



CITY OF MISHAWAKA  
2017 ACTION PLAN  
“DRAFT”



# Executive Summary

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

### 1. Introduction

The City of Mishawaka is an "Entitlement City" determined by the U.S. Department of Housing and Urban Development (HUD) and receives community development funding. Entitlement Cities receive this funding based on a complex formula calculating various factors, including the total population, the percentage of pre-1940's housing stock and the number of people living in poverty. The City of Mishawaka is one of the smallest cities in Indiana to receive funding directly from HUD. Cities and towns smaller in population are not considered an Entitlement Community and must go to the State of Indiana to receive this type of funding. The City of Mishawaka receives funding called the Community Development Block Grant, or CDBG.

The City of Mishawaka, in conjunction with the City of South Bend and the St. Joseph County Housing Consortium, must complete a Five-Year Consolidated Plan to receive funding. The Consolidated Plan is an assessment of the needs in the community, relating to housing, public services, public facilities and infrastructure. The analysis looks at populations most affected by the current housing stock, state of the economy and the ability to meet daily living needs. Each year the city completes an annual update, called the Action Plan, which outlines priorities and goals to address those needs. The plan will outline specific projects and funding resources that will be used to meet the priorities and goals. At the end of each year, the City of Mishawaka will write a Consolidated Annual Performance and Evaluation Report to report the progress towards each of the Consolidated Plan goals. These three documents enable the public, elected officials and HUD to understand the needs in the community, provide input and measure progress and investment in the community.

This is the 2017 Action Plan, the third (3) year of the current Consolidated Plan, covering the calendar year 2017, from January 1st to December 31st.

### 2. Summarize the objectives and outcomes identified in the Plan

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

The City of Mishawaka will continue to focus on projects that target the Milburn Blvd. Neighborhood for revitalization with approximately 40% of the annual CDBG allocation. In conjunction with additional funding and partnering with the Engineering Department, the City will continue to complete replacing

curb and sidewalk making them ADA compliant in the Milburn area. The need for replacing curbs and sidewalks, owner occupied assistance, and spot/blight elimination in this area continue to be needed as houses are abandoned and/or foreclosed upon.

The City of Mishawaka has set out the following goals for 2017:

- Administration
- Direct Homeownership Assistance
- Improve Public Infrastructure
- Assist Homeowners with Owner Occupied Renovation Assistance
- Reduce Blight with Clearance of Unsafe Structures
- Promote Fair Housing Activities
- Help Individuals and Families with Support Through Public Services

### **3. Evaluation of past performance**

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

The City continues to support and provide funding for public service organizations to create and sustain suitable living environments for Mishawaka residents. CDBG funding was utilized to continue with public infrastructure project of replacing curb, sidewalk, drive approaches, and ADA ramps within the area bound by Battel St. Two homeowners were assisted with the owner-occupied repair program. The City continues a partnership with Habitat for Humanity for construction of low-moderate income housing.

### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

On July 7, 2016 the notice of the public hearings of the 2017 Action Plan process was published in the South Bend Tribune, and on the City of Mishawaka's website. Two public meetings were held on July 20, 2016 at the City of South Bend and City of Mishawaka offices at different times. Both meetings addressed the CDBG application process as well as the applying for HOME funding thru the St. Joseph County Housing Consortium.

The proposed 2017 Housing and Community Development Plan will be available for review September 30, 2016 for (30) day period, ending October 30, 2016. Comments will be accepted during those 30 days and will be considered when developing the Final 2017 Action Plan. Public Hearings will be held in Mishawaka and South Bend on October 12, 2016 during the public comment period.

### **5. Summary of public comments**

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

A summary of Citizen Participation during the 30 -day comment period will be included in the final 2017 Action Plan.

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

A summary of public comments / views not accepted and the reasons for not accepting them will be included in the final 2017 Action Plan.

**7. Summary**

The City of Mishawka will continue to strive to understand more about the needs in the community and address those needs of low- income households.

This Action Plan is part of the efforts by both Cities and community stakeholders to make it a “good place to live” for all households in the community, both the wealthy and low-income households. The document will outline the needs in the community and possible solutions to address those needs.

