

2009
HOUSING AND COMMUNITY DEVELOPMENT
PERFORMANCE REPORT

Including:

2009 Community Development Block Grant Comprehensive Annual
Performance and Evaluation Report for the City of South Bend

2009 Community Development Block Grant Comprehensive Annual
Performance and Evaluation Report for the City of Mishawaka

2009 HOME Investment Partnership Program Annual Performance Report
for the St. Joseph County Housing Consortium

2009 Emergency Shelter Grant Annual Performance Report
for the City of South Bend

Cities of South Bend, Mishawaka & St. Joseph County Housing Consortium

Consolidated Annual Performance and Evaluation Report (CAPER)

2009

This Consolidated Annual Performance and Evaluation Report (CAPER) is a performance and accomplishments summary on the City of South Bend, City of Mishawaka, and the St. Joseph County Consortium's consolidated Housing and Community Development Plan, and use of federal resources provided by the U.S. Department of Housing and Urban Development (HUD) for 2009. These resources include the Community Development Block Grant (CDBG) funds received by the Cities of South Bend and Mishawaka and Emergency Shelter Grant (ESG) funds received by the City of South Bend. They also comprise the HOME Investment Partnership Program (HOME) funds that were received by the St. Joseph County Consortium.

Additionally, in 2009 the City of South Bend received over \$4.1 M in Neighborhood Stabilization (NSP) funding; slightly over \$1M in Homeless Prevention and Rapid Re-Housing (HPRP) funding; and \$750,873 of Community Development Block Grant Recover (CDBG-R) funding. The City of Mishawaka received NSP funding through the Indiana Housing and Community Development Authority (IHCDA).

Prior to 1996, HUD treated these programs or resources separately. However, HUD now requires the submission of a Consolidated Housing and Community Development Plan that integrates or combines the planning, application and reporting requirements for all these programs and resources. The consolidated planning process was developed by HUD in response to local requests for the tools to reduce paperwork and address community problems comprehensively. The 2005 to 2009 Five-Year Housing and Community Development (HCD) Plan consists of the following sections: Purpose, Executive Summary, Citizen Participation Plan, Affordable Housing: History, Inventory, Needs & Strategies, Social Services, Addressing Homelessness in St. Joseph County, Institutional Structure, Demographic Maps & Investment Action Plans for years 2005, 2006, 2007, 2008, and 2009.

The Institutional Structure section of the strategy outlines a formalized structure and mission for the Consolidated Plan and more support for various task forces and nonprofits working in the area. The St. Joseph County Housing Consortium is comprised of three jurisdictions: the City of South Bend, the City of Mishawaka, and St. Joseph County. The Consortium was established in 1991 by Interlocal Agreement among the three jurisdictions in order to support coordinated efforts. The City of South Bend acts as the lead jurisdiction. The South Bend Department of

Community and Economic Development serves as the lead agency for the HCD Plan with it's Division of Community Development being responsible for the preparation, coordination, submittal, and revision of the HCD Plan and Annual Investment Action Plans.

In the 2009 program year additional stimulus funds were made available to address economic problems under the Housing and Economic Recovery Act, 2008 (HERA). The Neighborhood Stabilization Program (NSP) was introduced for the purpose of assisting in the redevelopment of abandoned and foreclosed homes. The Community Development Block Grant-Recovery (CDBG-R) funding was available under the Recovery Act to stimulate the economy through measures that modernize infrastructure, improve energy efficiency and expand educational opportunities and access to health care. The Homeless Prevention and Rapid Re-Housing Program (HPRP) was introduced to provide homelessness prevention assistance to households, many due to the economic crisis, who would otherwise become homeless and to provide assistance to rapidly re-house persons who are homeless.

During the 2009 program year, which is the fifth year of the 5-year plan, the Cities of South Bend and Mishawaka and the Consortium effectively used their Community Development Block Grant (CDBG), Community Development Block Grant-Recovery (CDBG-R), Neighborhood Stabilization Program (NSP), HOME, Shelter Plus Care (SPC), Homelessness Prevention and Rapid Re-Housing (HPRP), and Emergency Shelter Grant (ESG) funds to undertake a variety of programs, projects and activities designed to address housing and community development needs throughout the Cities of South Bend and Mishawaka and St. Joseph County. Priority initiatives included housing rehabilitation, homebuyer assistance, neighborhood and public works improvements, provision of public services, and affordable housing development. The accomplishments of the City of South Bend, the City of Mishawaka and the St. Joseph County Housing Consortium were consistent with the consolidated Plan's high-priority community development and housing objectives.

In this report, the accomplishments of the City of South Bend's CDBG, CDBG-R, NSP, ESG, and HPRP programs, Mishawaka's CDBG, CDBG-R, and NSP programs, and the St. Joseph County Housing Consortium's HOME program will be presented.

2009 HOUSING & COMMUNITY DEVELOPMENT PLAN PERFORMANCE REPORT

NARRATIVES:

1. *Assessment of the One to Five Year Goals and Objectives:*

Attached, as Attachment II, are Logic Models and goals outlined in the HCD Plan and the accomplishments toward those goals at the end of this 5th year of the 5-year Plan.

2. *Affirmatively Further Fair Housing:*

The South Bend Human Rights Commission, headed by Lonnie Douglas, Executive Director, and Fred Harris, Jr., as the Housing Manager, is presently involved in various outreach efforts to educate and inform the community regarding Fair Housing Laws. The Human Rights Commission also has an internal housing committee which consists of various members of the community that assist in the education and promotion of fair housing. In 2009 the South Bend Human Rights Commission was the only agency in the State of Indiana that dealt with an increased number of fair housing complaints and completed the resolution of these fair housing complaints within 100 days of filing.

Housing Manager Harris maintains constant contact with various agencies and city departments such as the Department of Housing and Urban Development, Code Enforcement, South Bend Police, Housing Authority of South Bend, NAACP, La Casa de Amistad, and the Real Estate Investors Association of North Central Indiana to ensure that fair housing is afforded to everyone.

In 2004 the South Bend Human Rights Commission received a grant from the Department of Housing and Urban Development (HUD) in the amount of sixty thousand dollars (\$60,000). The monies from this grant provided a new initiative with the founding of Liberty and Justice For All, comic book characters that promote fair housing. The monies also provided fair housing billboards in various languages, brochures, a fair housing discrimination video, a web site (www.sbhrc.org), outdoor programs in the park, and fair housing testing. The results of the testing conducted under this grant were reported in the 2004 CAPER.

The monies allotted by HUD provided opportunities for the commission to partner with other entities to promote fair housing. The partnership included the Fair Housing Center of Southwest Michigan (testing); Patia Translations LLC (various languages); Indiana University South Bend (video); the University of Notre Dame (website); Burkhart Advertising (advertising and billboards); Frank Alford (Community Reinvestment Act); and Sallie & Associates (a minority vendor). Since these partnerships were established they have continued and continue to provide opportunities to promote fair housing.

Housing Manager Harris conducted trainings for South Bend's the South Bend Heritage Foundation on Fair Housing Law. Housing Manager Harris also conducted training for the Real Estate Investors Association, the South Bend Local Government Academy, and the Women's Real Estate Group of South Bend / Mishawaka on the fair housing law and its effect on everyone in the

community.

Executive Director Douglas and the entire staff of the South Bend Human Rights Commission have been certified in fair housing by the Department of Housing and Urban Development (HUD). Certification training was conducted at HUD offices in Washington D.C. over a period of two years.

Executive Director Douglas and Housing Manager Harris have attended or facilitated trainings dealing with linguistics in housing, Americans with Disabilities Act, new homebuyers, loss mitigation, and landlord/tenant laws.

Executive Director Douglas is a Board Member and past president of the State of Indiana Consortium of State and Local Human Rights Commissions.

In addition to the General Fund support from the City of South Bend, a CDBG Program allocation of \$7,000 in administrative funds for the South Bend Human Rights Commission is provided to assist in carrying out fair housing activities. The South Bend Human Rights Commission staff hosted their annual Fair Housing Training, Human Rights awards and scholarship luncheon at the South Bend Century Center. Panel discussion topics were bankruptcy, foreclosures and how to purchase a house. The guest speaker for the event was City of South Bend Council Member, Karen White. The Human Rights staff also works in partnership with the City's Housing Counseling Agency assisting in situations when requested by the Housing Counselor.

The South Bend Human Rights Commission has partnered with the City of Mishawaka in its efforts to eradicate housing discrimination in St. Joseph County. In 2009, the City of Mishawaka allocated \$5,000 of its CDBG for the purpose of researching ways in which local ordinances might be revised to allow the South Bend Human Rights Commission to have a greater impact in the City. The City of Mishawaka has an active member on the South Bend Human Rights Housing Committee. That person contributes suggestions and ideas, and participates in the annual South Bend/Mishawaka Scholarship Luncheon and Housing Workshop. The City of Mishawaka has annually contributed \$2,000 of its CDBG to be used for the luncheon and workshop.

Mishawaka makes a variety of information about fair housing issues available to those who visit City Hall. Several posters from HUD, in both English and Spanish, promoting the Fair Housing Act and featuring the Housing Discrimination Hotline are displayed in a common area of the building. Posters from HUD and the South Bend Human Rights Commission, which highlight fair housing issues in both English and Spanish, are featured in the Department of Planning and Community Development. That office also has HUD pamphlets "Fair Housing" (HUD-1686-1-FHEO, September 2008), "Vivienda Equitativa" (HUD-1686-1-FHEO SPAN.Rev.2, September 2008) and the South Bend Human Rights Commission's "Ten Tips Every Tenant Should Know" available for all interested visitors. Citizens who voice concerns about unjust housing issues are directed to the Indiana Civil Rights Commission's hotline at (800) 628-2909. (*Analysis of Impediments to Fair Housing, 2006, Action Step 1, page 34.*)

The City of Mishawaka also promotes equal housing opportunities in the written policies and

promotional brochures of its Owner-Occupied Housing Rehabilitation, Self-Sufficiency Home Ownership and First-Time Homebuyer Programs. In addition, the Mishawaka Housing Authority, which operates low- to moderate-income rental and Section 8 housing, prominently displays HUD's Equal Housing Opportunity and Fair Housing Act posters and pamphlets in its offices.

The City of Mishawaka participated in a Fair Housing and Equal Opportunity audit and review in May 2004. HUD officials from the Indianapolis Field Office were on site to review the Department of Redevelopment's policies and procedures, and investigate any barriers to affordable housing. The Redevelopment Department was found to be in compliance with FHEO standards. In addition, the cities of Mishawaka and South Bend, along with St. Joseph County, allocated HOME funds in 2005 to provide for an updated *Analysis of Impediments to Fair Housing*. This new Analysis was accepted by the Consortium on December 6, 2006, and was accepted by HUD in a letter received on February 6, 2007.

A copy of the 2006 *Analysis of the Impediments to Fair Housing* (AIFH) was attached in the 2006 CAPER. The Analysis includes information regarding actions taken to complete the analysis of impediments. The Analysis notes no significant impediments to Fair Housing were found. However, minor impediments were noted and actions taken or planned to overcome identified impediments. The Cities of South Bend and Mishawaka, as well as St. Joseph County, continue to analyze and evaluate the 2006 *Analysis of Impediments to Fair Housing* report and its conclusions and future action steps.

A new five-year Analysis will be created in 2010 to be concurrent with the St. Joseph County Housing Consortium's 2010-2014 Housing and Community Development (HCD) Plan. Discussions have already occurred resulting in the assistance of the Human Rights Commission and staff facilitating aspects of this process with South Bend, Mishawaka and the County.

3. *Affordable Housing:*

Median sales prices for the South Bend-Mishawaka area remain among the lowest in the nation, and affordable rental units are available. However, the housing stock is generally old, often in need of rehabilitation and located in neighborhoods suffering issues associated with poverty, such as unemployment, drugs, crime and violence. CDBG and HOME have usually concentrated on rehabilitation of older homes in those neighborhoods and continue to do so both by targeting areas served by neighborhood-based CDCs and citywide through the City of South Bend's Division of Community Development and the City of Mishawaka's Department of Planning and Community Development. However, as attractive as the older housing is, or can be, it does not adequately serve the needs (or wants) of a large proportion of our population. Some people just want to move up to a new home, which previously has meant that as people moved up they moved out to the unincorporated areas of the county. In an effort to improve the options available to our citizens, several years ago under the HOME program, the Housing Assistance Office began offering a mortgage subsidy program for new housing construction as a pilot program. It has been a tremendous success! Not only does it provide an additional housing option, fill in vacant land throughout the inner-city, and provide an eventual increase in tax base for the city, but it also shows local developers there is a market for new construction in the inner-city. The use of

mortgage subsidies to stimulate private development of new housing has been continued and expanded, and several agencies offer similar programs within our community.

In 2009 the City of Mishawaka marked the sixth year of utilizing HOME funds for its First-Time Homebuyer Program. The First-Time Homebuyer Program provided affordable housing to eligible first-time homebuyers through mortgage subsidies and provided pre-purchase counseling for clients. The program also offered residents an additional housing option, cleared blighted properties for new construction homes, filled in vacant land in the inner-city, and provided an eventual increased tax base for the city. Furthermore, the program demonstrated to local developers the strong market for new construction in the inner-city.

Also in 2009, Mishawaka partnered with Rivervalley and Vineyard Community Churches to sponsor a Summer of Service program. Exterior painting and minor repairs were provided to two owner-occupied homes within Mishawaka city limits. One homeowner was 18% AMI for St. Joseph County (extremely low income) and disabled. The other homeowner was less than 60% AMI for St. Joseph County (low income) and elderly.

During 2009 the Community Homebuyers Corporation provided down payment assistance to 22 homebuyers in the City of South Bend for the purchase of their first home. The South Bend Home Improvement Program assisted 17 low- to moderate-income homeowner families with necessary repairs and Rebuilding Together (formerly Christmas in April) assisted 20 low- to moderate-income homeowners in the City of South Bend with needed repairs. Seven of the households were extremely low income (30% AMI or lower); 21 of the households were low-income (31% to 50% AMI) and 31 of the households were moderate income (51% to 80% AMI).

In addition, the City of South Bend supports the South Bend Heritage Foundation, a nonprofit community development corporation that has developed affordable housing for the residents of South Bend for the past 34 years. South Bend Heritage Foundation is currently focusing their planning and rehabilitation experience in the Near West Side. Working with both HOME and CDBG funds plus private funds, they have made a significant difference in the revitalization of West Jefferson, West Washington, Laurel, and Thomas Streets. Only a few years ago, most of the homes in the 1100-1200 blocks of West Jefferson Street appeared to need major renovation or were beyond rehabilitation and demolition was the only alternative. Today, most of the homes in these two blocks have been rehabilitated. Dilapidated homes have been demolished; five new homes have been constructed. Two were constructed by South Bend Heritage Foundation and three were built by Habitat for Humanity on land donated by South Bend Heritage. The Habitat homes were influenced by architects representing South Bend Heritage Foundation to blend with other neighborhood homes and were supported with a South Bend Heritage mortgage subsidy. One W. Washington renovated home was sold in 2009. In addition, South Bend Heritage Foundation is now renovating the West Washington Homes, multi-family complex, providing geothermal units to rental properties of twenty-one low- to moderate-income families.

Another organization supported by the city is the Northeast Neighborhood Revitalization Organization (NNRO). Staffed by the South Bend Heritage Foundation, the NNRO was formed

in 2000 to strengthen and revitalize South Bend's Northeast Neighborhood. The NNRO is a partner organization with institutional members of the City of South Bend, Madison Center and Hospital, Memorial Hospital, Saint Joseph Regional Medical Center, the South Bend Clinic, and the University of Notre Dame. Since 2002 the NNRO has completed a redevelopment plan, developed neighborhood design standards for new construction, and working with both CDBG and HOME funds, completed the acquisition and rehabilitation of 26 homes that were then sold to low- to moderate-income homebuyers. They have also participated in the design and construction of a new group home for Madison Center and are working with the University of Notre Dame on the predevelopment and development of Eddy Street Commons. The Eddy Street Commons project is a mixed use development containing commercial space, hotels, conference center and mixed income condominium and single-family homes. Thirty percent of the single family homes will be set aside for low/mod income families.

Additionally, the City of South Bend also supports the Near Northwest Neighborhood, Inc. (NNN), also a community development corporation that has been improving the environment and housing in the near northwest neighborhood for the past 33 years. Using a combination of CDBG, HOME, and private funding, the NNN has improved much of the housing along Portage Avenue and is currently focusing on revitalization of the Cottage Grove-Lindsey area. On Portage Avenue, Leland Street, and Cottage Grove, the NNN has participated in the construction of the first new homes in the neighborhood in 25 years. In addition, the NNN is in the process of renovating space adjacent to their offices for needed additional community space.

4. *Continuum of Care Strategy:*

The St. Joseph County Housing Consortium is fortunate to have a coordinated approach to a continuum of services for homeless persons. Through regular communication, service providers are able to work together to insure the smooth transition from emergency situations, to minimize duplication of effort, and to identify gaps in services for which additional funds can be sought and programming developed.

In 1994, the City of South Bend convened a planning process to identify needs and plan for filling gaps in services. A planning committee was formed to focus on homeless concerns. Today, this group is known as the St. Joseph County Homeless/Continuum of Care Committee that meets on a regular basis to identify and implement the components of the continuum of care for homeless services as they currently exist.

Other forums in the community where service providers have formalized paths of communication, including the Task Force for Disabled and Disadvantaged Citizens which represent organizations dealing with housing, services and advocacy for these populations, include the *United Religious Community Task Force on Housing & Homeless*.

The Homeless/Continuum of Care Committee has specific activities identified as priorities to reduce homelessness. These are the expansion of funding to provide necessary supportive services, the expansion of transitional housing facilities, and the expansion of permanent supportive housing.

Please refer to the next page for a matrix, which outlines the components of the St. Joseph County Homeless/Continuum of Care.

The Elements of the St. Joseph County Continuum of Care PROVIDER NAME	Outreach Intake Assessment	Emergency Shelter	Transitional Housing	Permanent Supportive Housing	Permanent Housing	Supportive Services
Catholic Worker House		X				
Center for the Homeless	X	X	X			X
Hope Rescue Mission	X	X	X			X
Life Treatment Centers	X	X	X			X
Salvation Army		X				
Youth Services Bureau-Safe Station		X				X
YWCA	X	X	X	X		
AIDS Ministries/AIDS Assist	X		X	X		X
Dismas House			X			X
Housing Assistance Office			X			
Madison Center	X		X	X		X
Logan Center				X		
Portage Manor				X		
Habitat for Humanity					X	
South Bend Heritage Foundation					X	
South Bend Housing Authority					X	
Near Northwest Neighborhood, Inc.			X		X	
Boys and Girls Club						X
Indiana Health Centers	X					X
Goodwill Industries						X
Memorial Hospital of South Bend						X
Mental Health Association of St. Joseph County						X
The Montessori Academy at Edison Lakes						X
The Social Security Administration						X
The South Bend Community School Corporation						X
St. Margaret's House						X
St. Vincent de Paul						X
Township Trustees	X					X
Turning Point						X
The United Religious Community Advocacy Center	X					X
Urban Enterprise Association						X
The Veterans Administration						X
Workforce Development Services						X

5. *Other Actions*

The Mayors of South Bend and Mishawaka, as well as CDBG Staff, are involved and support cooperative efforts to address obstacles in meeting underserved needs. These efforts include CURE Rally committee, chaired by the Mayors of South Bend and Mishawaka, to promote racial harmony and to stop violence; and the City of Mishawaka's interdepartmental Neighborhood Improvement Team, which worked in 2009 to consider and solve neighborhood problems

proactively.

The Cities of South Bend and Mishawaka have followed an active economic development strategy. The community's Chamber of Commerce and its affiliated business attraction entity, Project Future, are very active in trying to bring new companies to the area. The Small Business Development Center is available to lend technical assistance to existing or start-up businesses. At the end of 2005, the Cities of South Bend and Mishawaka committed to join the Northern Indiana Workforce Investment Board (WIB) in the Michiana Business Retention and Expansion Program. The WIB purchased a software license for Executive Pulse, a database program that allows economic development agencies to quickly access statistics and track regional business trends. The program includes partners from nine Michiana counties, including St. Joseph and Elkhart. The purpose of the program is to promote business retention activities in the local region and to create local investment in businesses that are currently located in the community. The database system will not only benefit economic development, but also workforce development and educational systems. The implementation of this important database system began in 2006. The program's new name is "Grow Michiana." Since 2005, the City of South Bend and Chamber have co-sponsored financially a position titled, Director of Business Growth. This position housed at the Chamber, works closely with the Department of Community and Economic Development to address existing business needs and strategies for expansion.

In addition, in South Bend only, a business assistance loan program is available called the Industrial Revolving Fund (IRF). The IRF provides financing for acquisition, rehabilitation, equipment, working capital, etc. The local Urban Enterprise Association owns and operates the Sample Street Business Complex, a multi-tenant business facility which helps to foster business development opportunities by providing shared resources such as a copier, phone answering, and support services. None of these activities are currently funded with CDBG funds, however.

Other actions indicated in the strategic and action plans: The anti-poverty strategy outlines 7 general activities. Three of those activities are not generally carried out with funding covered under the Consolidated Plan, but that does not mean there are no community programs addressing these activities. The activities and some general comments about various programs follow.

