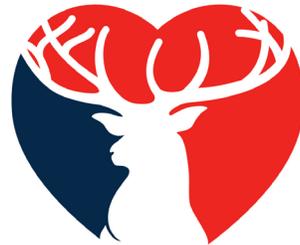


**CITY OF ELKHART,  
INDIANA**



*City of Elkhart*

**PROGRAM YEAR 2020  
CONSOLIDATED ANNUAL  
PERFORMANCE AND  
EVALUATION REPORT**

**AUGUST 27, 2021**

## Table of Contents

CR-05 - Goals and Outcomes .....	1
CR-10 - Racial and Ethnic composition of families assisted .....	9
CR-15 - Resources and Investments 91.520(a) .....	10
CR-20 - Affordable Housing 91.520(b) .....	12
CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c) .....	14
CR-30 - Public Housing 91.220(h); 91.320(j) .....	17
CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j).....	19
CR-40 - Monitoring 91.220 and 91.230.....	22
CR-45 - CDBG 91.520(c) .....	25
Appendix .....	26
2021 Region 2 Point In Time Results.....	27
PR-26 – CDBG Financial Summary Report .....	35
Neighborhood Revitalization Strategy Area (NRSA) .....	38

## CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan.  
91.520(a)

The City of Elkhart is a CDBG entitlement community but not a recipient of HOME or HOPWA from the U.S. Department of Housing and Urban Development. The city works with elected officials, appointed committee members, local agencies, neighborhood associations, concerned residents, community leaders, local businesses and other interested parties to achieve a long list of activities designed to improve the lives of low- and moderate-income residents and increase the safety and attractiveness of the City's Neighborhood Revitalization Strategy Area. The Program Year (P.Y.) 2020 Consolidated Annual Performance Evaluation Report (CAPER) evaluates the first year of the five-year 2020-2024 Consolidated Plan.

Nine goals were developed through extensive public meetings and discussions with agencies serving the needs of low- and moderate-income clients. During the 2020 program year, the city and its partners have worked on projects identified to address the following goals:

1. **Housing Supply.** Focuses on increasing the supply of quality, affordable housing within Elkhart. Increasing the supply of quality affordable housing can be accomplished through the acquisition and renovation of vacant units or new construction.
2. **Housing Quality.** This goal focuses on improving the quality of the existing occupied housing stock through rehabilitation or targeted code enforcement efforts.
3. **Home Ownership.** Focuses on increasing the rate of homeownership within Elkhart. This goal can be accomplished through financial assistance to purchase a home or through homebuyer counseling services.
4. **Increase Median Household Income.** This goal focuses on improving the economic lives of Elkhart residents through wealth-building activities such as workforce development initiatives, job training, and job creation.
5. **Reduce Environmental Hazards.** This goal focuses on the identification and remediation of environmental hazards, which may include lead-based paint, mold, asbestos, or brownfields. This goal also includes educating families with young children about the hazards of lead-based paint and the proper cleaning techniques to reduce exposure and potential elevated blood lead levels in children under six years old.
6. **Homeless Prevention.** Homelessness Prevention focuses on activities and services within Elkhart that address the needs of the homeless population and related sub-populations. These activities and services include shelter operations, food and clothing programs, creating permanent supportive housing units, street outreach and substance abuse counseling.
7. **Neighborhood Business Districts.** Neighborhood Business Districts focuses on improving the appearance, buildings and infrastructure necessary to create an environment that encourages job creation, wealth building and provides the necessary goods and services for Elkhart's neighborhoods.
8. **Non-Homeless Special Needs.** Non-Homeless Special Needs focuses on populations that have special needs such as seniors, mentally and physically disabled populations, HIV/AIDs persons and their families. Persons with special needs often require advocacy and individualize training and skills building to help them succeed.

9. **Neighborhood Facilities Improvements.** This goal focuses on the improvement of publicly owned infrastructure and facilities in targeted neighborhoods. This includes street and alley resurfacing, sidewalk improvements, public utilities, recreation centers, parks and playgrounds, and increasing broadband access to low-and moderate-income communities.

The City of Elkhart's Consolidated Plan identifies strategies for success to achieve the goals of providing decent, affordable housing, providing a suitable living environment, and expanding economic opportunities for low- and moderate-income residents. In addition, the city's Neighborhood Revitalization Strategy Area focuses technical and financial resources on activities that empower residents of the city's central-city neighborhoods. These goals and strategies were developed with extensive input from community leaders and genuinely reflect community approaches to addressing the community's priority needs.

Elkhart was also a recipient of special-purpose HUD funding (CDBG-CV) to address and mitigate the effects of the COVID-19 pandemic. The projects funded with CDBG-CV were identified through a competitive selection process, and most projects were initiated in P.Y. 2020.

The following report provides detailed descriptions of the amount of CDBG and CDBG-CV funds spent, total funds spent, and beneficiaries for the activities included in each of these strategies. Due to the nature of the program year dates (July 1 – June 30), many projects are initiated in one program year and completed in the following. Therefore, the accomplishments for projects initiated in P.Y. 2020 may not be reported until P.Y. 2021. The P.Y. 2020 outcomes are summarized below (all funds are CDBG unless otherwise noted):

**Housing Supply:**

- \$219,834.09 expended in P.Y. 2020
- Two rental rehabilitation projects were initiated – 169 State Street, 146 State Street
- Occupancy was maintained at 209 N. 2<sup>nd</sup> Street

**Housing Quality:**

- \$20,058.00 expended in P.Y. 2020
- Two projects were completed – 811 Mason St., 1010 Benham Ct.

**Increase Median Household Income:**

- \$6,556.15 expended in P.Y. 2020
- Five residents completed the Goodwill | Easter Seals BOSS job training program.

**Reduce Environmental Hazards:**

- \$81,267.65 expended in P.Y. 2020
- Two demolition projects initiated in P.Y. 2019 were completed
- Four flood mitigation acquisition and demolition projects were initiated.

**Homeless Prevention**

- \$86,646.45 (CDBG-CV) expended in P.Y. 2020
- YWCA assisted over 200 individuals
- Faith Mission completed shelter renovations to reduce and mitigate the effects of COVID-19 on their residents.

- Church Community Services provided interim cash assistance for rent and utility payments.
- St. James United Methodist Church operated a food bank to assist families struggling with issues due to the COVID-19 pandemic.

**Neighborhood Business Districts:**

- \$1,932.50 expended.
- Two façade improvement projects were initiated and are under construction.

**Non-Homeless Special Needs:**

- \$73,979.36 (CDBG-CV) and 19,996 (CDBG) expended in PY 2020
- The chronic disease self-management program assisted 67 persons.
- Permanent supportive housing and case management programs assisted 174 persons
- Council on Aging provided transportation services for 76 individuals
- Heart City Heathy provided COVID-19 testing to over 500 individuals
- LaCasa provided sanitary supplies to residents of its senior apartment buildings to mitigate the effects of COVID-19.

**Neighborhood Facilities Improvements:**

- \$779,594.13 expended in P.Y. 2020
- Three P.Y. 2019 projects were completed, including 6<sup>th</sup> Street lighting and various sidewalk improvement projects.
- In P.Y. 2020, eight park improvement projects were initiated at Willowdale, Beardsley, High Dive, Edgewater, Ullery, Studebaker, American and Roosevelt.

**Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)**

The City of Elkhart and its partners met or exceeded many of its goals and planned accomplishments in P.Y. 2020. Program accomplishments are listed in the tables on pages five and six. Community partners began to implement the projects and activities to address the effects of COVID-19, including health testing, transportation services for at-risk individuals, environmental health improvements to the city's homeless shelter, food distribution and cash assistance for individuals with delinquent housing and utility bills.