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	MISHAWAKA	
CDBG Administrator		Rebecca Miller
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

**Table 1 – Responsible Agencies**

**Narrative**

The City of Mishawaka is a partner organization with the City of South Bend. Each City receives its own allocation of CDBG funding. Together, along with St. Joseph County, the two cities share an annual of HOME Investment Partnerships Grant funding. The City of South Bend is the lead agency for that allocation and is responsible for administration of all the HOME funds. Any planning and reporting related to HOME funding is completed by the City of South Bend.

**Consolidated Plan Public Contact Information**

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 Department of Community Development  
 Mishawaka, IN 46544  
 rmiller@mishawaka.in.gov  
 574-258-1609

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

### **1. Introduction**

The City of Mishawaka staff met with sub grantees from 2016 to discuss progress and opinions on types of needs, and services provided by each organization. We will continue to work closely with sub-grantees to try to address and assess challenges in neighborhoods and any needs that residents feel the City of Mishawaka has not been addressed.

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

The City of Mishawaka conducted consultations with Mishawaka Food Pantry, YWCA, Boys and Girls Club, and Real Services and will continue to seek local agencies and stakeholders to provide outreach to assess needs in the community. The Citizen Participation Plan will continue to be revised to incorporate more consultations and ideas for effective data collection, performance measurement.

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

City of Mishawaka staff contacted and will attend Continuum of Care meetings and participate on efforts to address needs of the community regarding homelessness.

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

City of Mishawaka staff contacted and will attend Continuum of Care meetings.

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

The City of Mishawaka is a participant in United Way Poverty strategy team. Members from different organizations such as the Chamber of Commerce, Schools and other area organizations are researching and working on reducing poverty by focusing on education, income, health and basic needs of the community.

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	REAL SERVICES, INC.
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City staff monitors Real Services and conducted a consultation to provide Mishawaka with insight to benefits they provide clients and goals for future program years.
2	<b>Agency/Group/Organization</b>	BOYS & GIRLS CLUB OF ST. JOSEPH COUNTY
	<b>Agency/Group/Organization Type</b>	Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Needs - Unaccompanied youth
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City staff monitors the Boys and Girls Club and conducted a consultation to provide Mishawaka with insight to benefits they provide clients and goals for future program years.
3	<b>Agency/Group/Organization</b>	Mishawaka Food Pantry Inc.
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City staff monitors the Mishawaka Food Pantry and conducted a consultation to provide Mishawaka with insight to benefits they provide clients and goals for future program years.

4	<b>Agency/Group/Organization</b>	YWCA North Central Indiana
	<b>Agency/Group/Organization Type</b>	Housing Services-Victims of Domestic Violence Services-homeless Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Families with children
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City staff monitors the YWCA and conducted a consultation to provide Mishawaka with insight to benefits they provide clients and goals for future program years.
5	<b>Agency/Group/Organization</b>	United Way
	<b>Agency/Group/Organization Type</b>	Services- Children
	<b>What section of the Plan was addressed by Consultation?</b>	Services- Children
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City will monitor United Way to ensure program is successful.

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

The thirty day public comment period from the public will serve as outside consultation and approval by the public for the proposed changes.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	City of South Bend	The City of Mishawaka supports projects and programs that are part of CoC such as the DV shelter and services through the YWCA.

**Table 3 - Other local / regional / federal planning efforts**

**Narrative**

The partnership between the City of Mishawaka and the St. Joseph County Housing Consortium and its proximity to South Bend, requires a regional plan. Both Cities worked together to complete their Consolidated Plans as a single unit. However, the Action Plans, including projects selected for funding, are completed on an individual basis.

