



# Draft - PY 2023 Annual Action Plan

City of Elkhart, Indiana

March 20, 2023

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## Executive Summary

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

#### 1. Introduction

This is the fourth year of Elkhart's 2020-2024 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 focused on addressing the community's needs to address the effect of the COVID-19 pandemic through implementing various CDBG-CV programs and activities. In its third program year, efforts were made to address the community's housing needs with particular emphasis on assisting non-profits to develop new affordable housing opportunities.

#### 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 2023, the City of Elkhart and its non-profit stakeholder will:

- Renovate up to 17 housing units;
- Providing homebuying assistance for up to 5 LMI households;
- Provide fair housing education and outreach to 300 Elkhart residents and stakeholders;
- Assist 675 homeless households or households at risk of homelessness;
- Assist 500 non-homeless households through counseling or other public service activities;
- Assist up to 650 special-need residents through transportation activities or other supportive services; and,
- Benefit up to 100 low- and moderate-income households through public facilities improvements.

#### 3. Evaluation of past performance

During PY 2022, the third year of the consolidated Plan, the City and its non-profit partners continued to address the effects of the COVID-19 pandemic by implementing various CDBG-CV programs and activities while moving forward with undertaking activities furthering the community priorities outlined in the Consolidated Plan.

These activities included public service programs undertaken by our non-profit partners such as Council on Aging, AIDS Ministries, Goodwill, Minority Health Coalition and the YWCA. Additionally, efforts were made to provide additional affordable housing opportunities through partnerships with Habitat for Humanity and LaCasa. The City of Elkhart assisted Habitat in constructing a new public road supporting the development of eight new homes. This project will be completed by the spring of 2023. The City supported LaCasa's efforts to promote homeownership by providing financial assistance for up to six new homebuyers.

The City continued to assist low and moderate-income homeowners with emergency repairs and modifications that allow seniors to age in place.

The Elkhart Human Relations Commission is substantially equivalent with the U.S. Department of Housing and Urban Development to intake, investigate, and conciliate housing discrimination complaints.

The City of Elkhart, due to its population, is required to close at least 4 cases annually. So far in P.Y. 2022, the Commission closed seven cases, has one open case, and two cases pending HUD approval to investigate. Of the seven cases that received dual filing status, three were conciliated, two were found to be no probable cause to believe discrimination had occurred, one withdrew with a resolution, and one was administratively closed.

Staff sought to address three of Elkhart's *Impediments to Fair Housing* goals in the following ways: by ensuring that all conciliation agreements include monetary relief for the complainant and public interest relief for the community; by diversifying education and outreach strategies by targeting those that are least likely to apply for services; and by offering fair housing education for lenders, landlords, and appraisers. Staff presented ten fair housing workshops and attended three community events, in which information was provided to an estimated 300 people. An estimated total of 2,000 outreach items, such as fair housing brochures and landlord/tenant booklets, were distributed to CDBG subrecipients, landlords, tenants, neighborhood associations, local agencies and other city departments during the grant year. Staff continues to educate youth by donating Fair Housing children's books, reading in classrooms, and implementing an annual youth poster contest.

The City and the Elkhart Human Relations Commission continue to increase efforts to address fair housing by developing in-house flyers, brochures and booklets, advertising on billboards, placing English and Spanish ads on radio, in print and on social media outlets as well as setting up booths through the community to answer questions or file complaints.

#### **4. Summary of Citizen Participation Process and consultation process**

A Subrecipient meeting was held at 10:30 am on Tuesday, February 7, 2023, for all agencies interested in applying for CDBG funding. The meeting was held at a centrally located community center. The meeting was advertised in the Elkhart Truth and direct email to approximately 200 agencies and stakeholders. During the meeting, the facilitators discussed the CDBG program, including goals and eligible uses of funds. Sixteen individuals representing 11 agencies attended the meeting.

In developing the PY 2023 Action Plan, two public planning meetings were held on February 7, 2023. Both meetings were held in a centrally located community center. The first public meeting was held at 9:00 am and the second at 6:00 pm. Both meetings were advertised in the Elkhart Truth. The planning meetings aimed to review past projects and identify community needs in housing, neighborhood development, workforce and economic development, and any other topics residents wanted to discuss. Between the two public planning meetings, five individuals participated.

