

## **Department of Community Development**

*Ken Prince*

The City of Mishawaka's Department of Community Development works to create vibrant neighborhoods and communities through revitalization and redevelopment efforts. At the core of this mission is the goal of providing every resident of our community access to a decent, safe, suitable and affordable living environment. The Department works to achieve this goal by:

- Creating, rehabilitating and maintaining the City's affordable housing;
- Creating homeownership opportunities for low to moderate income families;
- Investing in neighborhood public improvements such as streets, curbs, and sidewalks;
- Seeking opportunities to partner with local organizations to leverage resources;
- Pursing new and innovative opportunities to sustain the high quality of life in our community.

### **Staff**

The Department of Community Development is currently staffed by three full-time employees. Roger Shields has been serving as the Construction Manager for the department since 1997 and has played a vital role in the First-Time Homebuyer Program and Summer of Service Program. Marilyn Nelums, Program Coordinator, has been in her position since August of 2011, and handles client intake, Summer of Service coordination, and many other filing and bookkeeping tasks throughout the department. Laura Raygoza, NSP Coordinator, has been in her position since May of 2012 and has handled the Neighborhood Stabilization Program (NSP) grants, Community Development Block Grant (CDBG) and HOME grants. These grant funds have been utilized to subsidize Habitat for Humanity projects, rehabilitation projects for our Self-Sufficiency Program, and our First-Time Homebuyer Program.

Community Development Department staff facilitates and manages redevelopment and revitalization programs, working with City officials and other City departments to implement the development activities approved by the Mayor, Common Council, and Redevelopment Commission.

### **Redevelopment Commission**

The Redevelopment Commission serves as the governing body for the Department of Community Development. The Commission is made up of five voting members and one non-voting member who are each appointed to a one-year term by the Mayor and Common Council. The following Commissioners served on the Mishawaka Redevelopment Commission in 2014:

M. Gilbert Eberhart	President
Gary O'Dell	Vice President
Kris Ermeti	Secretary
Jim Pingel	Member
Bill Buraczewski	Member
Larry Stillson	Member (Non-Voting)

Bill Buraczewski announced his resignation in 2014.

For 2015, the following Commissioners have been appointed to serve:

M. Gilbert Eberhart	Member
Jim Pingel	President
Ross Deal	Member
Gary O'Dell	Vice President
Kris Ermeti	Secretary
Larry Stillson	Member

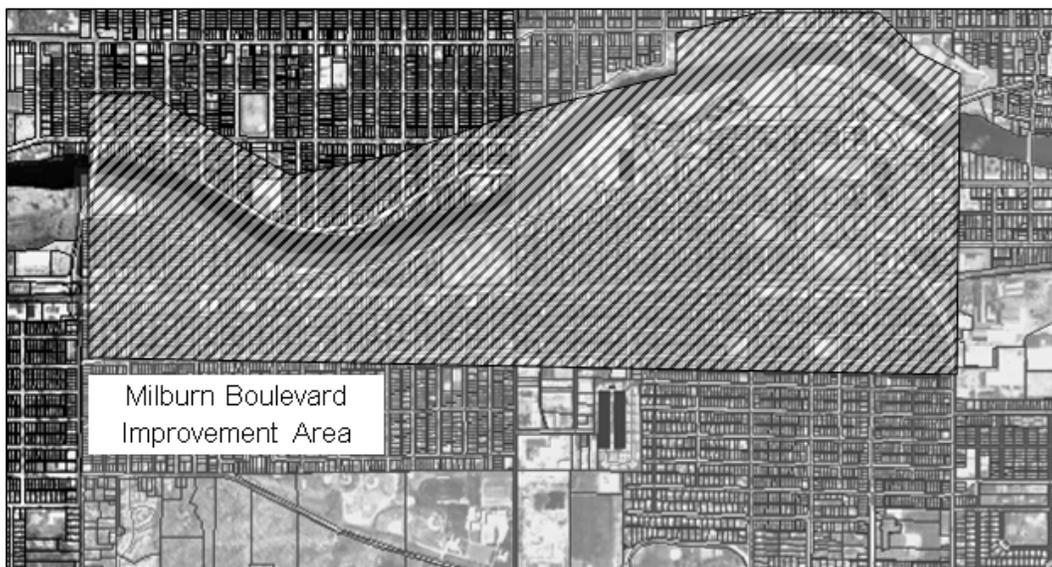
Officers were elected at the January 30th, 2015 Redevelopment Commission Meeting.

