



PY 2021 Annual Action Plan

City of Elkhart, Indiana

Draft – March 27, 2021

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Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

This is the second year of Elkhart's 2021-2025 Consolidated Plan. During the first year Elkhart improved many of its parks and recreation facilities through the CDBG program. During the second year, the city and its non-profit stakeholders will focus on the housing needs of the community and implementing the strategic planning goals outlined in the consolidated plan.

2. Summarize the objectives and outcomes identified in the Plan

During this plan year, Elkhart and its non-profit partners will undertake projects focused on housing quality and expanding housing opportunities, homelessness prevention and assisting residents with special needs. In PY 2021, the city of Elkhart and its nonprofit stakeholder will:

- Renovate up to 22 housing units;
- Assist 750 homeless households or households at risk of homelessness;
- Assist 165 non-homeless household through counseling or other public service activities;
- Assist up to 715 special-need residents through transportation activities or other supportive services; and,
- Benefit up to 1,000 low- and moderate-income households through public facilities improvements.

3. Evaluation of past performance

During PY 2020, the first year of the consolidated plan, the city and its nonprofit partners focused on the areas of parks and recreation facility improvements, flood hazard mitigation, and public service projects that benefit low- and moderate-income Elkhart residents. The city began improvements of six neighborhood parks, which included new playground equipment, ADA accessibility improvements, and upgrades to recreation trails and pathways.

COVID-19 required the city and its partners to make significant adjustments to their operations and program schedules. Additionally, construction material costs ballooned significantly, and the pool of available contractors shrank. This resulted in a number of residential rehabilitation projects being delayed in PY 2020. We anticipate many of these projects will resume during PY 2021.

4. Summary of Citizen Participation Process and consultation process

5. Summary of public comments

(Will be completed after 30-day public comment period)

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

(Will be completed after the 30-day public comment period)

7. Summary

PR-05 Lead & Responsible Agencies - 24 CFR 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.

Table 1: Responsible Agencies

Agency Role	Name	Department/Agency
Lead Agency	City of Elkhart	
CDBG Administrator	City of Elkhart	Community and Redevelopment Department
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

Narrative

The City of Elkhart Community Development staff is dedicated to working with the residents of Elkhart and the Redevelopment Commission to help meet the needs of an ever-changing community. From daily interaction with community members to the five-year Consolidated Plan and its annual updates, the Community Development staff works with citizens to create a strong, vibrant Elkhart. Staff assist citizens with a variety of programs and services as detailed in the Consolidated Plan.

Consolidated Plan Public Contact Information

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AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

2. Introduction

The City of Elkhart utilized a broad outreach campaign to provide opportunities for interested residents, stakeholders, elected officials, neighborhood and civic leaders, and community agencies to provide input into the development of the Consolidated Plan. Those efforts included public meetings, focus groups, individual interviews and online surveys. Elkhart used the results of the consolidated planning process, as well as public meetings on March 1, 2021 specifically for the second-year action plan to determine the priorities and activities that will be undertaken in PY 2021.

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)).

Coordination between the City of Elkhart and its housing, public and mental health, and social services providers will be undertaken by the Community and Redevelopment Department. This department administers the Community Development Block Grant (CDBG) funds and is responsible for coordinating projects identified in the consolidated plan. Within the City of Elkhart, there are many community partners that collaborate and undertake the work and activities that benefit low- and moderate-income residents.

LaCasa, Inc. and the Elkhart Housing Authority are the two largest providers of affordable housing opportunities. LaCasa provides homeownership counseling services, as well as develops and rehabilitates rental and for-sale housing. The Elkhart Housing Authority is a local public Housing Authority and receives various sources of funds through HUD to operate their public housing portfolio. They are also the administrator of the Housing Choice Voucher program. The City of Elkhart coordinates with the Elkhart Housing Authority to ensure their residents have access to programs and services.

AIDS Ministries/AIDS Assist provides housing and supportive services for clients with HIV/AIDS and their families for St. Joseph and Elkhart Counties, and they have been long term recipients of CDBG funds from the City of Elkhart.

The Minority Health Coalition of Elkhart County provides health and wellness counseling and assistance to non-homeless special needs populations. Their programs emphasize self-management of chronic diseases, and they work extensively with residents of the Elkhart Housing Authority.

Oaklawn is the region’s main mental health services provider. They work closely with many agencies on outreach to the community including participation in the Indiana Region 2 Homeless Coalition.

Goodwill Industries is the main job training and workforce development agency. Goodwill Industries provides a variety of training opportunities in coordination with other agencies in this area.