Additionally, the city exceeded the number of originally planned public facility improvements. Instead of improving three parks, the city was able to initiate improvement projects in eight city parks that serve thousands of low- and moderate-income residents.

The city and its partners fell short in two areas where no projects or activities took place. The first was the homebuyer assistance program goal. The city is still searching for a partner to undertake a homebuyer downpayment program. The homebuyer program has been dormant for the past three years. The second area where no projects were undertaken revolved around new housing construction. COVID-19 delayed the initiative of identifying and certifying a Community Based Development Organization (CBDO) in Elkhart. A CBDO is an integral part of implementing new housing construction

projects with the NRSA.

The City of Elkhart values residents' comments and feedback on the efforts undertaken through the CDBG program to improve our neighborhoods. To provide residents with reasonable notice and opportunity to comment, the draft documents are available free of charge at several locations, including the city website, the Elkhart Municipal Building, and the three Elkhart Public Library branches:

- Main Branch, 300 South Second Street
- Pierre Moran Branch, 2400 Benham Avenue
- Olsolo Branch, 3429 East Bristol

A public notice was printed in the Elkhart Truth on August 24, 2021, indicating a public review period would begin on August 27, 2021, and ends on September 14, 2021. The public notice indicated the locations where residents can view the draft report, as well as the time and location of the public hearing.

A public hearing to review the CAPER will be held during the regularly scheduled meeting of the Elkhart Redevelopment Commission on Tuesday, September 14, 2021, at 4:00 pm. The meeting will take place in the Common Council Chambers.

Questions or comments regarding the CAPER should be addressed to Ms. Kacey Jackson, 229 S. 2<sup>nd</sup> Street or via email to [Kacey.Jackson@coei.org](mailto:Kacey.Jackson@coei.org). The deadline for comments is Monday, September 13<sup>th</sup> at 5:00 pm. All written and verbal comments regarding the CAPER will be reviewed and included in the report submitted to the U.S. Department of Housing and Urban Development on or about September 30, 2021.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Housing Supply	Affordable Housing	CDBG: \$	Rental units constructed	Housing Units	100	0	0	0	0	0%
	Affordable Housing	CDBG: \$200,000	Rental units rehabilitated	Housing Units	100	9		10	9	
	Affordable Housing	CDBG: \$50,000	Homeowner housing added	Housing units	25	0	0%	2	0	
	Affordable Housing	CDBG: \$	Other (land assembly)	Other	50	0	0%	5	0%	
Housing Quality	Affordable Housing	CDBG: \$66,095	Homeowner housing rehabilitated	Housing Units	25	2		5	2	
	Non-Housing Community Development	CDBG: \$35,000	Demolish blighted structures	Buildings	15	2		4	2	
Increase Homeownership Rate	Affordable Housing	CDBG: \$50,000	Direct financial assistance to homebuyers	Housing Units	25	0	0%	5	0	0%
Increase Median Household Income	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit (Job Training)	Persons assisted	200	3		20	3	
	Non-Housing Community Development	CDBG: \$	Jobs created / retained	Jobs	250	0		25	0	
Reduce Environmental Hazards	Affordable Housing	CDBG: \$	Other (Lead-safe units)	Other	100	0		5	0	

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
		CDBG: \$50,000	Flood / Disaster Mitigation	Structures	5	4		1	4	
Neighborhood Facilities Improvements	Non-Housing Community Development	CDBG: \$200,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit (Broadband Infrastructure)	Persons Assisted	1000	0		500	0	
	Non-Housing Community Development	CDBG: \$	Other (three neighborhood parks or community centers)	Other	3	8		3	8	
Neighborhood Business Districts	Non-Housing Community Development	CDBG: \$	Facade treatment/business building rehabilitation	Business	5	2		2	2	
	Non-Housing Community Development	CDBG: \$	Businesses assisted	Businesses Assisted	25	0		25	0	
Homelessness Prevention	Homeless	CDBG: \$20,000	Homelessness Prevention	Persons Assisted	2000			750	139	
Non-Homeless Special Needs	Non-Homeless Special Needs	CDBG: \$29,000	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	500			200	576	

**Table 1 - Accomplishments – Program Year & Strategic Plan to Date**

Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

During the first year of the consolidated plan period, the city met most of its strategic goals and initiatives. During PY2020, much of the planning efforts undertaken last year to mitigate the effects of COVID-19 turned into actions. The city's sub-recipients were able to implement a robust testing system, distribute food and interim assistance. Additionally, many construction projects that had stalled early in the pandemic began to break loose and move forward, and this was especially true for public facility and improvement projects.

The City of Elkhart and its partners expended \$1,444,277.61 in CDBG and CDBG-CV in the following broad categories:

Category	Expenditures in P.Y. 2020	% of Total Expenditures in P.Y. 2020
<b>Acquisition and Demolition</b>	\$82,098.34	5.68%
<b>Economic Development</b>	\$1,932.50	0.13%
<b>Housing</b>	\$262,790.25	18.20%
<b>Public Facilities and Improvements</b>	\$865,142.99	59.90%
<b>Public Services</b>	\$106,807.03	7.4%
<b>Administration and Planning</b>	\$122,316.03	8.47%
<b>Interim Assistance</b>	\$3,190.47	0.22%
<b>Total</b>	<b>\$1,444,277.61</b>	<b>100.00%</b>

Nearly 60% of the P.Y. 2020 expenditures supported the goal of neighborhood facility improvements. This goal focuses on the improvement of publicly owned infrastructure and facilities in targeted neighborhoods. This includes street and alley resurfacing, sidewalk improvements, public utilities, recreation centers, parks and playgrounds, and increasing broadband access to low-and moderate-income neighborhoods. The outcomes in P.Y. 2020 included:

- Three P.Y. 2019 projects were completed, including 6<sup>th</sup> Street lighting and various sidewalk improvement projects.
- In P.Y. 2020, eight park improvement projects were initiated at Willowdale, Beardsley, High Dive, Edgewater, Ullery, Studebaker, American and Roosevelt.

Nearly 20% of the P.Y. 2020 expenditures supported housing-related goals, including improving housing quality and increasing housing supply. Housing quality focuses on improving the quality of the existing occupied housing stock through rehabilitation or targeted code enforcement efforts. Increasing housing supply focuses on increasing the supply of quality, affordable housing within Elkhart. Increasing the supply of quality affordable housing can be accomplished through the acquisition and renovation of vacant units or new construction. The outcomes in P.Y. 2020 included:

**Housing Supply:**

- Two rental rehabilitation projects were initiated – 169 State Street, 146 State Street
- Occupancy was maintained at 209 N. 2<sup>nd</sup> Street

**Housing Quality:**

- Two projects were completed – 811 Mason St., 1010 Benham Ct.

Approximately 7.4% of the CDBG and CDBG-CV funds were expended to prevent homelessness, assist special needs populations, or provide assistance to individuals and families who were dealing with the effects of COVID-19. The outcomes in P.Y. 2020 include:

**Homeless Prevention**

- YWCA assisted over 200 individuals
- Faith Mission completed shelter renovations to reduce and mitigate the effects of COVID-19 on their residents.
- Church Community Services provided interim cash assistance for rent and utility payments.
- St. James United Methodist Church operated a food bank to assist families struggling with issues due to the COVID-19 pandemic.

**Non-Homeless Special Needs:**

- The chronic disease self-management program assisted 67 persons.
- Permanent supportive housing and case management programs assisted 174 persons
- Council on Aging provided transportation services for 76 individuals
- Heart City Healthy provided COVID-19 testing to over 500 individuals
- LaCasa provided sanitary supplies to residents of its senior apartment buildings to mitigate the effects of COVID-19.