The 30-day public comment period began on March 20, 2023. Drafts of the PY 2023 Annual Action Plan were available for download on Elkhart’s website, as well as available for pick up at the local library and municipal building. An email notification was sent through the community development email list, and a legal advertisement was placed in the Elkhart Truth.

Three public hearings will be held to review the draft action plan. The first will be held on April 4, 2023, at 5:30 pm in City Council Chambers, and the second during the Elkhart Redevelopment Commission meeting on April 11, 2023, at 4:00 pm. Both public hearings are located in the Municipal Building, 229 South Second Street.

**5. Summary of public comments**

TBD

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

TBD

**7. Summary**

This is the fourth year of Elkhart’s 2020-2024 Consolidated Plan. During the first year, Elkhart improved many of its parks and recreation facilities through the CDBG program. During PY 2021, the second year of the consolidated Plan, the City and its non-profit partners focused on addressing the effects of the COVID-19 pandemic through the implementation of various CDBG-CV programs and activities, including emergency shelter upgrades, providing COVID testing and sanitation supplies, enhancing transportation access, and providing short-term financial assistance to those individuals impacted by job loss due to the effects of COVID.

During PY 2022, the third year of the consolidated Plan, the City and its non-profit partners continued to address the effects of the COVID-19 pandemic by implementing various CDBG-CV programs and activities while moving forward with undertaking activities furthering the community priorities outlined in the Consolidated Plan.

These activities included public service programs undertaken by our non-profit partners such as Council on Aging, AIDS Ministries, Goodwill, Minority Health Coalition and the YWCA. Additionally, efforts were made to provide additional affordable housing opportunities through partnerships with Habitat for Humanity and LaCasa. The City of Elkhart assisted Habitat in constructing a new public road supporting the development of eight new homes. This project will be completed by the spring of 2023. The City supported LaCasa’s efforts to promote homeownership by providing financial assistance for up to six new homebuyers.

The City continued to assist low and moderate-income homeowners with emergency repairs and modifications that allow seniors to age in place. The City and the Elkhart Human Relations Commission continue to increase efforts to address fair housing by developing in-house flyers, brochures, booklets, advertising on billboards, placing English and Spanish ads on radio, in print and on social media outlets as well as setting up booths through the community to answer questions or file complaints.

PR-05 Lead & Responsible Agencies - 24 CFR 91.200(b)

1. Describe the 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**

<b>Agency Role</b>	<b>Name</b>	<b>Department/Agency</b>
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.

**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 consolidated planning process results and in-person public meetings on February 7, 2023, for the fourth-year action plan to determine the priorities and activities undertaken in PY 2023.

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

The Community and Redevelopment Department will coordinate with the City of Elkhart and its housing, public and mental health, and social services providers. This department administers the Community Development Block Grant (CDBG) funds and coordinates projects identified in the consolidated Plan. Within the City of Elkhart, many community partners 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 and 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 its 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 residents can access 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 work extensively with residents of the Elkhart Housing Authority.

Oaklawn is the region’s primary 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 leading job training and workforce development agency. Goodwill Industries provides various training opportunities in coordination with other agencies.

**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 coordinates programs and activities with area agencies dedicated to helping reduce and eliminate homelessness within the City of Elkhart. The Indiana Region 2 Homeless Coalition members work tirelessly to meet the needs of homeless clients. In developing this Consolidated Plan, the Elkhart Homeless Coalition members 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, and organizations that participated**

