 2025 Annual Action Plan was approved late in 2025 which resulted in a number of projects which were allocated funds for 2025 to be carried over to 2026. The numbers above reflect those projects which were completed in 2025 and do not include projects that are still in progress.

Not included in the above numbers are those individuals who were assisted through services, such as the coordinated entry program (908), services to assist those residing in permanent supportive housing (57) and those temporarily housed in one of the shelter projects which utilize ESG funds.

South Bend and the surrounding area continued to be affected by the drastic change in the housing market resulting in substantial increases in the cost of housing which in many cases priced safe, sanitary and decent housing out of the range of affordability for low- and moderate-income households. The combination of higher prices and higher interest rates served to put most single family home mortgages outside what is considered affordable to low- and moderate-income households. In 2025 the market began to slow some, the higher prices coupled with higher interest rates made it difficult for a LMI homebuyer to purchase a house without the use of substantial subsidies. Additionally, many houses which are priced at what is considered affordable to a low- to moderate-income household need moderate to major repairs in order to be in a livable condition for homeowners.

While these factors directly affect home purchases, it had a residual effect on the rental market as many landlords recognized the value in selling their rental homes in the midst of a seller-driven housing market. Many landlords were able to increase their rents as the demand for housing for all income levels increased. In some cases, the increased rents were priced above the fair market rents determined by HUD annually which meant fewer landlords were accepting tenant based rental assistance.

Discuss how these outcomes will impact future annual action plans.

The outcomes noted in the attached spreadsheets for each funding source indicate that the City of South Bend and the St. Joseph County Housing Consortium are allocating funds to the activities that meet the priorities of the 2025-2029 HCD Plan and best serve low and moderate income families in the respective jurisdictions. While larger scale developments provide a higher number of units, complexity, securing outside financing or tax credits and size can delay the production of this units. Building and rehabilitation of single-family homes, many times can be completed faster, but results in few additional housing units. The City and Consortium continue to be mindful of this when allocating funding for housing development to ensure projects are in line with the goals and objectives in the 2025-2029 Consolidated Plan.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	5	2
Low-income	3	2
Moderate-income	8	0
Total	16	4

Table 13 – Number of Households Served

Narrative Information

The goals identified in the 2025-2029 Consolidated Plan reflect the City and Consortium's desire to ensure equal housing opportunities for households of varying income levels to participate in programs and activities. These goals prioritized activities and projects which assisted LMI households in obtaining and maintaining housing. Activities included new construction and rehabilitation of existing houses to create additional affordable rental options for LMI individuals. Projects also created new sales and rental options through new construction activities, providing homeownership opportunities for LMI homebuyer households.

See attached chart for a further breakdown of how these activities served LMI individuals in 2025.

South Bend continues to assist agencies with rapid rehousing and rental assistance for their client households transitioning out of homelessness with ESG funds.

In 2025, the City of South Bend continued its efforts addressing the needs of the City's vulnerable population – those who are experiencing homeless or are at-risk of homelessness. Many of the initiatives put in place as part of the City's Coronavirus response over the past few years have continued to develop and grow. One such initiative is the City's work with Our Lady of the Road and the Motels4Now program. This converted hotel has been put in place to temporarily house those individuals experiencing homelessness by utilizing the Housing First Strategy. The City supported this program in 2025 by using City funds and CDBG funding to assist agencies around South Bend that are aiding the residents of this hotel in terms of food support and supportive services.

In 2024 and continuing into 2025, the City partnered with the Housing Authority of South Bend to rehab a number of their scattered site units, which were taken "off-line" due to maintenance concerns. The City committed approximately \$1 million and staff oversight to ensure the success of this project. Completed in 2025, 25 units were rehabilitated, offering affordable rents and quality housing to HASB clients.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

St. Joseph County is a separate region within the Balance of State CoC that encompasses all of, and only, St. Joseph County. The region has utilized Coordinated Entry since January of 2019 to determine the needs of houseless individuals and families and place them in a program which is best suited to provide them with housing and services. Persons who are homeless or at-risk of becoming homeless are evaluated using the recent State adopted assessment. The Collaborative Housing Assessment Tool (CHAT) replaces the previously used VI-SPDAT and prioritizes veterans and domestic violence survivors. The CHAT is used to determine the appropriate housing for the individual and/or family. With the adoption of Coordinated Entry, placement rates of homeless individuals and families has been high.

