



AGENDA FOR ELKHART REDEVELOPMENT COMMISSION MEETING
MUNICIPAL BUILDING (2ND FLOOR), COUNCIL CHAMBERS
TUESDAY, JUNE 10, 2025 at 4:00 P.M.

THIS MEETING WILL BE HELD IN-PERSON & ELECTRONICALLY VIA WEBEX

To join, go

<https://signin.webex.com/join>

enter **2318 781 9014** as the event number and **RDC5** as the event password.

To join by phone, call **1-415-655-0001**, enter **2318 781 9014##**

*Press * 6 to unmute telephone*

Comments and questions may be submitted via the WebEx app during the meeting or may be submitted to adam.fann@coei.org prior to the meeting.

1. Call to Order
2. Approval of Minutes
 - May 13, 2025 Regular Meeting Minutes
3. New Business
 - a) Open Bids
 - b) 2025-2029 Citizen Participation Plan, 2025-2029 Neighborhood Revitalization Strategy Area (NRSA), CDBG Consolidated Plan and 2025 Annual Action Plan Public Hearing
 - c) Presentation of Annual TIF Report
 - Baker Tilly to give Annual TIF Report presentation
 - d) Adoption of No Excess TIF Statements
 - Approve 2026 Budget Year determination for TIF revenues.
 - e) Boulder Run Public Hearing and Confirming Resolution

- f) **Boulder Run TIF Pledge**
 - Pledge certain tax increment revenues from the Boulder Run Economic Development Area to the payment of certain Economic Development Tax Increment Revenue Bonds of the City of Elkhart relating to a housing project.
- g) **Emerald Chase Economic Development Agreement**
 - Approve a form of Economic Development Agreement with Emerald Chase Land Development, LLC and the City of Elkhart, Indiana.
- h) **Ice Miller Fund Appropriate Additional Funds for LaBour Pump VRP Services**
 - Appropriate \$20,000 from Consolidated South Elkhart Economic Development/Redevelopment Area Allocation Area Special Fund to apply to payment of current and future Ice Miller LaBour Pump VRP Services.
- i) **Airport Roof Repair**
 - Approve the award of Board of Aviation Commissioners project contract to Midland Engineering Company, Inc. and appropriate \$100,000 from Aeroplex Allocation Area Special Fund
- j) **1101 Beardsley**
 - Approve contract for Roberts Environmental Services remediation work plan services at 1101 East Beardsley Avenue and appropriate \$144,000 from Brownfield Services Account #2554-5-000-4390121.
- k) **234 St. Joseph Street Purchase**
 - Approve funds for the purchase of 234 St. Joseph Street and appropriate \$40,000 from Downtown Allocation Area No. 1 Special Fund.
- l) **DLZ Amendment 1 On-Call**
 - Approve Amendment No. 1 to DLZ Professional Services Agreement.
- m) **Woodland Crossing Cressy Property Management Agreement**
 - Approve Cressy Commercial Real Estate, LLC contract for Woodland Crossing property management and authorize payment for services from the Services fund at Woodland Crossing Operating account.

4. **Staff Updates**

5. **Other Business**

- a) Warrick and Boyn Invoice
- b) TIF Report

9. **Public Comment**

10. **Adjournment**

NOTICE OF 30-DAY PUBLIC REVIEW AND NOTICE OF PUBLIC HEARINGS

DRAFT 2025-2029 CITIZEN PARTICIPATION PLAN DRAFT 2025-2029 NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) DRAFT 2025-2029 CONSOLIDATED PLAN DRAFT 2025 ANNUAL ACTION PLAN

The City of Elkhart, Indiana will submit the 2025 – 2029 Citizen Participation Plan, 2025-2029 Consolidated Plan and 2025 Annual Action Plan (collectively “the Plans”) and make an application for Community Development Block Grant funds for the period of July 1, 2025 through June 30, 2026. The Community Development Block Grant program provides flexible federal funding to assist in the elimination or prevention of slum and blight, address an emergency that threatens the public health and safety, or assist in projects that principally benefit low and moderate-income persons. In accordance with the regulations pertaining to Title 1 of the Housing and Community Development Act of 1974, the City of Elkhart, Indiana will hold a public hearing to inform citizens of the amount of funds available and the range of eligible activities under the Community Development program, and to provide for citizen input and participation in the development of the Plans and application.

The 30-day public comment period will be from May 19, 2025 to June 18, 2025. In preparing the final Plan documents, the City will consider any comments or views of citizens or other interested parties that are received during this 30-day period. A public hearing is scheduled for Tuesday, June 10, 2025 at 4:00 pm in the Council Chambers (2nd floor) of the Municipal Building, 229 South Second St., Elkhart Indiana. The Common Council will vote on a resolution authorizing the submission of the Plans at the regular meeting on July 7, 2025 at 6:00pm. In addition to these meetings, the public is encouraged to submit any comments or questions in writing by mail to Mary Kaczka at 201 South Second St., Elkhart, Indiana or via email to mary.kaczka@coei.org. The deadline to comment on the Plans is 5:00pm, June 20, 2025.

Copies of the draft Plans are attached. Copies of the final Plans will be available after July 10, 2025.

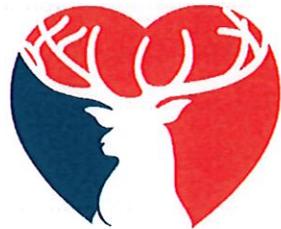
Proposed Community Development Objectives

The City of Elkhart’s goals for its Community Development program are to improve the quality of life for its citizens through revitalization and development of its neighborhoods and expanding economic opportunities for low and moderate income persons.

Additional Required Information

The following is provided to citizens as information. The City anticipates approximately \$700,000 in FY 2025 Community Development Block Grant funds will be used for activities benefiting low and moderate-income persons. Per the Citizen Participation Plan, a substantial amendment is a change in any budget line item of more than 25 percent. Any change in funding that constitutes a substantial amendment will be made public and submitted to HUD consistent with the processes outlined in the Citizen Participation Plan.

The City of Elkhart does not intend to displace any businesses and will engage in residential displacement on a voluntary basis only.



City of Elkhart

DRAFT

2025-2029 Citizen Participation Plan

Prepared by:
City of Elkhart, Community Development Department

The 2025 - 2029 Citizen Participation Plan details the public participation and community involvement activities related to the development of the Consolidated Plan, Assessment of Fair Housing, Annual Action Plan, Performance Reports, and future amendments of such plans.

Date: May 19, 2025

Revised:

PLEASE REVIEW THE ELKHART CDBG PLANS AND
SUBMIT YOUR PUBLIC COMMENTS BY JUNE 20,
2025 AT 5:00 PM TO THE EMAIL ADDRESS BELOW:

**Mary Kaczka, Assistant Director for Community
Development**
mary.kaczka@coei.org

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INTRODUCTION

The Citizen Participation Plan (CPP) outlines the methods and procedures the City of Elkhart will use to solicit community feedback and engagement when developing plans and priorities for funds received by the U.S. Department of Housing and Urban Development (HUD). The CPP reflects the importance of community engagement while developing various neighborhood plans, programs and activities. The CPP also meets or exceeds the federal requirements found in 24 CFR 91.105.

CONSOLIDATED PLANNING PROCESS

This section outlines how the City of Elkhart will ensure community engagement and participation while developing the Consolidated Plan.

Community engagement and participation is the foundation of Elkhart’s community planning efforts. The City of Elkhart takes intentional steps and efforts to seek input and feedback in developing community plans, including the Consolidated Plan and Assessment of Fair Housing (AFH). There will be multiple points throughout the planning process that affords residents, public agencies and other stakeholders the opportunity to shape the Consolidated Planning process. Elkhart will use engagement techniques such as facilitated public meetings and forums, focus group interviews, and online and paper-based surveys. Elkhart will also receive comments through informal discussions with stakeholders such as neighborhood associations through neighborhood meetings and phone or email communication.

Public Planning Hearings, Meetings, Forums and Surveys

In order to engage residents and stakeholders during the development of the Consolidated Plan and AFH, the City of Elkhart shall facilitate a series of hearings, meetings, forums and surveys. The city will consider any comments or views of citizens received in writing, or orally in preparing the Consolidated Plan or Annual Action Plan.

Public Hearings

During the Consolidated Planning process, the City of Elkhart will hold at least one public hearing to gather input from residents, public agencies and other key stakeholders. The public hearings will generally be held at the Municipal Building, but may be moved to a neighborhood-based location. During the hearing, the City shall:

- Provide an overview of the CDBG and Fair Housing programs
- Provide examples of past programs and eligible expenditures
- Seek input on housing and community development needs and non-housing community development needs

At a minimum, the public hearing shall be advertised at least 14 days prior to the meeting through the Elkhart Truth or other newspaper of general circulation. The City will notify key

constituents and public agencies of the hearing by email. The notice of the public hearing will also be posted on the City's website and/or social media accounts.

Public Planning Meetings

Additional public planning meetings may be held throughout the development of the consolidated plan to gather additional public input. Subsequent public meetings shall be advertised on the City's website and/or social media account, direct email to prior participants, and email notices to public agencies and stakeholders.

Public Planning Forums or Focus Groups

The City shall consult with community agencies, housing authorities, and subrecipients regarding needs within the community and needs of the clients served by the various agencies. This consultation can be done through focus groups or agency interviews.

Community Surveys

The City of Elkhart shall also provide an alternative way for interested residents and community members, who cannot attend the public meetings, to comment on community needs and priorities such as through a community needs survey.

Public Review of the Draft Consolidated Plan and AFH

The City of Elkhart will make a draft of the Consolidated plan available for public review and comment for a period of not less than 30 days. To ensure the community is aware of the funding available and proposed projects, the City of Elkhart shall publish the following information before the adoption of the Consolidated Plan:

- The amount of assistance the local government expects to receive (including grant funds and program income)
- The range of activities that may be undertaken
- The estimated amount of funding that will benefit persons of low- and moderate-income
- The local government's plans to minimize displacement of persons and to assist any persons displaced, specifying the types and levels of assistance the local government will make available (or require others to make available) to persons displaced, even if the local government expects no displacement to occur; and locations where the draft plan will be available

The City shall make the draft plan available free of charge online and in printed form. To inform residents and stakeholders that the plan is available for review and comment, the City shall:

- Publish a summary of the proposed Consolidated Plan in the Elkhart Truth describing the contents and purpose of the Consolidated Plan, and locations where the entire plan may be examined
- Place an electronic copy of the plan on the City's website

- Make printed copies available at: Elkhart Municipal Building, Elkhart City Library branches, and the Tolson Center.
- Notify public agencies and stakeholders via email that the plan is available for review and comment.

ANNUAL ACTION PLAN

The Annual Action Plan (APP) public participation process is similar to that of the Consolidated Planning process. At least one public hearing and one public meeting will be held during the planning process to identify needs and gather input regarding CDBG projects and funds.

A draft plan will be published and a 30-day public comment period will be observed. During this public comment period, two additional meetings will be held to provide a formal setting at which the public may make comment on the draft AAP. These comments will be addressed and included in the plan documents. After the 30-day public comment period is complete, the plan will be approved by the Mayor of Elkhart and presented to the Elkhart Common Council for approval of its submission to the Indianapolis Field Office for review approximately 45 days prior to the beginning of the program year, on or about May 15th of each year, or as prescribed by HUD.

AMENDMENTS TO THE CONSOLIDATED PLAN, ANNUAL ACTION PLAN OR ASSESMENT OF FAIR HOUSING

Amendments to the Consolidated Plan and AFH will be made public, and the City will notify HUD when the amendment has been made. The City will submit a copy of each amendment to HUD as it occurs.

Criteria for Substantial Amendment to the Consolidated Plan

The City of Elkhart will use the following criteria for determining what changes in the planned or actual projects or activities of the Consolidated Plan constitute a substantial amendment:

- The complete elimination of a project (budget line item) from the Community Development Block Grant program
- An increase in any budget line item of more than twenty-five (25) percent of the line item allocation and the subsequent reduction in another budget line item (substantial changes in the use of CDBG funds from one eligible activity to another)
- Any major programmatic changes in the structure of the HUD Community Development Block Grant program and public housing system that directly affects the distribution of program funds in Elkhart.

Revising an Accepted AFH

The accepted AFH may be revised in cases where:

- A material change has occurred that affects the fair housing priorities and goals no longer reflect actual circumstances. This could include sudden natural disasters which preclude affirmatively furthering fair housing, significant demographic changes, or court orders.
- Upon written notice from HUD specifying a material change that requires a revision.

Any of these changes will constitute a substantial amendment to the Consolidated Plan and AFH and require that the City follow the citizen notification of substantial amendments.

Citizen Notification of Substantial Amendments

The City of Elkhart will notify residents and stakeholders if a substantial amendment to the Consolidated Plan or AFH is required. A summary of the proposed substantial amendment will be published in the Elkhart Truth and posted on the City of Elkhart's website. From the date of publication of this summary, the City will provide for a 30-day comment period in which the citizens of Elkhart will have the opportunity to provide their comments and views on the proposed substantial amendment. During this public comment period, the City will hold one (1) public hearing at which the residents of Elkhart can express their comments and views. A copy of the substantial amendment will be available to any resident or interested party requesting it. Copies of the substantial amendment will be made available to the public on the City's website or from the Community and Redevelopment Office upon request.

The City of Elkhart will consider any comments or views of citizens received in writing or orally at the public hearings in preparing substantial amendments to the Consolidated Plan, Annual Action Plan, or Assessment of Fair Housing.

Disaster or Public Health Emergency Declaration and Funding

In situations where a natural disaster, public health crisis, or other emergency situation arises and HUD issues updated guidance, or special-use funding surrounding that particular emergency or event, the City of Elkhart will follow the revised HUD guidance when amending the Consolidated Plan or Annual Action Plan. In such an event, the City of Elkhart will:

- Follow the revised HUD authorization related to the minimum required public comment period.
- Expedite, as prescribed by HUD, the public notification and public hearing process.
- Undertake additional measures, authorized by HUD, to expedite the use of HUD funds to mitigate the effects of the disaster or emergency within the community.

The City of Elkhart will consider any comments or views of citizens received in writing or orally at the public hearings in preparing substantial amendments to the Consolidated Plan, Annual Action Plan, or Assessment of Fair Housing.

CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT (CAPER)

The City of Elkhart will produce an annual performance report which will review and report on the progress it has made in carrying out its strategic plan and the action plan. This performance report will include a description of the resources made available, the investment of available resources, the geographic distribution and location of investments, the families and persons assisted (including racial and ethnic status of persons assisted), actions taken to affirmatively further fair housing, and other actions indicated in the strategic plan and the action plan. The City of Elkhart will provide the citizens of Elkhart reasonable time and opportunity to comment on this annual performance report before it is submitted to HUD.

The performance report will be submitted to HUD within 90 days after the close of the program year, which is June 30. To provide reasonable notice to the citizens of Elkhart, the City will publish a notice of the report in the Elkhart Truth and on the City of Elkhart's website on or about sixty-five (65) days after the end of the program year. The City will provide a period of fifteen (15) days for the public to comment on the performance report during which the City will hold at least one public hearing to discuss the performance report. After the end of the public comment period, any comments will be addressed by City staff and included as part of the CAPER before the report is submitted to the Indianapolis HUD Field Office for review.

Copies of the draft and final documents will be available free of charge at Elkhart Municipal Building, all Elkhart City Public Library branches, the Tolson Center and on the City of Elkhart website.

The City of Elkhart will consider any comments or views of citizens received in writing, or orally at the public hearings, in preparing the Consolidated Annual Performance and Evaluation Report.

PUBLIC HEARINGS AND MEETINGS

The City of Elkhart will hold at least two public hearings throughout each program year. At least one public hearing will be held before the publication of the Annual Action Plan and a second during the CAPER review period. The purpose of the public hearings will be to obtain citizens' views and to respond to proposals and questions. Each of the public hearings will address housing and community development needs, development of proposed activities, and review of program performance. As part of the Consolidated Plan process, the City will hold one public hearing during the 30-day public comment period before the Consolidated Plan is published and submitted to HUD.

Each of the public hearings will be advertised at least two weeks (14 days) before it is scheduled to be held with a notice in the Elkhart Truth or other newspaper of general circulation. The City will also use the network of committees created to facilitate the development of the Consolidated Plan, receive citizen input, and inform the citizens of any proposed public hearing. Direct mailings will be used, to the City's best ability, to provide information regarding public

hearings to this existing network.

In general, public hearings and meetings will be held at the Municipal Building, which is centrally located. However, public hearings and meetings may at times be held in different locations throughout the City, particularly in those areas with concentrations of persons of low- and moderate-income. The locations of all public hearings will be included in the notice, and all public hearings will be in locations that are convenient to actual and potential beneficiaries, and locations accessible to persons with disabilities. All meetings will be held in facilities which are accessible to persons with disabilities.

Arrangements can be made through the Community and Redevelopment Department at least seven (7) working days before any public meeting for those persons requesting assistance for special needs. Assistance can include, but is not limited to, assistance for non-English speaking persons and for those who require a sign language interpreter. The City must receive reasonable time to respond to any such requests.

ACCESS TO RECORDS

The Consolidated Plan as adopted, any substantial amendments, and the performance report will be made available to the public. Upon request, these documents will also be provided in a form accessible to persons with disabilities. These documents will be available for public inspection in the Office of the Community Development Department during regular business hours. Persons requesting special assistance in regard to access of these documents must provide the City reasonable time in which to aid in accessing these documents. The documents will also be available on the City's website at www.elkhartindiana.org.

The City will respond to any reasonable request for information and records relating to the City's Consolidated Plan for the preceding five (5) years. The City will provide this access to citizens, public agencies and other interested parties in a reasonable and timely manner. All requests for access to these records must be made in writing to the Community Department, City of Elkhart, , 201 South Second Street, 46516.

TECHNICAL ASSISTANCE

The City will hold mandatory technical assistance meetings to assist community groups and not-for-profit agencies who are interested in applying for CDBG funds. The City of Elkhart is committed to increasing the capacity of local agencies to become high-performing subrecipients, because the subrecipient agencies are a critical part of the CDBG program and its successful implementation.

In addition to the mandatory technical assistance meeting, the City of Elkhart will assist any groups with technical assistance related to the CDBG program, or the Assessment of Fair Housing.

COMPLAINTS

The City of Elkhart appreciates feedback from concerned residents and agencies on all aspects of the CDBG program and Assessment of Fair Housing. All written comments received by the Community Development Department will be considered. The City will respond to each written comment received at the Community Development Department, City of Elkhart, 201 South Second Street, Elkhart, Indiana 46516. The City will provide a timely, substantive written response to every written citizen comment within fifteen (15) working days. The City will work with residents to address any reasonable concerns to the best of its ability.



City of Elkhart

2025-2029 Neighborhood Revitalization Strategy Area Plan

Draft May 19, 2025

PLEASE REVIEW THE ELKHART CDBG PLANS AND
SUBMIT YOUR PUBLIC COMMENTS BY JUNE 20,
2025 AT 5:00 PM TO THE EMAIL ADDRESS BELOW:

**Mary Kaczka, Assistant Director for Community
Development**
mary.kaczka@coei.org

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Introduction

Since 1995, the City Elkhart has focused limited resources within its central neighborhoods through the adoption of a Neighborhood Revitalization Strategy Area (NRSA) Plan. A NRSA is a locally designated target area where revitalization is coordinated through comprehensive place-based efforts. The NRSA boundaries were determined through consultation with community stakeholders, elected officials, and through public planning meetings. During each five-year Consolidated Planning period, the NRSA boundaries are reexamined for relevance and community impact. During this planning period, it was determined by the community that the boundaries should be slightly reduced to focus redevelopment and investment efforts to the south neighborhoods.

As federal funding declines, the need to target scarce resources increases so the impacts of various community development programs and activities are transformative and lasting. In support of this approach, additional funding sources such as TIF are also focused in the NRSA to meet local needs and build on the success of these efforts. This targeted and coordinated approach allows the City to realize an increased benefit over any one individual program by working in coordination in the same area. These area-wide benefits are multiplied by the direct benefits received by hundreds of individual NRSA residents that participate in the activities of other strategies. In addition, the NRSA provides additional flexibility within the Community Development Block Grant (CDBG) program to undertake the programs and activities that will continue to strengthen the neighborhood.

History

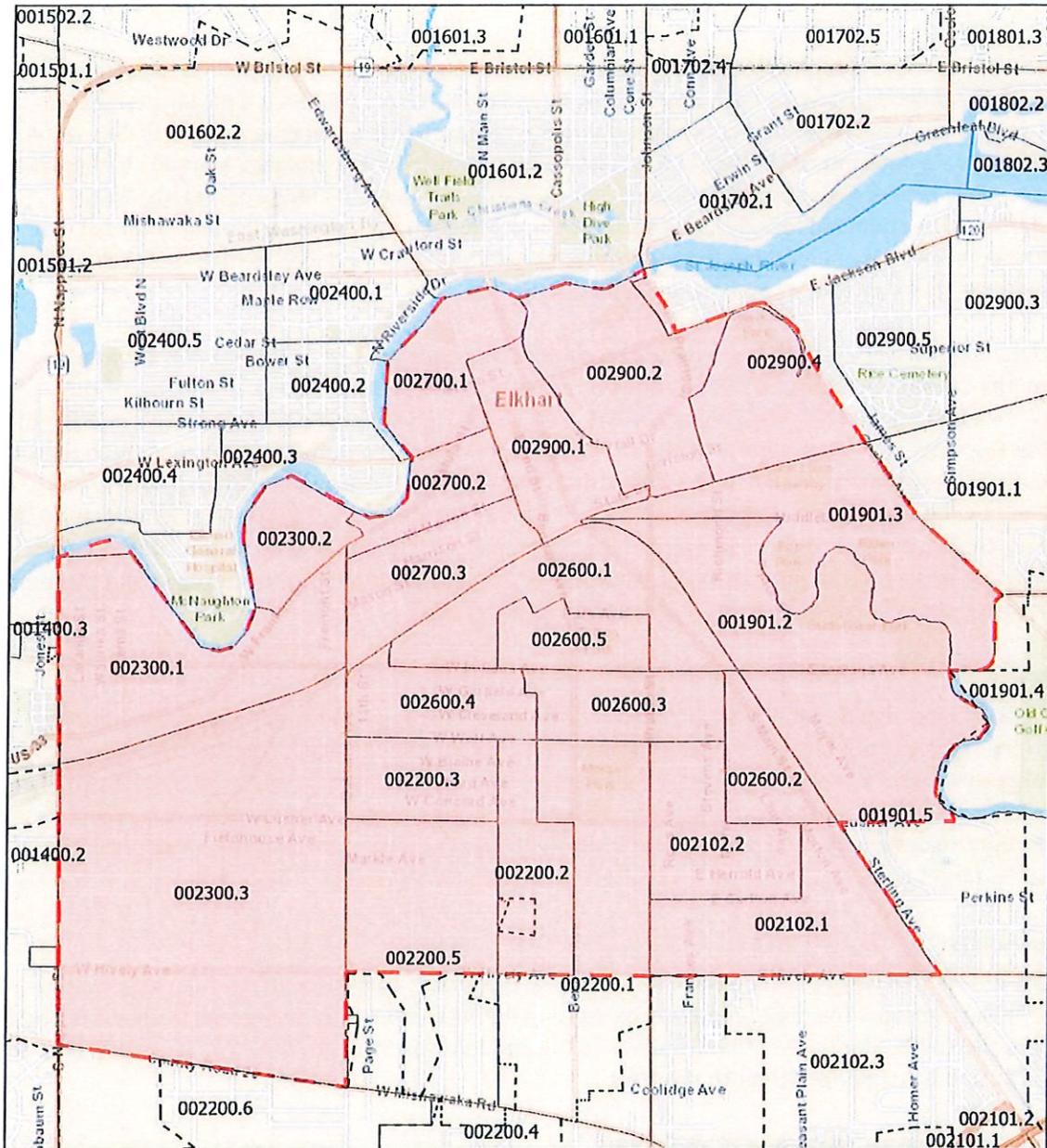
The City has determined that due to the limited CDBG resources available and the great community need, it will concentrate resources into a narrower area within the City limits. The Neighborhood Revitalization Strategy Area (NRSA) was established in 1995 and modified in 1999, 2003, 2015, 2020 and in this 2025 plan to create the current boundaries. Not only does the NRSA allow the City to focus its efforts, but the designation provides added flexibility to create housing and economic opportunities within the target area.

Boundaries

The City of Elkhart’s Neighborhood Revitalization Strategy Area is comprised of the following twenty-two (22) block groups. The major roads encompassing the NRSA boundary include W. Mishawaka and E. Hively to the south; Sterling Avenue, Goshen Avenue and Johnson Street to the east; St. Joseph river to the north, and S. Nappanee Street to the west.

Table 1: NRSA Census Tracts and Block Groups

Census Tract	Block Group	Census Tract	Block Group	Census Tract	Block Group
1601	2	2200	3	2700	2
1702	4	2300	1	2700	3
1901	2	2300	2	2900	1
1901	3	2300	3	2900	2
1901	5	2600	1		
2102	1	2600	3		
2102	2	2600	4		
2200	1	2600	5		
2200	2	2700	1		



 2025 Proposed NRSA Boundary



0 0.25 0.5 Miles

Demographic Criteria

The NRSA boundary is primarily residential but contains pockets of neighborhood commercial areas and includes Downtown Elkhart. Downtown Elkhart has a mix of uses including office, entertainment, residential and recreational. The housing stock within the NRSA varies from single-family homes to larger apartment and multi-use buildings. The low- and moderate-income upper quartile percentage of the NRSA is 73%, compared to Elkhart's overall upper quartile percentage of 61.7%.

Table 2: Low- and Moderate-Income Households

Census Tract	Census Block Group	Low- and Moderate-Income Households	Low- and Moderate-Income Universe	Low / Moderate Income Percentage
1601	2	750	1875	40.0%
1702	4	395	625	63.2%
1901	2	1220	1675	72.8%
1901	3	545	745	73.2%
1901	5	350	880	39.8%
2102	1	465	915	50.8%
2102	2	705	1405	50.2%
2200	1	830	1640	50.6%
2200	2	80	290	27.6%
2200	3	445	560	79.5%
2300	1	630	1050	60.0%
2300	2	560	1000	56.0%
2300	3	385	570	67.5%
2600	1	935	1555	60.1%
2600	3	670	1300	51.5%
2600	4	855	985	86.8%
2600	5	435	445	97.8%
2700	1	730	1000	73.0%
2700	2	320	475	67.4%
2700	3	420	520	80.8%
2900	1	420	450	93.3%
2900	2	460	725	63.4%
Proposed NRSA Quartile				73.11%
City of Elkhart Quartile				61.7%

Data source: HUD ACS Low Mod Summary Data (ACS 2011 – 2015)

Consultation

The NRSA strategy areas were developed through outreach and collaboration of City staff, elected officials, community and civic leaders, residents and local agencies while developing the 2025 – 2029 Consolidated Plan. Over the past few years, the City and its partners undertook an extensive community planning and public engagement process to determine the redevelopment needs of its residents. These planning efforts include the We THRIVE - Elkhart 2040 (2021), Complete Neighborhood Vision Report (February 2022), Downtown Elkhart Master Plan (Adopted December 2023), and Benham Neighborhood Plan (Adopted July 2024).

These recent planning efforts spanned over two years and engaged hundreds of residents, business owners and stakeholders through focus groups, surveys, public meetings and individual stakeholder interviews. Through these robust community engagement efforts, the community has galvanized behind focusing redevelopment efforts in the Pierre Moran Tolson Neighborhood Opportunity Hub.

To avoid “planning fatigue”, the community engagement process to develop this Consolidated Plan, built off these recent planning efforts and served as a catalyst to align future CDBG-related programs and projects to support these recently adopted community-driven planning efforts.

The city’s Consolidated Plan engagement efforts began in mid-December 2024. The City of Elkhart developed an online community needs and fair housing surveys in English and Spanish that was available and distributed to the public between December 16, 2024 and May 10, 2025. The surveys were advertised on the city’s Facebook page, and email distribution lists. In addition, the survey was advertised at each public meeting. A total of 258 individuals participated in the surveys. The survey allowed participants to identify additional needs through numerous comment boxes.

