



City of Mishawaka Consolidated Plan

2015-2019

DRAFT



Executive Summary

ES-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

The 2015-2019 funding plan will continue to follow the basic parameters of the plans established by the City of Mishawaka in previous years and continue to focus on revitalization activities as they relate to low to moderate housing, spot/blight elimination, improvements of public facilities, i.e curbs and sidewalk repair. The previous years of large public works (curb and sidewalks) projects in the Milburn Boulevard area and the Fairmount Avenue rehab project allowed us to address a significant need and complemented other activities that were not federally funded. As non-federal funding dwindles and projects become more difficult to fund, we anticipate an even greater need to partner with Community Development Corporations, concentrate on rehabilitation of owner-occupied homes, providing affordable housing, and working closely with the City's sub-grantee's to insure that our collaborative efforts serve the greatest needs of our community. Our previous efforts have resulted in significant rehabs, new homeowners, and assistance to homeowners for repairs they could not otherwise afford.

2. Summary of the objectives and outcomes identified in the Plan

The City of Mishawaka will continue to target the Milburn Blvd. Neighborhood for revitalization with approximately 50% of their CDBG funds allocated here. In 2005 the City of Mishawaka's Department of Engineering employed consulting services to prepare a Master Plan for this section of the City. The plan was to be complete by 2015, but there remains to be about \$10,000,000 in curb and sidewalk improvements that have yet to be complete, with 74% of the total project completed to date. The need for curbs and sidewalks, owner occupied assistance, and spot/blight elimination in this area is still much needed as houses are abandoned and/or foreclosed upon. Our intent is to allocate a minimum of 51% of Mishawaka's CDBG funds to in the Milburn Boulevard Area for efforts such as Spot Blight Clearance, Spot Blight with Intent to rebuild, and infrastructure (curbs and sidewalks).

3. Evaluation of past performance

This Milburn Blvd. area has received over \$36 million dollars in improvements since 2009 in infrastructure improvements. This is a large investment by the City using funding sources such as TIF, CDBG, HOME, NSP1 and NSP3. Along with that we have had a very successful partnership with Habitat for Humanity of St. Joseph County, which has made a significant impact in the Milburn Boulevard area. There has been a noticeable change in the landscape of the neighborhood because of this investment. In order to continue this trend we must commit to focusing for another 5 years to finish the

curbs and sidewalks, rid the area of blighted structures, continue the Code Enforcement effort, and provide very low to moderate income housing opportunities.

4. Summary of citizen participation process and consultation process

On May 6, 2014 the notice of the public hearings to kick-off the 2015-2019 HCD Plan process was published in the South Bend Tribune and El Puente, the local Spanish-language newspaper, and was also available on the City of South Bend website. In addition, the meeting notice was distributed via the Neighborhood Resource Center listserv. Two public meetings were held May 20, 2014 at different locations and at different times of the day to accommodate a variety of schedules. The afternoon meeting was held at Mishawaka City Hall; there were no attendees other than City staff. The evening meeting was held at the LaSalle Branch of the St. Joseph County Public Library in South Bend.

On July 14, 2014 the notice of the public hearings was sent to all organizations on the HCD mailing list. The notice was published in the South Bend Tribune and El Puente, and also available on the City of South Bend website. Two public meetings were held on July 28, 2014 at different locations and at different times of the day to accommodate a variety of schedules. The City of Mishawaka public meeting addressed Mishawaka CDBG application procedures, as well as City of South Bend CDBG and ESG proposal processes. St. Joseph County Housing Consortium procedures for applying for HOME funding were also addressed. The City of South Bend meeting addressed South Bend CDBG and ESG proposal processes and St. Joseph Housing Consortium HOME application procedures. There was discussion at both meetings regarding the 2015-2019 HCD Plan and 2015 Action Plan schedules and processes. Meeting notices were sent to the La Casa de Amistad, a local Hispanic organization, for appropriate notification to their clients.

Comments from all public hearings and subsequent letters and emails were assembled and reviewed. They are attached to this document.

The proposed 2015-2019 Housing and Community Development Plan will be available for review on September 25, 2014, for a thirty (30) day period, ending October 24, 2014. Comments will be accepted during those 30 days and considered when developing the Final HCD and 2015 Action Plans. Two public hearings (one in Mishawaka and one in South Bend) will be held during the public comment period on October 8, 2014.

5. Summary of public comments

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

7. Summary

The Process

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

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

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		David Thomas
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

Table 1– Responsible Agencies

Narrative

The HCD Plan is prepared in consultation with community, governmental, public housing authorities, and nonprofit service and neighborhood organizations. Several federal, state and regional sources for information on economic, health, assisted housing, and social service issues are utilized. Dialogue with local sub-grantees and the Continuum of Care (CoC) is on-going

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

Consultation is ongoing with our sub-grantee's, local service organizations, St. Joseph County housing Consortium, COC and with other Departments within City Hall.

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(I)).

- Broadening existing shelter activities.
- Emphasizing Rapid Re-housing (helping individuals and families who are literally homeless [in a shelter or sleeping in a place not meant for human habitation]) to quickly access permanent housing.
- Helping people quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.
- Aligning the ESG program with other HUD programs.
- Supporting more coordinated and effective data collection, performance measurement, and program evaluation.