Additionally, the City and RPC worked to establish a Lived Experience Advisory Committee, in which RPC/City representatives meet occasionally with currently or formerly unhoused individuals to better understand their experiences, learn their perspectives on the current system, service gaps, etc. Participants are compensated for their time with gift cards provided by an Anthem grant. The City's Homeless Coordinator established an outreach team which meets monthly to identify locations where people were staying outside, coordinate services, plan for weather amnesty, coordinate the Point In Time Count and identify gaps in services. The Coordinator also goes out with agencies to do street outreach and build trust with the unhoused community to understand their needs and connect people to services. Partners include those working in the fields of medical and mental health, housing, veterans, youth and recovery services. The Coordinator also visits meal sites and shelter locations to learn from service providers, gain input from guests, share information from other providers, and coordinate services.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Regional Planning Council (RPC) meets monthly to discuss and develop strategies to address the needs and opportunities for persons who are unhoused, or are at-risk of homelessness. As a member of the RPC, the City supports the actions of the Council by directing funding to projects that address the following priorities:

- Focusing on rapid re-housing activities with ESG;
- Using two distinct approaches, one for circumstantially impoverished homeless and one for chronically impoverished homeless, to re-house them; and

- Reducing the unsheltered or precariously housed population.

During the months of November through April, the City partners with the Center for the Homeless to administer the Weather Amnesty program. This program provides a safe space and warm shelter for homeless individuals. During the 2024/2025 season, 14,517 bed stays were utilized at the Center for the Homeless which is higher than the 2023/2024 season. Overall, almost 60% of the guests were adult males. The average length of stay for all guests utilizing the Weather Amnesty program is 21.67 days, although this season saw 155 guests who only stayed one night. Overflow options at two other locations are put into play on those nights in which the temperatures are dangerously low. These other locations are coordinated by the City, many times being staffed by City Staff, but do not receive direct funding from the City.

The City also provides bus passes for agencies working with the Weather Amnesty program and Motels4Now. These passes allow their clients transportation to job interviews, doctors' appointments, searching for permanent housing solutions, etc.

In 2025, the City of South Bend continued to work with the New Day Intake Center, Inc's staff and developers in the creation of a non-congregate shelter. This shelter, which has been a dream for many years, is being a reality with assistance with HOME-ARP funds. While still in development and design stages, New Day is continuing to seek additional funding to transition the temporary Motels4Now solution to a larger intake campus which will provide 18 non-congregate shelter units, to be funded with HOME-ARP funds, and 54 housing units, consisting of 108 beds, to be used as transitional housing and services for those unhoused individuals who experience challenges in securing permanent housing. The facility's goal is to further improve the quality of life for the unsheltered population by providing housing and other needed services to assist in finding a more permanent housing solution.

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

Discharge planning in the community remains challenging. While hospitals and community mental health centers coordinate with emergency shelters, the system still does not consistently provide stable, well-supported transitions for individuals leaving care.

The RPC is working across foster care, health care, mental health services, and corrections re-entry to strengthen discharge coordination through partnerships with local agencies and providers.

Foster Care:

DCS follows a written protocol with community partners to prevent youth from exiting foster care into homelessness. Case managers develop individualized plans and lead coordination efforts with providers.

Health Care:

RPC collaborates with hospitals, clinics, and agencies to improve services for people experiencing or at risk of homelessness. Efforts focus on closing the housing gap for individuals with homelessness and substance use disorders, and on expanding mobile clinic services that improve preventative care and reduce emergency department use. In 2025, the City's Homeless Coordinator formed a medical providers group to support street medicine teams now serving encampments, meal sites, and mobile locations.

Hospitals such as Beacon Health System and St. Joseph Regional Medical Center employ Clinical Social Workers who assess needs, develop care plans, and coordinate referrals prior to discharge. The City's Homeless Coordinator provides training to strengthen client connections to services.

Mental Health:

Beacon Health System operates four inpatient psychiatric units at Epworth Hospital and adheres to standards for appropriate discharge and follow-up care. Oaklawn, the community's designated mental health center, provides outpatient care and housing placement support. Its PATH team and the City Outreach Team conduct housing assessments and referrals. Oaklawn is also expanding services at two permanent supportive housing communities. Gaps remain for individuals discharged from Epworth who decline Oaklawn services. Bowen Health's expansion and Imani Unidad's new Mobile Crisis Unit offer additional support in collaboration with the City's Homeless Coordinator.

Corrections:

The local parole district emphasizes preventing parolees from entering the homeless system. A Re-entry Accountability Plan is completed before release and shared with supervising agencies. The Ducomb Center provides transition support and refers individuals to shelters only when necessary. A Re-entry Task Force created a resource guide now available to providers. Goodwill's Second Chance program helps individuals with justice involvement improve employability and reduce reliance on homeless services.