Two initial public hearings were held on Thursday, January 30, 2025. Both meetings were advertised in the Elkhart Truth, notice was sent via email to public agencies and stakeholders, and the City’s Facebook page. The goal of the planning meetings was to identify community needs in areas such as housing, neighborhood development, workforce and economic development, and any other topics residents wanted to discuss. The facilitators reviewed past CDBG programs and goals, described eligible activities, and discussed the estimated CDBG resources that are anticipated to be available to address the identified needs.

Two follow-up public meetings were held on February 13, 2025 and April 24, 2025. Both meetings were advertised to the previous attendees through email, notices printed in the Elkhart Truth and the City’s Facebook page. The purpose of these two meetings was to prioritize the needs identified during the previous two public meetings, as well as those identified through the community survey.

The citizen participation process directly affects the goal setting by identifying community needs. Those needs and goals identified by the community participation process are translated into action items in Elkhart’s Consolidated Plan, NRSA strategy, and program initiatives and funding articulated through the Annual Action Plan.

Assessment

The 2025- 2029 NRSA plan is designed to build upon the strengths of the neighborhood and provide a viable pathway to address current challenges in order to build strong, equitable communities. The assessment of housing conditions and economic improvements within the NRSA draws upon the public engagement efforts to develop the Consolidated Plan and is supplemented by the most recent data available from a variety of sources including ESRI Business Analyst and US Census Bureau. This data

includes the 2019-2023 American Community Survey, demographic projections by ESRI, and the 2022 Longitudinal Employer-Household Dynamics Program.

Assessment of housing conditions and economic improvements

The NRSA boundary area is approximately 5.6 square miles and is centrally located within Elkhart. As previously stated, the area is largely residential, contains pockets of neighborhood commercial areas and Downtown Elkhart. Approximately 76% of the land is residential within the NRSA. An estimated 21,481 residents live within the NRSA, compared to 55,424 (2024 estimate) for the entire City of Elkhart. As table 3 indicates, the anticipated population growth within the NRSA is comparable to the anticipated population growth of the City of Elkhart overall.

Table 3: Estimated Population and Household Growth

2024 to 2029	Elkhart, IN		NRSA	
	2024	2029	2024	2029
Total Population	55,424	55,529	21,481	21,525
2024-2029 Population: Annual Growth Rate	0.04%		0.04%	
Households	21,107	21,268	7,351	7,411

Source: ESRI Business Analyst

As shown in the 2019 Economic Indicators table below, the median household income within the NRSA is approximately 70% of the overall city. Economic prosperity and wealth development are key needs within the neighborhood. Additionally, median income, per capita income, and average household income are all lower in the NRSA than citywide.

Table 4: Economic Indicators

2024 Economic Indicators	Elkhart, IN	NRSA
Average Household Size	2.59	2.87
Median Income	\$48,554	\$39,634
Per Capita Income	\$26,102	\$18,589
Average Household Income	\$68,348	\$54,020

Source: ESRI Business Analyst

Racially, the NRSA area is more diverse than the City as a whole; however, there are areas of racial concentration. Within Elkhart, the non-white population is approximately 46.3% compared to 63.8% within the NRSA. The largest non-white racial group with the NRSA is the Black/African American population with approximately 4,540 residents. See the tables below for population details by race and ethnicity.

Table 5: Population by Race

2024 Population by Race	Elkhart, IN	% Elkhart	NRSA	% NRSA
White	29,743	53.7%	7,782	36.2%
Black/African American	7,268	13.1%	4,540	21.1%
American Indian/Alaska Native	536	1.0%	215	1.0%
Asian	626	1.1%	161	0.7%
Pacific Islander	30	0.1%	12	0.1%

Other Race	10,612	19.1%	6,137	28.6%
Population of Two or More Races	6,609	11.9%	2,634	12.3%
Hispanic	16,996	30.7%	8,943	41.6%

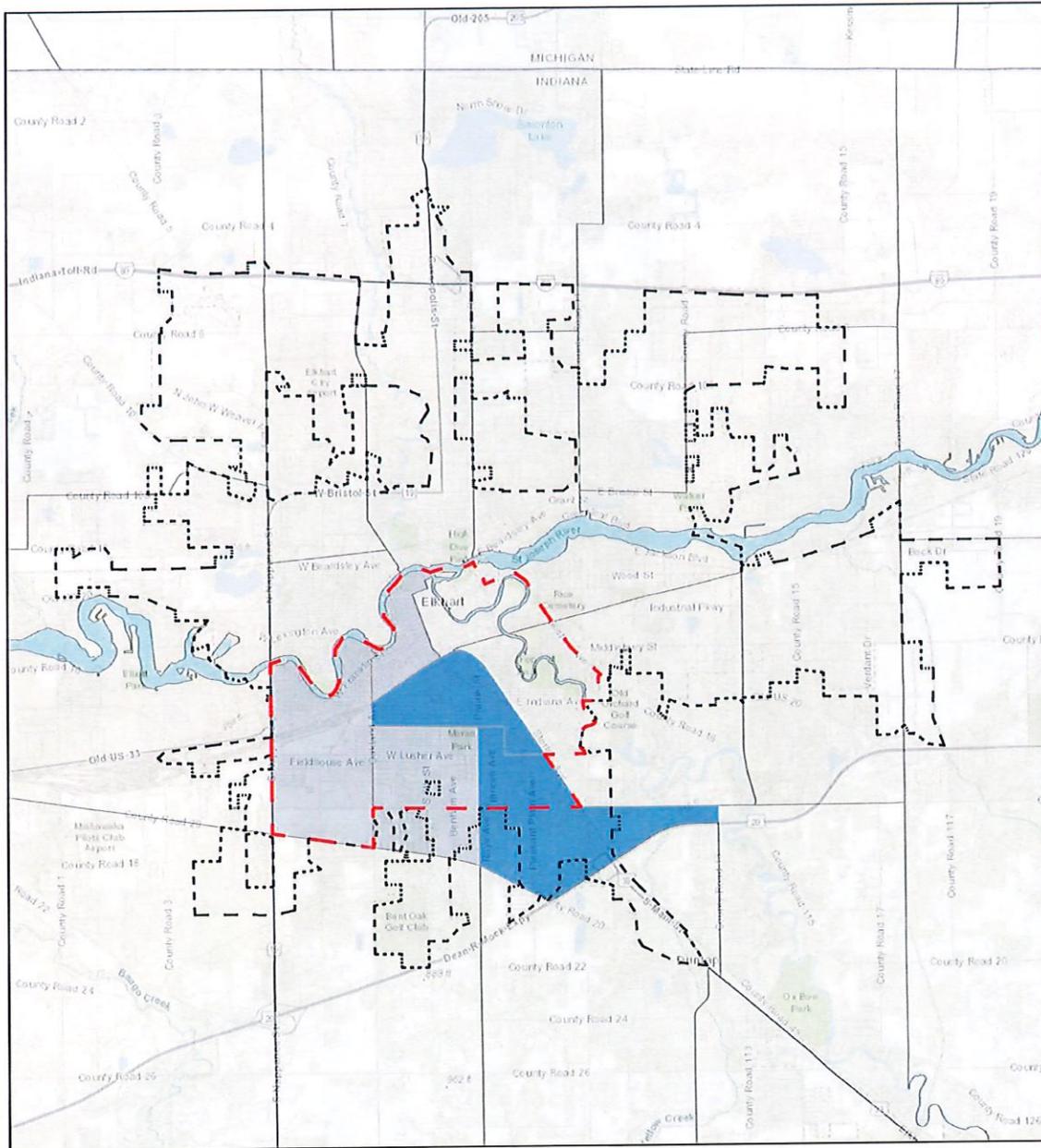
Source: ESRI Business Analyst

The map on the following page shows areas of racial concentration within the NRSA. Racially concentrated is defined as an area in which the percentage of minority residents is greater than the overall citywide percentage. Elkhart's overall Black/African American population is approximately 13%. The map illustrates concentration based on three categories:

- Not racially concentrated (the % black population is equal or less than 13%)
- Slightly racially concentrated (the % black population is between 13% and 26%)
- Significantly racially concentrated (the % black population is over 26%)

In general, the area is well served by the existing public transportation system. The Interurban Trolley system has five routes, and each route serves the downtown portion of the NRSA. However, the frequency of the stops and the lack of adequate service to/from employment centers is challenging.

The area is well served by other community assets such as schools, community centers, libraries, parks and open space.



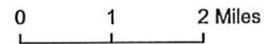
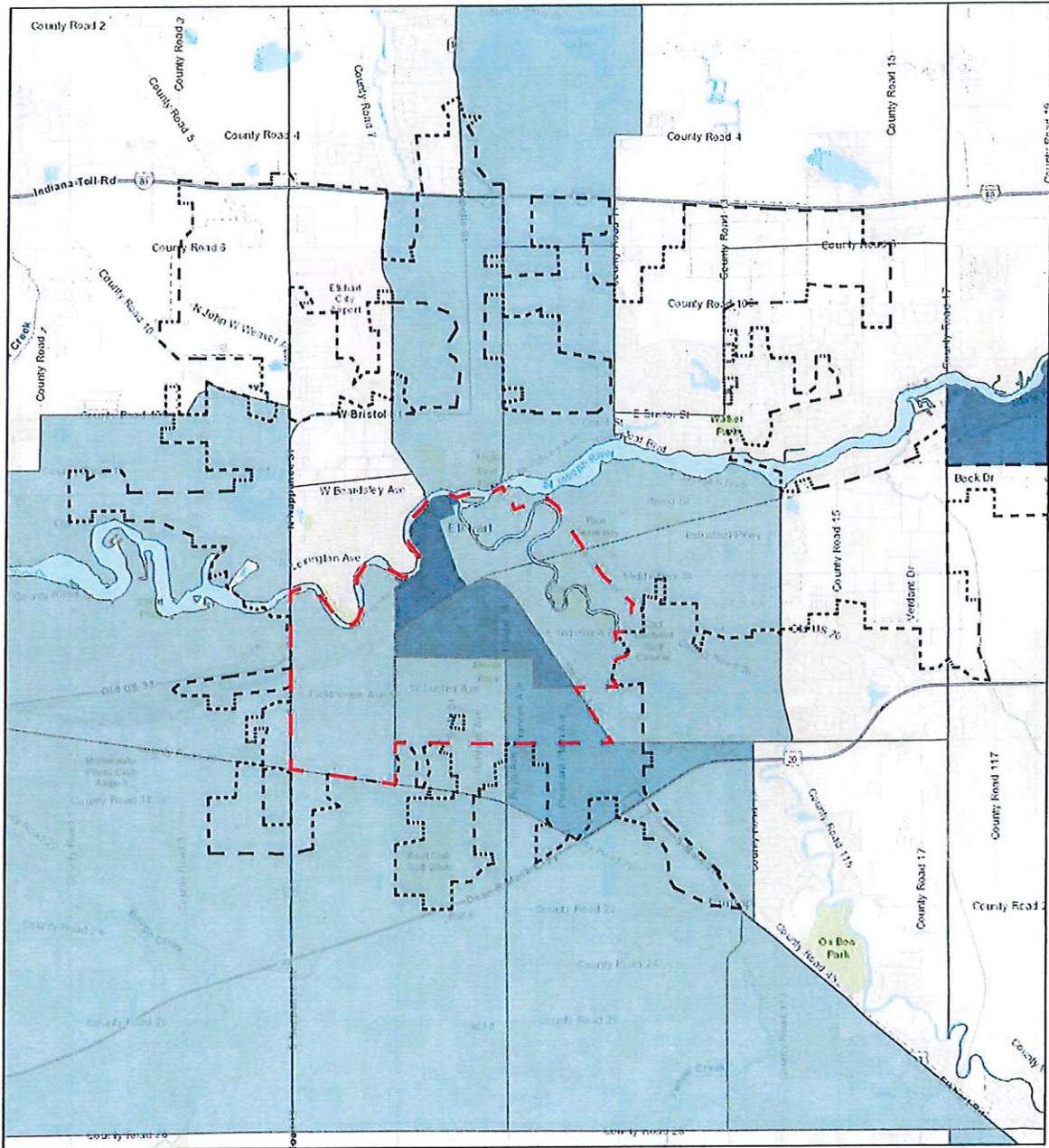
Racial Concentration of Black / African American Residents



- Not racially concentrated (<12%)
- Slightly racially concentrated (12.1% - 24%)
- Significantly racially concentrated (over 24%)
- Elkhart Boundary
- Proposed NRSA Boundary



0 1 2 Miles



Housing Market Assessment

The housing market within the NRSA is a somewhat challenged and will be the key strategic area of focus and investment priority. According to 2024 ESRI estimates, there are 7,351 households, comprised of 3,005 homeowners and 4,346 renters. Though only 35% of Elkhart's total housing units are within the NRSA, it accounts for 42% of Elkhart's vacant housing units (731). See map on the previous page.

The NRSA neighborhood has over 7,300 homes that were built prior to 1979. Homes constructed prior to 1979 are more likely to contain lead-based paint, a health hazard for children under the age of six and asbestos insulation around pipes and heating ducts. Additionally, older homes tend to be less energy efficient or insulated, leading to higher utility costs in the summer and winter.

As mentioned in the Housing and Economic Conditions section above, the median household income of the neighborhood is lower than the overall city. The lower income coupled with the high cost of housing in Elkhart means many households spend a significant percentage of their income on rent. Approximately 50% of NRSA renter households pay more than 30% of their income toward rent, and 26% pay more than half of their income toward rent.

Housing values are generally lower in the NRSA compared to the overall city. The estimated average home value in Elkhart is \$129,434; within the NRSA the average home value is \$106,070. While lower home values allow a greater number of people to purchase homes, such a difference between the two values indicates homes within the NRSA are either: older, not as well maintained, smaller, in neighborhoods that may not be perceived as desirable, or a combination of those factors.

Housing Challenges

Developing high-quality affordable housing is the key challenge facing the neighborhood. As discussed above, housing values within the neighborhood are generally lower, and the age of the housing structures are older than the balance of the city. Those two factors make it difficult to finance rehabilitation projects because the equity may not exist in the home and significant repairs or upgrades are necessary due to the age of the structure.

Adding to this complication is resident incomes are less than the City overall. NRSA residents' ability to pay limit the amount of rent that can be charged, or the mortgage amount for homeownership units. This creates a gap between the cost to develop or rehabilitate affordable housing, versus what can be financed in the private marketplace. Solving this development gap is the single largest barrier to creating affordable housing in the neighborhood.

Elkhart will concentrate its CDBG funds within the NRSA boundary to help solve this development cost gap and provide affordable housing opportunities for residents within the neighborhood. Programs may include:

- Financial assistance to owner-occupants to rehabilitate their homes to improve livability, energy efficiency or general home repairs.
- Low interest loans to investor-owned properties to improve the condition of the rental housing stock
- Direct homebuyer assistance to increase the homeownership rate within the neighborhood boundary.

Economic Conditions

The economic conditions within the NRSA are challenging and likely impacted by the COVID-19 pandemic. Between 2018 and 2022 the area lost 250 jobs for a total of 6,702 jobs in 2022. These job losses were largely concentrated in the manufacturing, accommodation and food service, and retail trade sectors.

Table 8: Jobs by Industry Sector

Jobs in the NRSA by NAICS Industry Sector	2022		2018		Change
	Count	Share	Count	Share	
Agriculture, Forestry, Fishing and Hunting	0	0.0%	0	0.0%	0
Mining, Quarrying, and Oil and Gas Extraction	0	0.0%	1	0.0%	-1
Utilities	0	0.0%	0	0.0%	0
Construction	235	3.5%	162	2.3%	73
Manufacturing	2,325	34.7%	2,664	38.3%	-339
Wholesale Trade	323	4.8%	232	3.3%	91
Retail Trade	657	9.8%	695	10.0%	-38
Transportation and Warehousing	268	4.0%	281	4.0%	-13
Information	80	1.2%	53	0.8%	27
Finance and Insurance	481	7.2%	519	7.5%	-38
Real Estate and Rental and Leasing	43	0.6%	74	1.1%	-31
Professional, Scientific, and Technical Services	235	3.5%	235	3.4%	0
Management of Companies and Enterprises	384	5.7%	262	3.8%	122
Administration & Support, Waste Management and Remediation	63	0.9%	33	0.5%	30
Educational Services	187	2.8%	219	3.1%	-32
Health Care and Social Assistance	640	9.5%	645	9.3%	-5
Arts, Entertainment, and Recreation	7	0.1%	5	0.1%	2
Accommodation and Food Services	622	9.3%	709	10.2%	-87
Other Services (excluding Public Administration)	156	2.3%	164	2.4%	-8
Public Administration	0	0.0%	0	0.0%	0

Source: US Census Longitudinal Employer-Household Dynamics Program

Despite the job losses, the number of workers earning more money increased during that same time period. In 2018, approximately 40% of the employees within the NRSA earned more than \$3,333 per month. By 2022, that percentage increased to 54.8%.

Table 9: Jobs by Earning

NRSA Jobs by Earnings	2022		2018	
	Count	Share	Count	Share
\$1,250 per month or less	971	14.5%	1,297	18.7%
\$1,251 to \$3,333 per month	2,063	30.8%	2,888	41.5%
More than \$3,333 per month	3,672	54.8%	2,768	39.8%

Source: US Census Longitudinal Employer-Household Dynamics Program

Diversity within the workplace has remained relatively constant in the NRSA. Between 2018 and 2022, the number of jobs held by Black or African American workers slightly decreased from 641 (9.2%) to 611 (9.1%). It does not appear that COVID-19 had a disproportionate impact on minority workers within the NRSA.

Table 10: Jobs by Race

NRSA Jobs by Worker Race	2022		2018	
	Count	Share	Count	Share
White Alone	5,786	86.3%	6,030	86.7%
Black or African American Alone	611	9.1%	641	9.2%
American Indian or Alaska Native Alone	44	0.7%	44	0.6%
Asian Alone	132	2.0%	114	1.6%
Native Hawaiian or Other Pacific Islander Alone	10	0.1%	12	0.2%
Two or More Race Groups	123	1.8%	112	1.6%

Source: US Census Longitudinal Employer-Household Dynamics Program

NRSA Resident Employment Assessment

Though much attention has been given to jobs within the NRSA, it is also important to assess the workforce within the NRSA; the employment profile of NRSA residents. There were an estimated 7,414 employed NRSA residents 2022, a decrease from 7,904 residents in 2018. The unemployment rate within the NRSA is 7.4% compared to the overall city unemployment rate of 5.1%

The number of NRSA residents who live and work within the NRSA is relatively low. Only 563 jobs (7.5%) are held by NRSA residents. The graphic below shows the in-flow and out-flow of workers within the NRSA. 6,143 are employed within the NRSA, but live outside of the area, while 6,851 NRSA residents commute to jobs outside of the area. Because transportation can be a large expense, creating jobs within and for NRSA residents should be emphasized.



NRSA resident income from jobs also increased between 2018 and 2022.

Table 11: Resident Jobs by Earnings

NRSA Resident Jobs by Earnings				
	2022		2018	
	Count	Share	Count	Share
\$1,250 per month or less	1,273	17.2%	1,767	22.4%
\$1,251 to \$3,333 per month	2,238	30.2%	3,509	44.4%
More than \$3,333 per month	3,903	52.6%	2,628	33.2%

Source: US Census Longitudinal Employer-Household Dynamics Program

NRSA resident employment by industry sector is very similar to the overall city. 51.4% of NRSA residents work in the manufacturing sector (see chart on next page). As the Economic Diversification Study states, the peaks and troughs of the business cycle are amplified when a local economy is largely dependent on one industry sector. The neighborhood’s economic base is clearly tied to the recreational vehicle (RV) industry. As the City strives to diversify its overall economy, efforts should be made to create or attract non-RV related jobs to the neighborhood.

Table 12: Resident Jobs by Industry Sector

NRSA Resident Jobs by NAICS Industry Sector				
	2022		2018	
	Count	Share	Count	Share
Agriculture, Forestry, Fishing and Hunting	17	0.2%	15	0.2%
Mining, Quarrying, and Oil and Gas Extraction	2	0.0%	3	0.0%
Utilities	4	0.1%	16	0.2%
Construction	161	2.2%	186	2.4%
Manufacturing	3,811	51.4%	3,840	48.6%
Wholesale Trade	374	5.0%	381	4.8%
Retail Trade	635	8.6%	693	8.8%
Transportation and Warehousing	197	2.7%	196	2.5%
Information	16	0.2%	30	0.4%
Finance and Insurance	90	1.2%	120	1.5%
Real Estate and Rental and Leasing	51	0.7%	69	0.9%
Professional, Scientific, and Technical Services	141	1.9%	117	1.5%
Management of Companies and Enterprises	135	1.8%	145	1.8%
Administration & Support, Waste Management and Remediation	430	5.8%	572	7.2%
Educational Services	71	1.0%	85	1.1%
Health Care and Social Assistance	590	8.0%	692	8.8%
Arts, Entertainment, and Recreation	20	0.3%	37	0.5%
Accommodation and Food Services	516	7.0%	579	7.3%
Other Services (excluding Public Administration)	153	2.1%	128	1.6%
Public Administration	0	0.0%	0	0.0%

Source: US Census Longitudinal Employer-Household Dynamics Program

Economic Challenges Facing NRSA Residents

NRSA residents face a number of challenges accessing job opportunities. Though it was previously noted that the NRSA is well served by the existing public transportation network, the existing public transportation network does not connect, and does not have convenient headways to key manufacturing centers. Therefore, transportation is a key barrier for NRSA residents.

The overall use of public transportation to commute to work in Elkhart is very low. According to the 2018 – 2022 ACS, less than 90 workers used the bus or trolley system to commute to work. However, NRSA residents comprise 54% of the workers that took public transportation to work, and they comprise 40% of the workers who walked to work. Improving the public transit linkages between manufacturing centers and low- and moderate-income neighborhoods will improve access to jobs.

Educational attainment is another challenge. In 2022, 25% of the NRSA resident workforce had less than a high school education. As the nature of the workplace shifts to become more reliant on computers and technology, residents who do not have the technical skills or training may be left behind. Workforce development initiatives are needed address this issue.

Housing and Economic Opportunities

The City of Elkhart has been aggressive in its efforts to revitalize and strengthen the various neighborhoods within the NRSA. Over the past few years, the City and its partners undertook an extensive community planning and public engagement process to determine the redevelopment needs of its residents. These planning efforts include the We THRIVE - Elkhart 2040 (2021), Complete Neighborhood Vision Report (February 2022), Downtown Elkhart Master Plan (Adopted December 2023), and Benham Neighborhood Plan (Adopted July 2024).

This extensive planning efforts are designed to accomplish a number of metrics including developing new rental housing for Elkhart's workforce, attracting new residents to the NRSA area to help industry diversification, and improving the quality of place.

A number of larger economic development efforts are also underway, and tools available to create opportunities within the NRSA. Those efforts and tools include:

Tax Increment Financing

The City of Elkhart has two Tax Increment Finance (TIF) Districts that share area substantial area with the NRSA. These TIF Districts are used for public improvements that spur economic development in the area. These funds can only be used for public projects and are not available for private individuals, but the improved public facilities create an increased quality of place, which has been shown to be an economic development driver.

Gateway Mile Loan Fund

The Gateway Mile Loan Fund is a privately funded loan pool for projects in Downtown Elkhart, which lies in the center of the NRSA. Local lending institutions have pooled their resources and provide technical capacity to help review and fund loan requests from area businesses. Eligible projects can be either commercial or commercial/residential mixed-use developments. This loan fund provides an additional source of capital for redevelopment and business development in the NRSA.

Elkhart Urban Enterprise Zone Program

Elkhart Urban Enterprise Zone is a local area that has been designated in accordance with the State of Indiana's Enterprise Zone program. The area has several business incentive programs including an Indiana State Tax Credit for individuals that live and work within the Zone boundaries. In 2020, the local EUEA offers both a Zone Resident Scholarship program and a Neighborhood Grant program. The EUEZ and NRSA share certain areas within the City, so that these incentives could be used to help stabilize the NRSA and create jobs. The EUEZ program is under review and future coordination is being planned.

Residential Tax Abatement Area

The City of Elkhart has designated a Residential Tax Abatement Area within the NRSA. The program was adopted in 2006. This program will reduce the tax burden by providing 100% tax abatement for any improvements made to a residence of up to 4-units. This incentive can help to stabilize portions of the NRSA that are within the RTA area by promoting renovation of residential property as well as making it more affordable for both homeowners and tenants.

Opportunity Zones

A portion of all three Elkhart Opportunity Zones are within the NRSA. Opportunity Zones allow investors to reduce or eliminate any capital gains as a result of investing capital into these targeted

neighborhoods through an Opportunity Zone Fund. This incentive vehicle is useful for larger projects such as large apartment buildings and commercial or industrial structures.

Residential Infrastructure Grant Program

This program provides TIF proceeds to assist with infrastructure costs within the State & Division and the Sterling East Neighborhoods, both of which are located within the NRSA. The funds can be used for all public infrastructure that supports new residential infill development.

NRSA Strategy

Historically, Elkhart has used the NRSA to target CDBG funds into key neighborhoods for redevelopment purposes. However, Elkhart rarely took advantage of the regulatory flexibility offered by the NRSA designation in undertaking housing and economic development activities. This regulatory flexibility includes:

- Aggregating housing development activities undertaken during a single year, and treating them as a single project, so long as 51 percent of the total units are occupied by Low- and moderate-income households.
- Economic development activities can be classified as an Area Benefit, which reduces the recordkeeping requirements of businesses receiving assistance to create jobs.

Future Housing Opportunities

Elkhart and its redevelopment partners will focus its housing redevelopment efforts to create diverse, sustainable and mixed-income neighborhoods. Based on stakeholder input and development of the Consolidated Plan, Elkhart will focus its housing efforts in the follow areas:

- Assist existing homeowners to rehabilitate or update their home
- Provide homeownership assistance to encourage homeownership
- Create rental and homeownership housing opportunities through the purchase and renovation of existing vacant structures
- Create new rental and homeownership housing opportunities through new construction on vacant land, or through the acquisition and demolition of blighted structures.
- Develop or improve public infrastructure within the NRSA area, such as improved street lighting, sidewalks, streets and alleys, and water/sewer improvements.

The City, working closely with its redevelopment partners, will continue to aggressively seek additional capital to leverage its CDBG funds. These sources may include Low Income Housing Tax Credits (LIHTC), TIF funds for public infrastructure, state housing funds, and other federal or state funding sources that may develop over the five-year span of the NRSA strategy.

Future Economic Opportunities

Based on stakeholder input and development of the Consolidated Plan, living wage job creation and workforce development initiatives were key economic development needs. Additionally, improving neighborhood commercial nodes and increasing economic sector diversity are long-term strategies that will improve neighborhoods within the NRSA and help create wealth among its residents. To that end, Elkhart will focus its economic development efforts on:

- Creating or attracting living wage jobs within the NRSA

- Developing or expanding workforce development efforts that not only address today’s labor shortages, but expand the technical knowledge and skills of NRSA residents for the jobs of tomorrow
- Improve resident access to job centers
- Implementing the WeThrive economic development plan

There are many agencies in Elkhart already undertaking these initiatives. Therefore, the City will ensure it is working in close coordination with partners to ensure service gaps are filled and not duplicated.