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

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

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Mishawaka supports Real Sertvices Guardianship and Older Adult Crime Victims. City Staff meets with Real Services to monitor the spending of the CDBG Funding we offer to them to insure that they are spending dollars in accordance with CDBG guidelines. These visits also provide us with insight to benefits they provide to clients and goals for future program years.
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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Mishawaka supports the Boys and Girls club City Staff meets with Staff of the Boys and Girls Club to monitor the spending of the CDBG Funding we offer to them to insure that they are spending dollars in accordance with CDBG guidelines. These visits also provide us with insight to benefits they provide to clients and goals for future program years. The Boys and Girls Club has established a great relationship with the School City of Mishawaka and facilitates it's after school programs.
3	Agency/Group/Organization	Housing Assistance Office
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The HOA submitted a sub-grantee application and consultation has been done in person and via telephone. Based on the consultation we have determined that they provide our community with more detailed homeowner occupied rehabilitation than what we can offer with our programs.
4	Agency/Group/Organization	YWCA OF ST.JOSEPH COUNTY
	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

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

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		

Table 3– Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The Consolidated Plan was put together in coordination with the City of South Bend.

Narrative

PR-15 Citizen 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

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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	Public Meeting	General Public Outreach	A summary of responses will be submitted in final HCD Plan	NA	NA	

Table 4– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

CDBG funds will be utilized and leveraged throughout the city, but we will continue to target the Milburn Blvd. area as the need remains for continued resources and improvements both from a housing and public infrastructure standpoint.

The City of Mishawaka plans to continue its focus on the Milburn Boulevard Area. The St. Joseph River on the North, Panama/12th Street on the South, Ironwood Drive on the West and Union Street on the East define the Milburn Boulevard Area. This area contains Census Tracts 101 and 102 and has a population of 8,685 residents.

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

This is also a densely populated area that is largely residential with a mixture of owner occupied homes and rental properties. The U.S. Postal Service reported in September 2010 that 52 percent of the residential properties were vacant for 12 months prior. Yet, the homeownership rate for the area is still much higher than the rate for the entire City, 68.47 percent for the targeted area compared to 52.82 percent for the City of Mishawaka.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

This City of Mishawaka began focusing its efforts and resources on the Milburn Boulevard Neighborhood in 2009. This neighborhood is defined by the St. Joseph River on the north, Panama/Twelfth Street on the south, Ironwood Drive on the west, and Union Street on the east. The Milburn Boulevard area is one of the earliest neighborhoods established in the City, with some of the housing dating back to the late 19th century. While funding will be spread across the City, we have determined that the majority of our funding will be used within this area.

How were these needs determined?

The target area was selected for several reasons, one of which is the economic need in the area.

The Milburn Boulevard Target Area has a homeownership rate much higher than the rate for the entire City, 68.47 percent for the targeted area compared to 52.82 percent for the City of Mishawaka. HMDA reports that one quarter of all mortgages in the City of Mishawaka are high-cost mortgages. A high cost mortgage is a mortgage with higher than normal interest rates or fees, typically given to homebuyers with lower incomes or credit issues. Since many of the homeowners, 29.87 percent, in the area have a high cost burden, paying more than 30 percent of their income towards housing cost, the area is prime for housing abandonment or decline.

Describe the jurisdiction's need for Public Improvements:

Another reason we are continuing to focus efforts in this area revolves around the fact that an extensive amount of infrastructure improvements have been completed in this area. In 2005 our City Engineering We would like to continue improving the area as it is a gateway into our City from the west, includes public and private schools, and is a highly populated residential area that must have accessible sidewalks and curbs and affordable housing.

We have made a collaborative effort with our Code Department to heighten enforcement in that area since 2010. There has been an extended Code presence in that area to the extent that they made 4,408 cases over the past 5 years and an additional 229 substandard cases since 2010. Of those, the department has closed 3,947 public nuisance cases and 220 substandard cases. While an additional Code Officer was paid to enforce the area with CDBG funds in the past, it is not necessary to move forward in that direction. We will not be continuing that practice on a go forward basis.

These improvement efforts by the City of Mishawaka departments in the target area allow community development to better justify the continued use of CDBG funds within the target area. Another public source of funding that can be leveraged in that area is TIF funds. The City's TIF district overlaps the Milburn Blvd. According to State Statute, TIF funds can be used to pay for such items as curb and sidewalk, streets, and clearance of land in preparation for development. Utilizing different funding sources allows us to complete larger scale projects at one time, instead of piece meal.

How were these needs determined?

The Department of Community Development regularly meets with the Department of Engineering, the Planning Department, and the Mayor to determine areas throughout the City that are in need of Public Improvements. While there is a need throughout the City's other neighborhoods, the Milburn Blvd. area still has the most need and will benefit the most from public improvements.

Describe the jurisdiction's need for Public Services:

The City has limited funding for Public Services, but there is a steady need for these services and we continue to support them with CDBG Funding. Our list of Sub-Grantee's include non-profit organizations the Mishawaka Food Pantry, YWCA, Real Services, Home Ownership Assistance Office, and The Boys and Girls Club.

How were these needs determined?

These needs are determined based on Census Information, regular conversation with our sub-grantee, public engagements such as speaking with members of service organizations, discussions with other City Departments, Continuum of Care direction, and through public comment.

