

**CITY OF ELKHART,
INDIANA**



City of Elkhart

**PROGRAM YEAR 2022
CONSOLIDATED ANNUAL
PERFORMANCE AND
EVALUATION REPORT**

**DRAFT
SEPTEMBER 5, 2023**

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CR-05 - Goals and Outcomes

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

The City of Elkhart is a CDBG entitlement community but not a recipient of HOME or HOPWA from the U.S. Department of Housing and Urban Development. The city works with elected officials, appointed committee members, local agencies, neighborhood associations, concerned residents, community leaders, local businesses and other interested parties to achieve a long list of activities designed to improve the lives of low- and moderate-income residents and increase the safety and attractiveness of the City's Neighborhood Revitalization Strategy Area. The Program Year (P.Y.) 2022 Consolidated Annual Performance Evaluation Report (CAPER) evaluates the third year of the five-year 2020-2024 Consolidated Plan.

Nine goals were developed through extensive public meetings and discussions with agencies serving the needs of low- and moderate-income clients. During the 2022 program year, the city and its partners have worked on projects identified to address the following goals:

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

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

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

Elkhart also received two rounds of special-purpose HUD funding (CDBG-CV1 and CDBG-CV3) to address and mitigate the effects of the COVID-19 pandemic. For this report, the two funding rounds are consolidated and reported as CDBG-CV. The projects funded by CDBG-CV were identified through a competitive selection process, and most projects were initiated in P.Y. 2020. Our non-profit partners continue to implement programs and projects designed to lessen the effects of the COVID-19 pandemic.

The following report describes the amount of CDBG, CDBG-CV funds spent, total funds spent, and beneficiaries for the activities included in each strategy. Due to the nature of the program year dates (July 1 – June 30), many projects are initiated in one program year and completed in the following. Therefore, the accomplishments for projects undertaken in P.Y. 2022 may not be reported until P.Y. 2023. The P.Y. 2022 outcomes are summarized below (all funds are CDBG unless otherwise noted):

Housing Supply:

- \$250,000.00 expended in P.Y. 2022.
- Funds were provided to Habitat for Humanity to improve Hope Court, which will support eight new homes.

Housing Quality:

- \$247,502.47 expended in P.Y. 2022.
- Six units were initiated in prior years, and five started in this program year were completed.

Increase Median Household Income:

- \$9,222.20 expended in P.Y. 2022.
- Four residents completed the Goodwill | Easter Seals BOSS job training program.

Reduce Environmental Hazards:

- \$25.25 expended in P.Y. 2022.
- Two FEMA buyout acquisition /demolition projects initiated in previous years were completed.

Homeless Prevention

- \$20,974.21 expended in P.Y. 2022.
- \$87,098.32 (CDBG-CV) expended P.Y. 2022.
- YWCA assisted 169 individuals.

- The AIDS Mission / AIDS Assist permanent supportive housing and case management programs assisted 85 persons.
- Church Community Services continued providing interim cash assistance for rent and utility payments.
- St. James United Methodist Church continued operating a food bank to assist persons struggling with issues due to the COVID-19 pandemic.

Non-Homeless Special Needs:

- \$24,854.10 was expended in P.Y. 2022.
- \$22,478.76 (CDBG-CV) was disbursed in P.Y. 2022.
- The Minority Health Chronic Disease self-management program assisted 38 persons.
- Council on Aging provided transportation services for 38 individuals.
- The Boys and Girls Club assisted 131 youth.

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

The City of Elkhart submitted an Action Plan amendment, which changed the original goals and planned accomplishments in P.Y. 2022. Funds were reprogrammed to move forward with additional housing projects not included in the original Action Plan. Notably, constructing Hope Court in partnership with Habitat For Humanity will result in eight new affordable housing units in P.Y. 2023.

The city continues identifying and certifying a Community Based Development Organization (CBDO) in Elkhart. A CBDO is integral to implementing new housing construction projects with the NRSA.

The City of Elkhart values residents' comments and feedback on the efforts undertaken through the CDBG program to improve our neighborhoods. The draft CAPER is available free of charge at several locations, including the city website, the Elkhart Municipal Building, and the two Elkhart Public Library branches:

- Main Branch, 300 South Second Street
- Olsolo Branch, 3429 East Bristol

A public notice was printed in the Elkhart Truth on August 30, 2022, indicating the public review period would begin on September 5, 2023, and end on September 21, 2023.