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

Efforts were made to move chronically homeless individuals, including those with severe mental illness, veterans, and victims of domestic violence, into rapid re-housing options instead of traditional shelters.

For those with substance abuse issues, expanded services within a traditional shelter model were used. The Center for the Homeless Robert L. Miller Veteran's Center provides 20 designated beds for homeless vets, while Oliver Apartments (32 units), Hope Avenue Apartments (22 units), and Oaklawn's Turnock House (8 units) provide permanent supportive housing. Oaklawn Psychiatric Center also receives direct from HUD a scattered site PHS grant fund which provides rental assistance for approximately 55 households across St. Joseph County. Once completed, South Bend Thrive will offer 54 units of permanent supportive housing, with 13 units specifically earmarked for YSB young mothers and expecting mothers and 13 additional set aside as Section 811 for vulnerable individuals as defined by HUD. Progress was also made in addressing the Mayor's Challenge to End Veteran Homelessness.

Since 2020, 119 permanent supportive and affordable housing units have been added, with 76 PSH units in development. Plans are also underway for a 126 unit shelter which will include 18 NCS units to be funded with HOME-ARP funds. These projects are funded through federal, state and other sources.

During the Coronavirus pandemic, the City began a partnership with Our Lady of the Road in the creation of a housing model that offered an alternative to the traditional congregate shelter model to reduce COVID-19 exposure among the unhoused population. This facility, known as Motels4Now occupies a former motel in South Bend. Motels4Now continues to successfully house those individuals experiencing challenges in obtaining traditional housing. Since 2020, 76% of Motels4Now guests either remained housed at the motel or have obtained stable housing elsewhere. Through this program, 170 formerly homeless individuals are stably housed and receive support services through Motels4Now.

In 2025, Motels4Now assisted in the successful housing placement of 39 individuals (success is measured by remaining housed at one year and at three years), all of whom have maintained housing stability. Motels4Now has also assisted in placement past guests of the motel in stable housing. Twenty-eight former guests were placed in new homes in 2025, of which 26 maintained placement. In total, Motels4Now have assisted in obtaining housing for 71 current and former guests and 92% of those housed remain in their apartment. Overall, 81% of all persons placed remain housed within one year of moving into stable housing.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

Throughout 2025, the Housing Authority of South Bend (HASB) continued to provide high quality services to the residents of South Bend by providing options, including, but not limited to Public Housing, Housing Choice Vouchers (HCV) and Place Based Vouchers (PCV). HASB successes include continuing the administration of its Housing Choice Voucher Program (HCV) and the rehabilitation of 25 previously vacant structures to add to their housing inventory.

The HCV Program assists in housing more than 2,000 individuals and families each month. In 2025, the program provided rental assistance of approximately \$2 million per month and continues outreach efforts to add housing providers interested in working with the HCV program. In 2025, the HCV Program continued its momentum toward helping house those households at or below the Extremely Low-Income AMI.

HASB supports the efforts of the local VA by administering a local HUD-VASH (Veterans Affairs Supportive Housing) program assisting 90 veterans or their families. HASB also expanded its Foster Youth to Independence program by adding incremental vouchers and support over 20 former foster youth aging out of Public Child Welfare Agencies (PWCAs). Under FYI, HASB provides housing assistance on behalf of Youth at least 18 years and not more than 24 years of age who left foster care, or will leave foster care within 90 days, in accordance with a transition plan and are homeless or are at risk of becoming homeless at age 16 or older.

HASB is partnering with the newly constructed Diamond View Apartments to provide Place Based Vouchers for 13 residents in that community. They are also working with The Monreaux to provide Place Based Vouchers to some of those residents. In 2025, HASB worked with the development team for the Monreaux to complete the funding review.

The HCV Program established and continues with a monthly housing provider training initiative to provide education to housing providers on the program requirements including housing quality standard inspections, such as NSPIRE. The inspection standards are a requirement that all properties must pass before being eligible for subsidized rent payments through the HCV Program.

The Housing Authority continues to offer quality services to their residents through the Resident Services position which engages families, specifically those families with children, and connects them to resources and engages the youth in after school activities. Resident services offices were opened in 2024 and continue to operate at each of HASB's family properties: Laurel Court, Edison Gardens, and LaSalle Landing and provide residents with on-site resources and access to technology to address their technology needs.