Based on the needs analysis above, describe the State's needs in Colonias

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City's need for continued public infrastructure improvement is vital to the restoration of the City's oldest neighborhood's, including, but not limited to the Milburn Boulevard area. In the past our CDBG funding has helped fund new curbs and sidewalks. The City is comprised of many older neighborhoods, including the Milburn Boulevard area, where new sidewalks and curbs are necessary for safe routes to school and to improve handicap accessibility. In the Milburn Blvd. area, specifically, roughly 50% of the sidewalks remain unimproved and it will take an estimated \$10,000,000 to complete over the next five years. We will be able to leverage TIF funds and Sewer funds to complete the project where needed throughout the City. Since 2009 the City has spent roughly \$36,000,000 in improvements to infrastructure in the Milburn Blvd area and that project is 74% complete. Our project is ongoing and will continue through 2019 in the Milburn area with spot blight, owner occupied rehab, and public infrastructure activities.

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

This is also a densely populated area that is largely residential with a mixture of owner occupied homes and rental properties. The U.S. Postal Service reported in September 2010 that 52 percent of the residential properties were vacant for 12 months prior. Yet, the homeownership rate for the area is still much higher than the rate for the entire City, 68.47 percent for the targeted area compared to 52.82 percent for the City of Mishawaka.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

The major sectors within Mishawaka are retail and hospitality related. The Main Street and Grape Road corridor's on the north side of the City make up the largest portion of our retail market with University Park Mall and the supporting restaurants and plaza's immediately to the south. This area serves our entire region drawing people from surrounding cities and three states.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	101	23	0	0	0
Arts, Entertainment, Accommodations	2,556	3,699	10	16	6
Construction	1,399	631	6	3	-3
Education and Health Care Services	5,655	3,560	23	15	-8
Finance, Insurance, and Real Estate	1,219	2,029	5	9	4
Information	368	437	1	2	1
Manufacturing	4,400	1,571	18	7	-11
Other Services	900	1,741	4	8	4
Professional, Scientific, Management Services	1,603	636	6	3	-3
Public Administration	813	1,012	3	4	1
Retail Trade	3,631	6,639	15	29	14
Transportation and Warehousing	1,185	307	5	1	-4
Wholesale Trade	947	711	4	3	-1
Total	24,777	22,996	--	--	--

Table 5 - Business Activity

Data Source: 2005-2009 ACS (Workers), 2010 ESRI Business Analyst Package (Jobs)

Labor Force

Total Population in the Civilian Labor Force	26,624
Civilian Employed Population 16 years and over	24,777
Unemployment Rate	6.94
Unemployment Rate for Ages 16-24	18.15
Unemployment Rate for Ages 25-65	4.69

Table 6 - Labor Force

Data Source: 2005-2009 ACS Data

Occupations by Sector	Number of People
Management, business and financial	6,653
Farming, fisheries and forestry occupations	24
Service	4,447
Sales and office	7,009
Construction, extraction, maintenance and repair	2,318
Production, transportation and material moving	4,326

Table 7 – Occupations by Sector

Data Source: 2005-2009 ACS Data

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	18,949	81%
30-59 Minutes	3,687	16%

Travel Time	Number	Percentage
60 or More Minutes	829	4%
Total	23,465	100%

Table 8 - Travel Time

Data Source: 2005-2009 ACS Data

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,739	179	1,016
High school graduate (includes equivalency)	6,308	430	1,616
Some college or Associate's degree	6,495	483	1,400
Bachelor's degree or higher	5,293	127	782

Table 9 - Educational Attainment by Employment Status

Data Source: 2005-2009 ACS Data

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	100	80	115	269	307
9th to 12th grade, no diploma	886	702	645	1,123	1,313
High school graduate, GED, or alternative	1,479	1,983	2,426	3,952	3,294
Some college, no degree	1,947	2,481	1,202	2,879	915
Associate's degree	210	815	496	583	142
Bachelor's degree	498	1,751	1,298	1,340	438
Graduate or professional degree	36	414	436	1,000	400

Table 10 - Educational Attainment by Age

Data Source: 2005-2009 ACS Data

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	17,296
High school graduate (includes equivalency)	27,758
Some college or Associate's degree	27,881
Bachelor's degree	37,985
Graduate or professional degree	44,600

Table 11 – Median Earnings in the Past 12 Months

Data Source: 2005-2009 ACS Data

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The major sectors within Mishawaka are retail and hospitality related. The Main Street and Grape Road corridor's on the north side of the City make up the largest portion of our retail market with University Park Mall and the supporting restaurants and plaza's immediately to the south. This area serves our entire region drawing people from surrounding cities and three states.

Describe the workforce and infrastructure needs of the business community:

The workforce is made up of a high number of retail workers, medical related employment, education professionals, and manufacturing. *insert infrastructure improvements/futer projects to support needs

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period.

Describe any needs for workforce development, business support or infrastructure these changes may create.

A major announcement from a private sector business, Costco, will have a major impact on the cities north boundary. *insert costco employee count, current traffic counts, and Fir Rd connector.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The City of Mishawaka plans to continue its focus on the Milburn Boulevard Area. The St. Joseph River on the North, Panama/12th Street on the South, Ironwood Drive on the West and Union Street on the East define the Milburn Boulevard Area. This area contains Census Tracts 101 and 102 and has a population of 8,685 residents.