- A. Meeting Underserved Needs - The Housing Assistance Office continues to address the affordable housing needs of the rural under-served areas of St. Joseph County. Their 2009 owner-occupied home rehabilitation program provided assistance to 14 low- to moderate-income homeowners living outside of the Cities of South Bend and Mishawaka. The Housing Assistance Office also provided one mortgage subsidy to one family to purchase their first home.

NNN is working on the old Van Buren Market which will be renovated and used for community meeting space. Currently, they are forced to hold their annual meeting outside of their neighborhood because of lack of space to hold the number of persons attending the meeting. The new community space will also be used for neighborhood meetings, Adopt-a-Block, Arts Café, the annual Chili Supper and various general membership meetings including monthly standing group meetings

of the Membership Committee, Environmental Committee, Memorial Neighborhood Taskforce, Nuisance Property Taskforce and Chapin Park neighborhood. The NNN also sponsors gatherings such as leadership trainings, neighborhood forums and resident lead education.

The City of Mishawaka continued efforts to address the affordable housing needs of senior citizens in the community with the completion of the Mary Phillips Senior Apartments Project. The former vacant school building was renovated into 25 affordable rental units for senior citizens utilizing HOME and CDBG funds. The apartments were completed in 2004, and after five years, all 25 of the units are currently occupied by tenants and there is a waiting list.

In 2009 the City of Mishawaka acquired a former commercial building that was constructed in 1910 as the City's first public high school. This historic property is located in the downtown central business district, in Mishawaka's Northwest TIF district, and was acquired using TIF funds. Using a yet to be determined combination of local and federal funds, the building will be converted into 32 affordable housing senior apartment units. Although rehabilitation work is not expected to be completed until late 2011, a waiting list has already been established for apartments in this building.

- B. Maintaining Affordable Housing in the community is the objective of South Bend Heritage Foundation's W. Jefferson project to purchase, rehab, and resell houses to eligible low- to moderate-income clients. Their mortgage subsidy program has added one new affordable housing unit by subsidizing the cost of new construction. The Near Northwest Neighborhood, Inc. (NNN) also participates in offering affordable housing with CDBG and HOME funding for acquisition/demolition/-rehabilitation and mortgage subsidies of new construction on lots that have been cleared and re-platted. The NNN also maintains affordable housing by renovating structures in the Cottage Grove- Lindsey Street area and Portage Avenue. Habitat for Humanity also contributed by completing the renovation of one home, donated to them, with the assistance of volunteer labor and CDBG funds. The NSP Recovery Act funds have been allocated for the redevelopment of foreclosed and abandoned homes, demolition of dilapidated homes and the redevelopment of vacant lots. In addition, two new group homes for residents with special needs will be constructed. The CDBG-R funds have been allocated for elderly, owner occupants for accessibility improvements, allowing them to remain in their own homes. CDBG-R funds have also been allocated for the West Washington low income rental complex for the installation of geo-thermo units for 21 low/mod income tenants.

Using CDBG and HOME funds, the NNN completed renovations on nine homes and sold four homes to low-income homebuyers in 2009. Habitat for Humanity using HOME provided developmental subsidies funds for four new homes in South Bend. Habitat for Humanity also used CDBG funds to renovate one house that was donated to them and sold it to one low income family. SBHF, using CDBG funds continued their work in the W. Jefferson neighborhood and sold one home to a low

income family.

The Northeast Neighborhood Revitalization Organization (NNRO) is continuing work in their project area to provide affordable housing through purchase and renovation or demolition projects. The demolition projects are targeted for sub-standard houses that cannot be rehabilitated. In 2009 the Northeast Revitalization Organization (NNRO), with assistance from South Bend Heritage Foundation, demolished two homes and completed the renovation of one home which is now available for sale. Lots made available from the demolition of dilapidated homes will be available to low- to moderate-income families for the construction of new homes.

As previously stated, the City of Mishawaka Department of Planning and Community Development continued the First-Time Homebuyer Program in 2009. The Department acquired and cleared a blighted commercial property in 2008 using a combination of CDBG Spot Blight Elimination and HOME funds. A previously developed vacant parcel was acquired in 2009 with TIF funds. In addition, through HUD's Good Neighbor Program, a blighted foreclosed upon residence was acquired and cleared with TIF monies. In 2009, three newly constructed homes were built on these lots, and infrastructure upgrades were also completed. The three households received mortgage subsidies and pre-purchase counseling services through the Planning and Community Development Department.

- C. Barriers to Affordable Housing are addressed by South Bend's REWARD and Community Homebuyers Corporation (CHC) programs. The REWARD program provides counseling services and down payment assistance to low- to moderate-income clients to improve their credit and to help with obtaining a mortgage. The Community Homebuyers Corporation (CHC) Forgivable Loan Program provides mortgage subsidies to first-time homebuyers to reduce the monthly payment and provide low- to moderate-income households with affordable housing. A requirement of the program is pre- and post-purchase counseling to educate the potential homeowner as to the responsibility, maintenance, and costs related to owning a home. The REWARD and CHC programs are funded by CDBG.

The City of Mishawaka addressed barriers to affordable housing by providing pre-purchase counseling to low- to moderate-income eligible families that participated in the First-Time Homebuyer Program. Each client attended instructional classes to gain a better understanding of the mortgage process, the responsible use of credit, budgeting and money management skills, the responsibilities of homeownership, and the importance of being a good neighbor. In addition to pre-purchase counseling, the City offered mortgage subsidies in the form of down payment assistance. This assistance was contingent upon the client's successful completion of the pre-purchase counseling.

In 2008, the City of South Bend was designated as a HUD Certified Housing Counseling agency offering assistance to persons and families in the areas of homeowner default, foreclosure, reverse mortgage, and credit counseling. In 2007 this program was funded with CDBG and HUD Counseling Grant Program dollars. The Counseling Grant provided \$26,350 in addition to the CDBG dollars provided by the South Bend CDBG Program. Hedy Robinson, Senior Housing Specialist with the City of South Bend is a HUD Certified Counselor and also a State Certified Foreclosure Specialist and is qualified to provide information and counseling services to families facing mortgage default or foreclosure. In 2009 this program provided counseling to 78 households in the City of South Bend, 33 households from the City of Mishawaka and an additional 105 households from other places in St. Joseph County and surrounding towns and counties. Housing counseling and homebuyer education is mandatory for all participants in the CHC Forgivable Loan/Mortgage Subsidy Program and the REWARD Program. Participants of both the REWARD and Forgivable Loan Programs must have annual income under 80% of the area median income for St. Joseph County as established by HUD. Participants of the REWARD Program receive \$1,000 toward down payment and closing costs, and the participants of the Forgivable Loan Program receive up to 20% (not to exceed \$19,000) for a down payment in the form of a forgivable loan. If the purchaser maintains on-time payments for twelve consecutive months and attends six post-purchase sessions the forgiveness begins and continues over a five year period of time. Equity then builds and so does the opportunity for a homeowner to obtain a home improvement loan for repairs. Therefore, the Forgivable Mortgage Program assists not only homeownership, but it also provides opportunity for property maintenance and improvement.

- D. Overcoming Gaps - The Area Agency Breakfast, often occurring monthly, bringing local social service agencies together to discuss current issues, to improve coordination and knowledge, and to provide speakers addressing hot topics. The Continuum of Care committee meets monthly to provide a forum for discussion, to discuss management information systems (MIS), and to produce applications for HUD funding.

- E. Public Housing Resident Initiatives - The local Housing Authority participates in the Family Self-Sufficiency Program (FSS). The FSS program is a voluntary program for Section 8 participants. Additionally, for the past 10 years, residents of public housing have participated in a similar program that combines the Public Housing Authority Sec. 32 Program with an Indiana State program of Individual Development Accounts (IDAs). The Section 8 Program requires that the head of household enter a five-year contract with the PHA during which time the family will receive supportive services through a case worker with the goal of eventually not needing public assistance of any type. In return, any rent increases from increased income earnings that the participant experiences are placed in an interest bearing escrow account which the participant receives when they complete their

contract. This escrow account can be used for a down payment on a home or educational or medical expenses. In the Public Housing Homeownership Program at the HASB (now referred to as Section 32), since it was begun and initially titled Turnkey III, well over 100 families have moved from public housing to homeownership.

- F. Lead Based Paint Hazards - Staff of the City of Mishawaka continues to work with the Get the Lead Out Task Force, Memorial Hospital, the County Health Department, and nonprofit housing organizations (South Bend Heritage Foundation, South Bend Housing Authority, Near Northwest Neighborhood, Inc. and Housing Assistance Office). In addition both Mishawaka and South Bend staffs have completed Transitional Implementation Plans and are currently implementing lead safe practices in their housing rehabilitation programs.

The St. Joseph County Health Department's Lead Program conducts and participates in a wide variety of activities, including providing education and outreach through health fairs, conferences, and presentations; providing case management to children with elevated blood-lead levels; and conducting environmental investigations (risk assessments, lead inspections and clearance exams) in housing to assess the presence of lead hazards.

To address lead hazard remediation, the Health Department, in partnership with the Housing Authority of South Bend, applied for and received a \$3 million HUD Lead Hazard Control grant in 2007. The community provided more than \$1 million in matching and in-kind support toward this grant. Through 2009 the program completed 245 units. The total grant amount spent as of December 31, 2009 was \$2,360,000.00. The program goal of 189 homes has been exceeded by 56 homes. The Health Department, in partnership with the Housing Authority of South Bend, applied for additional funding in 2009. The application met the threshold for funding, but unfortunately did not receive additional funding. However, they did have the original 2007 grant extended with permission to spend the remaining \$640,000. With the remaining funds the Housing Authority expects to exceed their goal of 189 homes by 100 homes.

- G. Ensuring compliance with program and planning requirements – On-site audits at local agencies receiving CDBG and HOME funds occur throughout the year to ensure compliance. The audits are performed by two staff members working together to review accounting procedures and program rules. These on-site monitoring visits are in addition to the monthly desk audits completed when reviewing sub-grantee claims, constant communication on projects and various meetings to discuss program issues. Each claim requires an update of progress made in relation to the goals stated in the Scope of Services. Staff also regularly attends training seminars specific to each program. The City of Mishawaka contracts with the City of South Bend to conduct services including monitoring.

H. Reducing the persons living below poverty levels - The local Work One office offers job counseling and skill development services to the community. The Urban Enterprise Association (UEA) offers the Zone Resident Employment Program for residents of the Urban Enterprise Zone. The ZREP will pay for limited training, child care, transportation, education, etc. to help clients while they develop skills or attend school or for a brief period of time when initially employed. The South Bend Redevelopment Commission contracted with Project Impact in 2009, to provide life skills and job training to the ex-offender population.

5. *Leveraging:*

ESG match dollars come from a variety of sources including private donations, volunteer labor, and United Way grants. HOME match dollars come from tax abatements, private donations, volunteer labor, land donations, and city funds.

The City of Mishawaka's First-Time Homebuyer Program was able to leverage as much public and private funding as possible to ensure the program's success. Local contractors donated products, time, and materials to supplement the Homebuyer Program. In 2009, the City spent approximately \$246,000 in CDBG, HOME and City funds, which ultimately assisted three new families to become homeowners.

In 2009 the City of South Bend's Community Homebuyers Corporation (CHC) awarded \$295,300 of CDBG funds in Forgivable Mortgage Subsidy funds to 22 families to enable them to become homeowners. These families received both pre- and post-purchase housing counseling. These subsidies were leveraged with \$732,275 in private mortgage funding. The CHC is a partnership between the City and local lenders. CDBG provides the mortgage subsidy of up to 20%, not to exceed \$19,000 of the purchase price of a home, and the local lenders provide the remaining funds. According to the Mortgage Bankers Association of America, the delinquency rate in Indiana for FHA during the third quarter of 2009 was 21.33 percent as compared to CHC's third quarter delinquency rate of 16.67 percent. CHC offers financing to clients that are usually not conventionally lendable and this delinquency rate demonstrates the success of the program. Pre- and post-purchase counseling required for the mortgage subsidy program is a major contributing factor to its success.

Rebuilding Together (RT) (formerly known as Christmas in April) has been aiding homeowners in various neighborhoods throughout the community since 1989. In that time, RT has built a strong relationship with the city of South Bend, local union trades-people, colleges, universities and businesses, which has allowed the program to grow stronger and more efficient every year. In 2009 RT completed home repairs in part of the River Park neighborhood of South Bend. Rebuilding Together was allocated \$125,000 in CDBG funds and it is estimated that donated labor added \$166,530; donated materials an additional \$3,605; and contractor discounts an additional \$10,000 to the project. The donated labor, materials and contractor discounts have more than doubled the benefit of the original allocation of CDBG funds.

6. *Public Participation:*

In accordance with regulations of the U.S. Department of Housing and Urban Development, the St. Joseph County Housing Consortium prepared a draft 2009 Consolidated Annual Performance and Evaluation Report (CAPER) describing the Consortium's accomplishments in housing and community development for January 1, 2009 through December 31, 2009.

The draft will be available to the public for review and written comment from March 10 through March 24, 2010 at all branches of the St. Joseph County Public Library and Mishawaka Public Library, the Walkerton Public Library, and New Carlisle/Olive Township Public Library. The draft CAPER is also available for review at the City of Mishawaka Department of Planning & Community Development, the City of South Bend Department of Community and Economic Development, and the City of South Bend City Clerk's Office. Additionally, the CAPER may be reviewed online at www.southbendin.gov/caper.

No comments were received relative to the 2009 CAPER draft.

After formal submission to HUD on or about March 30, 2010, the final CAPER will be made available for public review at the above locations. Notice of such availability will be published in the *South Bend Tribune*.

7. *Self-Evaluation:*

The ongoing work of the Cities and Community Development Corporations to develop affordable housing strategies for South Bend, Mishawaka and St. Joseph County is progressing well.

South Bend - Programs continue to concentrate on providing decent affordable housing and a stable neighborhood environment for low- to moderate-income people. With different types of housing assistance programs, South Bend strives to help people in a variety of circumstances find decent, affordable housing – whether their need is for rehabilitation loans, small repair grants, rehab/repair through Rebuilding Together, homebuyer counseling on credit, how to work with a realtor and obtain a mortgage, down payment assistance, mortgage subsidies for existing or new houses, or a lease/purchase program. In addition to the City's work, local CDCs continue to develop and build their own capacity. Housing strategy and priorities have also been guided by City Plan, South Bend's comprehensive plan adopted in 2006; the HCD plan; the Neighborhood Revitalization Strategy Area (NRSA) Plan; as well as the NSP and CDBG-R amendments.

Mishawaka - The City of Mishawaka's programming has also traditionally concentrated on providing decent, safe, sanitary housing and a suitable living environment for low- to moderate-income people. Mishawaka's strategy is to focus on one low- to moderate-

income neighborhood at a time, concentrating resources and programming to more effectively impact neighborhoods.

In 2009, the City began transitioning its efforts from the Borley Park neighborhood where it had worked since 2006 to the Milburn Boulevard area. The Borley Park neighborhood is bordered on the north by McKinley Road, on the south by Jefferson Boulevard, on the east by North Byrkit Avenue, and on the west by North Merrifield Avenue. Of the 1,024 neighborhood residents, 626 (61.1%) are considered low to moderate income. A total of \$324,000 of CDBG funds were allocated in the 2009 program year budget for infrastructure improvements in that neighborhood. However, due to an unusually late availability of funds in 2009, those improvements have been postponed until Spring 2010.

Beginning in 2009 and continuing through 2014, the City of Mishawaka will focus its efforts and resources in the Milburn Boulevard Neighborhood. 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 Neighborhood is one of the earliest neighborhoods established in the City, with some of the housing dating back to the late nineteenth century.

This neighborhood was selected for several reasons, one of which is the documented economic need in the area. This is a densely populated neighborhood that is largely residential with a mixture of owner-occupied houses and rental properties. It is comprised of all the block groups in St. Joseph County Census Tracts 101 and 102. Per the 2000 Census, Tracts 101 and 102 have a combined population of 8,685 residents. Per HUD data, 4,945 (56.6%) are considered low to moderate income. Utilizing additional data from HUD, both census tracts have an Estimated Foreclosure Abandonment Risk score of "10", which is the highest score and indicates the greatest risk of abandonment. The United States Postal Service reports that Census Tracts 101 and 102 have residential vacancy rates of "8" and "10" respectively, which is higher than average for the City of Mishawaka. Vacant and abandoned structures are an increasing problem in this neighborhood.

Another reason Community Development is focusing on the Milburn Boulevard Neighborhood is that other City departments are escalating their improvement efforts in the area. In 2005 the City's Department of Engineering employed consulting services to prepare a Master Plan of this section of the City. The study identified nine specific sewer improvement projects. Construction began in 2006 to address these needs and continues. Updates to the entire area should be completed by 2015.

In addition, in 2008 the City's Code Enforcement Department began working in the Milburn Boulevard Neighborhood area. Each code officer is assigned specific streets within the Milburn area to monitor and address any issues that they observe. An additional officer, paid with CDBG funds, is assigned to an area of notable concern. The officers make daily efforts to address both public nuisance cases as well as substandard structures. They patrol their respective streets regularly and notify property owners or

tenants of code violations where necessary. In 2008 code officers initiated 666 public nuisance type cases and were able to close 637 (96%). They opened 97 cases on substandard structures and closed 65 (67%). The Code Enforcement Department will continue to focus on this neighborhood for several years.

These improvement efforts by other City of Mishawaka departments in the target area allow Community Development to leverage its CDBG funds. Another public source of funding in the area is Tax Incremental Finance (TIF) funds. The City's Northwest TIF District overlaps portions of the Milburn Boulevard Neighborhood on its northern edge. According to State statute, TIF funds can be used to pay for such items as curbs and sidewalks, streets, and clearance of land in preparation for development.

Community Development Block Grant-Recovery (CDBG-R) funds in the amount of \$147,277 were allocated in 2009 for use in the Milburn Boulevard area. The funds will be utilized to acquire two to three vacant, blighting structures with the intention of demolition. The cleared lots will be the sites of new construction homes, either for the City's First-Time Homebuyer Program or through the City's partnership with Habitat for Humanity.

In addition, a portion of the City of Mishawaka's target area for the Neighborhood Stabilization Program (NSP) overlaps the Milburn Boulevard Neighborhood boundaries. Using \$2,000,000 in NSP funds, the City anticipates acquiring vacant, abandoned and/or foreclosed structures in the area for demolition / redevelopment and rehabilitation activities.

The Planning and Community Development Department also acquires, demolishes, and clears vacant, deteriorated properties in an effort to positively impact neighborhoods through the CDBG Spot Blight Elimination Program. Acquisition and clearance efforts in 2009 included blighting residential properties located on South West Street, South Logan Street and Lincolnway West.

In 2004, the City of Mishawaka began the process of updating its Comprehensive Plan to guide growth and development in the city. Members from the Redevelopment Commission, City Administration, Common Council members, citizens, and staff members attended a kick-off that year. Also, a questionnaire was distributed to all Mishawaka residents who receive utility bills to gather much needed community input to ensure the Plan is truly reflective of the wants and needs of our community. The goal for the Comprehensive Plan is to consult as many people as possible in the community to obtain feedback, thoughts, and concerns on where our community is headed, and to address future development challenges in a practical, economical manner. In 2005, work on the Comprehensive Plan continued, including an update of Comprehensive Plan Communities (e.g. neighborhoods) and a housing condition survey of over 3,500 homes. A draft Transportation component was added to the plan in 2006.

As part of the process, a Mission Statement was created for the City. Department heads and elected officials provided a basic direction to the effort. The resulting City of Mishawaka's declared mission is: *"Working together to build the "Best Hometown in America" by delivering exceptional services, promoting safe and clean neighborhoods, elevating the quality of life, and inspiring pride in our community."*

St. Joseph County - The Housing Assistance Office coordinates most of the new and rehab projects for affordable housing in the county outside South Bend and Mishawaka.

In 2009 The Housing Assistance Office (HAO) coordinated an owner occupied housing rehabilitation program available to residents in St. Joseph County outside the Cities of South Bend and Mishawaka.

In 2009 Habitat for Humanity provided 1 development subsidy for a first-time homeowner in St. Joseph County outside the cities of South Bend and Mishawaka. Habitat families are required to complete a minimum of 300 hours of labor in building affordable homes for other families in addition to completing Home Buyers Education, Home Management Seminar, Cornerstone Construction Training and Financial Freedom Training prior to home purchase. Habitat families work side-by-side with volunteers from all walks of life to build their own homes. Habitat families purchase their own homes with housing expenses being 30% or less of their monthly income.

In 2009, the City of South Bend Department of Community and Economic Development, as lead agency for the St. Joseph County Housing Consortium, completed the 2010-2014 Housing and Community Development Plan. Logic Models which outline all strategies included in the 2010-2014 Housing and Community Development Plan and show progress to date toward the goals of the strategies were completed in accordance with HUD guidelines.

CDBG Entitlement Narratives

1. *Assessment of the relationship of the use of CDBG funds to the priorities and specific objectives identified in the Consolidated Housing and Community Development Plan:* The CDBG Activity Summary forms have a column which indicates which strategy of the HCD Plan the described activity addresses. The Logic Models in Attachment I have been updated to include goals and benchmarks reached in this fifth year of our five year plan. See Attachment I.

A. Nature of and reasons for any changes in program objectives and indications of how the jurisdiction would change its programs as a result of its experiences – Program objectives have not changed.