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

HASB participates in the Family Self-Sufficiency Program (FSS). The Family Self-Sufficiency (FSS) program is a voluntary program which supports the strategic goal of increasing economic opportunity for Public Housing and Housing Choice Voucher Program Participants.

FSS provides grant funding to support an FSS Coordinator who assists participating families receiving housing assistance. FSS Program Coordinators develop local strategies to connect participating families to public and private resources to increase their earned income and financial empowerment, reduce or eliminate the need for welfare assistance, and make progress toward economic independence and self-sufficiency. In the context of the Self Sufficiency account, “self-sufficiency” is defined as a household’s ability to maintain financial, housing, and personal/family stability. To achieve self-sufficiency, individuals in a household move along a continuum towards economic independence and stability; such movement is facilitated by the achievement of educational, professional, and health/mental health and financial empowerment-related goals. For the FSS program, self-sufficiency is further defined as a family’s ability to maintain itself free from income-based public safety net programs such as TANF, SNAP, Medicaid and housing assistance.

Many FSS program participants have expressed interest in becoming homeowners, so HASB has included a HUD approved Housing Counselor to its Program Coordinating Committee as well as help with credit repair, virtual and in person financial literacy classes and employment retention counseling to assist FSS program participants with preparing for homeownership.

In 2025, participation in the FSS program remains strong at over 50, with a mixture of voucher holders and residents in public housing units. Many of the active members participate in the escrow piece which encourages saving for homeownership and other financial goals.

In 2024 HASB created a Residents Services team to address the needs of the Public Housing residents by connecting them to resources within South Bend. Providing activities to engage and enrich the community and the children of our program participants. We continue to create new opportunities to engage with residents and have discussions relating to methods to improve the quality of life for the residents and their families.

Actions taken to provide assistance to troubled PHAs

In 2024 and 2025, the City partnered with the Housing Authority to rehab scattered site units which were off-line due to maintenance habitability issues, cost and staff restraints. By the end of 2025, 25 units were rehabilitated and made available for rent by HASB clients.

The City is also partnering with HASB in the demolition of the Rabbi Shulman Building which has been long vacant since the determination that the cost to remedy the needed maintenance repairs and upgrades were not cost-efficient. The City’s Public Works Department worked with HASB and Contractors to ensure the demolition is aligned with HUD environmental and capital fund requirements. Work on the demolition began in late fall of 2025.

HASB took great strides in 2025 to overcome the challenges that contributed to its troubled status. One factor was drastically reducing the time it took to ready vacant units to be re-rented down to 20 days. Another was the closure of the Corrective Compliance Management Review (CCBR) items. Both achievements mark a turning point in the agency's HUD compliance status and contributes to the broader goal of removing the "troubled agency" designation.

Extensive training for the Board of Commissioners continues to be provided to include the following training designed to make the Board ready, willing, and able to govern the HASB and oversee its progress. HASB Staff receives additional training opportunities through workshops aimed at HUD and fair housing regulations. These training courses are designed to sharpen staff capacity, support HUD compliance, and ensure that agency personnel are fully equipped to serve residents with integrity, accuracy, and professionalism.

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CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

In 2025, the South Bend Human Rights Commission (HRC) significantly expanded its outreach, education, and training initiatives to strengthen community awareness, promote equity, and address systemic barriers across the city. Through a series of targeted workshops and interactive forums, the HRC engaged residents, landlords, employers, and students in in-depth discussions on fair housing practices, anti-discrimination laws, workplace inclusivity, and the importance of cultural understanding in fostering harmonious communities.

The Commission collaborated closely with local schools, nonprofits, faith-based organizations, and neighborhood associations to host a variety of interactive seminars, cultural competency training sessions, and multilingual educational programs, ensuring that critical information was accessible to individuals from diverse backgrounds and linguistic groups. Public awareness campaigns delivered both in-person through community events and online via social media, digital toolkits, and video resources, highlighted residents' rights and responsibilities under local, state, and federal human rights laws, while also providing guidance on how to report violations and access support services.

The annual Fair Housing Luncheon was held in person on April 22, 2025, which included the presentation of the Fair Housing high school essay winners, college video winner and poster contest winner and keynote speaker Joshua Barr. HRC participated in several community events in which they staffed a vendor table and shared information regarding the services that are offered and explained the life of a charge. By combining comprehensive education with active, sustained community engagement, the HRC not only fostered a more informed, inclusive, and empowered South Bend in 2025 but also laid the groundwork for long-term partnerships and policy improvements that will continue to advance human rights in the years to come.