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

This is also a densely populated area that is largely residential with a mixture of owner occupied homes and rental properties. The U.S. Postal Service reported in September 2010 that 52 percent of the residential properties were vacant for 12 months prior. Yet, the homeownership rate for the area is still much higher than the rate for the entire City, 68.47 percent for the targeted area compared to 52.82 percent for the City of Mishawaka.

Since many of the homeowners, 29.87 percent, in the area have a high cost burden, paying more than 30 percent of their income towards housing cost, the area is prime for housing abandonment or decline.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

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

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Since many of the homeowners, 29.87 percent, in the area have a high cost burden, paying more than 30 percent of their income towards housing cost, the area is prime for housing abandonment or decline.

What are the characteristics of the market in these areas/neighborhoods?

This market has some interesting characteristics. It is largely residential with a mixture of owner occupied homes and rental properties. The U.S. Postal Service reported in September 2010 that 52 percent of the residential properties were vacant for 12 months prior. Yet, the homeownership rate for the area is still much higher than the rate for the entire City, 68.47 percent for the targeted area compared to 52.82 percent for the City of Mishawaka.

Are there any community assets in these areas/neighborhoods?

This area has been served by a remodeled city owned pool at Mary Gibbard park which also allows rentals for gatherings and has a beautifully maintained park with playground activities for children. St. Bavo's Catholic Church has been serving this area for decades and also has a school for kindergarten through eight grade. The Area also includes St. Joseph Church, which is highly attended and is historically relevant. There is also a medical arts building and medical complex that serves the community as well. LaSalle Elementary School serves a large portion of the area and is the largest elementary school with School City of Mishawaka.

Are there other strategic opportunities in any of these areas?

Strategic opportunities include spot blight elimination, public infrastructure (curb and sidewalk repair) as part of a larger sewer project, and owner occupied rehab (summer of service).

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The current Comprehensive Plan was established in 2010 and has served the City and the residents of the Milburn Boulevard Area very well. We anticipate that this area will continue to benefit from CDBG assistance for the next 5 years as it has in the previous 5 years from a spot blight, public infrastructure, low to moderate housing assistance, and owner occupied rehab standpoint.

The goal for the Comprehensive Plan is to consult as many people as possible in the community to obtain feedback, concerns, and ideas about the direction of our programs. We attend public service organization meetings, obtain thoughts, ideas and direction from our Redevelopment Commission, and regularly speak with members of the community to obtain this information. Following the draft of this plan we will hold a public hearing to gain community insight on the specifics of this plan, note them and make changes as necessary. We will also be sending out information by way of our Communicator article that accompanies every utility bill within the City to garner additional community feedback.

The City anticipates that once completed, the comprehensive planning effort will have a significant impact on the the consolidated plan. This plan will follow suit of the previously submitted plan to involve other City departments and organization in the needs identified herein. We will continue to organize our efforts with Code, Polic, Fire, Planning, and Engineering so we all play an integral role in improving and/or maintaining the quality of service and integrity our neighborhoods. We recognize that our problems, issues, and goals are not limited to one department or area, but have the potential to be impacted on every level by the services delivered by each department within the City.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 12 - Geographic Priority Areas

1	Area Name:	City of Mishawaka
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Public Service
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	MILBURN BLVD AREA
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	

<p>Identify the neighborhood boundaries for this target area.</p>	<p>While CDBG funding will be spread throughout the City, our focus will continue to be in the Milburn Boulevard Area where we expect to allocate the majority of funding. This is a vast area defined by the St. Joseph River on the North, Panama/12th Street on the South, Ironwood Drive on the West and Union Street on the East define the Milburn Boulevard Area. This area contains Census Tracts 101 and 102 and has a population of 8,685 residents.</p>
<p>Include specific housing and commercial characteristics of this target area.</p>	<p>This neighborhood was targeted for several reasons, one of which is the documented economic need in the area. The area has a higher unemployment rate than the City of Mishawaka. In 2011, the unemployment rate for census tract 101 was 14.96 percent and the unemployment rate for census tract 102 was 9.26 percent. Both were higher than the City's unemployment rate of 8.8 percent. Of the total population for the area, 4,945 (56.6%) are considered low-moderate income. 19.16 percent of the population lived at or below the poverty level in 2011.</p> <p>This is also a densely populated area that is largely residential with a mixture of owner occupied homes and rental properties. The U.S. Postal Service reported in September 2010 that 52 percent of the residential properties were vacant for 12 months prior. Yet, the homeownership rate for the area is still much higher than the rate for the entire City, 68.47 percent for the targeted area compared to 52.82 percent for the City of Mishawaka. Still, with homeownership rates higher than average, our Code Enforcement Department continues to address code violations at a high rate. Over the past five years the Code Department has made 4,408 public nuisance cases and an additional 229 substandard cases since 2010. Of those, the Department has closed 3,947 of the public nuisance cases and 220 of the substandard cases.</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>The citizen participation process included many facets of communication, public meetings, private consultations with stakeholders and an open public comment period.</p>

Identify the needs in this target area.	Teh neighborhood was targeted for several reasons, one of which is the documented need in the area. Of the total population for the area 4,945 (56.6%) are considered low-moderate income.
What are the opportunities for improvement in this target area?	Opportunities for improvement remain in curb and sidewalk repair/replacement, spot blight elimination and new opportunities for vey low-moderate housing construction through our partnership with Habitat for Humanity.
Are there barriers to improvement in this target area?	n/a

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

This City of Mishawaka began focusing it's efforts and resources on the Milburn Boulevard Neighborhood in 2009. This neighborhood is defined by the St. Joseph River on the north, Panama/Twelfth Street on the south, Ironwood Drive on the west, and Union Street on the east. The Milburn Boulevard area is one of the earliest neighborhoods established in the City, with some of the housing dating back to the late 19th century.