B. Evaluation of the extent to which CDBG funds were used to benefit LMI persons. All of the City of South Bend and the City of Mishawaka's programs, except for the Slum and Blight and Spot Blight Clearance and Removal Programs assist low- to moderate-income families.

The City of South Bend continues to concentrate on improvements for low- to moderate-income neighborhoods in a variety of ways. In 2007, the City of South Bend began a program to demolish vacant, abandoned, dilapidated structures in an effort to eliminate the blight these structures cause in a neighborhood. These dilapidated structures were the target of arsonists potentially causing damage to neighboring homes and provided shelter for illegal activities. Demolition is expected to encourage the preservation of neighborhoods when the blighting influence of vacant buildings is removed. The City of South Bend, in partnership with the South Bend Heritage Foundation (SBHF), the Near Northwest Neighborhood (NNN), Habitat for Humanity, and the Northeast Neighborhood Revitalization Organization (NNRO) spent approximately \$379,280 in CDBG funds for the acquisition, rehabilitation or demolition of twenty single family homes and vacant lots. Vacant lots will be reconfigured and sold for in-fill housing or re-platted and sold with rehabilitated homes. HOME and CDBG funds are then used when necessary to provide mortgage subsidies to assist low- to moderate-income families purchase new or existing homes. As part of the City's 2009 efforts to increase homeownership in the City, \$295,300 of CDBG funds were expended as mortgage subsidies to assist 22 low- to moderate-income families purchase their first home. The City of South Bend, through its South Bend Home Improvement Program and in partnership with Rebuilding Together, spent approximately \$392,330 in CDBG funds for low- to moderate-income owner-occupied housing rehabilitation.

The Housing Counseling Program provides counseling to low- to moderate-income families and individuals who have trouble qualifying for conventional financing. The Community Homebuyers Corporation (CHC) is a nonprofit organization with membership of seven local banks that provide mortgage funds to non-conventional buyers who would otherwise have trouble financing a home. In addition to the mortgage funds provided by the participating banks, CHC provides mortgage subsidies to first-time homebuyers to reduce the monthly payment and provide low- to moderate-income households affordable housing. The REWARD program provides counseling to first-time homebuyers that have experienced credit difficulties. The program provides down payment assistance as a REWARD for completing the program.

Eight sub-grantees of the City of South Bend spent approximately \$241,143 for public service projects. The South Bend Police Department's neighborhood foot patrol and Neighborhood Watch programs provide additional police presence in targeted low- to moderate-income neighborhoods in an effort to reduce crime, disorderly behaviors, and other problems which reduce the quality of life for neighborhood residents. The City of South Bend's sub-grantees also provide youth programs, programs for elderly crime victims and guardianship programs, child care, individual and family counseling, job training, language classes and commodity distribution centers. In 2009, 52,199 families and individuals have

benefited through the City of South Bend's CDBG public service programs.

In 2009, the City of Mishawaka continued its allocation of CDBG funds on new curbs, new sidewalks and street repaving, as well as storm and sanitary sewer installation in the Borley Park neighborhood. Although \$324,000 was earmarked for use in 2009, work will be bid and a contract awarded in Spring 2010.

Also in 2009, Mishawaka partnered with Rivervalley Church and Vineyard Community Church to sponsor the Summer of Service program. Weatherization and/or minor repairs, as well as exterior painting, were provided to two low-income homeowners within Mishawaka city limits. Approximately \$6,000 of CDBG funding was expended on this activity.

In 2004 the City of Mishawaka used CDBG funds to acquire a property through the HUD Good Neighbor Program "Dollar House Sales to Local Governments." Substantial rehabilitation of the home began in 2006 and was completed in early 2007. In 2007 a low- to moderate-income family moved into the house through the City's Self-Sufficiency lease-to-purchase program. The family, which was referred from the City's First-Time Homebuyer Program, receives regular credit and budget counseling provided by Planning and Community Development Department staff. Approximately \$7,000 of CDBG funding was budgeted for the Self-Sufficiency Program in 2009.

The City continued to fund an Owner-Occupied Rehab program in 2009. Through this program, income-qualified homeowners in Mishawaka who demonstrate need can have a wheelchair ramp built to their home. Participants are referred to the City from REAL Services, Inc. in South Bend. The City provides materials for the ramps, while the labor is provided by volunteers from the local Carpenter's Union. Two households received ramps in 2009, with approximately \$6,000 expended from CDBG on this activity.

In 2009 Mishawaka also funded eight public services with the goal of addressing community needs. These agencies provided low- to moderate- income residents with a variety of supportive services, including family counseling, parenting, elderly, youth, and neighborhood programs. A total of \$60,000 of CDBG funding was budgeted for the programs and 2,383 low- to moderate-income Mishawaka residents were assisted.

C. Overall benefit certification (70% of funds for low and moderate income persons) In 2009, 87.33% of the City of South Bend's CDBG funds benefited low- to moderate-income persons. Eighty-four (84%) of the City of Mishawaka's CDBG funds benefited low- to moderate-income persons in 2009. Funds used for Spot and Area Blight elimination were not included in this figure.

In 2009 the City of South Bend used CDBG funds to demolish vacant, dilapidated, abandoned homes to eliminate blight. CDBG funds used for the elimination of

slums and blight do not qualify as benefiting low- to moderate-income persons.

Section 108 – Studebaker Area A Project

The Studebaker Area A redevelopment project is currently funded with a \$9,180,000 HUD Section 108 Loan. To date, \$7,222,000 has been drawn by the City. Of that total, \$6,569,598 has been spent. These HUD dollars are leveraged by over \$10,000,000.00 of redevelopment funding from various federal, state, and local agencies. Including the new investment planned by Transpo, the HUD loan already has leveraged over \$20,000,000 in South Bend.

The funds are used for the acquisition, demolition, relocation, and redevelopment of this area into a new technology and light industrial park. The expenditures will benefit low- to moderate-income persons by creating new job opportunities in an area of dilapidated vacant and underused buildings. As this area is redeveloped, the City will monitor the creation of new jobs and placement of low- to moderate-income persons into these jobs.

The Studebaker Corporation had its beginnings in South Bend in 1858, in the form of a small wagon shop in the downtown area. The company expanded into a new factory complex south of the city in the late 1860s. Studebaker garnered a reputation as the largest wagon works in the world. Following World War I, Studebaker made plans to enter the automobile trade with the construction of a large integrated factory for the production of cars. That factory went into production in 1926 and produced millions of cars before closing in 1963.

Following the closure of the Studebaker plant, the factory buildings were parceled off and sold to other manufacturing concerns. There began a period of deferred maintenance and decline that slowly took its toll over the next forty years. By 2000, the buildings had fallen into severe disrepair, high vacancy, and had become a blight on the area specifically and the community as a whole.

The City began acquiring property in the south portion of the former Studebaker property, known as Area A, in 2002. Demolition of the former Studebaker buildings in Area A began in January 2006 with the award of a \$7,900,250 contract to clear 39 acres of over 1,400,000 square feet of derelict dinosaur industrial buildings. The project was completed in July 2007. Earlier in 2006, a 25,000 square foot former Studebaker building, which had most recently been home to Huckins Tool & Die, was demolished on its 1.3 acre parcel. Demolition of the 500,000 square foot building (located on a 14 acre parcel) that once housed the Studebaker machine shop and engine plant was completed in 2009. The demolition cost was \$2,428,125. Property acquisition was completed in 2009 with the purchase of the Underground Pipe & Valve facility, the former Studebaker foundry. Demolition of the former foundry will begin in mid 2010, after Underground Pipe & Valve moves to its new location.

The balance of the Section 108 Loan will be primarily spent on demolition (including some environmental remediation) of the two remaining buildings in Area A. The buildings are the 500,000 square foot former foundry and the 250,000 square foot former engineering building. Demolition will begin in mid- 2010 for completion in 2011. Other costs, including environmental consulting, surveying, legal work, and a relocation payment to Underground Pipe & Valve, will also be paid from the Section 108 Loan.

While the demolition work has been the primary focus of the City for the past few years, the next step in the redevelopment process has also begun. South Bend’s original concept for the 87 acre area was to convert it to the Studebaker Industrial Park with construction of new streets, extension of utilities and the creation of industrial zoned lots. However, these plans changed in early 2009 when the area was selected to be the future home of the Midwest Institute for Nanoelectronics Discovery (MIND). This is the newest of four national research centers funded by the nation’s leading computer chip makers (IBM, Intel, Micron, Texas Instruments, AMD and Freescale) seeking to accelerate research in nanoelectronics for the benefit of the semiconductor industry. The area has been renamed Ignition Park and has been expanded to include some of the surrounding area. MIND is a research consortium designed to discover and develop the next nanoscale logic device, which will be the basic building block of future computers. The consortium is led by the University of Notre Dame and includes Purdue University, the University of Illinois, Pennsylvania State University, the University of Michigan, Argonne National Laboratory, the National Institute of Standards and Technology, and the National High Magnetic Field Laboratory. Ignition Park has been designated by the State of Indiana as a Certified Technology Park.

Because of the designation of MIND, South Bend worked with Transpo to move the location of its proposed corporate headquarters and vehicle maintenance facility to the edge of the planning area – freeing up more space for technology-related development. Transpo broke ground in 2009 on its new facility, a building designed to receive LEED Platinum Certification. This building should be completed in September 2010.

Section 108 expenditures in 2009

Acquisition/Capital Improvements	\$1,510,888
Demolition	\$810,000
Professional fees, including engineering & architectural fees.	\$250,061

2. *Assessment of Efforts Made in carrying Out Planned Actions*

a. Resources indicated in the Consolidated Plan.

CHC participating financial institutions - The Community Homebuyers Corporation (CHC) is a group of six local financial institutions that pool funds specifically to provide mortgages funding for non-conventional buyers who would otherwise have trouble financing a home. The Community Homebuyers Corporation (CHC), using CDBG funds, also provides mortgage subsidies to first-time homebuyers to reduce their monthly payment and to provide low- to moderate-income households with affordable housing.

The City of South Bend funded an after school program from January to May, 2009. The program ended because of lack of funds. The program was available at 22 sites and activities included helping with school homework and tutoring reading. The City's Weed & Seed Initiative supported after school activities at three sites in the Weed & Seed area.

Although the City's Corridor program was being closed out, remaining funds for Façade Matching Grants for businesses were awarded along the 5 corridors to more than 5 businesses.

REAL Services Aging in Place program was supported initially with a City grant of \$278,000 and in 2009 with an additional CDBG-R allocation of over \$352,000. These funds assisted low income elderly to stay in their homes and be provided ADA toilets, walk-in showers, ramps, and other improvements designed to make daily life in their own homes more comfortable.

b. Certifications for consistency. The City of South Bend provided 3 Certificates of Consistency in 2009.

The Housing Authority requested certification that their Annual Plan was consistent with our Consolidated Plan.

The Housing Authority requested certification for an application for a Lead Hazard Control Grant.

The Continuum of Care requested certification for their application under HUD's Super NOFA.

All of these projects are consistent with the Housing and Community Development Plan.

c. The City of Mishawaka and the City of South Bend did not hinder plan implementation by action or willful inaction.

3. *Uniform Relocation Act*

a. Steps to minimize the amount of displacement resulting from the CDBG assisted activities. Whenever possible, the Cities of South Bend and Mishawaka schedule rehabilitation work on owner-occupied homes in cooperation with the homeowner so that relocation is not necessary. (For example, furnace replacement and window replacement is scheduled in warm months so that the home is not without heat in the cold weather.) Where feasible and practical, structures that are vacant or are for sale by choice of the

owner-occupant will be utilized in acquisition, rehabilitation and demolition activities.

b. Occupied properties subject to the Relocation Act. All displaced persons are provided with relocation assistance following the regulations of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA). The Consortium will provide relocation assistance, as described in Section 570.606(b)(2) to each program eligible household which is displaced as a direct result of assisted activities. No relocations took place in 2009 in the City of South Bend. When necessary for business or residents to be relocated, the Uniform Relocation Assistance Policy Act of 1970 is followed.

4. *Economic Development Activities*

The City of South Bend and the City of Mishawaka did not carry out any CDBG funded economic development activities during this reporting period.

5. *Limited Clientele*

In answer to the question: Did the Grantee undertake activities which serve Limited clientele not falling within one of the categories of presumed limited clientele low mod benefit: The City of South Bend undertook several activities which serve limited clientele not falling within one of the categories of presumed limited clientele. For example, the South Bend Police Department Neighborhood Watch and Neighborhood Foot Patrols take place in low- to moderate-income neighborhoods. These activities are documented by providing the census tract and percentage of low- to moderate-income residents. For other programs such as youth development, child care subsidy, and family counseling, income is verified for each individual participating in the program.

The City of Mishawaka funded REAL Services Older Adult Crime Victim and Adult Guardianship Programs benefiting the elderly.

6. *Program Income*

Revolving Loan Fund - Neither the City of South Bend nor the City of Mishawaka have a Revolving Loan Fund.

Prior Period Adjustment - The City of South Bend had no prior period adjustments during 2009. The City of Mishawaka had no prior period adjustments in 2009.

Loans and Other Receivables - The City of South Bend received \$158,967.86 in CDBG program income including DTSB and CHC, but primarily from housing rehabilitation loan payments. These anticipated funds are allocated every year in our Annual Action Plan and allow the City to expand their programs using program income funds.

During 2009, Mishawaka received \$74,923.99 in program income from housing rehabilitation loan repayments. These receipts appear in the Annual Action Plan as supplemental funds to Mishawaka's CDBG entitlement and are allocated to activities that benefit the community.

- a. The City of South Bend and the City of Mishawaka have no float funded activities.
- b. The City of Mishawaka had a total of 29 outstanding direct loans in 2009. The principal balance owed at the end of the reporting period was \$716,735.90. The City of South Bend had a total of 115 outstanding direct loans and the principal balance owed at the end of the reporting period was \$1,246,689.45.
- c. The South Bend Heritage Foundation (SBHF), Habitat for Humanity and the Near Northwest Neighborhood (NNN), as subgrantees of the City of South Bend, used CDBG funds to complete the rehabilitation of four single family homes (selling one to an income eligible family), demolish four houses, and continue with the rehabilitation of the old Van Buren Market for community space. One rehabbed home (702 Hill Street) is available for sale and will be sold to low- to moderate-income family.

In 2004 the City of Mishawaka used CDBG funds to acquire a property through the HUD Good Neighbor Program "Dollar House Sales to Local Governments." Substantial rehabilitation of the home began in 2006 and was completed in early 2007. In 2007 a low- to moderate-income family took possession of the house through the City's Self-Sufficiency lease-to-purchase program. The program entails capturing an affordable rent over 24 months, retaining it in an account, and in the 25th month, if the family is willing and able to purchase the home, the balance of the account will be utilized as Down Payment Assistance. The affordable mortgage amount will be paid back to the City and the remainder of the equity will be secured with a promissory note and second mortgage in the form of a Deferred Payment Loan. This will allow the City to recapture and recycle the funds if the family ever sells the home.

- d. The City of South Bend wrote off five loans for a total of \$26,827.17 in 2009. The City of Mishawaka wrote off five (5) loans during 2009 for a total of \$33,749.28.

Lump Sum Agreements - Neither the City of South Bend nor the City of Mishawaka had any Lump Sum Drawdown Agreements during 2009.

7. *Rehabilitation Programs:*

Please refer to the City of South Bend's CDBG Spreadsheet, under S.B.-CDBG tab, listing and describing each program, listing properties acquired and assisted persons information.

8. *Neighborhood Revitalization Strategy:*

In 2009 the City of South Bend submitted an application for the establishment of a CDBG Neighborhood Revitalization Strategy Area (NRSA) which was approved by HUD. The NRSA is comprised of census tracts 19 and 20 and bounded by Lincolnway West on the north, William Street on the east, the Norfolk Southern Railroad on the south and Walnut Street on the west. South Bend Heritage Foundation and the City of South Bend have been working to improve this area; however, more work is needed. The proposed NRSA

is predominately residential in character and was home to many influential members of South Bend's history, most notably, the Oliver and Studebaker families on West Washington Street. Over time many stately homes were purchased by investors and subdivided into multi-family apartments and the neighborhood deteriorated. As part of the proposal Neighborhood Development Associates (NDA), a for profit company, has proposed a partnership with the SBHF to develop single-family homes on vacant lots in the northern portion of the Strategy Area known as Lincoln Park. As proposed, the project would develop 10 market rate properties and 24 affordable lease-with-option to purchase homes. NDA will apply for low income tax credits for this project in the future application cycle, however the beginning planning and some demolitions have already, and will continue to occur. Other potential development that will have positive economic ramification on the proposed NRSA includes enhancements to Coveleski Stadium to be completed by the City of South Bend; Indiana University South Bend's Civil Rights Center, which is underway and partially funded with 2009 CDBG funds; and the Ray and Joan Kroc Corps Community Center. The Kroc Center will be a twenty million dollar 85,000 square foot facility with a thirty million dollar endowment for ongoing operations. Programs and services for all with an emphasis on those with low income will be provided. This project is proposed to break ground in 2010.

The City of Mishawaka's neighborhood revitalization plan is structured to impact a targeted area. Significant impact is achieved by concentrating the majority of resources in a specific neighborhood. The Department began working in the Borley Park neighborhood in 2006, and will continue through 2010 as funds allow. This neighborhood is bordered on the north by McKinley Road, on the south by Jefferson Boulevard, on the east by North Byrkit Avenue, and on the west by North Merrifield Avenue. Of the 1,024 neighborhood residents, 626 (61.1%) are considered low to moderate income. Using 2009 CDBG funds, new curb, sidewalk and street paving, as well as storm and sanitary sewer, will be installed on Lynn Street between Borley Avenue and McKinley Road.

In 2009, the City began shifting its focus from the Borley Park neighborhood into the Milburn Boulevard area. 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 Neighborhood is one of the earliest neighborhoods established in the City, and contains some of Mishawaka's oldest housing units. It is a densely populated neighborhood that is largely residential with a mixture of owner-occupied houses and rental properties. Per HUD data, 56.6% percent of the residents are considered low to moderate income. Vacant and abandoned structures are an increasing problem in this neighborhood. The City's efforts in this neighborhood will focus on acquisition and demolition of vacant blighted properties. The intent is to use the cleared lots for new construction single-family owner-occupied homes for the First-Time Homebuyer Program and Habitat for Humanity homes.

HOME Entitlement Narratives

1. Results of on-site Inspections:

Inspections of rental units receiving HOME funds are done by the St. Joseph County/City of South Bend's Building Department. 33 units were inspected at 6 different locations in 2009. No major code violations were found. The inspectors randomly chose a representative number of units to inspect. The inspected rental units are listed below with the total number of units and how many units were inspected.

<u>Name</u>	<u>Inspected Units</u>	<u>Total Units</u>
1. 1102 Fellows Street.	5	10
2. 1402 South Michigan Street	8	15
3. 711 Turnock	1	1
4. 201 W. Jefferson, Lakeville	4	8
5. 702 Lawrence	13	25
6. 911 & 911-1/2 California	2	2

Per Charles Bulot, St. Joseph County Building Commissioner, all units met the Housing Quality Standards.

2. Affirmative Marketing Actions:

Applicants receiving 2009 HOME funds are required to comply with the National Fair Housing Law. Applicants use a variety of advertising methods including local newspapers, neighborhood newsletters, churches, Township Trustee Offices and neighborhood centers to market their programs. Good faith efforts to achieve affirmative marketing practices are verified by reviewing records of grantees and their beneficiaries' age, sex, race, handicap or familial status.

An analysis of completed projects in the HOME Program as recorded on the Annual Performance Report form shows that none of the general contracts awarded were to minority-owned businesses. Business enterprises headed by women received 3% of the general contracts awarded, representing 0.2% of the total dollar value of contract for HOME projects. The contractors did not subcontract. The Consortium's objective is to have these statistics in line with the ethnic composition of businesses in St. Joseph County. Analyzing the table below, one sees that 14.0% of the total businesses in St. Joseph County are minority owned and 26.0% are Women Business Enterprises. The number of building contracts awarded during 2009 to minority businesses shows a decrease from 2008. as does the number of contracts issued to women owned businesses. However, the 2005 Minority & Women's Business Office Directory is the most current directory available and the percentage of minority and women businesses may have changed. Therefore we are unable to reach a conclusion as to the effectiveness of the Consortium's outreach activities.

	Minority Businesses	Women Businesses
Composition of St. Joseph County*	14.0%	26.0%

HOME Program Contracts (#)	0%	3%
HOME Program Contracts (\$)	0%	0.2%

*Source: 2000 Census/2005 Minority & Women’s Business Office Directory

The Consortium wants to improve the utilization of minority and women-owned businesses for purchases, consulting services, and construction projects. The objective is to make St. Joseph County a place where all people have an equal chance to participate in business opportunities and to make equal opportunity for all people an on-going effort rather than just a sporadic initiative. The HOME Program promotes minority and women-owned business participation through the following activities:

A. The Consortium requires applicants to describe the process they will use to encourage women and minority owned businesses to submit bids. The Consortium ensures that every subgrantee issuing contracts has the most recent copy available of the directory of the Minority and Women’s Businesses Organization.

B. The subgrantees are required to contact all minority businesses, offering services needed by the subgrantee in carrying out the HOME Program, with copies of any ads outlining information on where, when, and how to submit bids or proposals for such work.