In 2022 the City adopted and implemented the following to support development within South Bend neighborhoods:

- Sewer lateral reimbursement program to reimburse up to \$20,000 for certain infill housing
- System Development charge ordinance to reduce development costs: Cost is associated with demand a new user will place on the water and sewer system; No cost for infill developments of up to five (5) residential units; No cost for any residential infill development done by non-profit or part of Low Income Housing Tax Credit Project.
- Preapproved design plans for infill housing which adhere to the current zoning and building codes. These plans help to reduce pre-development costs to developers and builders. The plan sets include missing middle housing types, such as duplexes, six-plexes, and accessory dwelling

units. Missing middle housing provide a variety of housing types and affordability options to the community.

South Bend's updated Zoning Ordinance (ZO) took effect in 2020. As part of the update process, the city removed restrictive requirements that hindered affordable housing development. South Bend now has no minimum off-street parking requirements, allows for missing middle housing types by right (thereby increasing affordability), and promotes walkable and mixed-use neighborhoods. South Bend was the 2021 winner of the Richard H. Driehaus Form-Based Code Award for achievement in the writing and implementation of a form-based zoning code.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

Program year 2025 allocations aligned with the High Priorities listed in the 2025-2029 Consolidated Plan and emphasized the development of housing, both rental and for sale, owner-occupied home repair, and public services. These remained the broader community priorities in 2025 based upon a number of issues:

- Community need exceeded available resources, particularly affordable rental housing options
- Skyrocketing housing prices which either priced housing outside what is considered affordable for many households, or resulted in a reduction in available rental units as landlords recognized a profit while selling under these conditions
- High rate of underemployment meant homeowners lacked income to maintain housing
- High foreclosure rate was still a relevant issue
- Large elderly population living in homes they could not maintain
- Many issues including unemployment, underemployment, and foreclosures can take a toll on a person's emotional and mental health. Such issues could be a contributing factor to abuse, addiction, and homelessness.

South Bend's neighborhood revitalization focus became more urgent in recent years with the onset of the national housing crisis and the resulting number of vacant and abandoned homes. That situation, coupled with an aging housing stock, created a challenging environment for neighborhoods and the community. Complementary responses including acquisition/rehabilitation, owner-occupied rehab, homebuyer assistance, and rental housing options were seen as necessary and critical to achieving revitalization and assuring other investment. Therefore, resources were directed toward programs that addressed those activities. In 2023, the City began taking applications for owner-occupied home repairs to roofs and furnaces in targeted neighborhoods, for projects which were completed in 2024 and 2025. In total, 118 projects were completed for 76 households; 21 of those households received both a new roof and HVAC, 40 received a new roof only and 36 received HVAC replacements. In 2026, the City will begin accepting applications for another round of owner-occupied home repairs and will target low-income seniors across the city and will focus on replacement of poor or failing roofs.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The City continues to champion a multi-sector approach to public health through the Lead Affinity Group (LAG). In 2025, a robust collaboration between the St. Joseph County Health Department, the University of Notre Dame Lead Innovation Team (LIT), and Near Northwest Neighborhood organization expanded the reach of lead education and testing. These partnerships streamlined public access to vital resources, including the NDLIT lead screening kits and the City's remediation grants. Following a strategic planning session in October, the LAG group launched a modernized meeting format designed to increase community engagement and feature expert keynote speakers on lead hazards and emerging environmental health concerns.

The City successfully concluded its FY2021 Lead Hazard Reduction Grant cycle in 2025, surpassing all revised benchmarks and budgetary goals. Over the past year, lead mitigation efforts were completed in 34 residences, representing a \$1.18 million investment that improved living conditions for 109 residents, including 39 children under the age of six.

Building on this momentum, the City was awarded a \$7 million HUD Lead-Based Paint Hazard Reduction Grant in December 2025. This significant investment will facilitate the remediation of approximately 107 homes, benefiting both income-qualified homeowners and renters.

A condition of receiving any federal funds requires the consideration of lead based paint in housing. Projects involving rental or mortgage assistance are required to have a lead assessment completed prior to committing funds. Developers who are doing housing rehabilitation either complete lead testing prior to work being completed or proceed under the assumption of the presence of lead based paint and in most cases remove the threat through abatement. At the completion of a project, the Developer will have lead based paint testing completed to ensure the threat of lead based paint has been mitigated.

