

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.

The City of Mishawaka receives an annual allocation of Community Development Block Grant (CDBG) funds from the U.S. Department of Housing and Urban Development (HUD). The funding received is based on a complex formula, including factors such as, population, number people living in poverty and the amount of pre-1940's housing stock. To receive this funding, the City of Mishawaka must set five-year goals based on the needs of the community. Each year, the City must write an Action Plan, allocating the funds to specific projects that meet the needs of those goals. To report the progress towards those goals, the City must also write a year-end evaluation report, called the CAPER. This is the CAPER for the 2014 fiscal year, covering the time between January 1, 2014 and December 31, 2014. The City of Mishawaka participates in the St. Joseph County Housing Consortium along with the City of South Bend and the unincorporated areas of St. Joseph County. The St. Joseph County Housing Consortium received an allocation \$743,432.00 of HOME funding including program income, in 2014. The City of South Bend is responsible for the administration of HOME funds and reports all the progress for all HOME funded projects in its own CAPER. The City received an allocation \$530,421 to be used in 2014. The challenge of that year's funding was that it was not received until late June. Challenges surrounding the passage of the federal budget delayed the allocation of funding to the City of Mishawaka. Allocations of 2014 funding to sub recipients were not processed until late August. As a result, many of the accomplishments of this allocation of funding were not reported until January and February of 2015. The City of Mishawaka targets its funding towards the Milburn Boulevard Area. This area is bound by the St. Joseph River on the north, Panama/12th Street on the South, Ironwood Drive on the West and Union Street on the east.

The following has been accomplished in the target area:

- 2 homeowners were assisted through Sumer of Service.
- 2 new homes were constructed for homeownership.
- 5 residents received assistance through Real Services Guardianship Program.
- 454 students were serviced by Boys and Girls Club.
- 7079 men, women and children received assistance from Mishawaka Food Pantry.
- 21 Locations were repaired with curb and sidewalk program as part of the Infrastructure allocation.
- 2 properties were demolished and cleared for potential homes to be constructed.
- 73 women and children were assisted by YWCA

This neighborhood has been targeted for several reasons, one of which is the documented economic need in the area. The area has a higher unemployment rate than the City of Mishawaka. In 2011, the unemployment rate for census tract 101 was 14.96 percent and the unemployment rate for census tract 102 was 9.26 percent. Both were higher than the City's unemployment rate of 8.8 percent. Of the total population for the area, 4,945 (56.6%) are considered low-moderate income. 19.16 percent of the population lived at or below the poverty level in 2011.

This is also a densely populated area that is largely residential with a mixture of owner occupied homes and rental properties. The U.S. Postal Service reported in September 2010 that 52 percent of the residential properties were vacant for 12 months prior. Yet, the homeownership rate for the area is still much higher than the rate for the entire City, 68.47 percent for the targeted area compared to 52.82 percent for the City of Mishawaka. It is for these reasons that many of the public service beneficiaries may be from this area, but because of reporting mechanisms in current use, the City of Mishawaka is unable to ascertain who came from this area to receive services. In 2014, the City of Mishawaka will work with services providers to track this information more closely.

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
Administration	Administration	CDBG: \$85,627	Other	Other	1	1	100%	2014	2014	100%
Affirmative Fair Housing	Non-Housing Community Development	CDBG: \$5000	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	1	1	0	2014	2015	0
Battered and Abused Spouses	Homeless	CDBG: \$8500	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	50	73	0	2014	2015	0
Clearance and Demolition	Non-Housing Community Development	CDBG: \$30000	Buildings Demolished	Buildings	5	1	5%	2014	2015	5%
Demo and Clearance with Intent to Rebuild	Non-Housing Community Development	CDBG: \$221873	Buildings Demolished	Buildings	12	2	18%	2014	2015	%18

