

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 2018 Action Plan, the fourth (4) year of the current Consolidated Plan, covering the calendar year 2018, 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 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 along the Main st., Liberty, Broadway and Mishawaka Avenue Boundaries. 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 2018:

- 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 will continue to be utilized with public infrastructure projects of replacing curb, sidewalk, drive approaches, and ADA ramps. 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 18, 2017 the notice of the public hearings of the 2018 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 31, 2017 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 2018 Housing and Community Development Plan was available for review October 4, 2017 for (30) day period, ending November 3, 2017. Comments were accepted during those 30 days and were be considered when developing the Final 2018 Action Plan. Public Hearings were held in Mishawaka and South Bend on October 17, 2017 during the public comment period.

An amended copy of the 2018 Action Plan will be available for public review on February 26, 2018 for (30) day period, ending March 26, 2018. A public meeting will be held on March 12, 2018 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.

City of Mishawaka staff decided to amend the 2018 Action Plan to re-allocate funds from projects/ activities that are slow moving and have a delay in completing their goal and allocate the funding to other projects.

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

No comments/ concerns were submitted during the 30 day public comment period for the proposed 2018 Action Plan.

7. Summary

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	MISHAWAKA	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

City of Mishawaka
Department of Community Development
Mishawaka, IN 46544
lviramontes@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 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 asses 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 is in contact with Continuum of Care members and will consult with Mishawaka Food Panty regarding efforts to address the needs of homeless in our community.

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

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

Table 2 – Agencies, groups, organizations who participated

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

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

The (30) 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 2018 Action Plan available on City of Mishawaka website. The 2018 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	www.mishawaka.in.gov
2	Public Hearing	Public Outreach	Hearing was attended by representatives from City of South Bend and 1 person from general public.	No comments were received	No comments were received	www.mishawaka.in.gov
3	Newspaper Ad	Public Outreach	City released draft Action Plan for 30 day Comment Period.	No comments were received.	No comments were received	www.mishawaka.in.gov
4	Newspaper Ad	Public Outreach	City released draft of Amended Action Plan for 30 day comment Period.			www.mishawaka.in.gov

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Mishawaka has based its future allocation on previous year’s allocations. The final draft of the 2018 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 Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	462,542	20,691	112,862	596,095	0	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: \$114,219	Other: 1 Other
3	Public Infrastructure	2015	2019	Non-Housing Community Development	City of Mishawaka	Public Infrastructure Public Services	CDBG: \$287,462	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 4 Households Assisted
4	Fair Housing Activities	2015	2019	Non-Housing Community Development	City of Mishawaka	Administration	CDBG: \$5,000	Other: 1 Other
5	Public Services- General	2015	2019	Non-Housing Community Development	MILBURN BLVD AREA	Public Services	CDBG: \$89,414	Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
6	Owner Occupied Rehab	2015	2019	Affordable Housing	City of Mishawaka	Affordable Housing Assistance	CDBG: \$100,000	Homeowner Housing Rehabilitated: 10 Household Housing Unit

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Administration
	Goal Description	Adminstration of all CDBG funded Projects.
3	Goal Name	Public Infrastructure
	Goal Description	Fund public works improvement projects including curbs, sidewalks and street improvements within the City of Mishawaka
4	Goal Name	Fair Housng Activities
	Goal Description	Fair Housing training
5	Goal Name	Public Services-General
	Goal Description	Subsidize the operation of programs to benefit low-mod income families.
6	Goal Name	Owner Occupied Rehab
	Goal Description	Provide assistance for home repair to eligible low-mod income homeowners

AP-35 Projects - 91.420, 91.220(d)

Introduction

The City of Mishawaka will complete the following projects in 2018. 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	City of Mishawaka Administration
2	South Bend Consortium
3	Fair Housing
4	Mishawaka Food Pantry
5	YWCA
6	Adult Guardianship
7	Boys and Girls Club
8	Public Infrastructure
9	Real Services Pehab Program

Table 7 – Project Information

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

The recommendation for funding was based on needs in the community as well as applications received. Any changes made will be done so based on allocation amounts and any comments received during 30 day public comment period.