The target area was selected for several reasons, one of which is the economic need in the area. This is a densely populated area that is largely residential with a mixture of rental properties and owner occupied homes. It is comprised of all the block groups in St. Joseph County Tracts 101 and 102. Per the 2012 Census, tracts 101 and 102 have a combined population of XXXXX residents. Per HUD guidelines, XXXXX (xx%) are considered low to moderate income. The United States Postal Service indicates that Census Tracts 101 and 102 have a residential vacancy rate of "x" and "x" respectively, which is higher than average for the City of Mishawaka. Vacant and abandoned structures continue to be a problem in this area.

Another reason we are continuing to focus efforts in this area revolves around the fact that an extensive amount of infrastructure improvements have been completed in this area. in 2005 our City Engineering We would like to continue improving the area as it is a gateway into our City from the west, includes public and private schools, and is a highly populated residential area that must have accessible sidewalks and curbs and affordable housing.

We have made a collaborative effort with our Code Department to heighten enforcement in that area since 2010. There has been an extended Code presence in that area to the extent that they made 4,408 cases over the past 5 years and an additional 229 substandard cases since 2010. Of those, the department has closed 3,947 public nuisance cases and 220 substandard cases. While an additional

Code Officer was paid to enforce the area with CDBG funds in the past, it is not necessary to move forward in that direction. We will not be continuing that practice on a go forward basis.

These improvement efforts by the City of Mishawaka departments in the target area allow community development to better justify the continued use of CDBG funds within the target area. Another public source of funding that can be leveraged in that area is TIF funds. The City's TIF district overlaps the Milburn Blvd. According to State Statute, TIF funds can be used to pay for such items as curb and sidewalk, streets, and clearance of land in preparation for development. Utilizing different funding sources allows us to complete larger scale projects at one time, instead of piece meal.

It is estimated that in 2015 50% of our CDBG funding will be utilized in the Milburn Blvd Area for efforts such as Spot Blight clearance, Spot Blight with intent to rebuild, and public infrastructure.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 13 – Priority Needs Summary

1	Priority Need Name	Spot Blight Elimination
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	
	Associated Goals	Spot Blight Elimination with Intent to Rebuild Spot Blight Clearance
	Description	Based on the location, size, and condition of the lot the City has the option to use Spot Blight fund with the intent to rebuild if the lot is suitable to construct or assist in constructing very low to moderate income housing. In cases, where the lot is not suitable for a new home, the city has the option to purchase and demo with Spot Blight clearance funding. This will allow the demolition to be the end result and no future housing will be slated for construction. This will also allow us to sell/deed the cleared lot to an income qualified neighbor without overly enriching them.
	Basis for Relative Priority	At any given time the City has 100 or more vacant, abandoned, or foreclosed units. In many cases these homes are beyond repair where the amount of money needed to improve the unit to habitable condition far exceeds the value after completion. In these instances the City will attempt to strategically purchase the property for demolition.
2	Priority Need Name	Public Infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	

	Associated Goals	Public Infrastructure - curb and sidewalk
	Description	The City's need for continued public infrastructure improvement is vitale to the restoration of the City's oldest neighborhood's, including, but not limited to the Milburn Boulevard area. In the past our CDBG funding has helped fund new curbs and sidewalk projects where needed throughout the City.
	Basis for Relative Priority	The City is comprised of many older neighborhoods, including the Milburn Boulevard area, where new sidewalks and curbs are necessary for safe routes to school and to improve handicap accesibility. In the Milburn Blvd. area, specifically, roughly 50% of the sidewalks remain unimproved and it will take an estimated \$10,000,000 to complete over the next five years. We will be able to leverage TIF funds and Sewer funds to complete the project.
3	Priority Need Name	Indirect Homeownership Assistance
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	
	Associated Goals	Owner Occupied Rehab - summer of service Owner Occupied - wheelchair ramp
	Description	The City of Mishawaka will continue to improve upon its relationship with Habitat for Humanity of St. Joseph County to better assist very low to moderate income families realize homeownership. The City has traditionally subsidized Habitat for Humanity builds throughout the City with a combination of NSP 1 and 3 funds, Home Funds, and now we are looking to expand upon that with creating a CDBG activity beginning in 2015 that will allow the City to use funding as down payment assistance for extremely low to moderate income families.
	Basis for Relative Priority	The City of Mishawaka has an abundance of City owned, vacant lots throughout the City which were purchased with CDBG funds, NSP funds, and TIF funds. The City is working to meet the end use which will benefit low-mod housing. The City also continues to purchase abandoned, vacant, blighted structures throughout the City and will need to meet the end use requirements on those, as well.
4	Priority Need Name	Public Services

Priority Level	Low
Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
Geographic Areas Affected	
Associated Goals	
Description	The City along with the City of Mishawaka Redevelopment Commission provides funding for public service sub-grantee's. We have an application process that allows local public service organizations to apply for a piece of our CDBG allocation to help sustain a suitable living environment for Mishawaka citizens. In the past we have funded the Penn Township Food Pantry, the YWCA, Real Services, and the Boys and Girls Club. We would like to continue to support these organizations as they are vitale to our community and provide services that we cannot offer as the City.

