



CITY OF MISHAWAKA

2021 ANNUAL ACTION PLAN

“FINAL”

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 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 toward 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 2021 Action Plan, the second (2) year of the current Consolidated Plan, covering calendar year 2021 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 has set out the following goals for 2021:

- Help Individuals and Families with Support through Public Services

- Promote Fair Housing
- Assist Homeowners with Owner Occupied assistance
- Improve Public Infrastructure
- Direct Homeownership Assistance
- Administration
- Remove and eliminate slum and blighting conditions through demolition of vacant and abandoned structures throughout the City.

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 of Mishawaka continues to support and provide funding for public services organizations to create and sustain suitable living environments for mishawaka residents. Each year the City prepares its Consolidated Annual Performance and Evaluation Report (CAPER). This report is submitted within ninety (90) days after the start of the new program year. With COVID-19 occurring mid March 2020 and government restrictions projects were halted and programs stopped operating at their normal capacity to handle and assist with the pandemic resulting in funding not being spent in a timely manner.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City of Mishawaka has followed its Citizen Participation Plan. ON October 1, 2020 the notice of the public hearings of the 2021 Action Plan Process was published in the South Bend Tribune, and on the City of Mishawaka's website.

The proposed 2021 Housing and Community Development Plan was available for review on October 2, 2020 for (30) day period, ending November 2, 2020. Comments are accepted during those 30 days and are considered when developing the Final 2021 Action Plan. Public Hearings were held in Mishawaka and South Bend on October 14, 2020 during the public comment period.

A copy of the "Draft 2021 Annual Action Plan" was on public display on the City of Mishawaka's website (www.mishawaka.in.org) and at the following locations:

- **Mishawaka-Penn-Harris Public Library**
- Mishawaka Branch 209 Lincolnway East Mishawaka, IN 46544
- **Mishawaka-Penn-Harris Public Library**
- Bittersweet Branch 602 Bittersweet Road Mishawaka, IN 46544
- **City of Mishawaka Planning Department**
- 600 E 3rd Street Mishawaka, IN 46544

- **City of South Bend Department of Community Investment**
- 227 W. Jefferson Blvd. Suite 1400 S, South Bend, IN 46601

The City of Mishawaka updated its Citizen Participation Plan to include provisions for public display and public comment during a declaration of a state of emergency by the Governor of Indiana and the City loses its ability to hold public hearings in person. These provisions shortened display periods for plans and substantial amendments to 5 days, allowed for virtual public meetings, and the requirement that plans either be displayed on the City's website or be emailed to any resident that requests them within two (2) business days.

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.

Comments received during the 30 day comment period will be included in the Final Copy of the 2021 Action Plan.

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

Comments received during the 30 day comment period will be included in the Final copy of the 2021 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 into 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	Department of Community Development
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

The administering lead agency is the City of Mishawaka’s Department of Community Development for the CDBG Program. Along with St. Joseph County, the City of South Bend and the City of Mishawaka share an annual HOME Investment Partnership (HOME) Grant. The City of South Bend is the lead agency for the allocation and is responsible for the administration of all HOME funds. The City of Mishawaka prepares the Five Year Consolidated Plan, Annual Action Plans, ERR’s, and the Consolidated Annual Performance and Evaluation Reports (CAPER), processes pay requests, performs contracting, and oversight of the programs on a day to day basis.

Consolidated Plan Public Contact Information

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 Website: <http://mishawaka.in.gov>

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

1. Introduction

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 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)).

Consultations were done with several Public Agencies such as the 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 the needs in the community. The Citizen Participation Plan will continue to be revised to incorporate more consultations and ideas for effective data collection, performance measures.

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.

The Indiana Balance of State CoC addresses the needs of homeless persons and persons at risk of becoming homeless in St. Joseph County. St. Joseph County is a separate region within the Balance of State CoC that encompasses all of, and only St. Joseph County. The region has utilized Coordinated Entry since January of 2019 to determine the needs of homeless individuals and families and place them in the program best suited to provide them with housing and services. Persons who are homeless or at-risk of becoming homeless are evaluated using the VI-SPDAT and placed in the appropriate housing. The VI-SPDAT metric prioritizes veterans and domestic violence survivors. The adoption of Coordinated Entry, placement rates of homeless individuals and families have been high.