AP-38 Project Summary

Project Summary Information

1	Project Name	City of Mishawaka Administration
	Target Area	MILBURN BLVD AREA City of Mishawaka
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	CDBG: \$109,219
	Description	Administration of CDBG Funded Projects
	Target Date	12/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	1
	Location Description	City of Mishawaka
	Planned Activities	Adminster CDBG funded projects
2	Project Name	South Bend Consortium
	Target Area	City of Mishawaka
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	CDBG: \$5,000
	Description	administration
	Target Date	12/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	1
	Location Description	City of Mishawaka
	Planned Activities	Provide administraiton assistance as part of the consortium
3	Project Name	Fair Housing
	Target Area	City of Mishawaka
	Goals Supported	Fair Housng Activities

	Needs Addressed	Administration
	Funding	CDBG: \$5,000
	Description	Provide fair housing training.
	Target Date	12/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	1
	Location Description	City of Mishawaka
	Planned Activities	Provide fair housing training seminars to public
4	Project Name	Mishawaka Food Pantry
	Target Area	MILBURN BLVD AREA City of Mishawaka
	Goals Supported	Public Services-General
	Needs Addressed	Public Services
	Funding	CDBG: \$25,414
	Description	Provide individuals and families with food, showers, clothing and services to promote self sufficiency.
	Target Date	12/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	7000
	Location Description	City of Mishawaka
	Planned Activities	Provide individuals and families with food, showers, clothing and services to promote self sufficiency.
5	Project Name	YWCA
	Target Area	City of Mishawaka
	Goals Supported	Public Services-General
	Needs Addressed	Public Services
	Funding	CDBG: \$14,000
	Description	Domestic Violence Shelter
	Target Date	12/31/2018

	Estimate the number and type of families that will benefit from the proposed activities	10
	Location Description	City of Mishawaka
	Planned Activities	Accessibility to a safe emergency place to stay at any time
6	Project Name	Adult Guardianship
	Target Area	City of Mishawaka
	Goals Supported	Public Services-General
	Needs Addressed	Public Services
	Funding	CDBG: \$15,000
	Description	Ensure a safe and suitable living environment for vulnerable adults.
	Target Date	12/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	6
	Location Description	City of Mishawaka
	Planned Activities	Ensure a safe and suitable living environment for vulnerable adults.
7	Project Name	Boys and Girls Club
	Target Area	City of Mishawaka
	Goals Supported	Public Services-General
	Needs Addressed	Public Services
	Funding	CDBG: \$35,000
	Description	Provide assistance, case management and support services for youth.
	Target Date	12/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	800
	Location Description	

	Planned Activities	Provide assistance, case management, and support services for youth
8	Project Name	Public Infrastructure
	Target Area	City of Mishawaka
	Goals Supported	Public Infrastructure
	Needs Addressed	Public Infrastructure
	Funding	CDBG: \$287,461
	Description	Public Infrastructure Curbs, Streets and sidewalks
	Target Date	12/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	4
	Location Description	City of Mishawaka
	Planned Activities	Public works improvement projects including curbs, sidewalks and street improvement within the City of Mishawaka
9	Project Name	Real Services PeHab Program
	Target Area	City of Mishawaka
	Goals Supported	Owner Occupied Rehab
	Needs Addressed	Affordable Housing Assistance
	Funding	CDBG: \$100,000
	Description	Homeowner Occupied homes to be Rehabbed for accessibility
	Target Date	12/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	12
	Location Description	City of Mishawaka
	Planned Activities	Assist 12 income eligible homeowners with repairs making homes accessible.

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 in the Milburn Boulevard area including Census tracts 101,106,113.01,115.01 within the City of Mishawaka.

Geographic Distribution

Target Area	Percentage of Funds
MILBURN BLVD AREA	40
City of Mishawaka	60

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

This neighborhood is targeted due to documented economic need in the area with its highest unemployment rate in the City of Mishawaka. The area population is 4,945 (56.6%) are considered of low-moderate income.

Discussion

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

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

Introduction

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. 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.

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

The Residential Tax Abatement Program is available to potential homeowners for consideration when thinking about homeownership. This allows a phasing in the costs that can lessen immediate financial burden and, coupled with the legislative property tax cap, could be critical to new homeowners.

Discussion

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.

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 2018 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.
1. Higher rates of unemployment for the protected classes.
1. A disparity housing affordability when comparing median housing values versus median income.
1. Lack of large rental housing units with more bedrooms, disproportionately affecting protected classes.
1. Lack of awareness of fair housing and where to handle complaints.
1. Lack of rental housing meeting the demand for use with housing choice vouchers.
1. 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 continues to work with the Fair Housing Center of Central Indiana in providing 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 \$462,542 based on the previous years' funding and HUD estimates. Funding for the 2018 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
Total Program Income:	65,000

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, 2016, 2017 and 2018. 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.