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

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

The City of Mishawaka published a notice in the South Bend Tribune and made a copy of the 2017 Action Plan available on City of Mishawaka website. The 2017 Action Plan incorporates recommendations for funding as well as public comments received. Comments are accepted for thirty days after the plan is available, and are considered when developing the final plan. Two public hearings one in Mishawaka and South Bend are held during the public comment period at different times of the day to accommodate a variety of schedules.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	General Public outreach	Funding request forms made available	No comments were received	No comments were received	<a href="http://www.mishawaka.in.gov">www.mishawaka.in.gov</a>
2	Public Meeting	Public Outreach	Hearing was attended by representatives from city of South Bend, Aids assistance office, St. Joseph County and City of Mishawaka	No comments were received	No comments were received	<a href="http://www.mishawaka.in.gov">www.mishawaka.in.gov</a>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	30 Day Comment Period	Public Outreach	City released draft Action Plan for comments			<a href="http://www.mishawaka.in.gov">www.mishawaka.in.gov</a>

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### Introduction

For the purpose of this document, the City has based its future allocation on previous year’s allocations. The final draft of the 2017 Action Plan will be submitted to HUD upon receiving notification from the allocation amount. Amounts listed below and as part of the individual projects listed in the next section could change based on final allocation amounts.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	488,534	65,000	0	553,534	977,068	Allocations may increase or decrease the annual allocation is an estimate from previous years funding.

**Table 5 - Expected Resources – Priority Table**

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

Mishawaka will leverage federal dollars through the public infrastructure projects, including local funding resources to complete curb and sidewalk projects. Comparatively, the CDBG portion used will be small compared to the larger public infrastructure projects through the city.

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

The City does own lots that have been purchased with CDBG funds in the past. The City intends to use the buildable lots accumulated in years past for builds with Habitat for Humanity prior to utilizing newly purchased lots.

**Discussion**

N/A

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Administration	2015	2019	Administration	MILBURN BLVD AREA City of Mishawaka	Administration	CDBG: \$93,706	Other: 1 Other
2	Public Infrastructure	2015	2019	Non-Housing Community Development	City of Mishawaka	Public Infrastructure	CDBG: \$150,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 4 Households Assisted
3	Owner Occupied Rehab	2015	2019	Affordable Housing	MILBURN BLVD AREA City of Mishawaka	Affordable Housing Assistance	CDBG: \$15,000	Homeowner Housing Rehabilitated: 3 Household Housing Unit
4	Spot Blight Clearance	2015	2019	Spot Blight Removal	MILBURN BLVD AREA City of Mishawaka	Spot Blight Elimination	CDBG: \$152,548	Buildings Demolished: 2 Buildings
5	Public Services- General	2015	2019	Non-Housing Community Development	MILBURN BLVD AREA City of Mishawaka	Public Services	CDBG: \$73,280	Public service activities other than Low/Moderate Income Housing Benefit:

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Fair Housing Activities	2015	2019	Non-Housing Community Development	MILBURN BLVD AREA City of Mishawaka	Public Services	CDBG: \$4,000	Other: 1 Other

Table 6 - Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Administration
	<b>Goal Description</b>	Administration
2	<b>Goal Name</b>	Public Infrastructure
	<b>Goal Description</b>	Fund public works improvement projects including curbs, sidewalks and street improvements within the City of Mishawaka.
3	<b>Goal Name</b>	Owner Occupied Rehab
	<b>Goal Description</b>	Provide assistance for home repairs to eligible low-mod income homeowners.
4	<b>Goal Name</b>	Spot Blight Clearance
	<b>Goal Description</b>	Fund acquisition, environmental needs and demolition of blighted structures within the City of Mishawaka.
5	<b>Goal Name</b>	Public Services-General
	<b>Goal Description</b>	Subsidize the operation of programs to benefit low-mod income families.

6	<b>Goal Name</b>	Fair Housing Activities
	<b>Goal Description</b>	City of Mishawka will offer fair housing activities and outreach within the community. This includes providing fair housing training to local landlord, bankers, developers, and other interested parties.

**Table 7 – Goal Descriptions**

## AP-35 Projects - 91.420, 91.220(d)

### Introduction

The City of Mishawaka will complete the following projects in 2017. Awards for these projects are subject to change from the public comment period and approval by the City of Mishawaka's Redevelopment Commission.