C. Applicant organizations must keep records on contacts made to minority and women businesses and any correspondence (letters, proposals, bids, etc.) received from minority and women businesses for any contracts let through the HOME Program. Such information must be relayed to the Consortium at least annually in time for inclusion in the required Annual Report Form.

3. Affirmative Marketing Analysis

Analyzing all the households assisted by HOME Program funding during 2009, one finds African-Americans comprise 18% of all households in South Bend, and comprised 18.4% of the housing units assisted by the HOME Program. For other races, the HOME Program assisted one Hispanic household in South Bend and no Asian, or Indian households in South Bend during 2009. This is expected, because other non-white ethnic groups comprise 2% or less of the total housing units in St. Joseph County. Sixteen housing units were assisted in 2009.

In Mishawaka, Caucasians comprise 87% of households, African-Americans comprise 8% and those of American Indian, Asian, Pacific Islander and mixed races make up the remaining 5% of the City’s population. Three percent (3%) of the population report being of Hispanic descent. In Mishawaka, 100% of families assisted by the HOME Program during 2009 were Caucasian and 33% reported being of Hispanic descent.

For homes located outside of South Bend and Mishawaka city limits, Caucasians

comprise 100% of assisted households. There were 15 housing units assisted by HOME dollars outside South Bend-Mishawaka in 2009, all units assisted were Caucasian. One new home was constructed by Habitat for Humanity and 14 homeowners were assisted with needed repairs through the Housing Assistance Office's Program to assist owner occupants. There were 38 housing units assisted within the county and metropolitan areas, 18.4% of those units assisted African Americans, 5.4% of those units assisted Hispanic, and 76.3% assisted Caucasians. Therefore, the Consortium concludes that subgrantees are making good faith efforts in furthering Fair Housing throughout St. Joseph County.

	Black	White	Hispanic	Asian	Indian
South Bend					
Households*	18%	79%	2%	1%	< 1%
2009 HOME Projects	33..50%	61%	5.5%	0%	0%
Mishawaka					
Households*	8%	87%	3%	5%	< 1%
2009 HOME Projects	20%	60%	20%	0%	0%
Remaining County					
Household*	1%	97%	1%	1%	< 1%
HOME Projects	0%	100%	0%	0%	0%

Source: 2000 Census

4. Analyzing the Affirmative Marketing Procedures of Specific Non-Profit Organizations.

Three nonprofit organization's marketing procedures were analyzed to determine how beneficiaries are found and to assure that discrimination is not present when beneficiaries are selected. The organizations were the Housing Assistance Office, Near Northwest Neighborhood, Inc., and South Bend Heritage Foundation.

Housing Assistance Office owns and manages the Prairie Village Apartments, which received a 2007 HOME grant to update 25 units. The apartments are located in New Carlisle and the town is a small rural community on the western edge of St. Joseph County. HAO affirmatively markets the apartments to low-income persons through three methods. First, vacant units are advertised in the New Carlisle News, a local newspaper. Second, HAO administers some the County's Section 8 vouchers and makes vacant units available to low-income families. Third, word of mouth travels throughout the community very quickly and current tenants refer their families and friends to HAO when these people are looking for affordable housing and their income would qualify them to

rent there. HAO affirmatively markets its apartments, but these apartments are located in a town where 99% of the population is Caucasian.

The Housing Assistance Office (HAO) also sponsors an owner occupied rehab program for County residents. This program is offered to residents outside the cities of South Bend and Mishawaka. This is the second year for this program and the Housing Assistance Office contacted Township Trustee Offices and Clerk-Treasurer Offices in each community. These offices have the HAO application available and are responsible for notifying their constituents of the program. The HAO has advertised the availability of the program. This program has been affirmatively marketed but 97% of the population outside the cities of South Bend and Mishawaka are Caucasian.

The last activity that Housing Assistance Office sponsors is in-fill housing. This project is occurring in the City of South Bend and the HAO's South Bend In-Fill Project had 1 African American beneficiary.

South Bend Heritage Foundation affirmatively markets its properties using a very comprehensive marketing strategy. The Foundation uses three marketing procedures in order to find beneficiaries. First, the Foundation publishes in the *South Bend Tribune*. Second, the Foundation distributes flyers throughout the target neighborhoods and holds an open house, allowing the neighborhood to see what kind of homes the Foundation is marketing. Third, and the most powerful, is word of mouth. When the Foundation helps a beneficiary find a home, the beneficiary will tell family and friends, thus generating more beneficiaries for South Bend Heritage.

All the nonprofits are using acceptable affirmative marketing procedures. St. Joseph County has one unique factor, which the Census continually verifies. Minorities tend to live in the City of South Bend, while all other towns and cities in the County except Mishawaka have populations over 98% Caucasian. Just by knowing the location where a project will take place, one can easily infer which ethnic group will be assisted.

Outreach to Women and Minority-Owned Businesses:

All nonprofit organizations using HOME funds use bid procedures which include notification to women and minority-owned businesses of the opportunity to bid. No 2009 contracts were awarded to Minority owned businesses.

Analysis of Distribution Among Housing Needs:

The distribution of HOME funds towards housing needs is seen in the use of homebuyer mortgage subsidies, activity 2, Section A.2 of the HCD plan: Helping Renters Become and Remain Homeowners. In 2009, \$555,474 was assigned for use as homebuyer mortgage subsidies. The Housing Assistance Office, South Bend Heritage Foundation, the Near Northwest Neighborhood, the City of Mishawaka, and Habitat for Humanity all operate mortgage subsidy or housing development subsidy programs.

2009 HOME funds were also used to accomplish the goal of: Rehab for Resale to Home Buyers, activity 4, section A.2 of the HCD plan. \$446,638 of 2009 HOME funds were

granted to South Bend Heritage Foundation and Near Northwest Neighborhood, Inc. to rehab houses and sell them to homebuyers.

The City of Mishawaka's First-Time Homebuyer Program addresses activity A.2. of the HCD plan: Helping Renters become and Remain Homeowners. The city received \$243,244 of 2009 HOME funds to operate this program. Three units of affordable housing were created, totaling 27 over six years, and four more have been projected for PY 2010, funds permitting.

Emergency Shelter Grant Narratives: 2009 Activities Funded

1. Aids Ministries/AIDS Assist of Northern Indiana for the operation of their Comprehensive Housing Assistance Program to provide emergency and transitional housing for HIV individuals and their families. Match dollars are from United Way and HOPWA funds in the amount of \$15,416.
2. Center for the Homeless for the operation of the Center serving homeless in St. Joseph County. The funding of \$32,046 is matched with other cash resources from the Center.
3. Youth Service Bureau to provide a safe environment for homeless and runaway youth. Match \$ are from United Way in the amount of \$26,284.
4. YWCA of St. Joseph County is an emergency refuge shelter for women and children escaping violence in their homes. Providing supportive counseling, education and advocacy. Match dollars are from a blend of United Way and private funds in the amount of \$44,901.

Operations expenses made up the largest portion at 92.6% of the total funds expended. Homeless prevention expenses were 1.6% and Essential services expenses were 5.8%. The expenditures for essential services and homeless prevention are within the 30% cap. The St. Joseph County Housing Consortium 2009 administration costs for the ESG program are \$5000. The ESG sub-grantees expended the majority of their 2009 funds within the calendar year. The balance of the 2009 funds was expended by the end of February 2009. Year 2008 funds were also spent within their 24 month period allowed.

Project Summary Report

The Activity Summary on the next page shows all current and completed projects with activity during 2009. The Project ID is the Consortium's file number and corresponds to the year funded and the HOME Program Contract. Some projects encompass many activities. Therefore, the activity is not listed with the project.

Some projects are listed when no funds were disbursed during 2009. This is not a mistake. Some projects used all their HOME funding during the prior year and the house was completed, but no beneficiary data was collected.

The persons assisted have been converted to housing units, making it consistent with the IDIS Disbursement System. The housing units assisted are unduplicated and the ethnic categories are also listed in percentages. For homeowner rehab, an assisted housing unit is recognized when the HOME funding is completely disbursed and the home was inspected and surpasses the Housing Quality Standards. For In-Fill Projects, the assisted unit is recognized when a mortgage subsidy is provided to the qualifying low-income family on the closing date.

The \$ match is recorded with each project and also in the HOME Match Report. The match report shows the source and amount for each project.

March 30, 2010

M. Hollie Boyd
Fair Housing & Equal Opportunity
U.S. Department of Housing & Urban Development
151 N Delaware
Indianapolis, IN 46204-2556

RE: HUD Form 60002 for 2009 CDBG and HOME Programs - Supplemental information

Dear M. Boyd,

Attached is the form as we have traditionally completed it. This letter provides additional information as previously requested by your office. That same information is supplied here for your use as you see fit. Of the \$2,816,534.00 in 2009 CDBG funds received, \$1,286,064.00 was used for non-construction projects, leaving \$1,530,470.00 for construction projects (including housing rehabilitation). No construction projects using CDBG funds were covered by Section 3. Of the \$1,182,744.00 in 2009 HOME Entitlement funds received, \$45,000 was for non-construction projects, leaving \$1,137,744.00 for construction projects. None of these contracts were covered by Section 3. We include Section 3 compliance language in all our contracts, regardless of the amount or use.

Few of the projects funded through CDBG and HOME are covered by Section 3 regulations. However, the City of South Bend has actively encouraged the hiring and education of Section 3 workers. For example, one of our sub-grantees (Community Coordinated Child Care) works with child care centers that hire from within the neighborhood served and requires that their child care providers obtain the Child Development Associate designation. This designation is an instrument for career advancement in the early childhood care and education profession. It also motivates caregivers toward continuing education and providing a platform for professional and career opportunities.

Additionally, the City of South Bend requires that any business seeking real property tax abatement for industrial or warehousing developments must agree to work with Workforce

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Fair Housing & Equal Opportunity
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Page 2

Development Services of St. Joseph County when developing plans and recruiting for employment positions created.

The Housing Authority of South Bend is continuing their active Section 3 program and has hired or contracted with 30 Section 3 workers or businesses in the past year. Positions are advertised in their resident newsletter.

Since we rarely have Section 3 covered contracts, we do not have a system in place to track the use of Section 3 businesses for those contracts which are not covered. However, on an informal basis we were informed that contractors completing housing rehabilitation work sometimes hire workers from within the neighborhood.

Please know we continue to explore ways to document Section 3 hires and the training available to Section 3 residents. Should there be further information needed please contact me.

Sincerely,

Pamela C. Meyer
Director
Division of Community Development
City of South Bend

CC: Judy Rosheck, CDBG Project Analyst
City of South Bend

Part II: Contracts Awarded

1. Construction Contracts:

A. Total dollar amount of all contracts awarded on the project	\$ 1,530,470.00
B. Total dollar amount of contracts awarded to Section 3 businesses	\$ 7,627.50
C. Percentage of the total dollar amount that was awarded to Section 3 businesses	.05 %
D. Total number of Section 3 businesses receiving contracts	

2. Non-Construction Contracts:

A. Total dollar amount all non-construction contracts awarded on the project/activity	\$ 1,286,064.00
B. Total dollar amount of non-construction contracts awarded to Section 3 businesses	\$ 0
C. Percentage of the total dollar amount that was awarded to Section 3 businesses	0 %
D. Total number of Section 3 businesses receiving non-construction contracts	0

Part III: Summary

Indicate the efforts made to direct the employment and other economic opportunities generated by HUD financial assistance for housing and community development programs, to the greatest extent feasible, toward low-and very low-income persons, particularly those who are recipients of government assistance for housing. (Check all that apply.)

- Attempted to recruit low-income residents through: local advertising media, signs prominently displayed at the project site, contracts with community organizations and public or private agencies operating within the metropolitan area (or nonmetropolitan county) in which the Section 3 covered program or project is located, or similar methods.
- Participated in a HUD program or other program which promotes the training or employment of Section 3 residents.
- Participated in a HUD program or other program which promotes the award of contracts to business concerns which meet the definition of Section 3 business concerns.
- Coordinated with Youthbuild Programs administered in the metropolitan area in which the Section 3 covered project is located.
- Other; describe below.

The NNN has contracted with the Center for the HOmeless Landscaping business for maintenance of HUD properties.

Public reporting for this collection of information is estimated to average 2 hours per response, including the time for reviewing instructions, Searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB number.

Section 3 of the Housing and Urban Development Act of 1968, as amended, 12 U.S.C. 1701u, mandates that the Department ensure that employment and other economic opportunities generated by its housing and community development assistance programs as directed toward low- and very-low income persons, particularly those who are recipients of government assistance housing. The regulations are found at 24 CFR Part 135. The information will be used by the Department to monitor program recipients' compliance with Section 3, to assess the results of the Department's efforts to meet the statutory objectives of Section 3, to prepare reports to Congress, and by recipients as self-monitoring tool. The data is entered into a database and will be analyzed and distributed. The collection of information involves recipients receiving Federal financial assistance for housing and community development programs covered by Section 3. The information will be collected annually to assist HUD in meeting its reporting requirements under Section 808(e)(6) of the Fair Housing Act and Section 916 of the HCDA of 1992. An assurance of confidentiality is not applicable to this form. The Privacy Act of 1974 and OMB Circular A-108 are not applicable. The reporting requirements do not contain sensitive questions. Data is cumulative; personal identifying information is not included.

Part II: Contracts Awarded

1. Construction Contracts:

A. Total dollar amount of all contracts awarded on the project	\$ 1,137,744
B. Total dollar amount of contracts awarded to Section 3 businesses	\$ 0
C. Percentage of the total dollar amount that was awarded to Section 3 businesses	0 %
D. Total number of Section 3 businesses receiving contracts	

2. Non-Construction Contracts:

A. Total dollar amount all non-construction contracts awarded on the project/activity	\$ 45,000
B. Total dollar amount of non-construction contracts awarded to Section 3 businesses	\$ 0
C. Percentage of the total dollar amount that was awarded to Section 3 businesses	0 %
D. Total number of Section 3 businesses receiving non-construction contracts	0

Part III: Summary

Indicate the efforts made to direct the employment and other economic opportunities generated by HUD financial assistance for housing and community development programs, to the greatest extent feasible, toward low- and very low-income persons, particularly those who are recipients of government assistance for housing. (Check all that apply.)

- Attempted to recruit low-income residents through: local advertising media, signs prominently displayed at the project site, contracts with community organizations and public or private agencies operating within the metropolitan area (or nonmetropolitan county) in which the Section 3 covered program or project is located, or similar methods.
- Participated in a HUD program or other program which promotes the training or employment of Section 3 residents.
- Participated in a HUD program or other program which promotes the award of contracts to business concerns which meet the definition of Section 3 business concerns.
- Coordinated with Youthbuild Programs administered in the metropolitan area in which the Section 3 covered project is located.
- Other; describe below.

Public reporting for this collection of information is estimated to average 2 hours per response, including the time for reviewing instructions, Searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB number.

Section 3 of the Housing and Urban Development Act of 1968, as amended, 12 U.S.C. 1701u, mandates that the Department ensure that employment and other economic opportunities generated by its housing and community development assistance programs as directed toward low- and very-low income persons, particularly those who are recipients of government assistance housing. The regulations are found at 24 CFR Part 135. The information will be used by the Department to monitor program recipients' compliance with Section 3, to assess the results of the Department's efforts to meet the statutory objectives of Section 3, to prepare reports to Congress, and by recipients as self-monitoring tool. The data is entered into a database and will be analyzed and distributed. The collection of information involves recipients receiving Federal financial assistance for housing and community development programs covered by Section 3. The information will be collected annually to assist HUD in meeting its reporting requirements under Section 808(e)(6) of the Fair Housing Act and Section 916 of the HCDA of 1992. An assurance of confidentiality is not applicable to this form. The Privacy Act of 1974 and OMB Circular A-108 are not applicable. The reporting requirements do not contain sensitive questions. Data is cumulative; personal identifying information is not included.

Form HUD-60002, **Section 3 Summary Report, Economic Opportunities for Low- and Very Low-Income Persons.**

Instructions: This form is to be used to report annual accomplishments regarding employment and other economic opportunities provided to low- and very low-income persons under Section 3 of the Housing and Urban Development Act of 1968. The Section 3 regulations apply to any **Public and Indian Housing programs** that receive: (1) development assistance pursuant to Section 5 of the U.S. Housing Act of 1937; (2) operating assistance pursuant to Section 9 of the U.S. Housing Act of 1937; or (3) modernization grants pursuant to Section 14 of the U.S. Housing Act of 1937 and to **recipients of housing and community development assistance in excess of \$200,000** expended for: (1) housing rehabilitation (including reduction and abatement of lead-based paint hazards); (2) housing construction; or (3) other public construction projects; and to **contracts and subcontracts in excess of \$100,000** awarded in connection with the Section-3-covered activity.

Form HUD-60002 has three parts which are to be completed for all programs covered by Section 3. Part I relates to **employment and training**. The recipient has the option to determine numerical employment/training goals either on the basis of the number of hours worked by new hires (columns B, D, E and F). Part II of the form relates to **contracting**, and Part III summarizes recipients' **efforts** to comply with Section 3.

Recipients or contractors subject to Section 3 requirements must maintain appropriate documentation to establish that HUD financial assistance for housing and community development programs were directed toward low- and very low-income persons.* A recipient of Section 3 covered assistance shall submit two copies of this report to the local HUD Field Office. Where the program providing assistance requires an annual performance report, this Section 3 report is to be submitted at the same time the program performance report is submitted. Where an annual performance report is not required, this Section 3 report is to be submitted by January 10 and, if the project ends before December 31, within 10 days of project completion. **Only Prime Recipients are required to report to HUD. The report must include accomplishments of all recipients and their Section 3 covered contractors and subcontractors.**

HUD Field Office: Enter the Field Office name forwarding the Section 3 report.

1. Recipient: Enter the name and address of the recipient submitting this report.
2. Federal Identification: Enter the number that appears on the award form (with dashes). The award may be a grant, cooperative agreement or contract.
3. Dollar Amount of Award: Enter the dollar amount, rounded to the nearest dollar, received by the recipient.
- 4 & 5. Contact Person/Phone: Enter the name and telephone number of the person with knowledge of the award and the recipient's implementation of Section 3.
6. Reporting Period: Indicate the time period (months and year) this report covers.
7. Date Report Submitted: Enter the appropriate date.

8. Program Code: Enter the appropriate program code as listed at the bottom of the page.
9. Program Name: Enter the name of HUD Program corresponding with the "Program Code" in number 8.

Part I: Employment and Training Opportunities

Column A: Contains various job categories. Professionals are defined as people who have special knowledge of an occupation (i.e. supervisors, architects, surveyors, planners, and computer programmers). For construction positions, list each trade and provide data in columns B through F for each trade where persons were employed. The category of "Other" includes occupations such as service workers.

Column B: Enter the number of new hires for each category of workers identified in **Column A** in connection with this award. New Hire refers to a person who is not on the contractor's or recipient's payroll for employment at the time of selection for the Section 3 covered award or at the time of receipt of Section 3 covered assistance.

Column C: Enter the number of Section 3 new hires for each category of workers identified in **Column A** in connection with this award. Section 3 new hire refers to a Section 3 resident who is not on the contractor's or recipient's payroll for employment at the time of selection for the Section 3 covered award or at the time of receipt of Section 3 covered assistance.

Column D: Enter the percentage of all the staff hours of new hires (Section 3 residents) in connection with this award.

Column E: Enter the percentage of the total staff hours worked for Section 3 employees and trainees (including new hires) connected with this award. Include staff hours for part-time and full-time positions.

Column F: Enter the numbers of Section 3 residents that were employed and trained in connection with this award.

Part II: Contract Opportunities

Block 1: Construction Contracts

Item A: Enter the total dollar amount of all contracts awarded on the project/program.

Item B: Enter the total dollar amount of contracts connected with this project/program that were awarded to Section 3 businesses.

Item C: Enter the percentage of the total dollar amount of contracts connected with this project/program awarded to Section 3 businesses.

Item D: Enter the number of Section 3 businesses receiving awards.

Block 2: Non-Construction Contracts

Item A: Enter the total dollar amount of all contracts awarded on the project/program.

Item B: Enter the total dollar amount of contracts connected with this project awarded to Section 3 businesses.

Item C: Enter the percentage of the total dollar amount of contracts connected with this project/program awarded to Section 3 businesses.

Item D: Enter the number of Section 3 businesses receiving awards.

Part III: Summary of Efforts – Self-explanatory

Submit one (1) copy of this report to the HUD Headquarters Office of Fair Housing and Equal Opportunity, at the same time the performance report is submitted to the program office. The Section 3 report is submitted by January 10. Include only contracts executed during the period specified in item 8. PHAs/IHAs are to report all contracts/subcontracts.

* The terms "low-income persons" and very low-income persons" have the same meanings given the terms in section 3 (b) (2) of the United States Housing Act of 1937. **Low-income persons** mean families (including single persons) whose incomes do not exceed 80 per centum of the median income for the area, as determined by the Secretary, with adjustments for smaller and larger families, except that

The Secretary may establish income ceiling higher or lower than 80 per centum of the median for the area on the basis of the Secretary's findings such that variations are necessary because of prevailing levels of construction costs or unusually high- or low-income families. **Very low-income persons** mean low-income families (including single persons) whose incomes do not exceed 50 per centum of the median family income area, as determined by the Secretary with adjustments or smaller and larger families, except that the Secretary may establish income ceilings higher or lower than 50 per cent of the median for the area on the basis of the Secretary's findings that such variations are necessary because of unusually high or low family incomes.

