
CITY OF MISHAWAKA, IN

*600 East Third Street
Mishawaka, IN 46544*

FY 2020-2024 Five Year Consolidated Plan

*For Submission to HUD for the
Community Development Block Grant Program*

September 3, 2019



Honorable Dave Wood
Mayor of Mishawaka, IN

Table of Contents

Executive Summary.....	3
ES-05 Executive Summary - 91.200(c), 91.220(b)	3
The Process	20
PR-05 Lead & Responsible Agencies - 91.200(b)	20
PR-10 Consultation - 91.100, 91.200(b), 91.215(l)	21
PR-15 Citizen Participation - 91.401, 91.105, 91.200(c)	53
Needs Assessment	58
NA-05 Overview	58
NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f).....	59
Housing Market Analysis.....	61
MA-05 Overview	61
MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f).....	62
MA-50 Needs and Market Analysis Discussion.....	69
Strategic Plan	70
SP-05 Overview	70
SP-10 Geographic Priorities - 91.415, 91.215(a)(1)	72
SP-25 Priority Needs - 91.415, 91.215(a)(2)	74
SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)	90
SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)	92
SP-80 Monitoring - 91.230	93
Expected Resources	95
AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)	95
Annual Goals and Objectives	98

AP-35 Projects - 91.420, 91.220(d) 101

AP-38 Project Summary 103

AP-50 Geographic Distribution - 91.420, 91.220(f) 108

AP-85 Other Actions - 91.420, 91.220(k) 112

Program Specific Requirements..... 119

Exhibits

- Evidence of Citizen Participation
- Summaries of Meetings and Interviews
- Survey Examples



Executive Summary

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

1. Introduction

The City of Mishawaka, Indiana is an entitlement community under the U.S. Department of Housing & Urban Development's (HUD) Community Development Block Grant (CDBG) Program. In addition, the City of Mishawaka is a member of the St. Joseph County Housing Consortium, which is administered by the City of South Bend. In compliance with the HUD regulations, the City of Mishawaka has prepared this FY 2020-2024 Five Year Consolidated Plan for the period of January 1, 2020 through December 31, 2024. This consolidated plan is a strategic plan for the implementation of the City's Federal Programs for housing, community and economic development within the City of Mishawaka.

The Five Year Consolidated Plan establishes the City's goals for the next five (5) year period and outlines the specific initiatives the City will undertake to address its needs and objectives by promoting the rehabilitation and construction of decent, safe and sanitary housing, creating a suitable living environment, removing slums and blighting conditions, promoting fair housing, promote homeownership, improving public services, expanding economic opportunities, and principally benefitting low- and moderate-income persons.

This Five Year Consolidated Plan is a collaborative effort of the City of Mishawaka, City of South Bend, the St. Joseph County Housing Consortium, the Community at large, social service agencies and providers, housing providers, community development agencies, and economic development groups. The planning process was accomplished through a series of public meetings, stakeholder interviews, resident surveys, statistical data, and review of previous community development plans.

Available Funds:

The following financial resources are included in the FY 2020 Annual Action Plan which anticipates funding to be received to address the priority needs and goals identified in the City of Mishawaka's FY 2020-2024 Consolidated Plan. The City of Mishawaka anticipates it will receive the following Federal funds during the FY 2020 program year:

- **FY 2020 CDBG Allocation - \$465,290.00**
- **Total Funds: \$465,290.00**

FY 2020 CDBG:

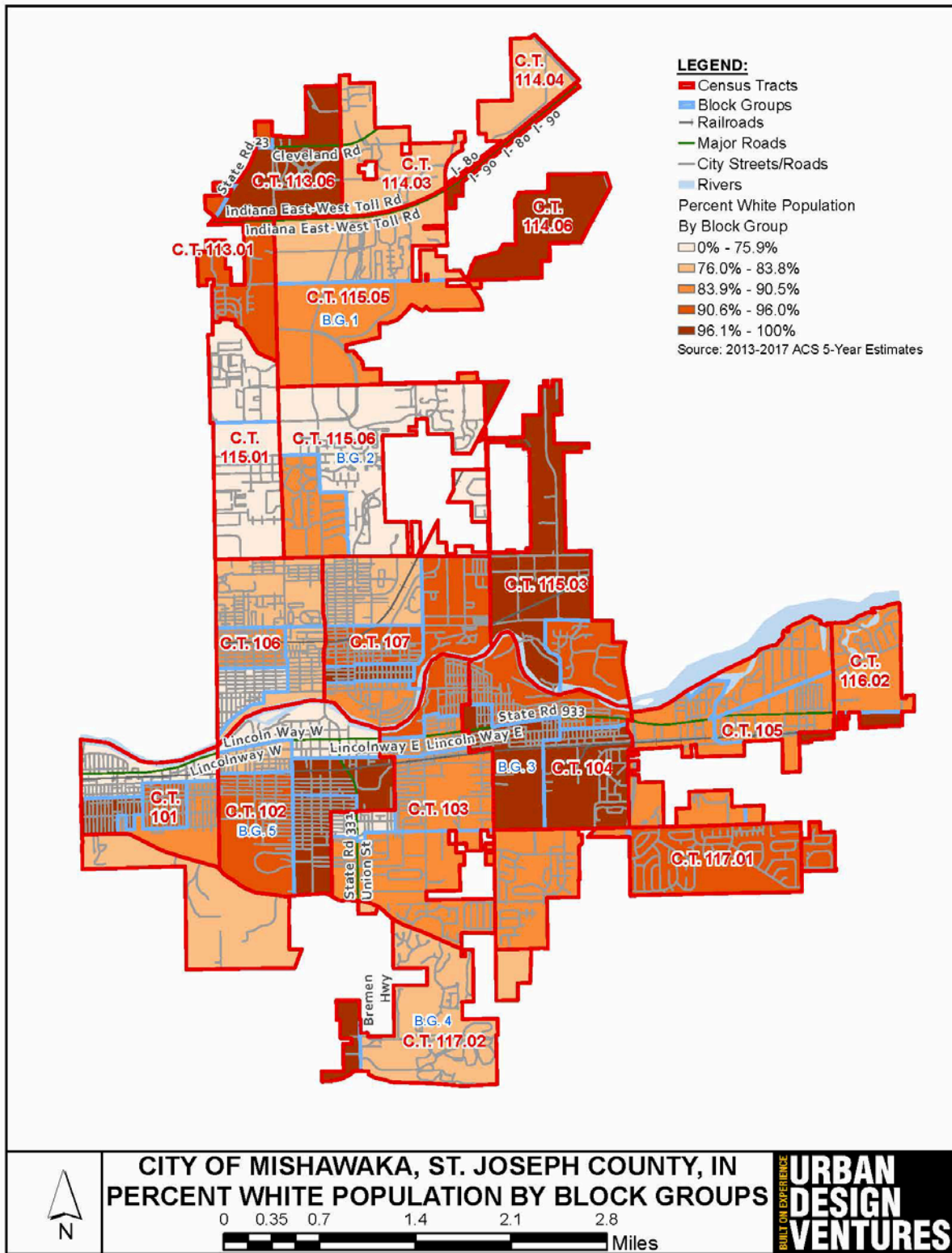
The City of Mishawaka proposes to undertake the following activities with the FY 2020 CDBG funds:

- City of Mishawaka – Administration: \$78,058
- St. Joseph County Housing Consortium – Administration: \$5,000
- South Bend Human Rights: \$10,000
- YWCA North Central Indiana: \$15,000
- Real Services - Adult Guardianship Program: \$13,000
- Boys & Girls Club of St. Joseph County: \$20,000
- Mishawaka Food Pantry: \$21,793
- Public Infrastructure: \$187,439
- Summer of Service: \$15,000
- Habitat for Humanity: \$100,000

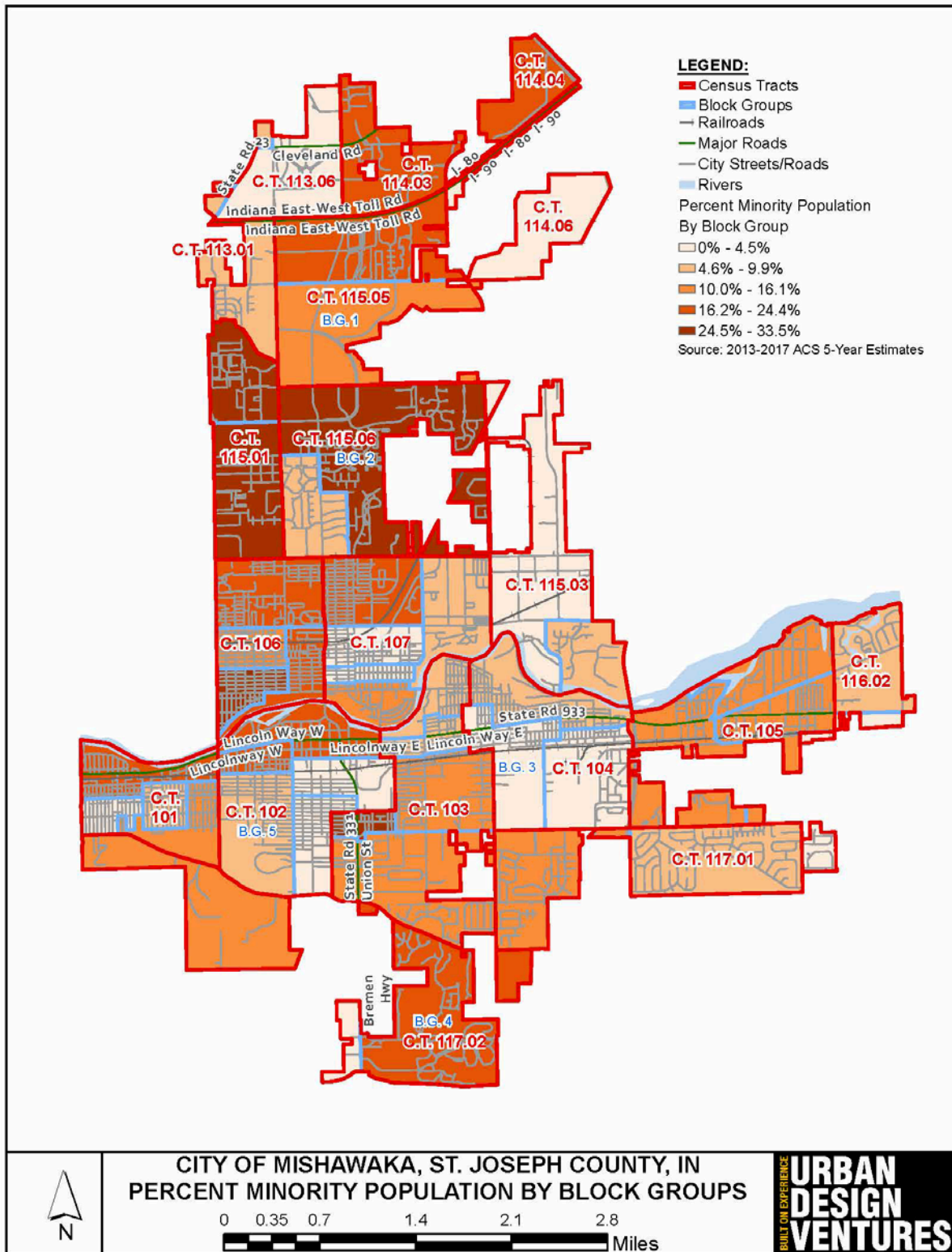
Maps:

Below are the following maps which illustrate the demographic characteristics of the City of Mishawaka:

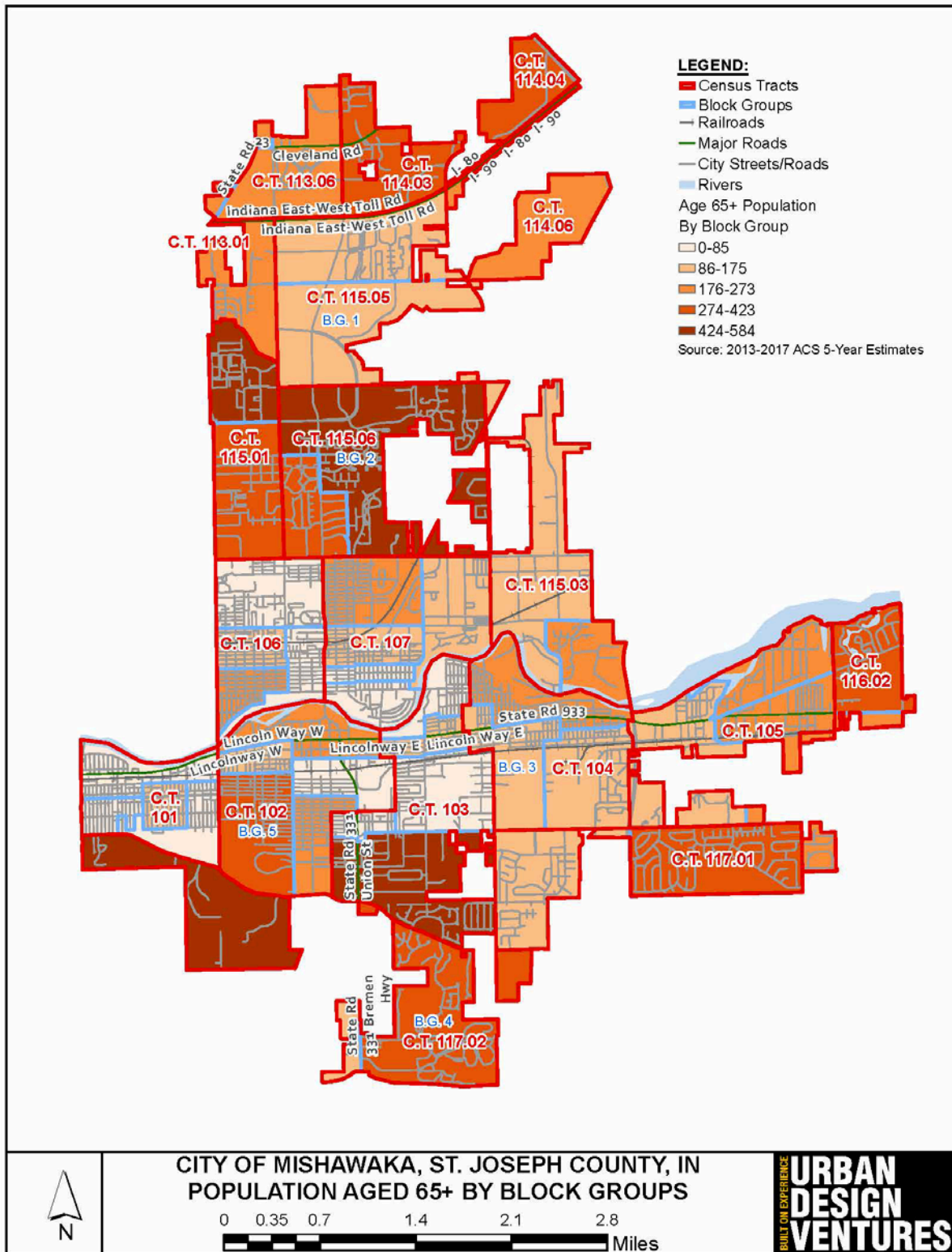
- Percent White Population by Block Group
- Percent Minority Population by Block Group
- Number of People Aged 65+ by Block Group
- Percent Population Age 65+ by Block Group
- Population Density by Block Group
- Housing Density by Block Group
- Percent Owner-Occupied Housing Units by Block Group
- Percent Renter-Occupied Housing Units by Block Group
- Percent Vacant Housing Units by Block Group
- Low/Moderate Income Percentage by Block Group
- Low/Moderate Income and High Minority Concentration by Block Group