Elderly Services	Non-Housing Community Development	CDBG: \$6500	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	2500	224	0	2014	2015	0
Elderly Services - Gaurdianship	Non-Housing Community Development	CDBG: \$6500	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	2500	5	0	2014	2015	0
Fair Housing	Non-Housing Community Development	CDBG: \$2000	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted			0	2014	2015	0
Homeowner Occupied Rehab	Affordable Housing	CDBG: \$18000	Homeowner Housing Rehabilitated	Household Housing Unit	20	2	19%	2014	2015	19%
Homeownership assistance	Affordable Housing	CDBG: \$25000	Homeowner Housing Added	Household Housing Unit	15	2	27%	2014	2015	27%
Owner Occupied Rehab	Affordable Housing	CDBG: \$5500	Homeowner Housing Rehabilitated	Household Housing Unit	10	2	0	2014	2015	0

Public Infrastructure	Non-Housing Community Development	CDBG: \$61921	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	30	21	85%	2014	2015	85%
Mishawaka Food Pantry	Non-Housing Community Development	CDBG: \$10000	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	12500	7079	0	2014	2015	0
SB Department of Community Investment	Planning and support	CDBG: \$5000	Other	Other	1	1	0	2014	2015	0
Youth Services	Non-Housing Community Development	CDBG: \$39000	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	10000	454	0	2014	2015	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.

The City of Mishawaka completed many activities over the course of the year. Social service projects and public services exceeded the goals set in the Consolidated Plan. The Mishawaka Food Pantry served 7,079 people in 2014, making it the most far-reaching program that is funded through CDBG dollars in Mishawaka. The Boys and Girls Club was the second largest program, serving 454 people, accomplishing of its annual goal. When reviewing these accomplishments, it is apparent that the annual goals can be increased in the next Consolidated Plan to match the realistic expectations of these organizations service capabilities.

Other housing goals have been slow to be developed. The City of Mishawaka anticipates reporting accomplishments for these projects in the next two to three years as properties are developed. The end use will depend on market demands and what fits best for the surrounding neighborhood.

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	5975	0
Black or African American	2490	0
Asian	58	0
American Indian or American Native	46	0
Native Hawaiian or Other Pacific Islander	1	0
Total	316	0
Hispanic	468	0
Not Hispanic	155	0

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

Narrative

Narrative

The City of Mishawaka served a variety of racial and ethnic groups. The primary race served by these funds is the white population. In addition to the groups listed above, the City of Mishawaka served one person who classified themselves as “Asian/White,” 18 who classified themselves as “Black, African American/White” and 136 who classified themselves as “Other Multi-Racial.”

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Amount Expended During Program Year
CDBG	415,602.36
HOME	

Table 3 - Resources Made Available

Narrative

The challenge for the City of Mishawaka in 2014 was spending funding in a timeline manner. A substantial amendment was written is awaiting approval which will reallocate funds from 2012, 2013, 2014 projects to projects issued in 2015.

Public service projects were able to spend 2014 funding but construction projects have been delayed until 2015. All of these funds were spent in the Milburn Blvd target area.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
City of Mishawaka	100	60	
MILBURN BLVD AREA	53	40	Public Infrastructure Improvements

Table 4 – Identify the geographic distribution and location of investments

Narrative

The City of Mishawaka targets its funding towards the Milburn Boulevard Area. This area is bound by the St. Joseph River on the north, Panama/12th Street on the South, Ironwood Drive on the West and Union Street on the east. 8,685 residents live in this community and experience a higher rate of unemployment and poverty than the City as a whole unit.

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.

The reporting for all HOME funds was completed as part of the 2014 CAPER for the City of South Bend and the St. Joseph County Housing Consortium. As such, the following tables related to HOME funds have been left blank as to not duplicate the number counts.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	0
2. Match contributed during current Federal fiscal year	0
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	0
4. Match liability for current Federal fiscal year	0
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	0

Table 5 – Fiscal Year Summary - HOME Match Report

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

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 beginning 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 \$
0	0	0	0	0

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

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	2	2
Number of Special-Needs households to be provided affordable housing units	0	0
Total	2	2

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	3	2
Number of households supported through Rehab of Existing Units	6	2
Number of households supported through Acquisition of Existing Units	0	0
Total	9	4

Table 12 – Number of Households Supported

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

The past few years have been challenging to spend and report on all of the projects in the past, including the project “slum/blight demo with the intent to rebuild.” This project is where the City of Mishawaka demolishes a property or cleans up a property with the intent to rebuild on the property, benefiting a low to moderate-income household or neighborhood. The challenge comes with the timing of the project. The time to clean up a property to a finished project can often take years. Reporting on projects of that magnitude take time and thus the progress towards goals appears sluggish despite the fact much work has taken place.