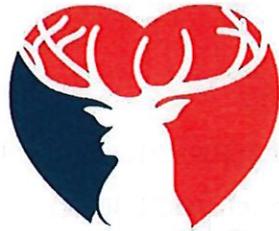
NRSA Implementation Plan and Performance Measures

The City of Elkhart will undertake the following efforts to implement the NRSA strategy over the next five years:

Objectives	Outcomes	Activity
Increase the supply of quality, affordable housing	Increase the capacity of non-profit agencies and increase the number tools available to assist neighborhood redevelopment	Designate one non-profit as a Community-Based Development Organization (CBDO) so CDBG funds can be used for new construction activities
	Identify/acquire 10 lots for future redevelopment	Work with the Redevelopment Commission and staff to identify parcels owned by the City and/or acquire tax delinquent vacant parcels or structures in strategic areas suitable for new construction
	Develop 25 new units for homeownership by low- and moderate-income families	Support non-profit and for-profit developers to create in-fill development in targeted neighborhoods
	Develop or renovate 200 new low- and moderate-income rental units	Seek LIHTC financing to create new affordable rental units
Increase the homeownership rate	Assist 25 new homeowners to purchase a home within the NRSA	Work with local housing developers, Realtors, and lending institutions to market a homebuyer program and provide financial assistance to first-time homebuyers
Increase the median household income	Develop 50 mixed income ownership units	Support the newly designated CBDO to create mixed income housing units for home ownership
	Develop 150 mixed income rental units	Support the newly designated CBDO to create mixed income housing units for rent
	Provide job training to at least 200 NRSA residents	Work with non-profit partners to target workforce development activities to residents within the NRSA
	Create 50 living wage jobs	Support the development of 50 jobs that pay a living wage within the NRSA
Improve the overall quality of housing	Renovate 50 existing housing units	Continue the residential rehabilitation program, including owner occupied renovation

Objectives	Outcomes	Activity
Reduce environmental hazards in existing homes	Create 100 lead-safe housing units	Seek lead-hazard remediation funds to reduce hazards during renovation projects
Reduce the number of “Vacant-Other” structures	Reduce the number of vacant structures within the NRSA	Demolish blighted residential structures that are not cost effective to renovate.

Objectives	Outcomes	Activity
Improve the public infrastructure and facilities within the NRSA	Improve high-speed broadband access for residents and businesses	Ensure all new housing constructed or renovated with CDBG funds is properly wired for high-speed broadband access.
	Improve a combination of three neighborhood parks or community centers.	Use CDBG public facilities funds for park and playground improvements based on neighborhood input
Improve neighborhood commercial corridors and business districts	Upgrade the public infrastructure (lights, sidewalks, streets) in targeted neighborhoods	Use CDBG public facilities funds, along with other local, state and federal resources to improve neighborhood infrastructure
	Improve five commercial building facades	Promote the existing façade improvement program to existing property owners to encourage reinvestment within the NRSA business districts
	Enhance the appearance of three business districts within the NRSA	Use CDBG public facilities funds to improve and/or upgrade neighborhood business district signage to create a sense of place and improve the appearance of the area.



City of Elkhart

DRAFT

2025-2029 Consolidated Plan and 2025 Annual Action Plan

May 19, 2025

PLEASE REVIEW THE ELKHART CDBG PLANS AND
SUBMIT YOUR PUBLIC COMMENTS BY JUNE 20,
2025 AT 5:00 PM TO THE EMAIL ADDRESS BELOW:

**Mary Kaczka, Assistant Director for Community
Development**
mary.kaczka@coei.org

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Executive Summary

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

1. Introduction

Over the past few years, the City and its partners undertook an extensive community planning and public engagement process to determine the redevelopment needs of its residents. These planning efforts include the We THRIVE - Elkhart 2040 (2021), Complete Neighborhood Vision Report (February 2022), Downtown Elkhart Master Plan (Adopted December 2023), and Benham Neighborhood Plan (Adopted July 2024).

These recent planning efforts spanned over two years and engaged hundreds of residents, business owners and stakeholders through focus groups, surveys, public meetings and individual stakeholder interviews. Through these robust community engagement efforts, the community has galvanized behind focusing redevelopment efforts in the Pierre Moran Tolson Neighborhood Opportunity Hub.

To avoid “planning fatigue”, the community engagement process to develop this Consolidated Plan, built off these recent planning efforts and served as a catalyst to align future CDBG-related programs and projects to support these recently adopted community-driven planning efforts.

The community needs that were identified throughout the past processes and validated during the development of this plan can be classified into three focus areas:

- **Housing**
- **People**
- **Neighborhood Environment**

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Based on past community planning efforts, community input and data analysis, the following objectives and outcomes were identified:

Housing

The primary goal is to increase the quality and availability of housing within the targeted neighborhoods. The housing related objectives over the plan period will be:

- Increase the capacity of non-profit agencies and increase the number tools available to assist neighborhood redevelopment
- Identify/acquire 50 lots for future redevelopment
- Develop 25 new units for homeownership by low- and moderate-income families
- Develop or renovate 200 new low- and moderate-income rental units
- Renovate 25 owner occupied units
- Demolish up to 15 blighted residential structures that are not cost effective to renovate.
- Assist 25 new homeowners to purchase a home within the NRSA

- Create 100 lead-safe housing units

People

Within this focus area there are two primary goals that revolve around the human and social capital found in Elkhart’s neighborhoods:

Goal #1: Increase household income.

The key outcome is to increase the median household income of Elkhart’s residents through wealth building activities such as workforce development initiatives, job training, job creation and public infrastructure improvements to support job creation. The household income related outcomes will be:

- Provide job training to at least 300 residents, of which 200 live in the Neighborhood Revitalization Strategy Area (NRSA)
- Create 250 living wage jobs within the NRSA
- Enhance the appearance of three business districts within the NRSA

Goal #2: Reduce individual and household insecurities (food, crime, shelter, transportation)

The first key outcome of this category is to focus on the activities and services that address the needs of the homeless population, or those residents at risk of being homeless. While the City of Elkhart does not provide direct services to this population, we will work with our established partners to address the needs. The outcomes of this strategy are to reduce the number of unsheltered individuals and assist up to 1,000 persons with needed counseling, training, and housing assistance.

The second key outcome is to serve populations in the community that might have special needs including seniors, mentally and physically disabled populations, HIV/AIDS persons and their families. Persons with special needs often need advocacy and individualized training and skills building to help them be successful. The outcomes for the strategy over the plan period will be public service activities to assist 500 Persons.

Neighborhood Environment

The primary goal is to improve the overall neighborhood conditions. This includes elements such as parks, streets and sidewalks (connections), and safety (lighting, code enforcement, public safety, blight).

The neighborhood environment related outcomes will be:

- Upgrade the public infrastructure (lights, sidewalks, streets) in the targeted neighborhoods.

- Improve neighborhood parks and recreational opportunities in the targeted neighborhoods.
- Undertake targeted code enforcement activities to remove blighting influences.

3. **Evaluation of past performance**

(Under development)

4. **Summary of citizen participation process and consultation process**

Over the past few years, the City and its partners undertook an extensive community planning and public engagement process to determine the redevelopment needs of its residents. These planning efforts include the We THRIVE - Elkhart 2040 (2021), Complete Neighborhood Vision Report (February 2022), Downtown Elkhart Master Plan (Adopted December 2023), and Benham Neighborhood Plan (Adopted July 2024).

These recent planning efforts spanned over two years and engaged hundreds of residents, business owners and stakeholders through focus groups, surveys, public meetings and individual stakeholder interviews. Through these robust community engagement efforts, the community has galvanized behind focusing redevelopment efforts in the Pierre Moran Tolson Neighborhood Opportunity Hub.

To avoid “planning fatigue”, the community engagement process to develop this Consolidated Plan, built off these recent planning efforts and served as a catalyst to align future CDBG-related programs and projects to support these recently adopted community-driven planning efforts.

The city’s Consolidated Plan engagement efforts began in mid-December 2024. The City of Elkhart developed an online community needs and fair housing surveys in English and Spanish that was available and distributed to the public between December 16, 2024 and May 10, 2025. The surveys were advertised on the city’s Facebook page, and email distribution lists. In addition, the survey was advertised at each public meeting. A total of 258 individuals participated in the surveys. The survey allowed participants to identify additional needs through numerous comment boxes.

Two initial public hearings were held on Thursday, January 30, 2025. Both meetings were advertised in the Elkhart Truth, notice was sent via email to public agencies and stakeholders, and the City’s Facebook page. The goal of the planning meetings was to identify community needs in areas such as housing, neighborhood development, workforce and economic development, and any other topics residents wanted to discuss. The facilitators reviewed past CDBG programs and goals, described eligible activities, and discussed the estimated CDBG resources that are anticipated to be available to address the identified needs.

Two follow-up public meetings were held on February 13, 2025 and April 24, 2025. Both meetings were advertised to the previous attendees through email, notices printed in the Elkhart Truth and the City’s Facebook page. The purpose of these two meetings was to prioritize the needs identified during the previous two public meetings, as well as those identified through the community survey.

The 30-day public comment period began on May 12, 2025. Drafts of the Citizen Participation Plan, Neighborhood Revitalization Strategy Area Plan, Consolidated Plan, Annual Action were available for download on Elkhart’s website. An email notification was sent through the community development email list, and a legal advertisement was placed in the Elkhart Truth.

The citizen participation process directly influenced the goals, outcomes and strategies of the Consolidated Plan, Neighborhood Revitalization Strategy Area Plan, and Annual Action Plan. Residents, stakeholders, agency representatives, public officials, neighborhood leaders and community activists directly shaped the plans based on their knowledge of community needs, challenges, and opportunities.

5. Summary of public comments

(under development)

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

(under development)

7. Summary

(under development)

The Process

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

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

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

Table 1: Responsible Agencies

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

Narrative

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

Consolidated Plan Public Contact Information

Ms. Mary Kaczka
 Assistant Director
 Community Development
 201 S. Second Street
 Elkhart, IN 46516
Mary.Kaczka@coei.org
www.elkhartindiana.org

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. 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, individual interviews and online surveys.

Efforts were made to publicize the meetings and events through social media, city website, direct outreach to agency contacts, newspaper advertisements, and past program participants.

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(l)).

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

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

Health Plus Indiana 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.

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

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

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

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

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

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

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

Table 2: Agencies, groups, organizations who participated

Organization	LA CASA, INC
Organization Type	Housing Services - Housing Services-Education
What section of the Plan was addressed by consultation?	Housing Need Assessment Market Analysis Non-Housing community Development Strategy
How was the organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on the e-mail and mail distribution list, participated in a housing needs interview, and attended the January 30, 2025 public planning meeting and January 30, 2025 sub-recipient meeting.
Organization	Council on Aging
Organization Type	Services-Elderly Persons

What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
How was the organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on the e-mail and mail distribution list and attended the January 30, 2025 sub-recipient meeting.
Organization	YWCA North Central Indiana
Organization Type	Services-Children Services-Victims of Domestic Violence Services-homeless
What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children
How was the organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on the e-mail and mail distribution list and attended the January 30, 2025 sub-recipient meeting.
Organization	Northern Indiana Workforce Board, Inc. WorkOne
Organization Type	Services-Education Services-Employment Other government - State
What section of the Plan was addressed by Consultation?	Economic Development
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on the e-mail and mail distribution list and is a member of the CoC Region 2 homeless coalition.
Organization	Health Plus Indiana
Organization Type	Services - Housing Services-Persons with HIV/AIDS
What section of the Plan was addressed by consultation	Non-Homeless Special Needs

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

Agency is on the e-mail and mail distribution list and attended the January 30, 2025 sub-recipient meeting.

Organization

Goodwill of Michiana

Organization Type

Services-Education

Services-Employment Regional organization

What section of the Plan was addressed by consultation?

Non-Homeless Special Needs

Economic Development

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

Agency is on the e-mail and mail distribution list and attended the January 30, 2025 sub-recipient meeting.

Organization

Habitat For Humanity Of Elkhart County

Organization Type

Housing

Services-Education

What section of the Plan was addressed by Consultation

Housing Need Assessment

How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?

Agency is on the e-mail and mail distribution list and attended the January 30, 2025 sub-recipient meeting. Agency is a member of the CoC Region 2 homeless coalition and participated in the housing needs focus group.

Organization

Real Services, Inc.

Organization Type

Services-Elderly Persons

Regional organization

What section of the Plan was addressed by Consultation?

Non-Homeless Special Needs

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

Agency is on the e-mail and mail distribution list and is a member of the CoC Region 2 homeless coalition.

Organization	Elkhart Chamber of Commerce
Organization Type	Housing Business Leaders Business and Civic Leaders
What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
How was the organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on the e-mail and mail distribution list, participated in the community planning meetings and sub-recipient meeting on January 30, 2025
Organization	The Faith Mission
Organization Type	Services - Housing Services-homeless
What section of the Plan was addressed by consultation	Housing Need Assessment Homelessness Strategy
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on the e-mail and mail distribution list and is a member of the CoC Region 2 homeless coalition.
Organization	Oaklawn Psychiatric Center
Organization Type	Services-homeless Services-Health Health Agency Publicly Funded Institution/System of Care
What section of the Plan was addressed by consultation?	Homelessness Strategy Homeless Needs - Chronically homeless
How was the organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on the e-mail and mail distribution list and is a member of the CoC Region 2 homeless coalition
Organization	Church Community Services
Organization Type	Services-homeless Services-Education Services-Employment
What section of the Plan was addressed by consultation?	Homelessness Strategy Anti-poverty Strategy

How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on the e-mail and mail distribution list and is a member of the CoC Region 2 homeless coalition.
Organization	City of Elkhart
Organization Type	Service-Fair Housing Other government - Local Planning organization Civic Leaders
What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy 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, etc. in developing this plan. Elected and appointed officials were asked for comments and input in the process.
Organization	Housing Authority of the City of Elkhart
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?	Agency is on the e-mail and mail distribution list and is a member of the CoC Region 2 homeless coalition. The housing authority also provided much information for this plan.

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.
Downtown Master Plan	City of Elkhart	The results and recommendations of this plan were used to shape the goals of the Strategic Plan to ensure coordinated strategies.
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.
Benham Neighborhood Plan	City of Elkhart	The results and recommendations of this plan were used to shape the goals of the Strategic Plan to ensure coordinated strategies.
We Thrive	City of Elkhart	The results and recommendations of this plan were used to shape the goals of the Strategic Plan to ensure coordinated strategies.

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

The City of Elkhart works closely with its county and regional partners in the areas of homelessness prevention and economic and community development needs. This includes affordable and public housing, workforce development, poverty reduction and public transportation.

The City of Elkhart does not directly receive HOME or ESG funding. Therefore, the City works with, and supports local agencies who seek funding to address, the needs identified within the Consolidated Plan. Through the five-year span of this plan, the city will actively engage with state agencies and other local government partners to find the resources to address the community needs identified in the plan. This may include supporting Low Income Housing Tax Credit and HOME fund applications through the Indiana Housing & Community Development Authority; or applying for Lead Hazard Remediation Grants directly from HUD.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

Over the past few years, the City and its partners undertook an extensive community planning and public engagement process to determine the redevelopment needs of its residents. These planning efforts include the We THRIVE - Elkhart 2040 (2021), Complete Neighborhood Vision Report (February 2022), Downtown Elkhart Master Plan (Adopted December 2023), and Benham Neighborhood Plan (Adopted July 2024).

These recent planning efforts spanned over two years and engaged hundreds of residents, business owners and stakeholders through focus groups, surveys, public meetings and individual stakeholder interviews. Through these robust community engagement efforts, the community has galvanized behind focusing redevelopment efforts in the Pierre Moran Tolson Neighborhood Opportunity Hub.

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Two initial public hearings were held on Thursday, January 30, 2025. Both meetings were advertised in the Elkhart Truth, notice was sent via email to public agencies and stakeholders, and the City’s Facebook page. The goal of the planning meetings was to identify community needs in areas such as housing, neighborhood development, workforce and economic development, and any other topics residents wanted to discuss. The facilitators reviewed past CDBG programs and goals, described eligible activities, and discussed the estimated CDBG resources that are anticipated to be available to address the identified needs.

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

Citizen Participation Outreach

Table 4: Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
Internet Outreach - Survey in English and Spanish	Non-targeted / Broad community Spanish speaking households	An online survey of community needs, and priorities was published on December 16, 2024 in both English and Spanish. 258 responses were received	The comments are summarized in the Executive Summary and Needs Assessment sections	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	URL (If applicable)
Newspaper Ad	Non-targeted / Broad community	A newspaper ad was placed in the Elkhart Truth to advertise the January 30 th public meetings and the January 30 th subrecipient meeting.			
Public Meeting	Other - Potential subrecipients	A public meeting and information session were held on January 30, 2025 for those agencies and organizations that were interested in applying for CDBG funds.	The comments are summarized in the Executive Summary and Needs Assessment sections	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	URL (If applicable)
Public Meeting	Non-targeted / Broad community	A public meeting was held February 13, 2025 and April 24, 2025	The comments are summarized in the Executive Summary and Needs Assessment sections	All comments were accepted	
Other - Public Hearing Notice	Non-targeted / Broad community	A notice of the 30-day comment period and public hearings was placed in the Elkhart Truth on May 17, 2025			

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The identified needs were the result of extensive public engagement efforts over the past few years to develop the We Thrive Plan and related neighborhood plan, as well as surveys, and public meetings.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The City of Elkhart has an estimated 21,693 households, of which 52.7% (11,432 households) are homeowners and 47.3% (10,261 households) are renters. The availability of quality, affordable housing was the single biggest issue identified during the public engagement process. The 2017 – 2021 Comprehensive Housing Affordability Strategy (CHAS) data largely confirms the community concerns regarding housing affordability and quality in the City of Elkhart.

Of the low- and moderate-income renter households, 3,870 (58.4%) are paying more than 30% of their income toward housing costs, and 2,040 (30.7%) are paying over 50% of their income toward housing costs. Within these groups, the majority are earning less than half of the Area Median Income (AMI). As table 6 and 7 indicate, these households are mostly small related (2-person families, non-elderly), “other”, which is likely single individuals, or unrelated households. This is likely a result of lower wage employment, coupled with high housing costs in Elkhart.

Of the low- and moderate homeowner households, 1,680 (35.3%) are paying more than 30% of their income toward housing costs, and 740 (15.6%) are paying more than 50%. Within these groups, small related and elderly households comprise the majority of the cost burdened homeowners.

Table 5: Housing Needs Assessment Demographics

Demographics	Base Year: 2020	Most Recent Year: 2023	% Change
Population	53,923	53,726	-0.4%
Households	20,562	21,693	5.5%
Median Income	\$40,101	\$47,885	19.4%

Data Source: **2020 Decennial Census (Base Year), 2023 ACS 5-Year Estimates**

Table 6: Number of Households

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	2683	3053	4845	2365	7464
Small Family Households *	1030	915	1970	960	3585
Large Family Households *	109	94	415	165	419
Household contains at least one person 62-74 years of age	490	660	1090	380	1635
Household contains at least one person age 75 or older	385	820	395	235	430
Households with one or more children 6 years old or younger *	790	360	1140	319	710

Data Source: 2017-2021 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

Table 7: Housing Problems

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing – Lacking complete plumbing or kitchen facilities	0	155	50	35	240	10	10	55	4	79
Severely Overcrowded – With >1.51 people per room (and complete kitchen and plumbing)	105	15	4	10	134	0	15	0	0	15
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	155	45	40	20	270	0	0	10	0	10
Housing cost burden greater than 50% of income (and none of the above problems)	1,285	435	40	0	1760	380	250	95	0	725
Housing cost burden greater than 30% of income (and none of the above problems)	175	860	620	75	1730	140	325	460	205	1130
Zero/negative Income (and none of the above problems)	695	0	0	0	695	105	0	0	0	105

Data Source: 2017-2021 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

Table 8: Housing Problems 2

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,510	650	130	65	2355	375	280	154	4	813
Having none of four housing problems	1214	1155	1760	810	4939	304	885	2639	1460	5288
Household has negative income, but none of the other housing problems	705	0	0	0	705	105	0	0	0	105

Data Source: 2017-2021 CHAS

3. Cost Burden > 30%

Table 9 – Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	750	515	200	1465	205	165	245	615
Large Related	90	30	15	135	15	0	0	15
Elderly	275	515	155	945	234	335	170	739
Other	595	395	340	1330	60	105	135	300
Total need by income	1710	1455	710	3875	514	605	550	1669

Data Source: 2017-2021 CHAS

4. Cost Burden > 50%

Table 10 – Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	625	115	0	740	205	65	30	300
Large Related	40	0	0	40	15	0	0	15
Elderly	210	265	30	525	135	120	65	320
Other	510	205	40	755	25	80	0	105
Total need by income	1385	585	70	2040	380	265	95	740

Data Source: 2017-2021 CHAS

5. Crowding (More than one person per room)

Table 11 – Crowding Information – 1/2

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	260	60	44	10	374	0	15	10	0	25
Multiple, unrelated family households	0	0		10	10	0	0	10	0	10
Other, non-family households	0	0	0	10	10	0	0	0	0	0
Total need by income	260	60	44	30	394	0	15	20	0	35

Data Source: 2017-2021 CHAS

Table 12 – Crowding Information – 2/2

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	695	290	415	1400	84	70	725	879

Describe the number and type of single person households in need of housing assistance.

Within Elkhart there are 5,849 single-person households, which is 30.7% of the total households. Within those single-person households, 2,094 (11%) are 65 or older. The majority of elderly persons living alone are female (1,388 females vs. 706 males). As the population continues to age, those individuals may have difficulty maintaining their properties and/or living alone.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

According to the housing authority, there are 88 families with disabilities on the public housing waiting list, and 141 families with disabilities on the Housing Choice Voucher waiting list. The majority of those families earn less than 30% AMI.

What are the most common housing problems?

The most common housing problem is cost burden, as evidenced by the Census data and feedback from the community.

Are any populations/household types more affected than others by these problems?

Small related and elderly homeowners are more likely to be cost burdened than other populations. This is likely because within these households there is only one source of income including wages, retirement, social security, and disability payments. Those populations are at risk because many are likely living on month-to-month income payments and have limited savings or security net in times of crisis.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Based on input from agencies serving low/mod individuals and families, at-risk populations, including low-income individuals and families who are currently housed but are at risk of becoming unsheltered and formerly homeless families and individuals receiving assistance, are generally characterized by low education, lack of jobs, low paying jobs, large families, lack of financial management skills, substance abuse, lack of opportunities, lack of awareness of available resources, poor credit, criminal background, domestic violence, PTSD, and skills gaps to manage applications for assistance. These individuals and families need education, training, better paying jobs, financial management training, substance abuse treatment, access to crisis services, case management and advocacy to provide stability/prevent homelessness, and counseling.

Short-term housing assistance without supportive services is unlikely to address the needs of these individuals and families. Housing stability requires wraparound supportive services to ensure these individuals and families are positioned for success.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

N/A

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The City of Elkhart has a severe shortage of rental housing that is affordable for households with very low incomes. Specific housing characteristics that can lead to housing instability and homelessness include but are not limited to: escalating rent and utility costs, severe cost burden, predatory lending and predatory landlords, and poor housing conditions.

Discussion

The wide affordability gap for those households earning less than 30% AMI is distressing and is a priority need in the City of Elkhart. Addressing this need is especially important since Elkhart's economy is tied to the Recreation Vehicle industry, which is extremely susceptible to economic turbulence. However, solving this housing mismatch will require creative financing solutions that will involve, federal, state and local resources. The City of Elkhart must balance its housing market and develop units across the income spectrum.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Elkhart’s racial composition is 55.6% white, 12.1% black, 0.6% Asian, 0.2% American Indian, 3.8% Two or more races, and 0.5% other. Hispanics comprise 27.4% of Elkhart’s population.

0%-30% of Area Median Income

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Housing Problems	Has one or more of four housing problems*	Has none of the four housing problems, or cost burden not computed*	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2180	1228	
White	1,020 (46.7%)	695	
Black / African American	660 (30.2%)	225	
Asian	0	20	
American Indian, Alaska Native	0	4	
Pacific Islander	0	0	
Hispanic	500 (22.9%)	284	

Data Source: 2017-2021 CHAS

*The four housing problems include:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. Occupancy of more than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Housing Problems	Has one or more of four housing problems*	Has none of the four housing problems, or cost burden not computed*	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2035	935	0
White	1,180 (57.9%)	795	0
Black / African American	490 (24.0%)	75	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	365 (17.9%)	65	0

Data Source: 2017-2021 CHAS

50%-80% of Area Median Income

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Housing Problems	Has one or more of four housing problems*	Has none of the four housing problems, or cost burden not computed*	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1314	3374	0
White	870 (66.2%)	2310	0
Black / African American	259 (19.7%)	320	0
Asian	0	24	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	185 (14.0%)	705	0

Data Source: 2017-2021 CHAS

*The four housing problems include:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. Occupancy of more than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Housing Problems	Has one or more of four housing problems*	Has none of the four housing problems, or cost burden not computed*	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	335	2005	0
White	235 (70.1%)	1235	0
Black / African American	15 (4.4%)	285	0
Asian	0	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	85 (25.3%)	470	0

Data Source: 2017-2021 CHAS

*The four housing problems include:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. Occupancy of more than one person per room, 4. Cost Burden greater than 30%

Discussion

24 CFR 91.205(b)(2) defines disproportionately greater need as when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole.

According to this definition, very low income and low income Black households have a disproportional need.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Elkhart’s racial composition is 55.6% white, 12.1% black, 0.6% Asian, 0.2% American Indian, 3.8% Two or more races, and 0.5% other. Hispanics comprise 27.4% of Elkhart’s population.

0%-30% of Area Median Income

Table 17 – Severe Housing Problems 0 - 30% AMI

Severe Housing Problems*	Has one or more of four housing problems*	Has none of the four housing problems, or cost burden not computed*	Has none of the four housing problems, or cost burden not computed*
Jurisdiction as a whole	1885	1518	0
White	785 (41.6%)	930	0
Black / African American	600 (31.8%)	280	0
Asian	0	20	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	500 (26.5%)	284	0

Data Source: 2017-2021 CHAS

*The four severe housing problems include:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. Occupancy more than 1.5 persons per room,
4. Coast Burden over 50%

30%-50% of Area Median Income

Table 18 – Severe Housing Problems 30 - 50% AMI

Severe Housing Problems*	Has one or more of four housing problems*	Has none of the four housing problems, or cost burden not computed*	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	930	2040	0
White	590 (63.4%)	1385	0
Black / African American	255 (27.4%)	310	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	85 (9.1%)	345	0

Data Source: 2017-2021 CHAS

50%-80% of Area Median Income

Table 19 – Severe Housing Problems 50 - 80% AMI

Severe Housing Problems*	Has one or more of four housing problems*	Has none of the four housing problems, or cost burden not computed*	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	284	4399	0
White	205 (72.1%)	2970	0
Black / African American	44 (15.4%)	535	0
Asian	0	24	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	35 (12.3%)	855	0

Data Source: 2017-2021 CHAS

*The four severe housing problems include:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. Occupancy more than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Table 20 – Severe Housing Problems 80 - 100% AMI

Severe Housing Problems*	Has one or more of four housing problems*	Has none of the four housing problems*	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	69	2270	0
White	55 (79.7%)	1415	0
Black / African American	0	300	0
Asian	0	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	14 (20.2%)	540	0

Data Source: 2017-2021 CHAS

*The four severe housing problems include:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. Occupancy more than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

24 CFR 91.205(b)(2) defines disproportionately greater need as when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole.

Based on this definition, very low-income Black households have severe housing problems at disproportionately greater need.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Elkhart’s racial composition is 55.6% white, 12.1% black, 0.6% Asian, 0.2% American Indian, 3.8% Two or more races, and 0.5% other. Hispanics comprise 27.45% of Elkhart’s population.

Housing Cost Burden

Table 21 – Greater Need: Housing Cost Burdens AMI

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	14,499	3075	2830	814
White	10350 (71.3%)	1715 (55.7%)	1475 (52.1%)	385
Black / African American	1420 (9.7%)	555 (18.0%)	840 (29.6%)	125
Asian	120 (0.8%)	0	0	20
American Indian, Alaska Native	19 (0.0%)	0	0	0
Pacific Islander	15 (0.0%)	0	0	0
Other (including multiple races)	205 (1.4%)	175 (5.6%)	50 (1.7%)	0
Hispanic	2370 (16.3%)	630 (20.4%)	465 (16.4%)	284

Data Source: 2017-2021 CHAS

Discussion

24 CFR 91.205(b)(2) defines disproportionately greater need as when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole.