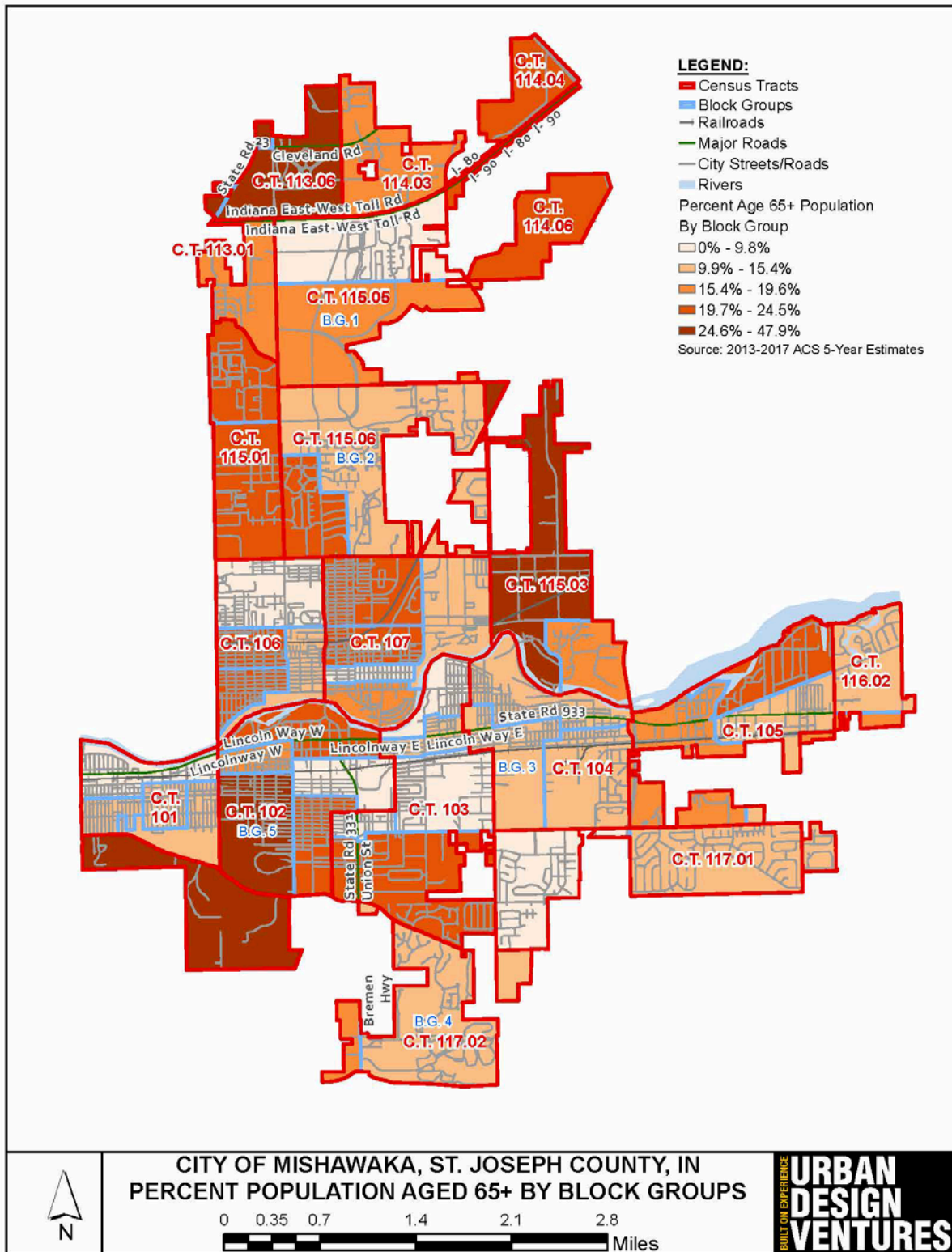
Percent White Population



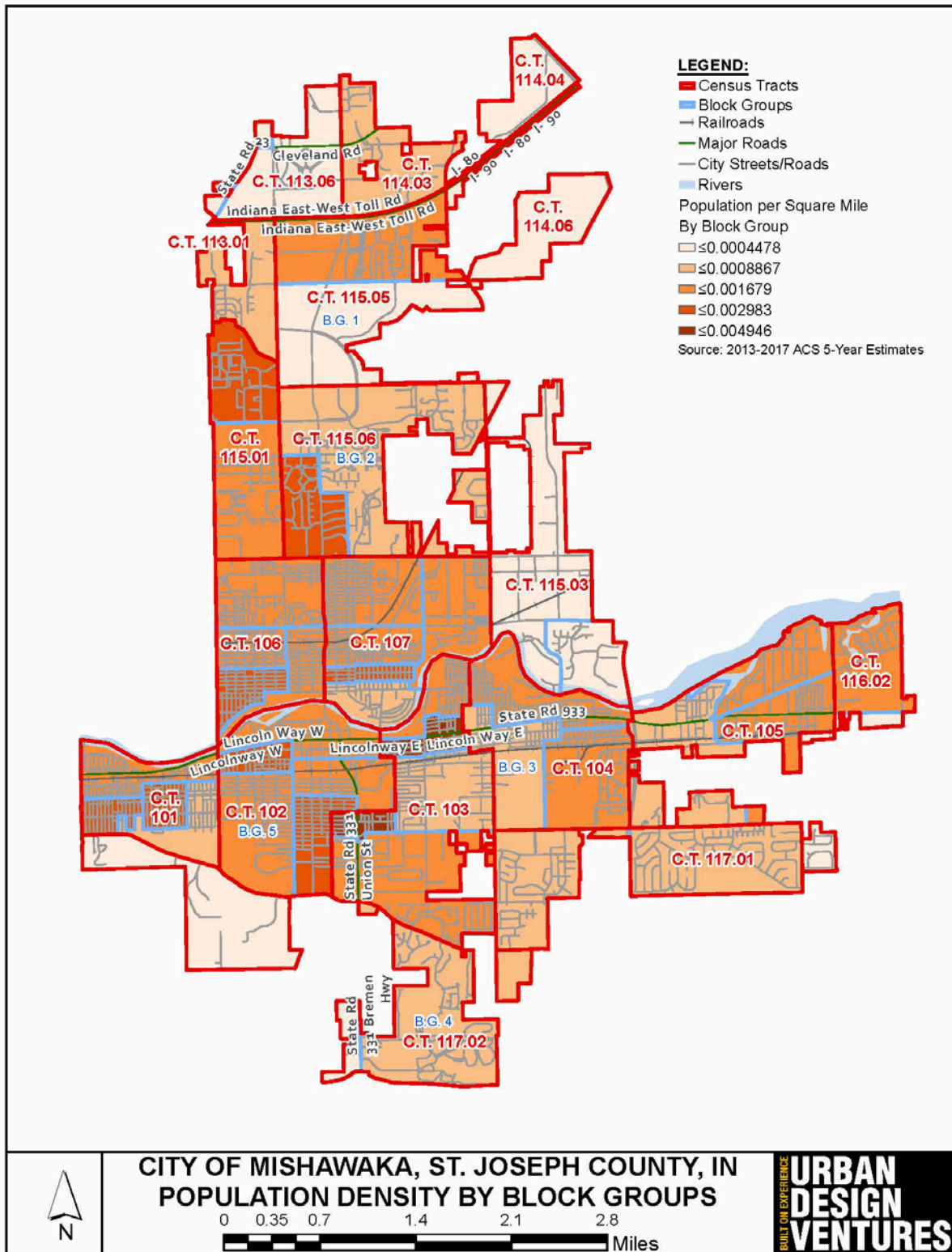
Percent Minority Population



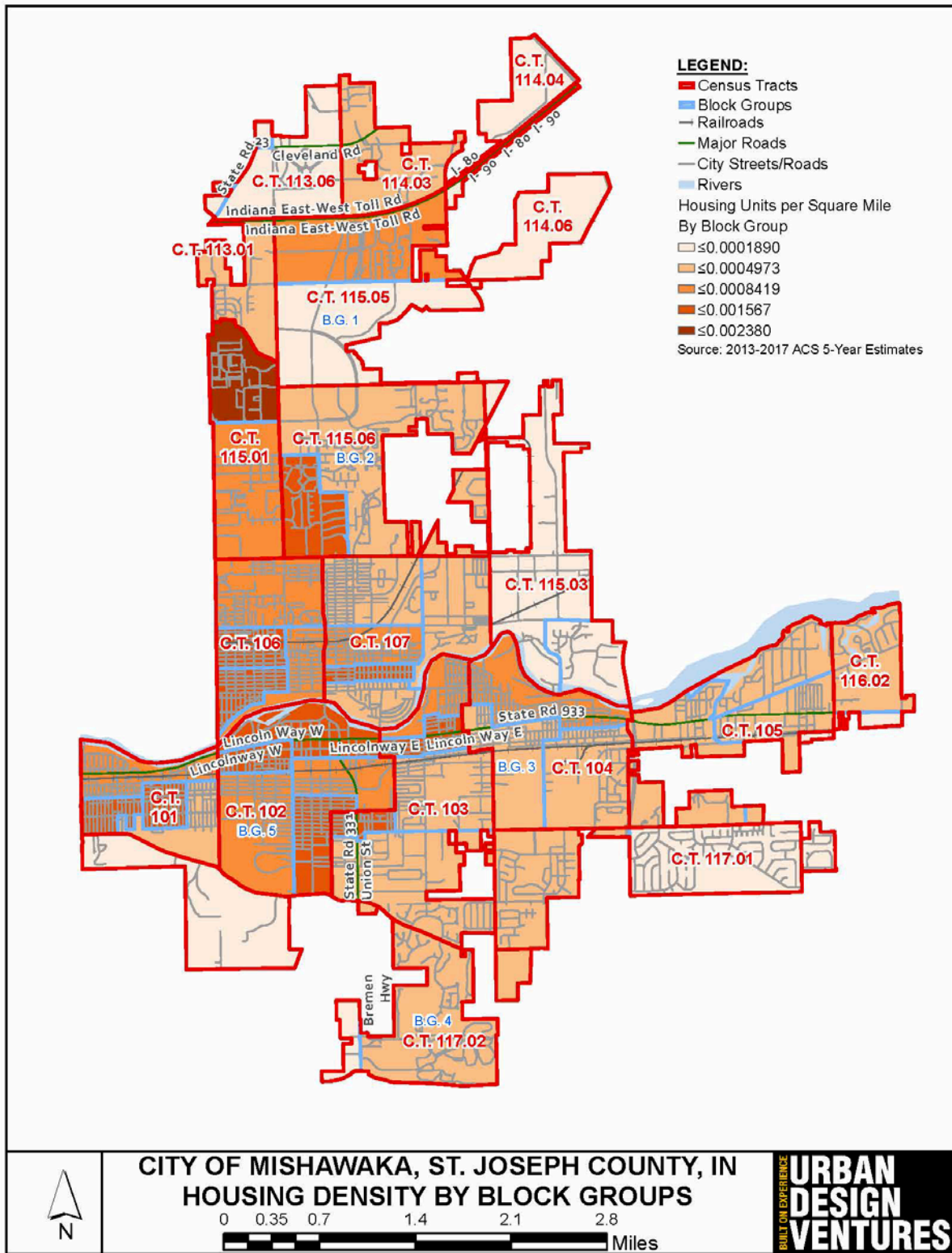
Number of People Aged 65+



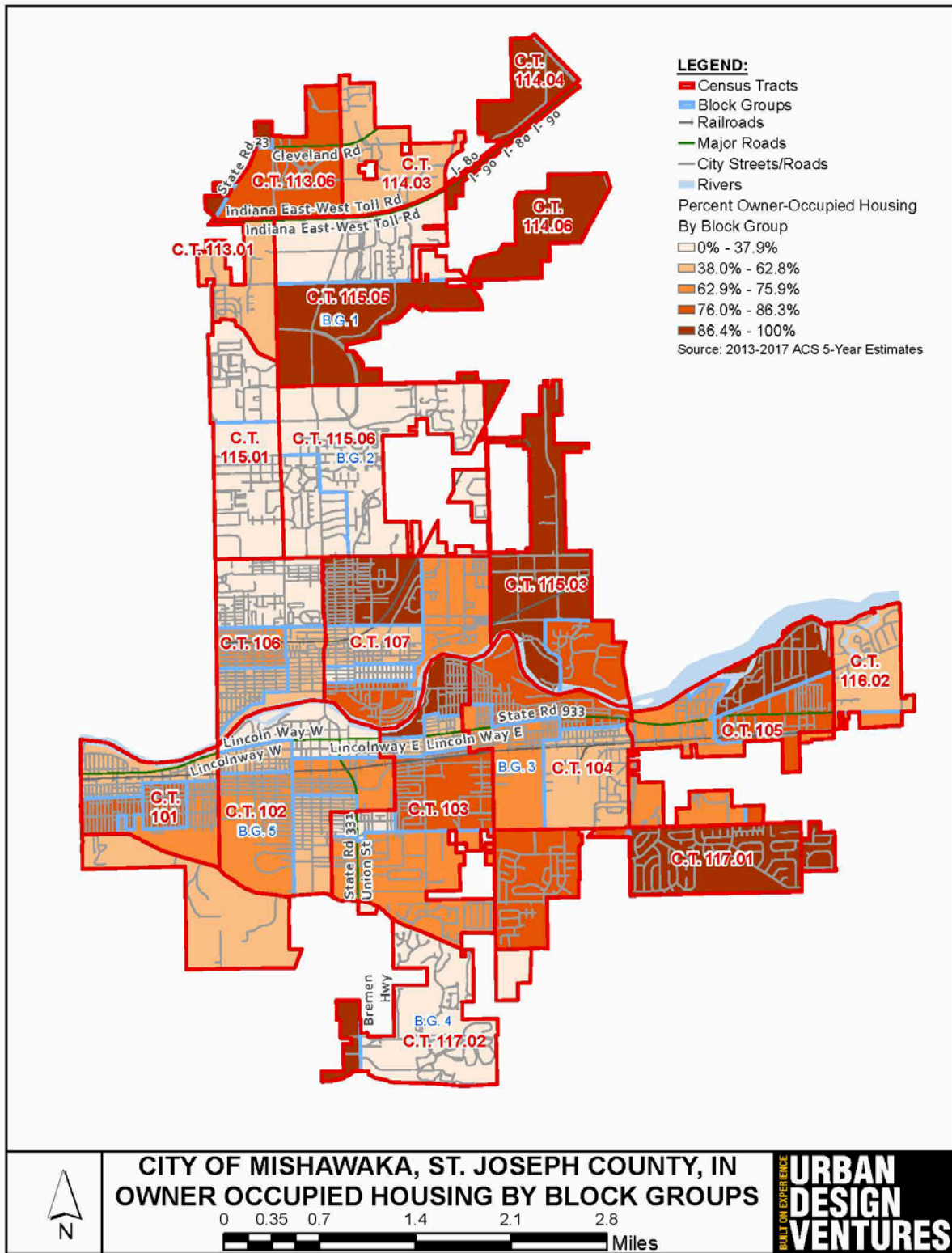
Percent Aged 65+



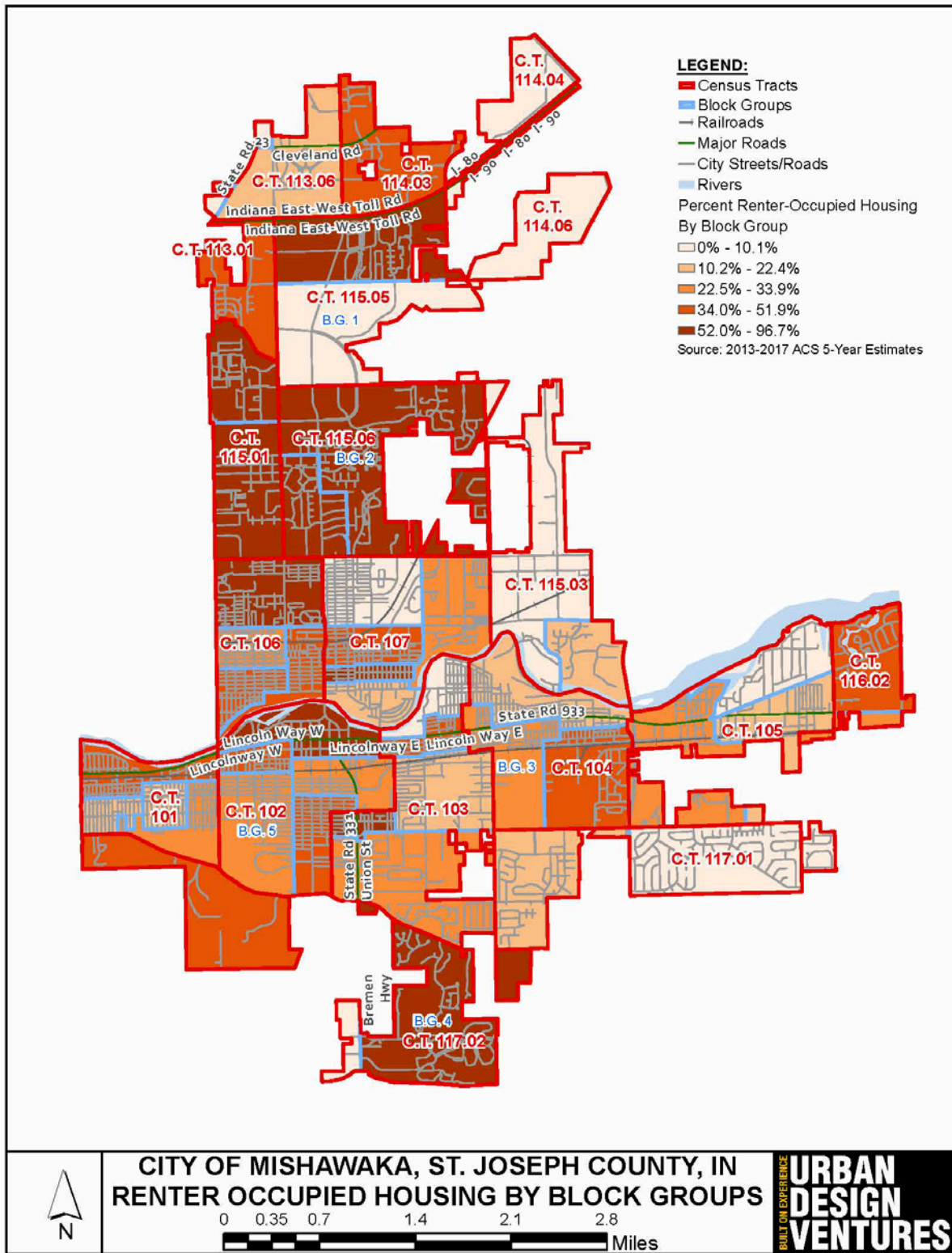
Population Density



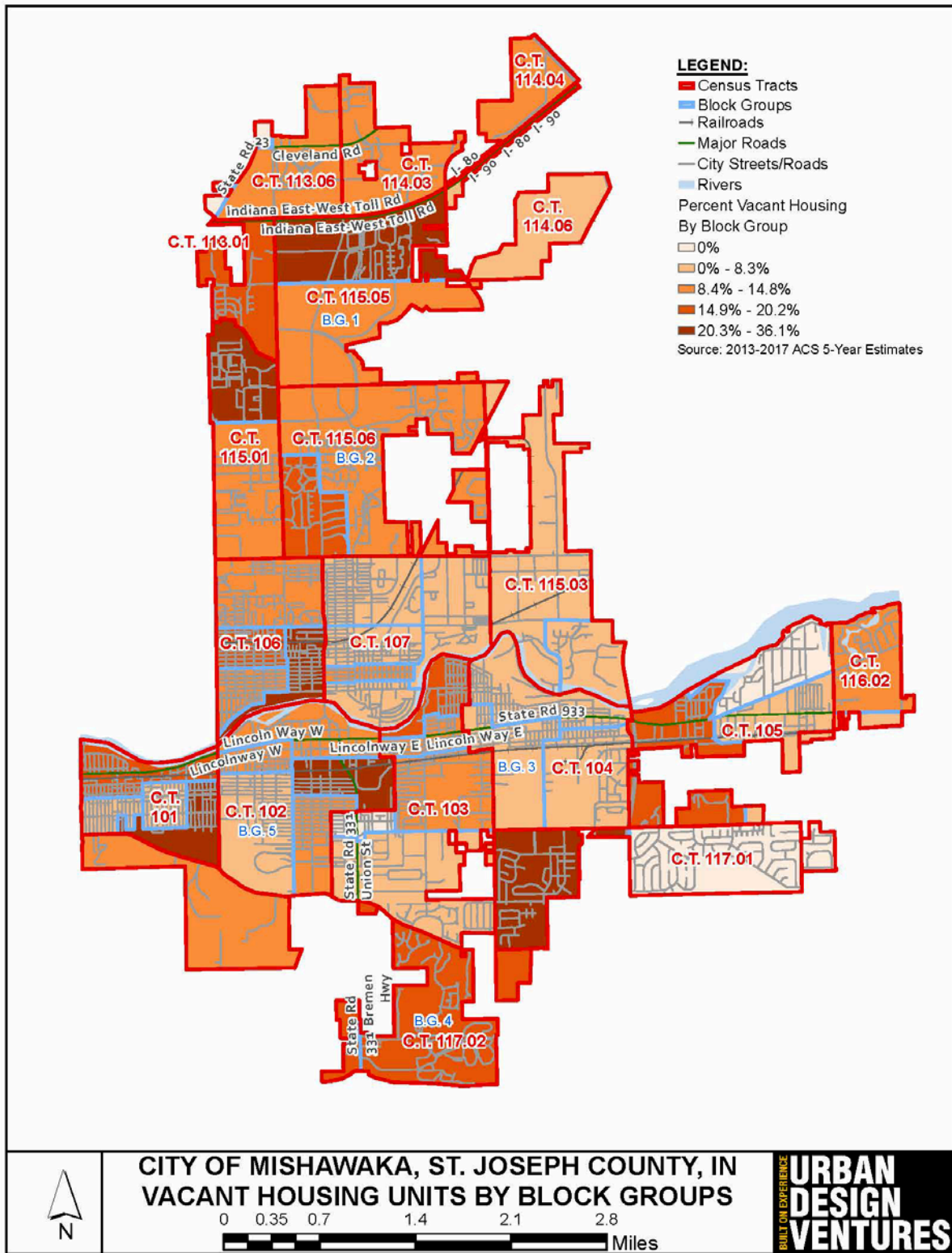
Housing Density



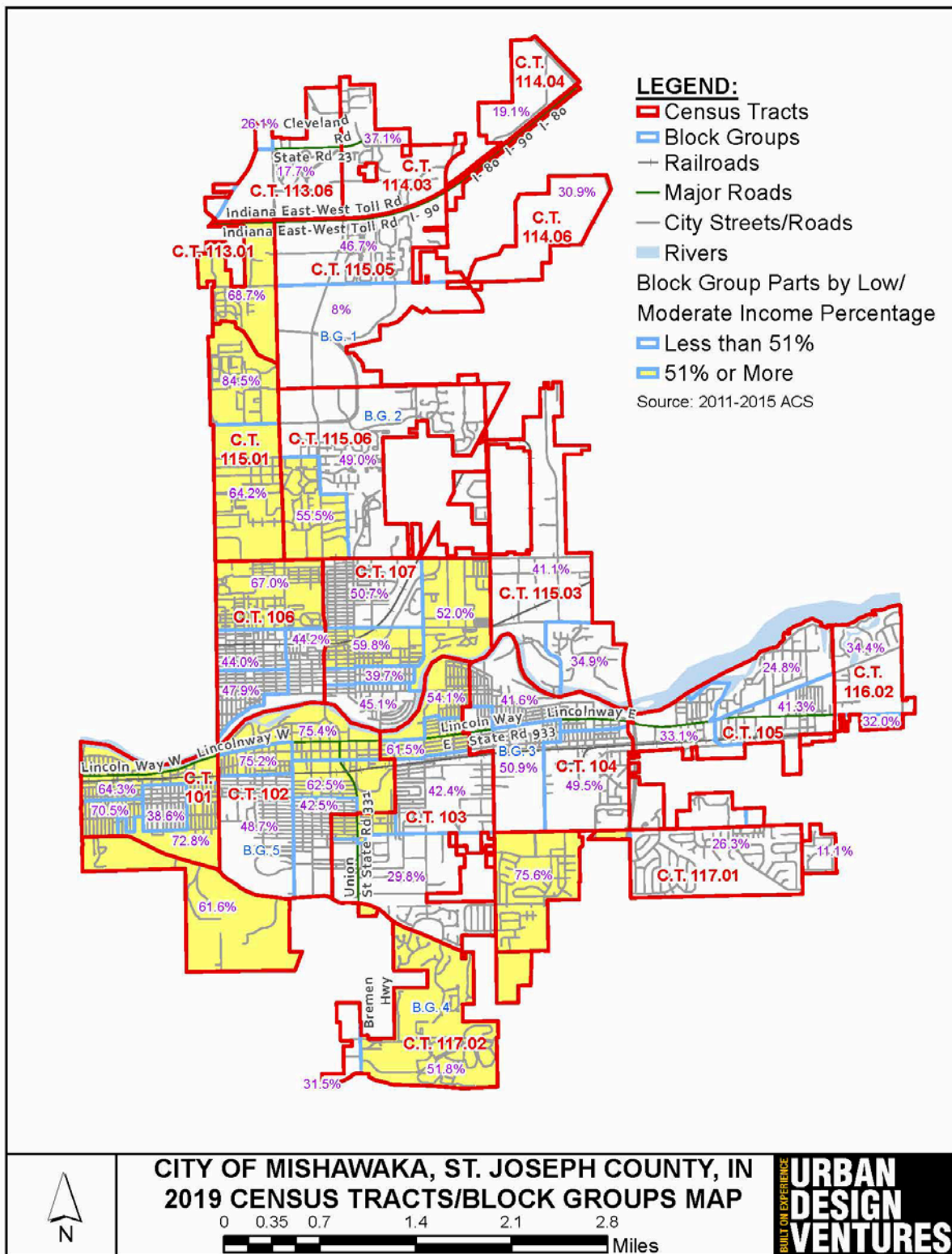
Percent Owner-Occupied Housing Units



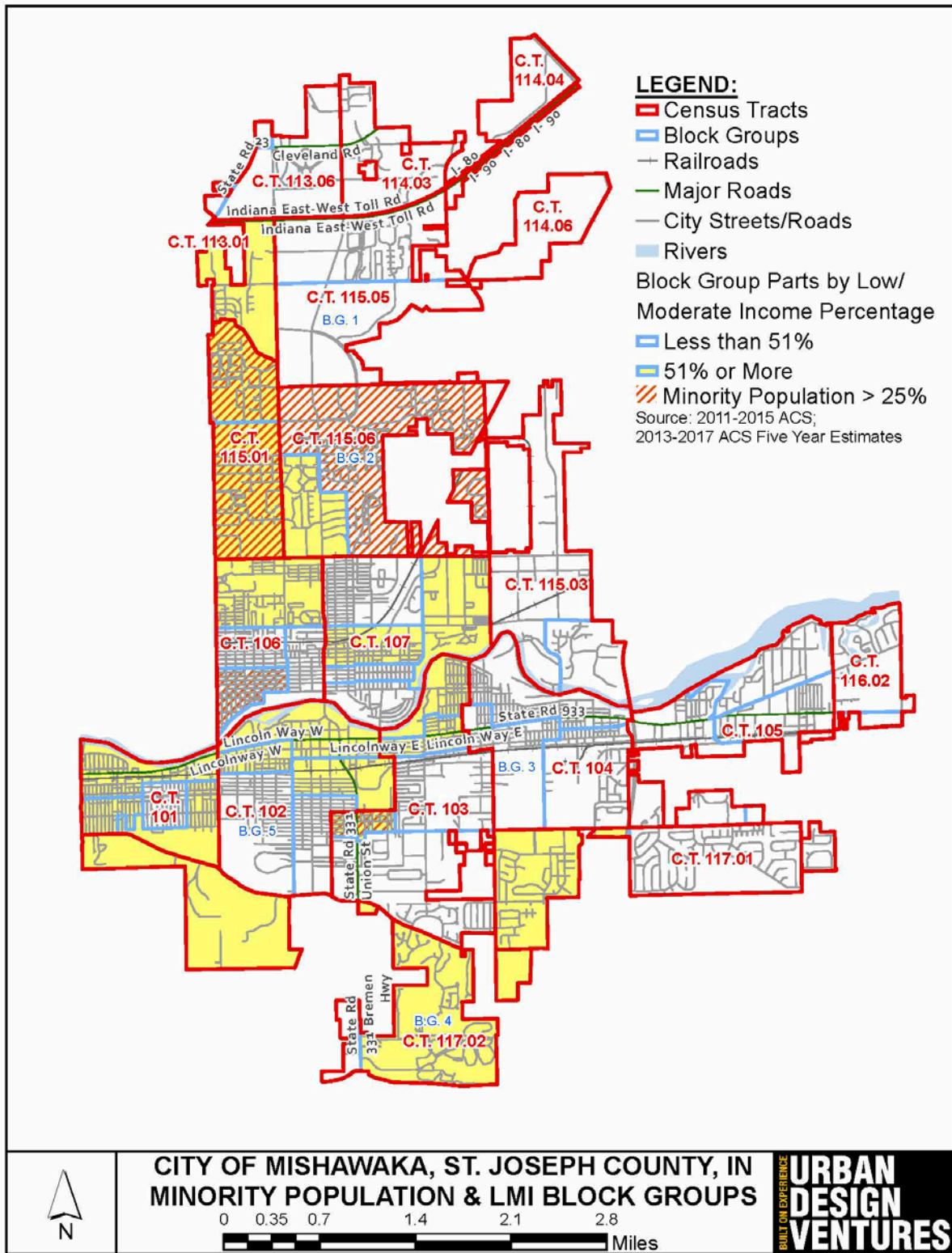
Percent Renter-Occupied Housing Units



Percent Vacant Housing Units



Low/Mod Income Percentage



Low/Mod Income Percentage and High Minority Concentration

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

The "Vision" of this Five Year Consolidated Plan is to serve as a consolidated planning document, an application, and a strategic plan for the City of Mishawaka. The following goals and outcomes have been identified for the five year period of FY 2020 through FY 2024:

HOMELESS PRIORITY - HOM

Goal: Improve the living conditions and services for homeless persons and families in the City of Mishawaka.

Objectives:

- **HOM-1 Public Services** – Improve and increase public services through funding to programs that target and serve homeless individuals.

OTHER SPECIAL NEEDS PRIORITY - SNS

Goal: Improve the living conditions and services for persons and families living below poverty line, including homeless persons and families living in the City of Mishawaka.

Objectives:

- **SNS-1 Public Services** - Improve and increase public service programs for the youth, the elderly, disabled, and target low income population, including feeding programs and social/welfare programs throughout the City.

HOUSING PRIORITY - HSS

Goal: Improve, preserve, and expand the supply of affordable housing for low- and moderate-income persons and families in the City of Mishawaka.

Objectives:

- **HSS-1 Homeownership Assistance** - Promote and assist in developing homeownership opportunities for low- and moderate-income persons & families through down payment assistance.
- **HSS-2 Affordable Housing** - Promote and assist in the development of new affordable housing through renovation of existing units.
- **HSS-3 Housing Construction** - Promote and assist in the development of new affordable housing through construction of new units.
- **HSS-4 Housing Rehabilitation** - Promote and assist in the preservation of existing owner-occupied housing stock in the City of Mishawaka thru the Summer of Service Program.
- **HSS-5 Accessibility** - Promote and assist in making accessibility improvements to owner occupied housing through rehabilitation.

COMMUNITY DEVELOPMENT PRIORITY - CDS

Goal: Improve, preserve, and create new public and community facilities, infrastructure, and public services to ensure the quality of life for all residents of the City of Mishawaka.

Objectives:

- **CDS-1 Infrastructure** - Improve the City's infrastructure through rehabilitation, reconstruction, and new construction of streets, walks, curbs, ADA ramps, retaining walls, sewer, linear lines, water, flood control, storm water management and separation, bridges, bike trails, green infrastructure, etc.
- **CDS-2 Community Facilities** - Improve the City's parks, recreational centers, and public and community facilities through rehabilitation and new construction.
- **CDS-3 Clearance** - Remove and eliminate slum and blighting conditions through demolition of vacant and abandoned structures throughout the City.

ADMINISTRATION, PLANNING, AND MANAGEMENT PRIORITY - APM

Goal: Provide sound and professional planning, administration, oversight and management of Federal, state, and local funded programs.

Objectives:

- **APM-1 Management** - Continue to provide sound and professional planning, program management and oversight for the successful administration of Federal, state, and local funded programs.
- **APM-2 Fair Housing** - Affirmatively further fair housing by promoting fair housing choice throughout the City of Mishawaka.

3. Evaluation of past performance

The City of Mishawaka meets the performance standards established by HUD. Each year the City prepares its Consolidated Annual Performance and Evaluation Report (CAPER). This report is submitted within ninety (90) days after the start of the new program year. Copies of the CAPER are available for review at the offices of the City of Mishawaka.

The FY 2018 CAPER, is the fourth CAPER for the FY 2014-2019 Five Year Consolidated Plan. In the FY 2018 CAPER, the City of Mishawaka expended 90.43% of its CDBG funds to benefit low- and moderate-income persons. The City expended 11.99% of its funds during the FY 2018 CAPER period on public services, which is below the statutory maximum of 15%. The City expended 9.75% of its funds during this CAPER period on Planning and Administration, which is below the statutory maximum of 20%. The City was under the 1.5 maximum drawdown ratio with a drawdown ratio of 1.15.

4. Summary of citizen participation process and consultation process

The City of Mishawaka has followed its Citizen Participation Plan in the planning and preparation of the Five Year Consolidated Plan. The City held its first public hearing on the needs of the community and its residents on April 24, 2019. This provided the residents, agencies and organizations with the opportunity to discuss the City's CDBG and HOME Programs and to provide suggestions for the future CDBG and HOME Programs priorities and activities.

The City maintains a list of agencies and organizations for its CDBG Program and sends out Funding Applications for the FY 2020 CDBG Program.

A copy of the "Draft FY 2020-2024 Five Year Consolidated Plan and the FY 2020 Annual Action Plan" was placed on public display for review by the general public agencies and organizations in the community. A newspaper notice announcing that these documents were placed on public display was published in a newspaper of general circulation in the area. The "Draft Five Year Consolidated plan and the FY 2020 Annual Action Plan" were on public display at the following locations:

- **Mishawaka-Penn-Harris Public Library**
Mishawaka Branch
209 Lincolnway East
Mishawaka, IN 46544

- **Mishawaka-Penn-Harris Public Library**
Bittersweet Branch
602 Bittersweet Road
Mishawaka, IN 46544

- **City of Mishawaka Planning Department**
600 E 3rd Street
Mishawaka, IN 46544

A resident survey was prepared and sent out to residents. A copy was placed on the City's website. The results of the survey were used to help determine the goals and strategies. A more detailed analysis and description of the citizen participation process is contained in Section PR-15 Citizen Participation.

5. Summary of public comments

The City of Mishawaka held its First Public Hearing on April 24, 2019 at 5:30 PM. Comments received at that public hearing are included in the attachments at the end of the Five Year Plan.

The FY 2020-2024 Five Year Consolidated Plan and FY 2020 Annual Action Plan were placed on public display and a Second Public Hearing was scheduled for November 13, 2019. Comments that were received at the Second Public Hearing are included in the attachments at the end of the Five Year Plan.

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

All comments and suggestions that were received to date, have been accepted and incorporated into the planning document.

7. Summary

The main goal of the Five Year Consolidated Plan is to improve the living conditions of the City of Mishawaka residents, by improving the housing conditions in the City, creating a suitable and sustainable living environment for the City's residents, and to address the community and economic development needs of the City residents.

The Five Year Consolidated Planning process requires that the City prepare in a single document its priorities, goals, and strategies to address the needs for housing, homelessness, other special needs, community development, economic development, administration and planning. The City will use the Consolidated Plan priorities to allocate its CDBG funds over the next five (5) years and to provide direction to its strategic partners, participating agencies, and stakeholder organizations to address the housing and community development needs of the low- and moderate-income residents of the City of Mishawaka. HUD will evaluate the City's performance based on the goals established in the Five Year Consolidated Plan.

A "draft" of the Five Year Consolidated Plan and FY 2020 Annual Action Plan were placed on display at: Mishawaka-Penn-Harris Public Libraries at 209 Lincolnway East, Mishawaka, IN 46544 and 602 Bittersweet Road, Mishawaka, IN 46544; and the Mishawaka Planning Department at 600 E 3rd Street, Mishawaka, IN 46544. The display period started on November 1, 2019 through December 2, 2019 for a 30 day display period. A second public hearing was held to discuss the proposed activities and solicit citizen comments on the Plans. Upon completion of the 30 day comment period, the City of Mishawaka will be submitting the Five Year Consolidated Plan and FY 2020 Annual Action Plan to the U.S. Department of Housing and Urban Development Indianapolis Office.

The Process

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	Mishawaka, IN	Department of Community Development
CDBG	Mishawaka, IN	Department of Community Development

Table 1– Responsible Agencies

Narrative

The administering lead agency is the City of Mishawaka’s Department of Community Development for the CDBG Program. Along with St. Joseph County, the City of South Bend and the City of Mishawaka share an annual HOME Investment Partnership (HOME) Grant. The City of South Bend is the lead agency for the allocation and is responsible for the administration of all HOME funds. The City of Mishawaka prepares the Five Year Consolidated Plan, Annual Action Plans, ERR’s, and the Consolidated Annual Performance and Evaluation Reports (CAPER), processes pay requests, performs contracting, and oversight of the programs on a day to day basis.

Consolidated Plan Public Contact Information

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 Mishawaka, IN 46544
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 Fax: (574) 968-6999
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 Website: <http://mishawaka.in.gov>

PR-10 Consultation - 91.100, 91.200(b), 91.215(I)**1. Introduction**

While preparing the FY 2020-2024 Five Year Consolidated Plan and FY 2020 Annual Action Plan, the City of Mishawaka consulted with the Housing Authority of the City of Mishawaka, social services and housing agencies, and the Indiana Balance of State CoC.

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

The City of Mishawaka works with the following agencies to enhance coordination:

- **Housing Authority of the City of Mishawaka** - Section 8 Housing Choice Vouchers, improvements to public housing communities, and scattered site housing.
- **Social Services Agencies** - funds to improve services to low- and moderate-income persons.
- **Housing Providers** - funds to rehab and develop affordable housing to improve housing options for low- and moderate-income families and individuals.
- **Center for the Homeless** - oversees the Continuum of Care.
- **City of South Bend** – Participating Jurisdiction for the HOME Consortium.

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

The Indiana Balance of State CoC addresses the needs of homeless persons and persons at risk of becoming homeless in St. Joseph County. St. Joseph County is a separate region within the Balance of State CoC that encompasses all of, and only St. Joseph County. The region has utilized Coordinated Entry since January of 2019 to determine the needs of homeless individuals and families and place them in the program best suited to provide them with housing and services. Persons who are homeless or at-risk of becoming homeless are evaluated using the VI-SPDAT and

placed in the appropriate housing. The VI-SPDAT metric prioritizes veterans and domestic violence survivors. The adoption of Coordinated Entry, placement rates of homeless individuals and families have been high.

The Point in Time Counts for Sheltered and Unsheltered homeless persons are completed on a designated date twice a year in the months of January and July. The results of the statewide counts are available to the public on the Indiana Balance of State CoC website.

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

ESG – The Center for the Homeless, the YWCA, Dismas House, Youth Services Bureau, and AIDS Assist receive ESG funds from the City of South Bend. ESG funds for St. Joseph County are administered through the City of South Bend’s Department of Community Investment. The South Bend Department of Community Investment issues an RFP for ESG-funded projects through the Neighborhood Development Office. The process is competitive for projects that provide emergency shelter, related services, and rapid re-housing to the homeless.

Develop Performance Standards and Evaluate Outcomes – The Indiana Balance of State CoC’s written standards focus on a Housing First Model and follow the best practices of that model. The written standards utilize several strategies to increase the number of people who exit emergency shelter, transitional housing, and rapid re-housing to Permanent Housing destinations. Evaluations of these standards will be based on the length-of-time homeless measurement of an individual or family who resides in emergency shelter, transitional housing, or rapid re-housing. The CoC seeks to make progress on eviction prevention, the targeting of individuals and families based on risk, and the influencing developers in the area to create Permanent Supportive Housing.

HMIS – Throughout different times of the year, the CoC and the HMIS Lead work together to assess data quality throughout the CoC. This includes working on the Annual Homeless Assessment Report (AHAR), the Point In Time (PIT) count, project reviews/ranking, and working with individuals programs while completing their Annual Performance Reports (APRs). The system ensures data quality by requiring many of the universal data elements upon enrolling a participant into a program. Additionally, the system has an alert system with exit date reminders. The work flow of data entry has been updated to improve data quality. The HMIS Lead supports users through the staffing of a Help Desk and ongoing training opportunities. Agency users are able to run self-reports to assess their program’s data quality. ESG-funded applications are required to use the HMIS system. CoC-funded organizations are motivated to provide good data quality, because the CoC has moved toward a data-driven project review and ranking system. Projects with poor data quality are more likely to show poor outcomes, which can impact their funding.

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

1	Agency/Group/Organization	MISHAWAKA
	Agency/Group/Organization Type	Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Mishawaka was the lead entity on the Five Year Consolidated Plan. The City reviewed its program and funded activities that met the goals and objectives as outlined in the City's Five Year Consolidated Plan.
2	Agency/Group/Organization	Mishawaka Housing Authority
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Non-Homeless Special Needs Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Housing Authority the City of Mishawaka was contacted to determine the housing needs of its very low-income clients. The City reviewed its program and funded activities that met the goals and objectives as outlined in the City's Five Year Consolidated Plan to address these housing needs.
3	Agency/Group/Organization	SOUTH BEND
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of South Bend is Participating Jurisdiction of the St. Joseph County Housing Consortium. The City reviewed its program and funded activities that met the goals and objectives as outlined in the City's Five Year Consolidated Plan to address these housing needs.
4	Agency/Group/Organization	Oaklawn Psychiatric Center
	Agency/Group/Organization Type	Services-homeless Regional organization

	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.</p>
<p>5</p>	<p>Agency/Group/Organization</p>	<p>HOPE Ministries</p>
	<p>Agency/Group/Organization Type</p>	<p>Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services - Victims</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy</p>

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
6	Agency/Group/Organization	YOUTH SERVICE BUREAU
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-homeless Child Welfare Agency Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
7	Agency/Group/Organization	ST. MARGARET'S HOUSE
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Victims of Domestic Violence Services - Victims

	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.</p>
<p>8</p>	<p>Agency/Group/Organization</p>	<p>Center for the Homeless, Inc</p>
	<p>Agency/Group/Organization Type</p>	<p>Housing Services - Housing Services-Children Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services - Victims Publicly Funded Institution/System of Care</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy</p>

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
9	Agency/Group/Organization	St. Joseph County Public Library
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-homeless Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
10	Agency/Group/Organization	BOYS AND GIRLS CLUB OF ST. JOSEPH COUNTY
	Agency/Group/Organization Type	Services-Children Services-Education Child Welfare Agency Regional organization

	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.</p>
<p>11</p>	<p>Agency/Group/Organization</p>	<p>Goodwill Bridges out of Poverty</p>
	<p>Agency/Group/Organization Type</p>	<p>Services-Education Services-Employment</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.</p>

12	Agency/Group/Organization	AIDS MINISTRIES/AIDS ASSIST
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services-homeless Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
13	Agency/Group/Organization	Upper Room Recovery
	Agency/Group/Organization Type	Services-homeless Services-Employment Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
14	Agency/Group/Organization	Dismas House of South Bend
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
15	Agency/Group/Organization	St. Joseph Area Plan Commission
	Agency/Group/Organization Type	Other government - County Regional organization Planning organization

<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy</p>
<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.</p>
<p>17 Agency/Group/Organization</p>	<p>CITY OF MISHAWAKA - DEPT OF PLANNING & COMMUNITY DEV</p>
<p>Agency/Group/Organization Type</p>	<p>Other government - Local Planning organization Civic Leaders</p>
<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy</p>
<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.</p>

18	Agency/Group/Organization	Business Development Department
	Agency/Group/Organization Type	Other government - County Other government - Local Regional organization Planning organization Business Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
19	Agency/Group/Organization	Indiana Small Business Development Center
	Agency/Group/Organization Type	Services-Employment Regional organization Planning organization Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.

20	Agency/Group/Organization	South Bend Career Pathways
	Agency/Group/Organization Type	Services-Employment Regional organization Planning organization Business Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
21	Agency/Group/Organization	Women's Entrepreneurship Initiative
	Agency/Group/Organization Type	Services-Education Services-Employment Regional organization Business Leaders Civic Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.

22	Agency/Group/Organization	Notre Dame Economic Justice Clinic
	Agency/Group/Organization Type	Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
23	Agency/Group/Organization	St. Joseph County Department of Health
	Agency/Group/Organization Type	Services - Housing Services-Health Other government - County Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.

24	Agency/Group/Organization	Place Homes, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
25	Agency/Group/Organization	HABITAT FOR HUMANITY OF ST. JOSEPH COUNTY
	Agency/Group/Organization Type	Housing Services - Housing

	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.</p>
<p>26</p>	<p>Agency/Group/Organization</p>	<p>Hurry Home</p>
	<p>Agency/Group/Organization Type</p>	<p>Housing Services - Housing</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy</p>

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
27	Agency/Group/Organization	NAACP South Bend
	Agency/Group/Organization Type	Civic Leaders Services - Advocacy
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
28	Agency/Group/Organization	IN*Source
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-Health Services-Education Health Agency Child Welfare Agency

	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.</p>
<p>29</p>	<p>Agency/Group/Organization</p>	<p>LOGAN CENTER - REGIONAL AUTISM CENTER</p>
	<p>Agency/Group/Organization Type</p>	<p>Services-Children Services-Persons with Disabilities Services-Education Child Welfare Agency Regional organization</p>

	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.</p>
<p>30</p>	<p>Agency/Group/Organization</p>	<p>REAL SERVICES, INC.</p>
	<p>Agency/Group/Organization Type</p>	<p>Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Employment Regional organization</p>

<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy</p>	
<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.</p>	
<p>31</p>	<p>Agency/Group/Organization</p>	<p>La Casa de Amistad</p>
<p>Agency/Group/Organization Type</p>	<p>Regional organization Civic Leaders Services - Advocacy</p>	
<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy</p>	

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
32	Agency/Group/Organization	Catholic Worker of Michiana
	Agency/Group/Organization Type	Services - Housing Services-homeless Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
33	Agency/Group/Organization	Cross Community
	Agency/Group/Organization Type	Housing Services - Housing Civic Leaders

What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
34 Agency/Group/Organization	United Religious Community
Agency/Group/Organization Type	Civic Leaders
What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.

35	Agency/Group/Organization	Veterans Administration
	Agency/Group/Organization Type	Services-homeless Services-Health Services-Employment Health Agency Publicly Funded Institution/System of Care Other government - Federal
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
36	Agency/Group/Organization	Transpo
	Agency/Group/Organization Type	Regional organization Planning organization Public Transit

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
37	Agency/Group/Organization	1st Source Bank
	Agency/Group/Organization Type	Business Leaders Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
38	Agency/Group/Organization	Communitywide FCU
	Agency/Group/Organization Type	Business Leaders Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
39	Agency/Group/Organization	Teachers Credit Union
	Agency/Group/Organization Type	Business Leaders Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
40	Agency/Group/Organization	Mutual Bank
	Agency/Group/Organization Type	Business Leaders Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.

41	Agency/Group/Organization	Community Homebuyers Corporation
	Agency/Group/Organization Type	Housing Services - Housing Business and Civic Leaders Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
42	Agency/Group/Organization	Notre Dame FCU
	Agency/Group/Organization Type	Business Leaders Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
43	Agency/Group/Organization	Lake City Bank
	Agency/Group/Organization Type	Business and Civic Leaders Private Sector Banking / Financing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
44	Agency/Group/Organization	Mishawaka Food Pantry
	Agency/Group/Organization Type	Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone calls; housing and community development priorities; social service and economic development needs.