The neighborhood revitalization strategy provides for area-wide benefits to the neighborhoods in the NRSA by focusing limited resources in the central-city neighborhoods. This strategy provides for area-wide activities and focuses the efforts of many activities listed in the other three strategies in the NRSA. As CDBG resources become scarce, concentrated community support is an increasingly important part of the revitalization of our central city. Additional funding sources such as TIF and grants are also focused in the NRSA to build on the success of these efforts. In P.Y. 2020, approximately 84% of CDBG and CDBG-CV funds were expended within the NRSA neighborhoods.

**CR-10 - Racial and Ethnic composition of families assisted**

Describe the families assisted (including the racial and ethnic status of families assisted).  
91.520(a)

	<b>CDBG</b>
White	416
Black or African American	206
Asian	0
American Indian or American Native	2
Native Hawaiian or Other Pacific Islander	2
Other	559
Total	1,184
Hispanic	132
Not Hispanic	1,053

**Table 2 – Table of assistance to racial and ethnic populations by the source of funds**

Narrative

One thousand one hundred eighty-four (1,184) persons were directly assisted through CDBG programs, including ten households in P.Y. 2020. These numbers do not include the residents of nearby parks that were upgraded in 2020.

## CR-15 - Resources and Investments 91.520(a)

### Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	\$2,126,262.53	\$1,279,896.80
CDBG - CV	public - federal	\$719,947	\$164,380.81
Total		\$2,846,209.53	\$1,444,277.61

Table 3 - Resources Made Available

### Narrative

During the 2020 program year, \$2,126,262.53 in CDBG funds and \$719,947 in CDBG-CV funds were available. The CDBG funds included \$761,406 in PY 2020 funds, \$52,805.12 in program income, and \$1,312,051.42 in prior year reprogrammed funds. During PY 2020, funds were disbursed for the following activity categories:

- Acquisition and Demolition: \$82,098.34
- Economic Development: \$1,932.50
- Housing Activities: \$262,790.25
- Public Facilities and Improvements: \$865,142.99
- Interim Assistance: \$3,190.47
- Public Services: \$106,807.03
- Planning and Administration: \$122,316.03

In P.Y. 2019, the effects of the COVID-19 restrictions severely impaired the progress of Elkhart's CDBG programs and projects. During the beginning of the pandemic, most construction projects ground to a halt or experienced significant delays. Additionally, many public resources shifted to addressing the immediate health and safety needs of Elkhart's residents and families impacted by COVID. During PY 2020, many of the projects restarted, and CDBG and CDBG-CV expenditures increased dramatically.

### Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
CITY-WIDE	20	16	Includes public service and non-NRSA residential activities
NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)	80	84	Includes all activities except administration, public services and non-NRSA residential projects.

Table 4 – Identify the geographic distribution and location of investments

## Narrative

During PY 2020, approximately 84 percent of funds were expended within the City's NRSA. P.Y. 2020 projects within the City's NRSA included public facilities improvements in parks, clearance of blighted structures, and rental and owner-occupied housing rehabilitation activities. Approximately 16 percent of funds expended outside the NRSA were public service programs.

During the planning process for the Consolidated Plan, it was determined that needs far exceed resources available from the City of Elkhart. In an effort to have the most significant impact, the city concentrates housing and community development investments within the Neighborhood Revitalization Strategy Area (NRSA). The City of Elkhart is committed to making positive changes in the NRSA through direct action by City departments, including Community and Redevelopment, Parks, Public Works, Police, Street, and the Building and Grounds Departments. These departments also work in partnership with local agencies and neighborhood associations to carry out community and economic development activities within the NRSA. The major goals for the NRSA include:

- Improve the livability of central-city neighborhoods to attract new investment by addressing poor infrastructure, poor housing conditions and a lack of public safety.
- Increase access to employment and educational opportunities for low-income residents.
- Increase homeownership opportunities within the NRSA.
- Build the capacity of neighborhood organizations to implement revitalization activities.

The involvement of low- and moderate-income residents is essential in advancing these goals. The city will work collaboratively with organizations that directly serve the neighborhoods within the NRSA to recruit participation in the implementation of activities of the plan

## Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

Elkhart sub-recipients leveraged \$158,000.00 in non-federal resources in P.Y. 2020. These funds were leveraged through AIDS Ministry / AIDS Assist programs.

With the exception of public park improvements, no other publicly owned land or property was utilized in P.Y. 2020 projects.

### CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	500	0
Number of Non-Homeless households to be provided affordable housing units	0	0
Number of Special-Needs households to be provided affordable housing units	165	174
<b>Total</b>	<b>665</b>	<b>174</b>

Table 5 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	0	0
Number of households supported through Rehab of Existing Units	10	2
Number of households supported through Acquisition of Existing Units	0	4
<b>Total</b>	<b>10</b>	<b>6</b>

Table 6 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The YWCA Safe Haven Women's shelter refused to participate with the City of Elkhart in P.Y. 2020. AIDS Ministries originally expected to serve 125 persons but ultimately assisted 174 persons. This is a reflection of the increasing needs within the community.

The city expected to rehabilitate up to 10 existing housing units in P.Y. 2020 and completed two and initiated two additional projects. There were two reasons for the decline in production. First, fewer applications were received than in previous years. Secondly, COVID-19 significantly impaired the program. The COVID restrictions were implemented in the spring, which is normally a busy construction period. These two factors were the reason the program saw a significant decline in activity.

Discuss how these outcomes will impact future annual action plans.

The COVID-19 pandemic was a significant cause of program and project delays. In the future, the city will continue to work with its non-profit and social service agency providers to determine the community needs and craft programs in a manner that assists the greatest number of residents.

Staff continues to review the owner-occupied rehabilitation program to improve its utilization and effectiveness. In future years, staff will undertake additional marketing efforts. Increased CDBG investment may be necessary to maintain program performance due to continually increasing material and labor costs, along with a housing stock that continues to age.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	122	0
Low-income	71	0
Moderate-income	23	0
<b>Total</b>	<b>216</b>	<b>0</b>

Table 7 – Number of Households Served

Narrative Information

The breakdown of extremely low-, low- and moderate-income persons served includes the following projects:

- 811 Mason St.
- 1010 Benham Ct.
- YWCA Safe Haven Women's Shelter
- Chronic Disease Self-Management Program
- AIDS Ministry / AIDS Assist

Staff fielded 35 inquiries for assistance through the owner-occupied rehabilitation program and evaluated numerous applications to determine income and geographic eligibility. Of the applications received, eleven (2 were outside the service area. Additionally, staff received two (2) inquiries for the purchase assistance program

## **CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)**

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The city continues to work in coordination with local service agencies through the Continuum of Care Region 2 Homeless Coalition. The homeless coalition has increased over the years to more than 25 members that meet a minimum of six times per year. Members of the coalition are scheduled to present on programs available through their agency. Other agencies also have the opportunity to make announcements on community programs and events.

The 2021 Point in Time survey captured a significant amount of data regarding the homeless population in Region 2, which includes Elkhart, Kosciusko and Marshall counties. Between 2020 and 2021, the total number of homeless individuals decreased from 160 individuals to 142 homeless individuals. Elkhart County identified 134 homeless persons in 2021, three less than 2020. However, the number of unsheltered individuals dramatically increased. The City of Elkhart will continue to work with its local, regional and state partners to continue to reduce the number of Elkhart residents in unsheltered or sheltered conditions, with the goal of moving individuals and families into permanent housing.

The 2021 Point in Time results is in the Appendix.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The sheltered and unsheltered homeless are reported only as totals for Region 2 in the 2021 PIT data, so this breakdown is not available for Elkhart County, though the vast majority of the homeless population resides in Elkhart County. It is important to note that the number of sheltered and unsheltered homeless has declined across all races and ethnicities since the last Consolidated Plan. However, the number of unsheltered individuals increased due to COVID-19 and there is still work to be done.