<b>Organization</b>	<b>LA CASA, INC</b>
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?	The agency is on the email, and mail distribution list, participated in developing the consolidated Plan, and attended the February 7, 2023 sub-recipient meeting and public planning meetings.
<b>Organization</b>	<b>Council on Aging</b>
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?	The agency is on the email and mail distribution list and participated in developing the consolidated Plan, and attended the February 7, 2023 sub-recipient meeting.
<b>Organization</b>	<b>YWCA North Central Indiana</b>
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?	The agency is on the email and mail distribution list, participated in developing the consolidated Plan, and attended the February 7, 2023 sub-recipient meeting.
<b>Organization</b>	<b>Northern Indiana Workforce Board, Inc. WorkOne</b>
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?	The agency is on the email and mail distribution list and is a member of the CoC Region 2 homeless coalition.
<b>Organization</b>	<b>Aids Ministries Aids Assist</b>
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?	The agency is on the email and mail distribution list, participated in developing the consolidated Plan, and attended the February 7, 2023 sub-recipient meeting.
<b>Organization</b>	<b>Goodwill of Michiana</b>
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?	The agency is on the email and mail distribution list, participated in developing the consolidated Plan, and attended the February 7, 2023 sub-recipient meeting.
<b>Organization</b>	<b>Minority Health Coalition of Elkhart County</b>
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?	The agency is on the email and mail distribution list, participated in developing the consolidated Plan, and attended the February 7, 2023 sub-recipient meeting.
<b>Organization</b>	<b>Habitat For Humanity of Elkhart County</b>
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?	The agency is on the email and mail distribution list, and participated in developing the consolidated Plan.
<b>Organization</b>	<b>Real Services, Inc.</b>
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?	The agency is on the email and mail distribution list, and participated in developing the consolidated Plan.

<b>Organization</b>	<b>Lifeline Youth Ministries</b>
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 email and mail distribution list, participated in developing the consolidated Plan.
<b>Organization</b>	<b>The Faith Mission</b>
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?	The agency is on the email and mail distribution list, participated in developing the consolidated Plan, and attended the February 7, 2023 sub-recipient meeting.
<b>Organization</b>	<b>Church Community Services</b>
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?	The agency is on the email and mail distribution list and is a member of the CoC Region 2 homeless coalition and participated in developing the consolidated Plan.

<b>Organization</b>	<b>City of Elkhart</b>
Organization Type	Service-Fair Housing Other government - Local Planning organization Services – Narrowing the Digital Divide Agency – Managing Flood Prone Areas Agency – Management of Public Land or Water Resources Agency – Emergency Management Civic Leaders
What section of the Plan was addressed by Consultation?	Housing Need Assessment, Lead-based Paint Strategy, Public Housing Needs Homelessness Strategy, Economic Development  Non-Homeless Special Needs Economic Development Market Analysis  Anti-poverty Strategy
How was the organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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.
<b>Organization</b>	<b>Housing Authority of the City of Elkhart</b>
Organization Type	PHA
What section of the Plan was addressed by consultation?	Housing Need Assessment Public Housing Needs Market Analysis  Anti-poverty Strategy
How was the organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency is on the email and mail distribution list and is a member of the CoC Region 2 homeless coalition.
<b>Organization</b>	<b>St. James United Methodist Church</b>
Organization Type	Faith-based Organization
What section of the Plan was addressed by consultation?	Services-homeless Services-Education

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Anti-poverty Strategy

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

The agency is on the email and mail distribution list, participated in developing the consolidated Plan, and attended the February 7, 2023 sub-recipient meeting.

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**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 allow them 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.

A Subrecipient meeting was held at 10:30 am on Tuesday, February 7, 2023, for all agencies interested in applying for CDBG funding. The meeting was held at a centrally located community center. The meeting was advertised in the Elkhart Truth and direct email to approximately 200 agencies and stakeholders. During the meeting, the facilitators discussed the CDBG program, including goals and eligible uses of funds. Funding applications were also distributed. The meeting format allowed participants to ask questions regarding potential program and project eligibility and to seek technical assistance to complete the funding application. Sixteen individuals representing 11 agencies attended the meeting.

In developing the PY 2023 Action Plan, two public planning meetings were held on February 7, 2023, at a centrally located community center. The first public meeting was held at 9:00 am, and the second at 6:00 pm. Both sessions were advertised in the Elkhart Truth. The planning meetings aimed to review past projects and identify community needs in 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, five individuals participated.

The 30-day public comment period began on March 20, 2023. Drafts of the PY 2023 Annual Action Plan were available for download on Elkhart's website and for pick up at the local library and municipal building. An email notification was sent through the community development email list, and a legal advertisement was placed in the Elkhart Truth.

Two public hearings will be held to review the draft action plan. The first will be held on April 4, 2023, at 5:30 pm in City Council Chambers, and the second during the Elkhart Redevelopment Commission meeting on April 11, 2023, at 4:00 pm. Both public hearings are located in the Municipal Building, 229 South Second Street.