The following social services, housing, and community and economic development agencies/ organizations were consulted:

- IN*Source
- Logan Center

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- La Casa de Amistad
 - Catholic Workers
 - Cross Community CDC
 - St. Joseph County Area Planning Commission
 - 1st Source Bank
 - Communitywide FCU
 - Mutual Bank
 - Teachers Credit Union
 - Community Homebuyers
 - Halpin Slough, PC, Attorneys
 - Notre Dame FCU
 - Lake City Bank
 - South Bend Continuum of Care
 - Indiana Small Business Development Center
 - South Bend Career Pathways
 - Women's Entrepreneurship Initiative
 - United Religious Community of St. Joseph County
 - St. Joseph County Department of Health
 - Housing Authority of the City of South Bend
 - Housing Authority of the City of Mishawaka
 - Place Builders, Inc.
 - Habitat for Humanity
 - Hurry Home
 - Veterans' Administration
 - Oaklawn Psychiatric Care
 - HOPE Ministries
 - Youth Service Bureau
 - St. Margaret's House
 - Center for the Homeless

- St. Joseph County Public Library
- Boys & Girls Club of St. Joseph's County
- Goodwill Bridges Out of Poverty
- AIDS Assist
- Upper Room Recovery
- Dismas House
- Transpo
- Notre Dame Economic Justice Clinic
- Mishawaka Food Pantry

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

All agency types were consulted and contacted during the planning process.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
CoC Consolidated Application	Indiana Balance of State Continuum of Care	They are incorporated in the Five Year Consolidated Plan and the Annual Action Plans.
Annual and Five Year Capital Plans	The Housing Authority of the City of Mishawaka	The Housing Authority of the City of Mishawaka is the lead agency providing public housing assistance in the City of Mishawaka. The goals of the County, City, and the Housing Authority are complementary.
FY 2020-2024 Five Year Consolidated Plan	City of Mishawaka	They are incorporated in the Five Year Consolidated Plan and the Annual Action Plans.
FY 2020-2024 Five Year Consolidated Plan	City of South Bend	They are incorporated in the Five Year Consolidated Plan and the Annual Action Plans.
FY 2020-2024 Analysis of Impediments to Fair Housing Choice	St. Joseph County	They are incorporated in the Five Year Consolidated Plan and the Annual Action Plans.
FY 2014-2019 Comprehensive Economic Development Strategy	Michiana Area Council of Governments	They are incorporated in the Five Year Consolidated Plan and the Annual Action Plans.
2017 South Bend Working Group on Chronic Homelessness	South Bend Working Group on Chronic Homelessness	They are incorporated in the Five Year Consolidated Plan and the Annual Action Plans.

St. Joseph County Comprehensive Emergency Management Plan	St. Joseph County	They are incorporated in the Five Year Consolidated Plan and the Annual Action Plans.
Broadband Access Plan	South Bend Regional Chamber of Commerce	They are incorporated in the Five Year Consolidated Plan and the Annual Action Plans.

Table 2– Other local / regional / federal planning efforts

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

The City of Mishawaka has a close working relationship with its neighboring city of South Bend. The City of South Bend is the Participating Jurisdiction (PJ) for the St. Joseph County Housing Consortium and is the administering agency for the HOME funds. The City of South Bend’s Department of Community Investment’s Neighborhood Development Office is also the administrating agency for the ESG funds. Close coordination is maintained with other city departments such as the Fire Department, Public Utilities, and Parks & Recreation, as well as County departments such as the Health Department, Transpo, the Area Planning Commission, and the Indiana Balance of State Continuum of Care. Coordination with various non-profit organizations, such as the Center for the Homeless, Youth Services Bureau, and the Mishawaka Food Pantry helped aid the planning process and develop priorities. The City works closely with regional organizations and County staff to address projects and activities that extend beyond the City limits. The City and the County agencies have a good working relationship.

The Indiana Balance of State CoC coordinates Con Planning, CoC strategic planning and ESG policies/priorities/allocations. This updated process results in greater statewide input in identifying unmet needs, priority populations, and ESG performance standards.

Narrative (optional):

PR-15 Citizen Participation - 91.401, 91.105, 91.200(c)**1. Summary of citizen participation process/Efforts made to broaden citizen participation****Summarize citizen participation process and how it impacted goal-setting**

The FY 2020-2024 Consolidated Plan and FY 2020 Annual Action Plan have many components which try to reach out and encourage resident participation. These components are the following: interviews and roundtable discussions with various stakeholders; a needs hearing; and a hearing to gather public comments on the draft plan on public display. The City, in conjunction with the City of South Bend also prepared a resident survey form which it posted on the City's website, and at strategic locations. It was sent out via email to agencies and organizations across the City. The City received back over one hundred (100) completed resident surveys. All of these comments are included in the Five Year Consolidated Plan and Annual Action Plan in the Exhibit Section. Through the citizen participation process, the City uses resident input to develop how the plan will serve the low- and moderate-income population to reach the goals set forth in the Five Year Consolidated Plan.

The City has followed its approved Citizens Participation Plan to develop its Five Year Consolidated Plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1.	Public Meeting	Minorities Persons with disabilities Non-targeted/ broad community Residents of Public and Assisted Housing Agencies/ Organizations	See public hearing comments in the summaries and the sign-in sheets.	See public hearing comments in Exhibits section of the Consolidated Plan.	None.	Not Applicable.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2.	Newspaper Ad	Minorities Persons with disabilities Non-targeted/ broad community Residents of Public and Assisted Housing Agencies/ Organizations	None.	None.	None.	Not Applicable.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3.	Resident Surveys	Minorities Persons with disabilities Non-targeted/ broad community Residents of Public and Assisted Housing Citywide	Placed the Resident Survey on the City's website and emailed surveys to agencies/ organizations. In addition, they were passed out at public hearing and agencies/ organizations meetings.	The City received back 100 resident surveys. The tabulations of the Resident Surveys are in the Exhibit section of this Consolidated Plan.	All comments were accepted.	https://www.surveymonkey.com/r/2020StJosephCounty

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4.	Agency/ Organization Surveys	Minorities Persons with disabilities Non-targeted/ broad community Residents of Public and Assisted Housing Agencies/ Organizations	The agency/ organization surveys were sent out to agencies/ organizations in the City.	A summary of the survey responses and meeting minutes can be found in the appendix section of this Consolidated Plan.	All comments were accepted.	Not Applicable.

Table 3– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of Mishawaka as part of the St. Joseph County Housing Consortium Five Year Consolidated Plan used the HUD Comprehensive Housing Affordability Strategy (CHAS) data to provide statistical data on housing needs, to prepare its estimates and determine projects to fund. The tables in this section have been prepopulated with HUD data sets based on the American Community Survey (ACS) Data five year estimates. This data is the most current information available to assess housing needs, homeless needs, special needs, social service needs, economic development needs, etc.

The CHAS data also provides a summary of the number of households in each income category by tenure and household type and the percentage of such households that had a housing problem. The needs of various households, by household type within each income category, are described in this section. The extent to which the households within each group are cost overburdened, severely cost overburdened, and/or living in substandard housing, is examined. Also, the extent to which such problems impact minority households is reviewed.

The City of Mishawaka has a need for affordable housing, including rehabilitation and new construction. Though there are multi-unit apartments in the Central Part of Mishawaka, they do not completely serve the needs of those persons with lower incomes. There are vacant, dilapidated properties in the City that need to be acquired and demolished, which could be used as parcels for new construction. The City will continue to utilize a variety of strategies and funding sources to address these needs, including its partnership with Habitat for Humanity that has received national attention.

Mishawaka is part of the Indiana Balance of State Continuum of Care Region 2A, which serves all of St. Joseph County. Data for the development for the Homeless Needs Section was obtained from the Continuum of Care.

The Housing Authority of the City of Mishawaka assists in meeting the public housing needs of the City of Mishawaka. The Housing Authority has three (3) properties with 299 units in Mishawaka. The Mishawaka Housing Authority is eligible for 345 Section 8 Housing Choice Vouchers.

Additional needs for the City of Mishawaka were obtained from input and interviews with various social service agencies, housing providers, city staff, and survey responses.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)**Describe the jurisdiction's need for Public Facilities:**

The following are the needs for improvement to the City of Mishawaka's public facilities:

- Parks require upkeep and improvements. There is a need for bathroom improvements in the parks.
- Connectivity of parks is an important part of the City's Park plan. There has been progress in connecting parks along the river.
- There is a need for a skateboard park. However, this project faces resistance from neighborhoods.
- The City's swimming pool requires renovation work.
- There is a need to construct a new water reservoir in the City to replace the old reservoir.

How were these needs determined?

These needs for public facility improvements were determined through: the resident surveys; agency needs surveys; interviews with City staff, Mayor, and other City and County agencies; public hearing comments on needs; and the Comprehensive Plan.

Describe the jurisdiction's need for Public Improvements:

The following are the City of Mishawaka's needs for public improvements:

- There is a need to upgrade the electric system in the City Center.
- The business parks in the northern part of the City have expanded rapidly and required extensions of the electrical service.
- There is a need to separate storm water and waste water in the City.
- There is a need to improve and reconstruct streets in the City.
- There is a need to improve sidewalks throughout the City.
- The City parks need to be connected to the low- and moderate-income areas via new sidewalks and other modes of travel for residents.

How were these needs determined?

These needs for public improvements were determined through: the resident surveys; agency needs surveys; interviews with City staff, Mayor, and other City and County agencies; public hearing comments on needs; and the Comprehensive Plan.

Describe the jurisdiction's need for Public Services:

The following are the public services needs for the City of Mishawaka:

- There is a need for services to assist the homeless.
- There is the need to prepare a feasibility study for a homeless shelter in the City.
- There is a need for improved public transit for low-income individuals in the City of South Bend.
- Transpo provides public transit for the area. Paratransit requests have been increasing while fixed route bus ridership has remained stagnant. There is a need for capital purchases to meet these needs.
- The state will no longer collect additional taxes in the coming years. There is a need to plan for public transit and other services once the funding is capped.
- There is a need for programming for seniors in the City.
- There is a need for additional programming for youth in the City.
- Early childhood care and affordable daycare are needs for workers in the City.
- There is a need for mental health care, particularly for individuals with addictions to drugs or alcohol in Mishawaka.

How were these needs determined?

These needs for public services were determined through: the resident surveys; agency needs surveys; interviews with City staff, Mayor, and other City and County agencies; public hearing comments on needs; and the County's Comprehensive Plan.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

St. Joseph County is the center of the South Bend-Mishawaka Metropolitan Statistical Area, which extends to Cass County, Michigan. It is located approximately 70 miles (114 km) west of Chicago, and approximately 27 miles (41 km) from the shores of Lake Michigan. Mishawaka is the second largest City in the Metropolitan Statistical area, following South Bend. Although St. Joseph County's population fluctuated between 1950 and 2010, the City of Mishawaka's grew steadily from 32,918 in 1950 to 48,252 in 2010. According to the 2013-2017 ACS Five Year Estimates, St. Joseph County's population is 268,613. Approximately 18.1% of the population of St. Joseph County lives in Mishawaka, which had a population estimate of 48,582 in the same time period.

Slightly more than one quarter (27.7%) of all owner-occupied housing units in St. Joseph County were built before 1950, which is close to 70 years ago. In Mishawaka, 25.5% of housing units were built before 1950, and 34.9% of the housing stock was built between 1950 and 1979. About two-fifths (38.8%) of the housing in the County was built between 1950-1979, and about one quarter (23.0%) was built between 1980-1999. In the last twenty years, a little more than a tenth (10.4%) of the housing stock was built. In the City of Mishawaka, only 12.1% of the housing stock was built in the last twenty years.

According to 2013-2017 American Community Survey Data, St. Joseph County now has 68,361 owner-occupied housing units (67.8% of all occupied housing units) and 32,333 renter-occupied housing units (32.2 % of all occupied housing units). In the City of Mishawaka, there are 20,568 occupied housing units, 10,334 (50.2%) of which are owner-occupied housing units and 10,234 of which are renter-occupied (49.8%).

The overall condition of the housing stock is good, but a small percentage of the housing stock is either neglected or not adequately maintained. According to the ACS data for 2013-2017, there are 15,384 vacant housing units in St. Joseph County, which is approximately 13.3% of all the housing units. In the City of Mishawaka, there are 3,795 vacant housing units, which is 15.6% of all housing units in the City. The region has a higher vacancy rate than the State of Indiana, which is 11.1%.

The median home value in the City of Mishawaka as of 2017 was \$39,821 and the median contract rent was \$730/month for the same time period.

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

Introduction

The goal of the City of Mishawaka’s Department of Community Development is to plan and design the City's future and character, support community values, preserve the environment, promote the use of resources, and protect public health and safety through code enforcement. The Department of Community Development, is the administrator of the Community Development Block Grant funds.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	41	0	0	0	0
Arts, Entertainment, Accommodations	2,280	5,161	11	17	6
Construction	808	628	4	2	-2
Education and Health Care Services	4,743	7,533	23	25	2
Finance, Insurance, and Real Estate	943	2,086	5	7	2
Information	282	476	1	2	1
Manufacturing	4,681	3,537	23	12	-11
Other Services	705	937	3	3	0
Professional, Scientific, Management Services	1,240	1,278	6	4	-2
Public Administration	0	0	0	0	0
Retail Trade	2,737	7,270	14	24	10
Transportation and Warehousing	590	416	3	1	-2
Wholesale Trade	1,211	640	6	2	-4
Total	20,261	29,962	--	--	--

Table 4 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	25,257
Civilian Employed Population 16 years and over	23,050
Unemployment Rate	8.86
Unemployment Rate for Ages 16-24	35.17
Unemployment Rate for Ages 25-65	5.81

Table 5 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	4,080
Farming, fisheries and forestry occupations	800
Service	2,770
Sales and office	5,860
Construction, extraction, maintenance and repair	1,654
Production, transportation and material moving	1,544

Table 6 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	17,105	78%
30-59 Minutes	4,125	19%
60 or More Minutes	695	3%
Total	21,925	100%

Table 7 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,240	488	1,150
High school graduate (includes equivalency)	5,230	360	1,600
Some college or Associate's degree	6,305	320	1,465
Bachelor's degree or higher	5,395	255	710

Table 8 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	20	70	160	458	380
9th to 12th grade, no diploma	565	555	630	995	1,085
High school graduate, GED, or alternative	1,950	1,899	1,419	3,880	2,740
Some college, no degree	2,223	2,105	1,515	2,140	1,055
Associate's degree	170	695	699	944	314
Bachelor's degree	840	1,545	1,245	1,348	629
Graduate or professional degree	103	675	485	1,044	494

Table 9 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	29,766
High school graduate (includes equivalency)	64,593
Some college or Associate's degree	76,357
Bachelor's degree	97,700
Graduate or professional degree	135,091

Table 10 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

The Education and Health Care Services Sector and the Manufacturing Sector are the largest sectors in terms of number of employees in the City of Mishawaka, at 4,743 employees and 4,681 employees respectively. Following these sectors, Retail employs the third-most employees at 2,737. Arts, Entertainment, and Accommodations also employs 2,280 employees. There are 7,533 jobs in the Education and Health Care Services Sector, which is larger than the share of employees in the sector, and 7,270 jobs in Retail, which is more than triple the number of employees in the sector. This is due to the new VA Hospital and Regional Health Care Center, as well as the retail constructed in the northern part of the City. These developments have brought many new jobs to the area for both skilled and unskilled workers. However, the number of new residents has not followed the creation of new employment opportunities. There are also 4,681 employees in Manufacturing for 3,537 jobs, which results from the area’s manufacturing base still being centered in South Bend.

Describe the workforce and infrastructure needs of the business community:

- The City of Mishawaka continues to annex land for commercial development.
- There is a need for public transit that serves the Low- and Moderate-Income communities of Mishawaka. The new developments are located on the northern end of the City, while the Low- and Moderate-Income neighborhoods are located in the west side of the City, the south side of the City, and the center of the City.
- A lack of child care and a lack of adequate public transportation affects those seeking job opportunities and prevents them from pursuing job training programs.

- Underemployment is common in the area and it is difficult to target these individuals. There is the potential to assist these workers with partnerships between employers and job trainers.
- There is a need for more diverse suppliers in the region. Challenges exist to finding M/WBEs.
- There is a TIF district in the northern part of the City of Mishawaka. This district has experienced retail development.
- Wraparound services for workers in training are needed.
- Workforce development training is not particularly flexible in terms of timing. This creates difficulties for those that may be working or caring for children at training times.
- Small businesses struggle to find employees more than large businesses. There is a need for recruitment for workers in small businesses.
- Ex-offenders struggle to find employment. There is a need to assist these individuals in overcoming barriers to employment.

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

The City of Mishawaka is home to a newly constructed VA Hospital and a newly constructed regional hospital. These two hospitals have created an employment boom for skilled workers for the region. The development of retail that attracts shoppers from South Bend and neighboring Counties to St. Joseph County has provided more jobs for unskilled workers. It is anticipated that the retail areas will continue to grow as the northern end of the City is rapidly expanding commercially.

Undeveloped space is available for tech park development, including sites within an Opportunity Zone in the neighboring City of South Bend. The former Studebaker Plant now has tech startups, and a coding school. Prosperity in neighboring South Bend can positively affect the workers in the City of Mishawaka and provide jobs opportunities.

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

The unemployment rate for the City of South Bend is 6.3%, which is comparable to the unemployment rate of 6.4% for St. Joseph County. The unemployment rate in Mishawaka is 6.3%. Though there are employment opportunities in the area, they do not reach all residents of the City of Mishawaka. Unemployment rates are higher for individuals in the 20-24 age range at 10.5% and 30-34 age range at 9.3%. Lower unemployment in the area has been driven by employment training for jobs that feature the potential for upward mobility. As these employees upskill, more positions open at the lower end of available jobs.

Some employment sectors require a better trained and educated workforce. St. Joseph County and the City of Mishawaka must compete with other areas to recruit these workers. There is a need for recruitment programs and retention of the educated work force that results from nearby Notre Dame University.

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

Multiple organizations exist in South Bend to assist women owned and minority business enterprises in St. Joseph County, which includes the City of Mishawaka. These programs employ mentoring for entrepreneurs, as well as some encouragement to work in key growth industries, particularly among women. There are also accelerators that have assisted in pivoting women entrepreneurs to high growth industries, such as transportation and logistics.

There is a need for incremental development in the region. There are small business owners that can utilize their mixed-use property. Incremental development would provide benefits for these small business enterprises.

Outreach for workers has taken place at local churches and community resource centers. Placement results from this program have been positive. However, the program is new and retention rates have not been tracked yet. Effective job training on the part of South Bend's City Business Development staff has assisted in placing workers in jobs with upward mobility. When these employees are able to upskill and receive promotions, more jobs are opened up beneath them. There is the potential for a partnership between the City of Mishawaka and workforce development groups that train employees.

There are resources for capital which is targeted to entrepreneurs that wish to start-up businesses. However, the entrepreneurs still ask for more access to capital. There is no source of microloans in the area. Local stakeholders have developed a working group for a Community Development Financial Institution that is exploring the distribution of these financial products.

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

Yes.

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

Based on the Michiana Area Council of Government’s 2015-2019 CEDS, the St. Joseph County region intends to leverage its world-class education to create community partnerships, promote access and connectivity between communities, and encourage the development and attraction of high-paying employers to the region while promoting green infrastructure and increase public transit in all objectives. To accomplish these objectives, the region will apply for \$42 million from the Regional Cities Initiative, and utilize funding from development tools such as the Economic Development Income Tax (EDIT), the County Option Income Tax (COIT), and Tax Increment Financing. The innovation parks and business incubators in South Bend and neighboring Elkhart are designed to attract and incubate businesses and promote economic growth.

Discussion

There is a need for job training for residents of St. Joseph County and the City of Mishawaka. There are both skilled and unskilled labor positions in the City that remain unfilled due to the new developments in the area. The City will focus on recruiting employees to the sectors where jobs are most available. There is also a need to recruit and retain educated workers for the positions in healthcare and arts and entertainment. Additionally, organizations in the County have worked to address regional disparities in employment by working with potential entrepreneurs who are women and people of color.

MA-50 Needs and Market Analysis Discussion

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

Areas with multiple housing problems are concentrated in the block groups that have greater than 51% Low- and Moderate-Income residents. The following census tracts and block groups have at least 51% of the households with low- and moderate-incomes: CT 101, BG's 1, 2 & 4; CT 102, BG's 1, 2 & 3; CT 103, BG's 1, 3 & 5; BG 103.01, BG 5; CT 106, BG 4; CT 107, BG's 1 & 4; CT 115.01, BG's 1 & 2; CT 115.06, BG 1; CT 117.01, BG 2; CT 117.02, BG's 2 & 4.

The Low- and Moderate-Income population of the City of Mishawaka is concentrated on the western side of the City in the Census Tracts that border the City of South Bend, and in the southern parts of the City with trailer parks, and also in the center of the City.

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

HUD defines an area of minority concentration as a Census Tract with a minority population of 20% more than that of the housing market as a whole, or a Census Tract with more than 50% minorities. St. Joseph County is 73.6% white only. In the City of Mishawaka, there are no Census Tracts with a minority population of more than 33.5%, which is below the criteria for minority concentration.

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

The housing stock in the areas of the City of Mishawaka that borders the City of South Bend tend to have lower median housing values than the portions of the City in the northern and western parts of the City.

Are there any community assets in these areas/neighborhoods?

Portions of the Low- and Moderate-Income Census Tracts in the City of Mishawaka border the park system. The City of Mishawaka is investing in the park system to provide programming for city residents and make the parks along the river attractive to residents. Proximity to the park system and jobs has the potential to increase the housing values of these areas.

Are there other strategic opportunities in any of these areas?

The City of Mishawaka continues to attract commercial development and jobs. As more workers move to the area, there will be a greater demand for decent, safe, and affordable housing. The housing stock in low- and moderate-income areas of the City of Mishawaka could be rehabilitated and sold to workers migrating to the region as long as economic development continues.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Five Year Consolidated Plan is a guide for the City of Mishawaka to use in its housing, community development, and economic programs and initiatives. The Strategic Plan portion of the Five Year Consolidated Plan establishes the St. Joseph County Housing Consortium's and the City's goals and strategies to address its priorities for:

- Housing
- Homelessness
- Other Special needs
- Community development
- Economic development
- Administration, Planning, and Management

These priorities are the results of meetings, surveys, and consultation. It is based on the needs assessment and market analysis.

The over-riding objective and strategy is to assist low and moderate income residents (income of less than 80% of the area median income). These residents are referred to as the "target income" group. The City has an overall low and moderate income percentage of its population at 52.4%. The City is cognizant of the Federal Regulation that at least 70% of all its CDBG funds must principally benefit low and moderate income persons. The City is committed to this and has designed its Strategic Plan to meet that requirement.

The principles of the FY 2020-2024 Consolidated Plan are as follows:

- **Assist** - By developing comprehensive strategies to support and assist those residents who are low and moderate income.
- **Involve** - The community and provide opportunities for citizen input in the planning process and preparation of the plan.
- **Collaborate** - Between public, private, and non-profit agencies and organizations to ensure that activities and services will be efficient and effective.
- **Leverage** - CDBG funds and other local resources to maximize the effectiveness of programs and services.
- **Promote** - Involvement of agencies and organization to undertake specific projects and activities to assist low and moderate income persons.

The priority needs of the Five Year Consolidated Plan were determined based on the following:

- Research of existing data on needs of the City of Mishawaka
- Review of previous plans and special studies
- Thorough consultation with City staff and Mayor
- Interviews and meetings with stakeholders
- Public hearings
- Resident surveys
- Surveys of social service providers, housing organizations, and community and economic development agencies
- Follow-up phone interviews

The key factors affecting the determination of the Five Year priorities for the Consolidated Plan include the following:

- The types of target income households with the greatest needs
- The areas with the greatest concentration of low-income households
- Activities that will best address the needs of City residents
- The limited amount of funding available to meet the needs
- The ability to leverage additional financial resources

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

Geographic Area

1	Area Name:	Low- and Moderate-Income Areas
	Area Type:	Local Target area
	Other Target Area Description:	Low- and Moderate-Income Areas
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Census Tracts and Block Groups in the City of South Bend that have a Low- and Moderate-Income population above 51%.
	Include specific housing and commercial characteristics of this target area.	Housing in these areas is older and requires rehabilitation, both for renters and homeowners.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Residents of the City of Mishawaka identified these areas as areas in need of housing rehabilitation.
	Identify the needs in this target area.	There is a need for housing rehabilitation. Many of the houses are in poor condition, and some are highly inefficient and require extensive upgrades of the core systems. Some houses are inexpensive enough to be attractive to first-time homebuyers, though these houses may also require rehabilitation assistance.
	What are the opportunities for improvement in this target area?	The housing stock requires rehabilitation. Although houses in the area are older, they are often economically feasible to rehabilitate.
Are there barriers to improvement in this target area?	Funding is limited for improvements in these areas and the City must decide where to prioritize the use of its funding. Most of these properties are renter-occupied and CDBG funding is designated for assistance to homeowners.	

Table 11 - Geographic Priority Areas

General Allocation Priorities

The City of Mishawaka has allocated its CDBG funds for FY 2020 to principally benefit low- and moderate-income persons.

- Infrastructure improvement activities will be either located in a low- and moderate-income census tract/block group or have a low- and moderate-income service area benefit or clientele over 51% low- and moderate-income.
- The Public Facilities activities will be either located in a low- and moderate-income census area or have a low- and moderate-income service area benefit or clientele.

The proposed activities and projects for FY 2020 are located in areas of the City with the highest percentages of low- and moderate-income persons, and those block groups with a higher than average percentage of minority persons. The following census tracts and block groups have at least 51% or more of the households with low- and moderate-incomes:

- C.T. 011501, B.G. 1
- C.T. 011701, B.G. 2
- C.T. 010200, B.G. 1
- C.T. 010200, B.G. 2
- C.T. 010100, B.G. 2
- C.T. 010300, B.G. 1
- C.T. 010100, B.G. 4
- C.T. 011301, B.G. 5
- C.T. 010600, B.G. 4
- C.T. 010100, B.G. 1
- C.T. 011501, B.G. 2
- C.T. 010200, B.G. 3
- C.T. 011702, B.G. 2
- C.T. 010300, B.G. 3
- C.T. 010700, B.G. 4
- C.T. 011506, B.G. 1
- C.T. 010300, B.G. 5
- C.T. 010700, B.G. 1
- C.T. 011702, B.G. 4

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

Priority Needs

Table 12 – Priority Needs Summary

1.	Priority Need Name	Housing Priority
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Low- and Moderate-Income Areas
	Associated Goals	HSS-1 Homeownership Assistance HSS-2 Affordable Housing HSS-3 Housing Construction HSS-4 Housing Rehabilitation HSS-5 Accessibility
	Description	Improve, preserve, and expand the supply of affordable housing for low- and moderate-income persons and families in the City of Mishawaka.

2.	Priority Need Name	Homeless Priority
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Low- and Moderate-Income Areas
	Associated Goals	HOM-1 Public Services
	Description	Improve the living conditions and services for homeless persons and families in the City of Mishawaka.
	3.	Priority Need Name
Priority Level		Low

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Low- and Moderate-Income Areas
	Associated Goals	SNS-1 Public Services
	Description	Improve, preserve, and expand facilities for persons with special needs and the disabled in the City of Mishawaka.
4.	Priority Need Name	Community Development Priority
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Low- and Moderate-Income Areas
	Associated Goals	CDS-1 Infrastructure CDS-2 Community Facilities CDS-3 Clearance
	Description	Improve, preserve, and create new public and community facilities, infrastructure, and public services to ensure the quality of life for all residents of the City of Mishawaka.
5.	Priority Need Name	Administration, Planning, and Management Priority
	Priority Level	High

Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development Other
Geographic Areas Affected	Low- and Moderate-Income Areas
Associated Goals	APM-1 Overall Coordination APM-2 Planning
Description	Provide sound and professional planning, administration, oversight and management of Federal, state, and local funded programs.

Narrative (Optional)

The priority ranking of needs for housing, homelessness, other special needs, community development, and economic development, are as follows:

- **High Priority** - Activities are assigned a high priority if the City expects to fund them during the Five Year Consolidated Plan period.
- **Low Priority** - Activities are assigned a low priority if the activity may not be funded by the City during the Five Year Consolidated Plan period. The City may support applications for other funding if those activities are consistent with the needs identified in the Five Year Consolidated Plan.

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

Introduction

The City of Mishawaka is receiving \$465,290 in FY 2020 CDBG funds. The program year goes from January 1, 2020 through December 31, 2020. These funds will be used to address the following priority needs:

- Housing
- Homeless
- Other Special Needs
- Community Development
- Economic Development
- Administration, Planning, and Management
- Fair Housing

The accomplishments of these projects/activities will be reported in the FY 2020 Consolidated Annual Performance and Evaluation Report (CAPER).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Housing Public Improvements Public Services	\$465,290.00	\$0.00	\$0.00	\$465,290.00	\$1,861,160.00	Five Years of funding at a reduction level each year of 5%. During the FY 2020 program year the City is going to fund 10 projects/activities.

Table 13 - Anticipated Resources**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The following financial resources may be available for FY 2020, including anticipated funds to address the priority needs and specific objectives identified in the City of Mishawaka's Five Year Consolidated Plan and Strategy.

St. Joseph County Housing Consortium:

The St. Joseph County Housing Consortium is a HOME Consortium that is administered by the City of South Bend. The Consortium is anticipating that it will receive \$1,117,488 under FY 2020 HOME funds.

Public Housing:

The Housing Authority of the City of Mishawaka will receive \$597,269 as a HUD Capital Fund Grant in FY 2019. It is anticipated that these funds will be used for the following activities: Operations, Administration, Fees and Costs, siding application and new appliances at Barbee Creek, and air units, heat pumps, and air conditioners at River View.

The Housing Authority administers 345 Section 8 Housing Choice Vouchers, with 524 families on the waiting list as of September 2019. The waiting list is currently open. The waiting list for public housing units is also currently open. As of September 2019, there were 317 families on the waiting list for public housing.

Continuum of Care:

Indiana Balance of State CoC Region 2A will be applying for funding under the HUD Continuum of Care Program Competition for FY 2020 for supportive housing services, and new housing for both the homeless and very low-income population. The City of Mishawaka continues to support the needs for the homeless and the FY 2020 CoC Application.

Section 202/811:

The City of Mishawaka does not have any Section 202 or Section 811 Supportive Housing Projects planned or under construction during this program year.

Other Resources:

The City of Mishawaka will leverage public and private financial resources to address the needs identified in the City's Five Year Consolidated Plan and implemented under the FY 2020 Annual Action Plan. Some of these resources will be assistance through the private lending of banks and credit unions through the Community Homebuyers Corporation, Federal Grants, State Grants, and other grants.

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

Not Applicable.

Discussion

Not Applicable.

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

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Mishawaka	Government	Planning	Jurisdiction
Housing Authority of the City of Mishawaka	PHA	LIHTC Public Housing Rental	Jurisdiction
Indiana Balance of State CoC	Continuum of Care	Homelessness Non-homeless special needs Planning public services Rental	Region

Table 14 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Many of the services that serve the City of Mishawaka serve the entire region and are based out of either the City of South Bend or the City of Mishawaka.

Persons with HIV/AIDS and their families comprise a small percentage of the County’s overall population. In 2018, it was estimated the 613 people were living with HIV/AIDS in St. Joseph County. Black and Hispanic or Latino residents of Indiana are more likely to be living with HIV/AIDS, and the prevalence of HIV/AIDS is much more common among males than females. There were 6 individuals with HIV/AIDS that were homeless according to the 2019 Point In Time Count.

AIDS Assist works with local individuals with HIV/AIDS to provide care coordination and housing. AIDS Assist receives ESG funding for rapid rehousing and emergency support services, and also provides transitional supportive housing, state-based HOPWA housing, and permanent supportive housing. AIDS Assist also conducts outreach.

The Center for the Homeless coordinates activities to assist homeless individuals and families in St. Joseph County and the City of South Bend. In addition to emergency and transitional shelters and permanent supportive housing, the Center for the Homeless provides adult self-sufficiency training, children’s support and developmental services, and mental health counseling to homeless persons in the area. They also partner with the Notre Dame Legal Clinic for legal representation for the homeless, though the Legal Clinic’s resources are limited.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X		
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement			
Mobile Clinics	X		
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X		
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X		

Table 15 - Homeless Prevention Services Summary

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

The following services are targeted to the homeless:

The Center for the Homeless assists in coordinating homeless individuals and families, including veterans, with services for adult self-sufficiency, children’s support and developmental services, as well as mental health care. The Center for the Homeless has a Veteran’s Annex to assist this population. Life Treatment Centers assists in accommodating homeless veterans, offering 24 beds.

AIDS Assist has programs for education, which includes awareness and prevention of HIV/AIDS, testing, and the distribution of the PrEP pill to reduce the risk of HIV/AIDS in at-risk individuals. All programs are available to homeless individuals, and AIDS Assist receives funding for housing for homeless individuals or individuals at-risk of homelessness.

Youth Services Bureau provides a variety of housing and outreach programs for area youth that are homeless or at-risk of becoming homeless. These programs include street outreach, a drop-in center for intake, a young mothers' program, and youth development services.

Oaklawn Psychiatric provides services for adults and children with mental health needs. Oaklawn conducts outreach for its targeted populations and has participated in the development of Coordinated Entry for St. Joseph County.

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

Across all special needs populations and homeless populations, there is a need for Permanent Supportive Housing in the region. Currently, services for these populations are not based in housing, but are located outside of the City of Mishawaka and in the neighboring City of South Bend. These services are not easily accessed by public transit from the City of Mishawaka. Wraparound services tied to Permanent Supportive Housing are ideal solutions as well.