- Of the 109 unsheltered homeless, 16 have a serious mental illness, and 10 have a substance abuse disorder.
- Of the 33 sheltered homeless, two (2) have a serious mental illness, and one (1) has a substance abuse disorder, and 11 are victims of domestic violence.

Elkhart will continue to collaborate with its social service partners to end homelessness in Elkhart County.

### **Helping low-income individuals avoid becoming homeless:**

The city continues to fund a number of public agencies and sits on the Region 2 CoC, which helps coordinate these activities. In P.Y. 2021, the city plans to assist the following agencies:

- The city will aid the Council on Aging to provide transportation services – up to 400 individuals assisted.
- The city will aid Minority Health Coalition to provide education and services to persons with disabilities from chronic diseases – up to 40 individuals assisted.
- The city will provide assistance to AIDS Ministries/AIDS Assist to serve persons with HIV/AIDS and their families – up to 125 individuals assisted
- The city will provide assistance to the YWCA Safe Haven program – up to 750 individuals assisted.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The city continues to fund a number of public agencies and sits on the Region 2 CoC, which helps coordinate these activities. In P.Y. 2020, the city assisted the following agencies:

- The city assisted Minority Health Coalition to provide education and services to persons with disabilities from chronic diseases
- The city provided assistance to AIDS Ministries/AIDS Assist to serve persons with HIV/AIDS and their families.
- The city provided assistance to the YWCA Safe Haven program.

### Discharge Coordination Policy

Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy to the maximum extent practicable. Such a policy should include policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons. The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy and how the community will move toward such a policy. The city works with Region 2 CofC Homeless Coalition and local institutions to address the needs of other persons being released from institutions or system care. The Homeless Coalition is a group of local service providers that have experience and knowledge of the needs of homeless people and see many of the clients that a discharge policy would be designed to serve. A member of the Homeless Coalition attends the monthly meetings for individuals being released from correctional facilities. There are a number of initiatives and programs that assist individuals being discharged from publicly funded institutions. The Center for Community Justice's Restorative Re-Entry Program, which focuses on individuals being released from correctional facilities, offers a voluntary Transitional Coaching Program (TCP). More often than not, a person's re-entry is fraught with daunting obstacles that demand assistance from a positive support system. To address this need, the TCP connects returning citizens with a volunteer coaching team that assists them in reaching goals and working through issues.

Coaching relationships typically begin six months prior to release from incarceration and can last up to one year post-release. CCJ has applied for a grant to expand this coaching program. CCJ works with the Indiana Department of Corrections and has received a grant from the State of Indiana to coordinate this effort for Elkhart County. CCJ also works with local judges to make contacts with clients before they are released to prevent them from becoming homeless, design a program to help them become more successful and to reduce recidivism. In addition to working with persons discharged from correctional facilities, CCJ also works with other institutions, such as Beacon's Elkhart General Hospital and the Faith Mission of Elkhart, Inc. The city will continue to provide staff time to work on planning issues related to homelessness and developing both a long-range plan for ending homelessness and a discharge policy.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Permanent supportive housing is provided by AIDS Ministries and Oaklawn Mental Health Center. Permanent supportive housing (PSH) targeted to chronically homeless individuals has been developed through a variety of partnerships. The current PSH projects in Elkhart County include:

- VASH – Scattered Sites – 8 beds
- Lincoln West - 14 beds
- Chapman Westplains - 21 beds
- Oaklawn Supportive Rental Housing – 87 beds
- Scattered sites in Elkhart County- 20 units, size varies
- Benham Ave in Elkhart- 11 one-bedroom apartments

Advocacy, education and coordination of housing and homeless programs in Indiana are managed by the Indiana Housing & Community Development Authority (IHCDA) through the regional Continuum of Care (CoC) network. Elkhart is part of Region 2 CoC and actively participates with the Indiana Region 2 Homeless Coalition, which meets bi-monthly.

## **CR-30 - Public Housing 91.220(h); 91.320(j)**

### **Actions taken to address the needs of public housing**

The Housing Authority City of Elkhart (HACE) regularly reviews its management practices and programs in effort to provide the best resident services possible. The HACE utilizes qualified training organizations to educate staff on all HUD rules and regulations. These trainings equip HACE employees with the knowledge needed to ensure compliance with federal, state, and local fair housing regulations. Fair Housing training is ongoing, and all of the HACE's property managers are required to obtain their Public Housing Management (PHM) certifications within a year of employment.

In 2020/2021, The HACE utilized monies from the Capital Fund Program and development reserves to improve and modernize public housing properties. The HACE continues to address plumbing concerns at its Waterfall high-rise and a multi-year project to replace worn-out plumbing in the basement is ongoing. The HACE completely replaced both elevators at its Waterfall high-rise with modernized units due to their age and because they had exceeded their remaining useful life. The HACE began the final phase of bathroom renovations in all of its ninety-eight (98) scattered-site homes and additionally began a project to completely replace HVAC systems in fifty (50) of their scattered-sites units. The HACE fully renovated its Washington Gardens community building and reinstated a Head Start program at that location to provide comprehensive early childhood education, health, nutrition, and parent involvement services to our low-income children and families. The HACE installed carbon monoxide detectors in the machine rooms at all of its properties and in units with fuel burning appliances in attempts to protect residents from carbon monoxide poisoning. The HACE also started a project to fully replace both elevators at Riverside high-rise with modernized units due to the age of the elevators and because they have exceed their remaining useful life.

### **Actions taken to encourage public housing residents to become more involved in management and participate in homeownership**

Resident Association participation is encouraged at each of our properties. The HACE provides resident participation funds to each association in order for them to conduct ongoing resident advisory training and social activities. Residents of public housing are asked to attend a National Resident Council Conference in a major city in the United States annually. Residents are educated on how to address the local concerns of their community with city leaders and their local Housing Authority.

A Resident Advisory Board (RAB) has been established to work in partnership with HACE in regard to resident concerns and HUD mandated changes that affect residents and their lives. Officers of the board are elected from the established Resident Associations who meet bi-monthly with HACE executive director and staff to discuss ideas and training opportunities for residents, and to attempt to resolve all property concerns. There is also a resident commissioner serving on the HACE's Board of Commissioners.

The HACE facilitates a Family Self-Sufficiency (FSS) Program in which an FSS Specialist provides group, and one-on-one counseling to public housing and Housing Choice Voucher clients to help them overcome barriers to self-sufficiency. Program participants learn employment skills, return to or complete high school, and/or eventually become home owners. There are currently sixty-one (61) program participants of which many have established escrow accounts to encourage program participants to save toward their own self-sufficiency.

The HACE has developed partnerships with other community organizations to provide various opportunities to our residents. Organizations located within Washington Gardens are the Elkhart County Minority Health Coalition, an Indiana Minority Health Community Doula program, Elkhart Black Expo, Elkhart Police Department, and an early childhood development program facilitated by the newly renovated Head Start preschool. In addition, we provide rental space within our main office building to Horizon Educational Alliance's (HEA) adult literacy program which includes GED courses, preparation for college entrance exams, and English as a Second Language (ESL) courses. These onsite programs have eliminated or reduced the need for transportation for many of our residents wishing to improve their education. We have also established a relationship with Real Services to provide lunches at one of our high rise locations for residents who have limited mobility or transportation.

### Actions taken to provide assistance to troubled PHAs

The Housing Authority of the City of Elkhart is not designated as a troubled PHA.

### CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

Over the years, the City of Elkhart has attempted to eliminate barriers to affordable housing and residential investment. These efforts included amending the zoning code to allow smaller lot development, acquiring vacant and tax-delinquent parcels for affordable housing, and using non-federal resources to offset infrastructure costs.