The Point in Time Counts for Sheltered and Unsheltered homeless persons are completed on a designated date twice a year in the months of January and July. The results of the statewide counts are available to the public on the Indiana Balance of State CoC website.

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

ESG – The Center for the Homeless, the YWCA, Dismas House, Youth Services Bureau, and AIDS Assist receive ESG funds from the City of South Bend. ESG funds for St. Joseph County are administered through the City of South Bend’s Department of Community Investment. The South Bend Department of Community Investment issues an RFP for ESG-funded projects through the Neighborhood Development Office. The process is competitive for projects that provide emergency shelter, related services, and rapid re-housing to the homeless.

Develop Performance Standards and Evaluate Outcomes – The Indiana Balance of State CoC’s written standards focus on a Housing First Model and follow the best practices of that model. The written standards utilize several strategies to increase the number of people who exit emergency shelter, transitional housing, and rapid re-housing to Permanent Housing destinations. Evaluations of these standards will be based on the length-of-time homeless measurement of an individual or family who resides in emergency shelter, transitional housing, or rapid re-housing. The CoC seeks to make progress on eviction prevention, the targeting of individuals and families based on risk, and the influencing developers in the area to create Permanent Supportive Housing.

HMIS – Throughout different times of the year, the CoC and the HMIS Lead work together to assess data quality throughout the CoC. This includes working on the Point In Time (PIT) count, project reviews/ranking, and working with individuals programs while completing their Annual Performance Reports (APRs). The system ensures data quality by requiring many of the universal data elements upon enrolling a participant into a program. Additionally, the system has an alert system with exit date reminders. The work flow of data entry has been updated to improve data quality. The HMIS Lead supports users through the staffing of a Help Desk and ongoing training opportunities. Agency users are able to run self-reports to assess their program’s data quality. ESG-funded applications are required to use the HMIS system. CoC-funded organizations are motivated to provide good data quality, because the CoC has moved toward a data-driven project review and ranking system. Projects with poor data quality are more likely to show poor outcomes, which can impact their funding.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	CITY OF MISHAWAKA
	Agency/Group/Organization Type	Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City reviewed its program and funded activities that met the goals and objectives as outlined in the City's Five Year Consolidated Plan.

2	Agency/Group/Organization	BOYS AND GIRLS CLUB OF ST. JOSEPH COUNTY
	Agency/Group/Organization Type	Services-Children Services-Education Child Welfare Agency Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	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 Boy and Girls Cub and conducts consultation to provide Mishawaka with insight on benefits to clients.
3	Agency/Group/Organization	HABITAT FOR HUMANITY
	Agency/Group/Organization Type	Housing Services - Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	City staff held conference call with Habitat for Humanity to provide insight to benefits they provide to their client.
4	Agency/Group/Organization	REAL SERVICES
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Employment Regional organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy
	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 conducts consultation to provide Mishawaka with insight on benefits to clients.
5	Agency/Group/Organization	Mishawaka Food Pantry Inc.
	Agency/Group/Organization Type	Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy

	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 Mishawaka Food Pantry and conducts consultation to provide Mishawaka with insight on benefits to clients.
6	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 YWCA and conducts consultation to provide Mishawaka with insight on benefits to clients.
7	Agency/Group/Organization	South Bend Human Rights Commission
	Agency/Group/Organization Type	Housing Service-Fair Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Fair Housing
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	City staff held conference call with Habitat for Humanity to provide insight to benefits for City of Mishawaka Residents

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

The Thirty (30) day comment period from the public will serve as outside consulting and approval by the public for 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 par to COC such as the DB shelter and services provided by the YWCA and Mishawaka Food Pantry.

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 completer their Consolidated Plan 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**

A notice was published in the South Bend Tribune and a copy of the 2021 Action Plan available on the City of Mishawaka website and public libraries. The 2021 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	Public Outreach	Notice was advertised for funding request applications available.	No comments were received	No comments were received	www.mishawaka.in.gov