Homeless care in the area focuses on Rapid Rehousing solutions. However, the eviction rates in the City of Mishawaka are lower than those of the City of South Bend. Youth homelessness and homelessness related to mental health issues are increasing in the City of Mishawaka. There is a lack of mental health assistance programs in the City. Most assistance within the City of Mishawaka is provided by the Mishawaka Food Pantry, though it issues referrals to individuals and families that require more assistance than its food and clothing programs.

There is a need for a centralized location to coordinate service provision and housing placement for the region's homeless populations. The centralized location should be readily available to those seeking its services through public transit from the City of Mishawaka.

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

The most effective way to overcome the gaps will be through the centralization of services, shelters, and housing. Permanent Supportive Housing in the City of Mishawaka with wrap around services can meet the needs of homeless families and individuals in the region.

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed
1.	HSS-1 Homeownership Assistance	2020	2024	Affordable Housing	Low- and Moderate-Income Areas	Housing Priority
2.	HSS-2 Affordable Housing	2020	2024	Affordable Housing	Low- and Moderate-Income Areas	Housing Priority
3.	HSS-3 Housing Construction	2020	2024	Affordable Housing	Low- and Moderate-Income Areas	Housing Priority
4.	HSS-4 Housing Rehabilitation	2020	2024	Affordable Housing	Low- and Moderate-Income Areas	Housing Priority
5.	HSS-5 Accessibility	2020	2024	Affordable Housing	Low- and Moderate-Income Areas	Housing Priority
6.	HOM-1 Public Services	2020	2024	Homeless	Low- and Moderate-Income Areas	Homeless Priority

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed
7.	SNS-1 Public Services	2020	2024	Other Special Needs	Low- and Moderate-Income Areas	Other Special Needs Priority
8.	CDS-1 Infrastructure	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas	Community Development Priority
9.	CDS-2 Community Facilities	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas	Community Development Priority
10.	CDS-3 Clearance	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas	Community Development Priority
11.	APM-1 Management	2020	2024	Administration	Low- and Moderate-Income Areas	Administration, Planning, and Management Priority
12.	APM-2 Fair Housing	2020	2024	Administration	Low- and Moderate-Income Areas	Administration, Planning, and Management Priority

Table 16 – Goals Summary

Goal Descriptions

1.	Goal Name	HSS-1 Homeownership Assistance
	Goal Description	Promote and assist in developing homeownership opportunities for low- and moderate-income persons & families through down payment assistance.
2.	Goal Name	HSS-2 Affordable Housing
	Goal Description	Promote and assist in the development of new affordable housing through renovation of existing units.
3.	Goal Name	HSS-3 Housing Construction
	Goal Description	Promote and assist in the development of new affordable housing through construction of new units.
4.	Goal Name	HSS-4 Housing Rehabilitation
	Goal Description	Promote and assist in the preservation of existing owner-occupied housing stock in the City of Mishawaka thru the Summer of Service Program.
5.	Goal Name	HSS-5 Accessibility
	Goal Description	Promote and assist in making accessibility improvements to owner occupied housing through rehabilitation.
8.	Goal Name	HOM-1 Public Services
	Goal Description	Improve and increase public service through funding to programs that target and serve homeless individuals.
9.	Goal Name	SNS-1 Public Services
	Goal Description	Improve and increase public service programs for the youth, the elderly, disabled, and target low income population, including feeding programs and social/welfare programs throughout the City.

10.	Goal Name	CDS-1 Infrastructure
	Goal Description	Improve the City’s infrastructure through rehabilitation, reconstruction, and new construction of streets, walks, curbs, ADA ramps, retaining walls, sewer, linear lines, water, flood control, storm water management and separation, bridges, bike trails, green infrastructure, etc.
11.	Goal Name	CDS-2 Community Facilities
	Goal Description	Improve the City's parks, recreational centers, and public and community facilities through rehabilitation and new construction.
12.	Goal Name	CDS-3 Clearance
	Goal Description	Remove and eliminate slum and blighting conditions through demolition of vacant and abandoned structures throughout the City.
13.	Goal Name	APM-1 Management
	Goal Description	Continue to provide sound and professional planning, program management and oversight for the successful administration of federally funded programs.
14.	Goal Name	APM-2 Fair Housing
	Goal Description	Affirmatively further fair housing by promoting fair housing choice throughout the City of Mishawaka.

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

The City of Mishawaka does not anticipate funding affordable housing activities with its FY 2020 CDBG allocation.

The City of Mishawaka, City of South Bend and St. Joseph County share an annual HOME allocation. The City of South Bend is the lead agency for that allocation and is responsible for administration of all HOME funds. Any planning and reporting related to HOME funding is completed by the City of South Bend.

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

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

The revised Federal lead-based paint regulations published on September 15, 1999 (24 CFR Part 35) have had a significant impact on many activities – rehabilitation, tenant based rental assistance, and property acquisition – supported by the CDBG program. The St. Joseph County Housing Consortium and the City of Mishawaka will comply with Title 24 Part 35: Lead-Based Paint Poisoning Prevention in Certain Residential Structures (Current Rule).

The St. Joseph County Housing Consortium and the City of Mishawaka will ensure that:

- Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities.
- Staff properly determines whether proposed projects are exempt from some or all lead-based paint requirements.
- The level of federal rehabilitation assistance is properly calculated and the applicable lead-based paint requirements determined.
- Properly qualified personnel perform risk management, paint testing, lead hazard reduction, and clearance services when required.
- Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications.
- Risk assessment, paint testing, lead hazard reduction, and clearance work are performed in accordance with the applicable standards established in 24 CFR Part 35.
- Required notices regarding lead-based paint evaluation, presumption, and hazard reduction are provided to occupants and documented.
- Program documents establish the property owner’s responsibility to perform and document ongoing lead-based paint maintenance activities, when applicable.

Program staff monitors owner compliance with ongoing lead-based paint maintenance activities, when applicable.

How are the actions listed above related to the extent of lead poisoning and hazards?

Lead-based paint in St. Joseph County is most common in older rental housing. Older owner-occupied housing will also frequently have lead-based paint, but it is unlikely that homeowners will communicate the presence of lead to inspectors. Lead-based paint is common in the walls of housing and soil underneath these houses has tested positive for lead. There is a shortage of certified lead abatement workers in the region. Elevated childhood blood lead levels were found in 1.2% of children tested in St. Joseph County according to the Indiana State Department of Health. Because the affordable housing in the area frequently has lead-based paint, there is a need to provide assistance to those looking to

complete lead abatements but may not have the financial means to do so.

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

The St. Joseph County Housing Consortium and the City of Mishawaka will ensure that:

- Applicants for homeownership assistance receive adequate information about lead-based paint requirements.
- Staff properly determines whether proposed projects are exempt from some or all lead based paint requirements.
- A proper visual assessment is performed to identify deteriorated paint in the dwelling unit, any common areas servicing the unit, and exterior surfaces of the building or soil.
- Prior to occupancy, properly qualified personnel perform paint stabilization and the dwelling passes a clearance exam in accordance with the standards established in 24 CFR Part 35.
- The home purchaser receives the required lead-based paint pamphlet and notices.

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

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

Approximately 17.1% of St. Joseph County's residents live in poverty, which is higher than the State of Indiana where 14.6% of residents live in poverty. Approximately 18.8% of the City of Mishawka's residents live in poverty. Female-headed households with children are more affected by poverty at 36.6% in St. Joseph County, and 37.3% of female-headed households with children in Mishawaka are affected by poverty. In the City of Mishawaka, 29.0% of all youth under the age of 18 were living in poverty, compared to St. Joseph County with a youth poverty rate of 20.4%. This information is taken from the U.S. Census "2013-2017 ACS Five-Year Estimates." The City's goal is to reduce the extent of poverty by actions the City can control and through work with other agencies/organizations.

The resources and opportunities that the City has for reducing the number of families with incomes below the poverty line are limited. Since poverty is a function of income, its effect on housing opportunity and choice is apparent. Conversely, without adequate, stable housing, alleviating poverty is more difficult. Still, the means of addressing both issues are fragmented. Several structural barriers to poverty are addressed through different local policies. For example, the City has a policy that requires the employment of Section 3 households in construction contracts when possible.

More direct efforts to alleviate poverty by combining case management, social services job training, along with housing assistance are becoming more common. City and county social service agencies have become more committed to the continuum of care models being introduced across the country. As these agencies become more proficient at providing services to the needy, the poverty rates will decline.

The City's anti-poverty strategy is based on attracting a range of businesses and supporting workforce development including job-training services for low income residents. In addition, the City's strategy is to provide supportive services for target income residents.

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

Providing access and increasing the supply of affordable housing is integrally tied to the City's anti-poverty strategy. The most successful way to implement this is through job training/creation activities while providing affordable housing.

Until an official directive on the matter is received from the Federal and state agencies responsible for these entitlement programs, the City will try to induce the local program coordinators to confer on the matter and develop local strategies.

SP-80 Monitoring - 91.230

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

To ensure compliance with applicable requirements, all CDBG and HOME subrecipients are monitored with each claim for reimbursement that is submitted to the Department of Planning & Economic Development. The City of Mishawaka will conduct site visits and/or desktop monitorings annually, and may make additional visits as deemed necessary by grants managements staff.

Subrecipients are notified, in writing, at least two weeks prior to the monitoring visit. This notification will include potential dates and times of the visit, and a list of documents to be reviewed. These documents must be readily available at the monitoring visit. If documents are not available or insufficient a Finding may be issued. An interview during the site visit with the subrecipient's Executive Director is required. Any additional staff (i.e., financial staff, etc.) that will need to be present for the visit should also plan to be available during the designated time.

A monitoring review will be held with the Executive Director and the Director of the funded program and/or department. A CDBG staff member will ask a series of questions relating to the capacity of the organization, program effectiveness, contractual compliance and any recent changes that the organization as undergone. CDB staff will also verify that all required data/files are accessible. Using the guidelines established in the monitoring form, CDBG staff will review the client files thoroughly, noting any missing or incomplete information. Client eligibility and other requirements will be verified to demonstrate compliance with Federal Regulations. Claims will be reviewed to verify that the organization is maintaining appropriate and sufficient records. Specifically, the City reserves the right to assess any financial back-up documentation for these claims to determine whether unnecessary or unreasonable expenditures occurred. CDBG staff will conduct an exit interview with the Executive Director and the Director of the funded program and/or department in order to answer any questions or clarify any missing or unusual information found during the visit if needed.

The City of Mishawaka will mail a Monitoring Evaluation letter to the subrecipient, citing both strengths and weaknesses in addition to any corrective actions that should be taken. An organization may receive either a Finding, which is a regulatory or contractual violation, or they may receive a Concern, which is a programmatic violation or problem. A deadline will be set for these actions to be taken (no more than 60 days), and directions will be given regarding how to demonstrate compliance (i.e. a follow-up visit, written response, etc.).

If a subrecipient does not complete all corrective actions in the time allotted, a letter will be sent to the subrecipient, detailing areas of non-compliance, copies of previous correspondence, and listing sanctions

that will be taken (including possible funding decrease) if the situation is not rectified. In addition, no claims will be paid on any grant contracts until the necessary documentation is received.

In certain instances, City staff may monitor projects through a “desk monitoring” process of reviewing documents submitted by subrecipient of relevant activities.

The Board President/Chair of each subrecipient will be included on all monitoring correspondence and other communications relating to contractual agreement(s) between the City and the subrecipient. This correspondence is an effort by the City to ensure that the Board Members are kept informed of the activities within the organization

The monitoring process is not a “one-time” event. The process is an on-going system of planning, implementation, communication and following-up.

Expected Resources

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

Introduction

The City of Mishawaka is receiving \$465,290 in FY 2020 CDBG funds. Over the Five Year Period the City projects that it will receive:

- FY 2020 - \$465,290.00
- FY 2021 - \$465,290.00
- FY 2022 - \$465,290.00
- FY 2023 - \$465,290.00
- FY 2024 - \$465,290.00
- **Total - \$2,326,450.00**

The program year goes from January 1, 2020 through December 31, 2020. These funds will be used to address the following priority needs:

- Housing
- Homeless
- Other Special Needs
- Community Development
- Administration, Planning, and Management

The accomplishments of these projects/activities will be reported in the FY 2020 Consolidated Annual Performance and Evaluation Report (CAPER).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Housing Public Improvements Public Services	\$465,290.00	\$0.00	\$0.00	\$465,290.00	\$1,861,160.00	Five Years of funding at a reduction level each year of 5%. During the FY 2020 program year the City is going to fund 10 projects/activities.

Table 17 - Expected Resources – Priority Table

The following financial resources may be available for FY 2020, including anticipated funds to address the priority needs and specific objectives identified in the City of Mishawaka’s Five Year Consolidated Plan and Strategy.

St. Joseph County Housing Consortium:

The St. Joseph County Housing Consortium is a HOME Consortium that is administered by the City of South Bend. The Consortium is anticipating that it will receive \$1,117,488 under FY 2020 HOME funds.

Public Housing:

The Housing Authority of the City of Mishawaka will receive \$597,269 as a HUD Capital Fund Grant in FY 2019. It is anticipated that these funds will be used for the following activities: Operations, Administration, Fees and Costs, siding application and new appliances at Barbee Creek, and air units, heat pumps, and air conditioners at River View.

The Housing Authority administers 345 Section 8 Housing Choice Vouchers, with 524 families on the waiting list as of September 2019. The waiting list is currently open. The waiting list for public housing units is also currently open. As of September 2019, there were 317 families on the waiting list for public housing.

Continuum of Care:

Indiana Balance of State CoC Region 2A will be applying for funding under the HUD Continuum of Care Program Competition for FY 2020 for supportive housing services, and new housing for both the homeless and very low-income population. The City of Mishawaka continues to support the needs for the homeless and the FY 2020 CoC Application.

Section 202/811:

The City of Mishawaka does not have any Section 202 or Section 811 Supportive Housing Projects planned or under construction during this program year.

Other Resources:

The City of Mishawaka will leverage public and private financial resources to address the needs identified in the City's Five Year Consolidated Plan and implemented under the FY 2020 Annual Action Plan. Some of these resources will be assistance through the private lending of banks and credit unions through the Community Homebuyers Corporation, Federal Grants, State Grants, and other grants.

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

Not Applicable.

Discussion

Not Applicable.

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed
1.	HSS-1 Homeownership Assistance	2020	2024	Affordable Housing	Low- and Moderate-Income Areas	Housing Priority
2.	HSS-4 Housing Rehabilitation	2020	2024	Affordable Housing	Low- and Moderate-Income Areas	Housing Priority
3.	HOM-1 Public Services	2020	2024	Homeless	Low- and Moderate-Income Areas	Homeless Priority
4.	SNS-1 Public Services	2020	2024	Other Special Needs	Low- and Moderate-Income Areas	Other Special Needs Priority
5.	CDS-1 Infrastructure	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas	Community Development Priority

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed
6.	APM-1 Management	2020	2024	Administration	Low- and Moderate-Income Areas	Administration, Planning, and Management Priority
7.	APM-2 Fair Housing	2020	2024	Administration	Low- and Moderate-Income Areas	Administration, Planning, and Management Priority

Table 18 – Goals Summary

Goal Descriptions

1.	Goal Name	HSS-1 Homeownership Assistance
	Goal Description	Promote and assist in developing homeownership opportunities for low- and moderate-income persons & families through down payment assistance.
2.	Goal Name	HSS-4 Housing Rehabilitation
	Goal Description	Promote and assist in the preservation of existing owner-occupied housing stock in the City of Mishawaka thru the Summer of Service Program.
3.	Goal Name	HOM-1 Public Services
	Goal Description	Improve and increase public service through funding to programs that target and serve homeless individuals.

4.	Goal Name	CD-4 Code Enforcement
	Goal Description	Undertake code enforcement activities to maintain the existing housing stock in the City.
5.	Goal Name	SNS-1 Public Services
	Goal Description	Improve and increase public service programs for the youth, the elderly, disabled, and target low income population, including feeding programs and social/welfare programs throughout the City.
6.	Goal Name	APM-1 Management
	Goal Description	Continue to provide sound and professional planning, program management and oversight for the successful administration of federally funded programs.
7.	Goal Name	APM-2 Fair Housing
	Goal Description	Affirmatively further fair housing by promoting fair housing choice throughout the City of Mishawaka.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The City of Mishawaka proposes to undertake the following activities with the FY 2020 CDBG funds:

#	Project Name	Budget
1.	City of Mishawaka - Administration	\$ 78,058
2.	St. Joseph County Housing Consortium - Administration	\$ 5,000
3.	South Bend Human Rights	\$ 10,000
4.	YWCA North Central Indiana	\$ 15,000
5.	Real Services - Adult Guardianship Program	\$ 13,000
6.	Boys & Girls Club of St. Joseph County	\$ 20,000
7.	Mishawaka Food Pantry	\$ 21,793
8.	Public Infrastructure	\$ 187,439
9.	Summer of Service	\$ 15,000
10.	Habitat for Humanity	\$ 100,000

Table 19 – Project Information

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

The City of Mishawaka has allocated its CDBG funds for FY 2020 to principally benefit low- and moderate-income persons.

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

The proposed activities and projects for FY 2020 are located in areas of the City with the highest percentages of low- and moderate-income persons, and those block groups with a higher than average percentage of minority persons. The following census tracts and block groups have at least 51% of the households with low- and moderate-incomes:

- C.T. 011501, B.G. 1
- C.T. 011701, B.G. 2
- C.T. 010200, B.G. 1
- C.T. 010200, B.G. 2
- C.T. 010100, B.G. 2
- C.T. 010300, B.G. 1
- C.T. 010100, B.G. 4
- C.T. 011301, B.G. 5
- C.T. 010600, B.G. 4
- C.T. 010100, B.G. 1
- C.T. 011501, B.G. 2
- C.T. 010200, B.G. 3
- C.T. 011702, B.G. 2
- C.T. 010300, B.G. 3
- C.T. 010700, B.G. 4
- C.T. 011506, B.G. 1
- C.T. 010300, B.G. 5
- C.T. 010700, B.G. 1
- C.T. 011702, B.G. 4

Under the FY 2020 CDBG Program, the City of Mishawaka will receive a grant in the amount of \$465,290. The City will budget \$93,058 for planning and administration. The balance of funds (\$372,232) will be allocated to activities which principally benefit low- and moderate-income persons in the amount of \$69,793 in public services and \$302,439 in other community development activities.

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

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

AP-38 Project Summary

Project Summary Information

1	Project Name	City of Mishawka - Administration
	Target Area	Low- and Moderate-Income Areas
	Goals Supported	APM-1 Management
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: \$78,058
	Description	Overall program administration of the CDBG Programs, including: staff salaries, wages, and benefits; related costs to administer the programs including supplies, materials, mailings, duplications, etc.; monitoring and oversight; advertising and public hearing costs; planning activities and the preparation of the Annual Action Plan, Consolidated Annual Performance and Evaluation Report, Environmental Review Record, etc.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	1 Other.
	Location Description	600 E 3rd St #201, Mishawaka, IN 46544
	Planned Activities	The Matrix Code is 21A General Program Administration.
2	Project Name	St. Joseph County Housing Consortium - Administration
	Target Area	Low- and Moderate-Income Areas
	Goals Supported	APM-1 Management
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: \$78,058
	Description	Provide administration assistance as part of the St. Joseph County Housing Consortium.
Target Date	12/31/2020	
Estimate the number and type of families that will benefit from the proposed activities	1 Other.	

	Location Description	600 E 3rd St #201, Mishawaka, IN 46544
	Planned Activities	The Matrix Code is 21A General Program Administration.
3	Project Name	South Bend Human Rights Commission
	Target Area	Low- and Moderate-Income Areas
	Goals Supported	APM-2 Fair Housing
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: \$10,000
	Description	Provide promotional and educational workshops, training, and complaint/grievance process
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	1 Other.
	Location Description	227 W. Jefferson Blvd, South Bend, IN 46601
	Planned Activities	The Matrix Code is 21D Fair Housing Activities (subject to admin cap).
	4	Project Name
Target Area		Low- and Moderate-Income Areas
Goals Supported		SNS-1 Public Services
Needs Addressed		Homeless Priority
Funding		CDBG: \$15,000
Description		Provide funding for the YWCA Domestic Violence Shelter.
Target Date		12/31/2020
Estimate the number and type of families that will benefit from the proposed activities		10 Households.
Location Description		1102 Fellows Street, South Bend, IN 46601
Planned Activities		The national objective is Low/Mod-Income Limited Clientele (LMC). The Matrix Code is 14H Rehabilitation Administration.
5	Project Name	Real Services - Adult Guardianship Program
	Target Area	Low- and Moderate-Income Areas

	Goals Supported	SNS-1 Public Services
	Needs Addressed	Other Special Needs Priority
	Funding	CDBG: \$13,000
	Description	Provide comprehensive support and services to senior citizens.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	4 Individuals.
	Location Description	1151 S Michigan St, South Bend, IN 46601
	Planned Activities	The national objective is Low/Mod-Income Clientele (LMC). The Matrix Code is 05A Senior Services
6	Project Name	Boys & Girls Club of St. Joseph County
	Target Area	Low- and Moderate-Income Areas
	Goals Supported	SNS-1 Public Services
	Needs Addressed	Other Special Needs Priority
	Funding	CDBG: \$20,000
	Description	Provide funding for the Boys & Girls Club’s afterschool program.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	500 individuals.
	Location Description	502 E Sample St, South Bend, IN 46601
Planned Activities	The national objective is Low/Mod-Income Limited Clientele (LMC). The Matrix Code is 05D Youth Services.	
7	Project Name	Mishawaka Food Pantry
	Target Area	Low- and Moderate-Income Areas
	Goals Supported	HOM-1 Public Services
	Needs Addressed	Homeless Priority
	Funding	CDBG: \$21,793
	Description	Provide food and clothing to eligible households.

	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	700 individuals.
	Location Description	315 Lincolnway W, Mishawaka, IN 46544
	Planned Activities	The national objective is Low/Mod-Income Clientele (LMC). The Matrix Code is 05W Food Banks.
8	Project Name	Public Infrastructure
	Target Area	Low- and Moderate-Income Areas
	Goals Supported	CDS-1 Infrastructure
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$187,439
	Description	ADA curb cuts and curb compliance, curb repair, and sidewalk repair.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	2 other.
	Location Description	TBD
	Planned Activities	The national objective is Low/Mod-Income Area Benefit (LMA). The Matrix Codes are 03K Street Improvements and 03L Sidewalks.
9	Project Name	Summer of Service Program
	Target Area	Low- and Moderate-Income Areas
	Goals Supported	HSS-4 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	CDBG: \$15,000
	Description	Minor rehabilitation for homeowner-occupied housing.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	2 homeowner housing units.

	Location Description	TBD
	Planned Activities	The national objective is Low/Mod-Income Housing. The Matrix Code is 14A Rehabilitation: Single-Unit Residential.
10	Project Name	Habitat for Humanity
	Target Area	Low- and Moderate-Income Areas
	Goals Supported	HSS-1 Homeownership Assistance
	Needs Addressed	Housing Priority
	Funding	CDBG: \$100,000
	Description	Provide downpayment assistance to first time homebuyers.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	10 households.
	Location Description	402 E South St, South Bend, IN 46601
	Planned Activities	The national objective is Low/Mod-Income Housing. The Matrix Code is 05R Homebuyer Downpayment Assistance - Excluding Housing Counseling, under 24 CFR 5.100.

AP-50 Geographic Distribution - 91.420, 91.220(f)**Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

The following information provides a profile of the population, age, and racial/ethnic composition of the City of Mishawaka. This information was obtained from the U.S. Census Bureau American Factfinder website, <http://factfinder.census.gov>. The 2013-2017 American Community Survey 5-Year Estimates were used to analyze the social, economic, housing, and general demographic characteristics of the City of Mishawaka. The 5-year estimates are the most recent data available for the City.

POPULATION:

The City of Mishawaka's overall population as reported in the 2013-2017 American Community Survey Five-Year Estimates was 48,582:

- Between 2000 and 2010, the population increased from 46,557 to 47,981
- Since 2000, the population increased by 4.2%

AGE:

The City of Mishawaka's age of population:

- Median Age in the City is 35.4 years old
- Youth under age 18 account for 22.7% of the population
- Adults between the ages of 35 and 54 account for 24.2% of the population
- Seniors over the age of 65 account for 15.4% of the population

RACE/ETHNICITY:

Racial/ethnic composition of the City of Mishawaka from the 2013-2017 American Community Survey Five Year Estimates:

- 84.9% are White
- 7.2% are Black or African American
- 0.8% are American Indian or Alaska Native
- 1.9% are Asian
- 0.1% are Native Hawaiian and Other Pacific Islander
- 1.1% are Other
- 3.9% are Two or more races
- 6.3% of residents identified as Hispanic or Latino

INCOME PROFILE:

At the time of the 2013-2017 American Community Survey, median household income in the City of Mishawaka was \$39,821.

- 31.3% of households have earnings received from Social Security Income
- 2.4% of households have earnings received from public assistance
- 16.9% of households have earnings received from retirement income
- 37.3% of female-headed households with children under the age of 18 were living in poverty
- 15.8% of all youth under 18 years of age were living in poverty

The City of Mishawaka has an overall low- and moderate-income percentage of 46.9%. 19 out of 49 block groups in the City are over 51% low- and moderate-income.

ECONOMIC PROFILE:

The following illustrates the economic profile for the City of Mishawaka as of the 2013-2017 American Community Survey:

- 7.4% of the employed civilian population had occupations classified as professional, scientific, and management, and administrative, and waste management services
- 25.0% were considered employed in the educational services, health care, and social assistance
- 9.8% of workers were arts, entertainment, and recreation, and accommodation and food service
- 15.8% of workers were considered retail trade
- 89.0% of workers were considered in private wage and salary workers class
- 3.0% of workers were considered in the self-employed workers in their own not incorporated business

According to the U.S. Labor Department, the preliminary unemployment rate for the City of Mishawaka in May of 2019 was 3.7% compared to a seasonally adjusted rate of 3.3% for the State of Indiana.

The City of Mishawaka will provide CDBG funds to activities principally benefitting low/mod income persons and areas in the City.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	100%

Table 20 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Mishawaka has allocated its CDBG funds for FY 2020 to principally benefit low- and moderate-income persons.

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

The proposed activities and projects for FY 2020 are located in areas of the City with the highest percentages of low- and moderate-income persons, and those block groups with a higher than average percentage of minority persons. The following census tracts and block groups have at least 51% of the households with low- and moderate-incomes:

- C.T. 011501, B.G. 1
- C.T. 011701, B.G. 2
- C.T. 010200, B.G. 1
- C.T. 010200, B.G. 2
- C.T. 010100, B.G. 2
- C.T. 010300, B.G. 1
- C.T. 010100, B.G. 4
- C.T. 011301, B.G. 5
- C.T. 010600, B.G. 4
- C.T. 010100, B.G. 1
- C.T. 011501, B.G. 2
- C.T. 010200, B.G. 3
- C.T. 011702, B.G. 2
- C.T. 010300, B.G. 3
- C.T. 010700, B.G. 4
- C.T. 011506, B.G. 1
- C.T. 010300, B.G. 5
- C.T. 010700, B.G. 1
- C.T. 011702, B.G. 4

Under the FY 2020 CDBG Program, the City of Mishawaka will receive a grant in the amount of \$465,290. The City will budget \$93,058 for planning and administration. The balance of funds (\$372,232) will be allocated to activities which principally benefit low- and moderate-income persons in the amount of \$69,793 in public services and \$302,439 in other community development activities.

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

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

Discussion

The geographic locations and the public benefit for the FY 2020 CDBG Activities/Projects are as follows:

- **City of Mishawaka - Administration** - Citywide
- **St. Joseph County Housing Consortium - Administration** - Citywide
- **South Bend Human Rights Commission** - Citywide
- **YWCA North Central Indiana** - Low/Mod Clientele (LMC)
- **Real Services – Adult Guardianship Program** - Low/Mod Clientele (LMC)
- **Boys & Girls Club** - Low/Mod Clientele (LMC)
- **Mishawaka Food Pantry** - Low/Mod Clientele (LMC)
- **Public Infrastructure** - Low/Mod Area Benefit (LMA)
- **Summer of Service** - Low/Mod Housing
- **Habitat for Humanity** - Low/Mod Housing

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

Introduction

The City of Mishawaka has developed the following actions planned to: address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based hazards, reduce the number of poverty-level families, develop institutional structures, and enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

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

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

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

- Summer of Service Program
- Habitat for Humanity

Additionally, the City of Mishawaka is a partner of the St. Joseph County Housing Consortium. The Housing Consortium utilizes HOME funds to construct and preserve affordable housing in St. Joseph County, including in the City of Mishawaka.

Actions planned to foster and maintain affordable housing

To foster and maintain affordable housing, the City of Mishawaka proposes to carry out the following activities:

- Summer of Service Program
- Habitat for Humanity

Additionally, the City of Mishawaka is a partner of the St. Joseph County Housing Consortium. The Housing Consortium utilizes HOME funds to construct and preserve affordable housing in St. Joseph County, including in the City of Mishawaka.

Actions planned to reduce lead-based paint hazards

In order to meet the requirements of the new lead-based paint regulations, the City of Mishawaka will take the following actions regarding rehabilitation, tenant based rental assistance, homeownership, and homeless/special needs housing:

Rehabilitation Programs:

The St. Joseph County Housing Consortium and the City of Mishawaka will ensure that:

- Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities.
- Staff properly determines whether proposed projects are exempt from some or all lead-based paint requirements.
- The level of federal rehabilitation assistance is properly calculated and the applicable lead-based paint requirements determined.
- Properly qualified personnel perform risk management, paint testing, lead hazard reduction, and clearance services when required.
- Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications.
- Risk assessment, paint testing, lead hazard reduction, and clearance work are performed in accordance with the applicable standards established in 24 CFR Part 35.
- Required notices regarding lead-based paint evaluation, presumption, and hazard reduction are provided to occupants and documented.
- Program documents establish the property owner's responsibility to perform and document ongoing lead-based paint maintenance activities, when applicable.
- Program staff monitors owner compliance with ongoing lead-based paint maintenance activities, when applicable.

Homeownership Programs:

The St. Joseph County Housing Consortium will continue to utilize good work procedures to ensure that:

- Applicants for homeownership assistance receive adequate information about lead-based paint requirements.
- Staff properly determines whether proposed projects are exempt from some or all lead based paint requirements.
- A proper visual assessment is performed to identify deteriorated paint in the dwelling unit, any common areas servicing the unit, and exterior surfaces of the building or soil.
- Prior to occupancy, properly qualified personnel perform paint stabilization and the dwelling passes a clearance exam in accordance with the standards established in 24 CFR Part 35.
- The home purchaser receives the required lead-based paint pamphlet and notices.

Lead reduction involves the implementation of a lead-based paint treatment program which will be carried out in conjunction with the City of Mishawaka's CDBG and St. Joseph County's HOME funded housing activities. The City of Mishawaka and St. Joseph County will receive applications for rehabilitation assistance. The applications will be processed in the order in which they are received. The goal of the lead based paint treatment program is the reduction of lead paint hazards.

The lead-based paint treatment program will include the following responsibilities:

- financial management and recordkeeping of all funds
- qualification of households
- inspection and treatment of non-lead aspects of the projects
- procurement of third-party service contractors
- relocation of households where required
- implementation of the bidding process
- awarding of contracts
- monitoring of ongoing projects
- preparation of progress and final payments to contractors
- overall responsibility for program compliance with HUD 24 CFR Parts 905, 941, 965, and 968

The work tasks of third-party service contractors shall include:

- initial lead risk assessments
- testing of all painted surfaces in structures which include testing by approved XRF and Spectrum Analyzers and, where required, laboratory analysis (TCLP)
- testing reports
- preparation of specifications for lead treatment
- monitoring of the treatment process

- disposal of hazardous materials to approved landfill facilities
- medical examinations where necessary
- post treatment testing
- certifications

Actions planned to reduce the number of poverty-level families

According to the 2013-2017 American Community Survey, 18.8% of the residents of Mishawaka are living in poverty. 37.3% of female-headed households were living in poverty. Of female-headed households with children under the age of 18, 53.3% were living below the poverty level. Of the female-headed households with children under the age of 5, 47.0% are living in poverty. 15.4% of all families were living in poverty.

Actions planned to develop institutional structure

Effective implementation of the Consolidated Plan and Annual Action Plan involves a variety of agencies in the community and the region. Coordination and collaboration between agencies is important to ensuring that the needs in the community are addressed. The key agencies that are involved in the implementation of the Plans, as well as additional resources that may be available, are described below.