There is a high percentage of Black / African American households with a cost burden greater than 50%, compared to the overall percentage of Black / African American households.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

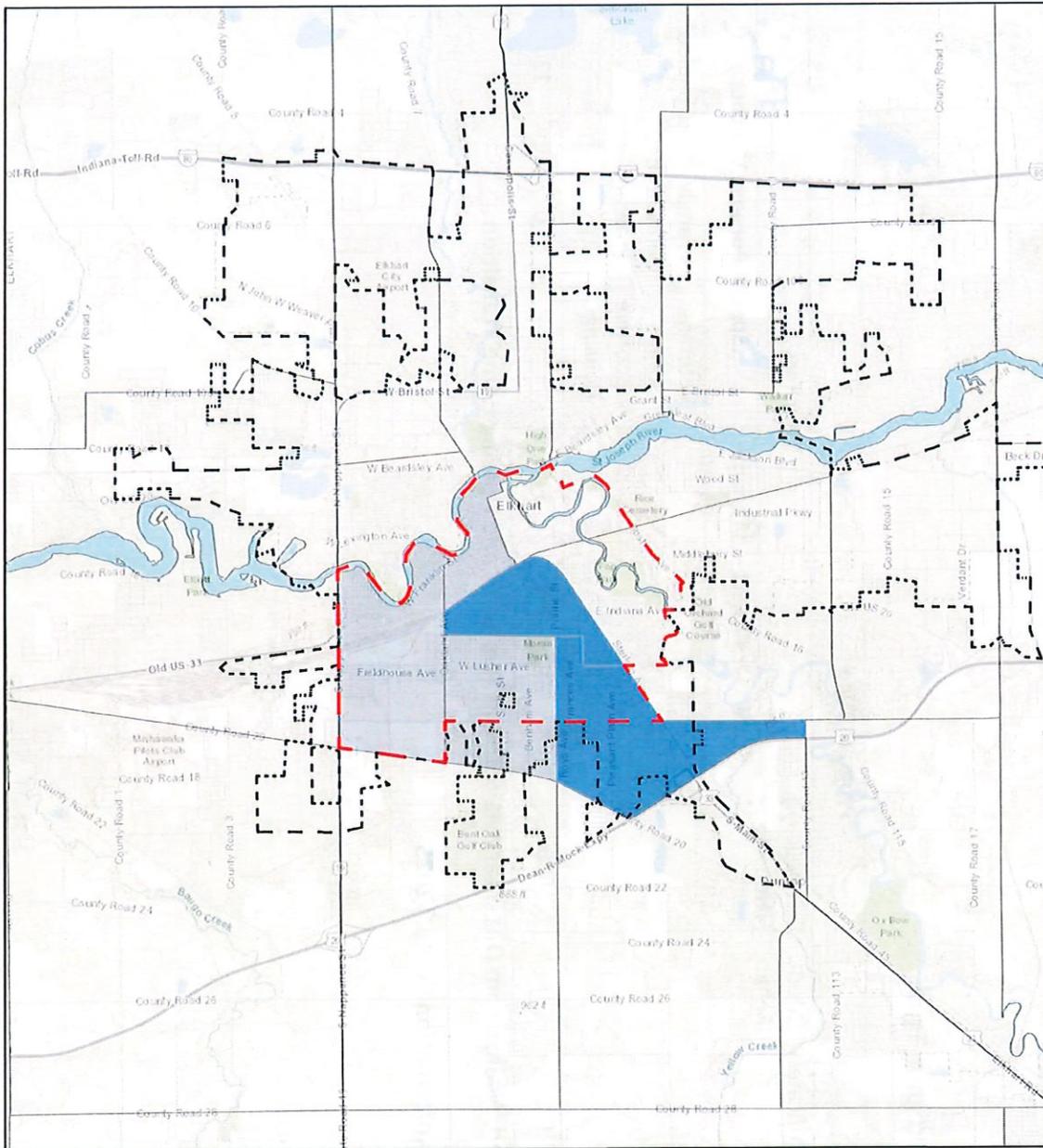
While not technically within the definition disproportionately greater need, there is a high percentage of Black / African American households with a cost burden greater than 50%, compared to the overall percentage of Black / African American households.

If they have needs not identified above, what are those needs?

While there are few instances of disproportionately greater need, cost burden is an issue for many Elkhart households regardless of race and ethnicity.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Areas of racial concentration are found in the southern areas, with the highest concentration in the neighborhoods immediately south of Downtown Elkhart (see Racial Concentration Map on the following page).



Racial Concentration of Black / African American Residents



- Not racially concentrated (<12%)
- Slightly racially concentrated (12.1% - 24%)
- Significantly racially concentrated (over 24%)
- Elkhart Boundary
- Proposed NRSA Boundary



NA-35 Public Housing – 91.205(b)

Introduction

Table 22 - Public Housing by Program Type

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project-based	Tenant-based		
# of units vouchers in use	0	0	666	887	545	342	0	12

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center) 2025

Table 23 – Characteristics of Public Housing Residents by Program Type

	Certificate	Mod-Rehab	Public Housing	Program Type				
				Total	Project-based	Tenant-based	Vouchers	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	\$12,091	\$12,624	\$14,524	0	0	\$7977
Average length of stay (months)	0	0	69	77	73	0	0	43
Average Household size	0	0	2.1	1.8	2.3	0	0	1
# Homeless at admission	0	0	0	0	0	0	0	
% of Elderly Program Participants (>62)	0	0	28%	38%	29%	0	0	18%
% of Disabled Families	0	0	25	15%	26%	0	0	100%
# of Families requesting accessibility features	0	0	0	0	0	0	0	
# of HIV/AIDS program participants	0	0	0	0	0	0	0	
# of DV victims	0	0	0	0	0	0	0	

Data Source: PIC (PIH Information Center) 2025

Table 24 – Race of Public Housing Residents by Program Type

Race	Certificate	Mod- Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
White	0	0	52%	53%	31%	2	0	0	
Black/African American	0	0	48%	40%	61%	1	0	0	
Asian	0	0	0	1%	1%	0	0	0	
American Indian/Alaska Native	0	0	0	1%	1%	0	0	0	
Pacific Islander	0	0	0	0	0	0	0	0	
Other	0	0	0	0	0	0	0	0	

Data Source: PIC (PIH Information Center) 2025

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Ethnicity	Program Type							
	Certificate	Mod-Rehab	Public Housing	Total	Vouchers			Special Purpose Voucher
					Project - based	Tenant - based	Disabled*	
Hispanic	0	0	8%	5%	7%	0	0	0
Not Hispanic	0	0	92%	95%	93%	0	0	0

Data Source:

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

PIC (PIH Information Center) 2025

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

According to the Housing Authority's most recent annual plan, there are currently 533 families on the waitlist for public housing, 88 of those families are disabled, and 22 need accessible units. The Elkhart Housing Authority understands there is a need for additional accessible units within its portfolio.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

During the focus group interviews with the Housing Authority staff, one of the most pressing needs for its clients is short-term or emergency rental assistance for clients who get behind in rent and face eviction. Many clients are very low income and have little room in their monthly budgets for emergencies and may get behind in rent from time to time. With Elkhart's tight rental housing market, there may be little incentive for landlords to work with those clients to avoid eviction.

How do these needs compare to the housing needs of the population at large

The housing needs of the PHA clients closely mirror Elkhart's overall population needs. The percentage of disabled families on the waiting list (17%) is close to Elkhart's disability rate. Additionally, the need for emergency rental assistance, or eviction prevention efforts, was discussed in many focus groups and community meetings.

Discussion

The Elkhart Housing Authority is a high-performing public housing agency that owns and manages 672 housing units and administers 727 Housing Choice Vouchers. The agency also administers a Section 8 Homeownership Program, which currently has eight (8) participants in the program. The Family Self-Sufficiency program has currently 76 participants. Of that number, 63 % are employed, twelve clients have obtained employment, and fourteen clients have received wage increases or promotions. Almost a third of the 76 clients are earning escrow funds at this time.

The agency seeks to expand affordable housing opportunities within Elkhart by partnering with other non-profit agencies. Many of their housing units serve households with the greatest need in Elkhart, and additional units for very low-income renters are needed.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction

The City of Elkhart is a member of the Indiana Region 2 Homeless Coalition and part of the Region 2 area for the Statewide Homeless programs through the State of Indiana. The City does not provide services directly to homeless persons but works with local agencies to serve our homeless residents. Because Elkhart is a small city it does not have agencies that work exclusively within its borders but rather on a county-wide basis. The members of the Indiana Region 2 Homeless Coalition work cooperatively across agencies and jurisdictional borders to best meet the needs of our local homeless clients.

Data from the 1/24/2024 point in time count is provided by county for Elkhart, Kosciusko and Marshall Counties as participants in Region 2 CofC. The Sheltered and Unsheltered data below are the combined numbers for the Region 2 counties. The numbers in parenthesis under the population column shows the number of homeless in Elkhart County alone. The sheltered and unsheltered homeless are reported only as totals for Region 2 in the 2024 PIT data, so this breakdown is not available for Elkhart County, though the vast majority of homeless reside in Elkhart County.

Table 26 – Homeless Needs Assessment

Population	Sheltered	Unsheltered	# experiencing homelessness each year	# becoming homeless each year	# exiting homelessness each year	# of days persons experience homelessness
Persons in Households with Adult(s) and Child(ren) (12)	7	7	N/A	N/A	N/A	N/A
Persons in households with only children	0	0	N/A	N/A	N/A	N/A
Persons in households with only adults (121)	125	18	N/A	N/A	N/A	N/A
Chronically homeless individuals (15)	15	0	N/A	N/A	N/A	N/A
Chronically homeless families	0	0	N/A	N/A	N/A	N/A
Veterans (2)	0	2	N/A	N/A	N/A	N/A

Unaccompanied youth (9)	7	2	N/A	N/A	N/A	N/A
Persons with HIV (1)	2	1	N/A	N/A	N/A	N/A

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The 2024 Point in Time survey captured a significant amount of data regarding the homeless population in Region 2, which includes Elkhart, Kosciusko and Marshall counties. Of the 157 persons that were deemed homeless, 25 were adults with serious mental illness, another 12 were victims of domestic violence, only 19 were adults with substance abuse disorders, and only three (3) were adults with HIV/AIDS.

Nature and Extent of Homelessness: (Optional)

Table 27: Nature and Extent of Homelessness

Race	Sheltered	Unsheltered (optional)
White	83	12
Black or African American	28	3
Asian	0	1
American Indian or Alaskan Native	1	1
Pacific Islander		
Multiple Races	7	
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	14	0
Non-Hispanic	119	0

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The results of the 2024 Point-In-Time count indicated that there were 14 homeless persons in families, including seven unsheltered persons.

There were two unsheltered veterans.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The number of homeless individuals identified during this planning process (157 persons), is greater than the number identified during the previous Consolidated Plan planning process (145 individuals). Of the currently homeless population, 95 (70%) are white, 31 (23%) are black or African American, one (1%) is Asian and seven (5%) classify themselves as multiple races.

Black or African American are overrepresented within the homeless population compared to the general Region 2 population. However, homeless Hispanics are underrepresented within the homeless population.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The sheltered and unsheltered homeless are reported only as totals for Region 2 in the 2024 PIT data, so this breakdown is not available for Elkhart County, though the vast majority of the homeless population resides in Elkhart County.

It is important to note that the number of sheltered and unsheltered homeless has declined across all races and ethnicities since the last Consolidated Plan. However, there is still work to be done.

- Of the 139 sheltered homeless, 18 have serious mental illness, 12 have substance abuse disorder, and 12 are victims of domestic violence.
- Of the 18 unsheltered homeless, 7 have serious mental illness, and 7 have substance abuse disorder.

The number of unsheltered homeless has declined, but Elkhart will continue to collaborate with its social service partners to end homelessness in Elkhart County.

Discussion:

Strides have been made over the past five years to reduce homelessness in Elkhart County, and the data reflect these efforts. The City of Elkhart will continue to work with its local, regional and state partners to continue to reduce the number of Elkhart residents in unsheltered or sheltered conditions, with the goal of moving individuals and families into permanent housing.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

This section discusses the needs of homeless and non-homeless special needs populations including elderly, frail elderly, victims of domestic violence, cognitive and physical disabilities, persons with HIV/AIDS, substance abuse and addiction issues, mental illness and other special needs.

Describe the characteristics of special needs populations in your community:

The non-homeless special needs population includes elderly, frail elderly, victims of domestic violence, persons with disabilities (mental, physical, developmental), persons with alcohol/drug addictions, and persons with HIV/AIDS. Individuals being released from jail/prison and individuals with felonies also have special needs, as employment, housing and services may be difficult to obtain. Based on input from service providers, special needs populations are generally in need of housing assistance combined with supportive services.

Access to employment, housing and health care are crucial for the special needs populations, and job training, mentoring and skill development programs are essential. Many in the special needs population have been homeless or may be at risk of becoming homeless, and long-term supportive services, combined with housing assistance, may be required to provide stability and increase self-sufficiency. Individuals with a combination of needs are the most difficult to serve, as their cases are complex and may require services from a number of agencies.

What are the housing and supportive service needs of these populations and how are these needs determined?

Survey comments and past focus groups expressed the following:

- The need for additional resources for special populations, especially as funding has significantly decreased over the years.
- Mental health services are the largest unmet need in Elkhart.
- There is a need for more landlords to be willing to take Fair Market Rent (FMR) vouchers. The attendees felt that due to Elkhart's tight housing market, landlords are able to charge more than FMR allowed for vouchers. This pushes many special needs residents into less desirable housing situations.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Indiana Health Plus routinely serves over 125 clients, not including affected partners, out of the Elkhart office. These clients consist of differing ethnic backgrounds, familial status, and socioeconomic status, and live in Elkhart County. However, most of these clients have more than one thing in common: 80% of those that are diagnosed with HIV/AIDS are at or below poverty. Many of these clients live on approximately \$750 per month from disability assistance. With this \$750 per month, clients have to purchase food for themselves and their children, as well as pay for expensive medications, housing, and other necessities of life.

As the cost of living continues to rise, clients living on a small fixed income often cannot afford to pay for all of these basic expenses, and maintaining housing becomes a central issue. AIDS Ministries continued to see this last year, with many clients encountering higher rent and utility costs as the economy continues to grow and the client's income remain the same. Not only does this leave the client, tragically, with a strained income, but it can also create a financial domino affect leading to loss of health insurance coverage and being unable to pay for basic necessities such as utilities, food, rent, etc.

Discussion:

Access to stable and affordable housing, employment, healthcare and transportation are key needs for non-homeless special needs populations. Many special needs individuals are on the cusp of homelessness if their safety net fails, or they encounter additional financial or housing-related hardships. The City of Elkhart's community partners are committed to addressing these needs, and the City of Elkhart will continue to support them.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

During the public engagement process the following needs were identified:

- Improve sidewalks
- Connect neighborhoods
- Improve transit / public transportation – link to employment centers
- Improve parks and playgrounds
- Improve lighting within the neighborhoods
- Develop more bike paths
- Develop dog parks

How were these needs determined?

The needs were determined through an extensive public engagement process outlined under the Citizen Participation Section of this plan.

Describe the jurisdiction’s need for Public Improvements:

Identified public improvement needs included street and alley lighting, sidewalks, and general public infrastructure (streets, sewer, water, broadband) upgrades to support economic development activities.

How were these needs determined?

The needs were determined through an extensive public engagement process outlined under the Citizen Participation Section of this plan.

Describe the jurisdiction’s need for Public Services:

Identified public service needs include services for ex-offenders, elderly and disabled residents, veterans, and residents with mental illnesses. Workforce development needs were identified such as soft-skills counseling and vocational training to facilitate economic diversification. Improvements in the public transportation system to better connect residents to job centers is also a clear need.

How were these needs determined?

The needs were determined through an extensive public engagement process outlined under the Citizen Participation Section of this plan.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City of Elkhart has a challenging housing market due to the relatively high housing costs versus recently stagnating wages. Rents have increased 24% since the base year of the Consolidated Plan and have far outpaced earnings growth in the City of Elkhart. This further contributes to the mismatch in housing supply versus demand for the lowest income cohorts. There is a 1,570-unit deficit for rental households earning less than 30% AMI. Since the last Consolidated Plan, the number of rental units available for that income cohort declined from 645 units to only 465 available units. This segment of the population has the most housing insecurity and limited abilities to manage through financial hardships.

The current rental vacancy rate is 17.2%, compared to 8.6% in 2020. Based on community conversations, the rental market will tighten since few, new subsidized units are being placed in service. Efforts should be made to increase the number of subsidized units to address this glaring shortfall.

Throughout the community engagement process, concerns were raised about the quality and condition of Elkhart's housing stock. As the numbers in Table 32 indicate, almost half of the renter-occupied housing and a quarter of the owner-occupied housing has at least one condition issue. Improving housing conditions either through renovation, code enforcement efforts, or replacement of obsolete structures is a high priority for Elkhart's residents.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

Elkhart has an estimated 25,263 housing units and 21,693 of those units are occupied. Just slightly over half of the housing units are detached single-family homes, which indicates the housing supply is more balanced than many similar communities. This balance allows households to have choices beyond the traditional single-family house.

Elkhart also has a number of subsidized housing developments that provide affordable housing opportunities for low- and moderate-income households. There are approximately 1,661 units within 14 privately-owned developments that are subsidized in one form, either through FHA mortgage insurance, Section 8 rental contracts, or were constructed through the Low Income Housing Tax Credit (LIHTC) program. 1,444 of these units are income restricted for low- and moderate-income households.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	13,390	53.0%
1-unit, attached structure	456	1.8%
2-4 units	2,630	10.4%
5-19 units	4,016	15.9%
20 or more units	2,309	9.1%
Mobile Home, boat, RV, van, etc	2,462	9.7%
Total	25,263	100%

Table 28 – Residential Properties by Unit Number

Data Source: 2023 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	31	0.3%	410	4%
1 bedroom	77	0.7%	2,609	25.4%
2 bedrooms	2,792	24.4%	4,393	42.8%
3 or more bedrooms	8,532	74.6%	2,849	27.8%
Total	11,432	100%	10,261	100%

Table 29 – Unit Size by Tenure
 Data Source: 2023 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Privately Owned - Federal or State Subsidized Units

Table 30: Private Subsidized Units

Name	Units	Subsidy Type	Section 8 Expiration	Subsidized Units	REAC Score	Inspection Date
CARRIAGE HOUSE	230	FHA	2039	207		
OAKLAWN APARTMENTS	22	FHA	2028	21		
STRATFORD COMMONS	159	FHA	2034	159		
TOWN & COUNTRY APARTMENTS	72	LIHTC / FHA	2029	72		
RIVER RUN APARTMENTS	120	LIHTC / FHA	2034	120	81	8/17/2023
OAKLAND ESTATES APARTMENTS	12	HUD 202/811	N/A	12		
ASHTON PINES PHASE I	144	LIHTC / FHA	N/A	144	93	04/29/2022
North Lake Apartments	192	LIHTC / FHA	N/A	167	97	5/17/2019
Roosevelt Center	35	LIHTC	N/A	33	N/A	
Water Tower Place	44	LIHTC	N/A	44	N/A	
Overlook	188	LIHTC	N/A	188	95	03/09/2023
Cornerstone	83	LIHTC	N/A	83	N/A	
Hellenic Senior Living	136	LIHTC	N/A	136	N/A	
Deer Creek	170	LIHTC	N/A	170	N/A	
Garden View Senior Apartments	55	LIHTC	N/A	55	N/A	
Total	1,662			1,444		

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

There is the potential for affordable housing units to be lost from the inventory. Briarwood Village’s Section 8 contract recently expired, and the development has a very low REAC inspection score. Developments with low REAC inspection scores can lose their HUD subsidy if the deficiencies are not addressed in a timely manner. Carriage House Apartments also has a low REAC score, but its Section 8 contract is not set to expire until 2039. Within the next five years, only Oakland Estates has a Section 8 contract that is set to expire. Affordable housing advocates should monitor the condition of Carriage House Apartments to make sure repairs are completed in a timely manner and the affordable units stay in the inventory.

Does the availability of housing units meet the needs of the population?

Additional subsidized units should be developed that target households earning below 30% AMI. There are 2,305 renter households and only 465 affordable units in this income cohort. In addition, LIHTC developments can provide long-term housing stability due their 15-year compliance periods.

Describe the need for specific types of housing:

As mentioned above, there is a need for housing that is affordable to households earning less than 30% AMI. The market also needs additional one- and two-bedroom apartments.

Discussion

Over the next five-years new housing opportunities should be developed for low-income renter households. The rental market should focus on 1- and 2-bedroom units.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

For many years, the cost of housing, particularly rental housing, has outpaced wage earnings in Elkhart. As the table below indicates, median rent has increased 29% since 2009, far outpacing inflation. This further contributes to the mismatch in housing supply versus demand for the lowest income cohorts. The current rental vacancy rate is 5.4%, compared to 13.4% in 2010, and continues to tighten. Based on community conversations, the rental market will continue to tighten since few, new subsidized units are being placed in service.

The 2011 – 2016 ACS median home value of \$85,500 does not reflect the current sales market in Elkhart. According to Zillow Research, the median home sale value has steadily been increasing the past five years from \$115,000 in January 2016, to \$141,800 in January 2020. This price escalation may put homeownership further out of reach for low- and moderate-income households who desire to purchase a home.

Cost of Housing

	Base Year: 2020	Most Recent Year: 2023	% Change
Median Home Value	96,500	126,900	31%
Median Contract Rent	787	981	24%

Table 31 – Cost of Housing
 Data Source: 2020 ACS (Base Year), 2023 ACS

Number of Households By Amount Rent Paid

Rent Paid	Number	%
Less than \$500	934	9.3%
\$500-999	4,248	42.5%
\$1,000-1,499	4,023	40.3%
\$1,500-1,999	537	5.4%
\$2,000 or more	252	2.5%
Total	9,994	100.0%

Table 32 - Rent Paid
 Data Source: 2023 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
Less than 30% HAMFI	1,370	No Data
30% - 50% HAMFI	3084	6790
50% - 80% HAMFI	4995	3,055
80% - 100% HAMFI	195	425
Total	9,644	11.260

Table 33 – Housing Affordability

Data Source: 2017-2021 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$853	\$869	\$1,055	\$1,374	\$1,399
High HOME Rent	\$853	\$869	\$1,055	\$1,374	\$1,399
Low HOME Rent	782	838	1007	1163	1298

Table 34 – Monthly Rent

Data Source: 2025 HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

No. Data shows that there is a 1,570-unit deficit for rental households earning less than 30% AMI. Since the last Consolidated Plan, the number of rental units available for that income cohort declined from 645 units to only 465 available units. This segment of the population has the most housing insecurity and limited abilities to manage through financial hardships. Efforts should be made to increase the number of subsidized units to address this glaring shortfall.

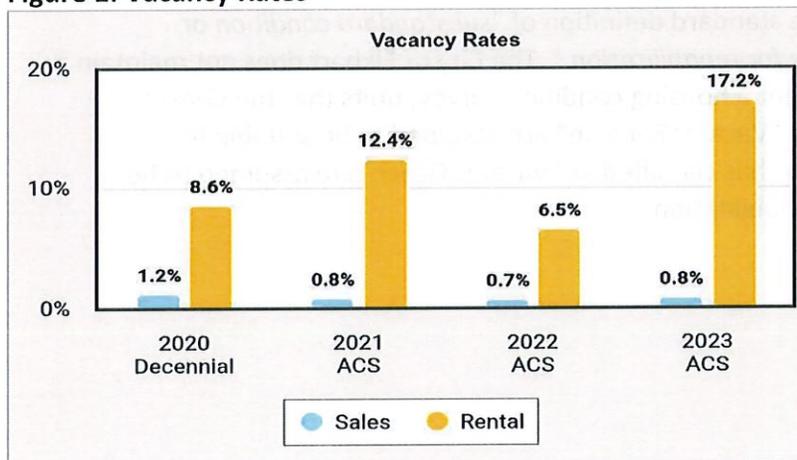
Though the greatest need is for rental households earning less than 30% AMI, housing supply for other income and tenure cohorts is also somewhat limited in availability and quality.

How is affordability of housing likely to change considering changes to home values and/or rents?

Rents have increased 29% since the base year of the Consolidated Plan and have far outpaced earnings growth in the City of Elkhart. This further contributes to the mismatch in housing supply versus demand for the lowest income cohorts. The current rental vacancy rate is estimated to be 17.2%, compared to 8.6% in 2020 (see chart below). Based on community conversations, the rental market will tighten since few, new subsidized units are being placed in service.

The 2023 ACS median home value of \$126,900 does not reflect the current sales market in Elkhart. According to Zillow Research, the median home sale value has steadily been increasing the past five years from \$115,000 in January 2016, to \$141,800 in January 2020. This price escalation may put homeownership further out of reach for low- and moderate-income households who desire to purchase a home. As the chart below indicates, the for-sale vacancy rate declined as the housing market tightens in Elkhart.

Figure 1: Vacancy Rates



How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The HOME rents and Fair Market Rents (FMR) are largely aligned in Elkhart, which has not historically been the case. Since HOME and FMR rents are better aligned, landlords and housing developers may be more inclined to develop subsidized units with restricted rents, since the difference between the two is not as great. Developers will not “lose” money by having income restricted units.

Discussion

The wide affordability gap for those households earning less than 30% AMI is distressing and is a priority need in the City of Elkhart. Addressing this need is especially important since Elkhart's economy is tied to the Recreation Vehicle industry, which is extremely susceptible to economic turbulence. However, solving this housing mismatch will require creative financing solutions that involve, federal, state and local resources. The City of Elkhart must balance its housing market and develop units across the income spectrum.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Throughout the community engagement process, concerns were raised about the quality and condition of Elkhart's housing stock. As the numbers in Table 31 indicate, almost half of the renter-occupied housing and a quarter of the owner-occupied housing has at least one housing condition issue. Improving housing conditions either through renovation, code enforcement efforts, or replacement of obsolete structures is a high priority for Elkhart's residents.

Definitions

The City of Elkhart does not have a standard definition of "*substandard condition* or *substandard condition but suitable for rehabilitation*." The City of Elkhart does not maintain a property condition database. Absent a housing condition survey, units that the Census indicates are "Vacant: For Rent" or "Vacant: For Sale" are assumed to be suitable for rehabilitation. The units the Census has classified as "Vacant: Other" are assumed to be abandoned and not suitable for rehabilitation.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,288	20.0%	4,761	46.4%
With two selected Conditions	11	0.1%	242	2.4%
With three selected Conditions	0	0.0%	0	0.0%
With four selected Conditions	0	0.0%	0	0.0%
No selected Conditions	9,133	79.9%	5,258	51.2%
Total	11,432	100.0%	10,261	100.0%

Table 35 - Condition of Units

Data Source: 2023 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	520	4.6	835	9.1
1980-1999	1863	16.7	2670	29.0
1960-1979	2335	20.9	3044	33.1
1940-1959	2915	26.1	1185	12.9
1939 or earlier	3555	31.8	1460	15.9
Total	11188	100	9194	100%

Table 36 – Year Unit Built

Data Source: 2017-2021 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	8,889	78.6%	6,255	71.4%
Housing Units built before 1980 with children present	1,354	15.2%	995	15.9%

Table 37 – Risk of Lead-Based Paint

Data Source: 2017-2021 CHAS

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	4758		4758
Abandoned Vacant Units		2706	2706
REO Properties	107		37
Abandoned REO Properties			

Table 38 - Vacant Units

Data Source: 2023 ACS

Realtytrac.com - there were 75 Pre-Foreclosure properties, 7 bank-owned properties and 25 residential properties being auctioned in Elkhart.

Note: Abandoned Vacant Units are those classified as “vacant – other” by the Census.

Need for Owner and Rental Rehabilitation

Renovation of existing owner-occupied and renter occupied housing is a priority need in Elkhart. 75% of the owner-occupied and 65% of renter-occupied units were constructed prior to 1980. The age of these units means that they have a higher chance of containing lead-based paint, or possibly asbestos insulation; both are known health hazards. In addition, nearly 50% of the rental housing stock has one sub-standard housing condition, as does nearly 25% of the owner-occupied housing.

Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with LBP Hazards

Lead-based paint hazards are an issue within the City of Elkhart and Elkhart County. According to the Elkhart County Health Department, since 2000, an estimated 360 children have been documented with elevated blood lead levels. As the data above in table 34 illustrates, there are 1,670 pre-1980 housing units occupied with children. This represents about 8% of Elkhart's total occupied housing units.

Discussion

The age and condition of Elkhart's housing stock was discussed at the various planning meetings and focus groups. The numbers above bear out that Elkhart's housing stock is aging, and many units need significant repairs or upgrades. The city has used its CDBG funds to undertake owner-occupied and rental rehabilitation programs and should continue with those programs. Another significant need are funds for lead-based paint removal. Since there are over 1,600 units with children present that potentially pose a lead-based paint risk, the need for remediation and outreach education is high.