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

While the City of Elkhart does not provide direct services for homeless prevention, it is an active member and participant in the Indiana Region 2 Homeless Coalition. City staff coordinate programs and activities with area agencies dedicated to helping reduce and eliminate homelessness within the City of Elkhart. The members of the Indiana Region 2 Homeless Coalition work tirelessly to meet the needs of homeless clients. In developing this Consolidated Plan, members of the Elkhart Homeless Coalition participated in public meetings and online surveys. The City of Elkhart will stay engaged with our homeless residents and with our homeless coalition partners to actively reduce homelessness within the City of Elkhart.

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

The City of Elkhart does not receive ESG funds. The Indiana Region 2 Homeless Coalition is a regional planning group for the continuum of care and works with the State of Indiana in areas of policies and procedures for the administration of HMIS.

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

Table 2: Agencies, groups, organizations who participated

Organization	LA CASA, INC
Organization Type	Housing Services - Housing Services-Education
What section of the Plan was addressed by consultation?	Housing Need Assessment Market Analysis Non-Housing community Development Strategy
How was the organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on the e-mail and mail distribution list, participated in developing the consolidated plan, and attended the March 1, 2021 public planning meeting and sub-recipient meeting.
Organization	Council on Aging
Organization Type	Services-Elderly Persons
What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
How was the organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on the e-mail and mail distribution list, participated in developing the consolidated plan, and attended the March 1, 2021 public planning meeting and sub-recipient meeting.
Organization	YWCA North Central Indiana
Organization Type	Services-Children Services-Victims of Domestic Violence Services-homeless
What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children

How was the organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on the e-mail and mail distribution list, participated in developing the consolidated plan, and attended the March 1, 2021 public planning meeting and sub-recipient meeting.
Organization	Northern Indiana Workforce Board, Inc. WorkOne
Organization Type	Services-Education Services-Employment Other government - State
What section of the Plan was addressed by Consultation?	Economic Development
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on the e-mail and mail distribution list and is a member of the CoC Region 2 homeless coalition.
Organization	Aids Ministries Aids Assist
Organization Type	Services - Housing Services-Persons with HIV/AIDS
What section of the Plan was addressed by consultation	Non-Homeless Special Needs
How was the organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on the e-mail and mail distribution list, participated in developing the consolidated plan, and attended the March 1, 2021 public planning meeting and sub-recipient meeting.
Organization	Goodwill of Michiana
Organization Type	Services-Education Services-Employment Regional organization
What section of the Plan was addressed by consultation?	Non-Homeless Special Needs Economic Development

How was the organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on the e-mail and mail distribution list, participated in developing the consolidated plan, and attended the March 1, 2021 public planning meeting and sub-recipient meeting.
Organization	Minority Health Coalition of Elkhart County
Organization Type	Services-Persons with Disabilities Services-Health
What section of the Plan was addressed by Consultation	Non-Homeless Special Needs
How was the organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on the e-mail and mail distribution list, participated in developing the consolidated plan, and attended the March 1, 2021 public planning meeting and sub-recipient meeting.
Organization	Habitat For Humanity Of Elkhart County
Organization Type	Housing Services-Education
What section of the Plan was addressed by Consultation	Housing Need Assessment
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on the e-mail and mail distribution list, participated in developing the consolidated plan, and attended the March 1, 2021 public planning meeting and sub-recipient meeting.
Organization	Real Services, Inc.
Organization Type	Services-Elderly Persons Regional organization
What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
How was the organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on the e-mail and mail distribution list, participated in developing the consolidated plan, and attended the March 1, 2021 public planning meeting and sub-recipient meeting.

Organization	Elkhart Chamber of Commerce
Organization Type	Housing Business Leaders Business and Civic Leaders
What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
How was the organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on the e-mail and mail distribution list, participated in the community planning meetings and sub-recipient meeting on January 16, 2020
Organization	Lifeline Youth Ministries
Organization Type	Services-Education
What section of the Plan was addressed by Consultation?	Non-housing community development
How was the organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on the e-mail and mail distribution list, participated in developing the consolidated plan, and attended the March 1, 2021 public planning meeting and sub-recipient meeting.
Organization	Elkhart Community Schools
Organization Type	Services-Education
What section of the Plan was addressed by Consultation?	Education
How was the organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on the e-mail and mail distribution list. The Elkhart schools helped notify parents and families about the various public planning meetings in the community.
Organization	The Faith Mission
Organization Type	Services - Housing Services-homeless
What section of the Plan was addressed by consultation	Housing Need Assessment Homelessness Strategy