PUBLIC SECTOR:

City of Mishawaka – The City’s Community Development Department will be responsible for the administration of the City’s community development programs, including some of the local programs that assist target income residents. The Department’s responsibilities will include managing and implementing the City’s affordable housing policies, including the Consolidated Plan and related documents.

The Housing Authority of the City of Mishawaka – The Housing Authority of the City of Mishawaka is one of the primary owners of affordable housing within the community. The Housing Authority also administers the Housing Choice (Section 8) Voucher Program. The City will continue to work in close consultation with the Housing Authority regarding affordable housing issues in Mishawaka.

St. Joseph County Department of Health – The County Health Department offers a variety of referral services to City and County residents.

St. Joseph County Planning Commission – The City will continue to actively support the Planning Commission in meeting the region’s multi-modal transportation and redevelopment strategies.

Indiana Small Business Development Center – The City of Mishawaka will continue to support and partner with the Small Business Development Center in meeting its organizational objectives and encouraging small business development in the region.

Veteran’s Administration – The City will continue to support and collaborate with the Veteran’s Administration to provide housing options for Veterans in St. Joseph County through VASH vouchers.

Transpo – Transpo is the primary provider of transportation in St. Joseph County. The City will continue to support and assist in the region’s transportation and infrastructure development strategies.

Redevelopment Authority of the City of Mishawaka – The Redevelopment Authority has been active in creating the TIF district in the City of Mishawaka. The City provides administrative and financial assistance to the Redevelopment Authority.

NON-PROFIT AGENCIES:

There are several non-profit agencies that serve target income households in St. Joseph County and, by extension, the City of Mishawaka. The City will collaborate with these essential service providers. Some of them include:

- IN*Source
- Logan Center
- La Casa de Amistad
- Catholic Workers
- South Bend Continuum of Care
- Women’s Entrepreneurship Initiative
- United Religious Community of St. Joseph County
- Habitat for Humanity
- Hurry Home
- Oaklawn Psychiatric Care
- HOPE Ministries
- Youth Service Bureau
- St. Margaret’s House
- Center for the Homeless
- St. Joseph County Public Library
- Boys & Girls Club of St. Joseph’s County
- Goodwill Bridges Out of Poverty
- AIDS Assist
- Upper Room Recovery
- Dismas House
- Notre Dame Economic Justice Clinic
- Mishawaka Food Pantry

PRIVATE SECTOR:

The private sector is an important collaborator in the services and programs associated with the Consolidated Plan. The private sector brings additional resources and expertise that can be used to supplement existing services or fill gaps in the system. Lenders, affordable housing developers, business

and economic development organizations, and private service providers offer a variety of assistance to residents such as health care, small business assistance, home loan programs, and assisted housing, among others. The City will work closely with these agencies to meet the goals and objectives of the Consolidated Plan.

- Community Homebuyers Corporation
- Local Banks
- Federal Home Loan Bank

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

The City of Mishawaka is committed to continuing its participation and coordination with social service agencies, housing agencies, community and economic development agencies, County, Federal, and State agencies, as well as with the private and non-profit sectors, to serve the needs of target income individuals and families in the City. The City solicits funding requests for CDBG funds. The City staff provides help and assistance to the public agencies that receive funding.

Housing Authority of the City of Mishawaka:

The Housing Authority of the City of Mishawaka will receive \$597,269 as a HUD Capital Fund Grant in FY 2019. It is anticipated that these funds will be used for the following activities:

- Barbee Creek Village – Siding Application - \$300,000.00
- Barbee Creek Village – New Appliances - \$125,533.00
- River View Towers – AAON Unit - \$99,972.00
- River View Towers – Heat Pumps - \$73,634.50
- River View Towers – Air Conditioner - \$73,634.50

The Housing Authority administers 345 Section 8 Housing Choice Vouchers, with 524 families on the waiting list as of September 2019. The waiting list is currently open. The waiting list for public housing units is also currently open. As of September 2019, there were 317 families on the waiting list for public housing.

The Housing Authority has 41 accessible units in River View Towers. There are Resident Councils at the two (2) senior communities: River View Towers and Mary Phillips School.

The Housing Authority is not designated as “troubled” by HUD and is performing satisfactorily according to HUD guidelines and standards.

Discussion

Not Applicable.

Program Specific Requirements

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

Introduction

The City of Mishawaka receives an annual allocation of CDBG funds. Since the City receives these federal allocations the questions below have been completed, as they are applicable.

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$0.00
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	\$0.00
3. The amount of surplus funds from urban renewal settlements	\$0.00
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	\$0.00
5. The amount of income from float-funded activities	\$0.00
Total Program Income	\$0.00

Other CDBG Requirements

1. The amount of urgent need activities	\$0.00
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

Discussion

St. Joseph County Housing Consortium:

The St. Joseph County Housing Consortium, administered by the City of South Bend, is anticipating that it will receive \$1,117,488 under FY 2020 HOME funds. Those funds are budgeted as follows:

- South Bend Heritage Foundation – Permanent Supportive Housing New Construction (City of South Bend): \$970,000.00
- Oaklawn Psychiatric Care – Rental Assistance: \$107,488.00
- St. Joseph County Housing Consortium Administration: \$40,000.00
- **Total: \$1,117,488.00**

The St. Joseph County Housing Consortium does not expect to receive any additional HOME program income during this program year.

The St. Joseph County Housing Consortium has excess HOME Match funds from previous years in the amount of \$3,167,245. The St. Joseph County Housing Consortium will have additional HOME Match from the Federal Home Loan Bank, and other private funds during this program year.



EVIDENCE OF CITIZEN PARTICIPATION

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WSBT 22 FIRST ALERT WEATHER TEAM

METEOROLOGISTS BOB WERNER, ABBY WEPPLER, MATT RUDKIN, CARI PEUGEOT AND ED RUSSO



FIRST ALERT WEATHER

FIRST. FAST. ACCURATE

TODAY'S FORECAST

FROM WSBT METEOROLOGIST ED RUSSO

Chilly, breezy, rain/snow likely



HIGH LOW
38 | 32

Today is looking very soggy, breezy, and chilly. A few snowflakes may mix in with the rain from time to time, especially late in the day. Highs will be in the upper 30s. Tonight, the rain could briefly changeover to a little snow with minor

FIVE-DAY FORECAST

MONDAY



HIGH LOW
46 | 40

Cool, becoming mostly sunny

TUESDAY



HIGH LOW
68 | 56

Partly cloudy, very mild

WEDNESDAY



HIGH LOW
64 | 55

Cloudy, chance of rain

THURSDAY



HIGH LOW
68 | 44

Mostly cloudy, rain likely, t-storms possible

FRIDAY



HIGH LOW
48 | 38

Cloudy, cooler, chance of showers

ANCHORAGE, Alaska — The Yupik Eskimo village of Kotlik on Alaska's northwest coast relies on a cold, hard blanket of sea ice to protect homes from vicious winter Bering Sea storms.

Frigid north winds blow down from the Arctic Ocean, freeze saltwater and push sea ice south. The ice normally prevents waves from forming and locks onto beaches, walling off villages. But not this year.

In February, southwest winds brought warm air and turned thin sea ice into "snow cone ice" that melted or blew off. When a storm pounded Norton Sound, water on Feb. 12 surged up the Yukon River and into Kotlik, flooding low-lying homes. Lifelong resident Philomena Keyes, 37, awoke to knee-deep water outside her house.

"This is the first I experienced in my life, a flood that happened in the winter, in February," Keyes said in a phone interview.

Winter storm surge flooding is the latest indication that something's off-kilter around the Bering Strait, the gateway



AP Photo/ANCHORAGE DAILY NEWS, MARC LESTER

Jessie Royer passes icebergs in open water on Norton Sound March 13 as she approaches Nome, Alaska, in the Iditarod trail sled dog race. The Bering Sea last winter saw record-low sea ice.

from the Pacific Ocean to the Arctic Ocean. Rapid, profound changes tied to high atmospheric temperatures, a direct result of climate change, may be reordering the region's physical makeup. Ocean researchers are asking themselves if they're witnessing the transformation of an ecosystem.

The Bering Sea last winter saw record-low sea ice. Climate models predicted less ice, but not this soon, said Seth Danielson, a physical oceanographer at the University of Alaska Fairbanks.

"The projections were saying we would've hit situations similar to what we saw last year, but not for another 40 or 50

years," Danielson said.

Walrus and seals use sea ice to rest and give birth. Villagers use sea ice to hunt them. Sea ice is the primary habitat of polar bears. Algae that clings to the bottom of sea ice blooms in spring, dies and sinks, sending an infusion of food to clams, snails and sea worms on the ocean floor — the prey of gray whales, walrus and bearded seals.

Sea ice also affects commercially valuable fish. Sea ice historically has created a Bering Sea "cold pool," an east-west barrier of extremely cold, salty water at the bottom of the wide, shallow continental shelf. The

ogist for the National Oceanic and Atmospheric Administration. "It kind of comes down almost like a little hockey stick shape ... through the center of the southeast Bering Sea."

However, when Britt and other NOAA researchers last year conducted annual fish and ocean condition surveys, they got a big surprise: For the first time in 37 years, they found no cold pool.

Researchers found high concentrations of Pacific cod and walleye pollock in the northern Bering Sea. But the species that was supposed to be there, Arctic cod, was hardly found.

More than half the fish landed in U.S. waters come from the North Pacific, and most are caught in the Bering Sea. Chad See, executive director of the Freezer Longline Coalition, a trade association of vessels that target Pacific cod using baited lines, said members caught their quota last year but had to travel farther north.

"Does that mean that the stock is declining, is suffering because of the warming tem-

oceanographer Phyllis Stabenno, who has studied the Bering Sea for more than 30 years. The southern Bering Sea since 2000 has undergone multi-year stanzas of low and extensive ice, she said.

When sea ice in November began forming as usual, she expected a bounce-back this winter. Instead, warm winds in February mostly cleared the northern Bering Sea of sea ice through the Bering Strait into the Chukchi Sea.

"We're in winter," she said. "This is all supposed to be frozen."

Formation of the cold pool is again in doubt. It could return in the future, but temperatures are trending upward with the rate of greenhouse gases entering the atmosphere.

Scientists say figuring out the ocean physics is far less of a challenge than projecting the biological ramifications.

"We sort of opened up this whole Pandora's box of not really knowing how the ecosystem as a whole is going to adjust to that," Danielson said.

NOTICE OF PUBLIC HEARING
2020-2024 FIVE YEAR HOUSING AND COMMUNITY DEVELOPMENT PLAN
AND
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING
FOR
ST. JOSEPH COUNTY HOUSING CONSORTIUM
AND
2020 ANNUAL PLANS FOR THE CITIES OF SOUTH BEND AND MISHAWAKA

Notice is hereby given that two (2) public hearings will be held to solicit views and comments and gather information from individuals and organizations concerning the housing, community/economic development, and fair housing needs in St. Joseph County, the City of South Bend and the City of Mishawaka, Indiana. All interested persons are encouraged to attend and present oral and/or written comment concerning needs, and based on those needs, the use of Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME) and Emergency Solutions Grant (ESG) funding to address those needs.

HEARING TIMES AND LOCATIONS

Hearings will be on two dates and in two locations: Tuesday, April 23, 2019 at 5:30 pm in the St. Joseph County Public Library, Dickinson Room, 304 S. Main Street, South Bend, IN, and Wednesday, April 24, 2019 at 5:30 pm in the City Council Chambers, 1st floor, Mishawaka City Hall, 600 E. Third Street, Mishawaka, IN. Both locations are accessible to persons with physical disabilities. If special arrangements need to be made to accommodate any resident in order for them to participate in the public hearings, including translation services, please contact the Department of Community Investment at (574) 235-9371.

Written comments for the St. Joseph County Housing Consortium and the City of South Bend can be submitted to: Director, Neighborhood Development, 227 W. Jefferson Blvd. Suite 1400S South Bend, IN 46601, and for the City of Mishawaka to Grant Manager, Department of Community Development, City of Mishawaka, 600 E. 3rd Street Mishawaka, IN 46544.

NOTICE FOR HEARING AND SIGHT IMPAIRED PERSONS

Auxiliary aid or other services are available upon request at no charge. Please give reasonable advance request when possible. If special assistance is needed at the public hearing please contact the Department of Community Investment at (574) 235-9371 at least 72 hours prior to the hearing.

EQUAL OPPORTUNITY

We are pledged to the letter and spirit of U.S. policy for the achievement of equal opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing and business opportunities because of race, color, religion, sex, handicap, familial status or national origin.

Pete Buttigieg
Mayor, City of South Bend

Dave Wood
Mayor, City of Mishawaka

Laura O'Sullivan
Chair, St. Joseph County Housing Consortium



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Tribunal de Francia acusa a Monsanto por causar la enfermedad de un agricultor

Un tribunal francés dictaminó que Monsanto es culpable de la enfermedad de un granjero que inhaló uno de sus herbicidas, en un nuevo revés legal para la firma propiedad de Bayer por reclamos relacionados con la salud.

En la última etapa de un pulso legal que se extiende ya por una década, la corte de apelaciones de Lyon falló el jueves pasado a favor del agricultor Paul Francois, que aseguraba que el herbicida Lasso de Monsanto le hizo enfermar y que el etiquetado del producto era inadecuado.

Francois, de 55 años, afirma que sufrió problemas neurológicos, incluida pérdida de la memoria, desmayos y cefaleas, tras inhalar por accidente Lasso en 2004 mientras trabajaba en su granja.

“El señor Francois concluye de forma justificada que el producto, debido a su etiquetado inadecuado que no respetaba las regulaciones aplicables, no ofrecía el nivel de seguridad que podría esperar legítimamente”, indicó la Corte en su dictamen.

No obstante, el último veredicto

no determinó una compensación para el agricultor, algo que será considerado ahora por otro tribunal en Lyon. Francois busca el pago de cerca de 1 millón de euros (1,1 millones de dólares) en daños.

Bayer, que compró Monsanto en un acuerdo por 63,000 millones de dólares el año pasado, afirmó que está evaluando sus opciones legales, incluida una apelación ante el más alto tribunal francés.

Lasso fue prohibido en Francia en 2007, después de que fuera retirado del mercado en otros países. El producto contenía una sustancia activa distinta al glifosato, el químico incluido en el herbicida superventas de Monsanto, Roundup, que está siendo objeto de demandas en Estados Unidos por su supuesta relación con el cáncer.

La compañía fue hallada culpable en dos juicios en California presentados por pacientes de cáncer que fueron compensados con decenas de millones de dólares. Los problemas legales por el glifosato han contribuido a que Bayer haya perdido unos 30,000 millones de euros en valor de mercado desde agosto.

Daughter and Mothers Achieving Success, favor de contactar a Mario Rosa, coordinador de recursos familiares de LPCSC al 219-362-2080 o mrosa@lpcsc.k12.in.us.

“Al comunicar su decisión a la Presidencia Pro Tempore (de Unasur), la Argentina ratificó su vocación y voluntad integracionista así como su disposición a explorar alternativas de integración regional más eficientes y con resultados tangibles para nuestras sociedades”, concluyó la cancillería argentina.

UNA NOCHE CON LAS

Viene de la página 8

información de IUSB.

Para obtener más información sobre los eventos de DAMAS/

ARGENTINA RENUNCIA

Viene de la página 10

En paralelo, estas mismas naciones fundaron a fines de marzo el Prosur --Foro para el Progreso de América del Sur-- un proyecto que se autoproclamó desprovisto de “ideología” pero comprometido con la integración regional.

ESCUELAS DE ELKHART

Viene de la página 9

los niños se fueran a casa los fines de semana y no tuvieran nada que comer”.

Este tipo de ayuda solidaria

está haciendo una gran diferencia en la vida de los alumnos que reciben los alimentos. El sistema escolar de Elkhart quiere expandir el programa de alimentos a otras escuelas.

NOTIFICACION DE AUDIENCIA PUBLICA PLAN DE VIVIENDA Y DESARROLLO COMUNITARIO 2020-2024 Y ANALISIS DE IMPEDIMENTOS PARA VIVIENDA EQUITATIVA PARA EL CONSORCIO DE VIVIENDA DEL CONDADO ST. JOSEPH Y PLANES ANUALES PARA LAS CIUDADES DE SOUTH BEND Y MISHAWAKA 2020

Por el presente aviso se notifica que se llevarán a cabo dos (2) audiencias para solicitar comentarios y reunir información de individuos y organizaciones respecto de las necesidades de vivienda, desarrollo económico/comunitario y vivienda equitativa en el condado de St. Joseph, la ciudad de South Bend, y la ciudad de Mishawaka, Indiana. Se anima a asistir a todas las personas interesadas y presentar comentarios verbales y/o escritos de las necesidades y basados en esas necesidades, del uso de fondos para esas necesidades de la Subvención en Bloque de Desarrollo Comunitario y el Programa HOME y la Subvención de Soluciones de Emergencial (ESG).

TIEMPOS Y LUGARES DE AUDIENCIA

Las audiencias para iniciar el proceso de aplicación para el desarrollo del Plan de Acción del 2019 se llevarán a cabo en dos lugares el martes 23 de abril, 2019 a las 5:30 pm en la Biblioteca Pública del condado de St. Joseph, 304 S. Main Street, South Bend, IN y el miércoles, 24 de abril, 2019 a las 5:30 pm, en la Cámara del Consejo de la ciudad, 1er piso, Mishawaka, IN. Ambos lugares de las reuniones son accesibles para las personas con discapacidad. Las personas que deseen comentar pero necesiten adaptaciones adicionales, incluyendo servicios de traducción deben contactar el Departamento de Inversión Comunitaria de la ciudad de South Bend, en el (574) 235-9371.

Los comentarios escritos para el Consorcio de vivienda del condado de St. Joseph y la Ciudad de South Bend pueden ser dirigidos al Director, Desarrollo de Vecindarios, 227 W. Jefferson Blvd. Suite 1400S South Bend, IN 46601 y para la Ciudad de Mishawaka al Administrador de Subvención, Departamento de Desarrollo Comunitario, ciudad de Mishawaka, 600 E. 3rd Street, Mishawaka, IN 46544.

NOTIFICACION PARA PERSONAS CON DISCAPACIDAD AUDITIVA Y DE VISION

Servicio auxiliar y otros servicios estarán disponibles sin costo alguno al ser solicitados. De ser posible con una solicitud previa razonable. Las personas con impedimentos auditivos pueden obtener información en la audiencia pública, contactando el Terminal TDD al (574) 235-5567. Además si requiere asistencia especial en la audiencia pública, por favor contacte al Departamento de Inversión Comunitaria en el (574) 235-9371, por lo menos 72 horas antes de la audiencia.

IGUALDAD DE OPORTUNIDADES

Estamos comprometidos a cumplir con la letra y el espíritu de la política de los EE.UU. de lograr oportunidades equitativas de vivienda en toda la nación. Animamos y apoyamos una publicidad y programa de mercadeo afirmativos en el cual no hay barreras para obtener oportunidades de vivienda y negocios basados en raza, color, religión, género, discapacidad, estado familiar u origen nacional.

Pete Buttigieg

Alcalde, Ciudad de South Bend

**NOTICE OF PUBLIC HEARING
2020-2024 FIVE YEAR HOUSING AND COMMUNITY DEVELOPMENT PLAN
AND
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING
FOR
ST. JOSEPH COUNTY HOUSING CONSORTIUM
AND
2020 ANNUAL PLANS FOR THE CITIES OF SOUTH BEND AND MISHAWAKA**

Notice is hereby given that two (2) public hearings will be held to solicit views and comments and gather information from individuals and organizations concerning the housing, community/economic development, and fair housing needs in St. Joseph County, the City of South Bend and the City of Mishawaka, Indiana. All interested persons are encouraged to attend and present oral and/or written comment concerning needs, and based on those needs, the use of Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME) and Emergency Solutions Grant (ESG) funding to address those needs.

HEARING TIMES AND LOCATIONS

Hearings will be on two dates and in two locations: Tuesday, April 23, 2019 at 5:30 pm in the St. Joseph County Public Library, Dickinson Room, 304 S. Main Street, South Bend, IN, and Wednesday, April 24, 2019 at 5:30 pm in the City Council Chambers, 1st floor, Mishawaka City Hall, 600 E. Third Street, Mishawaka, IN. Both locations are accessible to persons with physical disabilities. If special arrangements need to be made to accommodate any resident in order for them to participate in the public hearings, including translation services, please contact the Department of Community Investment at (574) 235-9371.

Written comments for the St. Joseph County Housing Consortium and the City of South Bend can be submitted to: Director, Neighborhood Development, 227 W. Jefferson Blvd. Suite 1400S South Bend, IN 46601, and for the City of Mishawaka to Grant Manager, Department of Community Development, City of Mishawaka, 600 E. 3rd Street Mishawaka, IN 46544.

NOTICE FOR HEARING AND SIGHT IMPAIRED PERSONS

Auxiliary aid or other services are available upon request at no charge. Please give reasonable advance request when possible. If special assistance is needed at the public hearing please contact the Department of Community Investment at (574) 235-9371 at least 72 hours prior to the hearing.

EQUAL OPPORTUNITY

We are pledged to the letter and spirit of U.S. policy for the achievement of equal opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing and business opportunities because of race, color, religion, sex, handicap, familial status or national origin.

Pete Buttigieg
Mayor, City of South Bend

Dave Wood
Mayor, City of Mishawaka

Laura O'Sullivan
Chair, St. Joseph County Housing Consortium

SB-655615-1

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**NOTICE OF PUBLIC HEARING
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Pete Buttigieg
Mayor, City of South Bend
Dave Wood
Mayor, City of Mishawaka
Laura O'Sullivan
Chair, St. Joseph County Housing Consortium

44

State of Indiana St. Joseph County

Personally Appeared Before Me The Undersigned:

Nancy Nich

Legal Clerk of the **MISHAWAKA ENTERPRISE**, a public newspaper of general circulation, published in the city of Mishawaka in the County aforesaid, who being duly sworn, upon her oath saith, that the notice of which she attached is the true copy, was duly published in the **Mishawaka Enterprise** for:

XX One TWO THREE

times successively to-wit:

On the 18th day of April , 2019, and

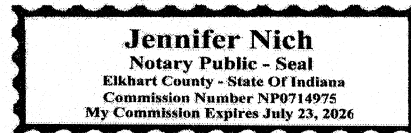
On the day of , 2019, and

On the day of , 2019

Jennifer Nich

Subscribed & Sworn To Before Me
This 11th day of April , 2019

Jennifer Nich



CHARGES: \$ 45.80



CITY OF MISHAWAKA- DEPARTMENT OF PLANNING AND COMMUNITY DEVELOPMENT

Public Hearing

2020-2024 Five Year Consolidated Plan

April 24, 2019 @ 5:30

Sign in sheet

NAME	ORGANIZATION/ DEPARTMENT	E-MAIL ADDRESS	PHONE NUMBER	
Alice Slatten Campbell	Resident, Many Phillips	alilori7@att.net	574-255-1325	
JOHN SHAFER	MICHIANA FIVE	MICHIANAFIVE@gmail.com	574-607-3483	
Brandon Wilson	Urban Design Ventures, LLC	brandon@urbandesignventures.com	412-461-6916	
Lory Timmer	City of SB	ltimmer@southbend.in.gov	235-5841	
Laura Viramontes	City of Mishawaka	viramontes@mishawaka.in.gov	574-258-1609	
Walt Haglund	Urban Design Ventures	walt@urbandesignventures.com	(412) 461-6916	
Pam Meyer	City of SB, Housing Code	pmeyer@southbend.in.gov	574-235-5845	
Marilyn Nelums-Jones	City of Mishawaka	mnelums@gmail.com		
		@mishawaka.in.gov	574-258-1609	

City of Mishawaka, Indiana

FY 2020-2024 Five Year Consolidated Plan and Analysis of Impediments

Public Hearing

Wednesday, April 24, 2019 at 5:30pm

In attendance: Alice Slatton Campbell, Public Housing Resident; John Shafer, Michiana Five; Lory Timmer, South Bend Department of Community Investment; Pam Meyer, South Bend Department of Community Investment; Laura Viramontes, Mishawaka Department of Community Development; Marilyn Neulm-Jones, Mishawaka Department of Community Development; Walter Haglund, Urban Design Ventures, LLC; Brandon Wilson, Urban Design Ventures, LLC

Pam opened the meeting at 5:35PM and discussed the purpose of the Five Year Plan.

The following was discussed at the meeting:

- Walt introduced the goals of the CDBG and HOME programs and the Five Year Plan, and the Analysis of Impediments to Fair Housing Choice.
- The big concern is about the homeless situation. Alice does not know about the homeless situation or what the City of Mishawaka is going to do with this population.
 - Walt explained that City's do not develop homeless shelters but other organizations do.
- John asked if the City could assist an organization that is looking to build a homeless shelter.
 - Walt responded that yes, they may do so.
- Alice asked why there was so much controversy around the homeless population in South Bend.
 - Walt described the support services that are provided for the homeless at the Mishawaka food pantry.
- John asked if the City is at no time willing or obligated to operate the homeless shelter.
 - Walt responded that City's are not allowed to operate shelters. They can operate recreation, but not shelters. Counties used to operate homes for the elderly but no longer.
- Alice lives in the Mary Phillips apartments since the beginning in 2006. She had a specific rent allocated for her two-bedroom apartment. This complex is owned by the Mishawaka Housing Authority. HOME funds had gone into this property.
 - Lory described the Housing Authority's umbrella development corporation.
- Alice had to go through a questionnaire and then found out that she had to list her income again.
 - Walt said that the residents, by law, must recertify income eligibility based on median income.
- Alice asked why this has changed and she needs to fill this out.
 - Walt said this is because NYC had scandals and were not checking income but still giving out development money.
- Alice said that many large people got large rebates on their rent because they were being overcharged. She did not get this.
 - Walt described the 30% income limit.
- Alice had lots of back trouble after falling. She is concerned that her income dropping would give her trouble.

- Walt said that the lower income will help her continue to qualify.
- Alice was concerned she would be moved from a two bedroom to one bedroom apartment.
 - Walt said it will be based on the building's policy.
 - Laura said that the Housing Authority itself is under new management and they will get back to her on this.
- John spoke with somebody who had gotten assistance through the South Bend Housing Authority. She should be paying 30% LMI on her Section 8 Voucher Program. She said her landlord was raising the rent and her portion to pay was going up \$30 a month. Jim wanted to know how this worked.
 - Walt described Fair Market Rents.
- John said this particular lady is elderly and she is staying in another apartment community that forced her out, so she was forced to transfer her voucher to another place that accepted Section 8. He wanted to know how this previous apartment could kick her out, as she had been there for 9 years.
 - Walt asked if it was a year lease or month to month.
- John responded that they would not give her a copy, but it should have been a year. She was never late with her rent and he thought she was switched to month-to-month.
 - Walt described the landlord tenant law in the State of Indiana, and its imbalance in favor of the landlord.
- John said that a lot of senior citizens are being victimized, especially by slumlords. They are raising senior citizens' rent and leading them to homelessness. He works with the homeless.
- Alice asked that if an individual homeowner rented the top floor of their house, were they not subject to any regulations?
 - Pam responded that it may depend on the homeowner's mortgage and its terms.
- John asked if the funding can include a capacity to help existing shelters expand the number of beds for homeless people.
 - Pam described how the money from the ESG program is spent in the City of South Bend. The lack of funding prevents the shelters in the area from expanding the beds.
- John is worried that these things will get worse as costs go up and incomes remain stagnant.
- Alice asked if there was a need for all of the condo development.
 - Laura said that the City Planners will ultimately decide if the condos will be built or not.
- John suggested that the housing is built with the idea of encouraging people to move in.
- John asked how much funding the City of Mishawaka and the City of South Bend gets.
 - Pam gave the approximate numbers.

Walt closed out the meeting at 6:14PM.



SUMMARIES OF MEETINGS AND INTERVIEWS

NEIGHBORHOOD DEVELOPMENT AND ECONOMIC EMPOWERMENT & ENGAGEMENT

St. Joseph County Housing Consortium
2020-2024 Housing & Community Development Plan and
Analysis of Impediments to Fair Housing Choice
April 23, 2019 8:00-8:45 a.m. County-City Building

Name

Sonja Karnovsky

JEFF YOUNG

Handwritten signature: Hedy Kobin

Hedy Kobin

Jamie Smith

Email

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On file

On file

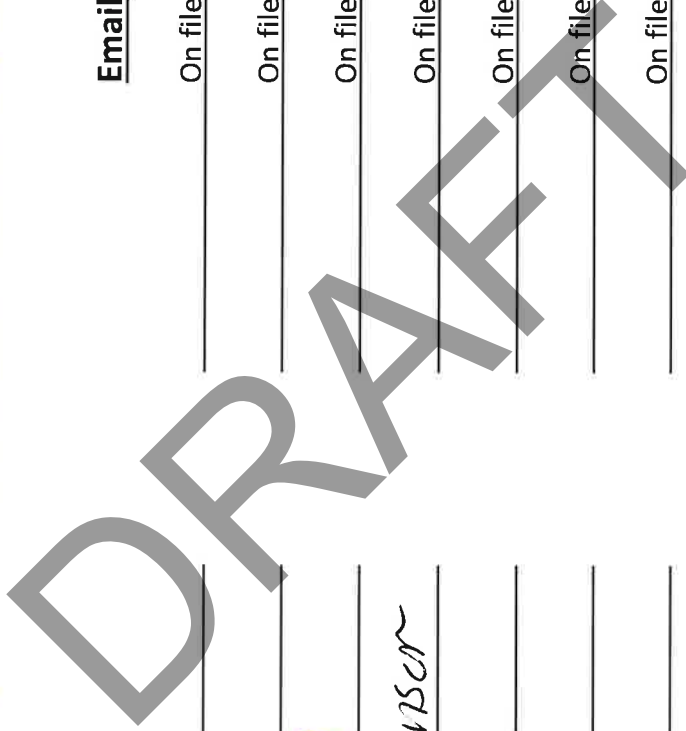
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City of South Bend, Indiana

FY 2020-2024 Five Year Consolidated Plan and Analysis of Impediments

Interview with the Departments of Neighborhood Development & Economic Empowerment

Tuesday, April 23, 2019 at 8:00am

In attendance: Kandee Block-Tinkel, Neighborhood Development; Hedy Robinson, Neighborhood Development; Jamie Smith, Neighborhood Development; Neil Michalich, Neighborhood Development; Sonja Karnovsky, Economic Empowerment; Walter Haglund, Urban Design Ventures, LLC; Brandon Wilson, Urban Design Ventures, LLC

The following was discussed at the meeting:

- Hedy Robinson - Housing counselor, the City is a certified housing counseling agency, provides service at no cost
 - Works with FTHB and people in danger of losing their homes
 - Risk of foreclosure has increased-- 4-5 people a week at risk of foreclosure
 - Sheriff's sale twice a month with an average of 25 properties on the list
 - Many of the people coming in to her office for foreclosure risk are there for job loss or not prioritizing their mortgage
 - Predatory lending is not particularly common
 - State "Hardest Hit" program - state pays mortgage for 24 months if you have a problem that qualifies like medical or job loss, these people will not have something after the 24 months
 - Part of the education program is fair housing education. People seem to know where to go if they have a complaint.
- Kandee Block-Tinkel - FTHB and home repair program direct contact
 - Tries to walk client through a closing, assists them in education and filling out application
 - There is a post-purchase education class, clients can specialize the classes that they take to their needs
 - High student loan debt will put people out of qualification of receiving a FTHB loan. Students will also continue to be unemployed or underemployed and the loans stay in deferment generating interest.
 - There have not been many requests for handicap/disability modifications.
- Jeff Young - Property Inspector for all of the bidding and rehab programs, FTHB program, oversees and monitors CDC rehab dollars spent
 - There is a lot of misguided information in the community, especially with lead-based paint
 - Lead in the soil as well as in the paint, but this is more common in the rentals than for homeowners
 - The parks and urban gardens have been tested in recent years. There has been proactive work to stop the environmental contamination from getting into the food.
 - The issue causing construction prices to go up is skilled workforce supply.
 - This area has a need for starter houses. The general sales have been for larger houses and people are getting in over their head.