	Basis for Relative Priority	
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Narrative (Optional)

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City has based its future allocation off of the 2014 CDBG amount awarded. With private dollars dwindling and project costs increasing we would love to see an increase in funding over the 5 years associated with this plan, but understand that may be unrealistic. Our anticipated resources will be stretched much like the monies we have received in the past to serve the needs of the community in the most frugal way possible.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	464,000	68,000	0	532,000	1,856,000	The City feels that our annual allocation should remain steady over the course of the 4 year plan, however we understand that the allocation may increase or decrease in any given year. We have made this estimate based on our allocation in years past.

Table 14 - Anticipated Resources

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

Our Federal dollars will be utilized in conjunction with with public infrastructure projects that are funded locally to complete curb and sidewalk projects in the Milburn Blvd Area and throughout the city, as needed. Comparitively, the CDBG portion used will be very small compared to the larger public infrastructure project throughout the City. With roughly \$9,000,000 dollars left to be spent on Public Infrastructure improvements in the Milburn Blvd area, CDBG Funds would only make up 2.5% of that total in a best case scenario.

If appropriate, describe publically owned land or property located within the state 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 intent to use the buildable lots we have accumulated in years past for builds with Habitat for Humanity prior to utilizing newly purchased lots in a best case scenario

Discussion

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
YWCA OF NORTH CENTRAL INDIANA	Subrecipient	Homelessness Non-homeless special needs Rental	Jurisdiction
REAL SERVICES - OLDER ADULT CRIME VICTIM PROGRAM	Subrecipient	Non-homeless special needs public services	Jurisdiction
REAL SERVICES - CRIME VICTIM	Subrecipient	Homelessness Non-homeless special needs public services	
BOYS AND GIRLS CLUB OF ST. JOSEPH COUNTY	Subrecipient	Homelessness Non-homeless special needs public services	Jurisdiction

Table 15 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy			
Legal Assistance			
Mortgage Assistance			
Rental Assistance			
Utilities Assistance			
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			

Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education			
Employment and Employment Training			
Healthcare			
HIV/AIDS			
Life Skills			
Mental Health Counseling			
Transportation	X		X
Other			

Table 16 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Spot Blight Elimination with Intent to Rebuild	2015	2019	Affordable Housing	City of Mishawaka	Spot Blight Elimination	CDBG: \$884,000	
2	Public Infrastructure - curb and sidewalk	2015	2019	Accesibility	City of Mishawaka	Public Infrastructure	CDBG: \$244,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 8 Households Assisted
3	Owner Occupied Rehab - summer of service	2015	2019	Affordable Housing	City of Mishawaka	Indirect Homeownership Assistance	CDBG: \$72,000	Homeowner Housing Rehabilitated: 8 Household Housing Unit
4	Owner Occupied - wheelchair ramp	2015	2019	Owner Occupied rehab	City of Mishawaka	Indirect Homeownership Assistance	CDBG: \$22,000	Homeowner Housing Rehabilitated: 5 Household Housing Unit
5	Spot Blight Clearance	2015	2019	Spot Blight Removal	City of Mishawaka	Spot Blight Elimination	CDBG: \$120,000	Other: 5 Other

Table 17 – Goals Summary

Goal Descriptions

1	Goal Name	Spot Blight Elimination with Intent to Rebuild
	Goal Description	Purchase and demolition of blighted, vacant, abandoned homes for future very low-moderate income use.

2	Goal Name	Public Infrastructure - curb and sidewalk
	Goal Description	This activity will improve accesibilty by replacing or fixing curb and sidewalk throughout low-mod income areas as needed.
3	Goal Name	Owner Occupied Rehab - summer of service
	Goal Description	The city will utilize it's relationships with local volunteers to provide assistance to very low-moderate income families to do light exterior rehabilitation for qualifying households.
4	Goal Name	Owner Occupied - wheelchair ramp
	Goal Description	This activity will assist qualified applicants by installing wheelchair ramps at their homes for easier access.
5	Goal Name	Spot Blight Clearance
	Goal Description	This activity will purchase and demolish vacant, abandoned, blighted properties where demolition is the end result.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City of Mishawaka plans to continue its focus on the Milburn Boulevard Area. The St. Joseph River on the North, Panama/12th Street on the South, Ironwood Drive on the West and Union Street on the East define the Milburn Boulevard Area. This area contains Census Tracts 101 and 102 and has a population of 8,685 residents.

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

This is also a densely populated area that is largely residential with a mixture of owner occupied homes and rental properties. The U.S. Postal Service reported in September 2010 that 52 percent of the residential properties were vacant for 12 months prior. Yet, the homeownership rate for the area is still much higher than the rate for the entire City, 68.47 percent for the targeted area compared to 52.82 percent for the City of Mishawaka.