Discuss how these outcomes will impact future annual action plans.

The City of Mishawaka will partner with Real Services in 2015 to provide a weatherization program to assist 15-20 homes. The project will enable the City of Mishawaka to help a growing segment of the community to make the home safe and more energy efficient. This project will enable the City to show marked improvement towards housing goals while the planning and design of other housing on recently cleaned properties takes place.

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 Persons Served	CDBG Actual	HOME Actual
Extremely Low-income	7391	0
Low-income	344	0
Moderate-income	103	0
Total	7,838	0

Table 13 – Number of Persons Served

Narrative Information

The City of Mishawaka served 7,838 persons who earn below 80 percent of the area median family income. Housing and some public services are required to document the income level of each person who is served in the program. Only the programs serving the elderly are able to presume the clientele meet the HUD requirements for serving low and moderate-income households. The YWCA of Mishawaka serves extremely low- income families. This program serves women leaving a domestic violence situation and seeking immediate shelter.

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

The City of South Bend is responsible for leading the area's Continuum of Care. St. Joseph County is its own Continuum of Care and is not part of the Balance of State for Indiana. The Continuum of Care (CoC) agencies have worked together to design and implement a collaborate process based on referrals and complementary programs and services. For the recent HPRP process, one agency served as the single point of entry to provide financial assistance and make referrals to other appropriate agency partners. The process included shelter housing, movement to current Emergency Solutions Grant (ESG) or Supportive Housing Programs (SHP) funded agency programs, and working with the CoC to ensure needs are met appropriately per client. Case management services were available through four agencies to regularly assess the needs of clients.

Addressing the emergency shelter and transitional housing needs of homeless persons

The CoC continued to discuss and work on strategies that will result in the following priorities:

- Restructuring the traditional shelter system toward the Housing First model and meeting Hearth Act Priorities
- Focus on rapid re-housing activities with ESG
- Using two distinct approaches, one for situation impoverished homeless individuals and one for the chronically impoverished homeless, to re-house them
- Reducing the unsheltered or precariously housed population
- Reducing the time spent in transitional housing

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

Discharge planning with the community continues to be extremely difficult. While the hospitals and community mental health centers have coordinated plans with the emergency shelter facilities, they are still less than ideal for an individual just released from their care. Additionally, county and state correctional facilities are not coordinating their releases; it is not uncommon to have an individual arrive at a facility with paperwork ordering them into residence when there is no available bed. With the

support of the Indiana Housing and Community Development Authority, the CoC has been working with the State Department of Correction and the Department of Child Services to improve the coordination of discharge policies.

The CoC has developed discharge coordination policies for foster care, health care, and mental health care systems.

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

Health Care: Memorial Hospital and Health Care systems and St. Joseph Regional Medical Center are the two major health care centers in the community. Both have written protocols concerning the Discharge Planning and Process in place. Discharge planning begins at the time of admission. The protocols state that the social worker/case manager shall provide assistance when identified or requested. Both health care facilities meet with the CoC to discuss a better-coordinated discharge plan for homeless or potentially homeless individuals. Future revisions of their policies will specifically address the hospitals not discharging to McKinney-Vento funded shelters.

Mental Health: Memorial Epworth Center has numerous written policies, protocols and Memorandums of Understanding involving discharge of homeless or potentially homeless individuals. If this is the case, the protocol instructs the social worker to contact the Center for the Homeless and/or other shelters to find out whether the individual is banned, timed-out or needs to go to the grievance board. The social worker is also to administer a STAT urine drug test to establish that the patient has no drugs in his/her system and is able to go to the Center for the Homeless per their requirements. Memorial Epworth Center maintains a Center for the Homeless Discharge Tracking Sheet to track discharges to the center and the sheet is reviewed monthly by the Director of Clinical Services on the last day of the month. A release of information is also available if the patient chooses to utilize Hope Ministries as the next step. MOUs are in existence with both Center for the Homeless and Hope Ministries. Neither the Center for the Homeless nor Hope Ministries are recipients of McKinney-Vento funding.