The city is committed to removing regulatory barriers to affordable housing. As previously discussed, the city has made great strides in that effort. Moving forward, the city will:

- Continue to provide fair housing enforcement and education outreach
- Annually examine its policies for unintended barriers to affordable housing
- Educate residents on the affordable housing needs within Elkhart
- Evaluate surplus land that may be used for affordable housing development
- Continue to provide tax incentives for new affordable housing

The largest barrier for affordable housing and residential investment is the funding gap to cover the relatively high cost of construction or renovations versus the lower sales price or rents that residents can afford. While Elkhart and its partners have seen successes in acquiring these gap funds, the need for quality affordable housing in Elkhart far exceeds the community's resources. To that end, the city will continue to work with its partners to acquire the external resources necessary to make incremental neighborhood improvements, and the city will continue to strategically invest in housing and community projects that improve the lives of its low- and moderate-income residents.

#### Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

The City of Elkhart identified five (5) major areas of need during the Consolidated Planning process (effective July 1, 2020, to June 30, 2024). These areas of need were determined through public meetings and discussions with agencies serving low- and moderate-income clients. The five (5) areas of need include:

- **Housing Needs** – the need for safe, sanitary, and affordable housing
- **Homeless Population Needs** – emergency needs and services to overcome causes of homelessness, including permanent housing
- **Non-Homeless Special Population Needs** – the needs of Elkhart's special populations
- **Neighborhood Revitalization Needs** – the need to strengthen Elkhart's central city neighborhoods by improving safety and livability
- **Economic Development Needs** – the need to improve the earning potential of low- and moderate-income residents

The City of Elkhart recognizes that lack of funding is the major obstacle to meeting the needs of our residents. Additionally, a lack of awareness of programs that exist also is a major obstacle to meeting

underserved needs in the community.

Closing the development cost gap is the biggest obstacle to providing new or renovating vacant housing units. To that end, the city will:

- Work with a non-profit housing agency to become a Community-Based Development Organization (CBDO) so that CDBG funds can be used to offset the cost of new construction
- Work with lending institutions to achieve higher participation in the homebuyer program
- Seek additional housing resources such as LIHTC, and state HOME funds

#### Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The City of Elkhart has identified the need for evaluation, testing, and reduction of lead-based paint hazards as a top priority. All homes that receive CDBG or other federal housing funding are evaluated for lead-based paint. City staff, as well as local CHDO staff, have attended lead-hazard training and are all working together to find qualified contractors to perform the necessary lead-hazard reductions activities. The City of Elkhart funds risk assessment and clearance testing for housing units through its Residential Rehabilitation Program. The city also requires local contractors to obtain training in the utilization of safe work practices when lead-based paint hazards are encountered on projects that receive federal funding.

During this year, the 2 owner-occupied housing units that received CDBG funds were evaluated for lead-based paint hazards. When lead-based paint hazards were identified, the appropriate techniques were utilized to ensure safe working conditions for construction employees, as well as a safe home for the client.

The city will continue to address lead-based paint hazards in properties that receive CDBG funds. Additionally, the city will identify neighborhoods where children could be at high risk for lead poisoning and provide education and outreach to those families. The city will also seek additional funding to remove lead-based paint hazards in units with young children and expand the inventory of lead-safe housing units.

#### Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

The City of Elkhart works with local agencies to develop educational programs for financial and job training. The city also maintains a working relationship with other local agencies and has a referral system in place. The educational component of the city's plan to reduce poverty consists of several types of programs that are discussed in detail under each of the Strategy Areas in the CAPER.

**Continuum of Care and Non-Homeless Special Needs** – Aids Ministries, Emerge Transitional Care Center, YWCA Safe Haven Shelter, Goshen Interfaith Hospitality Network, Real Services, Oaklawn, Center for Community Justice, and Chronic Disease Self-Management helped to address the poverty of their clients through referrals. The life skills training helps clients better manage their finances so that they can save and get out of poverty. The life skills and job training programs provide the means for clients to earn more money and work themselves out of poverty. These programs do not give clients the dollars needed to increase their income above the poverty level; they give them the skills they need to make that very difficult move from poverty to self-sufficiency.

**Neighborhood Revitalization & Employment Security-** Goodwill's CNA/QMA certification program is designed to increase clients' skills and abilities to help move them from economic hardship to economic security. This program opens doors to education that can result in opportunities to build wealth. Clients are provided assistance with resume preparation, job interviewing and searching techniques.

The second part of the city's program to reduce poverty is to stimulate the production of jobs in the NRSA. Several of the above-mentioned programs also provide jobs, in addition to the educational nature of the program. The Goodwill program provides training and paid work experience for clients, helping them to meet their current financial needs while planning for the future. The city's public facilities improvement program also provides jobs to local Section 3 residents while they learn valuable job skills.

#### Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The Community and Redevelopment Department (Department) is charged with planning, administering, and completing the CDBG funded projects. The Development Services Department Head is appointed by the Mayor. The Assistant Director of Community and Redevelopment reports to the Department Head and is responsible for the management of the CDBG program. Contracts for services and programs funded with CDBG funds are approved by the Redevelopment Commission of the City of Elkhart. This board of volunteer members is appointed by the Mayor and Common Council. The Department works very closely with local partner agencies to undertake the many projects and priorities of our community. The city could not complete these tasks alone and relies on community support to meet the goals and objectives of the Consolidated Plan and the CDBG program.

An identified gap in the institutional structure is the efficient and complete dissemination of information to the public about programs, activities and opportunities. The city and its partners will improve access to information to ensure that residents are aware of the programs and services available to them as they work to improve their lives and neighborhoods.

#### Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

The city works closely and in partnership with Lacasa Inc., the main agency for providing homeownership opportunities and assistance to low- and moderate-income families. No municipality in Elkhart County is a Participating Jurisdiction for HOME funds. Any HOME monies spent in the city would be a grant from the Indiana Housing and Community Development Authority (IHCA). CDBG funds are often used for right-of-way improvements, such as sidewalks, for LaCasa's projects.

The city works closely with AIDS Ministries/AIDS Assist, as they are the agency that provides housing and supportive services for HIV/AIDS clients and their families for St. Joseph and Elkhart Counties. They are a recipient of CDBG funds through the city and also receive HOME funds from IHFA and SHP funds. The Elkhart Housing Authority (EHA) is the administrator of the Public Housing Comprehensive Grant and other public housing initiatives.

The city works with a number of other agencies, as outlined in Table 2 of the Annual Action Plan under Section AP-10 Consultation. Agencies that received support in 2020 include YWCA Safe Haven and Minority Health Coalition.

### Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

Elkhart is committed to ensuring fair housing access to all residents. Efforts to overcome the impediments to fair housing include fair housing enforcement and education.

#### **Enforcement:**

The Elkhart Human Relations Commission is substantially equivalent with the U.S. Department of Housing and Urban Development to intake, investigate, and mediate fair housing complaints. The City of Elkhart, due to its population, is required to close at least 4 cases annually. In P.Y. 2019, the Commission closed 8, and in P.Y. 2020, they closed 10, which is an increase of 125%. Eighteen cases were taken in by the Commission, with only 16 cases receiving dual filing status, or both federal and local jurisdiction. In PY2020, the Commission found that there was Probable Cause to believe discrimination occurred in two cases involving the protected status sex and one under the protected status disability.

#### **Education:**

Fair housing education is necessary to ensure that all residents understand their rights under the Fair Housing Act. Due to COVID-19 restrictions, in-person outreach events and trainings were severely limited after March 2020. However, during P.Y. 2020 Elkhart participated in, or coordinated two events.

### **CR-40 - Monitoring 91.220 and 91.230**

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

The City of Elkhart uses CDBG funds in two ways: 1) Through directly funding and managing projects; 2) Through sub-recipient agreements. These programs are monitored regularly for meeting goals and objectives but also for expenditures. These regular reviews ensure compliance with CDBG rules but also with goals and objectives and keep programs on track to spend funds in a timely fashion.