### **2015-2019 Housing and Community Development (HCD) Plan**

Every five years the Department of Community Development, in conjunction with the City of South Bend and St. Joseph County, is required to submit a comprehensive plan to the U.S. Department of Housing and Urban Development (HUD). This plan indicates the priority needs and objectives to support strong neighborhood revitalization activity in St. Joseph County. For the City of Mishawaka, it details where and how the Department of Community Development intends to spend CDBG funds for a five year period, the current cycle being 2015 - 2019.

The City of Mishawaka plan targets the Milburn Boulevard Neighborhood for revitalization activities during the current HCD cycle. It was designed to supplement work performed in the area by the City's Code Enforcement and Engineering Departments. Through 2015, the majority of the City's CDBG, and HOME funds are being directed toward this neighborhood that is bordered by the St. Joseph River, Panama/18<sup>th</sup> Street, Ironwood Drive and Union Street.

The Milburn Boulevard Neighborhood Improvement Plan includes spot blight elimination, new construction of affordable housing and public infrastructure improvements.



A key component of the HCD Plan, the Analysis of Impediments to Fair Housing in St. Joseph County, was completed in June 2010. The report identified barriers to fair housing choices in St. Joseph County and made recommendations to address the specific impediments. The analysis was approved and accepted by HUD in July 2010. In 2011, the Department continued to work on the priority areas identified by the plan.

### **Funding Sources**

The City of Mishawaka Department of Community Development's programs, staff and administrative costs are funded by grants from the U.S. Department of Housing and Urban Development (HUD). The Department is the administrator of the grants and uses the funds to operate programs targeted at specific Mishawaka neighborhoods.

### **Community Development Block Grant (CDBG)**

As a CDBG entitlement community, the City of Mishawaka receives annual grants from HUD to provide decent housing, a suitable living environment and expanded economic opportunities for low to moderate income residents. In 2014 we were granted \$530,421 to focus on those directives, and we responded with the following programs: Spot Blight Elimination, Lease-to-Own Self Sufficiency, Summer of Service, Owner-Occupied Home Rehabilitation, Public Infrastructure Improvements, and Public Service Agency funding. As outlined in the HCD plan, activities funded with CDBG monies are focused on the Milburn Boulevard Neighborhood through 2015. An amendment to the 2015-2019 Consolidated Plan and 2015 Action Plan is a result of under-spending by the City of Mishawaka in previous years. A normal annual allocation for the City of Mishawaka is \$467,000.

At this point in time the City has accumulated approximately \$1.1 million dollars and needs to spend most of it by the end of November 2015. One of the main emphasis points in the amendment is to spend more on infrastructure, specifically, replacing sidewalks and making ramps accessible per current ADA standards.

### **Home Investment Partnership (HOME)**

HUD provides Home Investment Partnership (HOME) grants to local governments specifically to create affordable housing. The City received \$135,963 in HOME funds in 2014. The City of Mishawaka will utilize HOME funds to partner with Habitat for Humanity to assist qualified families acquire homes through the First-Time Homebuyer Program.

### **Community Development Programs**

Utilizing the City's funding from the U.S. Department of Housing and Urban Development, the Community Development Department administers a variety of programs that serve the needs of low to moderate income residents while stabilizing City neighborhoods.