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

The chronically homeless, severely mentally ill, veterans, persons with HIV/AIDS, victims of domestic violence and youth were moved into rapid re-housing options rather than the traditional shelter system whenever possible.; the chronic substance abuse homeless subpopulation used a traditional model with expanded services and programs. Pursuit of large-scale permanent housing projects for the severely mentally ill is ongoing. The Center for the Homeless established a homeless veteran’s facility. The CoC is also considering a facility for the chronically homeless who typically stay outside of the shelter system.

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

Actions taken to address the needs of public housing

Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing comes in all sizes and types, from scattered single-family houses to high-rise apartments for elderly families. HUD administers federal aid to local housing agencies (HAs) that manage the housing for low-income residents at rents they can afford. Some housing agencies offer other services to residents in the communities, such as legal help, employment training, youth activities, fair housing counseling and homeownership counseling to name a few.

Despite their close proximity, the Cities of Mishawaka and South Bend have separate public housing agencies. Both housing agencies manage public housing units and voucher programs. Public housing units are communities managed by the public housing agency.

The mission of the Mishawaka Housing Authority is to:

- Provide low and moderate income families quality housing that is affordable, in decent, safe, and sanitary condition, and in good repair,
- To explore opportunities to increase housing/options,
- And to promote resident self-sufficiency.

The Mishawaka Housing Authority operates and manages three (3) communities of 293 units within the City of Mishawaka.

- Riverview 500 (113 units) for near elderly, elderly and disabled.
- Battel School Apartments (32 units) for near elderly, elderly and disabled
- Barbee Creek Village (148 units) for any low income household

Once a household earns enough income they can successfully rent a home in the general market, the Mishawaka Housing Authority may ask the household to do so to free up space for other families and households on the waiting list. **Currently, 60 households are on a waiting list for a public housing unit. The Mishawaka Housing Authority utilizes preferences to prioritize households on the waiting list.**

The household pays 30 percent of their gross monthly income and the voucher pays the remainder of the rent owed to the landlord. **260 people benefit from this program and 200 people are waiting for a voucher.** Since the Mishawaka Housing Authority is only allotted an annual amount, a household must “graduate” to self-sufficiency and/or move to another location to free up a voucher for someone. The Mishawaka Housing Authority maintains a waiting list of all households requesting a voucher. The waiting list is currently closed.

Local preferences have been given weight to allow families to move up or down the waiting list. For the

Section 8 program, the Mishawaka Housing Authority utilizes fewer preferences. They are:

- Living/working in Mishawaka;
- Enrolled in a training program or education beyond high school; and
- Elderly or disabled persons will be offered a voucher before other single households.
- The Mishawaka Housing Authority provides administrative functions for the Community Development Corporation of Mishawaka, Indiana (CDC) which is a not-for profit housing development corporation.

The CDC is a not-for-profit available to provide housing development within Mishawaka. Representatives from the City of Mishawaka sit on the Board of Directors for the CDC. The CDC owns two buildings providing housing for near elderly at market rate rents or tax credit rents. The Mishawaka Housing Authority, under contract, maintains and manages those buildings. The CDC also operates the assisted living services called the Vannoni Living Center at River View 500 with the Housing Authority providing administrative and personnel oversight

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

Once a household earns enough income they can successfully rent a home in the general market, the Mishawaka Housing Authority may ask the household to do so to free up space for other families and households on the waiting list. **Currently, 60 households are on a waiting list for a public housing unit.** The Mishawaka Housing Authority utilizes preferences to prioritize households on the waiting list. The following are the preferences for public housing units only:

- Living/working in Mishawaka;
- Enrolled in a training program or education beyond high school;
- Working more than 20 hours per week;
- Victims of domestic violence where children are involved;
- Elderly;
- Disabled;
- Previous tenant in good standing; and

Family of military service members on active duty to include the National Guard

Actions taken to provide assistance to troubled PHAs

The willingness to try new programs to better serve low-income households has enabled the Mishawaka Housing Authority to be a vital part of the affordable housing community. As such, the Mishawaka Housing Authority does not have a troubled status.