#	Project Name
1	Spot /Blight Demo & Clearance
2	Public Infrastructure- Curb, Streets, Sidewalks
3	Summer of Service
4	YWCA-Domestic Violence Shelter
5	Mishawaka Food Pantry
6	Real Services-Adult Guardianship Program
7	Boys and Girls Club- After school program
8	Fair Housing
9	City of Mishawaka- Administration
10	SB Comm & ED Administration
11	United Way- Kindergarten Readiness Camp

**Table 8 – Project Information**

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

## AP-38 Project Summary

### Project Summary Information

<b>1</b>	<b>Project Name</b>	Spot /Blight Demo & Clearance
	<b>Target Area</b>	MILBURN BLVD AREA City of Mishawaka
	<b>Goals Supported</b>	Spot Blight Clearance
	<b>Needs Addressed</b>	Spot Blight Elimination
	<b>Funding</b>	\$152,548
	<b>Description</b>	Spot /Blight Demo & Clearance
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	3 blighted properties will be demolished, funding acquisition, environmental needs and demolition of blighted structures within the City of Mishawaka.
	<b>Location Description</b>	City of Mishawaka
	<b>Planned Activities</b>	Funding acquisition, environmental needs and demolition of blighted structures within the City of Mishawaka.
<b>2</b>	<b>Project Name</b>	Public Infrastructure- Curb, Streets, Sidewalks
	<b>Target Area</b>	MILBURN BLVD AREA City of Mishawaka
	<b>Goals Supported</b>	Public Infrastructure
	<b>Needs Addressed</b>	Public Infrastructure
	<b>Funding</b>	150000

	<b>Description</b>	Fund public works improvement projects including curbs, sidewalks and street improvements within the City of Mishawaka
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	4
	<b>Location Description</b>	City of Mishawaka
	<b>Planned Activities</b>	Public works improvement projects including curbs, sidewalks and street improvements within the City of Mishawaka.
<b>3</b>	<b>Project Name</b>	Summer of Service
	<b>Target Area</b>	MILBURN BLVD AREA City of Mishawaka
	<b>Goals Supported</b>	Owner Occupied Rehab
	<b>Needs Addressed</b>	Affordable Housing Assistance
	<b>Funding</b>	\$15,000
	<b>Description</b>	Assist homeowners with Minor Repairs
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	3
	<b>Location Description</b>	City of Mishawaka
	<b>Planned Activities</b>	Assist homeowners with minor repairs
<b>4</b>	<b>Project Name</b>	YWCA-Domestic Violence Shelter
	<b>Target Area</b>	MILBURN BLVD AREA City of Mishawaka

	<b>Goals Supported</b>	Public Services-General
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	\$10,000
	<b>Description</b>	Domestic Violence Shelter
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	10
	<b>Location Description</b>	City of Mishawaka
	<b>Planned Activities</b>	Accessibility to a safe emergency place to stay at any time.
6	<b>Project Name</b>	Real Services-Adult Crime Victim
	<b>Target Area</b>	MILBURN BLVD AREA City of Mishawaka
	<b>Goals Supported</b>	Public Services-General
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	\$6,500
	<b>Description</b>	Provide residents age 60+ counseling, advocacy, referrals, and crime prevention information to victims.
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	5
	<b>Location Description</b>	City of Mishawaka
	<b>Planned Activities</b>	Provide residents age 60+ counseling, advocacy, referrals, and crime prevention information to victims.

<b>7</b>	<b>Project Name</b>	Mishawaka Food Pantry
	<b>Target Area</b>	MILBURN BLVD AREA City of Mishawaka
	<b>Goals Supported</b>	Public Services-General
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	\$14,000
	<b>Description</b>	Provide individuals and families with food, showers, clothing and services to promote self sufficiency.
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	7000
	<b>Location Description</b>	City of Mishawaka
	<b>Planned Activities</b>	Provide individuals and families with food, showers, clothing and services to promote self sufficiency.
<b>8</b>	<b>Project Name</b>	Real Services-Adult Guardianship Program
	<b>Target Area</b>	MILBURN BLVD AREA City of Mishawaka
	<b>Goals Supported</b>	Public Services-General
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	\$6,500
	<b>Description</b>	Ensure a safe and suitable living environment for vulnerable adults.
	<b>Target Date</b>	12/31/2017