- Much of the development of these potential starter houses has been in the West End.
- There may be problems with starter houses.
- Amy Smith - Intake for housing counseling and also does a bit of counseling on the side.
 - Many people want bigger houses but then cannot afford them. Money management is not taught in this community regardless of education level.
 - There is a need for money management programs and life skills programs.
- Banks are not necessarily going to originate a mortgage for one of the houses that costs \$50,000.
- Sonja Karnovsky - Economic Empowerment specialist. Trying to increase the pool of available capital and access to that capital. Going to start building CDFIs.
 - Trying to create a CDFI-friendly strategy. Going to align traditional financial institutions and nonprofit partners.
 - There are no CDFIs that operate regularly in this City. There are some entities that work with CDFIs on an inconsistent basis.
 - There are some partnerships with CDFIs in Chicago and Indianapolis.
 - There are a handful of developers who have used New Market Tax Credits to fund their projects, though not that many.
 - There are 3 banks in town that are members of the Federal Home Loan Bank. 1st Source, Lake City, and Centier.
- The population is stable/slowly growing. There have been a lot more younger people moving into the City, but there is still a large elderly population in the area.
- These programs work with the blue collar workforce and elderly of the area that live off pensions that may no longer exist or social security.
- There is a shortage of affordable housing, but there are still plenty of houses for sale. There are rental units in the general area. There is a disconnect between type of housing needed and type of housing available.
- Lower end housing is not available in the City. The City has potential to absorb "missing middle" housing.
- Developers are afraid of building "missing middle" housing because they are used to using money to build high end and overbuild.
- There should be a priority for using CDBG and HOME funds on constructing "missing middle" housing to prove the concept.
- Prefab/modular housing has not taken hold in the area.
- The City owns many large lots. The lots will often be subdivided to become more manageable.
- More younger people have stayed in the community but not that many.
- More of the people that stay are local and grew up in the area.
- There are other organizations that will work on accessibility issues and these departments refer people with disability needs to those organizations. There have been more issues with disability in Mishawaka.
- Prices are going up significantly in the area near Notre Dame, and big townhouses are going up after low-income housing was torn down.
- The university put up its endowment to guarantee resale values in the area. There are not large geographic areas of student housing--most of it is spread out.

SOCIAL SERVICES PROVIDERS

St. Joseph County Housing Consortium
2020-2024 Housing & Community Development Plan and
Analysis of Impediments to Fair Housing Choice
April 24, 2019 10:00-11:30 a.m. 1013 Portage Ave. (NNN)

Name

Organization

Email

Angela Rosenbrock

Oaklawn

angela.rosenbrock@oaklawn.org

Debbie Larkin

HOPE MINISTRIES

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Dennis Kaplan

WVHIT Service Bureau

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Angela Blake

St. Margaret's House

angela@stmargarets-house.org

John Horsley

Oaklawn

John.Horsley@oaklawn.org

STEVE MATTESON

HOPE MINISTRIES

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STEVE CAMILLERI

CENTER FOR THE HOMELESS

SCAMILLERI@CFH.NET

Chamber Pickering

YSB

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Trish Coleman

\$JCPL

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Trish Welch

Boys & Girls Club of SJC

TrishWelch@BGSJC.org

Kathy Schneider

St. Margaret's House

KathyC@stmargarets-house.org

PUBLIC MEETING

Social Service Providers

St. Joseph County Housing Consortium

2020-2024 Housing & Community Development Plan and

Analysis of Impediments to Fair Housing Choice

April 23, 2019

5:30 - 7:00 p.m.

10:00 - 11:30 p.m.

~~SJC Public Library Main Branch~~

NNN Community space

Organization

Zip Code

Name

Email

Elisabeth Jackson

YSB

Goodwill Bridges Out of Poverty

elisabeth.jackson@wlpj.org

LeRoy King

Goodwill Bridges Out of Poverty

lking@goodwill-ni.org

Julie Helman

AIDS Assist

jhelman@aidsministries.org

Linda Jung - Zimmerman

Upper Room Recovery

ljungzimmerman@recovery.org

Maria Stancati

Dismas House

mstancati@dismas.in.org

City of South Bend, Indiana

FY 2020-2024 Five Year Consolidated Plan and Analysis of Impediments

Interview with Area Planning Commission

Wednesday, April 24, 2019 at 10:00am

In attendance: Angela Rosenbrock, Oaklawn; Debbie Larkin, HOPE Ministries; Dennis Kaplan, Youth Service Bureau; Angela Blake, St. Margaret's House; John Horsley, Oaklawn; Steve Matteson, HOPE Ministries; Steve Camilleri, Center for the Homeless; Jennifer Pickering, Youth Services Bureau; Trish Coleman, St. Joseph County Public Library; Dan Welch, Boys & Girls Club of St. Joseph's County; Kathy Schneider, St. Margaret's House; Elisabeth Jackson, Youth Services Bureau; LeRoy King, Goodwill Bridges Out of Poverty; Julie Heiman, AIDS Assist; Linda Jung-Zimmerman, Upper Room Recovery; Maria Stancati, Dismas House; Walter Haglund, Urban Design Ventures, LLC; Brandon Wilson, Urban Design Ventures, LLC

The following was discussed at the meeting:

- There is a need for expanded choices for housing for homeless young people. They require more supportive housing.
- Children need stabilized housing. There are too many families that are constantly moving and constantly moving school systems. They need to find another support system.
- Most Permanent Supportive Housing focuses on single adults and there is a need for PSH that supports families.
- The group homes in the area provide housing for people who should be on the BDDS waiver. There are not good services for those people. They need long-term group homes which do not exist.
- People who could not move into independent living need housing. Oaklawn has been unable to put people into a BDDS home.
- Group homes do not want anything to do with anyone showing a sign of violence.
- There is a group of people with mental illnesses but they are not diagnosed so these are people that must fend for themselves and struggle to find housing.
- All group homes for those with mental disabilities are temporary and not permanent.
- There are issues with certain neighborhoods that are not allowing sober living facilities to be constructed in their areas.
- People with HIV/AIDS require more permanent housing. There is some transitional
- Availability is a problem for victims of domestic violence. They have difficulty even finding a bed or a place to stay, and the facility is a day center so it gives them problems finding a place to sleep.
- A YWCA takes children and has ESG funding and does transitional housing and it is limited in the number of people they can take and they are full and may have scaled back.
- HOPE always has a waitlist for women.
- Dismas House receives ESG grants.
- On the Coordinated Entry list for this county, there are approximately 100 people listed. There are no current openings for Oaklawn for PSH of their 100 units and they are constructing 60 more.

- Dismas House has a hard time finding permanent residencies for their residents because they are felons. Felons must go to slumlords and people who take advantage of them because they cannot get to any housing.
- There is generally a need for permanent housing. People with felonies cannot get into public housing at all.
- Drug felonies prevent people from getting housing even if they are 15-20 years ago.
- There is not enough permanent affordable housing in the area. The area is building a lot of luxury condos but none of the people served will live there.
- The lack of housing stock is allowing landlords to pick and choose and not rent to people with criminal histories. They can be very selective and they are.
- There is nobody who will take sex offenders.
- For the unsheltered in the area, there is a lack of permanent supportive housing. Because this is lacking, there is nowhere to address anyone with other interventions.
- The HMIS System is in place here and many of the organizations are participating. HMIS still has flaws--there is housing that will pass inspection that should not pass inspection.
- There is the potential for somebody to lose out on their deposit for fighting the violation. Fair housing at Notre Dame has provided assistance.
- A \$400-500 deposit for somebody who has been homeless for a year is a difficult thing to come by.
- Landlords do not want to rent to Section 8. The capped rent can cause it to be difficult to recruit landlords.
- There is less supply and the landlords can be picky.
- Notre Dame legal clinic is a good resource, but it is a limited resource that cannot fight for all homeless people.
- The City just passed a law for landlord inspections.
- Youth Services (?) also receives ESG funding.
- There is a need to stabilize families so that children are not bouncing from school to school. One of the schools had a 77% mobility rate with students bouncing between schools. This contributes to the academic gaps in the City.
- Indiana Legal Counsel has an office that did a pilot project in Marion County to give legal representation to people being evicted and negotiate the process. This leads to some housing stability.
- The people getting evicted were once about the bottom 12% of people on the socioeconomic ladder, but now it is moving up the ladder.
- People at eviction hearings typically do not know how to handle the court hearing and are often stressed out.
- Bridges to Poverty works with employers to retain workers, and even for workers the #1 issue was housing and it impacted their ability to keep their job.
- The LGBTQ Community in the area also needs housing and many people in this community are also homeless. The main provider of services to the LGBTQ Community is HR Jung
- NIMBYism is a problem. It leads to volatile and hostile meetings that leads to the end of the Gateway Center.

- There is no site for the Gateway Center and nobody wants it in any of the sites. There is no space to put it and businesses and residents continue to fight it.
- The bulk of Emergency Services in South Bend. The people who are needy in Mishawaka come to South Bend.
- There may be a perception of South Bend residents that there are a series of homeless service providers and they do not want another one there instead of Mishawaka.
- There is always a weather amnesty season with different stops along the way that can protect people, and the day the weather amnesty ends, people are put out on the street.
- There is a big push back against sober or transitional living at all. Where people are trying to deal with their substance abuse disorder, City Council denies zoning.
- The City Council and the local media will continue to propagate stigma on recovering addict communities.
- There is also an attitude that if something is built for homelessness or recovering addicts, people will come from elsewhere to utilize the services.
- The Mayor has put together a task force on social services.
- The seven pods were donated for free, at first to the Center for the Homeless, and relatively low City funds were dedicated to using this.
- The pods have now been sitting on main street for a year. This is the permanent supportive housing that has not been built. The NIMBYism may have caused this to take a step back.
- The homeless service providers have been trying to plan for next winter's weather amnesty, and the financial constraints are too high so it is difficult for people to run the system.
- In the previous year, when the City dropped below freezing, there were no warming centers. The City needed to open up warming centers.
- There is a need for an Emergency Management program if the City does not open the Gateway Center.
- Weather Amnesty is perceived as the emergency solution, but the organizations that run weather amnesty cannot use it as an answer. The organizations are worried that their clients may suffer because the City will not act.
- The City experienced the growing homeless population for an extended amount of time but the issue only broke through locally when there were 35 people living in tents under the bridge.
- The Gateway Center is necessary not just for shelter but also for trauma-informed care. The plans were for about 50 beds.
- Permanent Supportive Housing (Oliver Apartments) opened up recently.
- Without an intake center, open units cannot be found even if they are open. Even based on the VI-SPDAT
- Life Treatment Center offers beds for Homeless Veterans and so does the Homeless Center. They are just for men. There are 24 beds with only 16 beds full. Over the last few years, the numbers of people using beds went down. There is about a 75-76% success rate, and the VASH vouchers contributed.
- There are veterans with intersectional identities that will not be welcomed in the same way. Additionally, female veterans do not have the resources of male veterans.
- In many parts of the City, there are more renters than homeowners. There is a wealth gap and subsequent homeownership gap.

- There is a perception that the Housing Authority is not present in the community.
- Youth Services Bureau, Center for the Homeless, and AIDS Assistance both receive ESG funds.

DRAFT

DIVERSITY / HUMAN RIGHTS

St. Joseph County Housing Consortium
2020-2024 Housing & Community Development Plan and
Analysis of Impediments to Fair Housing Choice
April 23, 2019 9:00-9:45 a.m. County-City Building

Name

Department / Office

Email

Cherra Peate

Luis Gonzalez

Crystal McCain

Christina Brooks

Mayor's Office

Diversity & Inclusion

Human Rights

ODI

On file

On file

On file

On file

On file

On file

City of South Bend, Indiana

FY 2020-2024 Five Year Consolidated Plan and Analysis of Impediments

Interview with Diversity and Human Rights

Tuesday, April 23, 2019 at 9:00am

In attendance: Cherri Peate, Mayor's Office; Luis Gonzalez, Diversity & Inclusion; Crystal McCain, Human Rights; Chrstina Brooks, Office of Diversity & Inclusion; Walter Haglund, Urban Design Ventures, LLC; Brandon Wilson, Urban Design Ventures, LLC

The following was discussed at the meeting:

- Crystal McCain - Takes charges of discrimination where housing is one of the areas that they deal with
 - There are calls to her office all over the County and beyond regarding housing discrimination
 - They are a City office but since 2017 they have had jurisdiction over the County.
 - The biggest area of discrimination in their office is employment.
 - There is a human relations commission board that decides whether a complaint is an instance of discrimination. There are mayoral and council appointees.
 - There will be a big housing committee event on Thursday. A rep from HUD will come in to train people in the morning and there will be a code enforcement panel in the afternoon. The project is to help grassroots people know their rights.
 - The board holds study circles and has a women's committee.
 - People do not necessarily know where to turn for fair housing violations until they experience one, but the office will gain exposure through referrals.
- The local reconstituted NAACP has a housing committee. The City is in the process of working with the NAACP to support each other.
- The City does not have an Urban League, although they used to.
- Sheri Petes - Director of Community Outreach for the Mayor's office. Also advises the Mayor on appointees for the 30+ boards.
 - The office has been very intentional in making sure the boards represent the neighborhoods that they make decisions on behalf of.
- The offices are beginning to track the diversity of the boards and commissions so they can report on the growth of diversity in this area in the future.
- Some of the appointees must also have different political affiliations of the mayor so they must cross the aisle. The tracking has occurred in the last 6 months.
- There is an ongoing roundtable with community leaders, and this includes the Hispanic/Latino community. There are quarterly meetings. At the most recent meeting, there were conversations about the living conditions of migrant farmworkers which resulted in the Rental Registry (?)
- The amount of migrant workers depends on the season. Some of the migrant workers live within the City limits and others outside.
- Luis Gonzalez - Diversity and Inclusion fellow
 - The Hispanic community is well-connected because of newspapers and radio stations on the West Side.

- Christina Brooks - Diversity and Inclusion Officer
 - Position created out of an Executive Order in 2016 where there was a focus on diversity and inclusion in the internal and external workforce, community, purchasing/contracting, and the MWVBE/Section 3 requirements.
 - The City has a diversity and inclusion plan where they have identified 3-5 specific goals in each area. As of last year, 85% of those goals were achieved. Now, it may be closer to 90% with the completion of the disparity study.
 - There has been an MWBE ordinance on the books since 1983, but this is the first disparity study to create some accountability.
 - They have been working to create race and gender neutral measures, and they have been working to fund the West Side Small Business Resource Center at Project Impact which is the only small business center on the west side. They support businesses at all levels from aspiration to scaling. The City has partnered with them for a year and worked to ensure they are sustainable and stable nonprofit.
 - There are some key anchor organizations that hold the Hispanic community together. La Casa de Amistad is very instrumental in bringing different Latino groups together for common causes. There are a number of legal resources - Rudy Montarosa's law firm provides legal advice.
 - Mexico and Central America are the two areas of the Hispanic world most represented in the area. La Casa offers a citizenship program that is global and works with people from all over the world.
 - There are an increasing number of Venezuelans coming in due to the Political Crisis.
- Recent population growth in the region is from immigrants.
- Aladeen DeRose (sp?) ADA compliance officer and HRC attorney.
- Community members have expressed concern about the new residential development around the university that is very expensive. That has driven a lot of people who were LMI homeowners out of that area. There were three homes on the corner of Tweakingham and 23 that were LMI rental properties and they were demolished. In place, townhomes went up at an average cost of almost \$1 million.
 - The amount of new homes that have been spreading from the southern border of the University into former LMI neighborhoods has created a juxtaposition between Section 8 housing and luxury housing. This has caused a lot of tension in neighborhoods around the university.
 - The university doesn't own these properties and they are in the City of South Bend. This housing has been developed by private developers.
- Short-term rentals are common throughout football season. They were previously residential rental properties that were affordable to people. They were converted for game day because landlords are making more.
- Renting by bedroom happens, largely around the universities.
- There were one-for-one replacements on the Eddy Street Phase I development. There was a challenge in making sure the developer kept to these agreements. The property values skyrocketed and forced out the Low-Income people in the neighborhood, so the market also caused some of these issues.

HOUSING DEVELOPERS / PROVIDERS

St. Joseph County Housing Consortium

2020-2024 Housing & Community Development Plan and

Analysis of Impediments to Fair Housing Choice

April 23, 2019 11:00 a.m.-12:00 p.m. SJC Public Library-Main Branch

Name

Organization

Email

Sy Barker

466 Works CDC

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Anne Mannix

Neighborhood Development

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Andy Pace SR

PACE BUILDERS INC

ANDY.PACE.SR@PACEBUILDERS.COM

Kathy Schwath

Near Northwest Neighborhood Inc

nndirector@nearnorthwest.org

Jim Williams

HABITAT FOR HUMANITY

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John Gibbons

Hurry Home

john@hurryhome.io

Michele Brown

South Bend Heritage

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MARCO MARIANI

SOUTH BEND HERITAGE FOUND

marco.mariani@sberitage.org

Tina Patton

Cross Community CDC

tpatton@indtrust.com

City of South Bend, Indiana

FY 2020-2024 Five Year Consolidated Plan and Analysis of Impediments

Housing Providers

Monday, April 23, 2019 at 11:00am

In attendance: Sy Barker, 466 Works; Anne Mannix, Neighborhood Development; Andy Place, Sr., Place Builders, Inc.; Kathy Schuth, Near Northwest Neighborhood, Inc.; Jim Williams, Habitat for Humanity; John Gibbons, Hurry Home; Michele Brown, South Bend Heritage Fund; Marco Mariana, South Bend Heritage Fund; Tina Patton, Cross Community CDC; Walter Haglund, Urban Design Ventures, LLC; Brandon Wilson, Urban Design Ventures, LLC

The following was discussed at the meeting:

- South Bend Heritage has 400 units of affordable housing that they own, manage, operate, and it's across the full spectrum of re-entry, elderly, homeless, etc.
 - They manage LIHTC, use federal funding for contracting, acquisition/rehab, foreclosure prevention and counseling, down payment assistance programs, large-scale projects and new construction, beginning a new phase for PSH
 - They manage Rebuilding Together, which is for senior elderly disabled, manage Northeast Neighborhood Revitalization Organization which has done the development around Notre Dame
- Anne Mannix - Housing Consultant, has done several tax credit developments with South Bend Heritage and Historic Tax Credits as well
 - 466Works has also done work with construction
- Sai Barker - 466Works CDC. Their strategic focus is quality affordable housing. The organization is three years old. They have been contracted to build new houses based on the CDBG Grant received from the City.
 - There are currently plans to build five new single family Owner-Occupied houses. They are concentrated in the Southeast.
- Tina Patton - Board of Cross Community CDC - They are also a new organization in the Near Northwest Side community. they are focused on a 4-5 block area. They will be building single family homes. They will be building 5-7 homes.
- Andy Place - Place Builders are Local builder and developer who has worked with many of these organizations. On the board of the State Housing and Community Development Authority.
 - Mainly works on single-family houses. He builds 40-60 units per year with approximately 10 in the City and approximately 15 in Mishawaka.
- Kathy Shuth - Executive Director of Near Northwest, 40 year old neighborhood-based CDC and the most effective resources for them have been CDBG and HOME dollars. They do either acquisition-rehab or homeownership, and they have 7 units and complete 5-7 units a year.
 - They also engage with community members in the area. Near Northwest has some of the strongest successes in the City, but also some of the greatest need.
- Jim Williams - Habitat for Humanity. They have been working here since 1987 and have built 220 single family homes since then. 85% of families still live in their Habitat House. 10% of the houses have come back for foreclosure.

- They partner with Rebuilding Together and South Bend Heritage for rehabs and have built net-zero. They require sweat equity and provide a 0% mortgage. They provide an aging in place program so seniors can live in their home longer.
 - They also do a lot of work with Mishawaka.
 - They get AHP funding.
- Jon Gibbons - Founder of Hurry Home. Focus on renters becoming homeowners with the housing that costs \$70,000 or less where banks would not do mortgages.
 - It is hard to find specific evidence of the banks avoiding \$50,000 homes at the micro level, but this is a national trend.
 - The City has given some money to act as default insurance for investors, but that is all.
- Many of the houses for less than \$70,000 are often one-bedroom and have no garages. But there are many more 2 or 3 bedrooms in various states of disrepair that are available.
- Houses cost \$180,000 to build, but appraise for \$115,000 so it creates a gap in the mortgage and it stops people from purchasing.
- The HUD Income Restrictions will also create a very small range of incomes where somebody can qualify for a mortgage or some other financial product.
- There do not seem to be high vacancy rates on the West Side.
- First Source frequently participates in affordable housing and applying for AHP Grants or Down payment Assistance.
- PNC is also willing to do affordable housing work in the City, and they are also a member of the FHB and willing to give grants to 466Works. They may be involved in the CDFI.
- The Mutual Homes housing Co-op has a 90-person waiting list.
- There are many neighborhoods that have original homes that are about 120 years old and have many maintenance needs. Existing homeowners have repairs that they cannot afford, and investors cannot afford to make the repairs either.
- Rentals are primarily single-family rental houses and the quality of the single family rentals can be very poor. The amount of money it costs to renovate a property like that far outweigh the return on investment. Many of the families that live in these places do not have the capital to repair them.
- There is no supportive service for people that have mental health issues, which can lead to disruption.
- There is a scattered site model in the city for PSH. This can become a problem for somebody who may need more services.
- It is difficult for the Housing Authority to get landlords to participate in Section 8.
- There are investors buying up property in large amounts from outside.
- South Bend Heritage tries to work with its residents to make arrangements and buy some time for people in bad situations where they may be evicted.
- There was some talk about creating land banks to disrupt the tax sale process in the State of Indiana. This failed. Locally, the County makes a lot of short term money off the tax sale and wants to continue having tax sales.
- There is state legislation for land banks. It is Indianapolis-focused, but it may have been expanded for the whole state.
- There are provisions to convey properties from the tax sale to local nonprofits.

- For a number of years, nonprofits could approach the County with a list of properties that they were interested in. The County no longer allows this and nonprofits go through the full, legal public process.
- Legislatively, there was a shift in tax credits that led it to more affluent communities. This can lead to a "Moving to Opportunity" situation, but that leaves South Bend out of the loop.
- Workforce housing is contentious because of the cost.
- In South Bend, sewer tap-ins were expensive because the streets needed to be milled and paved and a plumber had to be on-site with the excavator. This rose the cost from \$1,500 to \$6,000.
- Habitat finds it very difficult and expensive to build in South Bend due to the sewer tap in prices and other regulations.
- Habitat has been building net-zero houses.
- South Bend gives tax abatements and TIF money, but does not often waive fees.
- Barriers to affordable housing include the lead cost, which must be figured into acquisition and rehab.
- Habitat has recently gotten all of its people trained on the lead abatement.
- Nonprofits face other barriers and issues that other private companies do not face.
- Locally, money gets allocated based on putting the full amount into the property, rather than leveraging and layered funding. The City does not incentivize leveraging.
- Appraisals are another issue. The appraisers must look at the comparables and they require some education to notice the return that is needed on the Habitat zero energy homes or something comparable to that.
- The City's policy has shifted toward incentivizing rental housing.
- The neighborhoods with the highest need for housing are also the neighborhoods with the most expensive rehabs, so the money put into these neighborhoods will not go as far.
- Minneapolis Habitat is doing some very progressive things and providing mortgages to non-Habitat families.
- Permanently affordable rental housing is also needed.

ADVOCACY GROUPS

St. Joseph County Housing Consortium
2020-2024 Housing & Community Development Plan and
Analysis of Impediments to Fair Housing Choice
April 23, 2019 3:30-4:30 p.m. SJC Public Library-Main Branch

Name

Organization

Email

WILNER CURSIC
Hally Tobolski
Juan Constantino
Regina Williams-Preston
JAMES FLORES
Michael Patton

~~INSURANCE~~
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La Casa de Amistad
South Bend Common Council
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City of South Bend, Indiana

FY 2020-2024 Five Year Consolidated Plan and Analysis of Impediments

Interview with Advocacy Organizations

Tuesday, April 23, 2019 at 3:30pm

In attendance: Wilmea Cusic, IN*Source; Hally Tubulski, Logan; Juan Constantino, La Casa de Amistad; Regina Williams-Preston, South Bend Common Council; James Florek, Catholic Workers; Michael Patton, Cross Community; Walter Haglund, Urban Design Ventures, LLC; Brandon Wilson, Urban Design Ventures, LLC

The following was discussed at the meeting:

- Wilma Cusic - IN*SOURCE, advocates for children and young adults with disabilities.
 - People with disabilities don't have decent places to live. They are a parent-training center for children with disabilities.
 - They also deal with developmental disabilities.
 - Some parents passed their disabilities on hereditarily, so In*Source could provide some education for these parents too.
 - They work with the Bureau of Developmental Disabilities. Affordable housing for people with disabilities is important, and it is part of the reason for supportive housing because it is less expensive.
- Cheryl Ashe - Community Advocate, works with Ex-Offenders and re-entry
- There is a push among landlords and the Housing Authority to pay for utilities entirely on the part of the tenant, even when the wiring is incorrect and the electric bills are too high
- Insulation in public housing is extremely poor and the temperature must be increased or the population is using space heaters
- On the East Side, rents are being charged on a per bedroom basis so landlords can rent to Notre Dame students to get more money
- There is a lot of purchasing of small houses, tearing the house down, and then building a much larger house in the Eastern area
- Sex offenders who come out of prison have ten years on the register or lifetime on the register. They cannot live within 1,000 square feet (between 2 1/2 and 3 blocks) of the property line of a park, school, youth-oriented center, or daycare facility
 - This makes it very difficult for these people to find housing, and it also makes it impossible for sex offenders to stay in certain homeless shelters
 - There are people who will become homeless because they are a sex offender
 - There have been cities that have addressed this issue
- The recovery house that is coming in to the area is grouping recovering addicts together, however they may not be receiving treatment.
 - The problem may be that the Oxford Houses are too large for these zoning types.
- Mishawaka had three housing co-ops built in the 60s. South Bend has two co-ops built.
 - Co-op housing is cheaper than single family housing, especially in regards to paying for repairs.
- It would benefit micro-enterprises to have low-rent places to sell their products

- There is not really housing choice for Moderate-income people, and their choice is only a single-family home.
- The people at the library would frequently get questions from people on land contracts. They would go to the library to look through the legal books.
- Jim Floreck - Catholic Workers House/Community Forum for Economic Justice
 - They own houses that are owned by an LLC. They have two residences for men and women with volunteer staff. They house about a dozen men and women for varying lengths of time.
 - They provide both transitional and permanent housing.
 - They have a house for people to eat breakfast and take showers. It serves anybody but it's targeted to the chronically homeless.
 - They do not rely on public funds. They are located on the same block as Dismas House, and the women's transitional housing is also on this block.
- Regina Williams - Found that neighborhoods that saw more of the development and funding came from neighborhoods with CDCs
 - Paid CDCs got more work done and volunteer ones were not able to get the same accomplishments. Though they got 501(c)(3) status, it made it more difficult
 - Odom Community Developers was just founded for the farther west side, long-term plan is to build 28 houses and repair 60
 - There are food deserts in the area and there may be some way to address them with CDBG money.
 - There is also a need for nutrition education in the City.
- Logan Center provides housing for people with disabilities.
 - Logan tries to group together people with disabilities that can all live together. But they have had issues finding landlords that will accommodate these whole groups.
 - As more people get off the waiting list for disability housing, more people are looking for housing and there are less ADA accessible and other accessible houses on the market.
 - It is a challenge to find much of the appropriate accommodations.
 - If they rent the facility, it is harder to put in the accommodations. They are much more likely to put in accommodations and modifications in the houses they own.
 - They have 7-8 Logan-owned group homes. All are in South Bend. There are staff at these homes.
 - There are also supportive living sites that are unstaffed with smaller amounts of roommates (3-4) that are not fully staffed in Mishawaka.
 - Logan tries to find affordable 3 bedroom houses and group employed or employable people together that can also access public transportation with that location.
 - There was pushback from neighbors for accommodations in Mishawaka, but this may have been HOA more so than zoning.
- As a senior, it is much easier to get funding to modify housing than it is for others. Real Services provides funding.
- Juan Constantino - La Casa de Amistad is a community center for children and youth.

- They see lots of redlining on the west side where they force people onto the west side to get a cheap \$20,000 house. The person they were paying to purchase the home is on a land contract and they no longer own the home and are kicked out.
- They partnered with Tusly Harper Noca to do free consultations for the people who have been kicked out of their houses due to landlords with land contracts.
- New immigrants that come into the area are taken advantage of. They have up to 8-12 people in the house. La Casa de Amistad is trying to find new housing for them.
- They are also trying to work with Hurry Home to get people to purchase properties. They will also recommend people to Judith Fox.
- Rudy Montarosa is on their board and he is a law and immigration attorney. He is not so much a housing lawyer.
- They are looking to start a program to fund a larger legal clinic with more legal resources to help offset legal costs for the attorneys that have been helping the Latinx community. They will also provide interpreters. They have five fulltime bilingual staff.
- The Latinx population in the City of South Bend is mostly Mexican. They are seeing an increase in immigrants from Guatemala and Honduras. The number of Venezuelans are also increasing.

DRAFT



CITY OF MISHAWAKA- DEPARTMENT OF PLANNING AND COMMUNITY DEVELOPMENT

Public Hearing

2020-2024 Five Year Consolidated Plan

April 25, 2019

Sign in sheet

NAME	ORGANIZATION/ DEPARTMENT	E-MAIL ADDRESS	PHONE NUMBER
Ken Prince	CITY OF MISHAWAKA, PLANNING + COMMUNITY DEVELOPMENT	KPRINCE@MISHAWAKA.IN.GOV	(574) 258-1625
Dave Wood	City of Mishawaka, Mayor	dwood@mishawaka.in.gov	(574) 258-1601
Brian Thomas	CITY OF MISHAWAKA FIRE & EMS	BTHOMAS@MISHAWAKA.IN.GOV	574-257-0621
Jim Schrader	MISHAWAKA UTILITIES	JSCHRADER@MISHAWAKA.IN.GOV	574-258-1633
Ginny Fras	Mishawaka Utilities	Vfras@mishawaka.in.gov	574-258-1645
Mary Ann McNamara	Housing Authority	maryannm@misha.org	574-258-1659
Brendan Devitt	Center for the Homeless	bdevitt@csh.net	574-282-8700
Christa Hill	City of Mishawaka - Planning	CHill2@mishawaka.in.gov	574-258-1625

City of Mishawaka, Indiana

FY 2020-2024 Five Year Consolidated Plan and Analysis of Impediments

Interview with City Planning

Thursday, April 25, 2019 at 3:30pm

In attendance: Christa Hill, City of Mishawaka Planning Department; Walter Haglund, Urban Design Ventures, LLC; Brandon Wilson, Urban Design Ventures, LLC

The following was discussed at the meeting:

- The definition of family in Mishawaka includes up to five unrelated people
- It is difficult to know when the zoning is being violated
- The zoning ordinance is online, including permitted uses, but they are not all online
- Group homes are known as adult care homes and can include four people and one caregiver which leads to the five unrelated people
- The five people in the Adult Care Home has been applied to the rest of the City
- Requiring the fire department and police department to inspect the group home is part of the zoning ordinance. This could be considered discriminatory.
- Adult Care Homes are permitted in single, two-family, and duplex zoning areas. Single family homes are not allowed in multi-family districts.
- There is no requirement for elderly housing, even if it is in a multi-family district. The code does not discriminate on the type of people--just the size and number of units in the building.
- There are no distance requirements for housing. Only for controlled uses.
- There are restrictions for setbacks but there are variances that can be applied. This is largely to maintain single-family zoning areas, etc.
- Houses are in commercial zones, but they were existing nonconforming uses and if they were destroyed in a natural disaster, they could not be replaced with nonconforming uses.
- There is a special district for mobile homes.
- Manufactured homes can be placed anywhere as long as they meet the requirements of the area.
- There are some new commercial uses that need to be placed into the existing zoning ordinance. Microblading is the example.
- The lime bikes and scooters have come over to Mishawaka. There is no place for them to specifically be so they have just been placed.
- There is a need for bike lanes in Mishawakwa.