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)

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

The 2014 Action Plan recognized the following actions to serve underserved needs:

- Continue to emphasize the need for homeowner occupied rehab projects.
- Continue sending our First Time Homebuyer Applicants to Homeownership workshops.
- Maintain positive working partnerships with our approved Lenders for our Homebuyer program
- Support service groups that directly impact our community
- Support more coordinated and effective data collection, performance measurement and program evaluation.

The City of Mishawaka worked with a consultant and the Department of Housing and Urban Development to improve internal processes and reporting for internal and external projects. Revisions to the policies and procedures, reporting forms, applications and internal tracking documents were made and approved.

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

The City of Mishawaka followed the U.S. Department of Housing and Urban Development (HUD) rules for addressing lead based paint hazards when utilizing the Community Development Block Grant (CDBG) and other grant money to fund housing renovation. Any property with more than \$5,000 of federal funds invested must follow the rules for Lead Paint reduction. All homes, either those fully renovated or those with just minor repairs, must pass a lead paint clearance test if any hazards were located prior to renovation.

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

The City of Mishawaka funds a few public services that help families at or below the poverty level. One of them is the Mishawaka Food Pantry. This pantry serves approximately **7,880** households during the 2014 year. Not only did the households receive food assistance, clothing, household items and other miscellaneous assistance. During the consultation process for the 2014 Action Plan, the director for the Food Pantry discussed the need for case management services for households that come into the pantry. Many are under employed or unemployed and are not aware of the type of aid available to them. Coming to the food pantry is often a first step to find other services and assistance.

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

The City of Mishawaka sits just to the east of the City of South Bend. There is no visual or geographic boundary between the two cities. Rather, the border is a jagged line along Logan and Ironwood Drive that is the dividing line for the municipalities. Thus, affordable housing development, homelessness, social services are impacted very similarly between the two cities. Thus it is only natural that the two entities combine efforts on items such as Consolidated Planning, fair housing and the Continuum of Care.

The City of Mishawaka is part of a partner with the City of South Bend in many ways. The City of Mishawaka completes its own Consolidated Plan, the Action Plan, and year-end report, CAPER. The reporting for both cities is only complete when both cities complete their Action Plans and CAPERs. All of these reports are located in the on-line reporting system, IDIS, enabling both cities to see progress on their Consolidated Planning projects. The City of South Bend also implements fair housing programs on behalf of the City of Mishawaka. The 2014 included a workshop and other activities to further fair housing. Both cities participate in the St. Joseph County Housing Consortium, allocating HOME funding to affordable housing development projects. The two cities must work together to implement and report on the progress accomplished as part of the funding.

Internally, the City of Mishawaka is working diligently to improve its policies and procedures. The primary focus has been to improve reporting and record keeping. During the End of 2014, the City of Mishawaka worked with a consultant to help revise policies and procedures. The revisions included tighter reporting standards, monitoring procedures, project selection and an internal review of all project files.

The consultant also reviewed reporting documents and other paperwork used to implement programs. The results included:

- New performance based contracts
- New timesheets for staff
- Worksheets to track payments and reimbursements from HUD
- Draft citizen participation plan
- File checklists
- Income calculation worksheet
- Audit certification
- Program income reporting document
- Conflict of interest disclosure form
- External monitoring checklist
- Construction checklist
- Environmental review checklist/form

Since that time, the new documents and policies have been implemented as part of the normal routine

for the City of Mishawaka.