How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on the e-mail and mail distribution list and is a member of the CoC Region 2 homeless coalition and participated in the subrecipient meeting on January 16, 2020
Organization	Oaklawn Psychiatric Center
Organization Type	Services-homeless Services-Health Health Agency
	Publicly Funded Institution/System of Care
What section of the Plan was addressed by consultation?	Homelessness Strategy
	Homeless Needs - Chronically homeless
How was the organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on the e-mail and mail distribution list and is a member of the CoC Region 2 homeless coalition
Organization	Church Community Services
Organization Type	Services-homeless Services-Education
	Services-Employment
What section of the Plan was addressed by consultation?	Homelessness Strategy
	Anti-poverty Strategy
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on the e-mail and mail distribution list and is a member of the CoC Region 2 homeless coalition and participated in the subrecipient meeting on January 16, 2020
Organization	City of Elkhart
Organization Type	Service-Fair Housing Other government - Local Planning organization
	Civic Leaders

<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy</p>
	<p>Non-Homeless Special Needs Economic Development Market Analysis</p>
	<p>Anti-poverty Strategy</p>
<p>How was the organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Many divisions of the City of Elkhart were consulted including planning, human relations commission, economic development, the Mayor's office, street department, etc. in developing this plan. Elected and appointed officials were asked for comments and input in the process.</p>
<p>Organization</p>	<p>Housing Authority of the City of Elkhart</p>
<p>Organization Type</p>	<p>PHA</p>
<p>What section of the Plan was addressed by consultation?</p>	<p>Housing Need Assessment Public Housing Needs Market Analysis</p>
<p>How was the organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Agency is on the e-mail and mail distribution list and is a member of the CoC Region 2 homeless coalition. The agency participated in the public planning meetings, subrecipient meeting and a focus group with housing authority staff. The housing authority also provided much information for this plan.</p>
<p>Organization</p>	<p>CAPS</p>
<p>Organization Type</p>	<p>Child Welfare Agency</p>

What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
How was the organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on the e-mail and mail distribution list
Organization	1st Source Bank
Organization Type	Private Sector Banking / Financing
What section of the Plan was addressed by Consultation?	Non-housing community development strategy
How was the organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the December 18, 2019 Community Development Lending Focus Group
Organization	Centier Bank
Organization Type	Private Sector Banking / Financing
What section of the Plan was addressed by Consultation?	Non-housing community development strategy
How was the Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the December 18, 2019 Community Development Lending Focus Group
Organization	Lake City Bank
Organization Type	Private Sector Banking / Financing

What section of the Plan was addressed by Consultation?	Non-housing community development strategy
How was the organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the December 18, 2019 Community Development Lending Focus Group
Organization	ADEC
Organization Type	Services - Persons with Disabilities
What section of the Plan was addressed by Consultation?	Non-homeless special needs
How was the organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the December 12, 2019 Homeless and Special Needs Focus Group
Organization	Anabaptist Mennonite Biblical Seminary
Organization Type	Other: Education
What section of the Plan was addressed by Consultation?	housing and non-housing community development strategy
How was the organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the January 15, 2020 public planning meeting
Organization	Greater Elkhart County Fuller Center for Housing
Organization Type	Housing
What section of the Plan was addressed by Consultation?	Housing Needs Assessment

How was the organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?

Agency is on the email distribution list and participated in the December 18, 2019 affordable housing needs focus group.

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

Every effort was made to contact relevant agencies, and there were no agencies that were intentionally not consulted.

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

Table 3: Other local / regional / federal planning efforts

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
City of Elkhart Housing Strategy	City of Elkhart / EnFocus	The results and recommendations of this plan were used to shape the goals of the Strategic Plan to ensure coordinated strategies.
Vibrant Communities Action Agenda	Community Foundation of Elkhart County	Many of the initiatives outlined in the Vibrant Communities Action Agenda are meant to improve the lives of low- and moderate-income residents. The Strategic Plan aligns with many of the recommendations contained within the Vibrant Communities Action Agenda.
Continuum of Care	Indiana Region 2 Homeless Coalition	The same goals to reduce and end homelessness are shared by the Continuum and the City of Elkhart’s Strategic Plan.
Economic Diversification Study	City of Elkhart	Many economic issues within the community are tied to the regional economy and its lack of diversity and heavy reliance on the Recreational Vehicle industry. The need to diversify the local economy and raise wages within the workforce are shared goals of both plans.
Elkhart County Housing Needs Assessment	Indiana Association for Community Economic Development	The county-wide needs assessment findings and goals are consistent with the City of Elkhart’s Strategic Plan. Mainly, to improve the quality, affordability, and availability of housing for low- and moderate-income residents.

AP-12 Participation – 91.105, 91.200(c)

4. Summary of citizen participation process and efforts made to broaden citizen participation.

Summarize citizen participation process and how it impacted goal-setting

The Consolidated Plan was developed through outreach and collaboration of city staff, elected officials, community and civic leaders, neighborhood associations, residents and local agencies. Outreach efforts were designed to reach a broad array of interested constituents and provide them the opportunity to submit input and feedback on their schedule, including public meetings, online surveys, focus groups, and individual one-on-one interviews. Specific efforts were made to encourage participation from low- and moderate-income residents, non-English speaking residents, public housing residents, and agencies and institutions including non-profit developers, community-based organizations and business and civic leaders. Bi-lingual facilitators were available at each meeting, so attendees did not need to make prior arrangements for translation services.