A public hearing to review the CAPER will be held during the regularly scheduled meeting of the Elkhart Redevelopment Commission on Tuesday, September 12, 2023, at 4:00 p.m. in the Common Council Chambers.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Housing Supply	Affordable Housing	CDBG: \$0.00	Rental units constructed	Housing Units	100	0	0	0	0	0%
	Affordable Housing	CDBG: \$0.00	Rental units rehabilitated	Housing Units	100	30	30%	10	0	0%
	Affordable Housing	CDBG: \$0.00	Homeowner housing added	Housing units	25	0	0%	0	0	0%
	Affordable Housing	CDBG: \$250,000.00	Other (street construction to support new housing)	Other	50	0	0%	8	0	0%
Housing Quality	Affordable Housing	CDBG: \$79,864.50	Homeowner housing rehabilitated	Housing Units	25	9	36%	5	5	100%
Increase Homeownership Rate	Affordable Housing	CDBG: \$0.00	Direct financial assistance to homebuyers	Housing Units	25	0	0%	5	0	0%
Increase Median Household Income	Non-Housing Community Development	CDBG: \$9,222.20	Public service activities other than Low/Moderate Income Housing Benefit (Job Training)	Persons assisted	200	10	5%	5	3	60%
	Non-Housing Community Development	CDBG: \$0.00	Jobs created / retained	Jobs	250	0	0%	0	0	0%
Reduce Environmental Hazards	Non-Housing Community Development	CDBG: \$0.00	Demolish blighted structures	Buildings	15	4	40%	4	0	0%
	Affordable Housing	CDBG: \$0.00	Other (Lead-safe units)	Other	100	0	0%	5	0	0%

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
	Non-Housing Community Development	CDBG:\$0.00	Flood / Disaster Mitigation	Structures	5	5	100%	4	0	0%
Neighborhood Facilities Improvements	Non-Housing Community Development	CDBG:\$0.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit (Broadband Infrastructure)	Persons Assisted	1000	0	0%	10	0	0%
	Non-Housing Community Development	CDBG: \$0.00	Other (three neighborhood parks or community centers)	Other	3	8	260%	0	0	0%
	Non-Housing Community Development	CDBG: \$0.00	Facade treatment/business building rehabilitation	Business	5	2	40%	0	0	0%
Neighborhood Business Districts	Non-Housing Community Development	CDBG: \$0.00	Businesses assisted	Businesses Assisted	25	0	0%	0	0	0%
	Non-Housing Community Development	CDBG: \$0.00	Businesses assisted	Businesses Assisted	25	0	0%	0	0	0%
Homelessness Prevention	Homeless	CDBG: \$30,000	Homelessness Prevention	Persons Assisted	2000	675	34%	750	254	33%
Non-Homeless Special Needs	Non-Homeless Special Needs	CDBG: \$22,427.50	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	500	1,091	218%	200	76	38%

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

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

During the first year of the consolidated plan period, the city met most of its strategic goals and initiatives. During P.Y. 2021, much of the planning efforts to mitigate the effects of COVID-19 turned into actions. The city's sub-recipients implemented a robust COVID testing system, distributed food and interim assistance. Additionally, many construction projects that had stalled early in the pandemic began to break loose and move forward, especially for public facility and improvement projects.

During P.Y. 2022, many of the original CDBG-CV projects began winding down, and housing rehabilitation and new construction projects began to move forward. Of note, the city and Habitat For Humanity started the construction of Hope Court. In P.Y. 2022, \$250,000 in CDBG funds supported that project. Those accomplishments will be reported in P.Y. 2023. Additionally, the city expended \$247,502.47 to support rehabilitating 11 housing projects. Of the 11 properties, 6 were projects initiated in prior program years and completed during this program year.

The City of Elkhart and its partners expended \$677,899.61 in CDBG and \$149,224.99 CDBG-CV in the following broad categories:

Category	CDBG Expenditures in P.Y. 2022	% of Total CDBG Expenditures in P.Y. 2022
Acquisition and Demolition	\$28.25	0.00%
Economic Development	\$0.00	0.00%
Housing	\$247,502.47	36.51%
Public Facilities and Improvements*	\$250,000.00	36.88%
Public Services	\$55,295.47	8.16%
Administration and Planning	\$125,073.42	18.45%
Total	\$677,899.61	100.00%

*Roadway construction to support housing development

Category	CDBG-CV Expenditures in P.Y. 2022	% of Total CDBG-CV Expenditures in P.Y. 2022
Acquisition and Demolition	\$0.00	0.00%
Economic Development	\$0.00	0.00%
Housing	\$0.00	0.00%
Public Facilities and Improvements*	\$0.00	0.00%
Public Services	\$125,733.05	84.25%
Administration and Planning	\$23,491.94	15.75%
Total	\$149,224.99	100.00%