MA-25 Public and Assisted Housing – 91.210(b)

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. Households living in these units only pay 30% of their income toward rent and utilities. As discussed previously, there is a need for housing that serves households earning below 30% AMI, and the Housing Authority helps fill that gap, though the need is still great.

In addition to the public housing developments, there are 14 privately owned housing developments in the City of Elkhart that are currently subsidized or were constructed using the Low-Income Housing Tax Credit (LIHTC) program. These developments contain 1,661 units and 1,444 (87%) of those are income restricted for low-income households.

Totals Number of Units

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Total	Vouchers			Disabled*
					Project - based	Tenant - based	Special Purpose Voucher	
# of units vouchers available			672	687		0	0	0
# of accessible units			1					

Table 39 – Total Number of Units by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

The Elkhart Housing Authority manages five developments containing 672 housing units. There is still a need for additional public housing units as evidenced by the 533 families on the waiting list for public housing. The greatest demand is for 1- and 2-bedroom units. 65% of the wait list families are seeking 1-bedroom units, and 23% are seeking 2-bedroom units.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Table 40: Public Housing Units

Name	Units	0-bedroom	1-bedroom	2-bedroom	3-bedroom	4-bedroom	5-bedroom	Inspection Score
Rosedale High-Rise	102	10	90	2				58
Washington Gardens	198		16	78	84	14	6	64
Waterfall High-Rise	127	18	108	1				53
Riverside High-Rise	147		146	1				79
Scattered site units	98			24	53	14	7	95

Public Housing Condition

Public Housing Development	Average Inspection Score
Scattered Sites	95
Waterfall Hi-Rise	53
Riverside Terrace	79
Rosedale Hi-Rise	58
Washington Gardens	64

Table 41 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The Elkhart Housing Authority will need to continually invest in its asset portfolio to remain competitive with other private market subsidized developments and continue to be housing of choice. This includes providing amenities such as air conditioning, quality open space and recreation areas, resident gathering areas, and broadband access.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Elkhart Housing Authority constantly strives to make its units more appealing, comfortable and safe for tenants. Staff meets on a regular basis with the resident councils to discuss upcoming projects and needs for a better environment for our residents. Residents are involved in development of the Authority's annual plan that covers work items and goals for the agency.

Discussion:

There is great need for additional subsidized units in the City of Elkhart to meet the needs of its most financially vulnerable residents. The costs to construct these units far exceeds the locally available resources, particularly CDBG. The City and its housing partners must aggressively seek state and federal resources to address these housing needs.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

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

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds		Current & New	Under Development
Households with Adult(s) and Child(ren)	38		19	68	
Households with Only Adults	193		1	68	
Chronically Homeless Households				28	
Veterans				5	
Unaccompanied Youth					

Table 42 - Facilities and Housing Targeted to Homeless Households

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Agencies within Elkhart County offer a variety of health, mental health, and employment services to persons who are homeless. They are often referred to these services by an emergency shelter provider. It is a core mission of the Indiana Region 2 Homeless Coalition CofC providers and member agencies to ensure effective use of mainstream services for homeless individuals and families.

This network assists in placing clients with the right services. As the County is a relatively small community, it is important that homeless individuals and service providers take advantage of the mainstream services and agencies as these services are not necessarily offered by agencies providing the direct services to homeless clients. CofC participating agency members include the local health clinic, the region's main mental health agency, employment service agencies, as well as the Veteran's Administration and local school corporations.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Emergency shelter in Elkhart County is provided by Faith Mission, primarily serving homeless individuals, Goshen Interfaith, serving homeless families with children, and by the YWCA serving victims of domestic violence. 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:

- Oaklawn Chapman West Plains- 37 beds
- Oaklawn PSH1- 18 beds
- VASH Elkhart - 4 beds
- 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. Elkhart will use CDBG funds over the next five years to address homeless needs and to prevent homelessness.

MA-35 Special Needs Facilities and Services – g1.210(d)

Introduction

A focus group meeting was held on December 12, 2019 to discuss the needs of homeless and non-homeless special needs populations including elderly, frail elderly, victims of domestic violence, cognitive and physical disabilities, persons with HIV/AIDS, substance abuse and addiction issues, mental illness and other special needs.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The special needs population includes elderly, frail elderly, victims of domestic violence, persons with disabilities (mental, physical, developmental), persons with alcohol/drug addictions, and persons with HIV/AIDS. Individuals being released from jail/prison and individuals with felonies also have special needs, as employment, housing and services may be difficult to obtain. Based on input from service providers, special needs populations are generally in need of housing assistance combined with supportive services.

Access to employment, housing and health care are crucial for the special needs populations, and job training, mentoring and skill development programs are essential. Many in the special needs population have been homeless or may be at risk of becoming homeless, and long-term supportive services, combined with housing assistance, may be required to provide stability and increase self-sufficiency. Individuals with a combination of needs are the most difficult to serve, as their cases are complex and may require services from a number of agencies.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Oaklawn Mental Health Center provides supervised group living opportunities for persons being discharged from in-patient mental health treatment.

Council on Aging has services that can be used by elderly clients returning from a stay in a facility.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Over the next year, the City plans to assist the following agencies:

- The City will aid the Council on Aging to provide transportation.
- The City will aid Minority Health Coalition to provide education and services to persons with disabilities from chronic diseases.
- The City will provide assistance to AIDS Ministries/AIDS Assist to serve persons with HIV/AIDS and their families.

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.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Over the next year, the City plans to assist the following agencies:

- The City will aid the Council on Aging to provide transportation services.
- The City will aid Minority Health Coalition to provide education and services to persons with disabilities from chronic diseases.
- The City will provide assistance to AIDS Ministries/AIDS Assist to serve persons with HIV/AIDS and their families.

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.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Focus group attendees, particularly the public housing authority and affordable housing agency representatives, were asked about institutional policies or practices that limited the development of affordable housing in Elkhart. Most of the attendees felt the City of Elkhart has done a good job attempting 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 largest barriers for affordable housing and residential investment the funding gap to cover the relatively high cost of construction or renovations, versus the lower sales price or rents that residents can afford. While Elkhart and its partners have seen successes in acquiring these gap funds, the need for quality affordable housing in Elkhart, far exceeds the community's resources. To that end, the city will continue to work with its partners to acquire external resources necessary to make incremental neighborhood improvements, and the city will continue to strategically invest in housing and community projects that improve the lives of its low- and moderate-income residents.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The executive summary of the City of Elkhart’s Economic Diversification Study readily captures the issues surrounding Elkhart’s economy.

“ The City of Elkhart has historically been a manufacturing hub, contributing significantly to the regional and state economies. Elkhart is known as the “RV Capital of The World”, and employment in Elkhart is highly concentrated within RV manufacturing and related, or supplier industries. While these base industries are currently providing a strong backbone to Elkhart’s economy, overreliance on manufacturing, especially when concentrated in a handful of industry groups that produce discretionary goods, can lead to severe economic and job stress from recessions, factory closings, technological disruptions, and workforce shortages. Economic diversification, programs to address workforce and quality-of-life issues, and investment in aging real estate infrastructure are needed to ensure Elkhart’s resiliency.” – Elkhart Diversification Study 2018

Elkhart has a proud history and relies significantly on the recreational vehicle (RV) manufacturing sector, the economy needs to diversify to better ride out the highs and lows of the business cycle. If the economy is not diversified, these extremes of prosperity to poverty will continue to exasperate the housing issues that this community faces.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	77	7	0.3%	0.0%	-0.3%
Arts, Entertainment, Accommodations	2378	4979	9.6%	8.5%	-1.1%
Construction	1084	765	4.4%	1.3%	-3.1%
Education and Health Care Services	4468	4962	18.0%	8.4%	-9.6%
Finance, Insurance, and Real Estate	969	1190	3.9%	2.0%	-1.9%
Information	173	177	0.7%	0.3%	-0.4%
Manufacturing	9014	33378	36.3%	56.7%	20.4%
Other Services	892	1,118	3.6%	1.9%	-1.7%
Professional, Scientific, Management Services	1278	861	5.1%	1.5%	-3.7%
Public Administration	380	855	1.5%	1.5%	-0.1%
Retail Trade	2199	3508	8.9%	6.0%	-2.9%
Transportation and Warehousing	998	1549	4.0%	2.6%	-1.4%
Wholesale Trade	910	3799	3.7%	6.5%	2.8%
Total	24,820	58,840	100%-	100%	--

Table 43 - Business Activity

Data Source: 2023 ACS (Workers), 2022 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	25730
Civilian Employed Population 16 years and over	24820
Unemployment Rate	3.5%
Unemployment Rate for Ages 16-24	32.31
Unemployment Rate for Ages 25-65	6.48

Table 44 - Labor Force

Data Source: 2023 ACS

Occupations by Sector	Number of People
Management, business and financial	5,769
Farming, fisheries and forestry occupations	77
Service	4,543
Sales and office	4,219
Construction, extraction, maintenance and repair	1,925
Production, transportation and material moving	8,287

Table 45 – Occupations by Sector

Data Source: 2023 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	18,984	80.2%
30-59 Minutes	4,194	17.7%
60 or More Minutes	469	1.9%
Total	2,3647	100%

Table 46 - Travel Time

Data Source: 2023 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,140	565	1,855
High school graduate (includes equivalency)	6,770	685	2,815
Some college or Associate's degree	5,495	365	1,365
Bachelor's degree or higher	2,605	105	685

Table 47 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	*	670	690	809	704
9th to 12th grade, no diploma	848	1,135	765	1,490	985
High school graduate, GED, or alternative	2,259	2,815	2,235	5,215	2,135
Some college, no degree	1518	2,120	1,525	2,220	955
Associate's degree	*	335	390	640	170
Bachelor's degree	366	1,034	545	880	505
Graduate or professional degree	0	115	288	545	400

Table 48 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$29,263
High school graduate (includes equivalency)	\$40,418
Some college or Associate's degree	\$38,768
Bachelor's degree	\$45,133
Graduate or professional degree	\$61,984

Table 49 – Median Earnings in the Past 12 Months

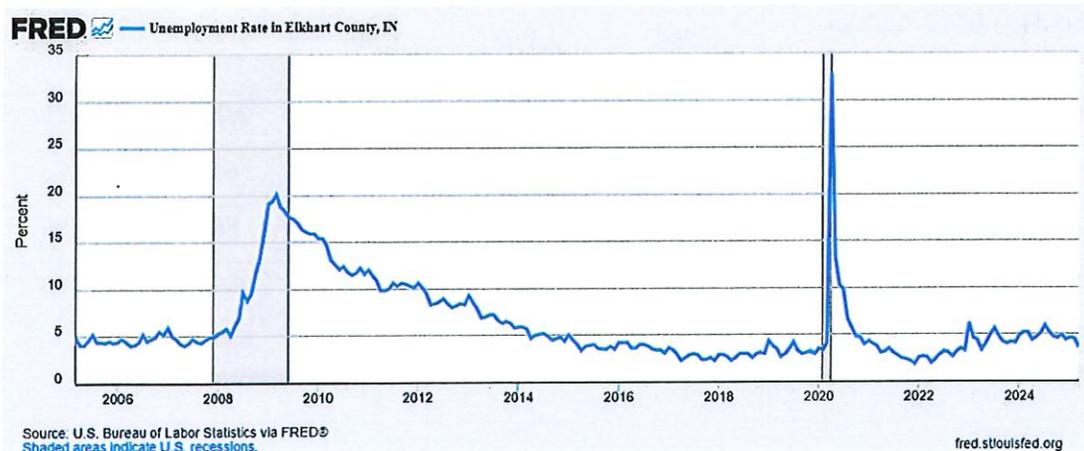
Data Source: 2023 ACS

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

As stated in the introduction, manufacturing is the largest employment sector within Elkhart, providing 56% of the community’s nearly 58,000 jobs. Such a reliance on jobs in a single sector results in a community whose economy is more susceptible to the economic swings, especially when the key sector is almost wholly dependent on discretionary spending around the country and world. When the national economy begins to slow down, consumers begin to spend less on discretionary or recreation items, especially those that tend to be expensive like recreational vehicles.

While the Labor Force Table above indicates an unemployment rate of 3.5%, according to the Bureau of Labor Statistics, the March 2025 unemployment rate in Elkhart County was only 3.6%. The graph below illustrates the swings in unemployment the past 20 years.

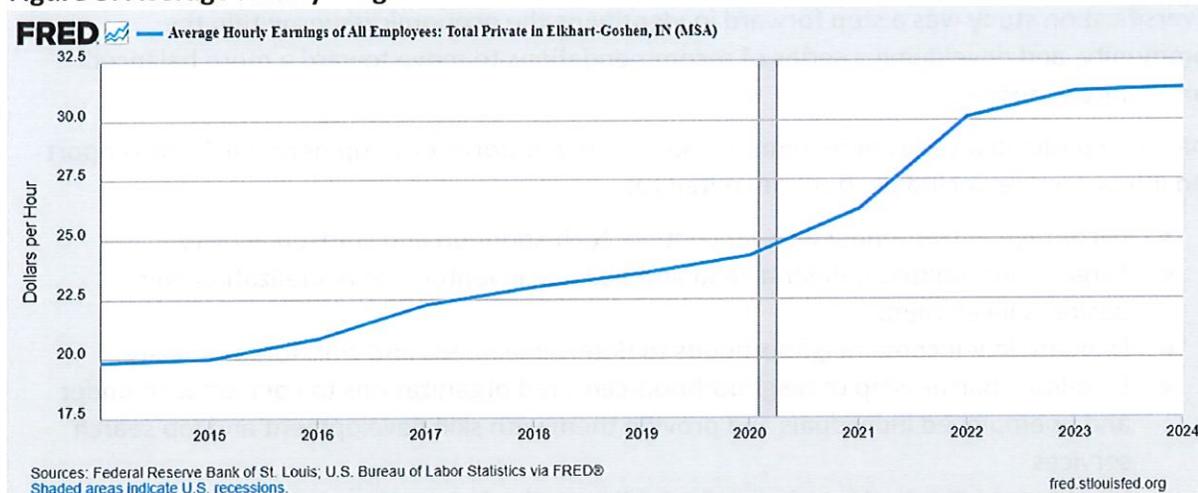
Figure 2: 20-Year Unemployment Trends



The second largest share of employment is entertainment and accommodation with 8.5% of the community’s jobs. The third largest share is education and healthcare, comprising 8.4% of the community’s jobs.

The graph below illustrates the average hourly earnings of all employees in private jobs in the Elkhart-Goshen MSA. The graph shows that wages slowly climbing before the 2020 recession with wages averaging \$24.32. The graph also indicates that wages began accelerating post-Covid and peaking around \$31.00 in 2023.

Figure 3: Average Hourly Wages



Describe the workforce and infrastructure needs of the business community:

The economic diversification Study stated that many jobs in Elkhart are difficult to fill due to the low unemployment rate, relatively small number of employees with post-secondary degrees, and that there are not enough individuals looking for work. Many participants of the public planning meetings stated that workforce training and living wage jobs are a need. As the educational data above indicates, those residents with less than a high school equivalency are much more likely to be unemployed, and if they are employed, it is likely to be at a lower wage than those with a high school degree or equivalency. The ongoing evolution of manufacturing jobs that require technical skills knowledge, such as CNC and precision welding, will require a more educated workforce in the very near future.

The Economic Diversification Study also cited inadequate and failing infrastructure as an impediment to economic diversification. Specifically, the study cites the needs to improve roads (capacity and condition), along with needed upgrades and expansion to the water, sewer, electric and broadband infrastructure.

The study also illustrated the lack of public transportation to the industrial centers that were examined. The study notes employer interviews indicated that a significant number of workforce households are transportation challenged. During the planning meetings, a number of residents mentioned the lack of public transportation serving employment centers; providing transit access to employment centers for residents in low-income neighborhoods was a need.

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

Since the last Consolidated Plan period, Elkhart and its community and regional partners have made great strides laying the foundation for economic growth and diversification. The region regularly cooperates on economic development projects and policies. The Economic Diversification study was a step forward in identifying the economic issues within the community, and developing a series of recommendations to move toward a more balanced community economy.

The study outlined a series of recommendations for workforce development, business support and infrastructure, including, but not limited to:

- Encourage entrepreneurship, innovation, tech adoption and start-up activity
- Target underutilized industrial land and building inventory for revitalization and business investment
- Evaluate low-income neighborhoods to determine needs and workforce capacity
- Develop a partnership of neighborhood-centered organizations to connect with under and unemployed individuals and provide them with skill development and job search services
- Identify sub-standard housing and establish methods to replace or improve
- Create diverse housing development zones with location-specific investment strategies
- Define employer roles in supporting affordable housing for employees
- Establish a comprehensive infrastructure improvement strategy

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

As discussed above, the lower educational attainment of Elkhart's workforce impacts economic development and diversification. The skills of today's workforce are diverging with the needs of today's employers.

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

The City of Elkhart has supported a number of workforce training initiatives through its subrecipients and community partners, such as Goodwill Industries, and will continue to do so. The City will also coordinate workforce development initiatives with civic and business leadership organizations such as the Elkhart Chamber, WorkOne, Vibrant Communities, and the Community Foundation of Elkhart County.

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

Yes. http://www.macog.com/docs/economic_devel/CEDS2024_Final.pdf

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

The following objectives of the CEDS are consistent and will be coordinated with the Consolidated Plan:

- Provide regionally coordinated and connected public transit systems readily available for those most in need.
- Create affordable and safe sustainable communities for families/people to live
- Attract high-quality/high-paying jobs in industries anticipating growth regionally and globally, especially technology.
- Develop and support local leadership from businesses and neighborhoods.

Additionally, Elkhart 2040 (elkhart2040.com) is the follow up implementation strategy of the Economic Diversification study. This is a shared vision to diversify the economy and strengthen Elkhart's industrial base, commercial centers and residential neighborhoods. The strategies outlined in the 2040 plan will be coordinated with the strategic goals and activities within the consolidated plan.

Discussion

The City of Elkhart has a rich industrial history and proud workforce. The community understands the economic need to diversify and evolve to stay economically viable and vibrant. To do undertake this evolution, programs and activities will need to be strategic and coordinated at all levels, from grassroots neighborhood associations to regional economic development partners. In the end, the vision, strategies and implementation activities will result in an Elkhart that has a vibrant and equitable economy, and thriving diverse neighborhoods.

MA-50 Needs and Market Analysis Discussion

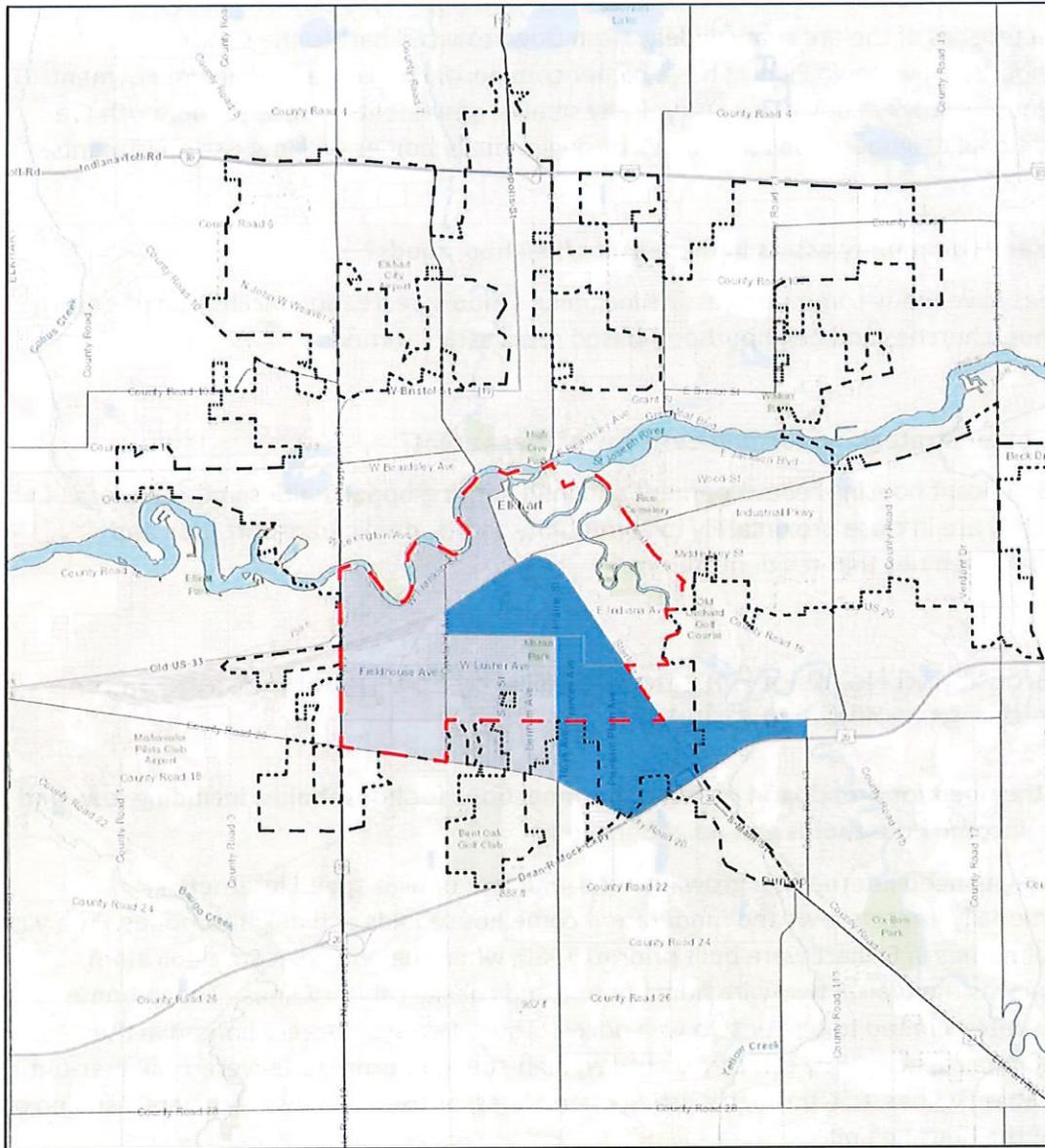
Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Given the age of the structures, we anticipate most of the housing stock with problems is concentrated within the Neighborhood Revitalization Strategy Area (NRSA).

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

The map on the following page illustrates areas with a higher concentration of Black / African American population. These areas are largely downtown and south of Downtown Elkhart, within the NRSA. For this analysis, two definitions of racially concentrated were used:

- Slightly Concentrated – areas where the percentage of minority populations were between 100% and 200% greater than the overall city-wide percentage
- Significantly Concentrated - areas where the percentage of minority populations were over 200% greater than the overall city-wide percentage



Racial Concentration of Black / African American Residents

- Not racially concentrated (<12%)
- Slightly racially concentrated (12.1% - 24%)
- Significantly racially concentrated (over 24%)
- Elkhart Boundary
- Proposed NRSA Boundary



Figure 4: Racial Concentration

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

The characteristics of the area vary widely, from Downtown Elkhart to the southern neighborhoods. Downtown Elkhart has a higher commercial density and is an employment center. Housing stock in downtown is typically smaller rental units. Areas to the south are more traditional neighborhoods with a mix of single-family homes and low-rise apartments.

Are there any community assets in these areas/neighborhoods?

These areas have many community assets including schools, recreation facilities, parks and playgrounds, churches and neighborhood-based retail establishments.

Are there other strategic opportunities in any of these areas?

There is significant housing redevelopment and infill housing opportunities in these areas. In addition, they are in close proximity to community assets, public transportation and recreational amenities that residents desire.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

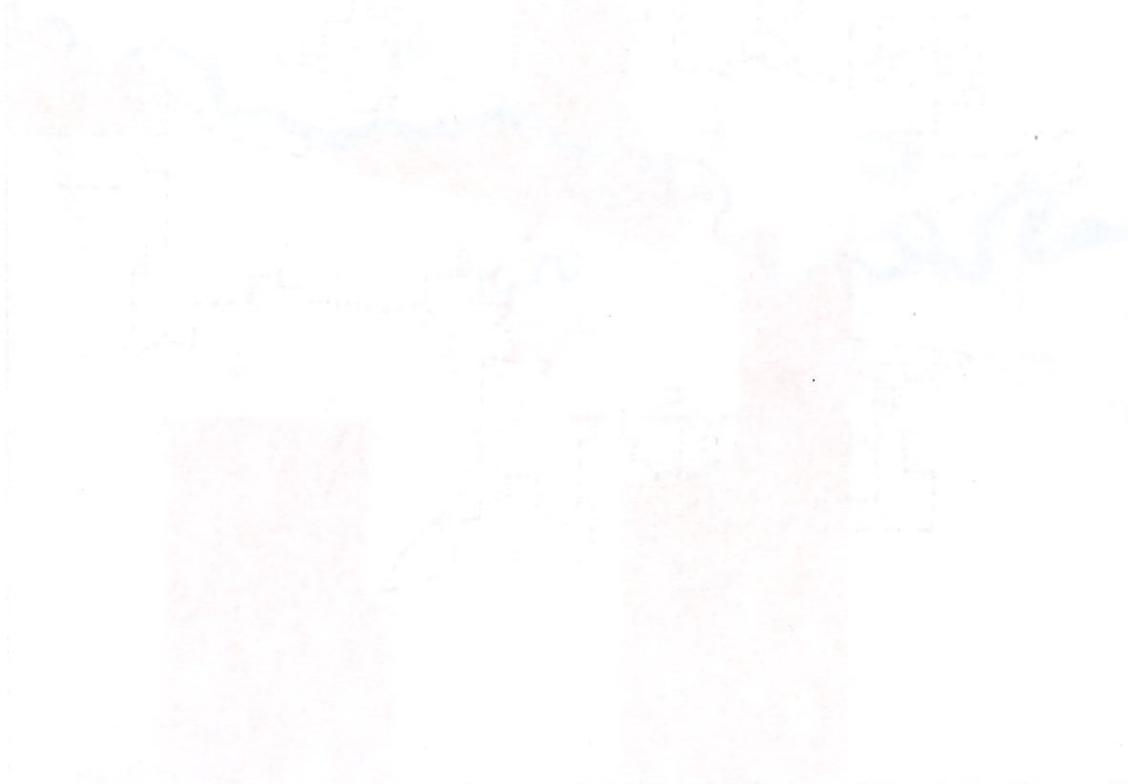
Access to high-speed internet is a growing need, and lack of high-speed internet disproportionately impacts low- and moderate-income households and neighborhoods. The vast majority of homes in Elkhart were built prior to 1980, when the only telecommunication connection was the typical two-wire home phone and coaxial cable TV lines. The in-home wiring was often limited to one or two wall boxes. Those two systems are limited in the amount of data capacity they can carry. Today, high-speed internet is delivered via fiber-optic, updated cable TV lines, DSL through existing phone lines, or fixed wireless receivers installed on exterior of the housing unit.