In developing the PY 2021 Action Plan, two public planning meetings were held on March 1, 2021. Due to COVID-19 protocol, all meetings were held virtually through the WebEx platform. The first was held at 10:00am, and the second at 5:30pm. Both meetings were advertised in the Elkhart Truth in English and Spanish. The goal of the planning meetings was to review past projects, and identify community needs in areas such as housing, neighborhood development, workforce and economic development, and any other topics residents wanted to discuss. The facilitators reviewed past CDBG programs and goals, described eligible activities, and discussed the estimated CDBG resources that are anticipated to be available to address the identified needs. Between the two public planning meetings, six individuals participated.

A Subrecipient meeting was held at 11:30 am on Monday, March 1, 2021 for all agencies interested in applying for CDBG funding. Due to COVID-19 protocol, the subrecipient meeting was held virtually through the WebEx platform. The meeting was advertised in the Elkhart Truth, as well as direct email to approximately 200 agencies and stakeholders. During the meeting the facilitators discussed the CDBG program including goals and eligible uses of funds. Applications for funding were also distributed. The meeting format allowed participants to ask questions regarding potential program and project eligibility, and to seek any technical assistance they needed to complete the funding application. Twenty-three individuals representing 14 agencies attended the meeting.

The 30-day public comment period began on March 30, 2021. Drafts of the PY 2021 Annual Action Plan were available for download on Elkhart's website. An email notification was sent through the community development email list, and a legal advertisement was placed in the Elkhart Truth.

(Insert results of April public hearings here)

The citizen participation process directly influenced the goals, outcomes and strategies of the Consolidated Plan, and the individual projects outlined in the PY 2021 Action Plan. Residents, stakeholders, agency representatives, public officials, neighborhood leaders and community activists directly shaped the plans based on their knowledge of community needs, challenges, and opportunities. All comments and suggestions received through the planning process were incorporated.

Citizen Participation Outreach

Table 4: Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
Newspaper Ad	Non-targeted / Broad community	A newspaper ad was placed in the Elkhart Truth on February 19 th to advertise the March 1st public meetings and the March 1st subrecipient meeting.		
Public Meeting	Non-targeted / Broad community	A virtual public meeting was held March 1, 2021 - 10:00am This meeting was attended by five individuals.	The comments are summarized in the Executive Summary	All comments were accepted
Public Meeting	Non-targeted / Broad community	A virtual public meeting was held March 1, 2021 – 5:30pm This meeting was attended by one individual.	The comments are summarized in the Executive Summary	All comments were accepted
Public Meeting	Non-targeted / Broad community	A virtual subrecipient meeting was held March 1, 2021 – 11:30am This meeting was attended by 23 individuals, representing 14 community agencies.	The comments are summarized in the Executive Summary	All comments were accepted
Other - Public Hearing Notice	Non-targeted / Broad community	A notice of the 30-day comment period and public hearings was placed in the Elkhart Truth on March 29, 2020		

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

Introduction

The City of Elkhart anticipates receiving approximately \$729,218 in CBDG entitlement funds in PY 2021. In addition, the City will work with its partners to secure additional local, state, and federal resources to undertake the activities to achieve the goals and outcomes outlined in the Strategic Plan and Annual Action Plan. Those resources may include TIF revenue, State HOME funds, Low Income Housing Tax Credits, HUD insured financing, and various public grants.

Table 5 – Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation:	Program Income:	Prior Year Resources:	Total:		
CDBG	Federal	<ul style="list-style-type: none"> • Administration and planning • Acquisition • Economic Development • Housing • Public Improvements • Public Service 	\$729,218	\$30,000	\$52,198.72	\$811,416.72	\$2,190,000	Program income is based on historic receipts. Prior year funds include \$2,198.27 from PY 2019 and \$50,000 from PY 2020. Elkhart anticipates receiving \$730,000 annually for PY 2022 – PY2024

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 City and its partners will be aggressive in seeking additional resources as leverage against the CDBG funds for the programs and activities outlined in this plan. The City and its partners have a long history of successfully competing for housing development funds at the state level.

Match requirements will be satisfied by requiring subrecipient agencies receiving CDBG funds from the City of Elkhart to provide at least a 20% cash or in-kind match for their program.

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

Historically, Elkhart has utilized surplus city-owned property for housing and community development activities undertaken by our non-profit partners. The City will continue to assist its community development partners to stabilize and improve Elkhart's neighborhoods. This may include utilizing city-owned surplus property for housing, economic development or public facilities.