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

The St. Joseph County Continuum of Care (CoC) is the primary format for the coordination between housing and social service groups. The regularly scheduled monthly meetings provide a format to discuss long range planning, immediate needs, coordination, funding and resources the entire group can seek to address the needs of the poorest households in the community. The Center for Homeless is the primary administrator for the program. Participants in the CoC include the City of South Bend, YWCA of North Central Indiana, the local VA, Hope Ministries, Dismas House, Youth Service Bureau and AIDS Ministries

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

The St. Joseph County Housing Consortium prepared an Analysis of Impediments to Fair Housing (AI) in June 2010. The AI found no substantial impediments to fair housing, however areas exist where access to housing could be improved:

1. Monitor Federal guidelines for defining income. – Ongoing

The calculation of the federal poverty line does not take into account several expenses that affect an individual's ability to pay for housing. These include, but are not limited to, utility bills and child care obligations. Such expenses should be factored in as reductions to income to recalculate rent to an affordable level.

1. Continue analysis and efforts to expand the reach of the Human Rights Commission of South Bend to the City of Mishawaka and the rest of St. Joseph County. – Ongoing

The South Bend Human Rights Commission could become a county-wide agency. The City of Mishawaka engaged the services of an intern from Michigan State University's James Madison College of Public Affairs to conduct preliminary research on a possible collaboration between South Bend and Mishawaka. A county-wide agency would provide local access for all residents who need to ask questions or file complaints about fair housing. Currently, the City of Mishawaka supports fair housing efforts by the South Bend Human Rights Commission with CDBG funding.

1. Support economic development efforts that improve employment prospects for low and moderate-income individuals. – Ongoing

Development and investment in low-income areas is encouraged. Low-income households continue to be referred to budget and housing counseling programs to assist them to make positive monetary decisions and build wealth.

1. Work with entities providing services to ex-offenders to lessen barriers to employment and housing. Support organizations that provide housing and supportive services until an ex-offender realizes employment. – Underway; fund at least one such organization.

People returning to the community from prison often need assistance in securing jobs and affordable housing. The CoC is funding Dismas House, an organization which provides support and job referral services to ex-offenders with ESG funds, administered through the City of South Bend. With local dollars the City of South Bend Redevelopment Commission is funding Project Impact, an organization that provides job readiness training, counseling and education to ex-offenders to assist them in finding meaningful employment.

The City of Mishawaka funds an annual fair housing workshop in the spring. The workshop occurred on April 12, 2014. The City of South Bend recorded that 70-75 people attended the workshop. Topics included tenant rights, tips for landlords and how to report housing discrimination. Over the entirety of 2014, the Human Rights division fielded 426 housing calls.

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

Initial Review of Project Eligibility

1. Requests for funding must be supported with an application to be reviewed for allocation recommendation. Applications include specific information regarding design of project, cost of project and beneficiaries.
2. Each activity must be eligible under related program rules and must meet one of the three national objectives -- benefit low and moderate income persons, aid in the prevention or elimination of slum and blight conditions, or meet an urgent need which threatens the health or welfare of the community.
3. An activity must be consistent with local goals and objectives as expressed in adopted policies and/or established plans and must comply with related program regulations.
4. Successfully funded applicants are required to sign a funding agreement outlining all of the requirements, regulations and standards. Funding agreements for all real property activities shall specify the acceptable use of the property, the length of the restrictive period, and disposition requirements.

Ongoing Review of Project Compliance

1. On-site monitoring will be conducted as may be deemed necessary and reasonable by the City. Desk reviews and off-site monitoring will be an ongoing activity.
2. Claims for payment are filed, with appropriate documentation, with the program manager. The program manager reviews the claim and approves it for payment.
3. Quarterly, monthly, and/or annual reports on project and activity status are required of all sub-recipients.
4. The program manager will also monitor for beneficiary compliance.
5. The City of Mishawaka program activities for housing generally may include program income to the sub-recipient/contractor. The only housing program not completed by the City of Mishawaka, Community Development Department is with Habitat for Humanity of St. Joseph County. Habitat for Humanity of St. Joseph County is responsible for reporting all program income and its use to the City of Mishawaka. Program Income that cannot be immediately reinvested in the housing programs is

returned to the City of Mishawaka.