Nearly 73.4% of the CDBG P.Y. 2022 expenditures supported housing-related goals, including improving housing quality and increasing housing supply. Housing quality focuses on improving the quality of the existing occupied housing stock through rehabilitation or targeted code enforcement efforts. Increasing

housing supply focuses on increasing quality, affordable housing within Elkhart. Increasing the supply of quality affordable housing can be accomplished through acquiring and renovating vacant units or new construction. The outcomes in P.Y. 2022 included:

Housing Supply:

- Occupancy was maintained at 209 N. 2nd Street
- Hope Court began construction to support eight new homes

Housing Quality:

- Six projects initiated in prior years were completed.
- Five owner-occupied rehab projects were initiated and completed in P.Y. 2022 – 250 Garfield, 221 Homewood, 1229 Cone Street, 1910 Prairie Street, 2440 Frances Ave.

Approximately 8% of the CDBG funds and 84% of CDBG-CV were expended to prevent homelessness, assist special needs populations, or aid individuals and families dealing with the effects of COVID-19. The outcomes in P.Y. 2022 include:

Homeless Prevention

- YWCA helped 169 individuals.
- Permanent supportive housing and case management programs assisted 85 persons.
- Church Community Services provided interim cash assistance for rent and utility payments.
- St. James United Methodist Church operated a food bank to assist families struggling with issues due to the COVID-19 pandemic.

Non-Homeless Special Needs:

- The chronic disease self-management program assisted 38 persons.
- Council on Aging provided transportation services for 38 individuals.

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

In P.Y. 2022, approximately 93.63% of CDBG and CDBG-CV funds were expended within the NRSA neighborhoods.

CR-10 - Racial and Ethnic composition of families assisted

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

	CDBG
White	258
Black or African-American	67
Asian	1
American Indian or American Native	3
Native Hawaiian or Other Pacific Islander	1
Other	8
Total	338
Hispanic	55
Not Hispanic	283

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

Narrative

Three hundred thirty-eight (338) people were directly assisted through CDBG programs in P.Y. 2022.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	\$1,295,499.02	\$677,899.61
CDBG - CV	public - federal	\$186,377.60	\$149,224.99
Total		\$1,481,876.62	\$827,124.60

Table 3 - Resources Made Available

Narrative

During the 2022 program year, \$1,295,499.02 in CDBG funds and \$186,377.60 in CDBG-CV funds were available. The CDBG funds included \$701,734.00 in PY 2022 funds, \$106,267.90 in program income, and \$487,497.125 in prior year funds. During PY 2022, funds were disbursed for the following activity categories:

- Acquisition and Demolition: \$28.25 (final payments from prior year project).
- Economic Development: \$0.00.
- Housing Activities: \$247,502.47.
- Public Facilities and Improvements: \$250,000.00 (street improvement to facilitate new housing).
- Public Services: \$181,028.52.
- Planning and Administration: \$148,565.36.

Expenditures were down significantly compared to P.Y. 2021 because most CDBG-CV programs have been completed. During PY 2022, the percentage expended towards housing related projects and activities comprised nearly 74% of all expenditures.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
CITY-WIDE	20	21.8	Includes public service and non-NRSA residential and non-NSRA public facilities activities
NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)	80	78.2	Includes all activities except administration, public services and non-NRSA residential projects.

Table 4 – Identify the geographic distribution and location of investments

Narrative

During P.Y. 2022, approximately 78% of CDBG and 62% of CDBG-CV funds were expended within the NRSA neighborhoods. P.Y. 2022 projects within the City's NRSA included rental and owner-occupied housing rehabilitation activities and public infrastructure programs to support new housing development.

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

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

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

Leveraging

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

Elkhart sub-recipients leveraged \$251,244 in non-federal resources in P.Y. 2022. These funds were leveraged through AIDS Ministry / AIDS Assist programs and the flood buyout program.

No other publicly owned land or property was utilized in P.Y. 2022 projects.

CR-20 - Affordable Housing 91.520(b)

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

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	5	0
Number of Special-Needs households to be provided affordable housing units	0	0
Total	5	0

Table 5 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	13	0
Number of households supported through Rehab of Existing Units	10	5
Number of households supported through Acquisition of Existing Units	0	0
Total	23	5

Table 6 – Number of Households Supported

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

The city expected to assist up to 23 households by renovating up to 10 existing housing units and creating 13 new units in P.Y. 2022. Five new homes that will be supported through direct homebuyer assistance were constructed but not sold during P.Y. 2022. Construction began on the public infrastructure to support eight new homes, but those homes were not completed in P.Y. 2022. We expect both projects to be completed in P.Y. 2023.

