



CITY OF MISHAWAKA
2016 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's housing stock and the number of people living in poverty. The City of Mishawaka is one of the smallest cities in Indiana to receive funding directly from HUD. Cities and towns smaller in population are not considered an Entitlement Community and must go to the State of Indiana to receive this type of funding. The funding the City of Mishawaka receives is called the Community Development Block Grant, or CDBG.

To receive funding each year, 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. The Consolidated Plan is an assessment of the needs in the community, relating to housing, public services, public facilities and infrastructure. The analysis looks at populations most affected by the current housing stock, state of the economy and the ability to meet daily living needs. The Consolidated Plan then outlines priorities and goals to address those needs. Each year, the City of Lafayette will write an Action Plan, outline specific projects and funding resources that will be used to meet the priorities and goals. At the end of each year, the City of Mishawaka will write a Consolidated Annual Performance and Evaluation Report to report the progress towards each of the Consolidated Plan goals. These three documents enable the public, elected officials and HUD to understand the needs in the community, provide input and measure progress and investment in the community.

This is the 2016 Action Plan, the second year of the current Consolidated Plan, covering the calendar year 2016, 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.

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The City of Mishawaka will continue to target the Milburn Blvd. Neighborhood for revitalization with approximately 40% of the annual CDBG allocation. 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 intent of the plan was to be complete with work by 2015, but there remains to be about \$10,000,000 in curb and sidewalk improvements to be completed. Since the initiation of the plan, 74% of the total projected needs in the community have been completed. The need for curbs and sidewalks, owner occupied assistance, and spot/blight elimination in this area continue to be needed as houses are abandoned and/or foreclosed upon.

The City of Mishawaka has set out the following goals for 2016:

- Administration
- Direct Homeownership Assistance
- Public Infrastructure
- Owner Occupied Rehab
- Spot Blight Clearance
- Fair Housing Activities
- Public Services-General

3. Evaluation of past performance

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

CDBG funds were utilized and leveraged throughout Mishawaka; The City continued to target the Milburn Blvd. area as the needs remain for continued resources and improvements. A portion of CDBG funding was utilized for Public Infrastructure to assist with curb, sidewalk, drive approaches, and ADA ramp replacement within the area bound by Grove st. on the south, Broadway on the North, Main st. on the east and Liberty on the west. Three homeowners were assisted with the owner-occupied repair program. The City continues to support and provide funding for public service organizations to help sustain a suitable living environment for Mishawaka residents. New Opportunities for low-moderate housing construction through our partnership with Habitat for Humanity.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

On July 2, 2015 the notice of the public hearings of the 2016 Action Plan process was published in the South Bend Tribune, and on the City of Mishawaka's website. Two public meetings were held on July 15, 2015 at the City of South Bend and City of Mishawaka at different times. Both meetings addressed the CDBG application process as well as the applying for HOME funding thru the St. Joseph County Housing Consortium.

The proposed 2016 Housing and Community Development Plan will be available for review September 30, 2015 for (30) day period, ending October 30, 2015. Comments will be accepted during those 30 days and will be considered when developing the Final 2016 Action Plan. Public Hearings will be held in Mishawaka and south Bend on October 13, 2015 during the public comment period. With Real Services application for the Aging in Place program an Amendment for the 2016 Plan was available for review November 18, 2015 thru December 18, 2015 for (30) day period. Comments were accepted during those 30 days and will be considered for the Final 2016 Action Plan. A Public Hearing was held December 1, 2015 in Mishawaka during the public comment period for the Amended 2016 Action Plan.

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.

Real Services withdrew their 2016 Application for the Aging in Place program. They decided to extend their 2015 CDBG Weatherization program contract until December 30, 2016.

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

N/A

7. Summary

The reputation of the area is of a fast growing community, with much wealth and top schools in Indiana and a highly rated institution of higher learning, the area is America’s Crossroads. The City of Mishawka will continue to strive to understand more about the needs in the community and address those needs of low income households.