Follow-up and Enforcement

1. Compliance concerns are addressed at all phases of an activity, as soon as the project manager is aware of the issue. Technical assistance is provided as necessary to maintain compliance.
2. Annual reviews of sub-recipient activities are conducted by the project manager, using a checklist of areas to be reviewed. The annual reviews are followed up with written statements of compliance or non-compliance. In situations of non-compliance, the written statements detail methods and timeframes to bring the activity back into compliance.
3. Sub-recipients may be required to file a Certified Public Accountant (CPA) annual report of sub-recipient's financial stability and federally funded project expenditures. Records shall be maintained for five years after project closeout, which is when final payments and all related matters are closed.
4. Enforcement of activities not in compliance shall follow Part 85.43 with the right of appeal, as well as termination of a contract/agreement.

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.

The City of Mishawaka released the 2014 Consolidated Annual Performance and Evaluation Report (CAPER) for comment on March 5, 2015 for a period of 15 days. A copy of the legal ad for the public comment period is included in Appendix A. This document has been provided in the Community Development office for public comment as well as been available for comment via the website for the City of Mishawaka.

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.

N/A

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?	No
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[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-50 - HOME 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 §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.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 92.351(b)

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

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

The City of Mishawaka receives HOME funding through an allocation from the St. Joseph County Housing Consortium. All accomplishments for HOME funding have been reported in the CAPER for the Consortium, as written by the City of South Bend.

CR-60 - ESG 91.520(g) (ESG Recipients only)

ESG Supplement to the CAPER in *e-snaps*

For Paperwork Reduction Act

1. Recipient Information—All Recipients Complete

Basic Grant Information

Recipient Name

Organizational DUNS Number

EIN/TIN Number

Identify the Field Office

Identify CoC(s) in which the recipient or subrecipient(s) will provide ESG assistance

ESG Contact Name

Prefix

First Name

Middle Name

Last Name

Suffix

Title

ESG Contact Address

Street Address 1

Street Address 2

City

State

ZIP Code

Phone Number

Extension

Fax Number

Email Address

ESG Secondary Contact

Prefix

First Name

Last Name

Suffix

Title

Phone Number

Extension

Email Address

2. Reporting Period—All Recipients Complete

Program Year Start Date

Program Year End Date

3a. Subrecipient Form – Complete one form for each subrecipient

Subrecipient or Contractor Name: Real Services Guardianship Program
City: South Bend
State: IN
Zip Code: 46601
DUNS Number: 088738703
Is subrecipient a victim services provider: No
Subrecipient Organization Type: Non-For Profit
ESG Subgrant or Contract Award Amount: \$6500

Subrecipient or Contractor Name: Real Services Older Adult Crime Victim
City: South Bend
State: IN
Zip Code: 46601
DUNS Number: 088738703
Is subrecipient a victim services provider: yes
Subrecipient Organization Type: Non-For Profit
ESG Subgrant or Contract Award Amount: \$6500

Subrecipient or Contractor Name: Boys and Girls Club- After School Program
City: South Bend
State: IN
Zip Code: 46601
DUNS Number: 110219842
Is subrecipient a victim services provider: No
Subrecipient Organization Type: Non-For Profit
ESG Subgrant or Contract Award Amount: \$39000

Subrecipient or Contractor Name: Mishawaka Food Pantry
City: Mishawaka
State: IN
Zip Code: 46544
DUNS Number: 078622911
Is subrecipient a victim services provider: yes
Subrecipient Organization Type: Non-For Profit
ESG Subgrant or Contract Award Amount: \$10000

Subrecipient or Contractor Name: YWCA- Domestic Violence Program
City: South Bend
State: IN
Zip Code: 46601
DUNS Number: 084576065
Is subrecipient a victim services provider: yes
Subrecipient Organization Type: Non-For Profit
ESG Subgrant or Contract Award Amount: \$8500

Subrecipient or Contractor Name: Human Rights- Affirmative Fair Housing
City: South Bend
State: IN
Zip Code: 46601
DUNS Number:
Is subrecipient a victim services provider: Yes
Subrecipient Organization Type: Non-For Profit
ESG Subgrant or Contract Award Amount: \$5000

Subrecipient or Contractor Name: Human Rights- Housing Workshop
City: South Bend
State: IN
Zip Code: 46601
DUNS Number:
Is subrecipient a victim services provider: No
Subrecipient Organization Type: Non-For Profit
ESG Subgrant or Contract Award Amount: \$2000