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The citizen participation process directly influences the goals, outcomes and strategies of the Consolidated Plan and the individual projects outlined in the PY 2023 Action Plan. Residents, stakeholders, agency representatives, public officials, neighborhood leaders and community activists directly shape the plans based on their knowledge of community needs, challenges, and opportunities. All comments and suggestions received through the planning process will be incorporated.

**Citizen Participation Outreach**

**Table 4: Citizen Participation Outreach**

<b>Mode of Outreach</b>	<b>Target of Outreach</b>	<b>Summary of response/attendance</b>	<b>Summary of comments received</b>	<b>Summary of comments not accepted and reasons</b>
Newspaper Ad	Non-targeted / Broad community	A newspaper ad was placed in the Elkhart Truth on January 27, 2023, to advertise the February 7 <sup>th</sup> subrecipient meeting and two public meetings.		
Public Meeting	Non-targeted / Broad community	A subrecipient meeting was held on February 7, 2023, at 10:30 am. This meeting was attended by 16 individuals representing 11 community agencies.	The comments are summarized in the Executive Summary	All comments were accepted
Public Meeting	Non-targeted / Broad community	A public meeting was held on February 7, 2023, at 9:00 am. Five individuals attended this meeting.	The comments are summarized in the Executive Summary	All comments were accepted

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
Public Meeting	Non-targeted / Broad community	A public meeting was held on February 7, 2023, at 6:00 pm.	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 were placed in the Elkhart Truth on March 17, 2023.		
Public Hearing	Non-targeted / Broad community	A public hearing will be held on April 4, 2023, at 5:30 pm at City Hall.		
Public Hearing	Non-targeted / Broad community	A second public hearing will be held on April 11, 2023, at 4:00 pm at City Hall.		

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

**Introduction**

The City of Elkhart anticipates receiving approximately \$713,272 in CBDG entitlement funds in PY 2023. 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 4				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation:	Program Income:	Prior Year Resources:	Total:		
CDBG	Federal	<ul style="list-style-type: none"> <li>• Administration and planning</li> <li>• Acquisition</li> <li>• Economic Development</li> <li>• Housing</li> <li>• Public Improvements</li> <li>• Public Service</li> </ul>	\$713,272	\$40,000		\$753,272	\$750,000	Program income is based on historical receipts. Elkhart anticipates receiving \$710,000 in 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 aggressively seek additional resources as leverage against the CBDG 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 CBDG 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 in stabilizing and improving Elkhart's neighborhoods. This may include utilizing the 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 for 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	2023	2024	Affordable Housing	NRSA	Housing Needs	CDBG: \$30,000	Provide financial assistance for five low- and moderate-income households to purchase a home.
Housing Quality	2023	2024	Affordable Housing	NRSA	Housing Needs	CDBG: \$426,116	Renovate or develop 10-15 housing units
							Provide fair housing education and outreach to 300 persons.
Reduce Environmental Hazards	2023	2024	Affordable Housing	City-wide	Housing Needs	CDBG: \$35,000	Remove up to five environmental hazards or blighted structures.

<b>Goal Name</b>	<b>Start Year</b>	<b>End Year</b>	<b>Category</b>	<b>Geographic Area</b>	<b>Needs Addressed</b>	<b>Funding</b>	<b>Goal Outcome Indicator</b>
Neighborhood Facilities Improvements	2023	2024	Non-Housing Community Development	NRSA	Public Facilities Improvements	CDBG: \$35,000	Up to 100 households will benefit through public infrastructure improvements.
Homelessness Prevention	2023	2024	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	2023	2024	Non-Homeless Special Needs	City-wide	Non-Homeless Special Needs	CDBG: \$48,200	Assist up to 850 individuals through counseling and outreach activities
Increase Median Household Income	2023	2024	Economic Development	City-wide	Neighborhood Development	CDBG: \$6,300	Provide job training and soft-skills development counseling for up to five individuals.