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

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

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

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

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

Table 1 – Responsible Agencies

Narrative

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

Consolidated Plan Public Contact Information

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

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

1. Introduction

The City of Mishawaka staff met with sub grantees from 2015 to assess their opinions on the types of needs in the community and any possible gaps in funding for future years. A survey was available to the public on the City of Mishawaka's website as well as Survey Monkey to assess any challenges in neighborhoods and any needs that residents felt Mishawaka has not been addressed.

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

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

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

City of Mishawaka staff contacted the representative from Continuum of Care to get additional information on becoming a part of the Continuum of Care efforts.

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

n/A

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

Table 2 – Agencies, groups, organizations who participated

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

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

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

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

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

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|-------------------|-------------------|--|
| Continuum of Care | n/A | |

Table 3 - Other local / regional / federal planning efforts

Narrative

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

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

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

The City of Mishawaka published a notice in the South Bend Tribune and made a copy of the 2016 Action Plan available on City of Mishawaka website. The 2016 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 HCD 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.

A City of Mishawaka 2016 Action Plan survey was conducted it was made available on City of Mishawaka's website as well as Survey Monkey. The results of this survey are attached to this document.

Citizen Participation Outreach

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|------------------|-------------------------|--------------------------------------|------------------------------|--|----------------------|
| 1 | Newspaper Ad | General Public outreach | Funding request forms made available | No comments were received | | 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 Meeting | General Public Outreach | Meeting was attended by Staff of both cities Mishawaka, and South Bend as well as representatives from the Center for the Homeless, Aids Assist, YWCA, and the City of South Bend. | Application process was explained. No comments were received. | | www.mishawaka.in.gov |
| 3 | Public Hearing | Public Outreach | Public Hearing was attended by staff of both cities Mishawaka and South bend. | Real Services withdrew their application for Aging in Place program. They decided to extend their 2015 CDBG Weatherization program contract until December 30, 2015. | | www.mishawaka.in.gov |
| 4 | Public Meeting | Public Outreach | Hearing was attended by City of Mishawaka staff | No comments | | www.mishawaka.in.gov |

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

For the purpose of this draft document, the City has based its future allocation based on allocations from years in the past. The final draft of the 2016 Action Plan will be submitted to HUD upon receiving notification of the 2016 allocation amount. Amounts listed below and as part of the individual projects listed in the next section could change based on final allocation amounts.

Anticipated Resources

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

Table 5 - Expected Resources – Priority Table

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

Mishawaka will utilize federal dollars in conjunction with and leverage public infrastructure projects that are funded locally to complete curb and sidewalk projects in the city as needed. Comparatively, the CDBG portion used will be small compared to the larger public infrastructure projects through the city.

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

The City does own lots that have been purchased with CDBG funds in the past 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

N/A

Annual Goals and Objectives

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

Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|---------------------------------|------------|----------|-----------------------------------|--|-------------------------------|--------------------|---|
| 1 | Administration | 2015 | 2019 | Administration | MILBURN BLVD AREA City of Mishawaka | Administration | CDBG: \$97,706 | Other: 1 Other |
| 2 | Direct Homeownership Assistance | 2015 | 2019 | Affordable Housing | MILBURN BLVD AREA City of Mishawaka | Affordable Housing Assistance | CDBG: \$25,000 | Homeowner Housing Rehabilitated: 2 Household Housing Unit |
| 3 | Public Infrastructure | 2015 | 2019 | Non-Housing Community Development | City of Mishawaka | Public Infrastructure | CDBG: \$95,000 | Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 4 Households Assisted |
| 4 | Owner Occupied Rehab | 2015 | 2019 | Affordable Housing | MILBURN BLVD AREA City of Mishawaka | Affordable Housing Assistance | CDBG: \$18,000 | Homeowner Housing Rehabilitated: 3 Household Housing Unit |
| 5 | Spot Blight Clearance | 2015 | 2019 | Spot Blight Removal | MILBURN BLVD AREA City of Mishawaka | Spot Blight Elimination | CDBG: \$179,548 | Buildings Demolished: 3 Buildings |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|-------------------------|------------|----------|-----------------------------------|--|-----------------|-------------------|---|
| 6 | Public Services-General | 2015 | 2019 | Non-Housing Community Development | MILBURN BLVD AREA City of Mishawaka | Public Services | CDBG: \$73,280 | Public service activities other than Low/Moderate Income Housing Benefit: 7000 Persons Assisted |
| 7 | Fair Housing Activities | 2015 | 2019 | Non-Housing Community Development | MILBURN BLVD AREA City of Mishawaka | Public Services | CDBG: \$4,000 | Other: 1 Other |

