



CITY OF MISHAWAKA

2022 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 analysis and 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 2022 Action Plan, the Third (3) year of the current Consolidate Plan, covering calendar year 2022 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 2022:

- 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. The excess of available funding to agencies has resulted in COVID funds not being spent down and projects not able to continue due to lack of applicants causing previous years funding to be re-allocated.

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, 2021 the notice of the public hearings of the 2022 Action Plan Process was published in the South Bend Tribune, and on the City of Mishawaka's website.

The proposed 2022 Housing and Community Development Plan was available for review on October 1, 2021 for (30) day period, ending November 1, 2021. Comments are accepted during those 30 days and are considered when developing the Final 2022 Action Plan. Public Hearings were held in Mishawaka and South Bend on October 14, 2021 during the public comment period.

A copy of the "Draft 2022 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 Lincoln way 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

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.

No Comments were received during the 30 day comment period, to be included in the Final Copy of the 2022 Action Plan.

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

No Comments were received during the 30 day comment period to be included in the Final Copy of the 2022 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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AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

City of Mishawaka staff meets and is in contact with sub grantees as well as hold public meetings with Mishawaka residents to discuss progress and opinions on types of needs, and services provided by each organization. The City will continue to work closely 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 are done on a yearly basis 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 - Families with children Homelessness Needs - Unaccompanied youth 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 the Boys and Girls club as well as conducts consultations to provide Mishawaka with insight on benefits to clients.
3	Agency/Group/Organization	HABITAT FOR HUMANITY OF ST. JOSEPH COUNTY
	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 monitors and meets with Habitat for Humanity staff to provide insights on benefits that are being provided to clients.
4	Agency/Group/Organization	REAL SERVICES, INC.
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Employment Services - Victims

	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 communicates with South Bend Human Rights staff to provide insight on benefits for City of Mishawaka Residents.

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

The 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 part of 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 complete 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 2022 Action Plan was made available on the City of Mishawaka website and public libraries. The 2022 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 made available.	No comments were received. Applications for funding were submitted for consideration to City of Mishawaka.	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	City of South Bend and Mishawaka representatives were present at both public hearings.	No comments or concerns were made during public hearing comment period.	No comments were received.	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 Program Year 2022 is 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, 2022 through December 31, 2022. 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 Consolidated Annual Performance and Evaluation Report (CAPER). With COVID-19 occurring mid-March 2020 government restrictions prevented some projects to continue with normal operations, programs stopped to assist the community with the pandemic crisis. This year has been difficult for some programs to operate at their full capacity therefore

displaying slower or no progress causing the re-allocation of previous years funding.

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	459,301	0	0	459,301	100,754	The City has estimated the annual allocation based on previous years funding. However that allocation may increase or decrease based on final award amount.

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 CDBC portion is small compared to the larger public infrastructure projects throughout 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 prior to

utilizing newly purchased lots in a best case scenario. Many of these lots are part of the first time homebuyers program offered in partnership with Habitat for Humanity.

Discussion

Funding will be utilized to assist eligible City of Mishawaka residents.

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: \$81,860	Other: 1 Other
2	APM-2 Fair Housing	2020	2024	Administration Fair Housing	City of Mishawaka	Administration, Planning, and Management Priority	CDBG: \$10,000	Other: 1 Other
3	SNS-1 Public Services	2020	2024	Non-Housing Community Development	City of Mishawaka	Other Special Needs Priority	CDBG: \$68,895	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
4	CDS-1 Infrastructure	2020	2024	Non-Housing Community Development		Community Development Priority	CDBG: \$259,300	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1 Persons Assisted
5	CDS-3 Clearance	2020	2024	Non-Housing Community Development	City of Mishawaka	Community Development Priority	CDBG: \$40,000	Buildings Demolished: 1 Buildings
6	HSS-1 Homeownership Assistance	2020	2024	Affordable Housing	City of Mishawaka	Community Development Priority	CDBG: \$100,000	Direct Financial Assistance to Homebuyers: 10 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	In partnership with the South Bend Human rights the City of Mishawaka will offer fair housing activities and outreach within the community.
3	Goal Name	SNS-1 Public Services
	Goal Description	Improve the living conditions and services for persons and families living below the poverty line, including homeless persons and income eligible families in the City of Mishawaka.
4	Goal Name	CDS-1 Infrastructure
	Goal Description	Public Works Improvement projects making ADA compliant of curbs, sidewalks and street improvements within the City of Mishawaka.
5	Goal Name	CDS-3 Clearance
	Goal Description	Fund acquisition, environmental and demolition needs of blighted structures within the City.
6	Goal Name	HSS-1 Homeownership Assistance
	Goal Description	In partnership with Habitat for Humanity provide down payment assistance to eligible first time homebuyers.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The City of Mishawaka proposed to undertake the following activities with the PY 2022 CDBG funds.

#	Project Name
1	City of Mishawaka
2	St. Joseph County Consortium
3	South Bend Human Rights
4	YWCA
5	Real Services
6	Boys and Girls Club of St. Joseph County
7	Mishawaka Food Pantry
8	City of Mishawaka Public Infrastructure
9	City of Mishawaka Spot Blight
10	Habitat for Humanity

Table 7 – Project Information

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

Allocations are based on application received as well as need of residents served.