Discussion

The City of Elkhart will aggressively seek outside funding to leverage the federal CDBG dollars over the next five years to implement the goals and objectives of the Consolidated Plan and NRSA Plan. The City and its partners have a proven track record of obtaining and leveraging outside resources to undertake meaningful community development activities.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Table 6: Goals Summary

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Housing Supply	2021	2025	Affordable Housing	NRSA	Housing Needs	CDBG: \$203,000	Develop 2 new units for homeownership by low- and moderate-income families
							Develop 10 new low- and moderate-income rental units
Housing Quality	2021	2025	Affordable Housing	NRSA	Housing Needs	CDBG: \$209,323	Renovate 5-7 occupied units
Reduce Environmental Hazards	2021	2025	Affordable Housing	City-wide	Housing Needs	CDBG: \$25,000	Create 5 lead-safe housing units
Neighborhood Facilities Improvements	2025	2025	Non-Housing Community Development	NRSA	Public Facilities Improvements	CDBG: \$160,000	Improve a combination of three neighborhood parks or community centers.
Homelessness Prevention	2021	2025	Homeless	City-wide	Homeless Prevention	CDBG: \$30,000	Assist 750 individuals through emergency shelter services, street outreach, counseling and other public services
Non-Homeless Special Needs	2021	2025	Non-Homeless Special Needs	City-wide	Non-Homeless Special Needs	CDBG: \$21,250	Assist up to 900 individuals through counseling and outreach activities

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Increase Median Household Income	2021	2025	Economic Development	City-wide	Neighborhood Development	CDBG: \$17,000	Provide job training and soft-skills development counseling for up to 20 individuals.

Table 7: Goal Summary

Goal Name	Housing Supply
Goal Description	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.
Goal Name	Housing Quality
Goal Description	Housing Quality focuses on improving the quality of the existing occupied housing stock through rehabilitation or targeted code enforcement efforts
Goal Name	Home Ownership
Goal Description	Home Ownership focuses on increasing the rate of home ownership within Elkhart. This goal can be accomplished through financial assistance to purchase a home, or through homebuyer counseling services
Goal Name	Increase Median Household Income
Goal Description	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
Goal Name	Reduce Environmental Hazards
Goal Description	Reduce Environmental Hazards focusing on the identification, prevention and/or remediation of environmental and natural hazards which may include lead-based paint, mold, asbestos, brownfields, flooding risks or natural disaster prevention. 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 6 years old.
Goal Name	Homelessness Prevention
Goal Description	Homelessness Prevention focuses on activities and services within Elkhart that addresses 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.
Goal Name	Neighborhood Business Districts
Goal Description	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.

Goal Name	Non-Homeless Special Needs
Goal Description	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.
Goal Name	Neighborhood Facilities Improvements
Goal Description	Improvements focuses on the improvement of publicly owned infrastructure and facilities in targeted neighborhoods. non-target areas. 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.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Elkhart, along with its community partners, will undertake a series of programs and activities to achieve the goals and outcomes that result in stable neighborhoods and vibrant communities.

Table 8 – Project Information

#	Project Name
	Administrative and Planning
	AIDS Ministries/AIDS Assist - Permanent Housing Program
	Council on Aging – Transportation Program
	Minority Health Coalition – Chronic Disease Management Program
	YWCA Safe Haven Shelter
	Residential Rehabilitation
	169 State Street Renovation
	Neighborhood Facilities Improvements
	Goodwill B.O.S.S. Program

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

The City of Elkhart has been geographically targeting its CDBG investments since 1995. This has allowed the City to strategically invest its limited resources in a manner that encourages comprehensive redevelopment and lasting change. The community has historically supported the targeting of CDBG resources, and the target geography was again reviewed during the planning process for the 2021-2025 Consolidated Plan. The biggest obstacles to addressing underserved needs are scarce financial resources.

AP-38 Project Summary

Project Summary Information

Project Name	Administrative and Planning
Target Area	City-Wide Neighborhood Revitalization Strategy Area (NRSA)
Goals Supported	Housing Supply Housing Quality Home Ownership Increase Median Household Income Reduce Environmental Hazards Homelessness Prevention Neighborhood Business Districts Public Infrastructure / Facilities Improvements Non-Homeless Special Needs Neighborhood Facilities Improvements
Needs Addressed	Housing Needs Homeless Needs Non-Homeless Special Needs Economic Development Neighborhood Revitalization Strategy Area Needs
Funding	CDBG: \$145,843
Description	Funds to pay for planning and administering projects and activities for the CDBG program
Target Date	6/30/2022
Proposed Beneficiaries	These funds will indirectly assist all clients and beneficiaries by allowing for management of the CDBG program
Location Description	229 S. 2nd Street Elkhart
Planned Activities	Funds will be used to pay for several staff members to administer the CDBG programs and small plans for the NRSA