Since many of the homeowners, 29.87 percent, in the area have a high cost burden, paying more than 30 percent of their income towards housing cost, the area is prime for housing abandonment or decline.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The Mishawaka Department of Community Development addresses lead based paint when performing any CDBG related homeownership activities. Any rehab work that the City has performed in the past and that we continue to perform 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 that we have on staff and environmental contractors, as needed. We also share HUD's Lead Hazard Handbook information with potential clients prior to performing any work.

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

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

How are the actions listed above integrated into housing policies and procedures?

Any homeownership rehab or demolition is checked for lead contamination, addressed and abated as defined by local, state, and federal guidelines. We have a certified lead inspector on staff for these purposes.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

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.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Through regular discussion at the CoC Planning Committee, these organizations are able to implement interagency strategies to shelter homeless persons. Examples of interagency coordination include the city's "Weather Amnesty" program, which creates a structure for sheltering homeless people when weather conditions make it unsafe to remain outdoors. All of the city's shelters participate by creating temporary emergency housing resources during the weather amnesty. Another cooperative effort involves the use of rental assistance dollars for homeless persons who qualify for Permanent Supportive Housing. Regardless of which agency the person has been served by, he/she can access rental assistance dollars administered through the Center for the Homeless. Another example of interagency approach is Madison Center's providing staff to do mental status assessments at the homeless shelters. If homeless persons are assessed as having a mental illness, they are provided assistance by one of Madison Center's case managers or referred to other appropriate services.

The CoC Planning Committee also offers a forum to share information. For example, if various homeless service organizations are having similar difficulties working with an entitlement provider, plans are made to meet with Social Security or Medicaid officials to try to expedite the enrollment process. The Committee also serves as a meeting place where inter-agency problems regarding referrals, miscommunications or perceived service breakdown can be discussed. Since most of the members of the CoC Planning Committee are high-level administrators of their respective organizations, problem solving can take place in an efficacious manner.

The City of Mishawaka has chosen to fund the YWCA, Boys and Girls Club, and Real Services which do an extended amount of public outreach to poverty level families. Each of the organizations work with poverty level families and below. The Mishawaka Food Pantry also provides free food and clothing to anyone who walks through their doors, many of which claim to be homeless or living on the brink of homelessness.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The Department of Community Development has contracted with City Consultants of Indianapolis, IN to utilize their expertise in carrying out monitoring of HUD related activities and also to re-allocate interdepartmental activities and functions for improved oversight of CDBG funding and reporting requirements. Staff will continue to advertise and reach out to minority owned businesses when bidding projects as has been done in the past and continue to report on that activity as required. The City of Mishawaka will continue to utilize the expertise of the members of the St. Joseph County Housing Consortium, our HUD Field Representatives, and City Consultants to improve and further expand our outreach and knowledge.

Expected Resources

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

Introduction

The City has based its future allocation off of the 2014 CDBG amount awarded. With private dollars dwindling and project costs increasing we would love to see an increase in funding over the 5 years associated with this plan, but understand that may be unrealistic. Our anticipated resources will be stretched much like the monies we have received in the past to serve the needs of the community in the most frugal way possible.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	464,000	68,000	0	532,000	1,856,000	The City feels that our annual allocation should remain steady over the course of the 4 year plan, however we understand that the allocation may increase or decrease in any given year. We have made this estimate based on our allocation in years past.

Table 18 - 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

Our Federal dollars will be utilized in conjunction with with public infrastructure projects that are funded locally to complete curb and sidewalk projects in the Milburn Blvd Area and throughout the city, as needed. Comparitively, the CDBG portion used will be very small compared to the larger public infrastructure project throughout the City. With roughly \$9,000,000 dollars left to be spent on Public Infrastructure improvements in the Milburn Blvd area, CDBG Funds would only make up 2.5% of that total in a best case scenario.

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 intent to use the buildable lots we have accumulated in years past for builds with Habitat for Humanity prior to utilizing newly purchased lots in a best case scenario

Discussion

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	Spot Blight Elimination with Intent to Rebuild	2015	2019	Affordable Housing	MILBURN BLVD AREA City of Mishawaka	Spot Blight Elimination	CDBG: \$221,873	Buildings Demolished: 2 Buildings
2	Owner Occupied - wheelchair ramp	2015	2019	Owner Occupied rehab	MILBURN BLVD AREA City of Mishawaka	Indirect Homeownership Assistance	CDBG: \$5,500	Homeowner Housing Rehabilitated: 2 Household Housing Unit
3	Public Infrastructure - curb and sidewalk	2015	2019	Accessibilty	MILBURN BLVD AREA City of Mishawaka	Public Infrastructure	CDBG: \$61,921	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 4 Households Assisted
4	Owner Occupied Rehab - summer of service	2015	2019	Affordable Housing	MILBURN BLVD AREA City of Mishawaka	Indirect Homeownership Assistance	CDBG: \$18,000	Homeowner Housing Rehabilitated: 2 Household Housing Unit
5	Spot Blight Clearance	2015	2019	Spot Blight Removal	City of Mishawaka	Spot Blight Elimination	CDBG: \$30,000	Buildings Demolished: 1 Buildings