Directly funded projects are monitored on a regular basis. Some programs, such as the Residential Rehabilitation program, are evaluated on a weekly basis through staff meetings.

The Public Facilities Improvements program is evaluated weekly during the construction season. The projects are typically determined during the winter / spring of each year, but the weekly payroll review and invoice evaluation that is submitted and reviewed provide information on progress towards the goals of the project.

## Subrecipients

The city has established several procedures for improving sub-recipient management and monitoring.

- A pre-application meeting for all potential sub-recipients is held annually so that expectations and requirements are discussed in advance of program applications. Each agency selected to receive funds from the City of Elkhart as a subrecipient must attend a mandatory pre-award meeting and training to learn about CDBG requirements.
- All sub-recipients will have an on-site monitoring visit during the first program year of participation and then at least every other year as determined by an agency risk review.
- The Community Development staff works closely with the staff and administration of all of the sub-recipients to ensure compliance with federal requirements and to gather accurate and meaningful information about their projects and beneficiaries. This is accomplished via conversation and email but also formally through the monthly reports submitted with requests for payment for services.

During the 2019 program year, all sub-recipients were monitored for compliance, in addition to the desk monitoring that occurred when paying invoices.

## Housing Compliance

For projects in which properties are assisted with CDBG funds, additional monitoring and affordability periods apply. Affordability periods are secured through recorded mortgages outlining the affordability period and beneficiary requirements. By recording this information, the city is notified of any action, such as a refinancing or sale of the property. This notification allows the city to ensure the continued affordability of the property in accordance with the terms of the mortgage and CDBG regulations.

If an owner-occupant vacates the assisted residence, an income-qualified buyer must assume the remainder of the mortgage term, or the owner must pay the city the remaining balance of the funds invested, less any forgivable portion. This allows the city to accomplish its goal of affordable housing.

For rental projects, an annual rent roll is submitted to ensure occupancy and compliance with beneficiary requirements. An on-site visit is also conducted annually to ensure that the units are safe and sanitary. Each building is inspected by a code enforcement officer during the program year to ensure compliance with building property maintenance codes.

## Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

The City of Elkhart values residents' comments and feedback on the efforts undertaken through the CDBG program to improve our neighborhoods. To provide residents with reasonable notice and opportunity to comment, the draft documents are available free of charge at several locations, including the city website, the Elkhart Municipal Building, and the three Elkhart Public Library branches:

- Main Branch, 300 South Second Street
- Pierre Moran Branch, 2400 Benham Avenue
- Olsolo Branch, 3429 East Bristol

A public notice was printed in the Elkhart Truth on August 24, 2021, indicating a public review period would begin on August 27, 2021, and end on September 14, 2021. The public notice indicated the locations where residents can view the draft report, as well as the time and location of the public hearing.

A public hearing to review the CAPER will be held during the regularly scheduled meeting of the Elkhart Redevelopment Commission on Tuesday, September 14, 2021, at 4:00 pm. The meeting will take place in the Common Council Chambers.

Questions or comments regarding the CAPER should be addressed to Ms. Kacey Jackson, 229 S. 2<sup>nd</sup> Street or via email to [Kacey.Jackson@coei.org](mailto:Kacey.Jackson@coei.org). The deadline for comments is Monday, September 13<sup>th</sup> at 5:00 pm. All written and verbal comments regarding the CAPER will be reviewed and included in the report submitted to the U.S. Department of Housing and Urban Development on or about September 30, 2021.

**CR-45 - CDBG 91.520(c)**

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

The City of Elkhart continually evaluates its program objectives and activities to ensure they are effective and meeting the current needs of the community. Overall, the City of Elkhart performed well during this program year and achieved many of the strategic goals identified in the five-year plan.

Areas where the city came up short, included job creation, homebuyer assistance and new construction.

The city will work with stakeholders to identify why these programs are underutilized and make the necessary programmatic adjustments necessary to successfully implement these programs. It is expected that the purchase assistance program, the facade program, and all the City's CDBG programs will be examined and evaluated during the planning process for the 2020-2025 Consolidated Plan.

Does this jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.  
N/A

## Appendix

### 2021 Region 2 Point In Time Results

Region 2 Point-in-Time Homeless Count 01/27/2021									
Households with at Least One Adult and One Child									
	Sheltered			Unsheltered	2021 Total	2020 Total	Elkhart	Kosciusko	Marshall
	ES	TH							
Total Number of households	3	0		0	3	13	2	1	0
Number of persons	12	0	0	0	12	47	10	2	0
Number of persons (under age 18)	9	0		0	9	32	8	1	0
Number of persons (age 18-24)	0	0		0	0	3	0	0	0
Number of persons (over age 24)	3	0		0	3	12	2	1	0
Gender (adults and children)	Sheltered			Unsheltered	2021 Total	2020 Total	Elkhart	Kosciusko	Marshall
	ES	TH							
Female	9	0		0	9	29	7	2	0
Male	3	0		0	3	18	3	0	0
Transgender	0	0		0	0	0	0	0	0
Gender Non-Conforming (i.e. not exclusively male or female)	0	0		0	0	0	0	0	0
Ethnicity (adults and children)	Sheltered			Unsheltered	2021 Total	2020 Total	Elkhart	Kosciusko	Marshall
	ES	TH							
Non-Hispanic/Non-Latino	12	0		0	12	46	10	2	0
Hispanic/Latino	0	0		0	0	1	0	0	0
Race	Sheltered			Unsheltered	2021 Total	2020 Total	Elkhart	Kosciusko	Marshall
	ES	TH							
White	6	0		0	6	21	4	2	0
Black or African-American	6	0		0	6	22	6	0	0
Asian	0	0		0	0	0	0	0	0
American Indian or Alaska Native	0	0		0	0	0	0	0	0
Native Hawaiian or Other Pacific Islander	0	0		0	0	0	0	0	0
Multiple Races	0	0		0	0	4	0	0	0
Chronically Homeless	Sheltered			Unsheltered	2021 Total	2020 Total	Elkhart	Kosciusko	Marshall
	ES	TH							
Total Number of households	0	0		0	0	0	0	0	0
Total Number of persons	0	0		0	0	0	0	0	0

Region 2 Point-in-Time Homeless Count 01/27/2021									
Households without Children									
	Sheltered			Unsheltered	2021 Total	2020 Total	Elkhart	Kosciusko	Marshall
	ES	TH	SH						
Total number of households	21	0	0	108	129	113	123	3	3
Total number of persons	21	0	0	109	130	113	124	3	3
Number of young adults (age 18-24)	1	0	0	7	8	7	7	1	0
Number of adults (over age 24)	20	0	0	102	122	106	117	2	3
Gender	Sheltered			Unsheltered	2021 Total	2020 Total	Elkhart	Kosciusko	Marshall
	ES	TH	SH						
Female	7	0	0	29	36	34	33	2	1
Male	14	0	0	80	94	79	91	1	2
Transgender - female to male	0	0	0	0	0	0	0	0	0
Gender Non-Conforming (i.e. not exclusively male or female)	0	0	0	0	0	0	0	0	0
Ethnicity	Sheltered			Unsheltered	2021 Total	2020 Total	Elkhart	Kosciusko	Marshall
	ES	TH	SH						
Non-Hispanic/Non-Latino	20	0	0	107	127	104	121	3	3
Hispanic/Latino	1	0	0	2	3	9	3	0	0
Race	Sheltered			Unsheltered	2021 Total	2020 Total	Elkhart	Kosciusko	Marshall
	ES	TH	SH						
White	15	0	0	85	100	79	94	3	3
Black or African-American	6	0	0	23	29	24	29	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian or Alaska Native	0	0	0	0	0	0	0	0	0
Native Hawaiian or Other Pacific Islander	0	0	0	0	0	0	0	0	0
Multiple Races	0	0	0	1	1	10	1	0	0
Chronically Homeless	Sheltered			Unsheltered	2021 Total	2020 Total	Elkhart	Kosciusko	Marshall
	ES	TH	SH						
Total Number of Persons	0	0	0	0	0	12	0	0	0