CR-65 - Persons Assisted

4. Persons Served

4a. Complete for Homelessness Prevention Activities

Number of Persons in Households	Total
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 14 – Household Information for Homeless Prevention Activities

4b. Complete for Rapid Re-Housing Activities

Number of Persons in Households	Total
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 15 – Household Information for Rapid Re-Housing Activities

4c. Complete for Shelter

Number of Persons in Households	Total
Adults	
Children	
Don't Know/Refused/Other	73
Missing Information	
Total	73

Table 16 – Shelter Information

4d. Street Outreach

Number of Persons in Households	Total
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 17 – Household Information for Street Outreach

4e. Totals for all Persons Served with ESG

Number of Persons in Households	Total
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 18 – Household Information for Persons Served with ESG

5. Gender—Complete for All Activities

	Total
Male	
Female	1103
Transgender	
Don't Know/Refused/Other	6732
Missing Information	
Total	7835

Table 19 – Gender Information

6. Age—Complete for All Activities

	Total
Under 18	454
18-24	
25 and over	297
Don't Know/Refused/Other	7084
Missing Information	
Total	7835

Table 20 – Age Information

7. Special Populations Served—Complete for All Activities

Number of Persons in Households

Subpopulation	Total	Total Persons Served – Prevention	Total Persons Served – RRH	Total Persons Served in Emergency Shelters
Veterans				
Victims of Domestic Violence				
Elderly				
HIV/AIDS				
Chronically Homeless				
Persons with Disabilities:				
Severely Mentally Ill				
Chronic Substance Abuse				
Other Disability				
Total (unduplicated if possible)				

Table 21 – Special Population Served

CR-70 – ESG 91.520(g) - Assistance Provided and Outcomes

10. Shelter Utilization

Number of New Units – Rehabbed	
Number of New Units – Conversion	
Total Number of bed - nighths available	
Total Number of bed - nights provided	
Capacity Utilization	

Table 22 – Shelter Capacity

11. Project Outcomes Data measured under the performance standards developed in consultation with the CoC(s)

CR-75 – Expenditures

11. Expenditures

11a. ESG Expenditures for Homelessness Prevention

	Dollar Amount of Expenditures in Program Year		
	2011	2012	2013
Expenditures for Rental Assistance			
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance			
Expenditures for Housing Relocation & Stabilization Services - Services			
Expenditures for Homeless Prevention under Emergency Shelter Grants Program			
Subtotal Homelessness Prevention			

Table 23 – ESG Expenditures for Homelessness Prevention

11b. ESG Expenditures for Rapid Re-Housing

	Dollar Amount of Expenditures in Program Year		
	2011	2012	2013
Expenditures for Rental Assistance			
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance			
Expenditures for Housing Relocation & Stabilization Services - Services			
Expenditures for Homeless Assistance under Emergency Shelter Grants Program			
Subtotal Rapid Re-Housing			

Table 24 – ESG Expenditures for Rapid Re-Housing

11c. ESG Expenditures for Emergency Shelter

	Dollar Amount of Expenditures in Program Year		
	2011	2012	2013
Essential Services			
Operations			
Renovation			
Major Rehab			
Conversion			
Subtotal			

Table 25 – ESG Expenditures for Emergency Shelter

11d. Other Grant Expenditures

	Dollar Amount of Expenditures in Program Year		
	2011	2012	2013
Street Outreach			
HMIS			
Administration			

Table 26 - Other Grant Expenditures

11e. Total ESG Grant Funds

Total ESG Funds Expended	2011	2012	2013

Table 27 - Total ESG Funds Expended

11f. Match Source

	2011	2012	2013
Other Non-ESG HUD Funds			
Other Federal Funds			
State Government			
Local Government			
Private Funds			
Other			
Fees			
Program Income			
Total Match Amount			

Table 28 - Other Funds Expended on Eligible ESG Activities

11g. Total

Total Amount of Funds Expended on ESG Activities	2011	2012	2013

Table 29 - Total Amount of Funds Expended on ESG Activities