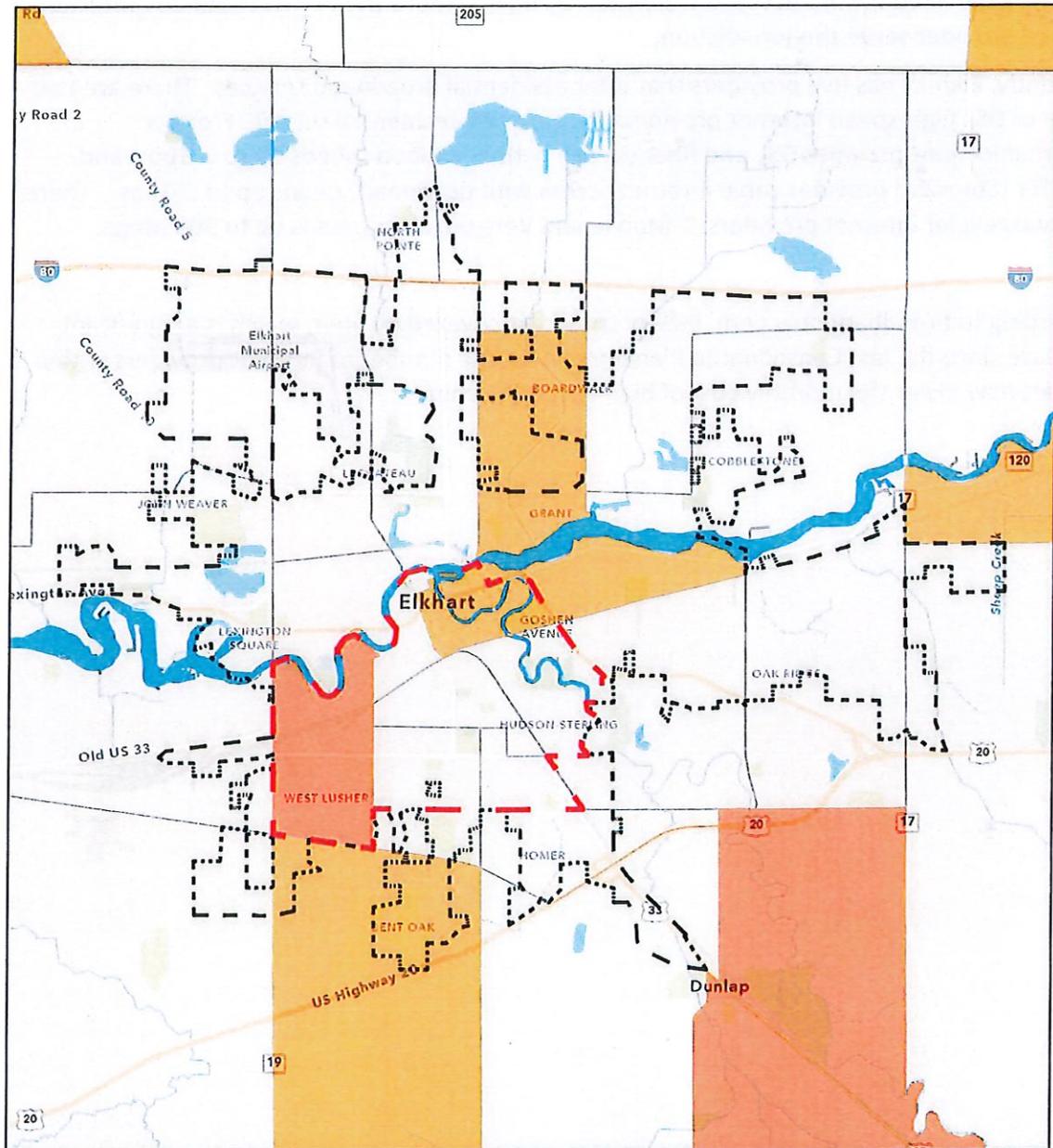
In lower-income neighborhoods with older housing stock, it is likely the internet or cable infrastructure has not been upgraded either at the poles, or within the homes. Most upgrades are completed when the cable companies see a demand for the service in a particular area, or when they are doing system-wide updates. In lower-income neighborhoods, the demand maybe perceived to be lower, because broadband subscriptions are expensive (see Internet Access Map on the following page).

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Currently, Elkhart has five providers that offer residential broadband services. There are two cable or DSL high-speed internet providers that provide residential service. Frontier Communications provides DSL and fiber service with download speeds up to 2 Gbps, and XFINITY (Comcast) provides cable internet access with download speeds up to 2 Gbps. There are two cellular internet providers, T-Mobile and Verizon, both speeds up to 300 Mbps.

According to broadbandnow.com, 96% of the city is covered by fiber, which is a significant increase since the last Consolidated Plan. Increasing the number of internet providers within Elkhart may lower the monthly cost of high-speed internet.





Internet Connectivity
Percent of Households with No Internet Access

- Less than 10%
- 10% to 15%
- 15.1% to 20%
- 20.000001 - 100.000000

2025 Proposed NRSA Boundary



Figure 5: Internet Connectivity

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction’s increased natural hazard risks associated with climate change.

Like many cities, Elkhart’s risk of loss of life or property may increase due to climate change patterns. The greatest natural hazard risks facing Elkhart are the risks of life and property loss due to increased flooding events and increased intensity. In 2018, many River Vista residents had to be evacuated by emergency crews when their neighborhood along the St. Joseph River quickly rose to flood stage and overtook the neighborhood. Flooding events like these are likely to increase in frequency and intensity due to climate change, which may have a profound impact on Elkhart’s neighborhoods, businesses, and residents.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

A large concentration of low- and moderate-income residents live near or along Elkhart’s two main rivers. The map on the next page illustrates the concentration of moderate-income residents compared to the 100-Year Floodplain. There is a high likelihood that many of the residents in these areas, particularly renter households, do not have flood insurance to repair or replace their real and/or personal property when the next flooding event occurs.



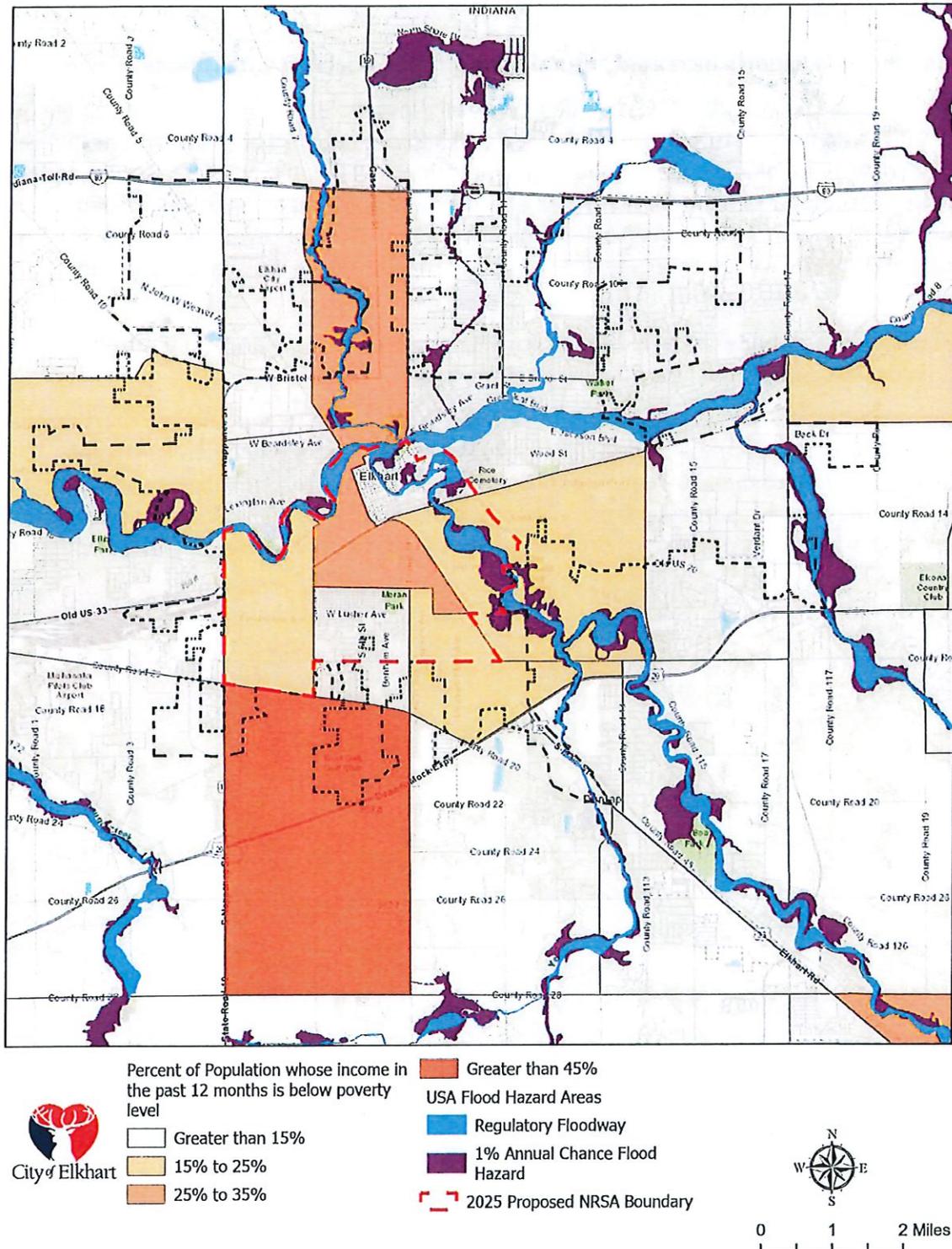


Figure 6: Environmental Hazards

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Elkhart receives Community Development Block Grant (CDBG) entitlement funds from the U.S. Department of Housing and Urban Development. Those funds are used to improve housing, neighborhood, and employment conditions within the City, and more specifically, improving the lives of Elkhart’s low-and moderate-income residents.

Over the past few years, the City and its partners undertook an extensive community planning and public engagement process to determine the redevelopment needs of its residents. These planning efforts include the We THRIVE - Elkhart 2040 (2021), Complete Neighborhood Vision Report (February 2022), Downtown Elkhart Master Plan (Adopted December 2023), and Benham Neighborhood Plan (Adopted July 2024).

These recent planning efforts spanned over two years and engaged hundreds of residents, business owners and stakeholders through focus groups, surveys, public meetings and individual stakeholder interviews. Through these robust community engagement efforts, the community has galvanized behind focusing redevelopment efforts in the Pierre Moran Tolson Neighborhood Opportunity Hub.

To avoid “planning fatigue”, the community engagement process to develop this Consolidated Plan, built off these recent planning efforts and served as a catalyst to align future CDBG-related programs and projects to support these recently adopted community-driven planning efforts.

The community needs that were identified throughout the past processes and validated during the development of this plan can be classified into three focus areas:

- Housing
- People
- Neighborhood Environment

Based on past community planning efforts, community input and data analysis, the following objectives and outcomes were identified:

Housing

The primary goal is to increase the quality and availability of housing within the targeted neighborhoods. The housing related objectives over the plan period will be:

- Increase the capacity of non-profit agencies and increase the number tools available to assist neighborhood redevelopment
- Identify/acquire 50 lots for future redevelopment
- Develop 25 new units for homeownership by low- and moderate-income families
- Develop or renovate 200 new low- and moderate-income rental units
- Renovate 25 owner occupied units

- Demolish up to 15 blighted residential structures that are not cost effective to renovate.
- Assist 25 new homeowners to purchase a home within the NRSA
- Create 100 lead-safe housing units

People

Within this focus area there are two primary goals that revolve around the human and social capital found in Elkhart’s neighborhoods:

Goal #1: Increase household income.

The key outcome is to increase the median household income of Elkhart’s residents through wealth building activities such as workforce development initiatives, job training, job creation and public infrastructure improvements to support job creation. The household income related outcomes will be:

- Provide job training to at least 300 residents, of which 200 live in the Neighborhood Revitalization Strategy Area (NRSA)
- Create 250 living wage jobs within the NRSA
- Enhance the appearance of three business districts within the NRSA

Goal #2: Reduce individual and household insecurities (food, crime, shelter, transportation)

The first key outcome of this category is to focus on the activities and services that address the needs of the homeless population, or those residents at risk of being homeless. While the City of Elkhart does not provide direct services to this population, we will work with our established partners to address the needs. The outcomes of this strategy are to reduce the number of unsheltered individuals and assist up to 1,000 persons with needed counseling, training, and housing assistance.

The second key outcome is to serve populations in the community that might have special needs including seniors, mentally and physically disabled populations, HIV/AIDS persons and their families. Persons with special needs often need advocacy and individualized training and skills building to help them be successful. The outcomes for the strategy over the plan period will be public service activities to assist 500 Persons.

Neighborhood Environment

The primary goal is to improve the overall neighborhood conditions. This includes elements such as parks, streets and sidewalks (connections), and safety (lighting, code enforcement, public safety, blight).

The neighborhood environment related outcomes will be:

- Upgrade the public infrastructure (lights, sidewalks, streets) in the targeted neighborhoods.
- Improve neighborhood parks and recreational opportunities in the targeted neighborhoods.
- Undertake targeted code enforcement activities to remove blighting influences.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 50 - Geographic Priority Areas

Area Name:	NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)
Area Type:	Strategy area
Other Target Area Description:	
HUD Approval Date:	2025 - pending
% of Low/ Mod:	61%
Revitalization Type:	Comprehensive
Other Revitalization Description:	
Identify the neighborhood boundaries for this target area.	The NRSA includes 23 census block groups in central Elkhart.
Include specific housing and commercial characteristics of this target area.	The NRSA boundary is primarily residential but contains pockets of neighborhood commercial areas and Downtown. Downtown Elkhart has a mix of uses including office, entertainment, residential and recreational. The housing stock within the NRSA varies from single-family homes to larger apartment and mixed-use buildings.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The City has had an established NRSA since 1995. The current proposed boundaries are based on community feedback gathered during the planning process and an analysis of neighborhood conditions.
Identify the needs in this target area.	<ul style="list-style-type: none"> ● Increased supply of quality, affordable housing ● Increased homeownership rate ● Increased median household income ● Reduced environmental hazards in existing housing ● Improved public infrastructure and facilities ● Improved commercial corridors and business districts
What are the opportunities for improvement in this target area?	The target area is centrally located in Elkhart and has good proximity to jobs and amenities such as shopping, parks, schools and entertainment. The target area contains available land for new construction and vacant housing units that can be rehabilitated. In addition, there are committed and organized civic and non-profit partners that are currently undertaking redevelopment efforts in the strategy area.

Are there barriers to improvement in this target area?

Within the area exist concentrations of poverty and lower property values. These conditions can make housing redevelopment a challenge. However, the City is working with its public and private partners to overcome these challenges.

Area Name:	CITY-WIDE
Area Type:	Strategy area
Other Target Area Description:	
HUD Approval Date:	2025
% of Low/ Mod:	42.9%
Revitalization Type:	Comprehensive
Other Revitalization Description:	
Identify the neighborhood boundaries for this target area.	This target area includes the entire City of Elkhart
Include specific housing and commercial characteristics of this target area.	Elkhart has a mix of housing and commercial types throughout the City. This includes neighborhood-scale commercial and large manufacturing parks. The housing types span in size from small, single-family structures to multi-story high rise buildings.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Through the public engagement process, this area was identified as a second-tier priority area.
Identify the needs in this target area.	<ul style="list-style-type: none"> ● Increased supply of quality, affordable housing ● Increased median household income ● Reduced environmental hazards in existing housing ● Reduced homelessness ● Improved public infrastructure to support jobs for low- and moderate-income residents ● Workforce development and training opportunities
What are the opportunities for improvement in this target area?	The area contains available land for new construction and vacant housing units that can be rehabilitated. The recent Economic Diversification study outlined a number of strategic investments required that will support increased economic opportunities for Elkhart’s residents
Are there barriers to improvement in this target area?	There is a finite amount of resources available to address the identified needs, which is why the community has indicated this area second-tier CDBG priority. Investment in this area will be limited to city-wide programs and strategic projects.

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Since 1995, the City Elkhart has focused limited resources within its central neighborhoods through the adoption of a Neighborhood Revitalization Strategy Area (NRSA) Plan. A NRSA is a locally designated target area for revitalization in which the community utilizes a coordinated approach through comprehensive place-based efforts. The NRSA boundaries were determined through consultation with community stakeholders, elected officials, and through public planning meetings. During each five-year Consolidated Planning period, the NRSA boundaries are reexamined for relevance and community impact. During this planning period, it was determined by the community that the boundaries should be reduced to focus redevelopment and investment into neighborhoods to the south.

As federal funding as decreases, the need to concentrate resources increases so that impacts of various community development programs and activities are transformative and lasting. This concentrated community support allows the City to realize an increased benefit over any of the individual programs by working in coordination in the same area. These area-wide benefits are multiplied by the direct benefits received by hundreds of individual NRSA residents that participate in the activities of other strategies. In support of this approach, additional funding sources such as TIF are also focused in the NRSA to meet local needs and build on the success of these efforts. In addition, the NRSA provides additional flexibility within the Community Development Block Grant (CDBG) program to undertake the programs and activities that will continue to strengthen the neighborhood.

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

Priority Needs

Table 51 – Priority Needs Summary

Priority Need	Housing
Priority Level	High
Population	Extremely Low-Income households Low-Income households Moderate-Income households Large Families Families with Children Elderly
Geographic Areas Affected	Neighborhood Revitalization Strategy Area (NRSA)
Associated Goals	Increase the availability of housing within targeted neighborhoods.
Description	Increasing the supply of quality, affordable housing is a key need and strategic outcome of the NRSA plan. As described throughout this plan, lack of quality affordable housing is a significant community concern.
Basis for Relative Priority	Census estimates indicate there is a need for additional housing units for households earning less than 30% AMI. In addition, throughout the community engagement process, housing quality and affordability were noted as top priorities.

Priority Need	Housing
Priority Level	Medium
Population	Moderate-Income households Large Families Families with Children
Geographic Areas Affected	Neighborhood Revitalization Strategy Area (NRSA)
Associated Goals	Increase the quality and availability of housing within targeted neighborhoods.
Description	Increase household wealth through homeownership
Basis for Relative Priority	Historically, homeownership has been a vehicle to increase household wealth generationally. Assisting households who desire to purchase a home in Elkhart can stabilize neighborhoods and increase household wealth.

Priority Need	People
Priority Level	High
Population	Extremely Low-Income households Low-Income households Moderate-Income households
Geographic Areas Affected	Neighborhood Revitalization Strategy Area (NRSA)
Associated Goals	Increase median household income
Description	Increase household wealth through programs and activities such as workforce development and job training, business assistance to create jobs, and the development of mixed-income neighborhoods.
Basis for Relative Priority	It was widely recognized through the public engagement process that household incomes in Elkhart need to increase. It was suggested this effort be undertaken through a variety of means including job training and skills development, job creation, and developing mixed income neighborhoods.

Priority Need	Housing
Priority Level	High
Population	Extremely Low-Income households Low-Income households Moderate-Income households Large Families Families with Children Elderly
Geographic Areas Affected	Neighborhood Revitalization Strategy Area (NRSA)
Associated Goals	Increase the quality of housing within targeted neighborhoods.
Description	Increase the overall housing quality in Elkhart through the renovation of existing structures that are occupied and need improvements, or vacant and need complete rehabilitation.
Basis for Relative Priority	The improvement in the quality of Elkhart’s housing stock was a significant need expressed during the community engagement process. Stakeholders expressed the desire to see the existing owner-occupied rehabilitation program continue, as well as the need to rehabilitate existing vacant structures in Elkhart’s neighborhoods.

Priority Need	Housing
Priority Level	High
Population	Extremely Low-Income households Low-Income households Moderate-Income households Large Families Families with Children Elderly
Geographic Areas Affected	City-Wide
Associated Goals	Reduce lead hazards
Description	Increase the number of housing units that are lead-safe, or free from other hazards such as asbestos and mold. In addition, educate the community on lead-based paint hazards, and how to minimize the impacts in households with young children.
Basis for Relative Priority	The improvement in the quality of Elkhart’s housing stock was a significant need expressed during the community engagement process. Elkhart’s housing stock is older and many older homes contain lead-based paint, asbestos, or mold.
Priority Need	Neighborhood Environment
Priority Level	High
Population	Extremely Low-Income households Low-Income households Moderate-Income households
Geographic Areas Affected	Neighborhood Revitalization Strategy Area (NRSA)
Associated Goals	Improve overall neighborhood conditions
Description	Reduce the number of abandoned structures through code enforcement efforts or strategic blight elimination
Basis for Relative Priority	The improvement in the quality of Elkhart’s housing stock was a significant need expressed during the community engagement process. Efforts must be made to address those units that are currently abandoned either through code enforcement or blight remediation.

Priority Need	People
Priority Level	Medium
Population	Extremely Low-Income households Low-Income households Moderate-Income households
Geographic Areas Affected	Neighborhood Revitalization Strategy Area (NRSA)
Associated Goals	Improve Neighborhood Business Districts / Improve Public Infrastructure
Description	Improve the appearance of neighborhood business districts by investing in building façade improvements or commercial building rehabilitation. Improve the appearance of neighborhood business districts through upgraded signage and public infrastructure such as sidewalks, lighting, street trees, and pedestrian amenities.
Basis for Relative Priority	The improvement in the quality of Elkhart’s commercial corridors and business districts was cited as a need during the community engagement process. Healthy neighborhood commercial areas are critical for healthy residential neighborhoods.

Priority Need	People
Priority Level	High
Population	Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
Geographic Areas Affected	City-Wide
Associated Goals	Reduce household / individual insecurity through homelessness prevention
Description	These are efforts to reduce unsheltered homelessness within the community, provide transitional and permanent supportive housing options, provide counseling to individuals who experience homelessness or are at risk of becoming homeless. These efforts can include housing development or rehabilitation, outreach efforts, job training and counseling, or other public services that are intended to address homelessness within the Elkhart community.
Basis for Relative Priority	These needs were identified through past focus groups, online surveys and recent PIT survey.

Priority Need	People
Priority Level	High
Population	Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
Geographic Areas Affected	City-Wide
Associated Goals	Reduce household / individual insecurity - Special Needs Populations
Description	These are efforts to assist residents and their families within the community that have special needs such as frail elderly, cognitive and physically impaired, HIV/AIDS. Needs are met through counseling, assistance, advocacy and skill building.
Basis for Relative Priority	These needs were identified through past focus groups, public meetings, and online surveys.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Table 52 – Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The City of Elkhart does not receive HOME funds and does not operate a TBRA program.
TBRA for Non-Homeless Special Needs	The City of Elkhart does not receive HOME funds and does not operate a TBRA program.
New Unit Production	The City of Elkhart intends to designate a qualified non-profit organization as a Community-Based Development Organization (CBDO) through which CDBG funds can be used for new unit production activities. Infill housing development in a strategy to stabilize neighborhoods within the NRSA.
Rehabilitation	The City of Elkhart will continue to partner with non-profit housing developers to rehabilitate vacant units within the NRSA. The City will also continue its owner-occupied repair program to assist existing homeowners with necessary repairs and upgrades to their homes.
Acquisition, including preservation	The City will continue to strategically acquire vacant units with the goal of stabilizing neighborhoods either by preserving key historic structures, or through the elimination of blight.

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

Introduction

The City of Elkhart anticipates receiving approximately \$712,246 in CBDG entitlement funds in PY 2025. Annually, the City anticipates receiving approximately \$700,000 through PY 2029. 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.

Anticipated Resources

Table 53 - Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation:	Program Income:	Prior Year Resources:		
CDBG	Federal	Administration and planning Acquisition Economic Development Housing Public Improvements Public Service	\$712,246	\$24,000	\$0.00	\$736,246	The City of Elkhart anticipates receiving approximately \$700,000 annually over the remaining 4 years

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

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

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

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

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

Discussion

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

SP-40 Institutional Delivery Structure – 91.215(k)

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

Table 54 - Institutional Delivery Structure

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
LA CASA, INC	Nonprofit organization	Homelessness Affordable housing Community development	NRSA
Health Plus Indiana	Subrecipient	Non-homeless special needs Affordable housing public services	City-wide
YWCA North Central Indiana	Subrecipient	Homelessness Public Housing public services	City-wide
Faith Mission	Nonprofit	Homelessness Public services	City-wide
Council on Aging	Subrecipient	Non-homeless special needs public services	City-wide
Minority Health Coalition of Elkhart County	Nonprofit	Non-homeless special needs public services	NRSA
Goodwill Industries	Nonprofit	Economic Development Non-homeless special needs	NRSA
Northern Indiana Workforce Board, Inc. WorkOne	Nonprofit	Economic Development Non-homeless special needs	City-wide
Boys and Girls Club	Subrecipient	Non-homeless special needs public services	NRSA
Oaklawn	Nonprofit	Homelessness Public service	City-wide
Habitat for Humanity	Nonprofit	Housing	NRSA

Assess of Strengths and Gaps in the Institutional Delivery System

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

Formal relationships exist with subrecipient agencies. These local not-for-profit organizations carry out projects that are defined in the Consolidated Plan and funded through the annual CDBG allocation. Less formal relationships exist between city staff and local agencies, neighborhood associations, and community groups. These “informal” relationships occur as city staff participate in planning events, advisory groups, task forces, coalitions, etc., in our community. The participation in these groups provide the City with valuable information regarding community needs and builds the necessary connections with other local groups. It would be impossible for the City staff to undertake the CDBG program alone. We are fortunate in Elkhart that there are many qualified local agencies and concerned citizens that want to make our city better and meet the variety of community needs.

The strength of the current structure for meeting community needs is the collaborative efforts this system requires. By working in cooperation with agencies and community members, the task of meeting the needs of the City's residents is made more efficient and effective.

Monitoring and resolving issues that arise in management of CDBG funds takes time and effort that could be utilized working to solve a need directly. The City will work with subrecipients to improve management by holding a pre-award meeting and training with all grant recipients as well as continuing to monitor the agencies on an annual basis. Less formal meetings also provide opportunities for the City to work with agencies, both subrecipients and other organizations that will lead to improved institutional structure.

The lack of knowledge regarding available programs, funding opportunities and opportunities for sharing resources cause gaps in this delivery system. The City and its partners continue to work on ways to increase communication and disseminate information into the community.

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

Table 55 - Homeless Prevention Services Summary

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X	X	

Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X		
Other Street Outreach Services	X	X	X

Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care			
Education		X	
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS			
Life Skills		X	X
Mental Health Counseling		X	
Transportation		X	X

Other			
Other			

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

Emergency shelter in Elkhart County is provided by Faith Mission, primarily serving homeless individuals, Goshen Interfaith, serving homeless families with children, and by the Elkhart County Women's Shelter, serving victims of domestic violence. Transitional housing is provided by YWCA of Northern Indiana. Permanent supportive housing is provided by Health Plus Indian and Oaklawn Mental Health Center. One method of coordination occurs through the Indiana Region 2.

The Homeless Coalition (the local Continuum of Care) meets bi-monthly to coordinate and discuss services to address and prevent homelessness in Elkhart County and Region 2.

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

Unlike the homeless population, there is no one group that meets regularly to discuss and work on non-homeless needs. This might be attributed in part to the fact that special needs is such a diverse group. Services for special needs clients vary based on the needs of the client. Many agencies in our community do a wonderful job of meeting the needs of their clients such as ADEC, Health Plus Indiana, Church Community Services, Council on Aging, Elkhart County Clubhouse, Goodwill Industries, Elkhart Housing Authority, LaCasa, Oaklawn Mental Health Center, REAL Services, and YWCA of Northern Indiana. These populations are currently well served, but lack of resources is always an issue as needs outweigh the capacity of the agencies and funds available to serve clients.

Gaps include lack of sheltered housing and/or shelter for sex offenders; there are limited landlords that will allow sex offenders, and difficulty reaching certain populations about availability of services.

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

A strong partnership exists between public, private, non-profit and institutional groups in Elkhart County through the Indiana Region 2 Homeless Coalition (CofC). These relationships are facilitated through regular contact, shared vision and goals, and a desire to improve the lives of Elkhart's homeless are key factors in the success of this coalition. The existing relationship and cooperative working environments ensure consistent implementation of the five-year and annual plans and help address the gaps in the service delivery system. This coalition is critical in identifying not only the needs but the programs and plan for meeting those needs in our community. Many service providers are also on the CDBG contact list and receive regular updates about the CDBG program.

SP-45 Goals Summary – 91.215(a)(4)

Table 56: Goal Summary

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Housing Supply	2025	2029	Housing	NRSA	Housing Needs	CDBG:	Increase the capacity of non-profit agencies and increase the number tools available to assist neighborhood redevelopment
							Identify/acquire 50 lots for future redevelopment
							Develop 25 new units for homeownership by low- and moderate-income families
							Develop 100 new low- and moderate-income rental units
							Assist 25 new homeowners to purchase a home within the NRSA
Housing Quality	2025	2029	Housing	NRSA	Housing Needs	CDBG	Renovate 25 owner occupied units

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Increase household income	2025	2029	People	NRSA	Economic Development	CDBG	Provide job training to at least 200 NRSA residents
						CDBG	Create 250 living wage jobs within the NRSA
Reduce Environmental Hazards	2025	2029	Housing	City-wide	Housing Needs	CDBG	Create 100 lead-safe housing units
Improve Neighborhood Conditions	2025	2029	Neighborhood Environment	NRSA	Neighborhood Development	CDBG	Remove up to 10 blighted structures or other blighting influences.
			Neighborhood Environment	NRSA	Neighborhood Development	CDBG	Improve a combination of three neighborhood parks or community centers.