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

These policies significantly increased the number of affordable housing units that are lead-safe in the City.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

The City of South Bend provides a variety of economic development resources including a revolving loan program, tax abatements, small business grants, business technical assistance, and tax increment financing. As an example, in 2025, the City issued 11 loans totaling \$3.9 million in direct financial support for South Bend small businesses. Through tax abatements in 2025, the City of South Bend is supporting existing and pending projects that will result in an estimated \$59.73 million in new projects. In addition, new projects supported through tax abatements will result in an estimated 391 new and 132 retained jobs. The City also administers a citywide matching grant program to support the exterior activation of commercial buildings. Through the program, businesses and building owners have access to professional design services and financial support for real property improvements and other exterior enhancements. The program also provides additional resources for environmentally friendly projects. In 2025, 31 grants totaling \$568,792 were paid out, which helped unlock \$1.2 million in total project costs.

The St. Joseph County community was further committed to implementation of the low income employment provisions at 24 CFR, Part 75 in the use of federal funds covered by Section 3. To that end, the Section 3 clause is incorporated into each contract. All public works construction contracts using such funds included Section 3 language. In addition, Section 3 requirements were outlined during the pre-construction meeting for those projects.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

Any targeted approach to a geography meshes with the efforts of City of South Bend departments, local CDCs, and other nonprofits to plan and advance the effort. CDBG and HOME funds targeted to the Near Westside, Near Northwest, Southeast and Northeast neighborhoods offered an opportunity for working together to support the successful conclusion of a plan. South Bend utilized a team approach to working with its partners in implementing the programs/projects funded through the various federal sources. The Community Investment staff regularly communicated with all sub-grantees and met with those entities involved in the targeted areas.

Regularly scheduled meetings with CDCs occurred due to the nature of work and amount of funds allocated. Desktop monitoring of organizations occurred regularly throughout the year. Monthly site visits to the most active CDCs served to strengthen their working relationships with the City.

The Regional Planning Council (RPC), which includes the Cities of South Bend and Mishawaka, holds monthly meetings via Teams to discuss program status and funding opportunities, and to address the broader issues of homelessness and service in the community. The virtual option is well attended as it allows attendees to work around their schedules.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

As an active member of the Region 2a Planning Council (RPC), the City of South Bend works with 25 other agencies throughout St. Joseph County, including the Housing Authority of South Bend, the City of

Mishawaka, the St. Joseph County Health Department and other service agencies and organizations. The RPC meets to address concerns and challenges in facing the homeless population and at-risk of homelessness population. The group meets regularly to further enhance the communication between the agencies in order to provide a variety of services to the community, as part of the St. Joseph County Continuum of Care. Additionally, agencies and the South Bend Housing Authority are working with private landlords and property management companies to participate in housing voucher programs.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

In 2024, the City of South Bend and the St. Joseph County Housing Consortium initiated the 2025–2029 Consolidated Planning process, which included completing an Analysis of Impediments to Fair Housing Choice. Although no longer required, the City and Consortium reviewed the findings and incorporated them into the goals and objectives of the 2025–2029 Consolidated Plan.

The analysis identified the following impediments to fair housing choice:

- **Lack of affordable homes for sale.**

The median value and cost of purchasing a safe, decent single family home limits options for lower income households in both South Bend and St. Joseph County. The 2025 Annual Action Plan responds by funding construction of homes for households earning at or below 80% of AMI.

- **Lack of affordable rental housing.**

The existing rental stock is not adequately affordable to lower income households. The 2025 Annual Action Plan includes two new rental construction activities and provides rental assistance through HOME and ESG funded TBRA programs.

- **Continued need for accessible housing.**

Due to the age of the built environment, accessible housing options are limited in both the City and County. The 2025 Annual Action Plan funds new construction that must comply with HUD accessibility requirements and local ADA based building codes.

- **Need for ongoing fair housing education and outreach.**

Education regarding rights under the Fair Housing Act remains essential. The 2025 Annual Action Plan includes CDBG support for the South Bend Human Rights Commission to conduct training and investigate fair housing complaints.

- **Disparities in private lending practices.**

HMDA data for St. Joseph County indicates potential disparities in mortgage approval rates between minority and nonminority applicants. The 2025 Annual Action Plan includes CDBG funding for the City's

HUD Approved Housing Counseling Agency. All HOME assisted homebuyers must complete pre-purchase counseling.

- **Concentrations of low income and minority populations.**

Certain areas in South Bend and St. Joseph County have low income concentrations exceeding 70% and areas with high minority populations. The RFP process for 2025 CDBG and HOME funding gives preference to projects serving these neighborhoods.