Table 19 – Goals Summary

Goal Descriptions

1	Goal Name	Spot Blight Elimination with Intent to Rebuild
	Goal Description	To improve the safety and livability of neighborhoods, eliminate blighting influences and the deterioration of property and facilities.
2	Goal Name	Owner Occupied - wheelchair ramp
	Goal Description	Fund the cost of construction materials for wheelchair ramps for low-mod income homeowners in Mishawaka.
3	Goal Name	Public Infrastructure - curb and sidewalk
	Goal Description	Fund public works improvements including curbs, sidewalks and street improvements in the Milburn Blvd. neighborhood and within the City of Mishawaka.
4	Goal Name	Owner Occupied Rehab - summer of service
	Goal Description	Fund material costs for exterior home repairs for low-mod income homeowners in Mishawaka.
5	Goal Name	Spot Blight Clearance
	Goal Description	Fund acquisition, environmental needs and demolition of blighted structures with the City of Mishawaka.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The City of Mishawaka will complete the following projects in 2014. Awards for these projects are subject to change from the public comment period and approval by the City of Mishawaka's Redevelopment Commission.

#	Project Name
1	Spot Blight Elimination w/ Intent to Rebuild
2	Public Infrastructure - Curbs, Streets, Sidewalks
3	Owner Occupied Rehab Program - wheelchair ramps
4	Self Sufficiency Homeownership Program
5	Summer of Service Program
13	Spot Blight Elimination Program/demo & clearance

Table 20 – 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	Spot Blight Elimination w/ Intent to Rebuild
	Target Area	MILBURN BLVD AREA City of Mishawaka
	Goals Supported	Spot Blight Elimination with Intent to Rebuild
	Needs Addressed	Spot Blight Elimination
	Funding	CDBG: \$221,873
	Description	Spot Blight Elimination w/ intent to rebuild
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	6
	Location Description	City of Mishawaka
	Planned Activities	Clearance and demoliton of unsafe sites, spot blight elimination/ demoliton.
2	Project Name	Public Infrastructure - Curbs, Streets, Sidewalks
	Target Area	MILBURN BLVD AREA City of Mishawaka
	Goals Supported	Public Infrastructure - curb and sidewalk
	Needs Addressed	Public Infrastructure
	Funding	CDBG: \$61,921

	Description	Public Infrastructure - Curbs, streets,sidewalks
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	City of Mishawaka
	Planned Activities	Provide funding for street and sidewalk improvements.
3	Project Name	Owner Occupied Rehab Program - wheelchair ramps
	Target Area	MILBURN BLVD AREA City of Mishawaka
	Goals Supported	Owner Occupied - wheelchair ramp
	Needs Addressed	Indirect Homeownership Assistance
	Funding	CDBG: \$5,500
	Description	Wheelchair Ramp Program
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
4	Project Name	Self Sufficiency Homeownership Program
	Target Area	City of Mishawaka
	Goals Supported	Owner Occupied Rehab - summer of service
	Needs Addressed	Indirect Homeownership Assistance
	Funding	CDBG: \$25,000

	Description	assist individuals in preparing them to become homeowners.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	2
	Location Description	313 w. 8th, 718 w. 7th.
	Planned Activities	
5	Project Name	Summer of Service Program
	Target Area	MILBURN BLVD AREA City of Mishawaka
	Goals Supported	Owner Occupied Rehab - summer of service
	Needs Addressed	Indirect Homeownership Assistance
	Funding	CDBG: \$18,000
	Description	Summer of Service Program
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Eight homes will be assisted.
	Location Description	
	Planned Activities	Assist homeowners with minor repairs.
6	Project Name	Spot Blight Elimination Program/demo & clearance
	Target Area	City of Mishawaka
	Goals Supported	Spot Blight Clearance
	Needs Addressed	Spot Blight Elimination
	Funding	CDBG: \$30,000

Description	Spot Blight Elimination - Demo/Clearance
Target Date	
Estimate the number and type of families that will benefit from the proposed activities	
Location Description	City of Mishawaka
Planned Activities	

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 its focus on the Milburn Boulevard Area. The St. Joseph River on the North, Panama/12th Street on the South, Ironwood Drive on the West and Union Street on the East define the Milburn Boulevard Area. This area contains Census Tracts 101 and 102 and has a population of 8,685 residents.

Geographic Distribution

Target Area	Percentage of Funds
MILBURN BLVD AREA	
City of Mishawaka	100

Table 21 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

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. The following are goals and strategies to address the general community development needs.

Actions planned to address obstacles to meeting underserved needs

Actions planned to foster and maintain affordable housing

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

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

Actions planned to reduce lead-based paint hazards

Actions planned to reduce the number of poverty-level families

Support for the development efforts that improve employment prospects for low and moderate income individuals is on-going.

Actions planned to develop institutional structure

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

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

Discussion

Program Specific Requirements

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

Introduction

The City of Mishawaka expects to receive \$470,458 based on the previous years' funding and HUD estimates. This is based on a funding history over the past five years, particularly the 2013 fiscal year funding levels. Funding for the 2014 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. Overall, since the beginning of the Consolidated Planning period in 2010, the funding has decreased by 20.7 percent. That is a typical decrease and common among other entitlement cities located in the State of Indiana.

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.	100.00%

Discussion

Appendix - Alternate/Local Data Sources