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Improve Neighborhood Conditions	2025	2029	Neighborhood Environment	NRSA	Neighborhood Development	CDBG	Upgrade the public infrastructure (lights, sidewalks, streets) in targeted neighborhoods
			Neighborhood Environment	NRSA	Neighborhood Development	CDBG	Improve five commercial building facades
			Neighborhood Environment	NRSA	Neighborhood Development	CDBG	Enhance the appearance of three business districts withing the NRSA
Reduce insecurities - Homelessness	2025	2029	People	City-wide	Homeless Prevention	CDBG	Assist 2000 individuals through emergency shelter services, street outreach, counseling and other public services
Reduce insecurities - Special Needs	2025	2029	People	City-wide	Non-Homeless Special Needs	CDBG	Assist 500 individuals through counseling and outreach activities

Goals Summary Information

Goal Descriptions

Goal Name	Housing Supply
Goal Description	Housing Supply focuses on increasing the supply of quality, affordable housing within Elkhart. Increasing the supply of quality affordable housing can be accomplished through the acquisition and renovation of vacant units or new construction. This goal also includes financial assistance to purchase a home.
Goal Name	Housing Quality
Goal Description	Housing Quality focuses on improving the quality of the existing occupied housing stock through rehabilitation or targeted code enforcement efforts
Goal Name	Increase Household Income
Goal Description	This goal focuses on improving the economic lives of Elkhart residents through wealth building activities such as workforce development initiatives, job training, and job creation. This also includes the renovation of commercial buildings and other economic development activities.
Goal Name	Reduce Environmental Hazards
Goal Description	Reduce Environmental Hazards focusing on the identification and remediation of environmental hazards which may include lead-based paint, mold, asbestos, or brownfields. This goal also includes educating families with young children about the hazards of lead-based paint and the proper cleaning techniques to reduce exposure and potential elevated blood lead levels in children under 6 years old.
Goal Name	Reduce Insecurities -Homelessness
Goal Description	Homelessness Prevention focuses on activities and services within Elkhart that addresses the needs of the homeless population and related sub-populations. These activities and services include shelter operations, food and clothing programs, creating permanent supportive housing units, street outreach and substance abuse counseling.
Goal Name	Improve Neighborhood Conditions
Goal Description	The primary goal is to improve the overall neighborhood conditions. This includes elements such as parks, streets and sidewalks (connections), safety (lighting, code enforcement, public safety, blight), and increasing broadband access to low-and moderate-income neighborhoods.

Goal Name	Reduce Insecurities - Special Needs
Goal Description	Non-Homeless Special Needs focuses on populations that have special needs such as seniors, mentally and physically disabled populations, HIV/AIDS persons and their families. Persons with special needs often require advocacy and individualize training and skills building to help them succeed.

Table 57: Goal Descriptions

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

Extremely Low-Income - 50

Low-Income - 50

Moderate-Income – 150

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Elkhart Housing Authority is compliant with 504 regulations as required by HUD. They provide 32 units, or 5 percent of the housing units, for those individuals that are physically challenged in the community.

Activities to Increase Resident Involvements

The Housing Authority has active resident councils and an active resident advisor board. Public Housing Managers meet quarterly with residents at their properties to discuss changes in HUD programs and to inform residents of upcoming changes at the Authority. Resident councils meet once a month to distribute development information, address resident concerns, and accept suggestions to be presented to management at the Authority.

Housing Authority management meets bi-monthly with the resident advisory board which consists of resident officers from each development. Management staff informs the board of upcoming changes at the Housing Authority and then allows each development president to express concerns and offer ideas for improvement. Management staff records these concerns and ideas and collectively works to address the concerns or ideas.

The Housing Authority board of commissioners rotates board meetings to the high rise locations during the colder months to allow residents to provide positive and negative feedback along with ideas to improve property conditions throughout the agency.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

N/A

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Over the past five years, the City of Elkhart has been attempting 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 largest barriers for affordable housing and residential investment are 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 success 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.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of Elkhart is committed to removing policy barriers to affordable housing. The City routinely reviews its development policies and ordinances to evaluate if they place an undue burden on affordable housing development.

The City and its partners will continue to aggressively seek external funding to create additional affordable housing opportunities. This includes other federal and state resources such as LIHTC, Lead-hazard reduction funding, Federal Home Loan Bank grants, and other opportunities as they arise. Local incentives like TIF proceeds and property tax exemption may be used to financially assist affordable housing developments.

Additionally, the City will continue to enforce its Fair Housing laws and educate residents regarding affordable housing needs in Elkhart. This includes outreach and education programming at community events throughout the year. The City is committed to ensuring all residents have fair access to quality, affordable housing in Elkhart.

SP-60 Homelessness Strategy – 91.215(d)

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

The City and its community partners coordinate outreach efforts to the unsheltered homeless population. This includes efforts by the Homeless Outreach Team within the Elkhart Police Department, and social workers from Faith Mission. Unsheltered homeless residents are connected to the necessary shelter, clothing and food resources within the community.

Addressing the emergency and transitional housing needs of homeless persons

The City of Elkhart provides financial support to local homeless service providers to assist homeless persons through the following programs:

- Transitional Housing for Homeless Families
- YWCA – Safe Haven Women’s Shelter
- Health Plus Indiana

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.

The City of Elkhart provides financial support to local homeless service providers to assist homeless persons through the following programs:

- YWCA Safe Haven
- Health Plus Indiana

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The City of Elkhart's Homeless prevention program depends on a network of local agencies to provide emergency assistance to meet basic non-housing needs, including financial assistance to pay for deposits for apartments and utilities, payment of past-due utilities and rent, and providing for medical needs, food, and clothing. Most of the participating groups are members of the Indiana Region 2 Homeless Coalition and work in coordination to help as many clients as possible to avoid homelessness.

Local agencies have identified the need for life skills and job training so that clients can avoid a housing crisis in the future

SP-65 Lead based paint Hazards – 91.215(i)

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

The presence of lead-based paint hazards within Elkhart’s housing stock is a concern and increasing the supply of lead-safe housing is a priority. According to the Elkhart County Health Department, since 2000, an estimated 360 children have been documented with elevated blood lead levels. The City of Elkhart has, and will continue to require that all housing receiving federal assistance is assessed or tested for the presence of lead-based paint.

Recently, the City was awarded a Lead Hazard Reduction Capacity Building Grant. With this grant, the City anticipates building its pipeline of contractors and community stakeholders to effectively reduce lead hazards affecting Elkhart’s children.

The City anticipates renovating 50 homes over the plan period and lead-based paint hazards will be addressed. Additionally, the City anticipates partnering with our housing development organizations to construct 200 new units which will add to the inventory of lead safe units. The City will also provide educational information to the community about the effects of lead-based paint, and the proper way to clean impacted surfaces in order to reduce the likelihood of lead dust ingestion by young children.

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

Elkhart has 13,278 housing units constructed prior to 1980, and many of those units are likely to contain lead-based paint hazards. Currently, there are 1,205 owner-occupied households and 465 renter households with children under the age of six present living in units constructed before 1980. Efforts will be made over this plan period to work with public health experts to identify and target those households most at risk for lead poisoning.

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

The City will continue to assess and address lead-based paint hazards in its housing rehabilitation programs. The City will also seek additional funding to address lead hazards within Elkhart’s housing stock. The City will continue to partner with public health experts to inform parents of the best practices to avoid lead poisoning within the home.

SP-70 Anti-Poverty Strategy – 91.215(j)

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

Data from the 2022 ACS indicates that 9,908 residents (18.7% of Elkhart’s population) were below the poverty level in the previous 12 months. This is a reduction from 23% during the last Consolidated Plan period.

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

The intent of the antipoverty strategy for the City of Elkhart is to aid low- and moderate-income persons and agencies serving these clients to increase their income. This can be achieved by reducing expenses or increasing earnings. This is addressed by providing affordable housing to reduce expenses, assisting clients with social services, and also by providing jobs training and education to increase earnings.

HOUSING

Housing in Elkhart is unaffordable to extremely-low- and very-low-income residents. The City will provide a series of programs designed to assist clients who are ready to purchase a home, renovate their current home, or find and maintain affordable rental housing. By addressing the affordability of housing, the City will help clients reduce housing expenses so that they have funds available to purchase other necessities, increase their education, or simply live a more comfortable life.

SOCIAL SERVICES

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

JOB TRAINING AND EDUCATION

The City has provided funding assistance for educational and employment training programs. These activities help provide the skills and education necessary for clients to obtain the types of skilled employment that more often provide higher wages and benefits than the low-wage unskilled jobs they may have held prior to completion of the programs.

SP-80 Monitoring – 91.230

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

The City of Elkhart uses CDBG funds in two ways--through directly funding and managing projects and through subrecipient 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 are submitted and reviewed provide information on progress towards the goals of the project.

The Clearance monthly review occurs during the preparation of the agenda for the demolition order meeting under the Indiana State Unsafe Building Code.

Subrecipients As a Community Development Block Grant program entitlement recipient, the City of Elkhart has developed standards and procedures for monitoring activities and contract compliance. The City has established several procedures for improving subrecipient management and monitoring.

- A pre-application meeting for all potential subrecipients is held annually so that expectations and requirements are discussed in advance of program applications. Each agency selected to receive funds from the City of Elkhart as a subrecipient must attend a mandatory pre-award meeting and training to learn about CDBG requirements.
- All subrecipients will have an on-site monitoring visit during the first program year of participation and then at least every other year as determined by an agency risk review.
- The Community Development staff works closely with the staff and administration of all of subrecipients 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 request for payment for services.

Housing Compliance

For projects in which properties are assisted with CDBG funds, additional monitoring and affordability periods apply. This process is secured by the recording of a mortgage outlining the affordability period and beneficiary requirements. By recording this information, the City of Elkhart Community and Redevelopment Department is notified if any action is taken by the property owner that might impact the title such as a refinancing or sale of property. This notification allows the City to ensure continued affordability of the property in accordance with the terms of the mortgage.

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.

Expected Resources

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

Introduction

The City of Elkhart anticipates receiving approximately \$712,246 in CBDG entitlement funds in PY 2025. 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.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$		
CDBG	Federal	Administration and planning Acquisition Economic Development Housing Public Improvements Public Service	\$712,246	\$24,000	\$0.00	\$736,246	The City of Elkhart anticipates receiving approximately \$700,000 annually over the remaining 4 years

Table 58 - Expected Resources – Priority Table

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

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

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

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

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

Discussion

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

Table 59 – Goals Summary

Goal Descriptions

<p>Goal 1: Increase the number of people who are employed in the city of Elkhart. This goal is focused on creating new jobs and supporting existing businesses. The city will provide resources and support to businesses to help them grow and create jobs. This includes providing access to capital, technical assistance, and marketing support. The city will also work to attract new businesses to the city and create a supportive environment for them to thrive.</p>	<p>Goal 2: Increase the number of people who are employed in the city of Elkhart. This goal is focused on creating new jobs and supporting existing businesses. The city will provide resources and support to businesses to help them grow and create jobs. This includes providing access to capital, technical assistance, and marketing support. The city will also work to attract new businesses to the city and create a supportive environment for them to thrive.</p>	<p>Goal 3: Increase the number of people who are employed in the city of Elkhart. This goal is focused on creating new jobs and supporting existing businesses. The city will provide resources and support to businesses to help them grow and create jobs. This includes providing access to capital, technical assistance, and marketing support. The city will also work to attract new businesses to the city and create a supportive environment for them to thrive.</p>	<p>Goal 4: Increase the number of people who are employed in the city of Elkhart. This goal is focused on creating new jobs and supporting existing businesses. The city will provide resources and support to businesses to help them grow and create jobs. This includes providing access to capital, technical assistance, and marketing support. The city will also work to attract new businesses to the city and create a supportive environment for them to thrive.</p>	<p>Goal 5: Increase the number of people who are employed in the city of Elkhart. This goal is focused on creating new jobs and supporting existing businesses. The city will provide resources and support to businesses to help them grow and create jobs. This includes providing access to capital, technical assistance, and marketing support. The city will also work to attract new businesses to the city and create a supportive environment for them to thrive.</p>	<p>Goal 6: Increase the number of people who are employed in the city of Elkhart. This goal is focused on creating new jobs and supporting existing businesses. The city will provide resources and support to businesses to help them grow and create jobs. This includes providing access to capital, technical assistance, and marketing support. The city will also work to attract new businesses to the city and create a supportive environment for them to thrive.</p>	<p>Goal 7: Increase the number of people who are employed in the city of Elkhart. This goal is focused on creating new jobs and supporting existing businesses. The city will provide resources and support to businesses to help them grow and create jobs. This includes providing access to capital, technical assistance, and marketing support. The city will also work to attract new businesses to the city and create a supportive environment for them to thrive.</p>
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Goal Descriptions

Goal Name	Housing Supply
Goal Description	Housing Supply focuses on increasing the supply of quality, affordable housing within Elkhart. Increasing the supply of quality affordable housing can be accomplished through the acquisition and renovation of vacant units or new construction. This goal also includes financial assistance to purchase a home.
Goal Name	Housing Quality
Goal Description	Housing Quality focuses on improving the quality of the existing occupied housing stock through rehabilitation or targeted code enforcement efforts
Goal Name	Increase Household Income
Goal Description	This goal focuses on improving the economic lives of Elkhart residents through wealth building activities such as workforce development initiatives, job training, and job creation. This also includes the renovation of commercial buildings and other economic development activities.
Goal Name	Reduce Environmental Hazards
Goal Description	Reduce Environmental Hazards focusing on the identification and remediation of environmental hazards which may include lead-based paint, mold, asbestos, or brownfields. This goal also includes educating families with young children about the hazards of lead-based paint and the proper cleaning techniques to reduce exposure and potential elevated blood lead levels in children under 6 years old.
Goal Name	Reduce Insecurities -Homelessness
Goal Description	Homelessness Prevention focuses on activities and services within Elkhart that addresses the needs of the homeless population and related sub-populations. These activities and services include shelter operations, food and clothing programs, creating permanent supportive housing units, street outreach and substance abuse counseling.
Goal Name	Improve Neighborhood Conditions
Goal Description	The primary goal is to improve the overall neighborhood conditions. This includes elements such as parks, streets and sidewalks (connections), safety (lighting, code enforcement, public safety, blight), and increasing broadband access to low-and moderate-income neighborhoods.

Goal Name	Reduce Insecurities - Special Needs
Goal Description	Non-Homeless Special Needs focuses on populations that have special needs such as seniors, mentally and physically disabled populations, HIV/AIDS persons and their families. Persons with special needs often require advocacy and individualize training and skills building to help them succeed.

Projects

AP-35 Projects – 91.220(d)

Introduction

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

Projects

#	Project Name
	Administration and Planning
	Health Plus Indiana
	Boys & Girls Club
	Council on Aging – Transportation Program
	YWCA Safe Haven Shelter
	Maple City Health
	Fair Housing Outreach
	Emergency Rental Assistance Program
	Housing Development and Assistance
	Neighborhood Improvements

Table 60 – Project Information

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

The City of Elkhart has been geographically targeting its CDBG investments since 1995. This has allowed the City to strategically invest its limited resources in a manner that encourages comprehensive redevelopment and lasting change. The community has historically supported the targeting of CDBG resources, and the target geography was again reviewed during the planning process for the 2025-2029 Consolidated Plan. The City of Elkhart will be submitting an updated NRSA plan in 2025 that further directs resources to targeted neighborhoods.

The biggest obstacles to addressing underserved needs are scarce local, and declining federal financial resources.

AP-38 Project Summary

Project Summary Information

Project Name	Administrative and Planning
Target Area	City-Wide Neighborhood Revitalization Strategy Area (NRSA)
Goals Supported	Housing Supply Housing Quality Increase Household Income Reduce Environmental Hazards Improve Neighborhood Conditions Reduce insecurities – Homelessness Reduce insecurities – Special Needs
Needs Addressed	Housing Needs Homeless Prevention Neighborhood Development Non-Homeless Special Needs Economic Development Neighborhood Revitalization Strategy Area Needs
Funding	CDBG: \$142,449
Description	Funds to pay for planning and administering projects and activities for the CDBG program
Target Date	6/30/2026
Estimate the number and type of families that will benefit from the proposed activities	These funds will indirectly assist all clients and beneficiaries by allowing for management of the CDBG program
Location Description	City-Wide
Planned Activities	Funds will be used to administer the CDBG programs and implementation of programs and projects within targeted neighborhoods.
Project Name	Health Plus Indiana
Target Area	City-wide
Goals Supported	Reduce insecurities – Homelessness
Needs Addressed	Homeless Prevention
Funding	CDBG: \$10,000.00
Description	Rent and utility assistance for persons living with HIV/AIDS.
Target Date	6/30/2026

Estimate the number and type of families that will benefit from the proposed activities	The program will serve approximately 20 low- moderate-income individuals that are diagnosed with HIV/AIDS.
Location Description	The program serves clients throughout the City of Elkhart.
Planned Activities	This program provides temporary rent and utility assistance for individuals with HIV/AIDS to reduce the risk of homelessness.

Project Name	Boys and Girls Club - KidsCare
Target Area	City-wide Neighborhood Revitalization Strategy Area (NRSA)
Goals Supported	Reduce insecurities – Special Needs
Needs Addressed	Non-Homeless Special Needs
Funding	CDBG: \$15,000
Description	The program provides scholarships for low- moderate-income youth to attend afterschool programs.
Target Date	6/30/2026

Estimate the number and type of families that will benefit from the proposed activities	Approximately 30 low- and moderate-income youth will benefit from this program.
Location Description	Five elementary schools throughout the city.
Planned Activities	Funds will be used to offset the cost of providing daily healthy snacks and meals.

Project Name	Council on Aging – Transportation Program
Target Area	City-wide
Goals Supported	Reduce insecurities – Special Needs
Needs Addressed	Non-Homeless Special Needs
Funding	CDBG: \$20,000
Description	The Council on Aging’s objective is to use these CDBG funds to increase the access and availability of transportation services for the growing demand of clients living in the City of Elkhart. Funds will be used to provide transportation services to low- and moderate-income seniors.
Target Date	6/30/2026

Estimate the number and type of families that will benefit from the proposed activities	The program will provide up to 800 trips for low-income seniors who need medical services. The total number of beneficiaries will be based on the demand for services.
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.

Project Name	YWCA Safe Haven Shelter
Target Area	City-wide
Goals Supported	Reduce insecurities – Homelessness
Needs Addressed	Homeless Needs
Funding	CDBG: \$20,000
Description	Funds to support the YWCA Safe Haven Program for victims of domestic violence.
Target Date	6/30/2026
Estimate the number and type of families that will benefit from the proposed activities	The YWCA estimates that approximately 800 persons will benefit from this project. This project is focused on housing and supportive services for victims of domestic violence.
Location Description	The YWCA serves clients city-wide.
Planned Activities	Funds will support the YWCA Safe Haven Shelter for victims of domestic violence.

Project Name	Maple City Health
Target Area	City-wide
Goals Supported	Reduce insecurities – Special Needs
Needs Addressed	Non-homeless Special Needs
Funding	CDBG: \$15,000
Description	Maple City Health will provide healthcare services (medical, dental) at reduced fee scales for low- moderate-income residents. Services are discounted 100% for those earning less than 30% AMI
Target Date	6/30/2026

Estimate the number and type of families that will benefit from the proposed activities	Approximately 200 low-and moderate-income residents will be assisted by this program.
Location Description	The program serves clients city-wide.
Planned Activities	Medical and dental services for low- moderate-income residents.
Project Name	Fair Housing Outreach
Target Area	City-Wide
Goals Supported	Housing Quality
Needs Addressed	Housing Needs
Funding	CDBG: \$10,000
Description	Fair housing outreach and education efforts throughout Elkhart
Target Date	6/30/2026
Estimate the number and type of families that will benefit from the proposed activities	Outreach and fair housing testing will benefit at least 150 persons.
Location Description	Program will be delivered city-wide.
Planned Activities	CDBG funds will provide education and outreach activities, periodic fair housing testing and fair housing enforcement activities.
Project Name	Housing Development and Assistance
Target Area	City-wide Neighborhood Revitalization Strategy Area (NRSA)
Goals Supported	Housing Quality
Needs Addressed	Housing Needs
Funding	CDBG: \$408,796
Description	Funds to rehabilitate or construct residential units, including owner-occupied, rental, and for-sale units. Funds may also be used to assist first-time homebuyers.
Target Date	6/30/2026
Estimate the number and type of families that will benefit from the proposed activities	This program will benefit approximately 10 households, depending on the extent and need of the renovations and construction cost.

Location Description	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.

Project Name	Neighborhood Improvements
Target Area	Neighborhood Revitalization Strategy Area (NRSA)
Goals Supported	Improve Neighborhood Conditions
Needs Addressed	Non-housing Neighborhood Development Needs
Funding	CDBG: \$50,000
Description	Funds will be used for public facilities and public infrastructure improvements in the NRSA neighborhood. These improvements may include utility improvements (water, sewer, broadband) sidewalks, streets, and lighting. Public facility improvements may include parks and playground upgrades, or upgrades to community centers.
Target Date	6/30/2026
Estimate the number and type of families that will benefit from the proposed activities	Up to 1000 families may benefit from this program depending on the programs and activities undertaken under this project.
Location Description	NRSA
Planned Activities	Funds will be used for public facilities and public infrastructure improvements in the NRSA neighborhood. These improvements may include utility improvements (water, sewer, broadband) sidewalks, streets, and lighting. Public facility improvements may include parks and playground upgrades, or upgrades to community centers.

Project Name	Emergency Rental Assistance Program
Target Area	Neighborhood Revitalization Strategy Area (NRSA)
Goals Supported	Reduce insecurities – Homelessness
Needs Addressed	Housing Needs
Funding	CDBG: \$10,000
Description	Temporary rent and utility assistance to prevent homelessness.

Target Date	6/30/2026
Estimate the number and type of families that will benefit from the proposed activities	This program will benefit up to five households depending on costs and duration of need.
Location Description	NRSA
Planned Activities	Funds will be used to assist households with emergency rental and utility assistance to prevent eviction and potential homelessness.

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 80% of the funds will be invested in the NRSA target area.

Geographic Distribution

Target Area	Percentage of Funds
Neighborhood Revitalization Strategy Area (NRSA)	80%

Table 61 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Elkhart has been geographically targeting its CDBG investments since 1995. This has allowed the City to strategically invest its limited resources in a manner that encourages comprehensive redevelopment and lasting change. The community has historically supported the targeting of CDBG resources, and the target geography was again reviewed during the planning process for the 2025-2029 Consolidated Plan.

Discussion

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

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Elkhart will address affordable housing needs through supporting four non-profit public service agencies that estimate their programs will benefit nearly 800 individuals. Additionally, the City will directly support the creation, renovation, or acquisition of approximately 18 housing units through its residential renovation program, and by partnering with other housing development organizations who are committed to improving Elkhart’s neighborhoods.

One Year Goals for the Number of Households to be Supported	
Homeless	800
Non-Homeless	500
Special-Needs	70
Total	1,370

Table 62 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	5
The Production of New Units	0
Rehab of Existing Units	8
Acquisition of Existing Units	5
Total	18

Table 63 - One Year Goals for Affordable Housing by Support Type

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 18 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. Households living in these units only pay 30% of their income toward rent and utilities. As discussed previously, there is a need for housing that serves households earning below 30% AMI, and the Housing Authority helps fill that gap, though the need is still great.

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

The City of Elkhart and the Elkhart Housing Authority have a good working relationship and are both committed to addressing the needs of Elkhart’s low-income residents. The EHA continues to work under its HUD approved 5-year plan, which includes possibly partnering with nonprofit agencies to expand or develop new housing units with the City.

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

EHA continues to encourage its residents to participate in established resident councils and the resident advisory board. EHA continues to promote homeownership among its residents. Currently, eight residents participate in the Section 8 Homeownership Program.

All residents are encouraged to participate in the Family Self Sufficiency program, and currently 76 residents are actively involved.

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. Transitional housing is provided by YWCA of Northern Indiana. Permanent supportive housing is provided by Health Plus Indiana and Oaklawn Mental Health Center.

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

The City plans to assist the following agencies:

- The City will aid the Council on Aging to provide transportation services – up to 400 individuals assisted.
- The City will aid Maple City Health to provide medical and dental health services – up to 200 individuals assisted.
- The City will aid Health Plus Indiana to serve persons with HIV/AIDS and their families – up to 20 individuals assisted
- The City will aid YWCA Safe Haven program – up to 800 individuals assisted.

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

Addressing the emergency shelter and transitional housing needs of homeless persons

The City plans to assist the following agencies:

- The City will aid Health Plus Indiana to serve persons with HIV/AIDS and their families – up to 20 individuals assisted
- The City will aid YWCA Safe Haven program – up to 800 individuals assisted.

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

Permanent supportive housing is provided by 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:

- Oaklawn Chapman West Plains- 37 beds
- Oaklawn PSH1- 18 beds
- VASH Elkhart - 4 beds
- 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 Health Plus Indiana 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 2025, the City plans to assist the following agencies:

- The City will aid the Council on Aging to provide transportation services – up to 400 individuals assisted.
- The City will aid Maple City Health to provide medical and dental health services – up to 200 individuals assisted.
- The City will aid Health Plus Indiana to serve persons with HIV/AIDS and their families – up to 20 individuals assisted
- The City will aid YWCA Safe Haven program – up to 800 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 to participate in the Region 2 CoC to help ensure a coordinated approach between public agencies and the Consolidated Plan activities.

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

Introduction:

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

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

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

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

Discussion:

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

AP-85 Other Actions – 91.220(k)

Introduction:

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

Actions planned to address obstacles to meeting underserved needs

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

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

Actions planned to foster and maintain affordable housing

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

Actions planned to reduce lead-based paint hazards

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

Actions planned to reduce the number of poverty-level families

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

HOUSING

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

SOCIAL SERVICES

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

JOB TRAINING AND EDUCATION

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

Actions planned to develop institutional structure

The Community Development Department is charged with planning, administering, and completion of the CDBG funded projects. The Assistant Director of Community Development reports to the Department Head and is responsible for management of the CDBG program.

Contracts for services and programs funded with CDBG funds are approved by the Redevelopment Commission of the City of Elkhart. This board of volunteer members is appointed by the Mayor and Common Council. The Department works very closely with local partner agencies to undertake the many projects and priorities of our community. The City could not complete these tasks alone and relies on community support to meet the goals and objectives of the Consolidated Plan and the CDBG program.

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

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

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

Discussion:

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

Program Specific Requirements

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

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities:	\$0.00
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low- and moderate-income: 80%	

Appendix - Alternate/Local Data Sources

All data sources are cited in the text

RESOLUTION NO. 25-R-__

**Resolution of the City of Elkhart Redevelopment Commission
2026 Budget Year Determination for TIF Revenues**

WHEREAS, the City of Elkhart Redevelopment Commission (the "Commission"), has previously established the Aeroplex, Cassopolis Street, Consolidated South Elkhart, Downtown Area 1, 2,3,4,5 and 6 and Technology Park Allocation Areas ("TIF Allocation Area") for purposes of capturing tax increment revenues pursuant to Indiana Code 36-7-14-39 [and Indiana Code 36-7-14-39.3] (the "TIF Revenues").

WHEREAS, pursuant to Indiana Code 36-7-14-39 and 50 IAC 8-2-4, the Commission is required to make a determination on TIF Revenues and notify overlapping taxing units as well as the county auditor and the fiscal body of the city, town or county that created the Commission.