City of Mishawaka, Indiana

FY 2020-2024 Five Year Consolidated Plan and Analysis of Impediments

Interview with Mishawaka Housing Authority

Thursday, April 25, 2019 at 1:00pm

In attendance: Mary Ann McNamara, Mishawaka Housing Authority; Walter Haglund, Urban Design Ventures, LLC; Brandon Wilson, Urban Design Ventures, LLC

The following was discussed at the meeting:

- The Housing Authority is considered a high performer by HUD
- South Bend will port vouchers in to the Mishawaka Housing Authority
- There are Section 8 Voucher recipients that cannot find housing that is eligible
- Fair market rent is ~\$353 for one bedroom. It's \$700 in the private market.
- Fair market rents are very undervalued in the area.
- Landlords have refused to take a payment because they are going to evict tenants. The landlord would not be able to do this.
- Rent cannot be withheld in the area.
- They have 3 public housing properties, one affordable, and one tax credit. It's rare that there is a vacancy in the two latter.
- Barbie Creek has a lot of evictions. That is their family housing. They have 2-3 per quarter. It is almost always nonpayment, and they use resources to try to help people make payments.
- One public housing, Riverview, is 41 units for Assisted Living, Level I and Level II with the Medicaid waiver. Sometimes they cannot get prorated rent and security deposit.
 - The assisted living has had these fees waived.
- Their affordable housing is also 55+, Mary Phillips.
- Federal Home Loan Bank's audit of Mary Phillips showed that there were problems and five of the tenants were to be paid back \$20,000.
- The Medicaid checks go to the Medicaid Waiver for the assisted living facility. Once the public housing rent has been paid on the waiver, there is a board charge for laundry, food, etc. and they are left with at least \$52 in the bank account.
- They have a resident commissioner on their board. They had resident councils in two communities.
- The Housing Authority has 7 board members. They are appointed by the Mayor with the consent of council.
- There are currently no plans for tax credit projects. Prior to Mary Ann, there were conversations about Veterans Housing.
- Two of the housing communities are old schools.
- There are currently no VASH units.
- As of the 31st, they had 269 Section 8 Vouchers. They are eligible for 345.
- There are 299 public housing units. They are at 97% occupancy.
- There were two fair housing complaints. They went to civil rights. One, Mary Ann is not familiar with.

- The Housing Authority has tenant get a doctors note and for accommodations, and upon receipt of the note, accommodates.
- All of the assisted units are accessible 41 units out of 113 in Riverview (assisted living) units are accessible.
- Most of the reasonable accommodations are ramps, walk-in tubs, parking places up front, grab bar. Because there are only so many up-front parking places, they are first-come, first-serve.
- The units are secured but visitable.
- There are notifications of long-term visitors but nobody can stay more than 14 days.
- There are arrests and evictions out of the Barbie Creek property. It is a lease violation if there are drugs on the property.
- They have no homeownership initiatives nor FSS programs.
- Mary Ann will send Fair Housing Policy.
- Mishawaka needs to attract more people for activity at night and recreation.
- The City will be buying back some of the property from the Assisted Living facility.
- There is the need for more recreation along the rivers.
- The Affordable Housing is struggling to make money. It is owned by the City and it was either bought for \$1 or leased for 100 years. There is maintenance that needs to happen on the building but the buildings cannot be refinanced.
- People in the Affordable Housing are paying, but it is not enough to maintain the housing. It was previously a Community Development project with the City.
- The Housing Authority needs more Section 8 participants. The ones that they have do not have problems. They are inspected on move-in and move-out.

City of Mishawaka, Indiana

FY 2020-2024 Five Year Consolidated Plan and Analysis of Impediments

Interview with Mishawaka Mayor & Deputy Mayor

Thursday, April 25, 2019 at 8:30am

In attendance: David Wood, Mayor; Ken Prince, Planning & Community Development Department; Walter Haglund, Urban Design Ventures, LLC; Brandon Wilson, Urban Design Ventures, LLC

The following was discussed at the meeting:

- Mishawaka's media market is 700,000-800,000 people throughout the 5 county area and stretching into Michigan and it is the dead center of this
- Starting in the late 1970s there was development of retail, business parks, and the medical center on the north side of Mishawaka.
- At one point, this was the second largest retail center in Indiana.
- The north side of town has a growing business area on the North side. Mishawaka is traditionally blue collar when you get closer to the Downtown. Many of the factories that served them are gone.
- Mishawaka is putting money into the downtown. They have spent \$100 million on development projects including the removal and remediation of a factory.
- The high end apartments are going up in place of the factory. This is to change the demographics--north of the City has a median income of \$30k and more than half of the students in the City are on free/reduced lunch.
- The City spent millions of TIF dollars to convert an old middle school into income restricted senior housing. They have plenty of low-end housing but are trying to build more high-end and want a mix.
- There are slumlords that buy the cheaper houses and deal in cash and this is where problems arise.
- There are also people who hold onto houses after they receive them from a relative and will not sell them and let them fall apart. These are blighted.
- Blight tends to only be an individual house and has not affected whole areas.
- There used to be a first time homebuyer program but they are not equipped to carry these due to staff size.
- Habitat provides all of the training and supply of tenants so the City gives all of their money to them.
- Money spent has contributed to the President Carter project to build 23 homes.
- Mishawaka owns its own utilities and contributed to the project in that way, built surface improvements and walkways with Habitat.
- Habitat is looking to do a phase II for this. The subdivision itself has about 80 lots. They are looking to sell individual lots so it is not entirely Habitat.
- Habitat is also giving funding to the high school building trades to teach them to build.
- Mishawaka has historically grown slowly and steadily. They found that there have been more apartment complexes built and there is a higher demand. After the housing crisis, there was more demand for rentals. Over 2,500 units were constructed.

- Village Green is the largest manufactured housing community in the City. There has been a mix of manufactured housing developments that have gone well and that have not.
- This is entry level homeownership on rental lots. They will bring in about 400 new units and improve the overall appearance of the park and make an investment in infrastructure.
- Many of the manufactured home parks in the City were developed early and they are deteriorating.
- McKinley is the other manufactured home park and it is in much worse shape. It was built in the 1950s and there was no investment in the area.
- Code enforcement serves as the de facto property manager for taking care of the manufactured home parks.
- Mishawaka does not have a rental registration. They will track smoke alarm registrations.
- They do not have a registration or inspection program. The state makes it difficult for them to pursue this.
- They do not have the staff for an inspection program.
- The City has public utilities and does their own inspections for those instead of the County. Their water company also does lead inspections.
- The school City of Mishawaka has been struggling. The population of students attending has been going down.
- A priority has been building sidewalks and ADA accessibility so the kids can walk safely to school.
- The property tax cap put in place by the state has made it hard for the local government to collect money. It will be a \$10 million budget hit.
- The City will either need to make significant cuts or find new revenues.
- One of the biggest problems with the homeowners is the consent decree with the EPA and the Department of Justice. The City is bound to do sewer improvements where the City is required to do sewer improvements and it will raise sewer bills.
- The City has reduced 98.2% of discharge into the river and spent \$100 million dollars. To eliminate the last bit, they must spend \$200 million dollars.
- South Bend is allowed to discharge more into the river without making the changes and the City is pursuing a renegotiation with the EPA.
- Completing the project would raise sewer bills to \$150, which would force people to move out and make it so their sewer rates are too high.
- Because the water utility is public, people moving out of the area would cause the public utility to fail.
- Public utilities have caused problems for the entire City, and there is a lot of pressure on the electric.
- the unfunded mandates in water, wastewater, and electric to improve the environmental impacts end up hurting the low income people.
- The electric utility is not able to expand even though it is publicly owned. The State of Indiana is blocking the expansion.

City of Mishawaka, Indiana

FY 2020-2024 Five Year Consolidated Plan and Analysis of Impediments

Interview with Mishawaka Fire & EMS Department

Thursday, April 25, 2019 at 9:00am

In attendance: Brian Thomas, Fire & EMS; Walter Haglund, Urban Design Ventures, LLC; Brandon Wilson, Urban Design Ventures, LLC

The following was discussed at the meeting:

- The City has a smoke detector registry. The fire department wants to make sure everyone has a smoke detector.
- The fire department did a door-to-door smoke detector installation blitz in a neighborhood.
- The fire department is doing fairly well at getting new trucks. The expansion of the City may cause strains on the surface area.
- The City expands in both population and geographical size.
- More people go into the City than actually live in the City due to the retail and the hospital.
- Over the last several years, there has been a big improvement in fire trucks. They are also getting an ambulance refurbished and the process takes almost a year.
- The Fire Chief is pushing to have the County update the Emergency Management Plan.
- The City is rated at a 3 fire rating and is hoping to be rated as a 2. They are working diligently to improve paperwork.
- Many of the area fire departments are rated 2.
- The fire chief gets about 8,000 total calls for service. The vast majority are EMS calls.
- The EMS calls will be the hardest thing to manage in the future. The population is aging in place and may need more assistance.
- The lift assist calls have gone up significantly in the amount of time that Mr. Thomas has been working in the Fire Department.
- Now 911 and the fire service has taken over doing some of the service of carrying people and providing lift assist because people are not in the hospital as much.
- There are 115 uniformed Fire Department members. Every single one of them is trained EMS. They are full-time paid.
- There are no all-volunteer fire departments in St. Joseph County. Most are hybrid systems.
- Mishawaka has seen much greater growth than the surrounding areas, especially with the healthcare boom.

City of Mishawaka, Indiana

FY 2020-2024 Five Year Consolidated Plan and Analysis of Impediments

Interview with Department of Utilities and Parks & Recreation

Wednesday, April 24, 2019 at 10:00am

In attendance: Jim Schrader, Mishawaka Utilities; Ginny Fras, Mishawaka Utilities; Phil Blasko, Mishawaka Parks & Recreation; Walter Haglund, Urban Design Ventures, LLC; Brandon Wilson, Urban Design Ventures, LLC

The following was discussed at the meeting:

- Jim has been General Manager of utilities since 2005. There are investor driven utilities, rural utilities, and municipal utilities in Indiana.
- With annexation, the municipal utility used to be able to expand. In 2016, the law was changed and the annexation could not lead to utility expansion anymore.
- This prevents the utilities from going to the business parks for a new large business.
- The electric utilities would stimulate the growth in the business parks. Now they need to ask the rural utilities if they can supply that area, and the rural utility will not give this up.
- The REMCs (rural utilities) are privately held. The municipal utilities are not looking to make a profit and have an appointed board.
- Now the rural utilities have right of refusal to serve newly annexed land for electric utility territory.
- Before these changes, it was also easy for the utility to keep or change its rates at the current level.
- The long-term control plan and the wastewater treatment plan have affected utilities.
- The utilities are renegotiating with the EPA and DOJ because the cost is too high for taxpayers to absorb.
- The change in the amount of stormwater captured ends up being incongruent with the amount of money charged to it.
- There is a capital budget plan that is laid out for the next 5 years.
- They are putting in a new reservoir in the South End of the City to be a backup to a tank that was put in 1929 so they can someday rotate the older tank out of service.
- The utilities are expanding a new treatment and well field into the fast-growing north end of the City. There will be a new treatment facility and new well field and it will have an 11.5 million gallon/day output.
- There is a new VA Hospital and Regional Hospital that have led to significant growth north of Mishawaka.
- The growth of the City has been substantial commercially, but has grown more slowly residentially, though still growing.
- The electric in the center of the City will be upgrading to supply the right level of power for the demands of the customers. The north part of the City was already upgraded with the growth. The system in the center is outdated and you cannot buy parts for it.
- Many projects are driven by growth and by technological increases.

- The Utility system has set up an online way to pay for utilities and there is a document imaging system where the paperwork is all scanned and research can easily be conducted on a customer.
 - The billing system was outsourced to make the office more efficient. This also allows for the company to back up records. All checks are remotely captured.
 - The information can now be posted to a customer's account same-day, which has helped customers.
 - The utilities work closely with agencies in the area to help people who are struggling with utility bills. The customer must qualify to receive funds for assistance. Their preference is to not shut off utilities.
 - Their plan is to work with people on utilities and creating systems that will help people who are struggling as long as they are making a good faith effort. Nobody wins when the utility is shut off.
-
- The parks will have events every weekend until fall. There were about 5,000 people at the Easter Egg Hunt over the weekend.
 - The City has over 550 acres, 26 parks, and 6 facilities. There is an Olympic Sized pool, a golf course, and a community center.
 - Mishawaka has a substantial park system for a City of its size.
 - One of their challenges is that parks are not in the TIF district and they have trouble updating this without the funding.
 - They have a lot of free programs for people of all ages. The clientele is about 83% free/reduced lunch. They are trying to break even rather than profit and offer a good quality program for a cheap price.
 - There are free events and fees for sports or other related items. There is a season pass for the pool, golf course, tubing, and disc golf as well as daily rates.
 - The community center does not require a pass. There are 16 free recreation clubs and private contractors that offer different classes.
 - There is an auditorium that can be rented out for acts and shows.
 - They have seen a big growth in participation in the park system over the last 3 years. There were 2 recreation programs and now there are 14-15.
 - The growth of the programming has been great, and much of the youth programming is new to the area.
 - There is still a need for youth programming, but the growth in attendance has been exponential and the staff is able to try a lot of new things.
 - With a tight budget, having enough staff to continue this level of events and programming gets more difficult, especially with the upcoming property tax freeze.
 - Phil is not sure if there is a Section 504 Plan for the parks.
 - The majority of their facilities are ADA compliant, but the pool was grandfathered in.
 - The pool is 50 years old and requires renovation.
 - Rentals of picnic facilities and other smaller facilities can also source revenue.
 - The goal with the pool is to bring in enough revenue to pay only for life guards and not the overhead.

- It is challenging to raise fees for facilities and still get the crowd to show up.
- The "Senior" community center is gaining more family programming and the seniors have been pushing back against this programming.
- There is a need for park bathroom improvements.
- There is a need to educate residents on the cost of repairing the parks or building new amenities.
- The Mayor is also supportive of park improvements and has used Central Park to transform the part of the City.
- There has been progress on connecting all of the parks in the City along the river.
- Connectivity is needed between sidewalks and parks, especially for low-income families.
- The park has a free lunch program in the summer, so this motivates the need for connectivity.
- There are not many homeless people in the parks in Mishawaka.
- Mishawaka gets accused of not doing enough for homeless. They are willing to support private development in this, but cannot bear that cost.
- The parks just became a 501(c)(3) to apply for grants with the state.
- The parks built the fitness court and greenhouse with the Patronicity grant.
- There is a need for a large indoor/outdoor recreation or sport facility. There is the potential for private development with this facility.
- There is a need for a skatepark. However, nobody wants it in their neighborhood.
- There is a need to upgrade the technology in the City.



SURVEY EXAMPLES

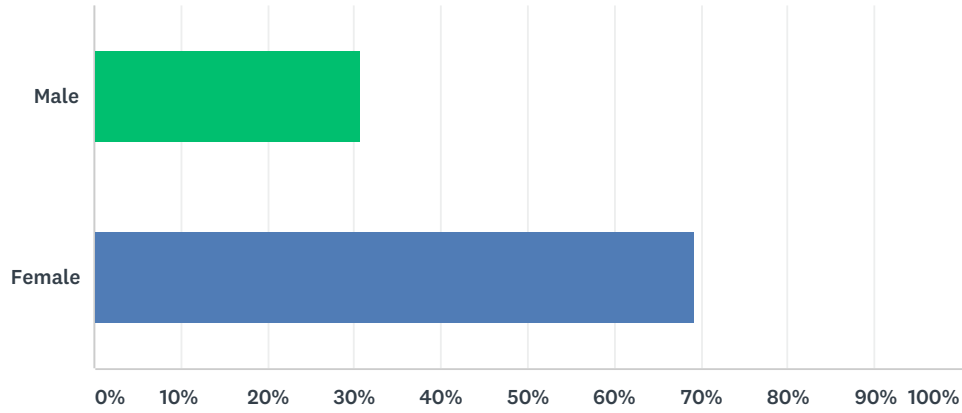
Q1 What is the postal ZIP Code and municipality where you live?

Answered: 133 Skipped: 0

ANSWER CHOICES	RESPONSES	
ZIP Code:	100.00%	133
Municipality: (South Bend/Mishawaka/Other)	96.99%	129

Q2 Gender

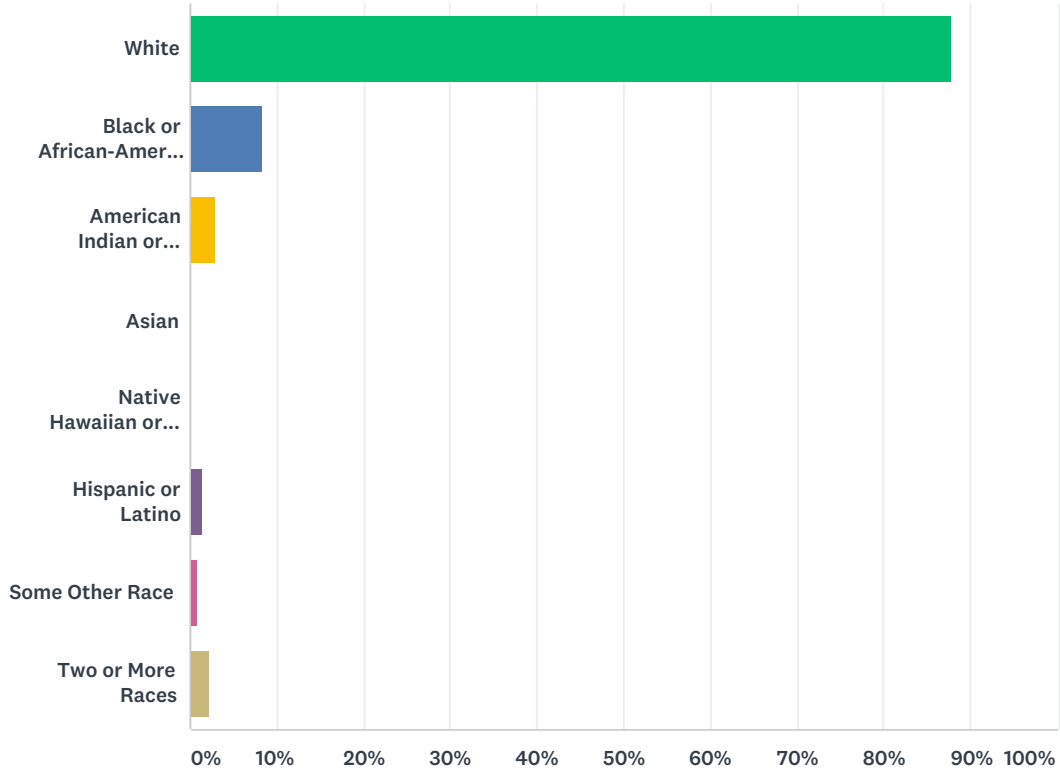
Answered: 133 Skipped: 0



ANSWER CHOICES	RESPONSES	
Male	30.83%	41
Female	69.17%	92
TOTAL		133

Q3 Race/Ethnicity (choose all that apply)

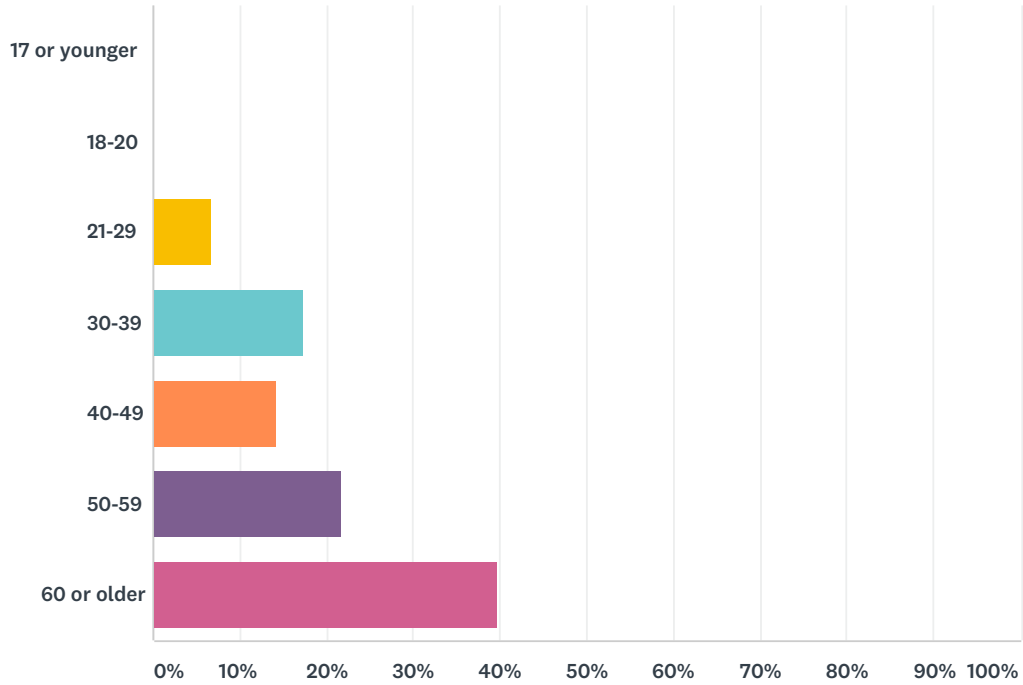
Answered: 132 Skipped: 1



ANSWER CHOICES	RESPONSES	
White	87.88%	116
Black or African-American	8.33%	11
American Indian or Alaskan Native	3.03%	4
Asian	0.00%	0
Native Hawaiian or other Pacific Islander	0.00%	0
Hispanic or Latino	1.52%	2
Some Other Race	0.76%	1
Two or More Races	2.27%	3
Total Respondents: 132		

Q4 Age

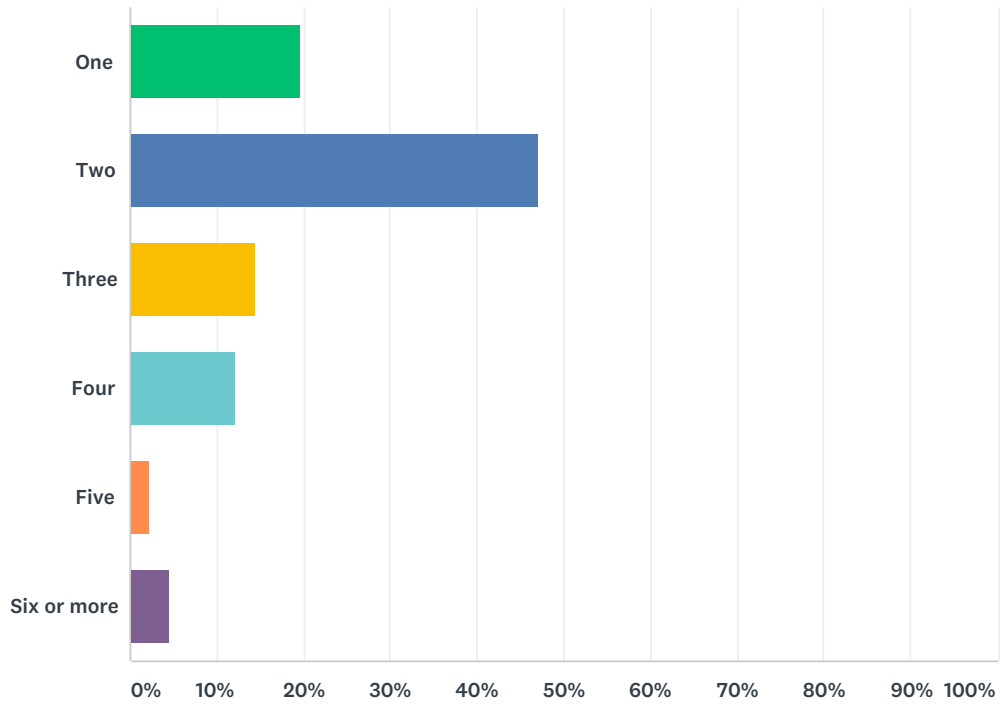
Answered: 133 Skipped: 0



ANSWER CHOICES	RESPONSES	
17 or younger	0.00%	0
18-20	0.00%	0
21-29	6.77%	9
30-39	17.29%	23
40-49	14.29%	19
50-59	21.80%	29
60 or older	39.85%	53
TOTAL		133

Q5 Number of persons living in your household?

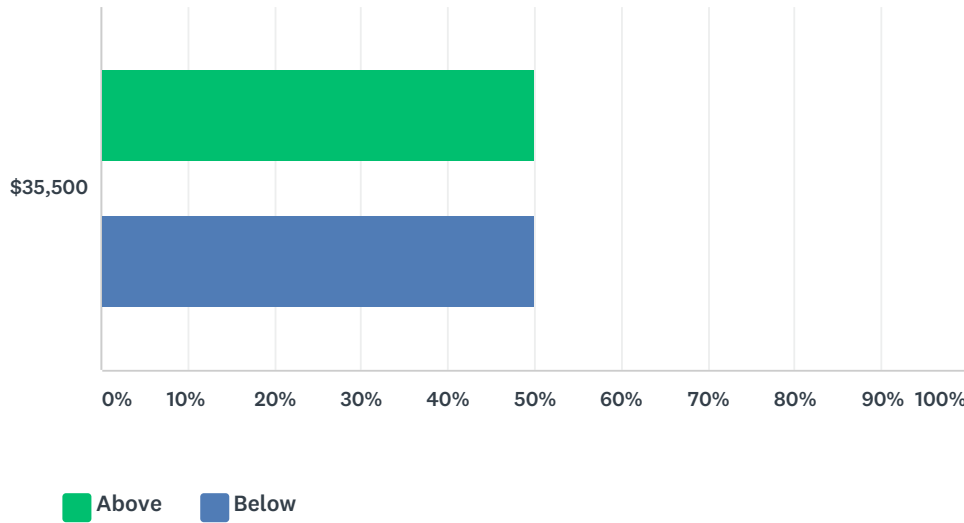
Answered: 132 Skipped: 1



ANSWER CHOICES	RESPONSES	
One	19.70%	26
Two	46.97%	62
Three	14.39%	19
Four	12.12%	16
Five	2.27%	3
Six or more	4.55%	6
TOTAL		132

Q6 If you are a one (1) person household, is your total household income above or below \$35,500 per year?

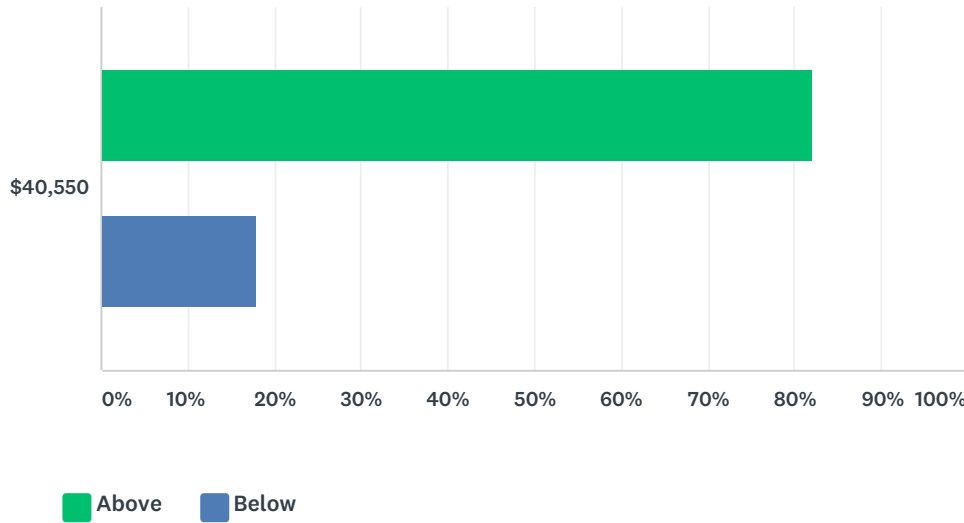
Answered: 26 Skipped: 107



	ABOVE	BELOW	TOTAL
\$35,500	50.00% 13	50.00% 13	26

Q7 If you are a two (2) person household, is your total household income above or below \$40,550 per year?

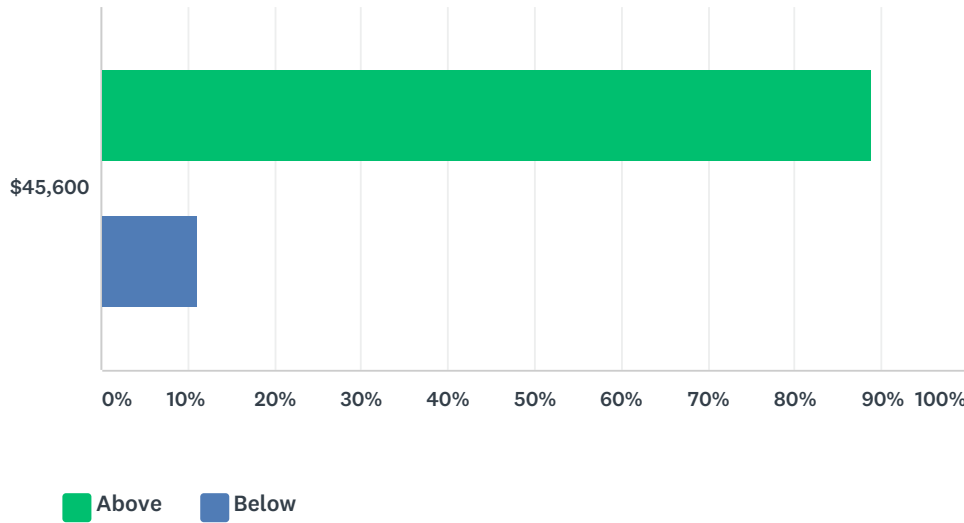
Answered: 61 Skipped: 72



	ABOVE	BELOW	TOTAL
\$40,550	81.97%	18.03%	
	50	11	61

Q8 If you are a three (3) person household, is your total household income above or below \$45,600 per year?

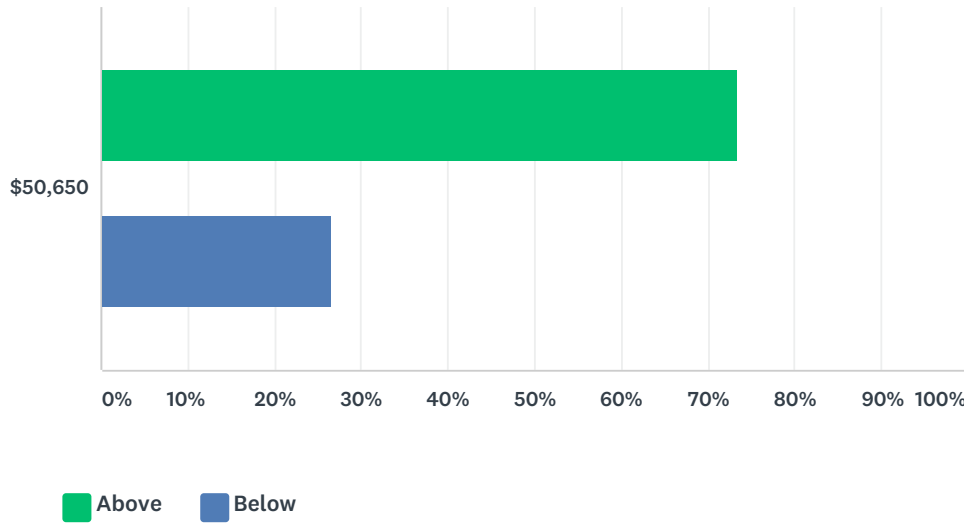
Answered: 18 Skipped: 115



	ABOVE	BELOW	TOTAL
\$45,600	88.89%	11.11%	
	16	2	18

Q9 If you are a four (4) person household, is your total household income above or below \$50,650 per year?

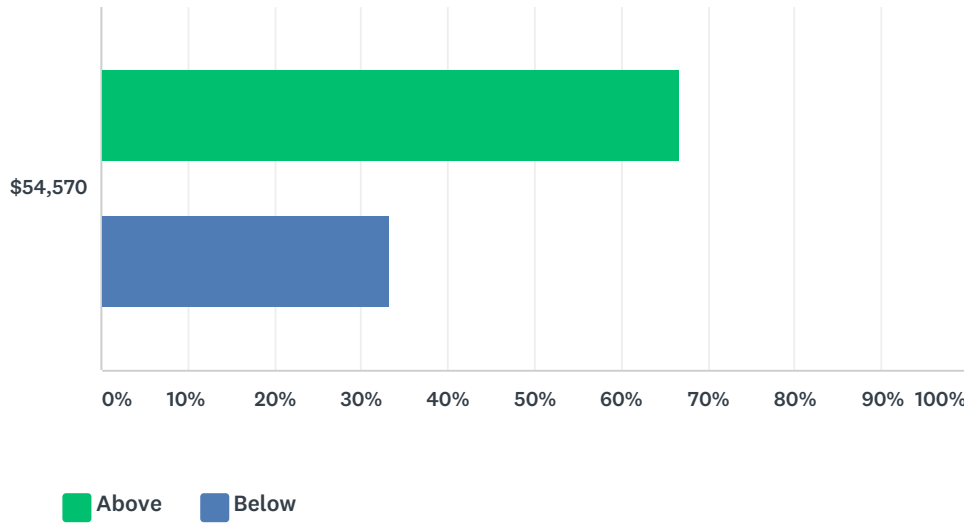
Answered: 15 Skipped: 118



	ABOVE	BELOW	TOTAL
\$50,650	73.33% 11	26.67% 4	15

Q10 If you are a five (5) person household, is your total household income above or below \$54,750 per year?