Region 2 Point-in-Time Homeless Count 01/27/2021									
Households <i>with Only</i> Children (under age 18)									
	Sheltered			Unsheltered	2021 Total	2020 Total	Elkhart	Kosciusko	Marshall
	ES	TH							
Total number of households	0	0		0	0	0	0	0	0
Total number of children (under age 18)	0	0		0	0	0	0	0	0
Gender	Sheltered			Unsheltered	2021 Total	2020 Total	Elkhart	Kosciusko	Marshall
	ES	TH							
Female	0	0		0	0	0	0	0	0
Male	0	0		0	0	0	0	0	0
Transgender	0	0		0	0	0	0	0	0
Gender Non-Conforming (i.e. not exclusively male or female)	0	0		0	0	0	0	0	0
Ethnicity (adults and children)	Sheltered			Unsheltered	2021 Total	2020 Total	Elkhart	Kosciusko	Marshall
	ES	TH							
Non-Hispanic/Non-Latino	0	0		0	0	0	0	0	0
Hispanic/Latino	0	0		0	0	0	0	0	0
Race	Sheltered			Unsheltered	2021 Total	2020 Total	Elkhart	Kosciusko	Marshall
	ES	TH							
White	0	0		0	0	0	0	0	0
Black or African-American	0	0		0	0	0	0	0	0
Asian	0	0		0	0	0	0	0	0
American Indian or Alaska Native	0	0		0	0	0	0	0	0
Native Hawaiian or Other Pacific Islander	0	0		0	0	0	0	0	0
Multiple Races	0	0		0	0	0	0	0	0
Chronically Homeless	Sheltered			Unsheltered	2021 Total	2020 Total	Elkhart	Kosciusko	Marshall
	ES	TH							
Total Number of Persons	0	0		0	0	0	0	0	0

Region 2 Point-in-Time Homeless Count 01/27/2021									
Veterans Households with at Least One adult and One child - Subpopulation									
	Sheltered			Unsheltered	2021 Total	2020 Total	Elkhart	Kosciusko	Marshall
	ES	TH							
Total number of households	0	0		0	0	1	0	0	0
Total number of persons	0	0		0	0	5	0	0	0
Total number of veterans	0	0		0	0	1	0	0	0
Gender (veterans only)	Sheltered			Unsheltered	2021 Total	2020 Total	Elkhart	Kosciusko	Marshall
	ES	TH							
Female	0	0		0	0	0	0	0	0
Male	0	0		0	0	1	0	0	0
Transgender	0	0		0	0	0	0	0	0
Gender Non-Conforming (i.e. not exclusively male or female)	0	0		0	0	0	0	0	0
Ethnicity (veterans only)	Sheltered			Unsheltered	2021 Total	2020 Total	Elkhart	Kosciusko	Marshall
	ES	TH							
Non-Hispanic/Non-Latino	0	0		0	0	1	0	0	0
Hispanic/Latino	0	0		0	0	0	0	0	0
Race (veterans only)	Sheltered			Unsheltered	2021 Total	2020 Total	Elkhart	Kosciusko	Marshall
	ES	TH							
White	0	0		0	0	0	0	0	0
Black or African-American	0	0		0	0	1	0	0	0
Asian	0	0		0	0	0	0	0	0
American Indian or Alaska Native	0	0		0	0	0	0	0	0
Native Hawaiian or Other Pacific Islander	0	0		0	0	0	0	0	0
Multiple Races	0	0		0	0	0	0	0	0
Chronically Homeless	Sheltered			Unsheltered	2021 Total	2020 Total	Elkhart	Kosciusko	Marshall
	ES	TH							
Total Number of households	0	0		0	0	0	0	0	0
Total Number of persons	0	0		0	0	0	0	0	0

Region 2 Point-in-Time Homeless Count 01/27/2021									
Veteran Households without children - Subpopulation									
	Sheltered			Unsheltered	2021 Total	2020 Total	Elkhart	Kosciusko	Marshall
	ES	TH	SH						
Total number of households	0	0	0	5	5	11	5	0	0
Total number of persons	0	0	0	5	5	11	5	0	0
Total number of veterans	0	0	0	5	5	11	5	0	0
Gender (veterans only)	Sheltered			Unsheltered	2021 Total	2020 Total	Elkhart	Kosciusko	Marshall
	ES	TH	SH						
Female	0	0	0	0	0	0	0	0	0
Male	0	0	0	5	5	11	5	0	0
Transgender	0	0	0	0	0	0	0	0	0
Gender Non-Conforming (i.e. not exclusively male or female)	0	0	0	0	0	0	0	0	0
Ethnicity (veterans only)	Sheltered			Unsheltered	2021 Total	2020 Total	Elkhart	Kosciusko	Marshall
	ES	TH	SH						
Non-Hispanic/Non-Latino	0	0	0	4	4	10	4	0	0
Hispanic/Latino	0	0	0	1	1	1	1	0	0
Race (veterans only)	Sheltered			Unsheltered	2021 Total	2020 Total	Elkhart	Kosciusko	Marshall
	ES	TH	SH						
White	0	0	0	2	2	8	2	0	0
Black or African-American	0	0	0	3	3	2	3	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian or Alaska Native	0	0	0	0	0	0	0	0	0
Native Hawaiian or Other Pacific Islander	0	0	0	0	0	0	0	0	0
Multiple Races	0	0	0	0	0	1	0	0	0
Chronically Homeless	Sheltered			Unsheltered	2021 Total	2020 Total	Elkhart	Kosciusko	Marshall
	ES	TH	SH						
Total Number of Persons	0	0	0	0	0	1	0	0	0

Region 2 Point-in-Time Homeless Count 01/27/2021									
Unaccompanied Youth Households - Subpopulation									
	Sheltered			Unsheltered	2021 Total	2020 Total	Elkhart	Kosciusko	Marshall
	ES	TH	SH						
Total # of unaccompanied youth households	1	0	0	7	8	7	7	1	0
Total number of unaccompanied youth	1	0	0	7	8	7	7	1	0
Number of unaccompanied youth (under 18)	0	0	0	0	0	0	0	0	0
Number of unaccompanied youth (18-24)	1	0	0	7	8	7	7	1	0
Gender(unaccompanied youth)	Sheltered			Unsheltered	2021 Total	2020 Total	Elkhart	Kosciusko	Marshall
	ES	TH	SH						
Female	0	0	0	4	4	1	4	0	0
Male	1	0	0	3	4	6	3	1	0
Transgender	0	0	0	0	0	0	0	0	0
Gender Non-Conforming (i.e. not exclusively male or female)	0	0	0	0	0	0	0	0	0
Ethnicity (unaccompanied youth)	Sheltered			Unsheltered	2021 Total	2020 Total	Elkhart	Kosciusko	Marshall
	ES	TH	SH						
Non-Hispanic/Non-Latino	1	0	0	7	8	5	7	1	0
Hispanic/Latino	0	0	0	0	0	2	0	0	0
Race (unaccompanied youth)	Sheltered			Unsheltered	2021 Total	2020 Total	Elkhart	Kosciusko	Marshall
	ES	TH	SH						
White	1	0	0	6	7	3	6	1	0
Black or African-American	0	0	0	1	1	1	1	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indiana or Alaska Native	0	0	0	0	0	0	0	0	0
Native Hawaiian or Other Pacific Islander	0	0	0	0	0	0	0	0	0
Multiple Races	0	0	0	0	0	3	0	0	0
Chronically Homeless	Sheltered			Unsheltered	2021 Total	2020 Total	Elkhart	Kosciusko	Marshall
	ES	TH	SH						
Total Number of Persons	0	0	0	0	0	2	0	0	0