**Table 7: Goal Summary**

<b>Goal Name</b>	<b>Housing Supply</b>
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.
<b>Goal Name</b>	<b>Housing Quality</b>
Goal Description	Housing Quality focuses on improving the quality of the existing occupied housing stock through rehabilitation or targeted code enforcement efforts
<b>Goal Name</b>	<b>Home Ownership</b>
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
<b>Goal Name</b>	<b>Increase Median Household Income</b>
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
<b>Goal Name</b>	<b>Reduce Environmental Hazards</b>
Goal Description	Reduce Environmental Hazards focuses 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 potentially elevated blood lead levels in children under six years old.
<b>Goal Name</b>	<b>Homelessness Prevention</b>
Goal Description	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.
<b>Goal Name</b>	<b>Neighborhood Business Districts</b>
Goal Description	Neighborhood Business Districts focus on improving the appearance, buildings and infrastructure necessary to create an environment that encourages job creation and wealth building and provides the necessary goods and services for Elkhart's neighborhoods.

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<b>Goal Name</b>	<b>Non-Homeless Special Needs</b>
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.
<b>Goal Name</b>	<b>Neighborhood Facilities Improvements</b>
Goal Description	Neighborhood Facilities Improvements focuses on the improvement of publicly owned infrastructure and facilities in targeted neighborhoods and 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.

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**AP-35 Projects – 91.220(d)**

**Introduction**

The City of Elkhart and 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
	YWCA Safe Haven Shelter
	Minority Health Coalition – Chronic Disease Management Program
	Housing Development and Redevelopment
	Fair Housing Education and Outreach
	Neighborhood Facilities Improvements
	Goodwill B.O.S.S. Program
	Blight & Disaster Remediation and Prevention
	Homebuyer Assistance
	Boys & Girls Club – KidsCare Program
	St. James AME Church – Lords Cupboard Food Pantry

**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 targeting CDBG resources, and the target geography was again reviewed during the 2020-2024 Consolidated Plan planning process. The biggest obstacles to addressing underserved needs are scarce financial resources.

**AP-38 Project Summary**

Project Summary Information

<b>Project Name</b>	<b>Administrative and Planning</b>
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: \$142,654
Description	Funds to pay for planning and administering projects and activities for the CDBG program
Target Date	6/30/2024
Proposed Beneficiaries	These funds will indirectly assist all clients and beneficiaries by allowing for the 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

<b>Project Name</b>	<b>AIDS Ministries/AIDS Assist - Permanent Housing Program</b>
Target Area	City-wide Neighborhood Revitalization Strategy Area (NRSA)
Goals Supported	Non-Homeless Special Needs
Needs Addressed	Non-Homeless Special Needs
Funding	CDBG: \$10,000.00
Description	Assist HIV-positive clients with housing, job training referrals, life skills classes, benefit placements such as applying to SSDI or VA, and transport to medical and social services appointments. Many clients do not have the means to be self-sufficient.
Target Date	6/30/2024
Proposed Beneficiaries	The program will serve approximately 125 clients out of the Elkhart office. 80% of the clients diagnosed with HIV/AIDS are at or below poverty levels.
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.

<b>Project Name</b>	<b>Council on Aging – Transportation Program</b>
Target Area	City-wide
Goals Supported	Non-Homeless Special Needs
Needs Addressed	Non-Homeless Special Needs
Funding	CDBG: \$20,000.00
Description	The Council on Aging will increase the access and availability of transportation services for the growing demand of clients living in the City of Elkhart. Funds will provide transportation services to low- and moderate-income seniors.
Target Date	6/30/2024
Proposed Beneficiaries	The program will provide up to 650 trips for low-income seniors who need medical services. The total number of beneficiaries will be based on the service demand, 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 medical visits and other essential needs.

<b>Project Name</b>	<b>YWCA Safe Haven Shelter</b>
Target Area	City-wide
Goals Supported	Homeless Prevention
Needs Addressed	Homeless Needs
Funding	CDBG: \$20,000.00
Description	Funds to support the YWCA Safe Haven Program for victims of domestic violence.
Target Date	6/30/2024
Proposed Beneficiaries	The YWCA estimates that approximately 550 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.
<b>Project Name</b>	<b>Minority Health Coalition – Chronic Disease Self-Management Program</b>
Target Area	City-wide
Goals Supported	Non-Homeless Special Needs
Needs Addressed	Non-Homeless Special Needs
Funding	CDBG: \$5,000.00
Description	The chronic disease self-management program provides case management and classes for 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	6/30/2024
Proposed Beneficiaries	Approximately 75 low-and moderate-income residents will be assisted through this program.
Location Description	The program serves clients city-wide.
Planned Activities	Funds will be used to provide organizational support and capacity building to grow the chronic disease self-management program, which 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.