PR 26 - CDBG Financial Summary Report

Grantee	ST. JOSEPH COUNTY CONSRTIUM , IN
Program Year	2009
PART I: SUMMARY OF CDBG RESOURCES	
01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	5,871,080.00
02 ENTITLEMENT GRANT	2,816,534.00
03 SURPLUS URBAN RENEWAL	0.00
04 SECTION 108 GUARANTEED LOAN FUNDS	0.00
05 CURRENT YEAR PROGRAM INCOME	132,193.89
06 RETURNS	0.00
07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE	31,022.40
08 TOTAL AVAILABLE (SUM, LINES 01-07)	8,850,830.29
PART II: SUMMARY OF CDBG EXPENDITURES	
09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	2,278,202.34
10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	2,578,006.46
11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	4,856,208.80
12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	528,295.00
13 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS	0.00
14 ADJUSTMENT TO COMPUTE TOTAL EXPENDITURES	20,510.80
15 TOTAL EXPENDITURES (SUM, LINES 11-14)	5,405,014.60
16 UNEXPENDED BALANCE (LINE 08 - LINE 15)	3,445,815.69
PART III: LOWMOD BENEFIT THIS REPORTING PERIOD	
17 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	0.00
18 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	0.00
19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	1,663,161.08
20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	2,578,006.46
21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	4,241,167.54
22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)	87.33%
LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS	
23 PROGRAM YEARS(PY) COVERED IN CERTIFICATION	PY: 2009 PY: 2010 PY: 2011
24 CUMULATIVE NET EXPENDITURES SUBJECT TO LOW/MOD BENEFIT CALCULATION	0.00
25 CUMULATIVE EXPENDITURES BENEFITING LOW/MOD PERSONS	4,241,143.54
26 PERCENT BENEFIT TO LOW/MOD PERSONS (LINE 25/LINE 24)	0.00%
PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS	
27 DISBURSED IN IDIS FOR PUBLIC SERVICES	241,142.72
28 PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	32,531.00

29 PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	49,063.00
30 ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS	0.00
31 TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30)	224,610.72
32 ENTITLEMENT GRANT	2,816,534.00
33 PRIOR YEAR PROGRAM INCOME	164,501.75
34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	76,017.36
35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	3,057,053.11
36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	7.35%
PART V: PLANNING AND ADMINISTRATION (PA) CAP	
37 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	528,295.00
38 PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
39 PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
40 ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS	20,410.80
41 TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 +LINE 40)	548,705.80
42 ENTITLEMENT GRANT	2,816,534.00
43 CURRENT YEAR PROGRAM INCOME	132,193.89
44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	31,022.40
45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	2,979,750.29
46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	18.41%

2009 Comprehensive Annual Performance and Evaluation Report (CAPER)
 Program Year 2009
 Community Development Block Grant (CDBG)
 South Bend, IN

10-Mar-10
 4:11 PM

Assisted Persons Info

Acct #	Agency	HCD Plan	HUD Act #	Activity	Budget	Expended	Obligated	Balance	Race					Income				Total Fe HoH	
									Cauc	AA	Hisp	Asian	Am In	VL	Low	Mod	High		Total
Housing																			
2007 Housing Activities																			
CD07-8104	Community Homebuyers Corp. Program	A.2.4	1303	Forgivable Second Mortgage Subsidy	\$124,871	\$0	\$0	\$124,871	\$93,907 reprogrammed for 2010 activities										
CD07-8107	Housing Development Corporation	A.2	1305	REWARD	\$13,000	\$0	\$0	\$13,000	Balance reprogrammed for 2010 Projects										
CD07-8125	South Bend Heritage Foundation - Near West Side Renovation Program	A.2	1313	Rehabilitation	\$0	\$0	\$0	\$0	Rehabilitation of 1125 W. Washington counted under 2008 program										
CD07-8157	South Bend Heritage Foundation - Near Northeast Neighborhood Organization	A.2	1319	Acquisition	\$37,258	\$37,258	\$0	(\$0)	acquisition of 823 Hill St. for demolition										
		A.2	1320	Rehabilitation	\$2,004	\$2,004	\$0	(\$0)	holding costs										
		D.2	1321	Demolition	\$7,001	\$7,001	\$0	\$0	demolition of 823 Hill Street										
CD07-8114	Code Enforcement Vacant Bldg. Project	C.2	1356	Demolition of Vacant & Abandoned structures - area benefit	\$78,587	\$0	\$0	\$78,587	Balance reprogrammed for 2010 Projects										
		C.2	1365	Demolition of Vacant & Abandoned structures - spot benefit	\$17,505	\$3,000	\$0	\$14,505	1 dilapidated structure was demolished. Balance reprogrammed for 2010 projects.										
2008 Housing Activities																			
CD08-8104	Community Homebuyers Corp. Program	A.2.4	1367	Forgivable Second Mortgage Subsidy	\$238,329	\$238,329	\$0	(\$0)	15	2	1	0	0	0	4	14	0	18	5
CD08-8105	South Bend Home Improvement Program	A.1	1368	Owner Occupied Rehab	\$265,234	\$259,297	\$0	\$5,937	11	4	1	0	0	2	5	9	0	16	10
CD08-8107	Housing Development Corporation	A.2	1369	REWARD	\$35,000	\$19,000	\$0	\$16,000	all REWARD clients counted under CHC program										
CD08-8114	Code Enforcement Vacant Bldg. Project	C.2	1372	Demolition of Vacant & Abandoned structures - spot benefit	\$291,627	\$278,515	\$0	\$13,112	70 delapidated structures have been demolished.										
			1373	Demolition of Vacant & Abandoned structures - area benefit	\$126,000	\$101,034	\$0	\$24,966	28 delapidated structures have been demolished.										
CD08-8125	South Bend Heritage Foundation	A.2	1376	acquisition	\$0	\$0	\$0	\$0	.										
		D.2	1377	demolition	\$6,937	\$0	\$0	\$6,937	.										
		A.2	1378	rehabilitation	\$16,079	\$5,878	\$0	\$10,201	rehab of 1125 W. Washington										
CD08-8157	South Bend Heritage Foundation - Northeast Neighborhood Organization	A.2	1385	acquisition	\$40,000	\$27,704	\$0	\$12,296	Acquisition of 737 Frances Street										
		A.2	1521	Demolition	\$10,000	\$8,623	\$0	\$1,377	Demolition of 737 Frances Street										
		A.2	1386	Rehabilitation	\$151,937	\$51,140	\$0	\$100,797	Rehabilitation of 702 Hill Street										
CD08-8100	Community Development	A.1.2	1400	Program Delivery and Housing Counseling	\$31,613	\$0	\$0	\$31,613	Balance available for reprogramming.										
2009 Housing Activities																			
CD09-8104	Community Homebuyers Corp. Program	A.2.4	1442	Forgivable Second Mortgage Subsidy (includes \$7,058.46 PI)	\$307,058	\$56,971	\$0	\$250,088	4	0	0	0	0	1	3	0	0	4	1
CD09-8105	South Bend Home Improvement Program	A.1	1443	Owner Occupied Rehab	\$470,000	\$16,088	\$0	\$453,912	1	0	0	0	0	0	1	0	0	1	0
CD09-8107	Housing Development Corporation	A.2	1444	REWARD	\$40,000	\$2,000	\$0	\$38,000	Clients counted under CHC Mortgage Subsidy Program										
CD09-8112	Code Enforcement NRSA demolitions	C.2	1448	demolition of Vacant & abandoned structures in NRSA	\$126,000	\$0	\$0	\$126,000											
CD09-8113	Rebuilding Together	A.1	1441	Rehabilitation of owner occupied homes	\$125,000	\$116,945	\$0	\$8,055	20	0	0	0	0	4	9	7	0	20	13
CD09-8114	Code Enforcement Vacant Bldg. Project	C.2	1445	Demolition of Vacant & Abandoned structures - spot benefit	\$150,000	\$72,186	\$0	\$77,814	18 Dilapidated structures have been demolished										
			1446	Demolition of Vacant & Abandoned structures - area benefit	\$107,000	\$28,571	\$0	\$78,429	6 dilapidated structures have been demolished										
CD09-8123	Near Northwest Neighborhood, Inc.	A.2	1449	acquisition	\$70,000	\$66,886	\$0	\$3,114	Acquisition of 1005/1009, 727, 739, 1055, 743 and 1014 Portage; 803, 805, 607, 706 and 902 Cottage Grove; 738 Scott; 726, 917 and 1023 California.										
		A.2	1450	rehabilitation	\$225,000	\$96,235	\$0	\$128,765	Rehabilitation of 1023 California and 508 Lindsey.										
		D.2	1451	demolition	\$45,625	\$36,889	\$0	\$8,736	Demolition of 727 Portage and 1005/1009 California.										
CD09-8149	Habitat for Humanity	A.2	1454	Rehabilitation of 1138 Cleveland Street	\$40,000	\$38,667	\$0	\$1,333	0	1	0	0	0					1	
CD09-8157	South Bend Heritage Foundation - Northeast Neighborhood Organization	A.1.2	1452	NNRO Program Delivery	\$75,000	\$0	\$0	\$75,000	Reimbursement of programming costs for the CDBG and HOME programs.										
CD09-8100	Community Development	A.1.2	1468	Program Delivery and Housing Counseling	\$147,900	\$79,795	\$0	\$68,105	39	30	9	0	0	20	26	23	9	78	31
CD09-8184	Near Northwest Neighborhood, Inc.	A.1.2	1464	NNN Program Delivery	\$30,000	\$30,000	\$0	\$0	Reimbursement of programming costs for the CDBG and HOME programs.										
Total 2009 Housing expenditures					\$1,680,017														
Public Works / Public Facilities Improvements																			
2005 Activities																			
CD05-8141	Planning & Neighborhood Development	D.1	1125	NPC Public Works	\$94	\$0	\$0	\$94	\$18,148 reprogrammed for 2009 projects. Project closed in IDIS										
2006 Activities																			

2009 Comprehensive Annual Performance and Evaluation Report (CAPER)

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South Bend, IN

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Assisted Persons Info

Acct #	Agency	HCD Plan	HUD Act #	Activity	Budget	Expended	Obligated	Balance	Assisted Persons Info										
									Race					Income					Total
									Cauc	AA	Hisp	Asian	Am In	VL	Low	Mod	High	Total	Fe HoH
CD06-8141	Neighborhood Partnership Center - Public Works	D.1	1242	NPC-PW - LaSalle Park Neighborhood - Wellington St.	\$0	\$0	\$0	\$0	\$92,684 reprogrammed for 2009 projects.										
			1243	NPC-PW- LaSalle Area - Humbolt St.					Balance moved to 2005 program to balance with City records										
2007 Activities																			
CD07-8126	South Bend Heritage Foundation	D.6	1364	Office space project	\$18,088	\$16,938	\$0	\$1,150	Rehab of SBHF Office Space at 803 Lincolnway West.										
2008 Activities																			
CD08-8124	Near Northwest Neighborhood	D.6	1375	Community Bldg. rehab	\$150,000	\$65,524	\$0	\$84,476	Renovation of old VanBuren Market for Community Space and meetings.										
CD08-8139	South Bend Heritage Foundation Chapin/Western Project	D.6	1381	Acquisition	\$0	\$0	\$0	\$0											
			1382	Relocation	\$0	\$0	\$0	\$0											
			1383	Rehabilitation	\$92,773	\$92,773	\$0	(\$0)	Renovation of 301-307 South Chapin Street										
CD08-8147	SBHF Colfax Campus Improvements	D.6	1384	Rehabilitation	\$148,453	\$148,453	\$0	(\$0)	Rehabilitation of the Charles Martin Youth Center and the Old Colfax School.										
2009 Activities																			
CD09-8124	Near Northwest Neighborhood	D.6	1447	Community Bldg. rehab	\$93,000	\$0	\$0	\$93,000	Continuation of the rehabilitatopm of the Old VanBuren Market into Community Space.										
CD09-8147	South Bend Heritage Foundation	D.6	1453	Colfax Campus Improvements	\$56,250	\$1,450	\$0	\$54,800	Continuation of the rehabilitation of the Colfax Campus buildings.										
CD09-8148	South Bend Heritage Foundation	D.6	1527	Rehab of old Hansel Center into ND Center for Arts & Culture	\$143,000	\$0	\$0	\$143,000	Rehabilitation of Historic Hansel Center into Center for Arts & Culture										
CD09-8150	South Bend Heritage Foundation	D.6	1526	Rehab of Natatorium into Civil Rights Heritage Center	\$330,000	\$39,062	\$0	\$290,938	Rehabilitation of Historic Natatorium into the Civil Rights Heritage Center										
	total public works/public facilities expenditures					\$364,201													
Public Services																			
2008 Activities																			
CD08-8134	Indiana Plan	B.1	1379	Pre-apprentice Training	\$28,555	\$0	\$0	\$28,555	Indiana Plan no longer in South Bend. Balance available for reprogramming.										
CD08-8161	Community Coordinated ChildCare	B.2.1	1388	Child Care Subsidy	\$8,035	\$6,772	\$0	\$1,263	Beneficiaries reported in 2008 CAPER.										
CD08-8162	YWCA	B.1.5,6	1389	Outreach Program	\$8,145	\$8,145	\$0	\$0	Beneficiaries reported in 2008 CAPER.										
CD08-8165	FCC Counseling & Development	B.4	1391	Individual and Family Counseling	\$8,081	\$8,081	\$0	(\$0)	Beneficiaries reported in 2008 CAPER.										
CD08-8170	South Bend Police Department	B.8	1392	Neighborhood Watch Program	\$8,305	\$8,305	\$0	(\$0)	Reported in 2008 CAPER.										
CD08-8171	South Bend Police Department	B.8	1393	Neighborhood Foot Patrols	\$4,542	\$4,461	\$0	\$81	Beneficiaries reported in 2008 CAPER										
CD08-8175	Real Services	B.4.1	1394	Guardianship Program	\$718	\$718	\$0	(\$0)	Beneficiaries reported in 2009 CAPER										
CD08-8178	Boys & Girls club	B.9	1395	Youth Development	\$14,365	\$14,365	\$0	\$0	Reported in 2008 CAPER										
CD08-8181	LaCasa DeAmistad	B.1.5	1396	ESL, Food Pantry & After school programs	\$8,333	\$8,333	\$0	(\$0)	Beneficiaries reported in 2008 CAPER.										
2009 Activities																			
CD09-8161	Community Coordinated Child Care	B.2.1	1455	Child Care Subsidy	\$33,401	\$29,814	\$3,587	\$0	5	1	8	0	0	6	5	3	0	14	5
CD09-8162	YWCA	B.1.5,6	1456	Outreach Program	\$36,634	\$30,500	\$6,134	\$0	0	0	0	0	0	presumed low/mod			0		
CD09-8163	Real Services	B.3	1457	Older Adult Crime Victim Program	\$6,465	\$5,926	\$539	\$0	551	181	7	4	0	279	317	50	97	743	374
CD09-8165	FCC Counseling & Develoment	B.4	1458	Individual and Family Counseling	\$24,244	\$20,203	\$4,041	\$0	385	317	89	3	201	822	38	135	0	995	215
CD09-8170	South Bend Police Department	B.8	1459	Neighborhood Watch	\$21,551	\$16,350	\$3,240	\$1,961	Beneficiaries counted under SBPD Foot Patrol Program										
CD09-8171	South Bend Police Department	B.8	1460	Neighborhood Foot Patrol	\$67,500	\$49,032	\$2,111	\$16,356	23510	19041	2314	492	139	9882	8043	11533	16038	45496	
CD09-8175	Real Services	B.4.1	1461	Guardianship Program	\$6,465	\$5,926	\$539	\$0	32	11	0	0	0	presumed low/mod			0	0	
CD09-8178	Boys & Girls Club	B.9	1462	Youth Development	\$21,551	\$17,960	\$3,591	\$0	477	700	454	9	84	573	322	309	520	1724	
CD09-8181	LaCasa de Amistad	B.1.5	1463	ESL, Food Pantry & After School Programs	\$15,000	\$6,250	\$8,750	\$0	1577	858	398	0	0	2965	262	0	0	3227	1541
	Total Public Service Expenditures			\$241,143															
City Planning & Administration																			
1995	Center City Associates	C.3.1-2	none	CCA Parking Lot - Program income	\$20,411	\$20,411	\$0	\$0	Income from this CDBG Parking Lot (Bare's) used for parking lot operations and a portion of the administration costs of this downtown Planning organization										
2009 Activities																			
CD09-8110	South Bend Heritage Foundation	D.4	1437	General Administration	\$140,895	\$140,895	\$0	\$0	Administration of housing activities and neighborhood revitalization.										

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Assisted Persons Info

Acct #	Agency	HCD Plan	HUD Act #	Activity	Budget	Expended	Obligated	Balance	Race					Income				Total
									Cauc	AA	Hisp	Asian	Am In	VL	Low	Mod	High	Total
CD09-8185	Near Northwest Neighborhood	D.4	1438	General Administration	\$80,400	\$80,400	\$0	\$0	Administration of housing activities and neighborhood revitalization.									
CD09-8189	Human Rights Commission	D.4	1465	Fair Housing	\$7,000	\$7,000	\$0	\$0	Fair housing Activities including investigation of complaints and public education.									
CD09-8100	Community & Economic Development	D.4	1466	General Administration	\$300,000	\$300,000	\$0	\$0	Administration of CDBG Activities.									
				<i>Total Planning & Admin expenditures in 2009</i>	\$548,706													
SUB-TOTALS					\$5,353,819	\$2,834,067	\$32,531	\$2,487,221										
Section 108 Loan Funds																		
	Redevelopment	D.2.3	Sec 108 #8	Fees	\$20,029	\$17,793	\$0	\$2,236	loan fees									
		D.2.3		Architectural/Engineering	\$243,819	\$232,268	\$0	\$11,552	Architectural/Engineering costs including design costs for new infrastructure.									
		D.2.3		Demolition	\$1,255,526	\$810,000	\$0	\$445,526										
		D.2.3		Relocation	\$95,210	\$0	\$0	\$95,210										
		D.2.3		Acquisition	\$1,558,850	\$1,510,888	\$0	\$47,962										
		D.2.3		Capital Improvements	\$49,915	\$0	\$0	\$49,915										
Total received to 12/31/08 - \$7,222,000.00					\$3,223,349	\$2,570,949		\$652,400										
Section 108 Loan Payment																		
	Section 108 Loan Payment from P.I.	C.3.1-2		Section 108 Loan Payment	\$0	\$0	\$0	\$0										
SUB-TOTALS					\$0	\$0	\$0	\$0										
Excess Program Income																		
	Section 108 #7			Unprogrammed 2009 CDBG entitlement funds	\$76,653	\$0	\$0	\$76,653										
				Excess Program Income Sec. 108 #8	\$178,568	\$0	\$0	\$178,568										
				Excess Program Income CDBG 2009	\$31,499	\$0	\$0	\$31,499										
				Excess Program income CDBG 2008	(\$13,057)	\$0	\$0	(\$13,057)	The excess 2007 program income and additional entitlement funds received in 2008 were reduced because we received less program income than expected.									
				Excess Program income CDBG 2007 27,933 deleted incl in 09 pros.		\$0	\$0		2007 excess program income reprogrammed for 2009 activities.									
SUB-TOTALS					\$273,662	\$0	\$0	\$273,662										
GRAND TOTALS					\$8,850,830	\$5,405,016	\$32,531	\$3,413,283										

\$0

CHECK

\$8,850,830.42

public services 2008 and 2009

\$241,142.73

Total obligated Public Services for 2009 programs

\$32,531.47

2009 grant awards

Housing activities
 Public Works, Public Infrastructure
 Public Services
 City Planning and Administration activities

Total 2009 awards

2009 expenditures

Housing activities \$1,680,017
 Public Work, Public Infrastructure \$364,201
 Public Services \$241,143
 City Planning and Administration activities \$548,706

2009 Comprehensive Annual Performance and Evaluation Report (CAPER)
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South Bend, IN



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Assisted Persons Info

Acct #	Agency	HCD Plan	HUD Act #	Activity	Budget	Expended	Obligated	Balance	Race					Income				Total	
									Cauc	AA	Hisp	Asian	Am In	VL	Low	Mod	High	Total	Fe HoH



CITY OF MISHAWAKA

RECEIVED

FEB 23 2010

JEFFREY L. REA, MAYOR

DEPARTMENT OF PLANNING AND COMMUNITY DEVELOPMENT

February 11, 2010

Mr. Hollie Boyd
Fair Housing and Equal Opportunity
U.S. Department of Housing and Urban Development
151 North Delaware
Indianapolis, Indiana 46204-2556

RE: HUD Form 60002 for CDBG-Supplemental Information

Dear Mr. Boyd:

Attached is the Section 3 Summary Report for Program Year 2009. The City of Mishawaka concentrated efforts on public infrastructure in a target low-moderate income neighborhood. One contract was awarded for this activity in 2008. The contract was subject to Section 3 requirements, and the contractor complied with those rules.

During Program Year 2009 there were no new hires in the City of Mishawaka's Department of Planning and Community Development.

If you have any questions or comments, please feel free to contact me at (574) 258-1668.