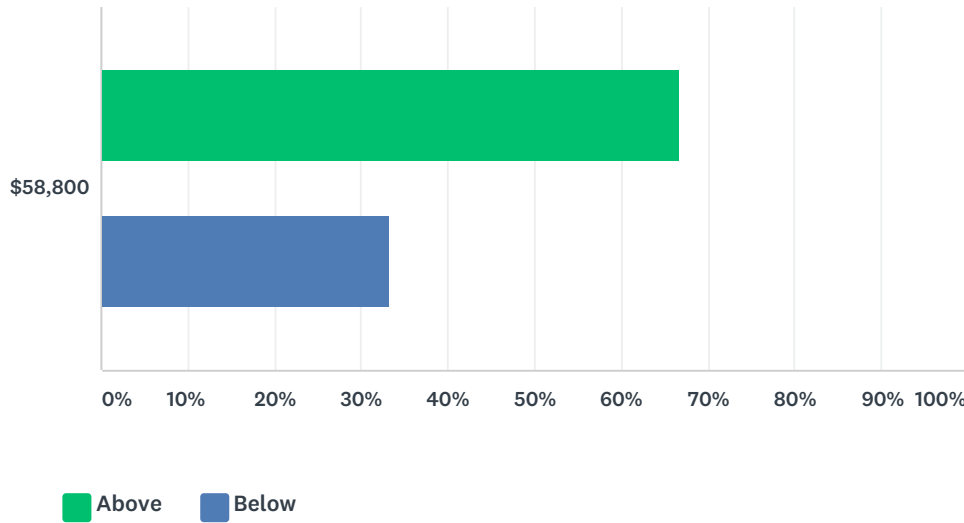
Answered: 3 Skipped: 130



	ABOVE	BELOW	TOTAL
\$54,570	66.67% 2	33.33% 1	3

Q11 If you are a six (6) person household, is your total household income above or below \$58,800 per year?

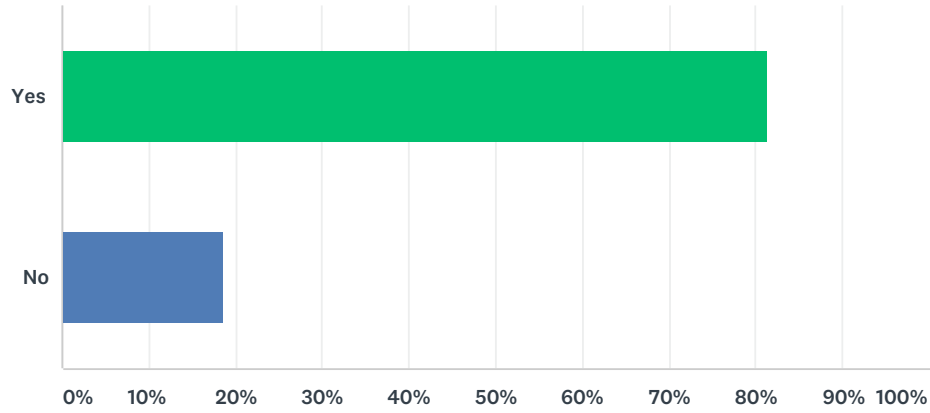
Answered: 6 Skipped: 127



	ABOVE	BELOW	TOTAL
\$58,800	66.67%	33.33%	
	4	2	6

Q12 Are you a homeowner?

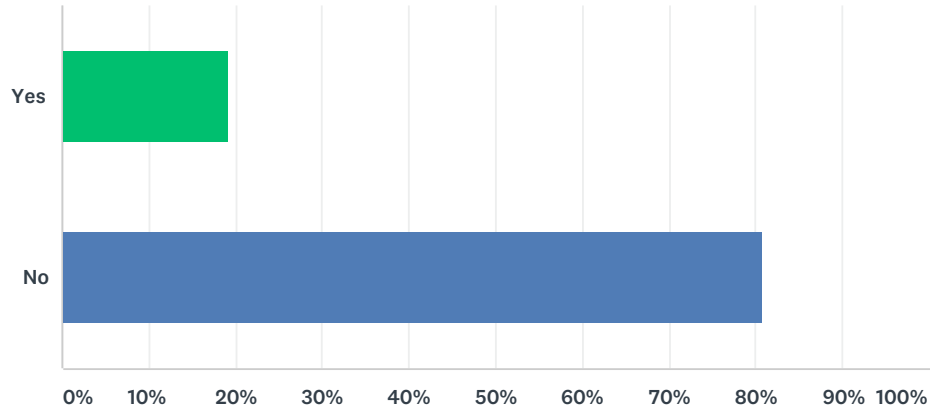
Answered: 123 Skipped: 10



ANSWER CHOICES	RESPONSES	
Yes	81.30%	100
No	18.70%	23
TOTAL		123

Q13 Are you a renter?

Answered: 114 Skipped: 19



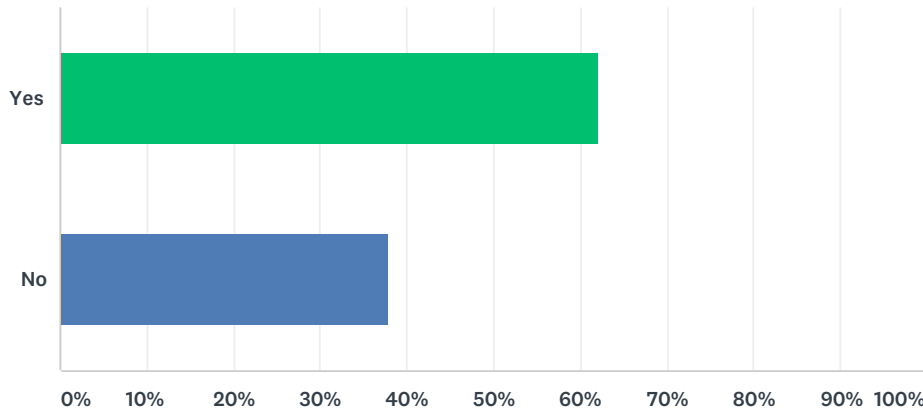
ANSWER CHOICES	RESPONSES	
Yes	19.30%	22
No	80.70%	92
TOTAL		114

Q14 Are there any housing issues in the City or County that you are aware of? If so, please list:

Answered: 84 Skipped: 49

Q15 Is there a need for affordable housing your neighborhood?

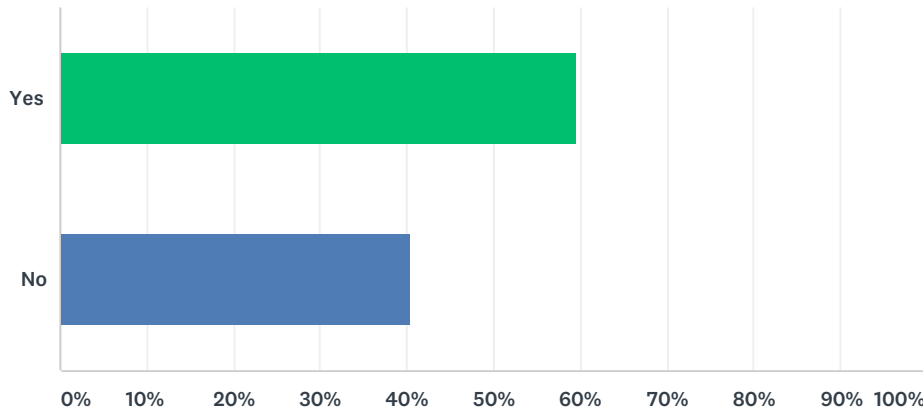
Answered: 119 Skipped: 14



ANSWER CHOICES	RESPONSES	
Yes	62.18%	74
No	37.82%	45
TOTAL		119

Q16 Is there a need for accessible housing your neighborhood?

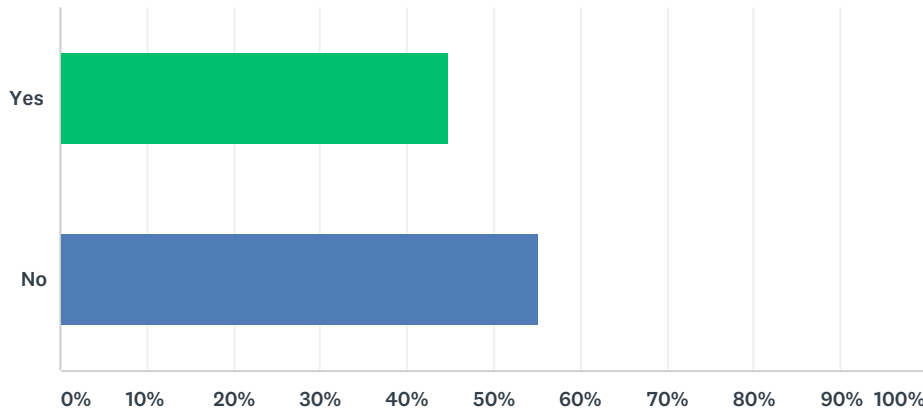
Answered: 114 Skipped: 19



ANSWER CHOICES	RESPONSES	
Yes	59.65%	68
No	40.35%	46
TOTAL		114

Q17 Is there a need for single family housing your neighborhood?

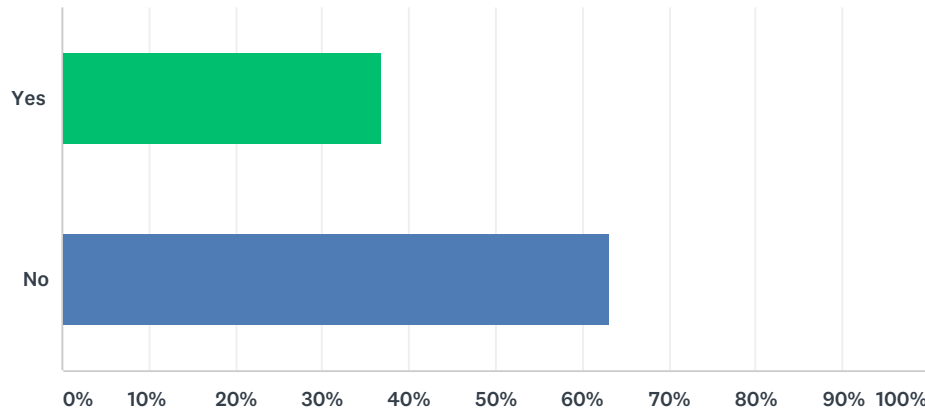
Answered: 114 Skipped: 19



ANSWER CHOICES	RESPONSES	
Yes	44.74%	51
No	55.26%	63
TOTAL		114

Q18 Is there a need for rental housing your neighborhood?

Answered: 117 Skipped: 16



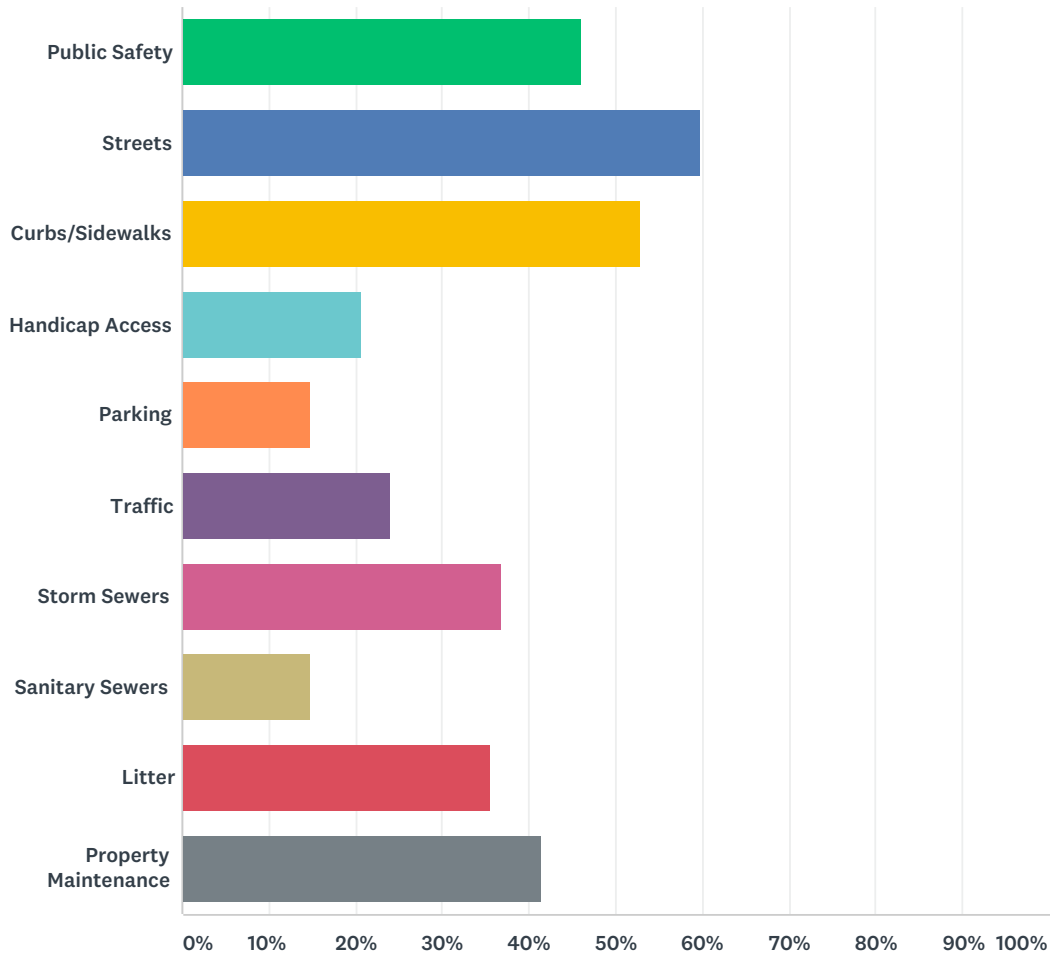
ANSWER CHOICES	RESPONSES	
Yes	36.75%	43
No	63.25%	74
TOTAL		117

Q19 Are any improvements to the recreational and community facilities in the City or County needed? Please list:

Answered: 56 Skipped: 77

Q20 Are there any problems in your neighborhood with the following (choose all that apply):

Answered: 87 Skipped: 46



ANSWER CHOICES	RESPONSES	
Public Safety	45.98%	40
Streets	59.77%	52
Curbs/Sidewalks	52.87%	46
Handicap Access	20.69%	18
Parking	14.94%	13
Traffic	24.14%	21
Storm Sewers	36.78%	32
Sanitary Sewers	14.94%	13
Litter	35.63%	31
Property Maintenance	41.38%	36

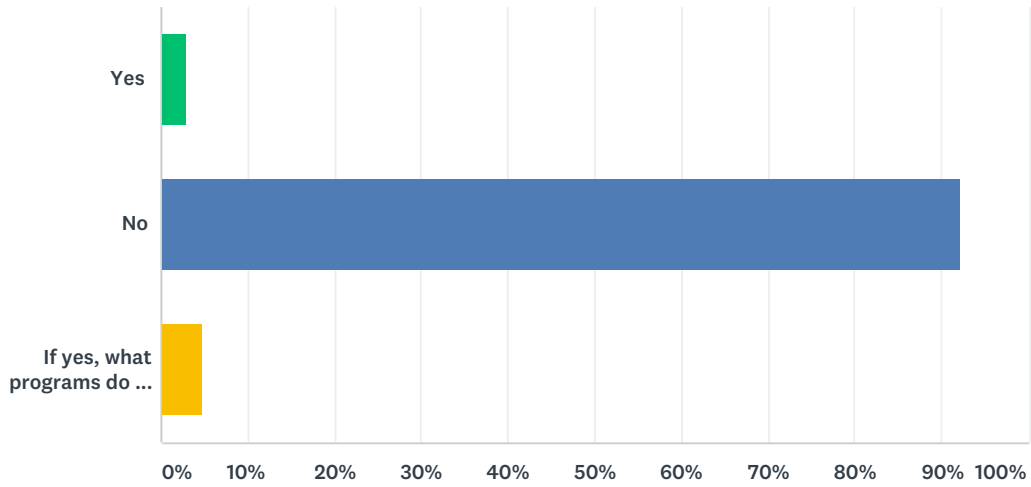
Total Respondents: 87

Q21 What, if any, medical or health care is missing or lacking in St. Joseph County? Please list:

Answered: 49 Skipped: 84

Q22 Do you use any of the social service programs available in St. Joseph County?

Answered: 103 Skipped: 30



ANSWER CHOICES	RESPONSES	
Yes	2.91%	3
No	92.23%	95
If yes, what programs do you use?	4.85%	5
TOTAL		103

Q23 Are there programs or services that are needed in the City or St. Joseph County? Please list:

Answered: 54 Skipped: 79

**Q24 Are there any employment issues in the City or St. Joseph County?
Please list:**

Answered: 47 Skipped: 86

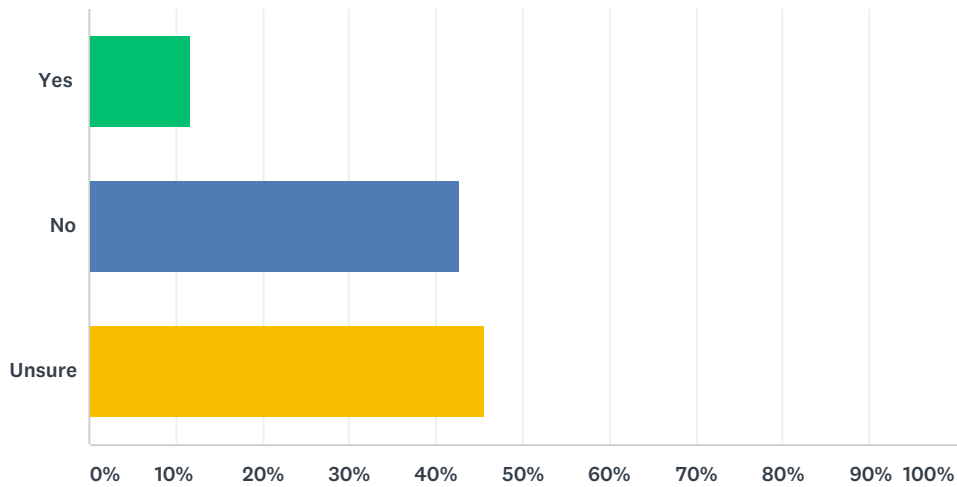
Q25 Are there any unmet housing and service needs for the homeless in the City or County? Please list:

Answered: 64 Skipped: 69

Q26 Fair Housing Impediments include any act of discrimination or barrier that might limit the housing choices of families and individuals.

Impediments to fair housing choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices based on race, color, religion, sex, disability, familial status, or national origin. In your opinion, are residents of the City or County aware of how to report fair housing violations or concerns?

Answered: 103 Skipped: 30



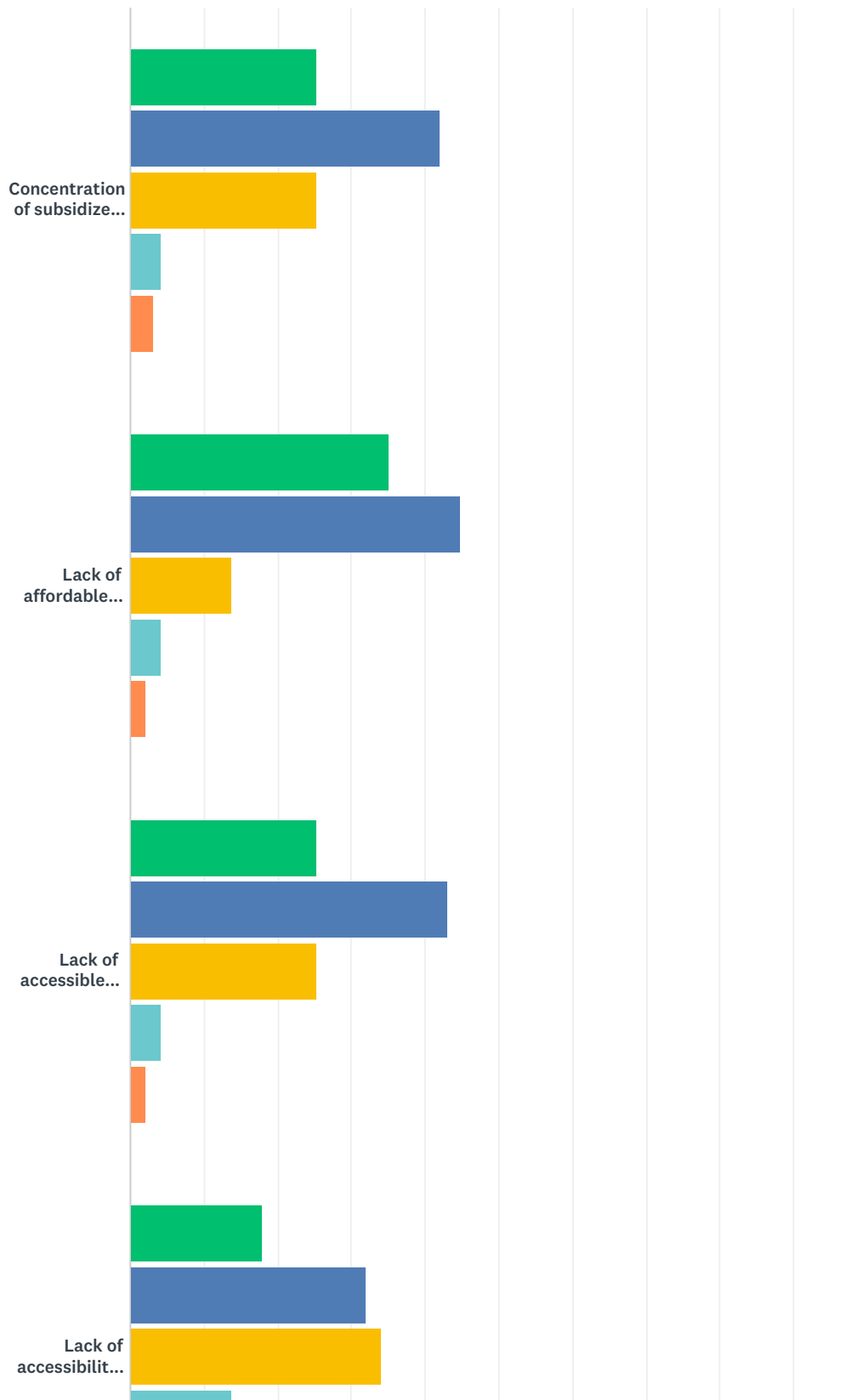
ANSWER CHOICES	RESPONSES	
Yes	11.65%	12
No	42.72%	44
Unsure	45.63%	47
TOTAL		103

Q27 What do you think are the primary reasons why fair housing complaints are not reported?

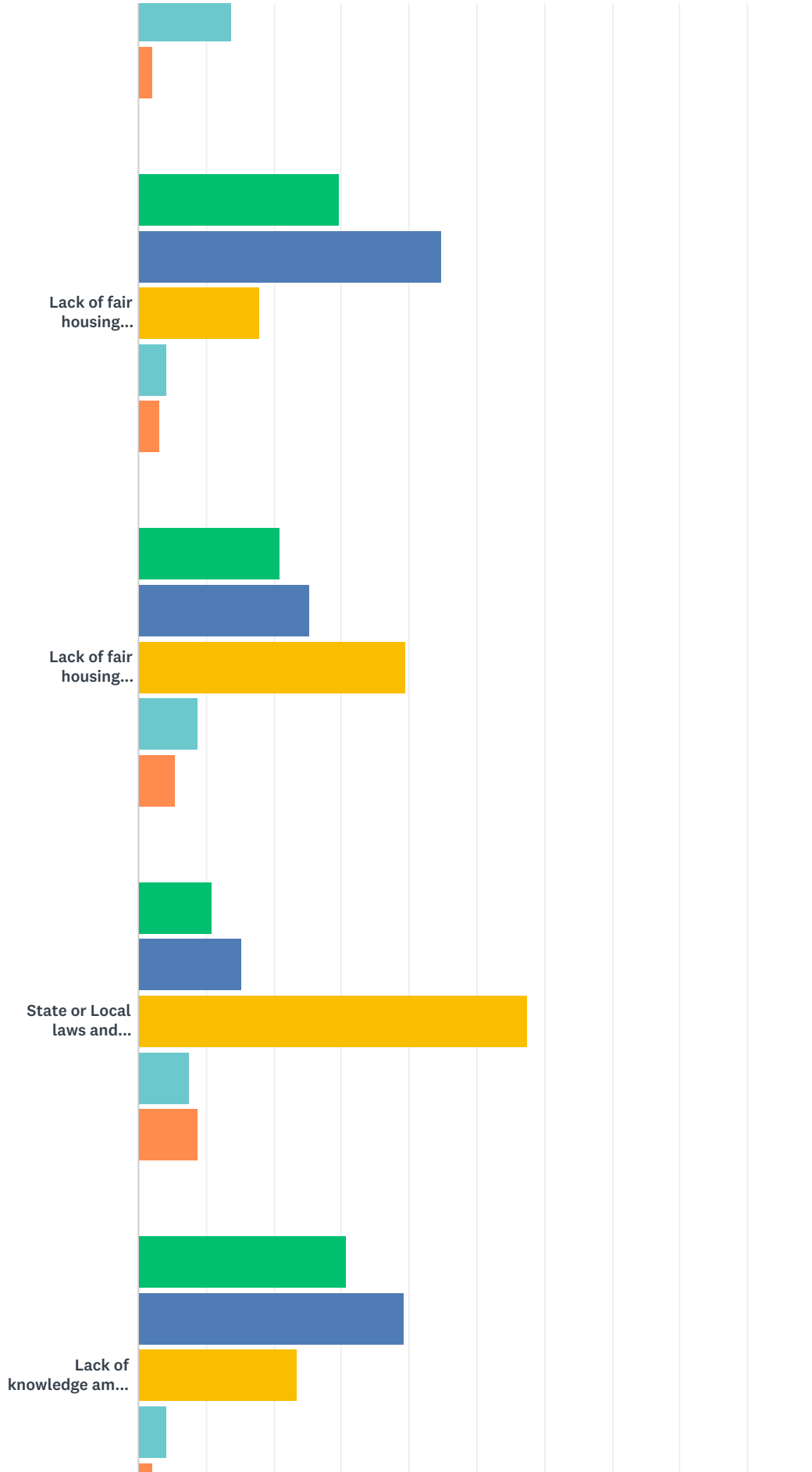
Answered: 79 Skipped: 54

Q28 Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the City or County.

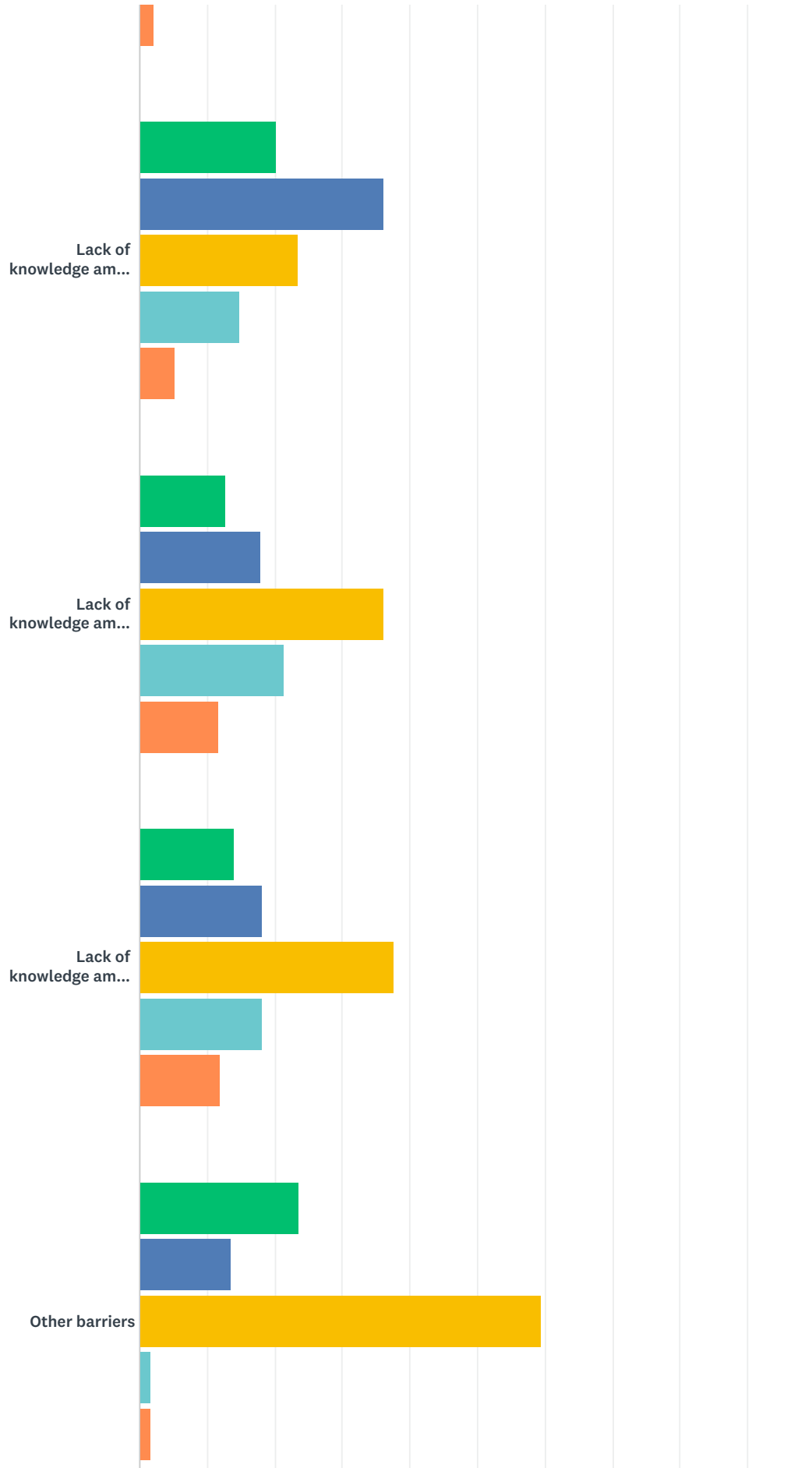
Answered: 95 Skipped: 38



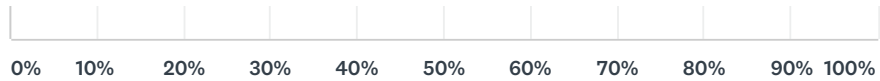
St. Joseph County Housing Consortium - Resident Survey



St. Joseph County Housing Consortium - Resident Survey



St. Joseph County Housing Consortium - Resident Survey



	STRONGLY AGREE	AGREE	NEUTRAL/UNSURE	DISAGREE	STRONGLY DISAGREE	TOTAL
Concentration of subsidized housing in certain neighborhoods	25.26% 24	42.11% 40	25.26% 24	4.21% 4	3.16% 3	95
Lack of affordable housing in certain areas	35.11% 33	44.68% 42	13.83% 13	4.26% 4	2.13% 2	94
Lack of accessible housing for persons with disabilities	25.26% 24	43.16% 41	25.26% 24	4.21% 4	2.11% 2	95
Lack of accessibility in neighborhoods (i.e. curb cuts)	18.09% 17	31.91% 30	34.04% 32	13.83% 13	2.13% 2	94
Lack of fair housing education	29.79% 28	44.68% 42	18.09% 17	4.26% 4	3.19% 3	94
Lack of fair housing organizations in the City	20.88% 19	25.27% 23	39.56% 36	8.79% 8	5.49% 5	91
State or Local laws and policies that limit housing choice	10.87% 10	15.22% 14	57.61% 53	7.61% 7	8.70% 8	92
Lack of knowledge among residents regarding fair housing	30.85% 29	39.36% 37	23.40% 22	4.26% 4	2.13% 2	94
Lack of knowledge among landlords and property managers regarding fair housing	20.21% 19	36.17% 34	23.40% 22	14.89% 14	5.32% 5	94
Lack of knowledge among real estate agents regarding fair housing	12.77% 12	18.09% 17	36.17% 34	21.28% 20	11.70% 11	94
Lack of knowledge among bankers/lenders regarding fair housing	13.98% 13	18.28% 17	37.63% 35	18.28% 17	11.83% 11	93
Other barriers	23.73% 14	13.56% 8	59.32% 35	1.69% 1	1.69% 1	59

Q29 Are there any additional comments or concerns that you wish to share?

Answered: 23 Skipped: 110