Discuss how these outcomes will impact future annual action plans.

The city is certifying a CBDO, and hopes to leverage this designation to create new housing that benefits low- and moderate-income residents.

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

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	299	0
Low-income	29	0
Moderate-income	5	0
Total	333	0

Table 7 – Number of Households Served

Narrative Information

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

250 Garfield
221 Homewood
1229 Cone Street
1910 Prairie Street
2440 Frances Ave.
209 N. 2nd
YWCA Safe Haven Women's Shelter Chronic Disease Self-Management Program AIDS Ministry / AIDS Assist

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

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

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

The city continues coordinating with local service agencies through the Continuum of Care Region 2 Homeless Coalition. The homeless coalition has increased to more than 25 members who meet at least six times yearly. Coalition members are scheduled to present on programs available through their agency. Other agencies also have the opportunity to make announcements on community programs and events.

The 2023 Point in Time survey captured a significant amount of data regarding the homeless population in Region 2, which includes Elkhart, Kosciusko and Marshall counties. Between 2022 and 2023, the total number of homeless individuals decreased from 140 individuals to 157 homeless individuals. Elkhart County identified 142 homeless persons in 2023, 20 more than 2022. Additionally, the number of unsheltered individuals increased from one person in 2022 to nine in 2023.

The 2023 Point in Time results are in the Appendix.

Addressing the emergency shelter and transitional housing needs of homeless persons

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

- Of the 148 sheltered homeless, 13 have a serious mental illness, 14 have a substance abuse disorder, and 15 are victims of domestic violence.

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

Helping low-income individuals avoid becoming homeless:

The city continues to fund several public agencies and sits on the Region 2 CoC, which helps coordinate these activities. In P.Y. 2023, the city plans to assist the following agencies:

- The city will aid the Council on Aging to provide transportation services – up to 100 individuals assisted.
- The city will aid Minority Health Coalition in providing education and services to persons with

disabilities from chronic diseases – up to 40 individuals assisted.

- The city will assist AIDS Ministries/AIDS Assist to serve persons with HIV/AIDS and their families – up to 100 individuals assisted.
- The city will assist with the YWCA Safe Haven program – up to 200 individuals assisted.

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

The city continues to fund several public agencies and sits on the Region 2 CoC, which helps coordinate these activities. In P.Y. 2022, the city assisted the following agencies:

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

Discharge Coordination Policy

Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy to the maximum extent practicable. Such a policy should include policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons. The jurisdiction should describe its planned activities to implement a cohesive, community- wide Discharge Coordination Policy and how the community will move toward such a policy.

The city works with Region 2 CoC Homeless Coalition and local institutions to address the needs of other persons being released from institutions or system care. The Homeless Coalition is a group of local service providers with experience and knowledge of the needs of homeless people and see many clients that a discharge policy would be designed to serve. A member of the Homeless Coalition attends the monthly meetings for individuals being released from correctional facilities.

There are many initiatives and programs that assist individuals being discharged from publicly funded institutions. The Center for Community Justice's Restorative Re-Entry Program, which focuses on individuals being released from correctional facilities, offers a voluntary Transitional Coaching Program (TCP). More often than not, a person's re-entry is fraught with daunting obstacles that demand assistance from a positive support system. To address this need, the TCP connects returning citizens with a volunteer coaching team that assists them in reaching goals and working through issues.

Coaching relationships typically begin six months prior to release from incarceration and can last up to one-year post-release. CJ works with the Indiana Department of Corrections and has received a grant from the State of Indiana to coordinate this effort for Elkhart County. CCJ also works with local judges to

contact clients before they are released to prevent them from becoming homeless, design a program to help them become more successful and reduce recidivism. In addition to working with persons discharged from correctional facilities, CCJ also works with other institutions, such as Beacon's Elkhart General Hospital and the Faith Mission of Elkhart, Inc. The city will continue to provide staff time to work on planning issues related to homelessness and developing both a long-range plan for ending homelessness and a discharge policy.