- **Economic factors affecting housing choice.**

Limited economic opportunity restricts the ability of low income households to increase income and move outside areas of concentrated poverty. While the Annual Action Plan does not directly address economic development, the City supports related efforts through revolving loans, tax abatements, small business grants, technical assistance, and TIF resources.

- **Public policies that influence housing choice.**

Local plans and zoning ordinances can impact the availability and location of affordable and special needs housing. South Bend has taken proactive steps through its 2020 zoning update, which removed barriers to affordable development—such as eliminating minimum parking requirements and allowing higher density housing types like duplexes and quadplexes. Several of the 2025 funded projects will benefit from these policy changes.

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CR-40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Annual, on-site and remote monitoring reviews of local agencies receiving CDBG, HOME, and ESG funds are scheduled per the HCD Plan to ensure compliance. All CDBG, HOME, and ESG subgrantees are desktop-monitored with each claim for reimbursement that is submitted to the Department of Community Investment (DCI). Technical assistance is provided to all subgrantees through email, phone communication, and in-person or virtual meetings with DCI staff throughout the year. As stated in the HCD Plan, a number of on-site monitoring visits of subgrantees occur each year to review their internal systems. As part of the monitoring visit, DCI staff meet with appropriate members of the subrecipient staff to review procedures, client files, financial records, and other pertinent data. In addition, a new subrecipient is monitored in its first year of funding.

Annually, a risk assessment is completed for all recipients of grant funds. DCI staff completes a risk assessment using HUD's risk analysis format and considers each Subgrantee's performance over the prior year. Subgrantees are evaluated using a number of categories and are selected for onsite monitoring based on factors such as delayed projects, slow draws, compliance concerns, staff turnover, and/or other concerns that may be identified through desktop monitoring. The audits are performed by DCI staff members that review accounting procedures and program compliance. Onsite monitoring visits are in addition to the desk audits completed when reviewing subrecipient claims, constant communication on projects via phone and email, and various meetings to discuss program issues. Each claim for payment submitted by a subrecipient requires a progress report relevant to the goals stated in the Scope of Services.

In 2025, Subgrantees selected for on-site monitoring were based on an evaluation of each program using HUD's risk analysis checklist (see attachment 5). Those with low scores were selected for monitoring that year. The following monitoring was conducted by staff in 2025:

- HOME Rental Unit Compliance (January 2025)
- Inspections of all emergency shelters receiving ESG funding (May 2025)
- Human Rights Commission – CDBG (March 2025)
- Youth Services Bureau of St. Joseph County – ESG (May 2025)
- Life Treatment Centers – ESG (May 2025)
- Near Northwest Neighborhood, Inc. – HOME/CDBG funding (December 2025)
- South Bend Police Department – CDBG (December 2025)
- South Bend Heritage Foundation – CDBG (December 2025)
- Northeast Neighborhood Revitalization Organization – HOME (December 2025)

DCI staff is available for technical assistance throughout the Program Year via phone, email or site visits. Based on the size and complexity of a project, program or activity, DCI staff will schedule regular check-in meetings with subgrantee staff to facilitate open communication, establish clear expectations, follow project progression, and immediately address any issues/challenges that may arise. The following regular meetings took place in person and/or remotely in 2024:

- Near Northwest Neighborhood, Inc. – (6) check-in meetings
- South Bend Heritage Foundation / NNRO – (6) check-in meetings

HOME Rental units are inspected per a set schedule annually. See attachment 5 for the 2025 inspection results. Inspections were completed by staff members of the City of South Bend/St. Joseph County Building Department. If a unit has a deficiency noted, the Building Department will complete a follow-up inspection once the item has been corrected and DCI will follow up with communication confirming the corrective action.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

In accordance with regulations of the U.S. Department of Housing and Urban Development, the St. Joseph County Housing Consortium prepared a draft 2025 Consolidated Annual Performance and Evaluation Report (CAPER) describing the Consortium's accomplishments in housing and community development for January 1, 2025 through December 31, 2025.

The draft version of the CAPER was made available to the public for review and written comment from March 5 through March 20, 2026 at the following locations: all branches of the St. Joseph County and Mishawaka Public Libraries; the Walkerton Public Library, and New Carlisle/Olive Township Public Library; the City of Mishawaka Planning Department office; the City of South Bend Department of Community Investment Neighborhoods office; and the City of South Bend City Clerk's office. The draft version of the CAPER will also be available online at www.southbendin.gov. Notice of the draft CAPER's availability to the public will be published in the South Bend Tribune, the local paper of highest circulation, and at El Puente's website, WebPuente, the region's Spanish language news source.