## First-Time Homebuyer Program

Since its inception in 2004, the City's First-Time Homebuyer Program, with funding from HOME grants awarded by the St. Joseph County Housing Consortium, has built a total of thirty-two homes. The Department acquires and demolishes vacant, substandard property, constructs a home on the cleared lot, and provides down payment and closing cost assistance in the form of a forgivable loan. The Department partners with Place Builders and The McCollester Group to construct the homes. In addition to our building partners, 1st Source Bank, Horizon Bank, and Mutual Bank work with the City to provide private mortgages and other funding for the program. Not only does the First-Time Homebuyer Program provide an additional housing option for moderate income families, it clears blighted properties to make way for new construction homes in our older neighborhoods, revitalizing communities and increasing the City's tax base.



*422 E. Grove – Before*



*422 E. Grove - Current*



*513 E. Broadway – Before*



*513 E. Broadway – Current*

As with the prior year, there were many applicants for the First-Time Homebuyer Program. We were able to assist two eligible applicants in the construction of their new homes. We completed builds at 513 E. Broadway and 422 E. Grove in 2014. The construction process on these homes began prior to having qualified applicants in order to meet the need of our NSP 3 contract which had a completion date of March 2014. The influx of qualified applicants soon followed and we

are happy to be able to say that the families were in these homes in the first week of March, 2014.

### **Summer of Service Program**

In the fall of 2006, the City of Mishawaka began a partnership with EPIC Church and First United Methodist Church to create the program now known as Summer of Service. In 2014, the City joined efforts with local faith-based organizations to complete service and repair projects on two properties in Mishawaka. Community Development provided funding for materials to repair two properties that were referred to the Summer of Service committee by the City's Code Enforcement Department.

**608 E. Marion:** Structure was in in great need of painting. Our Summer of Service group, headed by Epic Church, provided volunteer labor to scrape the peeling paint, do light construction repair, and repaint the existing structure.

**306 E. 8<sup>th</sup> Street:** First United Methodist Church and its volunteers secured any loose siding inside the garage. Loose paint was removed using safe work practices and the existing structures were repainted.

### **Summer of Service Student Weekend**

The Summer of Service Student Weekend encourages youth volunteers to connect with the community, beautify the City, and touch the lives of Mishawaka residents. Students, along with supervisors, gathered at Bethel College and did various projects throughout Elkhart, South Bend, and Mishawaka. On June 14<sup>th</sup> and 15<sup>th</sup> a group of students, cleaned, raked and re-mulched Shiojori Park, and cleaned the interior of Firehouse #3 at 333 E. Douglas Road. Students also cleaned and "fluffed" mulch on the Milburn Ave. median. The Department of Redevelopment provided 500 lanyards and identification badges for students.

### **Habitat for Humanity of St. Joseph County Partnership**

The Community Development Department considers its partnership with Habitat for Humanity of St. Joseph County to be one of its most effective and rewarding.

The City, utilizing these federal program funds, typically provides development subsidies of \$30,000 to \$55,000 per home. This ensures that the houses built are architecturally appropriate and possess the necessary amenities to blend into existing neighborhoods.

The new homes provide affordable housing for low to moderate income families, replace blighted structures with new construction, increase neighborhood homeownership rates, stabilize the community and increase the City's tax base. In 2015 the City looks to expand its partnership with Habitat for Humanity of St. Joseph County. Specifically, the City is hoping to partner with Habitat on some of the empty residual lots that remain from the construction of the Main Street underpass.

### **CDBG Public Service Agency Funding**

The Community Development Department helps fund public agencies that provide services to Mishawaka residents. The following organizations were allocated a total of \$70,500 in CDBG funds in Program Year 2014:

- YWCA Domestic Violence Program \$8,500
- REAL Services Adult Guardianship Program \$6,500
- REAL Services Older Adult Crime Victim Program \$6,500
- Boys and Girls Club \$39,000
- Penn Township Food Pantry \$10,000