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

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

- VASH – Scattered Sites – 4 beds
- Oaklawn - Chapman West Plains - 35 beds
- Oaklawn – Turnock – 8 beds
- Oaklawn Supportive Rental Housing – 87 beds
- Scattered sites in Elkhart County- 20 units, size varies
- Oaklawn Benham Ave in Elkhart- 11 one-bedroom apartments
- Oaklawn Oliver Apartments – 32 beds

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

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

Actions taken to address the needs of public housing

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

In 2021/2022, The HACE utilized monies from the Capital Fund Program and development reserves to improve and modernize public housing properties. The HACE continues to address plumbing concerns at its Waterfall high-rise, and a multi-year project to replace worn-out plumbing in the basement is ongoing. The HACE completely replaced both elevators at its Waterfall high-rise with modernized units due to their age and because they had exceeded their remaining useful life. The HACE began the final phase of bathroom renovations in all of its ninety-eight (98) scattered-site homes and additionally began a project to completely replace HVAC systems in fifty (50) of their scattered-sites units. The HACE fully renovated its Washington Gardens community building and reinstated a Head Start program at that location to provide comprehensive early childhood education, health, nutrition, and parent involvement services to our low-income children and families. The HACE installed carbon monoxide detectors in the machine rooms at all of its properties and in units with fuel-burning appliances in an attempt to protect residents from carbon monoxide poisoning. The HACE also started a project to fully replace both elevators at Riverside high-rise with modernized units due to the age of the elevators and because they have exceeded their remaining useful life.

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

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

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

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

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

Actions taken to provide assistance to troubled PHAs

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

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

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

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

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

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

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

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

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

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

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

underserved needs in the community.

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

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

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

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

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

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

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

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

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

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

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

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

The Community and Redevelopment Department (Department) is charged with planning, administering, and completing the CDBG-funded projects. The Mayor appoints the Development Services Department Head. The Assistant Director of Community and Redevelopment reports to the Department Head and manages the CDBG program. The City of Elkhart Redevelopment Commission approves contracts for services and programs funded with CDBG funds. This board of volunteer members is appointed by the Mayor and Common Council. The Department works very closely with local partner agencies to undertake our community's many projects and priorities. 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 taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

The city works closely and in partnership with Lacasa Inc., and Habitat for Humanity, the main agencies for providing homeownership opportunities and assistance to low- and moderate-income families. No municipality in Elkhart County is a Participating Jurisdiction for HOME funds. Any HOME monies spent in the city would be a grant from the Indiana Housing and Community Development Authority (IHCDA). CDBG funds are often used for right-of-way improvements, such as sidewalks, streets and water / sewer infrastructure for various housing projects.

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

The city works with a number of other agencies, as outlined in Table 2 of the Annual Action Plan under Section AP-10 Consultation. Agencies that received support in 2022 include YWCA Safe Haven and Minority Health Coalition, and various faith-based institutions.

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

Elkhart is committed to ensuring fair housing access to all residents. City 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

Enforcement:

The Elkhart Human Relations Commission is substantially equivalent with the U.S. Department of Housing and Urban Development to intake, investigate, and mediate fair housing complaints. The City of Elkhart, due to its population, is required to close at least 4 cases annually. P.Y. 2021 was an explosive year with a total of 24 cases processed, investigated and closed.

Education:

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.

The City and the Elkhart Human Relations Commission continue to increase efforts to address fair housing by attending community events and developing in-house flyers, brochures, booklets and other information.

Additionally, one staff member attended training provided by HUD.

CR-40 - Monitoring 91.220 and 91.230

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

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

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

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

Subrecipients

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

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

During the 2022 program year, all sub-recipients were monitored for compliance and the desk monitoring that occurred when paying invoices.

Housing Compliance

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

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

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

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

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

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

- Main Branch, 300 South Second Street
- Olsolo Branch, 3429 East Bristol

A public notice was printed in the Elkhart Truth on August 30, 2023, indicating a public review period would begin on September 5, 2023, and end on September 21, 2023. The public notice indicated the locations where residents can view the draft report, as well as the time and location of the public hearing.

A public hearing to review the CAPER will be held during the regularly scheduled meeting of the Elkhart Redevelopment Commission on Tuesday, September 12, 2023, at 4:00 p.m. The meeting took place in the Common Council Chambers. No public comments were received.

Questions or comments regarding the CAPER should be addressed to Ms. Dana Donald, 229 S. 2nd Street or via email to Dana.Donald@coei.org. The deadline for comments is Monday, September 25thth at 5:00 p.m. All written and verbal comments regarding the CAPER will be reviewed and included in the report submitted to the U.S. Department of Housing and Urban Development on or about September 30, 2023.