Table 6 - Goals Summary

Goal Descriptions

| | | |
|---|-------------------------|---|
| 1 | Goal Name | Administration |
| | Goal Description | Administration |
| 2 | Goal Name | Direct Homeownership Assistance |
| | Goal Description | Fund the cost for the self-sufficiency program. |
| 3 | Goal Name | Public Infrastructure |
| | Goal Description | Fund public works improvement projects including curbs, sidewalks and street improvements within the City of Mishawaka. |
| 4 | Goal Name | Owner Occupied Rehab |
| | Goal Description | Provide assistance for home repairs to eligible low-mod income homeowners. |

| | | |
|---|-------------------------|---|
| 5 | Goal Name | Spot Blight Clearance |
| | Goal Description | Fund acquisition, enviornmental needs and demolition of blighted structures within the City of Mishawaka. |
| 6 | Goal Name | Public Services-General |
| | Goal Description | Subsidize the operation of programs to benefit low-mod income families. |
| 7 | Goal Name | Fair Housng Activities |
| | Goal Description | City of Mishawka will offer fair housng activities and outreach within the ocommunity. This includes providing fair housng training to local landlord, bankers, developers, and other interested parties. |

Table 7 – Goal Descriptions

AP-35 Projects - 91.420, 91.220(d)

Introduction

The City of Mishawaka will complete the following projects in 2016. Awards for these projects are subject to change from the public comment period and approval by the City of Mishawaka's Redevelopment Commission.

| # | Project Name |
|----|---|
| 1 | Spot /Blight Demo & Clearance |
| 2 | Public Infrastructure- Curb, Streets, Sidewalks |
| 3 | Summer of Service |
| 4 | Self Sufficiency Program |
| 5 | YWCA-Domestic Violence Shelter |
| 6 | Real Services-Adult Crime Victim |
| 7 | Mishawaka Food Pantry |
| 8 | Real Services-Adult Guardianship Program |
| 9 | Boys and Girls Club- After school program |
| 10 | Fair Housing |
| 11 | City of Mishawaka- Administration |
| 12 | SB Comm & ED Administraion |

Table 8 – 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 Demo & Clearance |
| | Target Area | MILBURN BLVD AREA City of Mishawaka |
| | Goals Supported | Spot Blight Clearance |
| | Needs Addressed | Spot Blight Elimination |
| | Funding | : |
| | Description | Spot /Blight Demo & Clearance |
| | Target Date | 12/31/2016 |
| | Estimate the number and type of families that will benefit from the proposed activities | 3 blighted properties will be demolished, funding acquisiton, enviornmentla needs and demolition of blighted structures within the City of Mishawaka. |
| | Location Description | City of Mishawaka |
| | Planned Activities | Funding acquisiton, enviornmentla needs and demolition of blighted structures within the City of Mishawaka. |
| 2 | Project Name | Public Infrastructure- Curb, Streets, Sidewalks |
| | Target Area | MILBURN BLVD AREA City of Mishawaka |
| | Goals Supported | Public Infrastructure |
| | Needs Addressed | Public Infrastructure |
| | Funding | : |