Project Name	AIDS Ministries/AIDS Assist - Permanent Housing Program
Target Area	City-wide Neighborhood Revitalization Strategy Area (NRSA)
Goals Supported	Non-Homeless Special Needs
Needs Addressed	Non-Homeless Special Needs
Funding	CDBG: \$15,000.00
Description	Assist HIV positive clients living in our housing units with job training referrals, life skills classes, benefit placements such as applying to SSDI or VA, and transport to medical and social services appointments. Many of these clients do not have means to be self-sufficient
Target Date	6/30/2022
Proposed Beneficiaries	The program will service approximately 125 clients, not including their affected others, out of the Elkhart office. 80% of the clients that are diagnosed with HIV/AIDS are at or below poverty
Location Description	The program serves clients throughout the City of Elkhart. Their offices are located on S. Main Street in downtown Elkhart.
Planned Activities	Funds to support the AM/AA permanent housing program and client services for persons with HIV/AIDS and their families

Project Name	Council on Aging – Transportation Program
Target Area	City-wide
Goals Supported	Non-Homeless Special Needs
Needs Addressed	Non-Homeless Special Needs
Funding	CDBG: \$15,000
Description	The Council on Aging’s objective is to use these CDBG funds to increase the access and availability of transportation services for the growing demand of clients living in the City of Elkhart. Funds will be used to provide transportation services to low- and moderate-income seniors.
Target Date	6/30/2022
Proposed Beneficiaries	The program will provide up to 715 trips for low-income seniors who need medical services. The total number of beneficiaries will be based on the demand for services, which saw a 10% increase from the prior year.
Location Description	City-wide
Planned Activities	The program will provide transportation services for mobility impaired low-income seniors for medial visits and other essential needs.

Project Name	Minority Health Co. – Chronic Disease Self-Management Program
Target Area	City-wide
Goals Supported	Non-homeless Special Needs
Needs Addressed	Non-homeless Special Needs
Funding	CDBG: \$6,250
Description	The chronic disease self-management program provides case management and classes to medically-underserved populations to better manage their conditions and prevent consequences resulting from poor health, such as financial instability or loss of housing.
Target Date	6/30/2022
Proposed Beneficiaries	Approximately 40 low-and moderate-income residents will be assisted by this program.
Location Description	The program serves clients city-wide.
Planned Activities	The chronic disease self-management program provides case management and classes to medically-underserved populations to better manage their conditions and prevent consequences resulting from poor health, such as financial instability or loss of housing.

Project Name	YWCA Safe Haven Shelter
Target Area	City-wide
Goals Supported	Homeless Prevention
Needs Addressed	Homeless Needs
Funding	CDBG: \$15,000
Description	Funds to support the YWCA Safe Haven Program for victims of domestic violence.
Target Date	6/30/2022
Proposed Beneficiaries	The YWCA estimates that approximately 750 persons will benefit from this project. This project is focused on housing and supportive services for victims of domestic violence.
Location Description	The YWCA serves clients city-wide.
Planned Activities	Funds will support the YWCA Safe Haven Shelter for victims of domestic violence.

Project Name	Residential Rehabilitation
Target Area	City-wide Neighborhood Revitalization Strategy Area (NRSA)
Goals Supported	Housing Quality
Needs Addressed	Housing Needs
Funding	CDBG: \$309,000
Description	Funds to rehabilitate residential units, including owner-occupied, rental, and for-sale units.
Target Date	6/30/2022
Proposed Beneficiaries	This program will benefit between 5 – 7 families, depending on the extent and need of the renovations.
Location Description	All residential rehabilitations will be within the City of Elkhart; however, they will be highly concentrated within the NRSA. It is estimated that approximately 80 percent of the rehabilitations will be within the NRSA and 20 percent will be outside the NRSA.
Planned Activities	This project will provide funds to rehabilitate residential units, including but not limited to owner-occupied, rental, and units for sale.

Project Name	169 State Street
Target Area	Neighborhood Revitalization Strategy Area (NRSA)
Goals Supported	Housing Quality
Needs Addressed	Housing Needs
Funding	CDBG: \$128,000
Description	Renovation of a 10-unit existing, vacant rental property.
Target Date	6/30/2022
Proposed Beneficiaries	At least 6 low-income families will benefit from the rehabilitation of this structure.
Location Description	Neighborhood Revitalization Strategy Area (NRSA)
Planned Activities	CDBG funds will help offset the cost of the rehabilitation to provide new affordable rental housing units within the NRSA neighborhood.