CR-45 - CDBG 91.520(c)

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

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

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

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

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

No

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

Appendix

Households without Children											
	Sheltered			Unsheltered	2023 Total	2022 Total	Elkhart	Kosciusko	Marshall	Fulton	
	ES	TH	SH								
Total number of households	117	0	0	9	126	107	122	3	0	1	
Total number of persons	117	0	0	9	126	107	122	3	0	1	
Number of youth (age 18-24)	7	0	0	0	7	4	7	0	0	0	
Number of adults (age 25-34)	16	0	0	2	18		17	1	0	0	
Number of adults (age 35-44)	18	0	0	2	20		19	1	0	0	
Number of adults (age 45-54)	27	0	0	1	28		28	0	0	0	
Number of adults (age 55-64)	47	0	0	3	50		49	1	0	0	
Number of adults (age 65 or older)	2	0	0	1	3		2	0	0	1	
Sheltered			Unsheltered	2023 Total	2022 Total	Elkhart	Kosciusko	Marshall	Fulton		
Gender	ES	TH	SH								
Female	39	0	0	2	41	33	38	3	0	0	
Male	78	0	0	7	85	72	84	0	0	1	
Transgender	0	0	0	0	0	1	0	0	0	0	
A gender other than singularly female or male	0	0	0	0	0	0	0	0	0	0	
Questioning	0	0	0	0	0	0	0	0	0	0	
Sheltered			Unsheltered	2023 Total	2022 Total	Elkhart	Kosciusko	Marshall	Fulton		
Ethnicity	ES	TH	SH								
Non-Hispanic/Non-Latin(a)(o)(x)	112	0	0	8	120	97	116	3	0	1	
Hispanic/Latin(a)(o)(x)	5	0	0	1	6	5	6	0	0	0	
Sheltered			Unsheltered	2023 Total	2022 Total	Elkhart	Kosciusko	Marshall	Fulton		
Race	ES	TH	SH								
White	88	0	0	5	93	83	90	2	0	1	
Black, African-American, or African	23	0	0	4	27	21	27	0	0	0	
Asian or Asian American	0	0	0	0	0	0	0	0	0	0	
American Indian or Alaska Native, or Indigenous	1	0	0	0	1	0	1	0	0	0	
Native Hawaiian or Other Pacific Islander	0	0	0	0	0	0	0	0	0	0	
Multiple Races	3	0	0	0	3	0	2	1	0	0	
Sheltered			Unsheltered	2023 Total	2022 Total	Elkhart	Kosciusko	Marshall	Fulton		
Chronically Homeless	ES	TH	SH								
Total Number of Persons	11	0	0	0	11	12	11	0	0	0	

Veterans Households with at Least One adult and One child - Subpopulation										
	Sheltered			Unsheltered	2023 Total	2022 Total	Elkhart	Kosciusko	Marshall	Fulton
	ES	TH								
Total number of households	1	0		0	1	0	1	0	0	0
Total number of persons	6	0		0	6	0	6	0	0	0
Total number of veterans	1	0		0	1	0	1	0	0	0
Sheltered			Unsheltered	2023 Total	2022 Total	Elkhart	Kosciusko	Marshall	Fulton	
Gender (Veteran only)	ES	TH								
Female	0	0		0	0	0	0	0	0	0
Male	1	0		0	1	0	1	0	0	0
Transgender	0	0		0	0	0	0	0	0	0
A gender other than singularly female or male	0	0		0	0	0	0	0	0	0
Questioning	0	0		0	0	0	0	0	0	0
Sheltered			Unsheltered	2023 Total	2022 Total	Elkhart	Kosciusko	Marshall	Fulton	
Ethnicity (Veteran only)	ES	TH								
Non-Hispanic/Non-Latin(a)(o)(x)	1	0		0	1	0	1	0	0	0
Hispanic/Latin(a)(o)(x)	0	0		0	0	0	0	0	0	0
Sheltered			Unsheltered	2023 Total	2022 Total	Elkhart	Kosciusko	Marshall	Fulton	
Race (Veteran only)	ES	TH								
White	0	0		0	0	0	0	0	0	0
Black, African-American, or African	1	0		0	1	0	1	0	0	0
Asian or Asian American	0	0		0	0	0	0	0	0	0
American Indian or Alaska Native, or Indigenous	0	0		0	0	0	0	0	0	0
Native Hawaiian or Other Pacific Islander	0	0		0	0	0	0	0	0	0
Multiple Races	0	0		0	0	0	0	0	0	0
Sheltered			Unsheltered	2023 Total	2022 Total	Elkhart	Kosciusko	Marshall	Fulton	
Chronically Homeless	ES	TH								
Total Number of households	0	0		0	0	0	0	0	0	0
Total Number of persons	0	0		0	0	0	0	0	0	0