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)
2	Public Hearing	Public Outreach	Phone conference was held due to social distancing. Hearing was attended by representatives from City of South Bend, and the representatives from South Bend Mutual Homes	Group discussion on south Bend project looking for funding.	Not applicable	www.mishawaka.in.gov
3	Newspaper Ad	Public outreach	City released the "Draft" version of 2021 Action Plan for 30 day comment period	No comments were received during 30 day comment period.	Comments received will be included in Final copy of Action Plan	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 years allocations. The final draft of the Program Year 2021 will be submitted to Hud upon receiving notification for the allocation amount. Amounts listed below are part of the individual projects could change based on final allocation amounts. The program year goes from January 1, 2021 through December 31, 2021. Community Development Block Grant (CDBG) funds will be used to address the following priority needs:

- Housing
- Homeless
- Other Special Needs
- Community Development
- Economic Development
- Administration, Planning, and Management
- Fair Housing

The accomplishments of these projects/activities will be reported in the FY 2020 Consolidated Annual Performance and Evaluation Report (CAPER). With COVID-19 occurring mid March 2020 and government restrictions some projects were halted and programs stopped their

normal operations to handle and assist the community with the pandemic crisis.

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	467,759	0	78,664	546,423	0	The City has estimated the annual allocation. However that allocation may increase or decrease.

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

Federal dollars will be utilized in conjunction with local funding resources for public infrastructure projects to complete curb and sidewalk

projects. Comparatively, the CDBG portion is small compared to the larger public infrastructure projects through out 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 and it is our interest to use buildable lots for builds with Habitat for Humanity prior to utilizing newly purchased lots in a best case scenario.

Discussion

Previous years rollover of funds will be utilized to assist public infrastructure with repairing curbs and sidewalks in making them ADA compliant.

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	APM-1 Management	2020	2024	Administration	City of Mishawaka	Administration, Planning, and Management Priority	CDBG: \$83,552	Other: 1 Other
2	APM-2 Fair Housing	2020	2024	Administration Fair Housing		Administration, Planning, and Management Priority	CDBG: \$10,000	Other: 1 Other
3	CDS-1 Infrastructure	2020	2024	Non-Housing Community Development		Community Development Priority	CDBG: \$220,707	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10 Persons Assisted
4	HSS-4 Housing Rehabilitation	2020	2024	Affordable Housing	City of Mishawaka	Housing Priority	CDBG: \$115,000	Homeowner Housing Rehabilitated: 35 Household Housing Unit
5	CDS-3 Clearance	2020	2024	Non-Housing Community Development	City of Mishawaka	Community Development Priority	CDBG: \$47,000	Buildings Demolished: 1 Buildings
6	SNS-1 Public Services	2020	2024	Non-Housing Community Development		Other Special Needs Priority	CDBG: \$70,164	Public service activities for Low/Moderate Income Housing Benefit: 4 Households Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	APM-1 Management
	Goal Description	Administration of CDBG/ Home Funded Projects
2	Goal Name	APM-2 Fair Housing
	Goal Description	The City of Mishawaka will offer fair housing activities and outreach within the community. In partnership with City of South Bend's Human Rights fair housing seminars, workshops will be provided.
3	Goal Name	CDS-1 Infrastructure
	Goal Description	Public Works improvement projects making ADA compliant of curbs, sidewalks and street improvement within the City of Mishawaka.
4	Goal Name	HSS-4 Housing Rehabilitation
	Goal Description	Provide assistance for home repairs to income eligible low-mod homeowners.
5	Goal Name	CDS-3 Clearance
	Goal Description	Fund acquisition, environmental needs and demolition of blighted structures within the City of Mishawaka
6	Goal Name	SNS-1 Public Services
	Goal Description	Improve the living conditions and services for persons and families living below poverty line, including homeless persons and families in the City of Mishawaka

AP-35 Projects - 91.420, 91.220(d)

Introduction

The City of Mishawaka proposed to undertake the following activities with the PY 2021 CDBG Funds.

#	Project Name
1	City of Mishawaka
2	St. Joseph County Housing Consortium
3	South Bend Human Rights
4	YWCA North Central Indiana
5	Real Services-Adult Guardianship Program
6	Boys and Girls Club of St. Joseph County
7	Mishawaka Food Pantry
8	Public Infrastructure
9	Habitat for Humanity
10	Summer of Service
11	Spot Blight