Project Name	Neighborhood Facilities Improvements
Target Area	Neighborhood Revitalization Strategy Area (NRSA)
Goals Supported	Public Facilities / Public Infrastructure Improvements
Needs Addressed	Non-housing Community Development Needs

Funding	CDBG: \$160,000
Description	Funds will be used for public facilities and public infrastructure improvements in the NRSA neighborhood. These improvements may include utility improvements (water, sewer, broadband) sidewalks, streets, and lighting. Public facility improvements may include parks and playground upgrades, or upgrades to community centers.
Target Date	6/30/2022
Proposed Beneficiaries	Up to 1000 families may benefit from this program depending on the programs and activities undertaken under this project.
Location Description	NRSA
Planned Activities	Funds will be used for public facilities and public infrastructure improvements in the NRSA neighborhood. These improvements may include utility improvements (water, sewer, broadband) sidewalks, streets, and lighting. Public facility improvements may include parks and playground upgrades, or upgrades to community centers.
Project Name	Goodwill Industries – Beating the Odds to Self-Sufficiency (B.O.S.S.)
Target Area	City-wide
Goals Supported	Increase Median Household Income
Needs Addressed	Economic Development
Funding	CDBG: \$17,000
Description	Goodwill Works' B.O.S.S. (Beating the Odds to Self-Sufficiency) project focuses in assisting unemployed Elkhart City residents who need assistance in preparing for and finding employment. The goal of the B.O.S.S project is to provide access soft and hard skills trainings so underserved individuals can get and keep jobs that pay enough for them to be self-sufficient. Each client's plan follows a personalized time frame that revolves around the class schedule of the certification program and the needs of the clients. Depending on the certification provider, certification classes can range from three weeks to four months. Due to the rise in demand for qualified medical staff and welders, Goodwill seeks to provide their low to moderate income clients with the ability to benefit from these economic opportunities through CNA/QMA and welding certifications
Target Date	6/30/2022
Proposed Beneficiaries	Up to 10 low- and moderate-income NRSA residents will benefit from the program
Location Description	City-wide
Planned Activities	Soft and hard skills training for up to 10 unemployed Elkhart resident to retrain, develop new skills and improve their economic situation

AP-50 Geographic Distribution – 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 majority of the programs and activities undertaken through this Action Plan will take place and benefit the Neighborhood Revitalization Strategy Area. The City estimates that over 75% of the funds will be invested in the NRSA target area.

Geographic Distribution

Target Area	Percentage of Funds
Neighborhood Revitalization Strategy Area (NRSA)	75%

Table 9 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Elkhart has been geographically targeting its CDBG investments since 1995. This has allowed the City to strategically invest its limited resources in a manner that encourages comprehensive redevelopment and lasting change. The community has historically supported the targeting of CDBG resources, and the target geography was again reviewed during the planning process for the 2021-2025 Consolidated Plan.

Discussion

The City of Elkhart targets its scarce federal resources in low- and moderate-income neighborhoods in an effort to undertake comprehensive redevelopment activities that benefit residents and have lasting change. This approach also enables the City to leverage additional revenue sources such as TIF, state or other federal funds.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Elkhart will address affordable housing needs through supporting six non-profit public service agencies that estimate their programs will benefit nearly 1,600 households. Additionally, the City will directly support the creation, renovation, or acquisition of approximately 22 housing units through its residential renovation program, and by partnering with other housing development organizations who are committed to improving Elkhart’s neighborhoods.

Table 10 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households to be Supported	
Homeless	750
Non-Homeless	165
Special-Needs	715
Total	1,630

Table 11 - One Year Goals for Affordable Housing by Support Type

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	22
Acquisition of Existing Units	0
Total	22

Discussion

The City plans to continue its long partnerships with area non-profit agencies to reduce homelessness and improve the lives of Elkhart’s low- and moderate-income residents. Through its housing programs and partnerships, the City estimates that 22 housing units will be acquired, constructed or renovated.

AP-60 Public Housing – 91.220(h)

Introduction

The Elkhart Housing Authority (EHA) manages 672 housing units in five developments that are rented to low-income families and seniors. The Housing Authority's inventory ranges from scattered site single-family homes to high-rise apartments. Additionally, EHA administers 727 housing choice vouchers. In total, EHA houses nearly 7% of the Elkhart population.

Actions planned during the next year to address the needs to public housing

The City of Elkhart and the Elkhart Housing Authority have a good working relationship and are both committed to addressing the needs of Elkhart's low-income residents. The EHA continues to work under its HUD approved 5-year plan, which includes possibly partnering with nonprofit agencies to expand or develop new housing units with the City. During the next year the EHA plans to replace the elevators at Riverside Terrace and Waterfall High-Rise.