Veteran Households without children - Subpopulation										
	Sheltered			Unsheltered	2023 Total	2022 Total	Elkhart	Kosciusko	Marshall	Fulton
	ES	TH	SH							
Total number of households	9	0	0	2	11	6	10	0	0	1
Total number of persons	9	0	0	2	11	6	10	0	0	1
Total number of veterans	9	0	0	2	11	6	10	0	0	1
Gender (Veteran only)	Sheltered			Unsheltered	2023 Total	2022 Total	Elkhart	Kosciusko	Marshall	Fulton
	ES	TH	SH							
Female	1	0	0	0	1	0	1	0	0	0
Male	8	0	0	2	10	6	9	0	0	1
Transgender	0	0	0	0	0	0	0	0	0	0
A gender other than singularly female or male	0	0	0	0	0	0	0	0	0	0
Questioning	0	0	0	0	0	0	0	0	0	0
Ethnicity (Veteran only)	Sheltered			Unsheltered	2023 Total	2022 Total	Elkhart	Kosciusko	Marshall	Fulton
	ES	TH	SH							
Non-Hispanic/Non-Latin(a)(o)(x)	8	0	0	2	10	5	9	0	0	1
Hispanic/Latin(a)(o)(x)	1	0	0	0	1	0	1	0	0	0
Race (Veteran only)	Sheltered			Unsheltered	2023 Total	2022 Total	Elkhart	Kosciusko	Marshall	Fulton
	ES	TH	SH							
White	4	0	0	1	5	3	4	0	0	1
Black, African-American, or African	5	0	0	1	6	2	6	0	0	0
Asian or Asian American	0	0	0	0	0	0	0	0	0	0
American Indian or Alaska Native, or Indigenous	0	0	0	0	0	0	0	0	0	0
Native Hawaiian or Other Pacific Islander	0	0	0	0	0	0	0	0	0	0
Multiple Races	0	0	0	0	0	0	0	0	0	0
Chronically Homeless	Sheltered			Unsheltered	2023 Total	2022 Total	Elkhart	Kosciusko	Marshall	Fulton
	ES	TH	SH							
Total Number of Persons	1	0	0	0	1	0	1	0	0	0

Additional Homeless Populations										
	Sheltered			Unsheltered	2023 Total	2022 Total	Elkhart	Kosciusko	Marshall	Fulton
	ES	TH	SH							
Adults with a Serious Mental Illness	13	0	0	0	13	21	11	2	0	0
Adults with Substance Use Disorder	14	0	0	0	14	14	13	1	0	0
Adults with HIV/AIDS	2	0	0	0	2	1	1	1	0	0
Adult Survivors of Domestic Violence (optional)	14	1	0	0	15	14	8	7	0	0

ALL HOUSEHOLDS/ALL PERSONS										
	Sheltered			Unsheltered	2023 Total	2022 Total	Elkhart	Kosciusko	Marshall	Fulton
	ES	TH	SH							
Number of Households	126	1	0	9	136	115	127	8	0	1
Number of persons	141	7	0	9	157	140	142	14	0	1
Number of children (under age 18)	14	6	0	0	20	25	14	6	0	0
Number of youth (age 18-24)	8	0	0	0	8	4	7	1	0	0
Number of adults (age 25-34)	18	1	0	2	21	111	19	2	0	0
Number of adults (age 35-44)	25	0	0	2	27		23	4	0	0
Number of adults (age 45-54)	27	0	0	1	28		28	0	0	0
Number of adults (age 55-64)	47	0	0	3	50		49	1	0	0
Number of adults (age 65 or older)	2	0	0	1	3		2	0	0	1

PR-26 – CDBG Financial Summary Report

City of Elkhart
Program Year 2022
PR-26 CDBG Financial Summary Report
Revised 9/4/2023

PART I: SUMMARY OF CDBG RESOURCES

01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	\$761,271.36
02 ENTITLEMENT GRANT	\$701,734.00
03 SURPLUS URBAN RENEWAL	\$ -
04 SECTION 108 GUARANTEED LOAN FUNDS	\$ -
05 CURRENT YEAR PROGRAM INCOME	\$106,267.90
05a CURRENT YEAR SECTION 108 PROGRAM INCOME (FOR SI TYPE)	\$ -
06 FUNDS RETURNED TO THE LINE-OF-CREDIT	\$ -
06a FUNDS RETURNED TO THE LOCAL CDBG ACCOUNT	\$ -
07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE	\$ -
08 TOTAL AVAILABLE (SUM, LINES 01-07)	\$ 1,569,273.26