Table 7 – Project Information

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

AP-38 Project Summary

Project Summary Information

1	Project Name	City of Mishawaka
	Target Area	
	Goals Supported	APM-1 Management
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: \$78,551
	Description	Provide program management and oversight for successful administration of federally funded programs.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	1
	Location Description	City of Mishawaka
	Planned Activities	Program management and oversight for the successful administration of federally funded programs.
2	Project Name	St. Joseph County Housing Consortium
	Target Area	City of Mishawaka
	Goals Supported	APM-1 Management
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: \$5,000
	Description	Provide administration assistance as part of the St. Joseph County Housing Consortium
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	1
	Location Description	227 W. Jefferson Blvd. South Bend, IN 46601
	Planned Activities	Provide administration assistance as part of the St. Joseph County Housing Consortium

3	Project Name	South Bend Human Rights
	Target Area	City of Mishawaka
	Goals Supported	APM-2 Fair Housing
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: \$10,000
	Description	Provide promotional and educational workshops, training and complaint/ grievance process
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	1
	Location Description	227 W. Jefferson Blvd. South Bend, IN 46601
	Planned Activities	Provide promotional and educational workshops, training and complaint/ grievance process
4	Project Name	YWCA North Central Indiana
	Target Area	City of Mishawaka
	Goals Supported	SNS-1 Public Services
	Needs Addressed	Housing Priority Other Special Needs Priority
	Funding	CDBG: \$15,000
	Description	Provide funding for the YWCA Domestic Violence Shelter
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	10
	Location Description	1102 Fellows St. South Bend, IN 46601
	Planned Activities	Low/Mod income limited Clientele Presumed Benefit. Provide funding for the YWCA Domestic Violence Shelter
5	Project Name	Real Services-Adult Guardianship Program
	Target Area	City of Mishawaka
	Goals Supported	SNS-1 Public Services

	Needs Addressed	Other Special Needs Priority
	Funding	CDBG: \$13,000
	Description	Provide comprehensive support and services to senior citizens
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	5 City of Mishawaka Residents
	Location Description	1151 S. Michigan St. South Bend, IN 46601
	Planned Activities	LMC/ 05A Senior Services
6	Project Name	Boys and Girls Club of St. Joseph County
	Target Area	City of Mishawaka
	Goals Supported	SNS-1 Public Services
	Needs Addressed	Other Special Needs Priority
	Funding	CDBG: \$20,000
	Description	Provide funding for the Boys and Girls club after school program
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	500
	Location Description	502 E. Sample St. South Bend, IN 46601
	Planned Activities	LMC/ O5D Youth Services. Provide funding for after school program
7	Project Name	Mishawaka Food Pantry
	Target Area	
	Goals Supported	SNS-1 Public Services
	Needs Addressed	Homeless Priority Other Special Needs Priority
	Funding	CDBG: \$22,163
	Description	Provide Food, Clothing and social services to promote self sufficiency.

	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	700
	Location Description	315 Lincolnway West, Mishawaka, IN 46544
	Planned Activities	LMC Presumed Benefit/ 05W food Banks
8	Project Name	Public Infrastructure
	Target Area	City of Mishawaka
	Goals Supported	CDS-1 Infrastructure
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$220,706
	Description	ADA compliance curb, sidewalk repair
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	2
	Location Description	City of Mishawaka
	Planned Activities	Street, Sidewalk improvements
9	Project Name	Habitat for Humanity
	Target Area	City of Mishawaka
	Goals Supported	HSS-4 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	CDBG: \$100,000
	Description	Home Repair Program for Income Eligible City of Mishawaka Seniors.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	35
	Location Description	TBD
	Planned Activities	Provide Income eligible Seniors with Home Repairs
	Project Name	Summer of Service

10	Target Area	City of Mishawaka
	Goals Supported	HSS-4 Housing Rehabilitation
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$15,000
	Description	Minor rehab for homeowner occupied housing thru the Summer of Service Program
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	2-4
	Location Description	TBD
	Planned Activities	Low mod income housing, Rehab
	11	Project Name
Target Area		City of Mishawaka
Goals Supported		CDS-3 Clearance
Needs Addressed		Community Development Priority
Funding		CDBG: \$47,000
Description		Acquire demo and provide clearance of blighted structures
Target Date		12/31/2020
Estimate the number and type of families that will benefit from the proposed activities		1
Location Description		TBD
Planned Activities		A structure will be acquired, demolished and cleared

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 following information provides a profile of the population, age, and racial/ethnic composition of the City of Mishawaka. This information was obtained from the U.S. Census Bureau American Factfinder website, <http://factfinder.census.gov>. The 2013-2017 American Community Survey 5-Year Estimates were used to analyze the social, economic, housing, and general demographic characteristics of the City of Mishawaka. The 5-year estimates are the most recent data available for the City.