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

EHA continues to encourage its residents to participate in established resident councils and the resident advisory board. All residents are encouraged to participate in the Family Self Sufficiency program, and currently 64 residents are actively involved, in which 28 are currently employed, 4 are enrolled in a GED program, 13 are attending college.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

N/A

Discussion

The City of Elkhart and the EHA will continue to partner to improve the lives of Elkhart residents and provide additional affordable housing units throughout the City.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Emergency shelter in Elkhart County is provided by Faith Mission, primarily serving homeless individuals; Goshen Interfaith, serving homeless families with children; and by the Elkhart County Women's Shelter, serving victims of domestic violence. Transitional housing is provided by Emerge Ministries, YWCA of Northern Indiana, and SPA ministries. Permanent supportive housing is provided by AIDS Ministries and Oaklawn Mental Health Center.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

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 YWCA Safe Haven program – up to 750 individuals assisted.

A portion of these populations, such as elderly and physically disabled homeowners, will be assisted through the City's CDBG funded owner-occupied housing rehabilitation program. Outreach efforts are undertaken by a variety of agencies including the Elkhart Police Department, who work with the individuals and link them with social service providers and services.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City plans to assist the following agencies:

- The City will assist AIDS Ministries/AIDS Assist to serve persons with HIV/AIDS and their families – up to 125 individuals assisted
- The City will assist the YWCA Safe Haven program – up to 750 individuals assisted.

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:

- Lincoln West in Goshen- 14 one-bedroom apartments
- Chapman in Elkhart- 2 three-bedroom apartments
- Westplains in Goshen- 15 one-bedroom apartments
- 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 (CofC) network. Elkhart is part of Region 2 CofC, and actively participates with the Indiana Region 2 Homeless Coalition, which meets bi-monthly.

The City will assist AIDS Ministries/AIDS Assist to serve persons with HIV/AIDS and their families.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: 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); or, 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 PY 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 YWCA Safe Haven program – up to 750 individuals assisted.

Discussion

The City the Elkhart will continue to support public agencies with CDBG funds to reduce the effects of homelessness and transition homeless individuals into permanent supportive housing. Staff will also continue to participate in the Region 2 CoC to help ensure a coordinated approach between public agencies and the Consolidated Plan activities.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

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.

Actions it planned 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

The City is committed to removing regulatory barriers to affordable housing. As previous 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

Discussion:

The largest barriers for affordable housing and residential investment 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 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.

AP-85 Other Actions – 91.220(k)

Introduction:

Below are additional actions the City will undertake to improve Elkhart's neighborhoods.

Actions planned to address obstacles to meeting underserved needs

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 planned to foster and maintain affordable housing

As described in the Consolidated Plan, there are a number of privately owned, subsidized apartment developments that are nearing the end of their Section 8 contracts or scored low in their most recent inspections. Both scenarios, if left unmitigated, could lead to the loss of those affordable units. To that end, the City will reach out to the property owners and see what assistance may be necessary to keep the units within the affordable housing inventory. The City will also monitor expiring Section 8 contracts and initiate dialogs with those property owners well in advance of the contracts expiring.

Actions planned to reduce lead-based paint hazards

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 planned to reduce the number of poverty-level families

The City of Elkhart has a three-component anti-poverty strategy. The first component is to address the affordability of housing in the community; the second is to support social service agencies providing services to Elkhart; and the third is providing support to educational and job training programs targeted to Section 3 residents.

HOUSING

Housing in Elkhart is unaffordable to extremely-low- and very-low-income residents. The City will provide a series of programs designed to assist clients who are ready to purchase a home, renovate their current home, or find and maintain affordable rental housing. The City will partner with housing developers to bring additional affordable housing units online and improve the quality of existing units.

SOCIAL SERVICES

The City will work with local partner agencies to address social services needs for the community. This assistance, whether in direct financial assistance, case management, or education, will help low- and moderate-income clients improve their living conditions and make changes to their situation that will hopefully lead them out of poverty.

JOB TRAINING AND EDUCATION

The City will fund workforce development and employment training programs. These activities help provide the skills and education necessary for clients to obtain the types of skilled employment that can provide higher wages than existing low-wage unskilled jobs.

Actions planned to develop institutional structure

The Community and Redevelopment Department (Department) is charged with planning, administering, and completion of 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 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 the 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 planned to enhance coordination between public and private housing and social service agencies

The City will continue to improve its coordinate between public and private housing and social service agencies. The City will use existing processes, such as the Region 2 CoC and regional economic development forums, to coordinate among the various public and private agencies, companies and organizations.

Where gaps coordination gap exists, the City will hold periodic roundtables will key organizations and agencies. These efforts should help with ongoing coordination and reduce the likelihood of organizations and partners working at cross purposes.

Discussion:

The City is committed to improving the housing and economic situation of Elkhart's residents, business owners, and neighborhoods. Through deliberate and intentional actions, the City will work to reduce barriers to affordable housing, increase wealth for low-and moderate-income households, and ensure its residents have access to information about the programs and services available to improve their lives. These actions, coupled with the programs and activities outlined in this Action Plan will lay the foundation for creating neighborhoods of choice, and improving the health of families and communities.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(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	

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: 80%	