Region 2 Point-in-Time Homeless Count 01/27/2021									
Parenting Youth Households - Subpopulation									
	Sheltered			Unsheltered	2021 Total	2020 Total	Elkhart	Kosciusko	Marshall
	ES	TH	SH						
Total # parenting youth households	0	0	0	0	0	3	0	0	0
Total # persons in parenting youth households	0	0	0	0	0	9	0	0	0
Total Parenting Youth	0	0	0	0	0	3	0	0	0
Total Children in Parenting Youth Households	0	0	0	0	0	6	0	0	0
Number of parenting youth under age 18	0	0	0	0	0	0	0	0	0
Children in households with parenting youth (under 18)	0	0	0	0			0	0	0
Number of parenting youth age 18 to 24	0	0	0	0	0	3	0	0	0
Children in households w/ parenting youth age 18 to 24	0	0	0	0	0	6	0	0	0
	Sheltered			Unsheltered	2021 Total	2020 Total	Elkhart	Kosciusko	Marshall
Gender(youth parents only)	ES	TH	SH						
Female	0	0	0	0	0	3	0	0	0
Male	0	0	0	0	0	0	0	0	0
Transgender	0	0	0	0	0	0	0	0	0
Gender Non-Conforming (i.e. not exclusively male or female)	0	0	0	0	0	0	0	0	0
	Sheltered			Unsheltered	2021 Total	2020 Total	Elkhart	Kosciusko	Marshall
Ethnicity (youth parents only)	ES	TH	SH						
Non-Hispanic/Non-Latino	0	0	0	0	0	3	0	0	0
Hispanic/Latino	0	0	0	0	0	0	0	0	0
	Sheltered			Unsheltered	2021 Total	2020 Total	Elkhart	Kosciusko	Marshall
Race (youth parents only)	ES	TH	SH						
White	0	0	0	0	0	1	0	0	0
Black or African-American	0	0	0	0	0	2	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indiana or Alaska Native	0	0	0	0	0	0	0	0	0
Native Hawaiian or Other Pacific Islander	0	0	0	0	0	0	0	0	0
Multiple Races	0	0	0	0	0	0	0	0	0
	Sheltered			Unsheltered	2021 Total	2020 Total	Elkhart	Kosciusko	Marshall
Chronically Homeless	ES	TH	SH						
Total Number of households	0	0	0	0	0	0	0	0	0
Total Number of persons	0	0	0	0	0	0	0	0	0

<b>Region 2 Point-in-Time Homeless Count 01/27/2021</b>									
<b>Additional Homeless Populations</b>									
	Sheltered			Unsheltered	2021 Total	2020 Total	Elkhart	Kosciusko	Marshall
	ES	TH	SH						
Adults with a Serious Mental Illness	2	0	0	16	18	33	17	1	0
Adults with Substance Abuse Disorder	1	0	0	10	11	13	11	0	0
Adults with HIV/Aids	0	0	0	0	0	1	0	0	0
Victims of Domestic Violence	11	0	0	0	11	21	7	4	0
<b>ALL HOUSEHOLDS/ALL PERSONS</b>									
	Sheltered			Unsheltered	2021 Total	2020 Total	Elkhart	Kosciusko	Marshall
	ES	TH	SH						
Number of Households	24	0	0	108	132	126	125	4	3
Number of persons	33	0	0	109	142	160	134	5	3
Number of persons (under age 18)	9	0	0	0	9	32	8	1	0
Number of persons (age 18-24)	1	0	0	7	8	10	7	1	0
Number of persons (over age 24)	23	0	0	102	125	118	119	3	3

**PR-26 – CDBG Financial Summary Report**

City of Elkhart  
 Program Year 2020  
 PR-26 CDBG Financial Summary Report  
 Revised 8/25/2021

**PART I: SUMMARY OF CDBG RESOURCES**

01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	\$ 1,312,051.42
02 ENTITLEMENT GRANT	\$ 761,406.00
03 SURPLUS URBAN RENEWAL	\$ -
04 SECTION 108 GUARANTEED LOAN FUNDS	\$ -
05 CURRENT YEAR PROGRAM INCOME	\$ 52,805.12
05a CURRENT YEAR SECTION 108 PROGRAM INCOME (FOR SI TYPE)	\$ -
06 FUNDS RETURNED TO THE LINE-OF-CREDIT	\$ -
06a FUNDS RETURNED TO THE LOCAL CDBG ACCOUNT	\$ -
07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE	\$ -
08 TOTAL AVAILABLE (SUM, LINES 01-07)	\$ 2,126,262.54

**PART II: SUMMARY OF CDBG EXPENDITURES**

09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	\$ 1,161,335.77
10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	\$ -
11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	\$ 1,161,335.77
12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	\$ 118,561.03
13 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS	\$ -
14 ADJUSTMENT TO COMPUTE TOTAL EXPENDITURES	\$ -
15 TOTAL EXPENDITURES (SUM, LINES 11-14)	\$ 1,279,896.80
16 UNEXPENDED BALANCE (LINE 08 - LINE 15)	\$ 846,365.74

**PART III: LOWMOD BENEFIT THIS REPORTING PERIOD**

17 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	\$ 31,880.56
18 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	\$ -
19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	\$ 554,757.45
20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	\$ 227,033.18
21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	\$ 813,671.19
22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 16)	70.06%

**LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS**

23 PROGRAM YEARS(PY) COVERED IN CERTIFICATION	PY: PY: PY:
24 CUMULATIVE NET EXPENDITURES SUBJECT TO LOW/MOD BENEFIT CALCULATION	0.00
25 CUMULATIVE EXPENDITURES BENEFITING LOW/MOD PERSONS	0.00
26 PERCENT BENEFIT TO LOW/MOD PERSONS (LINE 25/LINE 24)	0.00%

**PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS**

27 DISBURSED IN IDIS FOR PUBLIC SERVICES	\$	16,556.15
28 PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	\$	20,826.27
29 PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	\$	2,198.72
30 ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS	\$	-
31 TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30)	\$	35,183.70
32 ENTITLEMENT GRANT	\$	761,406.00
33 PRIOR YEAR PROGRAM INCOME	\$	69,919.19
34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	\$	-
35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	\$	831,325.19
36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)		4.23%

**PART V: PLANNING AND ADMINISTRATION (P.A.) CAP**

37 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	\$	118,561.03
38 PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	\$	34,839.12
39 PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	\$	242.15
40 ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS	\$	-
41 TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 +LINE 40)	\$	153,158.00
42 ENTITLEMENT GRANT	\$	761,406.00
43 CURRENT YEAR PROGRAM INCOME	\$	52,805.12
44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	\$	-
45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	\$	814,211.12
46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)		18.81%

The calculation for Line 17

Units Assisted	21
Units Occupied	11
% of units occupied by low mod	52.4%

Total Cost of All Housing	\$	60,862.88
Total Amount of CDBG Funds	\$	60,862.88
% of CDBG funds used for housing		100%

Amount for Line 17	\$	31,880.56
--------------------	----	-----------

## The calculation for line 20

Adjustment to calculate low/mod percentage	\$	227,033.18
IDIS 797 Sidewalks	\$	13,200.00
IDIS 826 Sidewalks	\$	160,892.26
IDIS 844 Sidewalks	\$	3,484.62
IDIS 865 6th Street	\$	49,456.30

## The calculation for line 28

Unobligated PS Current Year	\$	20,826.27
IDIS 898 YWCA Shelter	\$	20,000.00
IDIS 902 Chronic Health	\$	826.27

## The calculation for line 38

IDIS 890 Administration and Planning	\$	34,839.12
--------------------------------------	----	-----------