The public was encouraged to submit comments on the 2025 draft version of the CAPER either in writing or orally in-person to the City of South Bend's Department of Community Investment, Neighborhoods Division or via email to federalgrants@southbendin.gov during the public comment period. XXX comments were received during the public comment period. See attachment 3 for supporting documents.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction’s program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

The City of South Bend did not make any changes to program objectives. The goals of all programs still align with the priorities of the 2025-2029 HCD Plan.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

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CR-50 - HOME 24 CFR 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

All HOME-assisted affordable rental housing facilities due for inspection in 2025 were inspected.

Inspectors from the South Bend/St. Joseph County Building Department perform the inspections. The following units were inspected to confirm compliance with established housing codes:

Oaklawn Group Home (08/2025) – Common areas and four (4) units inspected. Required repairs are noted on the attached document. Reinspected (12/2025) and all items were satisfactorily corrected.

East Bank Apartments (09/2025) – Common areas and 15 units inspected. Required repairs are noted on the attached document. Reinspected (12/2025) and all items were satisfactorily completed.

Oliver Apartments (08/2025) – Common areas and 16 units inspected. Required repairs are noted on the attached document. Reinspected (12/2025) and all items were satisfactorily corrected.

Gemini Apartments (08/2025) – Common areas and three (3) units were inspected. Required repairs are noted on the attached document. Reinspected (12/2025) and all items were satisfactorily corrected.

Hope Apartments (08/2025) – Common areas and 11 units inspected. Required repairs are noted on the attached document. Reinspected (12/2025) and all items were satisfactorily corrected.

South Bend Heritage – 421 Sherman, South Bend (08/2025) – Single-family rental house inspected both exterior and interior. Reinspected (12/2025) and all items were satisfactorily corrected.

Letters were sent to each apartment community and management company detailing the deficiencies. Management was directed to make the necessary repairs and to report to DCI and Building Department staff when the units were ready for a reinspection. All items noted were found satisfactorily corrected during the follow-up inspection at each property.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

The following language is included in every HOME contract executed between the St. Joseph County Housing Consortium and recipient of HOME funds:

“The Participant agrees to carry out the Consortium policy and procedures for affirmative marketing by the use of community-wide publications, approved Equal Housing Opportunity logo type or slogan in any applicable marketing of housing assisted with HOME funds, and by any other procedure delineated in attached Appendix V, "St. Joseph County Housing Consortium Affirmative Marketing Procedures".

Participants who are not in compliance with the above affirmative marketing will incur corrective actions as described in Appendix V (*included in attachment XXX*).

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

Program income totaling \$45,000 was received late in 2024 and was carried over to 2025 to be used toward a mortgage subsidy for a homebuyer. During 2025, only \$640.36 was received in Program Income. In total, \$45,599.53 in program income was applied to four projects: \$45,142.13 was applied to a mortgage subsidy for a Habitat for Humanity of St. Joseph County homebuyer, \$91.48 was applied toward a new construction house being built by the NNRO, \$91.48 was applied to a new construction rental quadplex being built by South Bend Heritage, and \$274.44 was applied toward a new construction house being built by the NNN. The new construction projects are still ongoing and the balance of \$182.83 on hand as of the end of 2025 will be applied to the next HOME project draw.

Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)

Affordable housing initiatives continued to be a focal point in the development and implementation of the 2025-2029 HCD Plan and 2025 Annual Action Plan and Program Year. The construction of new single family homes, as well as tenant-based rental assistance for severely mentally ill individuals, served to foster and maintain affordable housing in the City of South Bend. Homebuyer assistance projects completed in 2025 assisted in making new construction housing affordable to a total of seven income qualified homebuyers. Projects underway include a 54 unit multifamily rental community with PSH units, new construction of single family homes to be sold to LMI homebuyers, and new construction of multi-family rental units.

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	1	0	0	0	0
Total Labor Hours	500				
Total Section 3 Worker Hours	0				
Total Targeted Section 3 Worker Hours	0				

Table 14 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers	1				
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.	1				
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.	1				
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.	1				
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.	1				
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					

Other.					
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Table 15 – Qualitative Efforts - Number of Activities by Program

Narrative

At each Davis Bacon preconstruction meeting, Section 3 requirements are shared with the contractors. Each construction grant agreement addresses the Section 3 regulations found at 24 CFR 75. Community Based Developer Organizations (CBDO) and Community Housing Development Organizations (CHDO) are encouraged to target Section 3 workers. South Bend Heritage Foundation posts information regarding Section 3 opportunities at their corporate offices.

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