Sincerely,

Lory L. Timmer
Community Development Director
Department of Planning and Community Development

attachment

Cc: HUD Headquarters Office of Fair Housing & Equal Opportunity

Part II: Contracts Awarded

1. Construction Contracts:

0

A. Total dollar amount of all contracts awarded on the project	\$	
B. Total dollar amount of contracts awarded to Section 3 businesses	\$	
C. Percentage of the total dollar amount that was awarded to Section 3 businesses		%
D. Total number of Section 3 businesses receiving contracts		

2. Non-Construction Contracts:

A. Total dollar amount all non-construction contracts awarded on the project/activity	\$	
B. Total dollar amount of non-construction contracts awarded to Section 3 businesses	\$	
C. Percentage of the total dollar amount that was awarded to Section 3 businesses		%
D. Total number of Section 3 businesses receiving non-construction contracts		

Part III: Summary

Indicate the efforts made to direct the employment and other economic opportunities generated by HUD financial assistance for housing and community development programs, to the greatest extent feasible, toward low-and very low-income persons, particularly those who are recipients of government assistance for housing. (Check all that apply.)

- Attempted to recruit low-income residents through: local advertising media, signs prominently displayed at the project site, contracts with the community organizations and public or private agencies operating within the metropolitan area (or nonmetropolitan county) in which the Section 3 covered program or project is located, or similar methods.
- Participated in a HUD program or other program which promotes the training or employment of Section 3 residents.
- Participated in a HUD program or other program which promotes the award of contracts to business concerns which meet the definition of Section 3 business concerns.
- Coordinated with Youthbuild Programs administered in the metropolitan area in which the Section 3 covered project is located.
- Other; describe below.

Public reporting for this collection of information is estimated to average 2 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB number.

Section 3 of the Housing and Urban Development Act of 1968, as amended, 12 U.S.C. 1701u, mandates that the Department ensures that employment and other economic opportunities generated by its housing and community development assistance programs are directed toward low- and very-low income persons, particularly those who are recipients of government assistance housing. The regulations are found at 24 CFR Part 135. The information will be used by the Department to monitor program recipients' compliance with Section 3, to assess the results of the Department's efforts to meet the statutory objectives of Section 3, to prepare reports to Congress, and by recipients as self-monitoring tool. The data is entered into a database and will be analyzed and distributed. The collection of information involves recipients receiving Federal financial assistance for housing and community development programs covered by Section 3. The information will be collected annually to assist HUD in meeting its reporting requirements under Section 808(e)(6) of the Fair Housing Act and Section 916 of the HCDA of 1992. An assurance of confidentiality is not applicable to this form. The Privacy Act of 1974 and OMB Circular A-108 are not applicable. The reporting requirements do not contain sensitive questions. Data is cumulative; personal identifying information is not included.

IDIS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
OFFICE OF COMMUNITY PLANNING AND DEVELOPMENT
PR 26 - CDBG Financial Summary Report

DATE: 2/26/2010
TIME: 7:24:41 pm
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Grantee MISHAWAKA, IN
Program Year 2009

PART I: SUMMARY OF CDBG RESOURCES

01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR

183,469.87

02 ENTITLEMENT GRANT

549,064.00

03 SURPLUS URBAN RENEWAL

0.00

04 SECTION 108 GUARANTEED LOAN FUNDS

0.00

05 CURRENT YEAR PROGRAM INCOME

74,923.99

06 RETURNS

0.00

07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE

0.00

08 TOTAL AVAILABLE (SUM, LINES 01-07)

807,457.86

PART II: SUMMARY OF CDBG EXPENDITURES

09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION

423,321.87

10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT

0.00

11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)

423,321.87

12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION

91,923.64

13 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS

0.00

14 ADJUSTMENT TO COMPUTE TOTAL EXPENDITURES

0.00

15 TOTAL EXPENDITURES (SUM, LINES 11-14)

515,245.51

16 UNEXPENDED BALANCE (LINE 08 - LINE 15)

292,212.35

PART III: LOW/MOD BENEFIT THIS REPORTING PERIOD

17 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS

0.00

18 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING

0.00

19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES

355,028.08

20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT

0.00

21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)

355,028.08

22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)

83.87%

LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS

23 PROGRAM YEARS(PY) COVERED IN CERTIFICATION

PY: 2007 PY: 2008 PY: 2009

24 CUMULATIVE NET EXPENDITURES SUBJECT TO LOW/MOD BENEFIT CALCULATION

0.00

25 CUMULATIVE EXPENDITURES BENEFITING LOW/MOD PERSONS

0.00

26 PERCENT BENEFIT TO LOW/MOD PERSONS (LINE 25/LINE 24)

0.00%

PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS

27 DISBURSED IN IDIS FOR PUBLIC SERVICES

76,554.01

28 PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR

0.00

29 PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR

19,220.10

IDIS

U.S. DEPARTMENT OF HOUSING AND URBAN
DEVELOPMENT
OFFICE OF COMMUNITY PLANNING AND DEVELOPMENT
PR 26 - CDBG Financial Summary Report

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30	ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS	25,016.30
31	TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30)	82,350.21
32	ENTITLEMENT GRANT	549,064.00
33	PRIOR YEAR PROGRAM INCOME	153,179.17
34	ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	0.00
35	TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	702,243.17
36	PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	11.73%
PART V: PLANNING AND ADMINISTRATION (PA) CAP		
37	DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	91,923.64
38	PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
39	PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
40	ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS	10,000.00
41	TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 +LINE 40)	101,923.64
42	ENTITLEMENT GRANT	549,064.00
43	CURRENT YEAR PROGRAM INCOME	74,923.99
44	ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	0.00
45	TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	623,987.99
46	PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	16.33%

2009 Comprehensive Annual Performance and Evaluation Report (CAPER)

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Mishawaka, IN

15-Apr-10
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Assisted Persons Info

Agency	HCD Plan	HUD Act #	Activity	Budget	Expended in 2008	Expended in 2009	Obligated	Balance	Race														Total	Fe HoH
									Cauc	AA	Hisp	Asian	Am In	Pac Isl	Other	VL	Low	Mod	High	Unk				
Housing																								
2008 Housing Activities																								
City of Mishawaka	D.2	390	Spot Blight Elimination - Hard Costs	\$83,331.79	\$70,589.00	\$12,742.79	\$0.00	\$0.00																
		391	Spot Blight Elimination - Program Delivery	\$6,000.00	\$3,351.98	\$2,648.02	\$0.00	\$0.00																
City of Mishawaka	A.1	395	Owner Occupied Residential Rehabilitation - Hard Costs	\$2,646.59	\$2,646.59	\$0.00	\$0.00	\$0.00																
		397	Owner Occupied Residential Rehabilitation - Program Delivery	\$2,000.00	\$1,811.21	\$188.79	\$0.00	\$0.00																
City of Mishawaka	A.2	398	Lease-to-Own Self-Sufficiency - Hard Costs	\$1,595.00	\$750.00	\$370.00	\$0.00	\$475.00																
		399	Lease-to-Own Self-Sufficiency - Program Delivery	\$5,000.00	\$3,535.18	\$1,464.82	\$0.00	\$0.00																
Summer of Service	A.1	400	Owner Occupied Residential Repair - Hard Costs	\$4,801.88	\$4,801.88	\$0.00	\$0.00	\$0.00																
		401	Owner Occupied Residential Repair - Program Delivery	\$16,000.00	\$16,000.00	\$0.00	\$0.00	\$0.00																
City of Mishawaka	D.2	402	Code Enforcement Activities in Low-Mod Income Residential Neighborhood	\$39,214.20	\$39,214.20	\$0.00	\$0.00	\$0.00																
City of Mishawaka	D.2	403	Spot Blight Elimination w/ Intent to Rebuild - Hard Costs	\$2,850.00	\$0.00	\$2,850.00	\$0.00	\$0.00																
		404	Spot Blight Elimination w/ Intent to Rebuild - Program Delivery	\$1,032.91	\$0.00	\$1,032.91	\$0.00	\$0.00																
SUBTOTALS				\$164,472.37	\$142,700.04	\$21,297.33	\$0.00	\$475.00																
2009 Housing Activities																								
City of Mishawaka	D.2	409	Spot Blight Elimination w/ Intent to Rebuild - Hard Costs	\$70,000.00	\$0.00	\$45,467.37	\$0.00	\$24,532.63																
		410	Spot Blight Elimination w/ Intent to Rebuild - Program Delivery	\$7,435.61	\$0.00	\$7,435.61	\$0.00	\$0.00																
City of Mishawaka	A.2	411	Lease-to-Own Self-Sufficiency - Hard Costs	\$2,000.00	\$0.00	\$160.00	\$0.00	\$1,840.00																
		412	Lease-to-Own Self-Sufficiency - Program Delivery	\$5,000.00	\$0.00	\$2,282.84	\$0.00	\$2,717.16																
City of Mishawaka	A.1	415	Owner Occupied Residential Rehabilitation - Hard Costs	\$5,604.80	\$0.00	\$5,604.80	\$0.00	\$0.00																
		416	Owner Occupied Residential Rehabilitation - Program Delivery	\$2,000.00	\$0.00	\$181.94	\$0.00	\$1,818.06																
Summer of Service	A.1	417	Owner Occupied Residential Repair - Hard Costs	\$12,000.00	\$0.00	\$3,827.01	\$0.00	\$8,172.99																
		418	Owner Occupied Residential Repair - Program Delivery	\$16,000.00	\$0.00	\$10,127.60	\$0.00	\$5,872.40																
City of Mishawaka	D.2	419	Code Enforcement Activities in Low-Mod Income Residential Neighborhood	\$42,223.45	\$0.00	\$42,223.45	\$0.00	\$0.00																
SUBTOTALS				\$162,263.86	\$0.00	\$117,310.62	\$0.00	\$44,953.24																
Public Works / Public Facilities Improvements																								
2008 Public Works / Public Facilities Activities																								
Public Infrastructure Improvements - Borley Park Neighborhood	D.1	393	Infrastructure Hard Costs	\$340,000.00	\$130,759.44	\$209,240.56	\$0.00	\$0.00																
		394	Program Delivery	\$16,000.00	\$13,332.99	\$2,667.01	\$0.00	\$0.00																
SUBTOTALS				\$356,000.00	\$144,092.43	\$211,907.57	\$0.00	\$0.00																
2009 Public Works / Public Facilities Activities																								
Public Infrastructure Improvements - Borley Park Neighborhood	D.1	415	Infrastructure Hard Costs	\$310,000.00	\$0.00	\$0.00	\$0.00	\$310,000.00																
		416	Program Delivery	\$14,000.00	\$0.00	\$0.00	\$0.00	\$14,000.00																
SUBTOTALS				\$324,000.00	\$0.00	\$0.00	\$0.00	\$324,000.00																
Public Services																								
2008 Public Services Activities																								
YMCA BASE Program	B.9	382	Before and After School Programs	\$3,000.00	\$2,038.50	\$961.50	\$0.00	\$0.00																
FCC Counseling & Development	B.6	383	Individual and Family Counseling	\$9,500.00	\$9,500.00	\$0.00	\$0.00	\$0.00																
REAL Services	B.3	384	Older Adult Crime Victim Program	\$5,000.00	\$4,550.00	\$450.00	\$0.00	\$0.00																
REAL Services	B.3	385	Adult Guardianship Program	\$5,000.00	\$5,000.00	\$0.00	\$0.00	\$0.00																
Boys & Girls Club	B.9	386	After School Programs	\$20,000.00	\$10,002.00	\$9,998.00	\$0.00	\$0.00																
Home Management Resources	A.2	387	Home Ownership Skills Training	\$4,500.00	\$4,500.00	\$0.00	\$0.00	\$0.00																
Indiana Food Bank	B.5	388	Mobile Food Pantry	\$4,000.00	\$4,000.00	\$0.00	\$0.00	\$0.00																
Stone Soup Community	B.4	389	Resource and Referral Services	\$15,000.00	\$7,189.40	\$7,810.60	\$0.00	\$0.00																
SUBTOTALS				\$66,000.00	\$46,779.90	\$19,220.10	\$0.00	\$0.00																
2009 Public Services Activities																								
YMCA BASE Program	B.9	420	Before and After School Programs	\$7,000.00	\$0.00	\$586.25	\$0.00	\$6,413.75	38	15	0	0	0	0	0	54	0	0	0	0	54	51		
FCC Counseling & Development	B.6	421	Individual and Family Counseling	\$9,500.00	\$0.00	\$9,500.00	\$0.00	\$0.00	2916	340	288	12	71	17	0	3490	552	0	0	0	4042	976		
REAL Services	B.3	422	Older Adult Crime Victim Program	\$5,000.00	\$0.00	\$5,000.00	\$0.00	\$0.00	270	10	0	0	0	0	2	0	0	0	0	282	282	0		
REAL Services	B.3	423	Adult Guardianship Program	\$5,000.00	\$0.00	\$5,000.00	\$0.00	\$0.00	56	30	0	0	0	0	84	0	2	0	0	86	62			
REAL Services	B.3	424	Regional Kitchen	\$4,500.00	\$0.00	\$4,500.00	\$0.00	\$0.00	131	42	5	0	1	1	0	0	0	0	0	180	180	107		
Boys & Girls Club	B.9	425	After School Programs	\$20,000.00	\$0.00	\$20,000.00	\$0.00	\$0.00	2699	443	200	0	12	0	0	1520	715	0	0	1051	3286	2184		
Home Management Resources	A.2	426	Home Ownership Skills Training	\$4,500.00	\$0.00	\$4,500.00	\$0.00	\$0.00	3	0	1	0	0	0	0	3	0	0	0	3	0	1		
Stone Soup Community	B.4	427	Resource and Referral Services	\$4,500.00	\$0.00	\$4,500.00	\$0.00	\$0.00	382	86	9	0	0	0	0	463	0	3	0	2	468	127		
SUBTOTALS				\$60,000.00	\$0.00	\$53,586.25	\$0.00	\$6,413.75																

2009 Comprehensive Annual Performance and Evaluation Report (CAPER)

Program Year 2009
Community Development Block Grant (CDBG)
Mishawaka, IN

15-Apr-10
11:39 AM

Assisted Persons Info

Agency	HCD Plan	HUD Act #	Activity	Budget	Expended in 2008	Expended in 2009	Obligated	Balance	Race														Income													
									Cauc	AA	Hisp	Asian	Am In	Pac Isl	Other	VL	Low	Mod	High	Unk	Total	Fe	HoH													
City Planning & Administration																																				
2008 City Planning and Administration																																				
Dept of Redevelopment General Admin	D.4	378	Personel Costs & General Administration	\$48,016.38	\$48,016.38	\$0.00	\$0.00	\$0.00	Costs associated with administering CDBG-funded programs																											
Fair Housing Workshop	D.4	379	Fair Housing Activities	\$2,000.00	\$2,000.00	\$0.00	\$0.00	\$0.00	Support Fair Housing Education																											
South Bend Consortium Administrative Fee	D.4	380	General Administration	\$995.33	\$0.00	\$995.33	\$0.00	\$0.00	Support the goal of a regional Fair Housing Commission																											
HCI - Developing Community with Youth	D.4	408	General Administration	\$5,000.00	\$5,000.00	\$0.00	\$0.00	\$0.00	Assistance with administration of CDBG activities																											
SUBTOTALS				\$56,011.71	\$55,016.38	\$995.33	\$0.00	\$0.00																												
2009 City Planning and Administration																																				
Dept of Redevelopment General Admin	D.4	405	Personel Costs & General Administration	\$89,923.64	\$0.00	\$89,923.64	\$0.00	\$0.00	Costs associated with administering CDBG-funded programs																											
Fair Housing Workshop	D.4	406	Fair Housing Activities	\$2,000.00	\$0.00	\$2,000.00	\$0.00	\$0.00	Support Fair Housing Education																											
Affirmative Fair Housing	D.4	407	Fair Housing Activities	\$5,000.00	\$0.00	\$0.00	\$0.00	\$5,000.00	Support the goal of a regional Fair Housing Commission																											
South Bend Consortium Administrative Fee	D.4	408	General Administration	\$5,000.00	\$0.00	\$0.00	\$0.00	\$5,000.00	Assistance with administration of CDBG activities																											
SUBTOTALS				\$101,923.64	\$0.00	\$91,923.64	\$0.00	\$10,000.00																												

Total Expended in 2009 for 2008 Activities	\$252,425.00
Total Expended in 2009 for 2009 Activities	\$262,820.51
Total Expenditures in 2009	\$515,245.51

ACTIVITY SUMMARY
ANNUAL PERFORMANCE REPORT

U.S. Department of Housing and Urban Development

HOME Program

Office of Community Planning and Development

PERIOD COVERED:
1/1/09 to 12/31/09

4/15/10

Name of Granter: St. Joseph County Housing Consortium Grant # M-09-DC-18-0208

Project ID	Activity Name, Description, & Location	Date Originally Funded	Eligibility	HCD Plan	Budgeted	Expended this reporting period	Amount Obligated	Remaining balance	Accomplishments / Status	Completed Housing Units	Ethnic Categories for Assisted Housing Units:				
											Black	White	Hispanic	Asian	Am. Indian
HO 02-806	City of Mishawaka Homeowner rehab program	1/1/2002	92.205(a)(1)	A.1.1	\$6,652.00	\$0.00	0	\$6,652.00	Project is complete, balance will be reprogrammed	0	0%	0%	0%	0%	0%
HO 03-801	South Bend Heritage Foundation Jefferson/Laurel/Thomas IV, acquisition & rehab in W. Jefferson neighborhood	1/1/2003	92.205(a)(1)	A.7.1	\$29.00	\$0.00	0	\$29.00	project complete, balance to reprogrammed	0	0%	0%	0%	0%	0%
HO 03-815	Northeast Neighborhood Revitalization Org. Mortgage Subsidies	1/1/2003	92.205(a)(1)	A.4.4	\$43,120.00	\$0.00	0	\$43,120.00	To provide 1 or 2 mortgage subsidies for low/mod income homebuyers	0	0%	0%	0%	0%	0%
HO 04-801	South Bend Heritage Foundation Jefferson/Laurel/Thomas	1/1/2004	92.205(a)(1)	A.7.1	\$484.00	\$0.00	0	\$484.00	balance will be reprogrammed.	0	0%	0%	0%	0%	0%
HO 06-801	SBHF Jeff/Laurel/Thomas V Acquire & rehab	1/25/2006	92.205(a)(1)	A.4.4	\$43,156.39	\$43,158.27	0	\$1.88	1026 Jefferson holding costs.	0	0%	0%	0%	0%	0%
HO 06-805	SBHF/NNRO East Side Acquire & rehab	1/25/2006	92.205(a)(1)	A.4.4	\$152,773.00	\$156,027.53	0	\$3,254.53	702 Hill St., 835 St. Louis, 817 St. Louis St. 2007 reported \$49.73 more than expended balance was spent from 2008	0	0%	0%	0%	0%	0%
HO 06-811	SBHF with Habitat for Humanity Mortgage subsidies for new construction	1/25/2006	92.205(a)(1)	A.4.4	\$44,550.00	\$44,550.00	0	\$0.00	1 mortgage subsidy 1319 Liston	1	100%	0%	0%	0%	0%
HO 07-802	Housing Assistance Office South Bend mortgage subsidies	1/1/2007	92.205(a)(1)	A.4.4	\$58,500.00	\$19,500.00	0	\$39,000.00	4328 Onyx Way mortgage subsidy	1	100%	0%	0%	0%	0%
HO 07-820	Near Northwest Neighborhood Mortgage subsidies	1/1/2007	92.205(a)(1)	A.4.4	\$49,000.00	\$0.00	0	\$49,000.00	Contract extended to Dec. 2010.	0	0%	0%	0%	0%	0%
HO 07-870	Madison Center Tenant based rental assistance	1/1/2007	92.205(a)(1)	A.4.4	\$9.83	\$9.83	0	\$0.00	balance expended with 08 rental assistance	0	0%	0%	0%	0%	0%
HO 07-880	Northeast Neighborhood Revitalization Org. Mortgage subsidies	1/1/2007	92.205(a)(1)	A.4.4	\$115,000.00	\$0.00	0	\$115,000.00	to build 10 new homes in "Triangle"	0	0%	0%	0%	0%	0%
HO 08-802	Housing Assistance Office South Bend Homeownership Program	1/1/2008	92.205(a)(1)	A.4.4	\$97,500.00	\$0.00	0	\$97,500.00	This project was revised to assist homeowners with needed repairs. HAO will be working with Real Services in South Bend on this project.	0	0%	0%	0%	0%	0%
HO 08-808	Housing Assistance Office St. Joseph County homeownership Program	1/1/2008	92.05 (a)(1)	A.4.4	\$17,500.00	\$17,500.00	0	\$0.00	1 Subsidy was awarded to one first time homebuyer. The balance of \$17,500 was reprogrammed into HAO 09-850 program	1	0%	100%	0%	0%	0%
HO 08-812	Habitat for Humanity Developmental subsidy	1/1/2008	92.205(a)(1)	A.4.4	\$6,751.42	\$6,751.42	0	\$0.00	22721 Ardmore Trail a new buyer will be found for this home and reported in 2010	1	0%	0%	0%	0%	0%
75	Near Northwest Neighborhood Acquire & rehab	1/1/2008	92.205(a)(1)	A.4.4	\$350,802.51	\$350,802.51	0	\$0.00	525 & 604 Cottage Grove and 616 & 911 Lindsey were sold in 2009	4	25%	75%	0%	0%	0%
HO 08-840	City of Mishawaka Homeownership Program	1/1/2008	92.205(a)(1)	A.4.4	\$56,357.97	\$56,357.97	0	\$0.00	2304 Normandy and 1139 E. Borley	2	50%	50%	0%	0%	0%
HO 08-870	Madison Center Tenant based rental assistance	1/1/2008	92.205(a)(1)	A.4.4	\$10,000.00	\$10,000.00	0	\$0.00	Provide rental subsidies to four persons	4	0%	100%	0%	0%	0%
HO 08-880	SBHF-NNRO Acquire & rehab	1/1/2008	92.205(a)(1)	A.4.4	\$275,625.00	\$0.00	0	\$275,625.00	to provide 7 mortgage subsidies for low to moderate homebuyers	0	0%	0%	0%	0%	0%
2008	St. Joseph County Housing Consortium Administration	1/1/2008	92.205(a)(1)	A.4.4	\$45,000.00	\$45,000.00	0	\$0.00	Administration funds were drawn for 2008 program	0	0%	0%	0%	0%	0%
HO 09-801	SBHF Near West Side Acquire & rehab	1/16/2009	92.205(a)(1)	A.4.4	\$286,087.00	\$1,026.35	0	\$285,060.65	holding costs for 1026 & 1010 W. Jefferson, available for sale.	0	0%	0%	0%	0%	0%
HO 09-811	Habitat for Humanity Developmental subsidy	1/16/2009	92.205(a)(1)	A.4.4	\$84,000.00	\$84,000.00	0	\$0.00	701 S. Grant, 1001 California, 1928 S. Taylor, 1712 S. Taylor	4	75%	0%	25%	0%	0%
HO 09-812	Habitat for Humanity Developmental subsidy	1/16/2009	92.205(a)(1)	A.4.4	\$15,000.00	\$0.00	0	\$15,000.00	to assist with development of one new home for low/mod income family	0	0%	0%	0%	0%	0%
HO 09-830	Near Northwest Neighborhood Acquire & rehab	1/9/2009	92.205(a)(1)	A.4.4	\$160,551.00	\$106,125.57	0	\$54,425.43	1017 California	0	0%	0%	0%	0%	0%