<b>Project Name</b>	<b>Housing Development and Redevelopment</b>
Target Area	City-wide Neighborhood Revitalization Strategy Area (NRSA)
Goals Supported	Housing Quality
Needs Addressed	Housing Needs
Funding	CDBG: \$403,626
Description	Funds to rehabilitate or construct residential units, including owner-occupied, rental, and for-sale units.
Target Date	6/30/2024
Proposed Beneficiaries	This program will benefit 10 - 15 households, depending on the extent and need of the renovations and construction cost.
Location Description	Identified activities include renovating 516 S. Main Street and 142 State Street. All owner-occupied rehabilitations and new construction 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 construct or rehabilitate residential units, including owner-occupied and rental housing.

<b>Project Name</b>	<b>Fair Housing Education and Outreach</b>
Target Area	City-Wide
Goals Supported	Housing Quality
Needs Addressed	Housing Needs
Funding	CDBG: \$22,490
Description	Fair housing outreach and education efforts throughout Elkhart
Target Date	6/30/2024
Proposed Beneficiaries	Outreach and fair housing testing will benefit at least 300 persons.
Location Description	Neighborhood Revitalization Strategy Area (NRSA)
Planned Activities	CDBG funds will provide education and outreach activities, periodic fair housing testing and fair housing enforcement activities.

<b>Project Name</b>	<b>Neighborhood Facilities Improvements</b>
Target Area	Neighborhood Revitalization Strategy Area (NRSA)
Goals Supported	Public Facilities / Public Infrastructure Improvements

Needs Addressed	Non-housing Community Development Needs
Funding	CDBG: \$35,000
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, lighting, parks and playground upgrades, or upgrades to community centers.
Target Date	6/30/2024
Proposed Beneficiaries	Up to 100 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, lighting, parks and playground upgrades, or upgrades to community centers.

<b>Project Name</b>	<b>Goodwill Industries – Beating the Odds to Self-Sufficiency (B.O.S.S.)</b>
Target Area	City-wide
Goals Supported	Increase Median Household Income
Needs Addressed	Economic Development
Funding	CDBG: \$6,300
Description	Goodwill Works’ B.O.S.S. (Beating the Odds to Self-Sufficiency) project focuses on assisting unemployed Elkhart City residents who need assistance preparing for and finding employment. The B.O.S.S project aims to provide access to soft and hard skills training 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 certification program’s class schedule and the client’s needs. Certification classes can range from three weeks to four months, depending on the certification provider. 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	6/30/2024
Proposed Beneficiaries	Up to 5 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 5 unemployed or underemployed Elkhart residents to retrain, develop new skills and improve their economic situation.
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<b>Project Name</b>	<b>Blight &amp; Disaster Remediation and Prevention</b>
Target Area	City-Wide
Goals Supported	Reduce Environmental Hazards
Needs Addressed	Housing Needs
Funding	CDBG: \$35,000
Description	Funds will be used to remove or prevent environmental hazards such as flooding or blighted structures.
Target Date	6/30/2024
Proposed Beneficiaries	Up to 5 properties will be addressed through this project.
Location Description	Neighborhood Revitalization Strategy Area (NRSA)
Planned Activities	CDBG funds will remove up to 5 environmental hazards and blighted structures or serve as matching funds to address similar issues.

<b>Project Name</b>	<b>Homebuyer Assistance</b>
Target Area	City-Wide
Goals Supported	Homeownership
Needs Addressed	Housing Needs
Funding	CDBG: \$30,000
Description	Home purchase assistance for LMI households to purchase a home in Elkhart
Target Date	6/30/2023
Proposed Beneficiaries	Up to 5 households
Location Description	Neighborhood Revitalization Strategy Area (NRSA)
Planned Activities	CDBG funds may be used to provide closing costs, downpayment or mortgage buydown assistance.