| | | |
|----------|--|---|
| | Description | Fund public works improvement projects including curbs, sidewalks and street improvements withing the City of Mishawaka |
| | Target Date | 12/31/2016 |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | City of Mishawaka |
| | Planned Activities | Public works improvement projects including curbs, sidewalks and street improvements within the City of Mishawaka. |
| 3 | Project Name | Summer of Service |
| | Target Area | MILBURN BLVD AREA City of Mishawaka |
| | Goals Supported | Owner Occupied Rehab |
| | Needs Addressed | Affordable Housing Assistance |
| | Funding | : |
| | Description | Assist homeowners with Minor Repairs |
| | Target Date | 12/31/2016 |
| | Estimate the number and type of families that will benefit from the proposed activities | 2 |
| | Location Description | City of Mishawaka |
| | Planned Activities | Assist homeowners with minor repairs |
| 4 | Project Name | Self Sufficiency Program |
| | Target Area | MILBURN BLVD AREA City of Mishawaka |

| | | |
|---|--|--|
| | Goals Supported | Direct Homeownership Assistance |
| | Needs Addressed | Affordable Housing Assistance |
| | Funding | : |
| | Description | Assist individuals in preparing them to become homeowners |
| | Target Date | 12/31/2016 |
| | Estimate the number and type of families that will benefit from the proposed activities | 2 |
| | Location Description | City of Mishawaka |
| | Planned Activities | Assist individuals in preparing them to become homeowners |
| 5 | Project Name | YWCA-Domestic Violence Shelter |
| | Target Area | MILBURN BLVD AREA City of Mishawaka |
| | Goals Supported | Public Services-General |
| | Needs Addressed | Public Services |
| | Funding | : |
| | Description | Domestic Violence Shelter |
| | Target Date | 12/31/2016 |
| | Estimate the number and type of families that will benefit from the proposed activities | 10 |
| | Location Description | City of Mishawaka |
| | Planned Activities | Accessibility to a safe emergency place to stay at any time. |
| 6 | Project Name | Real Services-Adult Crime Victim |

| | | |
|---|--|---|
| | Target Area | MILBURN BLVD AREA City of Mishawaka |
| | Goals Supported | Public Services-General |
| | Needs Addressed | Public Services |
| | Funding | : |
| | Description | Provide residents age 60+ counseling, advocacy, referrals, and crime prevention information to victims. |
| | Target Date | 12/31/2016 |
| | Estimate the number and type of families that will benefit from the proposed activities | 5 |
| | Location Description | City of Mishawaka |
| | Planned Activities | Provide residents age 60+ counseling, advocacy, referrals, and crime prevention information to victims. |
| 7 | Project Name | Mishawaka Food Pantry |
| | Target Area | MILBURN BLVD AREA City of Mishawaka |
| | Goals Supported | Public Services-General |
| | Needs Addressed | Public Services |
| | Funding | : |
| | Description | Provide individuals and families with food, showers, clothing and services to promote self sufficiency. |
| | Target Date | 12/31/2016 |

| | | |
|----------|--|---|
| | Estimate the number and type of families that will benefit from the proposed activities | 7000 |
| | Location Description | City of Mishawaka |
| | Planned Activities | Provide individuals and families with food, showers, clothing and services to promote self sufficiency. |
| 8 | Project Name | Real Services-Adult Guardianship Program |
| | Target Area | MILBURN BLVD AREA City of Mishawaka |
| | Goals Supported | Public Services-General |
| | Needs Addressed | Public Services |
| | Funding | : |
| | Description | Ensure a safe and suitable living environment for vulnerable adults. |
| | Target Date | 12/31/2016 |
| | Estimate the number and type of families that will benefit from the proposed activities | 3 |
| | Location Description | City of Mishawaka |
| | Planned Activities | Ensure a safe and suitable living environment for vulnerable adults. |
| 9 | Project Name | Boys and Girls Club- After school program |
| | Target Area | MILBURN BLVD AREA City of Mishawaka |
| | Goals Supported | Public Services-General |
| | Needs Addressed | Public Services |
| | Funding | : |