ACTIVITY SUMMARY
ANNUAL PERFORMANCE REPORT

U.S. Department of Housing and Urban Development

HOME Program

Office of Community Planning and Development

PERIOD COVERED:
1/1/09 to 12/31/09

4/15/10

Name of Granter: St. Joseph County Housing Consortium Grant # M-09-DC-18-0208

Project ID	Activity Name, Description, & Location	Date Originally Funded	Eligibility	HCD Plan	Budgeted	Expended this reporting period	Amount Obligated	Remaining balance	Accomplishments / Status	Completed Housing Units	Ethnic Categories for Assisted Housing Units:				
											Black	White	Hispanic	Asian	Am. Indian
HO 09-840	City of Mishawaka Homeownership Program	1/9/2009	92.205(a)(1)	A.4.4	\$243,224.00	\$107,805.84	40,813	\$94,604.85	316 E. Grove, 619 E. Third, 1026 Lincolnway East	3	0%	66%	33%	0%	0%
HO 09-850	Housing Assistance Office Owner occupied rehab	9/16/2009	92.205(a)(1)	A.4.4	\$90,472.00	\$77,393.36	0	\$13,078.64	14 homeowners have been assisted with needed repairs.	14	0%	100%	0%	0%	0%
HO 09-870	Madison Center Tenant based rental assistance	1/1/2009	92.205(a)(1)	A.4.4	\$5,000.00	\$5,000.00	0	\$0.00	Provide rental subsidies to four persons	4	0%	100%	0%	0%	0%
HO 09-880	Northeast Neighborhood Revitalization Org. Mortgage subsidies	1/16/2009	92.205(a)(1)	A.4.4	\$228,250.00	\$0.00	0	\$228,250.00	to provide 7 mortgage subsidies for low to moderate homebuyers	0	0%	0%	0%	0%	0%
2009	St. Joseph County Housing Consortium Administration	1/1/2009	92.205.(a)(1)	A.4.4	\$45,000.00	\$0.00	0	\$45,000.00	2009 admin funds will be drawn in 2010	0	0%	0%	0%	0%	0%
				Total	\$2,530,395.12	\$1,131,008.65	\$40,813.31	\$1,358,573.16							

Match Requirement

subtract Admin. expenses

\$45,000.00

Total

\$1,086,008.65

25% of total

\$271,502.16

Annual Performance Report HOME Program

U.S. Department of Housing
and Urban Development
Office of Community Planning
and Development

OMB Approval No. 2506-0171
(exp. 8/31/2009)

Public reporting burden for this collection of information is estimated to average 2.5 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number.

The HOME statute imposes a significant number of data collection and reporting requirements. This includes information on assisted properties, on the owners or tenants of the properties, and on other programmatic areas. The information will be used: 1) to assist HOME participants in managing their programs; 2) to track performance of participants in meeting fund commitment and expenditure deadlines; 3) to permit HUD to determine whether each participant meets the HOME statutory income targeting and affordability requirements; and 4) to permit HUD to determine compliance with other statutory and regulatory program requirements. This data collection is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act or related authorities. Access to Federal grant funds is contingent on the reporting of certain project-specific data elements. Records of information collected will be maintained by the recipients of the assistance. Information on activities and expenditures of grant funds is public information and is generally available for disclosure. Recipients are responsible for ensuring confidentiality when public disclosure is not required.

This form is intended to collect numeric data to be aggregated nationally as a complement to data collected through the Cash and Management Information (C/M) System. Participants should enter the reporting period in the first block. The reporting period is October 1 to September 30. Instructions are included for each section if further explanation is needed.

Submit this form on or before December 31.	This report is for period (mm/dd/yyyy)		Date Submitted (mm/dd/yyyy)
Send one copy to the appropriate HUD Field Office and one copy to: HOME Program, Rm 7176, 451 7th Street, S.W., Washington D.C. 20410	Starting	Ending	
	1/1/09	12/31/09	3/30/10

Part I Participant Identification

1. Participant Number DC-18208	2. Participant Name St. Joseph County Housing Consortium		
3. Name of Person completing this report Judy Rosheck		4. Phone Number (Include Area Code) 574/235-5841	
5. Address 227 W. Jefferson Blvd.	6. City South Bend	7. State IN	8. Zip Code 46601

Part II Program Income

Enter the following program income amounts for the reporting period: in block 1, enter the balance on hand at the beginning; in block 2, enter the amount generated; in block 3, enter the amount expended; and in block 4, enter the amount for Tenant-Based rental Assistance.

1. Balance on hand at Beginning of Reporting Period	2. Amount received during Reporting Period	3. Total amount expended during Reporting Period	4. Amount expended for Tenant-Based Rental Assistance	5. Balance on hand at end of Reporting Period (1 + 2 - 3) = 5
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Part III Minority Business Enterprises (MBE) and Women Business Enterprises (WBE)

In the table below, indicate the number and dollar value of contracts for HOME projects completed during the reporting period.

	a. Total	Minority Business Enterprises (MBE)			f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	
A. Contracts					
1. Number	30				30
2. Dollar Amount	1,776,487				1,776,487
B. Sub-Contracts					
1. Number	0				
2. Dollar Amount					
	a. Total	b. Women Business Enterprises (WBE)	c. Male		
C. Contracts					
1. Number	30	1	29		
2. Dollar Amount	1,776,487	3,235	1,763,252		
D. Sub-Contracts					
1. Number	0				
2. Dollar Amounts					

Part IV Minority Owners of Rental Property

In the table below, indicate the number of HOME assisted rental property owners and the total dollar amount of HOME funds in these rental properties assisted during the reporting period.

	a. Total	Minority Property Owners				f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	e. Hispanic	
1. Number	0					
2. Dollar Amount						

Part V Relocation and Real Property Acquisition

Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition. The data provided should reflect only displacements and acquisitions occurring during the reporting period.

	a. Number	b. Cost
1. Parcels Acquired	0	
2. Businesses Displaced	0	
3. Nonprofit Organizations Displaced	0	
4. Households Temporarily Relocated, not Displaced	0	

Households Displaced	a. Total	Minority Business Enterprises (MBE)				f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	e. Hispanic	
5. Households Displaced - Number	0					
6. Households Displaced - Cost	0					

Public reporting burden for this collection of information is estimated to average 45 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number.

The HOME statute imposes a significant number of data collection and reporting requirements. This includes information on assisted properties, on the owners or tenants of the properties, and on other programmatic areas. The information will be used: 1) to assist HOME participants in managing their programs; 2) to track performance of participants in meeting fund commitment and expenditure deadlines; 3) to permit HUD to determine whether each participant meets the HOME statutory income targeting and affordability requirements; and 4) to permit HUD to determine compliance with other statutory and regulatory program requirements. This data collection is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act or related authorities. Access to Federal grant funds is contingent on the reporting of certain project-specific data elements. Records of information collected will be maintained by the recipients of the assistance. Information on activities and expenditures of grant funds is public information and is generally available for disclosure. Recipients are responsible for ensuring confidentiality when public disclosure is not required.

Instructions for the HOME Match Report

Applicability:

The HOME Match Report is part of the HOME APR and must be filled out by every participating jurisdiction that incurred a match liability. Match liability occurs when FY 1993 funds (or subsequent year funds) are drawn down from the U.S. Treasury for HOME projects. A Participating Jurisdiction (PJ) may start counting match contributions as of the beginning of Federal Fiscal Year 1993 (October 1, 1992). A jurisdiction not required to submit this report, either because it did not incur any match or because it had a full match reduction, may submit a HOME Match Report if it wishes. The match would count as excess match that is carried over to subsequent years. The match reported on this form must have been contributed during the reporting period (between October 1 and September 30).

Timing:

This form is to be submitted as part of the HOME APR on or before December 31. The original is sent to the HUD Field Office. One copy is sent to the

Office of Affordable Housing Programs, CGHF
Room 7176, HUD, 451 7th Street, S.W.
Washington, D.C. 20410.

The participating jurisdiction also keeps a copy.

Instructions for Part II:

1. **Excess match from prior Federal fiscal year:** Excess match carried over from prior Federal fiscal year.
2. **Match contributed during current Federal fiscal year:** The total amount of match contributions for all projects listed under Part III in column 9 for the Federal fiscal year.

3. **Total match available for current Federal fiscal year:** The sum of excess match carried over from the prior Federal fiscal year (Part II, line 1) and the total match contribution for the current Federal fiscal year (Part II, line 2). This sum is the total match available for the Federal fiscal year.

4. **Match liability for current Federal fiscal year:** The amount of match liability is available from HUD and is provided periodically to PJs. The match must be provided in the current year. The amount of match that must be provided is based on the amount of HOME funds drawn from the U.S. Treasury for HOME projects. The amount of match required equals 25% of the amount drawn down for HOME projects during the Federal fiscal year. Excess match may be carried over and used to meet match liability for subsequent years (see Part II line 5). Funds drawn down for administrative costs, CHDO operating expenses, and CHDO capacity building do not have to be matched. Funds drawn down for CHDO seed money and/or technical assistance loans do not have to be matched if the project does not go forward. A jurisdiction is allowed to get a partial reduction (50%) of match if it meets one of two statutory distress criteria, indicating "fiscal distress," or else a full reduction (100%) of match if it meets both criteria, indicating "severe fiscal distress." The two criteria are poverty rate (must be equal to or greater than 125% of the average national family poverty rate to qualify for a reduction) and per capita income (must be less than 75% of the national average per capita income to qualify for a reduction). In addition, a jurisdiction can get a full reduction if it is declared a disaster area under the Robert T. Stafford Disaster Relief and Emergency Act.

5. **Excess match carried over to next Federal fiscal year:** The total match available for the current Federal fiscal year (Part II, line 3) minus the match liability for the current Federal fiscal year (Part II, line 4). Excess match may be carried over and applied to future HOME project match liability.

Instructions for Part III:

1. **Project No. or Other ID:** "Project number" is assigned by the C/MI System when the PJ makes a project setup call. These projects involve at least some Treasury funds. If the HOME project does not involve Treasury funds, it must be identified with "other ID" as follows: the fiscal year (last two digits only), followed by a number (starting from "01" for the first non-Treasury-funded project of the fiscal year), and then at least one of the following abbreviations: "SF" for project using shortfall funds, "PI" for projects using program income, and "NON" for non-HOME-assisted affordable housing. Example: 93.01.SF, 93.02.PI, 93.03.NON, etc.

Shortfall funds are non-HOME funds used to make up the difference between the participation threshold and the amount of HOME funds allocated to the PJ; the participation threshold requirement applies only in the PJ's first year of eligibility. [§92.102]

Program income (also called "repayment income") is any return on the investment of HOME funds. This income must be deposited in the jurisdiction's HOME account to be used for HOME projects. [§92.503(b)]

Non-HOME-assisted affordable housing is investment in housing not assisted by HOME funds that would qualify as “affordable housing” under the HOME Program definitions. “NON” funds must be contributed to a specific project; it is not sufficient to make a contribution to an entity engaged in developing affordable housing. [§92.219(b)]

2. **Date of Contribution:** Enter the date of contribution. Multiple entries may be made on a single line as long as the contributions were made during the current fiscal year. In such cases, if the contributions were made at different dates during the year, enter the date of the last contribution.
3. **Cash:** Cash contributions from non-Federal resources. This means the funds are contributed permanently to the HOME Program regardless of the form of investment the jurisdiction provides to a project. Therefore all repayment, interest, or other return on investment of the contribution must be deposited in the PJ’s HOME account to be used for HOME projects. The PJ, non-Federal public entities (State/local governments), private entities, and individuals can make contributions. The grant equivalent of a below-market interest rate loan to the project is eligible when the loan is not repayable to the PJ’s HOME account. [§92.220(a)(1)] In addition, a cash contribution can count as match if it is used for eligible costs defined under §92.206 (except administrative costs and CHDO operating expenses) or under §92.209, or for the following non-eligible costs: the value of non-Federal funds used to remove and relocate ECHO units to accommodate eligible tenants, a project reserve account for replacements, a project reserve account for unanticipated increases in operating costs, operating subsidies, or costs relating to the portion of a mixed-income or mixed-use project not related to the affordable housing units. [§92.219(c)]
4. **Foregone Taxes, Fees, Charges:** Taxes, fees, and charges that are normally and customarily charged but have been waived, foregone, or deferred in a manner that achieves affordability of the HOME-assisted housing. This includes State tax credits for low-income housing development. The amount of real estate taxes may be based on the

post-improvement property value. For those taxes, fees, or charges given for future years, the value is the present discounted cash value. [§92.220(a)(2)]

5. **Appraised Land/Real Property:** The appraised value, before the HOME assistance is provided and minus any debt burden, lien, or other encumbrance, of land or other real property, not acquired with Federal resources. The appraisal must be made by an independent, certified appraiser. [§92.220(a)(3)]
6. **Required Infrastructure:** The cost of investment, not made with Federal resources, in on-site and off-site infrastructure directly required for HOME-assisted affordable housing. The infrastructure must have been completed no earlier than 12 months before HOME funds were committed. [§92.220(a)(4)]
7. **Site preparation, Construction materials, Donated labor:** The reasonable value of any site-preparation and construction materials, not acquired with Federal resources, and any donated or voluntary labor (see §92.354(b)) in connection with the site-preparation for, or construction or rehabilitation of, affordable housing. The value of site-preparation and construction materials is determined in accordance with the PJ’s cost estimate procedures. The value of donated or voluntary labor is determined by a single rate (“labor rate”) to be published annually in the Notice Of Funding Availability (NOFA) for the HOME Program. [§92.220(6)]
8. **Bond Financing:** Multifamily and single-family project bond financing must be validly issued by a State or local government (or an agency, instrumentality, or political subdivision thereof). 50% of a loan from bond proceeds made to a multifamily affordable housing project owner can count as match. 25% of a loan from bond proceeds made to a single-family affordable housing project owner can count as match. Loans from all bond proceeds, including excess bond match from prior years, may not exceed 25% of a PJ’s total annual match contribution. [§92.220(a)(5)] The amount in excess of the 25% cap for bonds may carry over, and the excess will count as part of the statutory limit of up to 25% per year. Requirements regarding

bond financing as an eligible source of match will be available upon publication of the implementing regulation early in FY 1994.

9. **Total Match:** Total of items 3 through 8. This is the total match contribution for each project identified in item 1.

Ineligible forms of match include:

1. Contributions made with or derived from Federal resources e.g. CDBG funds [§92.220(b)(1)]
2. Interest rate subsidy attributable to the Federal tax-exemption on financing or the value attributable to Federal tax credits [§92.220(b)(2)]
3. Contributions from builders, contractors or investors, including owner equity, involved with HOME-assisted projects. [§92.220(b)(3)]
4. Sweat equity [§92.220(b)(4)]
5. Contributions from applicants/recipients of HOME assistance [§92.220(b)(5)]
6. Fees/charges that are associated with the HOME Program only, rather than normally and customarily charged on all transactions or projects [§92.220(a)(2)]
7. Administrative costs

Emergency Shelter Grant

**U.S. Department of Housing and Urban Development
Office of Community Planning and Development**

Name of Grantee: **City of South Bend**

Grant Number: **S-09-MC-18-0011**

PERIOD COVERED: **1/1/09 to 12/31/09**

Activity No.	Activity Name, Description, & Location	Date Originally Funded	Eligibility as Defined in 24 CFR	HCD Plan	Budgeted	Expended this reporting period	Amount Obligated	Remaining balance	Narrative and Accomplishments.
JES 08-1	Center For The Homeless, Inc. 813 S. Michigan St., South Bend, IN 46601 To help cover the costs of the operation of the Center for the Homeless on a daily basis.	1/1/2008	576.21(a)(3)	B.1.5	5,328	\$ 5,328.00	0	\$ -	All clients assisted were counted in 2008 CAPER
JES 08-2	Aids Ministries/AIDS Assist Comprehensive Housing Assistance for People with HIV/AIDS Project To provide emergency and transitional housing for homeless HIV infected individuals and families To prevent HIV positive individuals in danger of becoming homeless with rental and utility assistance.	1/1/2008	576.21(a)(2), (3), (4)	B.1.5	3,159	\$ 3,158.51	0	\$ 0.08	All clients assisted were counted in 2008 CAPER
JES 08-4	YWCA of St. Joseph County 1102 N. Lafayette Blvd. South Bend To provide emergency refuge for women and children, up to 30 days, escaping violence in the home, along with supportive counseling, education and advocacy for adult women and their children.	1/1/2008	576.21(a)(3)	B.1.5	3,737	\$ 3,737.00	0	\$ -	All clients assisted were counted in 2008 CAPER
JES 08-0	City of South Bend, Depart. of Community & Economic Development, South Bend, IN To provide program administration, oversight, financial, and compliance reporting and related services as required.	1/1/2008	576.21(a)(5)	D.1.11	5,000	\$ -	0	\$ 5,000.00	administrative oversight of grant and no match is required
JES 09-1	Center For The Homeless, Inc. 813 S. Michigan St., South Bend, IN 46601 To help cover the costs of the operation of the Center for the Homeless on a daily basis.	1/1/2009	576.21(a)(3)	B.1.5	32,046	\$ 26,640.00	0	\$ 5,406.00	798 Adults and Children were served during 2009.
JES 09-2	Aids Ministries/AIDS Assist Comprehensive Housing Assistance for People with HIV/AIDS Project To provide emergency and transitional housing for homeless HIV infected individuals and families To prevent HIV positive individuals in danger of becoming homeless with rental and utility assistance.	1/1/1900	576.21(a)(2), (3), (4)	B.1.5	15,416	\$ 15,416.00	0	\$ -	51 Clients were assisted in 2009
JES 09-3	Youth Service Bureau of St. Joseph county Safe Station, 2222 Lincolnway West, South Bend, IN To provide a safe, well-kept environment for homeless and runaway youth.	1/1/2009	576.21(a)(3)	B.1.5	26,284	\$ 26,284.00	0	\$ -	128 clients were assisted in 2009

JES 09-4	YWCA of St. Joseph County 1102 N. Lafayette Blvd. South Bend To provide emergency refuge for women and children, up to 30 days, escaping violence in the home, along with supportive counseling, education and advocacy for adult women and their children.	1/1/2009	576.21(a)(3)	B.1.5	44,901	\$	37,400.00	0	\$	7,501.00	901 clients were assisted in 2009
JES 09-0	City of South Bend, Depart. of Community & Economic Development, South Bend, IN To provide program administration, oversight, financial, and compliance reporting and related services as required.	1/1/2009	576.21(a)(5)	D.1.11	5,000	\$	-	0	\$	5,000.00	administrative oversight of grant and no match is required
Totals					\$140,871	\$	117,963.51	\$0	\$	22,907.08	Remaining balance

ACTIVITY SUMMARY
ANNUAL PERFORMANCE REPORT

U.S. Department of Housing and Urban Development
Department of Community & Economic Development

Neighborhood Stabilization Program (NSP)

Name of Granter: City of South Bend

Grant # B-08-MN-18-0011

PERIOD COVERED:
1/1/09 to 12/31/09

3/10/10

Project ID	Activity Name, Description, & Location	Grantee Acc. #	DGRG Acc. #	HCD Plan	Budgeted	Expended this reporting period	Amount Obligated	Remaining balance	Accomplishments / Status	Completed Housing Units	Ethnic Categories for Assisted Housing Units:								
											Black	White	Hispanic	Asian	Am. Indian				
2008																			
1	Administration																		
	Near Northwest Neighborhood	NSP-08-8185	1		\$105,000.00	\$9,276.81	0	\$95,723.19	To cover costs of administration for the NSP Program										
	South Bend Heritage Foundation	NSP-08-8110	2		\$160,000.00	\$64,002.25	0	\$95,997.75	To cover costs of administration for the NSP Program										
	City of South Bend	NSP-08-8100	3		\$94,999.00	\$0.00	0	\$94,999.00	To cover costs of administration for the NSP Program										
2	Demolition																		
	Dept. of Code Enforcement	NSP-08-8114	9		\$563,891.00	\$0.00	0	\$563,891.00	Proposed cost of demolition of 60 dilapidated, vacant homes.										
3	Acquisition/Rehabilitation																		
	Near Northwest Neighborhood	NSP-08-8188	4		\$540,000.00	\$23,430.00	0	\$516,570.00	Acquisition and rehabilitation of foreclosed upon homes										
	South Bend Heritage Foundation	NSP-08-8145	5		\$360,000.00	\$0.00	0	\$360,000.00	Acquisition and rehabilitation of foreclosed upon homes										
4	New Construction/Rehab of Vacant Homes																		
	Near Northwest Neighborhood	NSP-08-8187	6		\$480,000.00	\$0.00	0	\$480,000.00	New construction and rehabilitation of vacant homes										
	South Bend Heritage Foundation	NSP-08-8144	7		\$620,000.00	\$0.00	0	\$620,000.00	New construction and rehabilitation of vacant homes										
	Habitat for Humanity	NSP-08-8174	10		\$150,000.00	\$0.00	0	\$150,000.00	New construction.										
5	New Construction for Permanent Rental																		
	South Bend Heritage Foundation	NSP-08-8146	8		\$1,024,631.00	\$0.00	0	\$1,024,631.00	New construction of permanent rental units for residents with special needs.										
	2009 Total				\$4,098,521.00	\$96,709.06	\$0.00	\$4,001,811.94											

U.S. Department of Housing
and Urban Development
Office of Departmental Grants Management and Oversight

Providing Public Services to our low/mod income clients in need.