<b>Project Name</b>	<b>Boys &amp; Girls Club – KidsCare Program</b>
Target Area	City-Wide
Goals Supported	Non-Homeless Special Needs
Needs Addressed	Non-Homeless Special Needs
Funding	CDBG: \$13,200
Description	CDBG Funds will be used to expand the number of low and moderate-income children attending the KidsCare before and after-school programs.
Target Date	6/30/2024
Proposed Beneficiaries	Up to 30 persons
Location Description	City Wide
Planned Activities	Scholarships will be provided to members living within the Elkhart City limits and demonstrating a financial need due to low to moderate household incomes. Members have access to daily enrichment activities, including homework assistance, tutoring sessions to help combat learning loss, and academic enrichment activities.
<b>Project Name</b>	<b>St. James AME Church – Lord’s Cupboard Food Pantry</b>
Target Area	NRSA
Goals Supported	Non-Homeless Special Needs
Needs Addressed	Non-Homeless Special Needs
Funding	CDBG: \$10,000
Description	CDBG funds will support the expansion of the food pantry.
Target Date	6/30/2024
Proposed Beneficiaries	Up to 100 persons
Location Description	Neighborhood Revitalization Strategy Area (NRSA)
Planned Activities	CDBG funds will be used to offset the cost of food pantry operations.

### 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 targeting CDBG resources, and the target geography was again reviewed during the 2020-2024 Consolidated Plan planning process.

#### Discussion

The City of Elkhart targets its scarce federal resources in low- and moderate-income neighborhoods 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 and state or other federal funds.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The City will directly support the creation, renovation, or acquisition of approximately 22 housing units through its residential renovation program and partnering with other housing development organizations committed to improving Elkhart’s neighborhoods. Additionally, the City of Elkhart will address affordable housing needs by supporting seven non-profit public service agencies that estimate their programs will benefit nearly 1,800 persons.

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

One-Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	22
Special-Needs	0
Total	22

**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	17
Acquisition of Existing Units	5
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 an excellent 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 non-profit agencies to expand or develop new housing units within the City.

During the following year, the EHA plans to:

- Replace and modernize the elevators at Rosedale High-Rise.
- Replace playground equipment at Banneker Heights
- Upgrade parking lots at Rosedale and Riverside High-Rise
- Replace exterior doors and boilers at Waterfall High-Rise

### Actions to encourage public housing residents to become more involved in the 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. Currently, 64 residents are actively involved, of which 28 are currently employed, four are enrolled in a GED program, and 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, helping victims of domestic violence. Emerge Ministries, YWCA of Northern Indiana, and SPA ministries provide transitional housing. AIDS Ministries and Oaklawn Mental Health Center provide permanent supportive housing.

### **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 in providing transportation services – up to 650 individuals assisted.
- The City will aid Minority Health Coalition to provide education and services to persons with disabilities from chronic diseases – up to 75 individuals assisted.
- The City will assist with AIDS Ministries/AIDS Assist to serve persons with HIV/AIDS and their families – up to 125 individuals assisted
- The City will assist with the YWCA Safe Haven program – up to 550 individuals assisted.
- The City will assist in St. James AME Church food pantry – up to 100 individuals will be 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 various 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 550 individuals will be 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**

AIDS Ministries and Oaklawn Mental Health Center provide permanent supportive housing. Permanent supportive housing (PSH) targeted to chronically homeless individuals has been developed through various partnerships. The current PSH projects in Elkhart County include the following:

- 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 2023, the City plans to assist the following agencies:

- The City will aid the Council on Aging in providing transportation services – up to 650 individuals assisted.
- The City will aid Minority Health Coalition to provide education and services to persons with disabilities from chronic diseases – up to 75 individuals assisted.
- 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 provide assistance to the YWCA Safe Haven program – up to 550 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 permeant supportive housing. Staff will also continue participating 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 previously discussed, the City has made great strides in that effort. Moving forward, the City will:

- Provide \$22,490 in PY2023 toward 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 most significant barrier to 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 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, several privately owned, subsidized apartment developments 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 before the contracts expire.

### **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 to support 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 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 aid, case management, or education, will help low- and moderate-income clients improve their living conditions and make changes to their situation, hopefully leading 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 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 know 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 coordination 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 intentional actions, the City will work to reduce barriers to affordable housing, increase wealth for low-and moderate-income households, and ensure its residents can access information about the programs and services available to improve their lives. These actions and 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:	75%

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**Appendix**