POPULATION:

The City of Mishawaka's overall population as reported in the 2013-2017 American Community Survey Five-Year Estimates was 48,582:

- Between 2000 and 2010, the population increased from 46,557 to 47,981
- Since 2000, the population increased by 4.2%

AGE:

The City of Mishawaka's age of population:

- Median Age in the City is 35.4 years old
- Youth under age 18 account for 22.7% of the population
- Adults between the ages of 35 and 54 account for 24.2% of the population
- Seniors over the age of 65 account for 15.4% of the population

RACE/ETHNICITY:

Racial/ethnic composition of the City of Mishawaka from the 2013-2017 American Community Survey

Five Year Estimates:

- 84.9% are White
- 7.2% are Black or African American
- 0.8% are American Indian or Alaska Native
- 1.9% are Asian
- 0.1% are Native Hawaiian and Other Pacific Islander
- 1.1% are Other
- 3.9% are Two or more races
- 6.3% of residents identified as Hispanic or Latino

INCOME PROFILE:

At the time of the 2013-2017 American Community Survey, median household income in the City of Mishawaka was \$39,821.

- 31.3% of households have earnings received from Social Security Income
- 2.4% of households have earnings received from public assistance
- 16.9% of households have earnings received from retirement income
- 37.3% of female-headed households with children under the age of 18 were living in poverty
- 15.8% of all youth under 18 years of age were living in poverty

The City of Mishawaka has an overall low- and moderate-income percentage of 46.9%. 19 out of 49 block groups in the City are over 51% low- and moderate-income.

ECONOMIC PROFILE:

The following illustrates the economic profile for the City of Mishawaka as of the 2013-2017 American Community Survey:

- 7.4% of the employed civilian population had occupations classified as professional, scientific, and management, and administrative, and waste management services
- 25.0% were considered employed in the educational services, health care, and social assistance
- 9.8% of workers were arts, entertainment, and recreation, and accommodation and food service
- 15.8% of workers were considered retail trade
- 89.0% of workers were considered in private wage and salary workers class
- 3.0% of workers were considered in the self-employed workers in their own not incorporated business

The City of Mishawaka will provide CDBG funds to activities principally benefitting low/mod income

persons and areas in the City.

Geographic Distribution

Target Area	Percentage of Funds
City of Mishawaka	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Mishawaka has allocated its CDBG funds for PY 2021 to principally benefit low and moderate income persons.

Discussion

The geographic locations and the public benefit for the FY 2021 CDBG Activities/Projects are as follows:

- **City of Mishawaka - Administration** – City of Mishawaka
- **St. Joseph County Housing Consortium - Administration** - City of Mishawaka
- **South Bend Human Rights Commission** - City of Mishawaka
- **YWCA North Central Indiana** - Low/Mod Clientele (LMC) Presumed Benefit/City of Mishawaka
- **Real Services – Adult Guardianship Program** - Low/Mod Clientele (LMC) Presumed Benefit/City of Mishawaka
- **Boys & Girls Club** - Low/Mod Clientele (LMC) Presumed Benefit/City of Mishawaka
- **Mishawaka Food Pantry** - Low/Mod Clientele (LMC) Presumed Benefit/City of Mishawaka
- **Public Infrastructure** - Low/Mod Clientele (LMC) Presumed Benefit/City of Mishawaka
- **Summer of Service** - Low/Mod Housing/City of Mishawaka
- **Habitat for Humanity** - Low/Mod Housing/City of Mishawaka

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

n/a

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

Introduction

The City of Mishawaka has developed the following actions planned to: address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based hazards, reduce the number of poverty-level families, develop institutional structures, and enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

Planning and effective use of limited resources will prove critical in addressing Mishawaka's needs and improving the quality of life of its residents.

The City of Mishawaka will work to address obstacles through the agencies and programs to be funded in FY 2021. Some of the activities include:

- Summer of Service Program
- Habitat for Humanity

Additionally, the City of Mishawaka is a partner of the St. Joseph County Housing Consortium. The Housing Consortium utilizes HOME funds to construct and preserve affordable housing in St. Joseph County, including in the City of Mishawaka.