AP-38 Project Summary
Project Summary Information

1	Project Name	City of Mishawaka
	Target Area	City of Mishawaka
	Goals Supported	
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: \$76,860
	Description	Provide program management and oversight for successful administration of federally funded programs.
	Target Date	12/31/2022
	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 Consortium
	Target Area	City of Mishawaka
	Goals Supported	
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: \$5,000
	Description	Provide administration for HOME 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 Consortium
3	Project Name	South Bend Human Rights
	Target Area	City of Mishawaka
	Goals Supported	
	Needs Addressed	Administration, Planning, and Management Priority

	Funding	CDBG: \$10,000
	Description	Provide promotional and educational workshops, training, and complaint/grievance process assistance.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	1
	Location Description	319 N. Niles Avenue, South Bend, IN 46617
	Planned Activities	Provide promotional and educational workshops, training and complaint/ grievance process assistance to City of Mishawaka residents.
4	Project Name	YWCA
	Target Area	City of Mishawaka
	Goals Supported	
	Needs Addressed	Other Special Needs Priority
	Funding	CDBG: \$20,000
	Description	Provide funding for the YWCA Domestic Violence Shelter
	Target Date	12/31/2022
	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 clientele presumed benefit. Provide funding for the YWCA Domestic Violence Shelter.
5	Project Name	Real Services
	Target Area	City of Mishawaka
	Goals Supported	
	Needs Addressed	Other Special Needs Priority
	Funding	CDBG: \$10,000
	Description	Provide comprehensive support and services to senior citizens
	Target Date	12/31/2022

	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	
	Needs Addressed	Other Special Needs Priority
	Funding	CDBG: \$18,197
	Description	Provide funding for the Boys and Girls after school program
	Target Date	12/31/2022
	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/ 05D Youth Services. Provide funding for the after school program at local City of Mishawaka Elementary Schools.
7	Project Name	Mishawaka Food Pantry
	Target Area	City of Mishawaka
	Goals Supported	
	Needs Addressed	Other Special Needs Priority
	Funding	CDBG: \$20,000
	Description	Provide Food, Clothing and Social Services to promote self-sufficiency.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	700
	Location Description	315 Lincoln way West, Mishawaka, IN 46544
	Planned Activities	LMC Presumed Benefit/ 05W food Banks

8	Project Name	City of Mishawaka Public Infrastructure
	Target Area	City of Mishawaka
	Goals Supported	
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$259,300
	Description	ADA Compliance to repair curbs and sidewalks
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	1
	Location Description	City of Mishawaka
	Planned Activities	Street and sidewalk improvements making them ADA Compliant
9	Project Name	City of Mishawaka Spot Blight
	Target Area	City of Mishawaka
	Goals Supported	
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$40,000
	Description	Acquire demo and provide clearance of blighted structures.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	1
	Location Description	City of Mishawaka
	Planned Activities	A structure will be acquired, demolished and cleared.
10	Project Name	Habitat for Humanity
	Target Area	City of Mishawaka
	Goals Supported	
	Needs Addressed	Housing Priority
	Funding	CDBG: \$100,000
	Description	Assist Eligible first time homebuyers with down payment assistance.

Target Date	12/31/2022
Estimate the number and type of families that will benefit from the proposed activities	10-12
Location Description	402 E. South St. South Bend, IN 46601
Planned Activities	The national objective is Low/Mod income housing. Matrix Code is 05R Homebuyer Down payment Assistance- Excluding Housing Counseling, under 24 CFR 5.100

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 proposed activities and projects for most of the FY 2022 are located in areas of the City with the highest percentages of low- and moderate-income persons, and those block groups with a higher than average percentage of minority persons.

Geographic Distribution

Target Area	Percentage of Funds
City of Mishawaka	70

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Mishawaka has allocated its CDBG funds for FY 2022 to principally benefit low- and moderate-income persons.

- The Public Services activities are either located in a low- and moderate-income census area or have a low- and moderate-income services area benefit or clientele.
- The Public Facilities activities consist of Public Infrastructure projects making Curbs and sidewalks ADA Compliant.
- Demolition of structures that are either located in a low- and moderate-income census area, or fall under removal of slum and blight on a spot basis.
- The housing activities for the first time homebuyers and volunteer rehab program have an income eligibility criteria, therefore the income requirement restricts funds to low- and moderate-income households throughout the City.

Discussion

The geographic locations and the public benefit for the 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 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

Despite the efforts of the City and social service providers, a number of significant obstacles to meeting underserved needs remain. Because resources are scarce, funding becomes the greatest obstacle. Insufficient funds hinder maintenance and limit the availability of funding to the many worthy public service programs, activities, and agencies. Planning and effective use of these limited resources will prove critical in addressing Mishawaka's needs and improving the quality of life of its residents. The following obstacles need to be overcome in order to meet underserved needs:

- Aging housing stock in need of rehabilitation
- Lack of decent, safe, and affordable rental housing
- High cost of housing
- Aging population
- Increased number of disabled persons needing housing
- Low wages
- Increased number of vacant and abandoned properties
- Increase in drug and alcohol abuse

The City of Mishawaka will work to address these obstacles through the agencies and programs to be funded in FY 2020. Some of the activities to address these obstacles 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 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

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.

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.

Discussion

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 South Bend Human Rights 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 \$459,301 based on the previous years' funding and HUD estimates. Funding for the PY 2022 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 four-year period, 2020, 2021, 2022 and 2023. The City of Mishawaka will utilize CDBG funding to address blighted properties 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.