PART II: SUMMARY OF CDBG EXPENDITURES

09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	\$ 552,826.19
10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	\$ -
11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	\$552,826.19
12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	\$ 125,073.42
13 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS	\$ -
14 ADJUSTMENT TO COMPUTE TOTAL EXPENDITURES	\$ -
15 TOTAL EXPENDITURES (SUM, LINES 11-14)	\$677,899.61
16 UNEXPENDED BALANCE (LINE 08 - LINE 15)	\$130,102.29

PART III: LOWMOD BENEFIT THIS REPORTING PERIOD

17 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	\$208,334.85
18 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	\$24,915.06
19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	\$277,882.88
20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	\$ -
21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	\$511,132.79
22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)	92.46%

LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS

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

PART IV: PUBLIC SERVICE (P.S.) CAP CALCULATIONS

27 DISBURSED IN IDIS FOR PUBLIC SERVICES	\$55,295.47
28 PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	\$13,026.55
29 PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	\$24,349.16
30 ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS	\$0.00
31 TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30)	\$43,972.86
32 ENTITLEMENT GRANT	\$701,734.00
33 PRIOR YEAR PROGRAM INCOME	\$52,588.97
34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	\$0.00
35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	\$754,322.97
36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	5.83%
PART V: PLANNING AND ADMINISTRATION (P.A.) CAP	
37 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	\$125,073.42
38 PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	\$19,875.10
39 PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	\$40,307.04
40 ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS	\$0.00
41 TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 +LINE 40)	\$104,641.48
42 ENTITLEMENT GRANT	\$701,734.00
43 CURRENT YEAR PROGRAM INCOME	\$106,267.90
44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	\$0.00
45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	\$808,001.90
46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	13.0%

Calculation for Line 17 \$208,334.85

Units Assisted	18
Units Occupied	8
% of units occupied by low mod	44.4%

Total Cost of All Housing	\$468,753.41
Total Amount of CDBG Funds	\$468,753.41
% of CDBG funds used for housing	100%

Calculation for Line 18		
Units Assisted		\$24,915.06
Units Occupied		10
% of units occupied by low mod		10
		100.0%
Total Cost of All Housing		\$24,915.06
Total Amount of CDBG Funds		\$24,915.06
% of CDBG funds used for housing		100%
Calculation for line 20		\$0.00
Line 28 Unobligated PS Current Year		\$13,026.55
Line 38 Unobligated PA Current Year		\$19,875.10

PR-26 – CDBG-CV Financial Summary Report

City of Elkhart
Program Year 2022
PR-26 CDBG-CV Financial Summary Report
Revised 9/4/2023

PART I: SUMMARY OF CDBG-CV RESOURCES

01 CDBG-CV GRANT	\$719,947.00
02 FUNDS RETURNED TO THE LINE-OF-CREDIT	\$ 0.00
03 FUNDS RETURNED TO THE LOCAL CDBG ACCOUNT	\$ 0.00
04 TOTAL AVAILABLE (SUM, LINES 01-03)	\$719,947.00

PART II: SUMMARY OF CDBG-CV EXPENDITURES

05 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	\$ 603,061.11
06 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	\$ 82,033.29
07 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS	\$ -
08 TOTAL EXPENDITURES (SUM, LINES 05 - 07)	\$ 685,094.40
09 UNEXPENDED BALANCE (LINE 04 - LINE8)	\$ 34,852.60

PART III: LOWMOD BENEFIT FOR THE CDBG-CV GRANT

10 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	\$ -
11 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	\$ -
12 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	\$ 599,870.64
13 TOTAL LOW/MOD CREDIT (SUM, LINES 10 - 12)	\$ 599,870.64
14 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 05)	\$ 60,3061.11
15 PERCENT LOW/MOD CREDIT (LINE 13/LINE 14)	99.47%

PART IV: PUBLIC SERVICE (P.S.) CALCULATIONS

16 DISBURSED IN IDIS FOR PUBLIC SERVICES	\$ 445,876.11
17 CDBG-CV GRANT	\$719,947.00
18 PERCENT OF FUNDS DISBURSED FOR PS ACTIVITIES (LINE 16/LINE 17)	61.93%

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

19 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	\$ 82,033.29
20 CDBG-CV GRANT	\$719,947.00
21 PERCENT OF FUNDS DISBURSED FOR PA ACTIVITIES (LINE 19/LINE 20)	11.39%

Neighborhood Revitalization Strategy Area (NRSA)