| | | |
|-----------|--|--|
| | Description | Provide assistance for case management and support services for youth. |
| | Target Date | 12/31/2016 |
| | Estimate the number and type of families that will benefit from the proposed activities | 800 |
| | Location Description | City of Mishawaka |
| | Planned Activities | Provide assistance for case management and support services for youth. |
| 10 | Project Name | Fair Housing |
| | Target Area | MILBURN BLVD AREA City of Mishawaka |
| | Goals Supported | Public Services-General Fair Housing Activities |
| | Needs Addressed | Public Services |
| | Funding | : |
| | Description | Provide Fair Housing training |
| | Target Date | 12/31/2016 |
| | Estimate the number and type of families that will benefit from the proposed activities | 15-30 |
| | Location Description | City of Mishawaka |
| | Planned Activities | Provide fair housing training |
| 11 | Project Name | City of Mishawaka- Administration |
| | Target Area | City of Mishawaka |
| | Goals Supported | Administration |

| | | |
|-----------|--|--|
| | Needs Addressed | Administration |
| | Funding | : |
| | Description | Administration of CDBG funded projects. |
| | Target Date | 12/31/2016 |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | City of Mishawaka |
| | Planned Activities | Administration of CDBG funded projects |
| 12 | Project Name | SB Comm & ED Administraion |
| | Target Area | MILBURN BLVD AREA City of Mishawaka |
| | Goals Supported | Administration |
| | Needs Addressed | Administration |
| | Funding | : |
| | Description | South Bend Community & Economic Administration |
| | Target Date | 12/31/2016 |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | City of Mishawaka |
| | Planned Activities | South Bend adminstration support |

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

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

The City of Mishawaka Plans to continue to focus on the Milburn Boulevard area and within the City of Mishawaka limits. The St. Joseph River on the North panama/12th street on the south, ironwood drive on the west and union st. on the east define the Milburn boulevard area. This area contains Census Tracts 101 and 102.

Geographic Distribution

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

Table 9 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

This neighborhood was targeted for several reasons, one of which is the documented economic need in the area. The area has a higher unemployment rate than the City of Mishawaka. 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.

Discussion

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

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

Introduction

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

Actions planned to address obstacles to meeting underserved needs

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

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

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

Actions planned to foster and maintain affordable housing

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

Additional Strategies with non-financial support:

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

Actions planned to reduce lead-based paint hazards

The Mishawaka Department of Community Development addresses lead based paint when performing any CDBG related homeownership activities. Any rehab work that the City 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, including:

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

Actions planned to reduce the number of poverty-level families

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

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

Actions planned to develop institutional structure

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

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

service agencies

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

Discussion

The Annual Action Plan will address many items as noted in the previous discussion points. However, as a recipient of HUD funds, the City of Mishawaka certifies it will affirmatively further fair housing choice by conducting an analysis of impediments to fair housing choice, take appropriate actions to overcome the effects of any impediments identified, and maintain records reflecting the analysis and actions taken in this regard. The City is committed to ensuring fair housing choice for all residents within its jurisdiction. The City of Mishawaka, in partnership with the City of South Bend, published an Analysis of Fair Housing in 2014 and will run through fiscal year 2019.

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

Racial and ethnic minority concentration.

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

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

Program Specific Requirements

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

Introduction

The City of Mishawaka expects to receive \$472,520 based on the previous years' funding and HUD estimates. This is based on a funding history over the past five years. Funding for the 2016 fiscal year will depend on passage of a full year appropriation to the U.S. Department of Housing and Urban Development (HUD) by the U.S. Congress.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

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

Discussion

The City of Mishawaka will certify a low moderate-income benefit over a three-year period, 2014, 2015 and 2016. The City of Mishawaka will utilize CDBG funding to address blighted properties in the community. Over the three-year certification period, the City of Mishawaka will have spent 70 percent of its allocation towards activities benefit low and moderate-income persons.