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	3
	<b>Location Description</b>	City of Mishawaka
	<b>Planned Activities</b>	Ensure a safe and suitable living environment for vulnerable adults.
<b>9</b>	<b>Project Name</b>	Boys and Girls Club- After school program
	<b>Target Area</b>	MILBURN BLVD AREA City of Mishawaka
	<b>Goals Supported</b>	Public Services-General
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	\$30,280
	<b>Description</b>	Provide assistance for case management and support services for youth.
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	800
	<b>Location Description</b>	City of Mishawaka
	<b>Planned Activities</b>	Provide assistance for case management and support services for youth.
<b>10</b>	<b>Project Name</b>	Fair Housing
	<b>Target Area</b>	MILBURN BLVD AREA City of Mishawaka
	<b>Goals Supported</b>	Public Services-General Fair Housing Activities
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	\$4,000

	<b>Description</b>	Provide Fair Housing training
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	15-30
	<b>Location Description</b>	City of Mishawaka
	<b>Planned Activities</b>	Provide fair housing training
<b>11</b>	<b>Project Name</b>	City of Mishawaka- Administration
	<b>Target Area</b>	City of Mishawaka
	<b>Goals Supported</b>	Administration
	<b>Needs Addressed</b>	Administration
	<b>Funding</b>	\$88,706
	<b>Description</b>	Administration of CDBG funded projects.
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	City of Mishawaka
	<b>Planned Activities</b>	Administration of CDBG funded projects
<b>12</b>	<b>Project Name</b>	SB Comm & ED Administration
	<b>Target Area</b>	MILBURN BLVD AREA City of Mishawaka
	<b>Goals Supported</b>	Administration
	<b>Needs Addressed</b>	Administration

	<b>Funding</b>	\$5,000
	<b>Description</b>	South Bend Community & Economic Administration
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	City of Mishawaka
	<b>Planned Activities</b>	South Bend administration support
<b>13</b>	<b>Project Name</b>	United Way- Kindergarten Readiness Camps
	<b>Target Area</b>	City of Mishawaka
	<b>Goals Supported</b>	Public Services- General
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	\$6,000
	<b>Description</b>	Improve pre-literacy and essential skills necessary for success in school.
	<b>Target Date</b>	12/31/2007
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	80-100
	<b>Location Description</b>	City of Mishawaka
	<b>Planned Activities</b>	Kindergarten readiness Camps

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

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

The City of Mishawaka Plans to continue to focus on the Milburn Boulevard area and within the City of Mishawaka limits.

**Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
MILBURN BLVD AREA	40
City of Mishawaka	60

**Table 9 - Geographic Distribution**

**Rationale for the priorities for allocating investments geographically**

This neighborhood was 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. Of the total population for the area, 4,945 (56.6%) are considered low-moderate income.

**Discussion**

Efforts by the City of Mishawaka departments in the target area allow community development to better justify the continued use of CDBG funds within the target area.

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

### **Introduction**

The City of Mishawaka will utilize the Community Development Block Grant to address the general community development needs. The primary use of these funds will be to help the economic recovery of the area and to upgrade infrastructure in the community.

### **Actions planned to address obstacles to meeting underserved needs**

As part of its strategic planning, the St. Joseph County Continuum of Care (CoC) has established the following objectives:

- Create new permanent housing beds for chronically homeless individuals.
- Increase percentage of homeless persons staying in permanent housing over 6 months to at least 77 percent.
- Increase percentage of homeless persons moving from transitional housing to permanent housing to at least 65 percent.
- Increase percentage of persons employed at program exit to at least 20 percent.
- Decrease the number of homeless households with children.

To meet these objectives, the CoC is creating goals for the next 1, 5, and 10 years.

### **Actions planned to foster and maintain affordable housing**

The primary strategy in the Consolidated Plan, covering the years 2015 to 2019 for the City of Mishawaka will be to reduce the housing cost burden for homeowners wanting to live closer to work and creating suitable living environments for those households.

Additional Strategies with non-financial support:

- Support economic development efforts that improve employment prospects for low and moderate-income individuals.
- Development and investment in low-income areas is encouraged.
- Support public and private partnerships to develop affordable housing.
- Support affordable, senior housing development.