Program Name:		CDBG				Component Name: Providing Public Services to our low/mod income clients in need_			
Strategic Goals	Policy Priorities	Problem, Need, Situation	Service or Activity	Benchmarks		Outcomes		Measurement Reporting Tools	Evaluation Process
				Output Goal	Output Result	Achievement Outcome Goals	End Results		
1		2	3	4	5	6	7	8	9
Policy									
Annual Capex review and 3		Lack of Education, need for good jobs, need for affordable child care, Lack of parenting skills, Substance abuse, need for supervised activities and guidance for youth, need for elder care, need for safe neighborhoods.	<p>Planning</p> <p>LaCasa de Amistad, Indiana Plan, SBPD Neigh Watch, SBPD foot patrols, Real Services Elderly Crime Victims, Youth Development Commission, YWCA, Boys and Girls Club, FCC Counseling, CCCC</p>	<p>Short Term</p> <p>Increased police presence in 5 neighborhoods, Job training for 75 individuals, Counseling for 20 families, 105 children provided with subsidies.</p>	<p>Intervention</p> <p>120,000 persons and/or families have benefited through CDBG programs in 2005, 2006, 2007, 2008 & 2009. SBPD Foot Patrols have been present in the NRA areas of South Bend and other low/mod income neighborhoods. 44 individuals have been trained in the building trades.</p>	<p>Impact</p> <p>5 safe, revitalized neighborhoods, 75 individuals prepared for employment, 20 families assisted, 105 children prepared for school.</p>	<p>Impact</p> <p>30 individuals with stable employment.</p> <p>Indiana Plan is no longer available in South Bend.</p>	<p>a. Reports from sub-grantees</p> <p>b. City Monitoring files</p> <p>c. City offices</p> <p>d. Monthly, project analyst, annual report</p> <p>e. Retrieved manually</p>	<p>Annual Capex review & analysis</p>
				<p>Intermediate Term</p> <p>5 neighborhoods with improved relationship between residents and police, 75 individuals prepared for employment.</p>	<p>44 individuals prepared for employment, 45,496 citizens benefited from increased police patrol in low/mod income areas because of the Neighborhood Reclamation Program.</p>			<p>a. Reports from sub-grantees</p> <p>b. City Monitoring files</p> <p>c. City offices</p> <p>d. Monthly, project analyst, annual report</p> <p>e. Retrieved manually</p>	<p>Annual Capex review & Analysis</p>

Program Name: CDBG			Component Name: Providing Public Services to our low/mod income clients in need						
Strategic Goals	Policy Priorities	Problem, Need, Situation	Service or Activity	Benchmarks		Outcomes		Measurement Reporting Tools	Evaluation Process
				Output Goal	Output Result	Achievement Outcome Goals	End Results		
1		2	3	4	5	6	7	8	9
			Planning	<p><u>Long Term</u> 5 safe neighborhoods, 75 individuals with stable employment</p>	30 individuals with stable employment.	Impact		<p>a. Census data b. Census data c. Census data d. from 10 year census data e. Retrieved from computerized reports</p>	<p>Accountability</p> <p>Review of new 10 year census data</p>
<p>HUD's Strategic Goals</p> <ol style="list-style-type: none"> Increase homeownership opportunities. Promote decent affordable housing. Strengthen communities. Ensure equal opportunity in housing. Embrace high standards of ethics, management, and accountability. Promote participation of grass-roots faith-based and other community-based organizations. 			<p>Policy Priorities</p> <ol style="list-style-type: none"> Provide Increased Homeownership and Rental Opportunities for Low- and Moderate-Income Persons, Persons with Disabilities, the Elderly, Minorities, and Families with Limited English Proficiency. Improving the Quality of Life in our Nation's Communities. Encouraging Accessible Design Features. Providing Full and Equal Access to Grass-Roots Faith-Based and Other Community-Based Organization in HUD Program Implementation. Participation of Minority-Serving Institutions in HUD Programs Ending Chronic Homelessness within Ten Years. Removal of Barriers to Affordable Housing. 						

Attacking Housing Problems

Program Name: CDBG & HOME		Component Name: N/A							
Strategic Goals	Policy Priorities	Problem, Need, Situation	Service or Activity	Benchmarks		Outcomes		Measurement Reporting Tools	Evaluation Process
				Output Goal	Output Result	Achievement Outcome Goals	End Results		
1		2	3	4	5	6	7	8	9
3	2,7	8.86% of our citizens experiencing housing problems	<p>Planning</p> <p>SBHIP, CHC, NNN-revitalization, SBHF, HAO, Reward, Rebuilding Together, Community Development housing counseling, Madison Center-rental subsidies</p>	<p>Short Term</p> <p>Rental subsidies for special needs population</p> <p>100 clients counseled</p> <p>Intermediate Term</p> <p>150# of units rehabbed</p> <p>20 households reduce cost burden</p> <p>20 families acquire homes</p> <p>Long Term</p>	<p>Intervention</p> <p>One TBRA program in 2009</p> <p>92 CHC, 94 REWARD, 855 HH counseled.</p> <p>46 units rehabbed in '09, 4 new units built in '09</p>	<p>Impact</p> <p>35 special needs clients assisted</p> <p>100 clients referred to assisting agencies</p> <p>Overcrowded clients 25% alleviated</p> <p>Substandard houses 50% alleviated</p> <p>Cost burden 30% alleviated</p> <p>Severe cost burden 15 % alleviated</p>	<p>4 clients assisted by Madison Center</p> <p>25 apt. units rehabbed by HAO, 11 units by NNN, 13 units by SBHF, 4 units by NNRO. 14 single family units rehabbed by HAO</p> <p>5 year total of 315 units rehabbed.</p>	Accountability	Annual review & analysis
		<p>HUD's Strategic Goals</p> <ol style="list-style-type: none"> Increase homeownership opportunities. Promote decent affordable housing. Strengthen communities. Ensure equal opportunity in housing. Embrace high standards of ethics, management, and accountability. Promote participation of grass-roots faith-based and other community-based organizations. 		<p>Policy Priorities</p> <ol style="list-style-type: none"> Provide Increased Homeownership and Rental Opportunities for Low- and Moderate-Income Persons, Persons with Disabilities, the Elderly, Minorities, and Families with Limited English Proficiency. Improving the Quality of Life in our Nation's Communities Encouraging Accessible Design Features. Providing Full and Equal Access to Grass-Roots Faith-Based and Other Community-Based Organizations in HUD Programs Ending Chronic Homelessness within Ten Years. Removal of Barriers to Affordable Housing. 					

Increasing Homeownership

Program Name: CDBG & HOME		Component Name: N/A							
Strategic Goals	Policy Priorities	Problem, Need, Situation	Service or Activity	Benchmarks		Outcomes		Measurement Reporting Tools	Evaluation Process
				Output Goal	Output Result	Achievement Outcome Goals	End Results		
1,2	1,2	Low homeownership rates	Planning CHC, NNN, SBHF, Reward, NNRO, HAO, Mish-	4 Short Term 175 clients receive pre purchase counseling	5 Intervention 855 clients counseled through the CDBG program.	6 Impact 175 households are prepared to purchase a house	7 8557 clients received credit counseling in preparation to purchase a house.	8 Reports from sub-grantees b. City Monitoring staff c. City offices d. Monthly e. Retrieved manually & entered into database	9 Annual review & analysis
				Intermediate Term 160 clients will receive homeownership assistance	100 clients received homeownership assistance.	160 will purchase a house	100 families purchased a house.		
				Long Term Homeownership rates increase by 5%	Homeownership rates increase by 5%	Homeownership rates increase by 5%		a. Reports from sub-grantees b. City Monitoring staff c. City offices d. Monthly e. Retrieved manually & entered into database	Review at end of 5 years & 10 years from census
HUD's Strategic Goals 1. Increase homeownership opportunities. 2. Promote decent affordable housing. 3. Strengthen communities. 4. Ensure equal opportunity in housing. 5. Embrace high standards of ethics, management, and accountability. 6. Promote participation of grass-roots faith-based and other community-based organizations.				Policy Priorities 1. Provide Increased Homeownership and Rental Opportunities for Low- and Moderate-Income Persons, Persons with Disabilities, the Elderly, Minorities, & Families with Limited English Proficiency. 2. Improving the Quality of Life in our Nation's Communities 3. Encouraging Accessible Design Features. 4. Providing Full and Equal Access to Grass-Roots Faith-Based and Other Community-Based Organization in HUD Program Implementation. 5. Participation of Minority-Serving Institutions in HUD Programs 6. Ending Chronic Homelessness within Ten Years. 7. Removal of Barriers to Affordable Housing.					

Office of Departmental Grants Management and Oversight

Neighborhood Revitalization: W. Washington/Chapin St. Neighborhood in South Bend,

Program Name:		CDBG & HOME				Component Name: N/A		Measurement Reporting Tools	Evaluation Process
Strategic Goals	Policy Priorities	Problem, Need, Situation	Service or Activity	Benchmarks		Outcomes			
				Output Goal	Output Result	Achievement Outcome Goals	End Results		
1		2	3	4	5	6	7	8	9
Policy		Planning		Intervention		Impact		Accountability	
1, 2, 3	1, 2, 7	Neighborhood in decline	Near Westside acquisition & rehab	Short Term 30 Properties acquired, 5 Units demolished 2 Public works projects	1-2-unit property acquired and 1 single family unit rehab and 1 six unit bldg acquired. 1-2 unit property rehabbed. 8 units rehabbed/3 sold. 4 new units created	20 substandard buildings acquired 15 vacant lots replotted 2 streets improved w/new curbs & sidewalks	1 substandard 2 unit bldg and 1 substandard 3 unit bldg acquired and rehabbed. 1 sub-standard 6 unit apt. house acquired and rehabbed. 22 substandard homes demolished	a. Reports from sub-grantees b. City Monitoring staff c. City offices d. Monthly e. Retrieved manually & entered into database	Annual review & analysis
				Intermediate Term 8 Units rehabbed 15 New Units constructed	9 affordable units provided.	8 households provided w affordable housing 15 households w/new affordable housing	20 households provided affordable housing.	a. Reports from sub-grantees b. City Monitoring staff c. City offices d. Monthly e. Retrieved manually & entered into database	Annual review & Analysis
				Long Term 23 affordable units provided		Property values increase by City avg or more by 2014		a. Assessors data b. Assessors data c. Assessors data d. Collect @ 12/31/08 & '09 e. Retrieve from computerized files.	Review at end of 5 years & 10 years
HUD's Strategic Goals				Policy Priorities					
<ol style="list-style-type: none"> Increase homeownership opportunities. Promote decent affordable housing. Strengthen communities. Ensure equal opportunity in housing. Embrace high standards of ethics, management, and accountability. Promote participation of grass-roots faith-based and other community-based organizations. 				<ol style="list-style-type: none"> Provide increased Homeownership and Rental Opportunities for Low- and Moderate-Income Persons, Persons with Disabilities, the Elderly, Minorities, and Families with Limited English Proficiency. Improving the Quality of Life in our Nation's Communities. Encouraging Accessible Design Features. Providing Full and Equal Access to Grass-Roots Faith-Based and Other Community-Based Organization in HUD Program Implementation. Participation of Minority-Serving Institutions in HUD Programs Ending Chronic Homelessness within Ten Years. Removal of Barriers to Affordable Housing. 					

Maintain Community Housing Stock

Program Name: <u>CDBG & HOME</u>		Component Name: <u>Maintain Community Housing Stock</u>							
Strategic Goals	Policy Priorities	Problem, Need, Situation	Service or Activity	Benchmarks		Outcomes		Measurement Reporting Tools	Evaluation Process
				Output Goal	Output Result	Achievement Outcome Goals	End Results		
1		2	3	4	5	6	7	8	9
2,3		Decaying Housing	Planning SBHF, SBHIP, NNN, HAO, NNRO, Mish, HDC-model block	Short Term 165 units eligible to be rehabbed	46 homes rehabbed in '09	165 affordable units given the opportunity to be saved	315 affordable units saved.	a. Reports from sub-grantees b. City Monitoring staff c. City offices d. Monthly e. Retrieved manually & entered into database	Annual review & analysis
				Intermediate Term 165 units rehabbed	46 homes rehabbed in '09	165 affordable housing units preserved	315 affordable units preserved.	a.	Annual review & Analysis
				Long Term 165 units raised to HQS	46 units raised to HQS standards in '09.	165 households provided w/affordable housing	315 units raised to HQS		Review at end of 5 years & 10 years
HUD's Strategic Goals		Policy Priorities							
<ol style="list-style-type: none"> Increase homeownership opportunities. Promote decent affordable housing. Strengthen communities. Ensure equal opportunity in housing. Embrace high standards of ethics, management, and accountability. Promote participation of grass-roots faith-based and other community-based organizations. 		<ol style="list-style-type: none"> Provide Increased Homeownership and Rental Opportunities for Low- and Moderate-Income Persons, Persons with Disabilities, the Elderly, Minorities, and Families with Limited English Proficiency. Improving the Quality of Life in our Nation's Communities. Encouraging Accessible Design Features. Providing Full and Equal Access to Grass-Roots Faith-Based and Other Community-Based Organization in HUD Program Implementation. Participation of Minority-Serving Institutions in HUD Programs Ending Chronic Homelessness within Ten Years. Removal of Barriers to Affordable Housing. 							

Program Name: CDBG & HOME

Component Name: N/A

Strategic Goals	Policy Priorities	Problem, Need, Situation	Service or Activity	Benchmarks		Outcomes		Measurement Reporting Tools	Evaluation Process	
				Output Goal	Output Result	Achievement Outcome Goals	End Results			
1		2	3	4	5	6	7	8	9	
1,2,3	1,2,7	Neighborhood in decline	Planning Revitalization Program	Short Term 10 Properties acquired,	11 tax sale properties acquired in '09	8 substandard buildings acquired	2 substandard homes acquired, 9 vacant lots for future development 13 substandard homes demolished.	a. Reports from sub-grantees b. City Monitoring staff c. City offices d. Monthly e. Retrieved manually & entered into database	Annual review & analysis	
				Intermediate Term 6 units demolished 10 Units rehabbed 3 Units constructed 2 public works projects	2 homes demolished, 4 homes sold & 3 homes in process of rehab in '09	7 houses with new curbs & sidewalks 10 units of affordable housing 3 units of new affordable housing 6 units demolished	15 units of affordable housing created.	a. Reports from sub-grantees b. City Monitoring staff c. City offices d. Monthly e. Retrieved manually & entered into database	Annual review & Analysis	
				Long Term 13 units of affordable housing created	21 units of affordable housing created.	13 low/mod assisted households Property values increase by City avg or more by 2014	15 low/mod households assisted	a. Assessors data b. Assessors data c. Assessors data d. Collect @ 12/31/08 & '09 e. Retrieve from computerized files.	Review at end of 5 years & 10 years	
HUD's Strategic Goals				Policy Priorities						
<ol style="list-style-type: none"> Increase homeownership opportunities. Promote decent, affordable housing. Strengthen communities. Ensure equal opportunity in housing. Embrace high standards of ethics, management, and accountability. Promote participation of grass-roots faith-based and other community-based organizations. 				<ol style="list-style-type: none"> Provide Increased Homeownership and Rental Opportunities for Low- and Moderate-Income Persons, Persons with Disabilities, the Elderly, Minorities, and Families with Limited English Proficiency. Improving the Quality of Life in our Nation's Communities Encouraging Accessible Design Features. Providing Full and Equal Access to Grass-Roots Faith-Based and Other Community-Based Organization in HUD Program Implementation. Participation of Minority-Serving Institutions in HUD Programs Ending Chronic Homelessness within Ten Years. Removal of Barriers to Affordable Housing. 						

Providing Emergency Shelter

Program Name: <u>ESG</u>		Component Name: <u>N/A</u>							
Strategic Goals	Policy Priorities	Problem, Need, Situation	Service or Activity	Benchmarks		Outcomes		Measurement Reporting Tools	Evaluation Process
				Output Goal	Output Result	Achievement Outcome Goals	End Results		
1		2	3	4	5	6	7	8	9
Policy		Homelessness	Planning	Intervention			Impact		Accountability
2		Homelessness	YWCA, CFH, YSB, Aids Ministries,	Short Term 4 Emergency shelters providing services	4 shelters operating,	150 Homeless provided with shelter and services	1,748 clients served in '06. 2,109 clients served in '07. 1,418 clients served in '08. 1,878 clients served in '09	a. Reports from sub-grantees b. City Monitoring staff c. City offices d. Monthly e. Retrieved manually & entered into database	Annual review & analysis
3				Intermediate Term					
				Long Term					
HUD's Strategic Goals									
<ol style="list-style-type: none"> Increase homeownership opportunities. Promote decent affordable housing. Strengthen communities. Ensure equal opportunity in housing. Embrace high standards of ethics, management, and accountability. Promote participation of grass-roots faith-based and other community-based organizations. 									
Policy Priorities									
<ol style="list-style-type: none"> Provide Increased Homeownership and Rental Opportunities for Low- and Moderate-Income Persons, Persons with Disabilities, the Elderly, Minorities, and Families with Limited English Proficiency. Improving the Quality of Life in our Nation's Communities Encouraging Accessible Design Features. Providing Full and Equal Access to Grass-Roots Faith-Based and Other Community-Based Organization in HUD Program Implementation. Participation of Minority-Serving Institutions in HUD Programs Ending Chronic Homelessness within Ten Years. Removal of Barriers to Affordable Housing. 									

Neighborhood Revitalization: Borley Park Neighborhood in Mishawaka

Program Name: <u>CDBG</u>		Component Name: <u>N/A</u>							
Strategic Goals	Policy Priorities	Problem, Need, Situation	Service or Activity	Benchmarks		Outcomes		Measurement Reporting Tools	Evaluation Process
				Output Goal	Output Result	Achievement Outcome Goals	End Results		
1		2	3	4	5	6	7	8	9
				Intervention		Impact		Accountability	
3	2, 3	Neighborhood in decline		Short Term Public works projects:	Funds allocated in 2009; will be spent in 2010 on: new/replaced street paving new/replaced curbing new/replaced sidewalks storm & sanitary sewer lines installed			a. Reports from sub-grantees b. City Monitoring staff c. City offices d. Monthly e. Retrieved manually & entered into database	Annual review & analysis

Neighborhood Revitalization: Milburn Boulevard Neighborhood in Mishawaka

Program Name: <u>CDBG-R</u>		Component Name: <u>N/A</u>									
Strategic Goals	Policy Priorities	Problem, Need, Situation	Service or Activity	Benchmarks		Outcomes		Measurement Reporting Tools			Evaluation Process
				Output Goal	Output Result	Achievement Outcome Goals	End Results	Accountability			
1		2	3	4	5	6	7	8	9		
				Intervention			Impact				
1, 2, 3	1, 2	Neighborhood in decline		Short Term	1 Property Acquired	2 Substandard properties acquired	1 substandard property acquired	a. Reports from sub-grantees b. City Monitoring staff c. City offices d. Monthly e. Retrieved manually & entered into database	Annual review & analysis		
				Intermediate Term	1 Property Demolished	2 Substandard properties eliminated	1 substandard property eliminated	a. Reports from sub-grantees b. City Monitoring staff c. City offices d. Monthly e. Retrieved manually & entered into database			
				Long Term	2 New Construction Homes Built	Property values increase by City avg or more by 2014		a. Reports from sub-grantees b. City Monitoring staff c. City offices d. Monthly e. Retrieved manually & entered into database			