Actions planned to foster and maintain affordable housing

To foster and maintain affordable housing, the City of Mishawaka proposes to carry out the following activities:

- Summer of Service Program
- Habitat for Humanity

Additionally, the City of Mishawaka is a partner of the St. Joseph County Housing Consortium. The Housing Consortium utilizes HOME funds to construct and preserve affordable housing in St. Joseph County, including in the City of Mishawaka.

Actions planned to reduce lead-based paint hazards

The City of Mishawaka's lead-based paint policies are included in the appendix section in the Grantee

Unique Appendices.

Actions planned to reduce the number of poverty-level families

According to the 2013-2017 American Community Survey, 18.8% of the residents of Mishawaka are living in poverty. 37.3% of female-headed households were living in poverty. Of female-headed households with children under the age of 18, 53.3% were living below the poverty level. Of the female-headed households with children under the age of 5, 47.0% are living in poverty. 15.4% of all families were living in poverty.

Actions planned to develop institutional structure

Effective implementation of the Consolidated Plan and Annual Action Plan involves a variety of agencies in the community and the region. Coordination and collaboration between agencies is important to ensuring that the needs in the community are addressed. The key agencies that are involved in the implementation of the Plans, as well as additional resources that may be available, are described below.

PUBLIC SECTOR:

City of Mishawaka – The City’s Community Development Department will be responsible for the administration of the City’s community development programs, including some of the local programs that assist target income residents. The Department’s responsibilities will include managing and implementing the City’s affordable housing policies, including the Consolidated Plan and related documents.

The Housing Authority of the City of Mishawaka – The Housing Authority of the City of Mishawaka is one of the primary owners of affordable housing within the community. The Housing Authority also administers the Housing Choice (Section 8) Voucher Program. The City will continue to work in close consultation with the Housing Authority regarding affordable housing issues in Mishawaka.

St. Joseph County Department of Health – The County Health Department offers a variety of referral services to City and County residents.

St. Joseph County Planning Commission – The City will continue to actively support the Planning Commission in meeting the region’s multi-modal transportation and redevelopment strategies.

Indiana Small Business Development Center – The City of Mishawaka will continue to support and partner with the Small Business Development Center in meeting its organizational objectives and encouraging small business development in the region.

Veteran’s Administration – The City will continue to support and collaborate with the Veteran’s

Administration to provide housing options for Veterans in St. Joseph County through VASH vouchers.

Transpo – Transpo is the primary provider of transportation in St. Joseph County. The City will continue to support and assist in the region’s transportation and infrastructure development strategies.

Redevelopment Authority of the City of Mishawaka – The Redevelopment Authority has been active in creating the TIF district in the City of Mishawaka. The City provides administrative and financial assistance to the Redevelopment Authority.

NON-PROFIT AGENCIES:

There are several non-profit agencies that serve target income households in St. Joseph County and, by extension, the City of Mishawaka. The City will collaborate with these essential service providers. Some of them include:

- Notre Dame Economic Justice Clinic
- Mishawaka Food Pantry
- Real Services, Inc.
- YWCA

PRIVATE SECTOR:

The private sector is an important collaborator in the services and programs associated with the Consolidated Plan. The private sector brings additional resources and expertise that can be used to supplement existing services or fill gaps in the system. Lenders, affordable housing developers, business and economic development organizations, and private service providers offer a variety of assistance to residents such as health care, small business assistance, home loan programs, and assisted housing, among others.

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

The Housing Authority administers 345 Section 8 Housing Choice Vouchers.

The Housing Authority has 41 accessible units in River View Towers. There are Resident Councils at the two (2) senior communities: River View Towers and Mary Phillips School.

The Housing Authority is not designated as “troubled” by HUD and is performing satisfactorily according

to HUD guidelines and standards.

Discussion

Not Applicable

Program Specific Requirements

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

Introduction

The City of Mishawaka expects to receive \$479,928 based on the previous years' funding and HUD estimates. Funding for the 2021 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.	70.00%

Discussion

The City of Mishawaka will utilize CDBG funding to address needs in the community. Over the four-year certification period, the City of Mishawaka will have spent 70 percent of its allocation towards activities benefit low and moderate-income persons.