### **Actions planned to reduce lead-based paint hazards**

The Mishawaka Department of Community Development addresses lead based paint when performing any CDBG related homeownership activities. Any rehab work that the City performs that is related to rehabilitation and/or demolition is subject to very strict lead hazard requirements. The testing and

clean-up is handled by a certified lead inspector, as needed. The City also shares HUD's Lead Hazard Handbook information with potential clients prior to performing any work.

The St. Joseph County Health Department's Lead Program offers a variety of services to county residents, including:

- Free blood-lead tests for children 6 and under
- Free blood-lead tests for pregnant women
- Free lead risk assessments of housing
- Free Healthy Homes assessments including indoor air assessment and safety checks
- Case management of lead-poisoned children
- Public trainings and educational programs

### **Actions planned to reduce the number of poverty-level families**

Tackling poverty is one of the most important factors in reducing social exclusion and improving the lives of Mishawaka residents. This strategy is crucial for demonstrating the City of Mishawaka's commitment to tackling poverty. The City, in partnership with the social service and housing provider community, will strive for the goals and strategies below to help households stay out of poverty or become self-sufficient and elevate themselves from living in poverty.

- Promote economic empowerment by supporting facilities, services and activities aimed at developing the self-sufficiency for all low to moderate-income residents. Programs and activities to be supported over the next five years include: Youth services, Healthcare, Food banks
- Promote Section 3 opportunities in current housing projects
- Continue to work with local agencies to identify barriers and issues related to poverty and support programs that will help low to moderate-income households overcome those barriers.

### **Actions planned to develop institutional structure**

Through administrative efforts and partnerships in the community, the City of Mishawaka will work to increase coordination across the area, with the intended outcome of improving services for low-income households. The Continuum of Care and the St. Joseph Housing Consortium can provide an outlet for this coordination and capacity building.

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

The Continuum of Care and the United Way of St. Joseph County are the primary ways to connect all service providers throughout St. Joseph County. Both groups will continue its efforts to build capacity and coordinate service provisions across the county in the coming year.

## **Discussion**

The 2017 Action Plan will address many items as noted in the previous discussion points. However, as a recipient of HUD funds, the City of Mishawaka must certify it will affirmatively further fair housing. The City is committed to ensuring fair housing choice for all residents within its jurisdiction. The City of Mishawaka, in partnership with the City of South Bend, published an Analysis of Fair Housing in 2014 and will run through fiscal year 2019.

The Analysis of Impediments to Fair Housing evaluated regulations as to zoning and planning regulations and their impact on housing. The study has found that the following impediments to fair housing choice exist within St. Joseph County:

Racial and ethnic minority concentration.

1. Lack of fair housing choice and access to public services for persons with limited English Proficiency.
2. Higher rates of unemployment for the protected classes.
3. A disparity housing affordability when comparing median housing values versus median income.
4. Lack of large rental housing units with more bedrooms, disproportionately affecting protected classes.
5. Lack of awareness of fair housing and where to handle complaints.
6. Lack of rental housing meeting the demand for use with housing choice vouchers.
7. Lack of public transit, restricting transportation for 2nd and 3rd shift workers, and those living outside City limits.

The City of Mishawaka, as a recipient of federal CDBG, must take appropriate actions to overcome the effects of the impediments identified within this plan and maintain records reflecting the analysis and actions taken. The City will engage the Fair Housing Center of Central Indiana over the next year to provide open educational sessions for local developers, bankers, realtors, landlords and other stakeholders interested in fair housing.

## Program Specific Requirements

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

#### Introduction

The City of Mishawaka expects to receive \$488,534 based on the previous years' funding and HUD estimates. Funding for the 2017 fiscal year will depend on passage of a full year appropriation to the U.S. Department of Housing and Urban Development (HUD) by the U.S. Congress.

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	65,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>65,000</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	72.00%

## **Discussion**

The City of Mishawaka will certify a low moderate-income benefit over a three-year period, 2015, 2016 and 2017. The City of Mishawaka will utilize CDBG funding to address blighted properties in the community. Over the three-year certification period, the City of Mishawaka will have spent 70 percent of its allocation towards activities benefit low and moderate-income persons.