WHEREAS, with respect to the TIF Allocation Area, for budget year 2026, the Commission has determined the amount of the TIF Revenues projected to be collected in 2026 as well as the amount of TIF Revenues needed in 2026 to meet the Commission's outstanding debt service or lease payment obligations, to pay for projects that are located in or directly serve or benefit the TIF Allocation Area, and to meet other purposes permitted by Indiana Code 36-7-14-39(b)(3), as set forth in the TIF DISTRICT WORKSHEET attached hereto;

NOW, THEREFORE, BE IT RESOLVED by the City of Elkhart Redevelopment Commission as follows: the Commission has determined that (a) all potential captured assessment (as defined in 50 IAC 8-1-16) with respect to the TIF Allocation Area applicable to budget year 2026 shall be captured assessment (as defined in 50 IAC 8-1-10), (b) there is no excess assessed value that may be allocated to the respective taxing units prescribed in IC 36-7-14-39, and (c) overlapping taxing units as well as the Elkhart County Auditor and also the Elkhart Common Council will be notified by sending **Exhibit A** via Certified Mail Return Receipt Requested or Hand Delivery with written confirmation of receipt.

ADOPTED and APPROVED at a meeting of the City of Elkhart Redevelopment Commission held on the 10th day of June 2025.

CITY OF ELKHART
REDEVELOPMENT COMMISSION

Sandra Schreiber, President

ATTEST:

Dina Harris, Secretary

RESOLUTION NO. 25-R-_____

RESOLUTION OF THE CITY OF ELKHART, INDIANA REDEVELOPMENT COMMISSION CONFIRMING A RESOLUTION DESIGNATING AND DECLARING THE BOULDER RUN ECONOMIC DEVELOPMENT AREA, APPROVING AN ECONOMIC DEVELOPMENT AREA RESIDENTIAL HOUSING DEVELOPMENT PROGRAM PLAN AND ESTABLISHING AN ALLOCATION AREA FOR PURPOSES OF TAX INCREMENT FINANCING

WHEREAS, the City of Elkhart, Indiana, Redevelopment Commission (the "Commission"), at a meeting held on the 8th day of April, 2025, approved and adopted a resolution entitled "RESOLUTION OF THE CITY OF ELKHART, INDIANA, REDEVELOPMENT COMMISSION DESIGNATING AND DECLARING THE BOULDER RUN ECONOMIC DEVELOPMENT AREA, APPROVING AN ECONOMIC DEVELOPMENT AREA RESIDENTIAL HOUSING DEVELOPMENT PROGRAM PLAN AND ESTABLISHING AN ALLOCATION AREA FOR PURPOSES OF TAX INCREMENT FINANCING" (the "Declaratory Resolution"); and

WHEREAS, the Declaratory Resolution designated and declared an area within the City of Elkhart, Indiana (the "City"), to be known as the Boulder Run Economic Development Area (the "Area") to be an economic development area within the meaning of the Redevelopment of Cities and Towns Act of 1953 which has been codified in LC. 36-7-14 (the "Act"), said Area being more particularly described in Exhibit A attached hereto and incorporated herein; and

WHEREAS, the Declaratory Resolution adopted an economic development plan for the Area (the "Plan") and approved and adopted maps and plats of the Area; and

WHEREAS, the Declaratory Resolution approved the establishment of an allocation area for purposes of tax increment financing (the "Allocation Area")

WHEREAS, certain Findings of Fact have been presented to the Commission which concern the Area and the Commission now desires to adopt and confirm the Findings of Fact for the Area; and

WHEREAS, the Elkhart Plan Commission (the "Plan Commission"), which is the duly designated and acting planning body for the City, on the 5th day of May, 2025, approved a resolution which is its written order approving the Declaratory Resolution and the Redevelopment Plan; and

WHEREAS, the Plan Commission, by said written order, has certified that the Declaratory Resolution and the Redevelopment Plan conform to the general plan of development for the City; and

WHEREAS, the Common Council of the City (the "Common Council") on the 19th day of May, 2025, adopted its resolution approving the written order of the Plan Commission and the

Redevelopment Plan for the Area, and approving the designation of the Area as an economic development area; and

WHEREAS, the Commission caused to be published a Notice of Public Hearing Concerning the Plan on the 29th day of May, 2025, in the *Elkhart Truth* and made all required filings with governmental agencies and officers pursuant to Section 17(a) and (c) of the Act; and

WHEREAS, at the hearing held by the Commission on the 10th day of June, 2025, at 4:00 p.m., Local Time, in the City Council Chambers, Municipal Building, 229 S. Second Street, 2nd Floor, Elkhart, Indiana, the Commission heard all the persons interested in the proceedings and received and considered written remonstrances and objections that had been filed, if any, and such other evidence presented.

NOW, THEREFORE, BE IT RESOLVED, by the City of Elkhart, Indiana, Redevelopment Commission as follows:

1. After considering the evidence presented at the public hearing, the Commission hereby confirms the findings, determinations and designations and the approving and adopting actions contained in the Declaratory Resolution.

2. The Commission adopts and confirms the Findings of Fact for the Area, which are set forth at **Exhibit B**.

3. The Commission finds and determines that it will be of public utility and benefit to proceed with the Plan as attached as **Exhibit C** hereto.

4. This Resolution constitutes final action pursuant to I.C. 36-7-14-17(d) by the Commission determining the public utility and benefit of the proposed project and confirming the Declaratory Resolution pertaining to the Area.

5. The Secretary is directed to record this Resolution pursuant to the requirements of I.C. 36-7-14-17(d) and make the filings required by regulations of the Department of Local Government Finance.

6. This Resolution shall be in full force and effect after its adoption by the Commission.

[signature page follows]

ADOPTED AND APPROVED at a meeting of the City of Elkhart, Indiana, Redevelopment Commission held on the 10th day of June, 2025.

ELKHART, INDIANA
REDEVELOPMENT COMMISSION

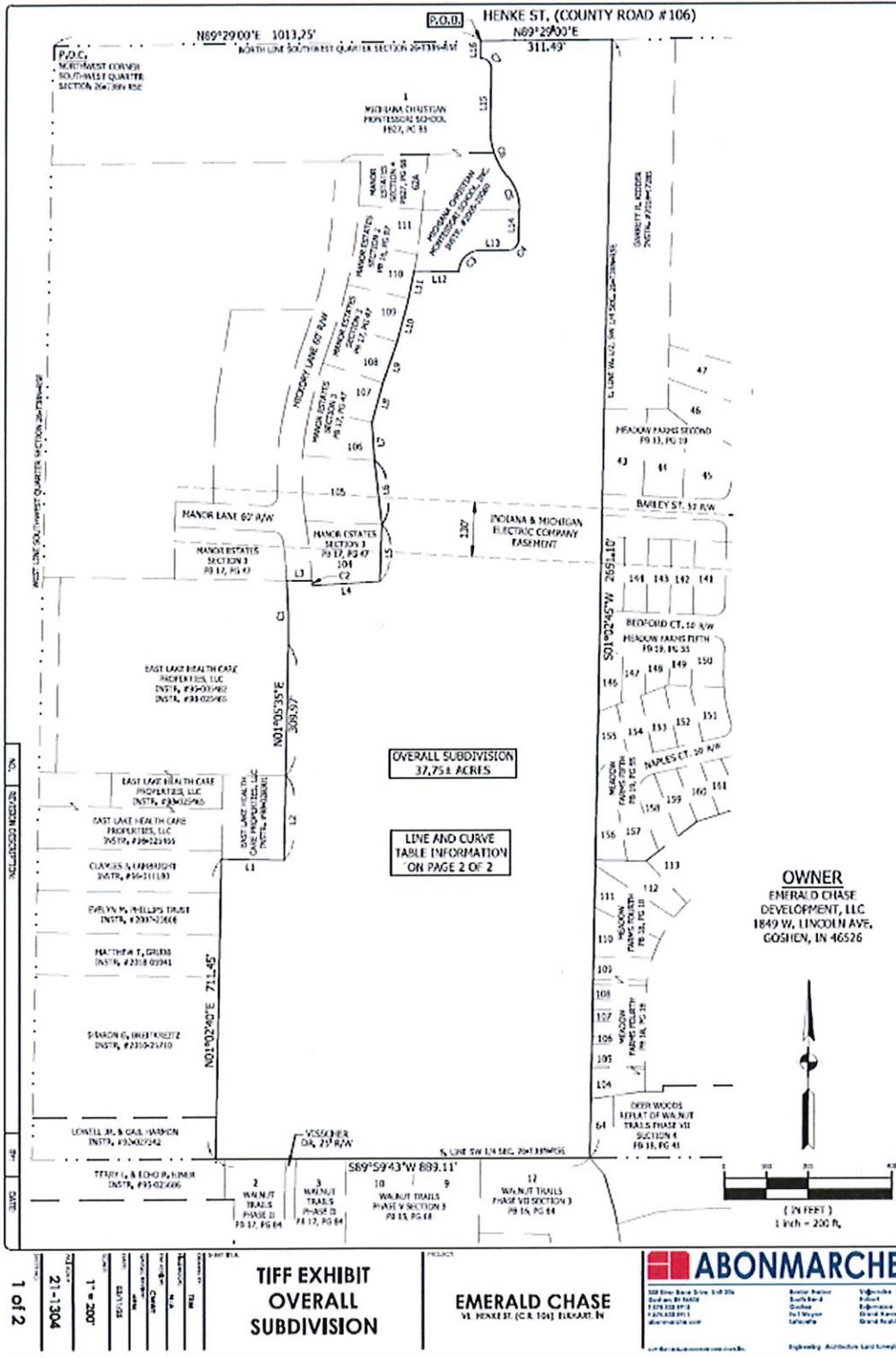
ATTEST:

Sandra Schreiber, President

Dina Harris, Secretary

EXHIBIT A

Boulder Run Economic Revitalization Area and T.I.F. District Boundary Description



LEGAL DESCRIPTION
BOULDER RUN SUBDIVISION

ALL PLAT REFERENCES IN THIS DESCRIPTION ARE RECORDED IN THE OFFICE OF THE RECORDER OF ELKHART COUNTY, INDIANA.

A PART OF THE WEST HALF OF THE SOUTHWEST QUARTER OF SECTION 26, TOWNSHIP 38 NORTH, RANGE 5 EAST, OSOLO TOWNSHIP, ELKHART COUNTY, INDIANA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT A HARRISON MONUMENT MARKING THE NORTHWEST CORNER OF THE SOUTHWEST QUARTER OF SAID SECTION 26; THENCE NORTH 89 DEGREES 29 MINUTES 00 SECONDS EAST ALONG THE NORTH LINE OF THE SOUTHWEST QUARTER OF SAID SECTION 26 AND THE CENTERLINE OF COUNTY ROAD NUMBER 106, A DISTANCE OF 1013.25 FEET TO THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE CONTINUING NORTH 89 DEGREES 29 MINUTES 00 SECONDS EAST ALONG THE NORTH LINE OF THE SOUTHWEST QUARTER OF SAID SECTION 26 AND THE CENTERLINE OF COUNTY ROAD NUMBER 106, A DISTANCE OF 311.49 FEET; THENCE SOUTH 01 DEGREE 02 MINUTES 45 SECONDS WEST, ALONG THE EAST LINE OF THE WEST HALF OF SAID SOUTHWEST QUARTER AND ALONG THE WEST LINE OF THE PLAT OF MEADOW FARMS SECOND (PLAT BOOK 13, PAGE 19), THE WEST LINE OF THE PLAT OF MEADOW FARMS FIFTH (PLAT BOOK 19, PAGE 53), THE WEST LINE OF THE PLAT OF MEADOW FARMS FOURTH (PLAT BOOK 18, PAGE 18) AND THE PLAT OF DEER WOODS REPLAT OF WALNUT TRAILS PHASE VII SECTION 4 (PLAT BOOK 18, PAGE 41), A DISTANCE OF 2651.10 FEET TO A POINT ON THE SOUTH LINE OF THE SOUTHWEST QUARTER OF SAID SECTION 26; THENCE SOUTH 89 DEGREES 59 MINUTES 43 SECONDS WEST ALONG THE SOUTH LINE OF THE SOUTHWEST QUARTER OF SAID SECTION 26, AND ALONG THE NORTH LINE OF THE PLAT OF WALNUT TRAILS PHASE VII SECTION 3 (PLAT BOOK 16, PAGE 64), THE NORTH LINE OF THE PLAT OF WALNUT TRAILS PHASE V SECTION 3 (PLAT BOOK 15, PAGE 60) AND THE NORTH LINE OF THE PLAT OF WALNUT TRAILS PHASE II (PLAT BOOK 17, PAGE 84), A DISTANCE OF 889.11 FEET; THENCE NORTH 01 DEGREE 02 MINUTES 40 SECONDS EAST, A DISTANCE OF 711.45 FEET; THENCE SOUTH 88 DEGREES 39 MINUTES 19 SECONDS EAST, A DISTANCE OF 150.00 FEET; THENCE NORTH 01 DEGREE 00 MINUTES 41 SECONDS EAST, A DISTANCE OF 199.74 FEET; THENCE NORTH 01 DEGREE 05 MINUTES 35 SECONDS EAST, A DISTANCE OF 309.07 FEET TO THE POINT OF CURVATURE OF A 1,780.00 FOOT RADIUS CURVE; THENCE NORTHERLY ALONG SAID CURVE TO THE LEFT, CONCAVE TO THE WEST, A DISTANCE OF 153.57 FEET (CHORD BEARING NORTH 01 DEGREE 22 MINUTES 43 SECONDS WEST, CHORD DISTANCE 153.52 FEET) TO A POINT ON THE SOUTH LINE OF THE PLAT OF MANOR ESTATES SECTION 3 (PLAT BOOK 17, PAGE 47); THENCE SOUTH 89 DEGREES 01 MINUTE 17 SECONDS EAST ALONG THE SOUTH LINE OF THE PLAT OF SAID MANOR ESTATES SECTION 3, A DISTANCE OF 60.21 FEET TO THE SOUTHEAST CORNER OF THE RIGHT OF WAY OF HICKORY DRIVE; THENCE SOUTHERLY ALONG THE WEST LINE OF LOT NUMBER ONE HUNDRED-FOUR (104) OF THE PLAT OF SAID MANOR ESTATES SECTION 3, BEING ON THE ARC OF A 1,840.00 FOOT RADIUS CURVE TO THE RIGHT, CONCAVE TO THE WEST, A DISTANCE OF 11.10 FEET (CHORD BEARING SOUTH 03 DEGREES 36 MINUTES 51 SECONDS EAST, CHORD DISTANCE 11.10 FEET); THENCE NORTH 86 DEGREES 33 MINUTES 34 SECONDS EAST ALONG THE SOUTH LINE OF THE PLAT OF SAID MANOR ESTATES SECTION 3, A DISTANCE OF 159.42 FEET TO THE SOUTHEAST CORNER OF THE PLAT OF SAID MANOR ESTATES SECTION 3; THENCE NORTH 02 DEGREES 02 MINUTES 20 SECONDS EAST ALONG THE EAST LINE OF THE PLAT OF SAID MANOR ESTATES SECTION 3, A DISTANCE OF 135.04 FEET; THENCE NORTH 06 DEGREES 30 MINUTES 31 SECONDS WEST ALONG THE EAST LINE OF THE PLAT OF SAID MANOR ESTATES SECTION 3, A DISTANCE OF 153.13 FEET; THENCE NORTH 03 DEGREES 52 MINUTES 27 SECONDS WEST ALONG THE EAST LINE OF THE PLAT OF SAID MANOR ESTATES SECTION 3, A DISTANCE OF 90.02 FEET; THENCE NORTH 15 DEGREES 18 MINUTES 39 SECONDS EAST ALONG THE EAST LINE OF THE PLAT OF SAID MANOR ESTATES SECTION 3, A DISTANCE OF 97.92 FEET; THENCE NORTH 18 DEGREES 54 MINUTES 18 SECONDS EAST ALONG THE EAST LINE OF THE PLAT OF SAID MANOR ESTATES SECTION 3, A DISTANCE OF 101.39 FEET; THENCE NORTH 15 DEGREES 11 MINUTES 18 SECONDS EAST ALONG THE EAST LINE OF THE PLAT OF SAID MANOR ESTATES SECTION 3, A DISTANCE OF 106.91 FEET TO THE NORTHEAST CORNER OF THE PLAT OF SAID MANOR ESTATES SECTION 3; THENCE NORTH 11 DEGREES 13 MINUTES 01 SECOND EAST ALONG THE EAST LINE OF THE PLAT OF MANOR ESTATES SECTION 2 (PLAT BOOK 16, PAGE 87), A DISTANCE OF 65.41 FEET; THENCE SOUTH 89 DEGREES 19 MINUTES 14 SECONDS EAST, A DISTANCE OF 106.73 FEET; THENCE NORTHEASTERLY ALONG THE ARC OF A NON-TANGENT 50.00 FOOT RADIUS CURVE TO THE RIGHT, CONCAVE TO THE SOUTHEAST, A DISTANCE OF 77.51 FEET (CHORD BEARING NORTH 45 DEGREES 05 MINUTES 16 SECONDS EAST, CHORD DISTANCE 66.98 FEET) TO THE POINT OF TANGENCY OF SAID CURVE; THENCE NORTH 89 DEGREES 29 MINUTES 45 SECONDS EAST, A DISTANCE OF 66.97 FEET TO THE POINT OF CURVATURE OF A 25.00 FOOT RADIUS CURVE; THENCE NORTHEASTERLY ALONG SAID CURVE TO THE LEFT, CONCAVE TO THE NORTHWEST, A DISTANCE OF 38.61 FEET (CHORD BEARING NORTH 45 DEGREES 15 MINUTES 16 SECONDS EAST, CHORD DISTANCE 34.88 FEET); THENCE NORTH 01 DEGREE 00 MINUTES 45 SECONDS EAST, A DISTANCE OF 70.00 FEET TO THE SOUTHEAST CORNER OF THE PLAT OF MICHIANA CHRISTIAN MONTESSORI SCHOOL (PLAT BOOK 27, PAGE 85) AND THE POINT OF CURVATURE OF A 120.00 FOOT RADIUS CURVE; THENCE NORTHWESTERLY ALONG THE EAST LINE OF THE PLAT OF SAID MICHIANA CHRISTIAN MONTESSORI SCHOOL BEING ON THE ARC OF SAID CURVE TO THE LEFT, CONCAVE TO THE SOUTHWEST, A DISTANCE OF 85.73 FEET (CHORD BEARING NORTH 19 DEGREES 24 MINUTES 48 SECONDS WEST, CHORD DISTANCE 83.92 FEET) TO THE POINT OF REVERSE CURVATURE OF A 180.00 FOOT RADIUS CURVE; THENCE NORTHWESTERLY ALONG THE EAST LINE OF THE PLAT OF SAID MICHIANA CHRISTIAN MONTESSORI SCHOOL, BEING ON THE ARC OF SAID CURVE TO THE RIGHT, CONCAVE TO THE NORTHEAST, A DISTANCE OF 128.59 FEET (CHORD BEARING NORTH 19 DEGREES 24 MINUTES 48 SECONDS WEST, CHORD DISTANCE OF 125.88 FEET) TO THE POINT OF TANGENCY OF SAID CURVE; THENCE NORTH 01 DEGREE 03 MINUTES 10 SECONDS EAST ALONG THE EAST LINE OF THE PLAT OF SAID MICHIANA CHRISTIAN MONTESSORI SCHOOL, A DISTANCE OF 136.65 FEET TO THE POINT OF CURVATURE OF A 25.00 FOOT RADIUS CURVE; THENCE NORTHWESTERLY ALONG THE EASTERLY LINE OF THE PLAT OF SAID MICHIANA CHRISTIAN MONTESSORI SCHOOL, BEING ON THE ARC OF SAID CURVE TO THE LEFT, CONCAVE TO THE SOUTHWEST, A DISTANCE OF 39.93 FEET (CHORD BEARING NORTH 44 DEGREES 42 MINUTES 20 SECONDS WEST, CHORD DISTANCE 35.82 FEET); THENCE NORTH 00 DEGREES 27 MINUTES 50 SECONDS WEST, A DISTANCE OF 40.86 FEET TO THE POINT OF BEGINNING OF THIS DESCRIPTION CONTAINING 37.75 ACRES, MORE OR LESS, BEING SUBJECT TO ALL EASEMENTS, RESTRICTIONS, AND PUBLIC RIGHTS OF WAY OF RECORD.

NO. 21-1304

DATE

LINE TABLE		
LINE NO.	LENGTH	DIRECTION
L1	150.00'	S88°59'19"E
L2	199.74'	N01°00'41"E
L3	60.21'	S89°01'17"E
L4	159.42'	N86°33'34"E
L5	135.04'	N02°02'20"E
L6	153.13'	N06°30'31"W
L7	90.02'	N03°52'27"W
L8	97.92'	N15°19'39"E
L9	101.39'	N18°54'18"E
L10	106.91'	N15°11'18"E
L11	65.41'	N11°13'01"E
L12	106.73'	S89°19'14"E
L13	66.97'	N89°29'46"E
L14	70.00'	N01°00'46"E
L15	136.65'	N01°03'10"E
L16	40.86'	N00°27'50"W

CURVE TABLE					
CURVE #	LENGTH	RADIUS	DELTA	CHORD BEARING	CHORD
C1	153.57'	1,780.00'	4°56'35"	N01°22'43"W	153.52'
C2	11.10'	1,840.00'	0°20'44"	S03°36'51"E	11.10'
C3	77.51'	50.00'	88°49'19"	N45°05'16"E	66.98'
C4	38.61'	25.00'	88°29'00"	N45°15'16"E	34.88'
C5	85.73'	120.00'	40°55'56"	N19°24'48"W	83.92'
C6	128.59'	180.00'	40°55'56"	N19°24'48"W	125.88'
C7	39.93'	25.00'	91°31'00"	N44°42'20"W	35.82'

2 of 2
21-1304
1" = 200'
DATE

**TIFF EXHIBIT
OVERALL
SUBDIVISION**

EMERALD CHASE
51 HENKE ST. (C.R. 101) ELKHART, IN

ABONMARCHE
102 New River Drive, Unit 210
Dubois, IN 46735
774-233-9973
abonmarche.com

Broker: Robert Southard
Clerk: Ed Johnson
Surveyor: David Kapp
Draftsman: David Kapp

Engineering: Architecture Land Surveying

EXHIBIT A-1

LEGAL DESCRIPTION

BOULDER RUN SUBDIVISION-PHASE ONE

ALL PLAT REFERENCES IN THIS DESCRIPTION ARE RECORDED IN THE OFFICE OF THE RECORDER OF ELKHART COUNTY, INDIANA.

A PART OF THE WEST HALF OF THE SOUTHWEST QUARTER OF SECTION 26, TOWNSHIP 38 NORTH, RANGE 5 EAST, OSOLO TOWNSHIP, CITY OF ELKHART, ELKHART COUNTY, INDIANA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT A HARRISON MONUMENT MARKING THE NORTHWEST CORNER OF THE SOUTHWEST QUARTER OF SAID SECTION 26; THENCE NORTH 89 DEGREES 29 MINUTES 00 SECONDS EAST ALONG THE NORTH LINE OF THE SOUTHWEST QUARTER OF SAID SECTION 26 AND THE CENTERLINE OF COUNTY ROAD NUMBER 106 (ALSO KNOWN AS HENKE STREET), A DISTANCE OF 1013.25 FEET TO THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE CONTINUING NORTH 89 DEGREES 29 MINUTES 00 SECONDS EAST ALONG THE NORTH LINE OF THE SOUTHWEST QUARTER OF SAID SECTION 26 AND THE CENTERLINE OF COUNTY ROAD NUMBER 106, A DISTANCE OF 311.49 FEET; THENCE SOUTH 01 DEGREE 02 MINUTES 45 SECONDS WEST, ALONG THE EAST LINE OF THE WEST HALF OF SAID SOUTHWEST QUARTER AND ALONG THE WEST LINE OF THE PLAT OF MEADOW FARMS SECOND (PLAT BOOK 13, PAGE 19) AND THE WEST LINE OF THE PLAT OF MEADOW FARMS FIFTH (PLAT BOOK 19, PAGE 55), A DISTANCE OF 1560.28 FEET; THENCE NORTH 88 DEGREES 57 MINUTES 15 SECONDS WEST, A DISTANCE OF 162.86 FEET; THENCE SOUTH 59 DEGREES 50 MINUTES 18 SECONDS WEST, A DISTANCE OF 59.91 FEET; THENCE NORTH 88 DEGREES 54 MINUTES 25 SECONDS WEST, A DISTANCE OF 330.81 FEET; THENCE NORTH 01 DEGREE 05 MINUTES 35 SECONDS EAST, A DISTANCE OF 298.23 FEET TO A POINT ON THE SOUTH LINE OF THE PLAT OF MANOR ESTATES SECTION 3 (PLAT BOOK 17, PAGE 47); THENCE NORTH 85 DEGREES 33 MINUTES 34 SECONDS EAST ALONG THE SOUTH LINE OF THE PLAT OF SAID MANOR ESTATES SECTION 3, A DISTANCE OF 19.49 FEET TO THE SOUTHEAST CORNER OF THE PLAT OF SAID MANOR ESTATES SECTION 3; THENCE NORTH 02 DEGREES 02 MINUTES 20 SECONDS EAST ALONG THE EAST LINE OF THE PLAT OF SAID MANOR ESTATES SECTION 3, A DISTANCE OF 135.04 FEET; THENCE NORTH 06 DEGREES 30 MINUTES 31 SECONDS WEST ALONG THE EAST LINE OF THE PLAT OF SAID MANOR ESTATES SECTION 3, A DISTANCE OF 153.13 FEET; THENCE NORTH 03 DEGREES 52 MINUTES 27 SECONDS WEST ALONG THE EAST LINE OF THE PLAT OF SAID MANOR ESTATES SECTION 3, A DISTANCE OF 90.02 FEET; THENCE NORTH 15 DEGREES 19 MINUTES 39 SECONDS EAST ALONG THE EAST LINE OF THE PLAT OF SAID MANOR ESTATES SECTION 3, A DISTANCE OF 97.92 FEET; THENCE NORTH 18 DEGREES 54 MINUTES 18 SECONDS EAST ALONG THE EAST LINE OF THE PLAT OF SAID MANOR ESTATES SECTION 3, A DISTANCE OF 101.39 FEET; THENCE NORTH 15 DEGREES 11 MINUTES 18 SECONDS EAST ALONG THE EAST LINE OF THE PLAT OF SAID MANOR ESTATES SECTION 3, A DISTANCE OF 106.91 FEET TO THE NORTHEAST CORNER OF THE PLAT OF SAID MANOR ESTATES SECTION 3; THENCE NORTH 11 DEGREES 13 MINUTES 01 SECOND EAST ALONG THE EAST LINE OF THE PLAT OF MANOR ESTATES SECTION 2 (PLAT BOOK 16, PAGE 87), A DISTANCE OF 65.41 FEET; THENCE SOUTH 89 DEGREES 19 MINUTES 14 SECONDS EAST, A DISTANCE OF 106.73 FEET; THENCE NORTHEASTERLY ALONG THE ARC OF A NON-TANGENT 50.00 FOOT RADIUS CURVE TO THE RIGHT, CONCAVE TO THE SOUTHEAST, A DISTANCE OF 77.51 FEET (CHORD BEARING NORTH 45 DEGREES 05 MINUTES 16 SECONDS EAST, CHORD DISTANCE 69.98 FEET) TO THE POINT OF TANGENCY OF SAID CURVE; THENCE NORTH 89 DEGREES 29 MINUTES 46 SECONDS EAST, A DISTANCE OF 66.97 FEET TO THE POINT OF CURVATURE OF A 25.00 FOOT RADIUS CURVE; THENCE NORTHEASTERLY ALONG SAID CURVE TO THE LEFT, CONCAVE TO THE NORTHWEST, A DISTANCE OF 38.61 FEET (CHORD BEARING NORTH 45 DEGREES 15 MINUTES 16 SECONDS EAST, CHORD DISTANCE 34.88 FEET); THENCE NORTH 01 DEGREE 00 MINUTES 46 SECONDS EAST, A DISTANCE OF 70.00 FEET TO THE SOUTHEAST CORNER OF THE PLAT OF MICHIANA CHRISTIAN MONTESSORI SCHOOL (PLAT BOOK 27, PAGE 85) AND THE POINT OF CURVATURE OF A 120.00 FOOT RADIUS CURVE; THENCE NORTHWESTERLY ALONG THE EAST LINE OF THE PLAT OF SAID MICHIANA CHRISTIAN MONTESSORI SCHOOL BEING ON THE ARC OF SAID CURVE TO THE LEFT, CONCAVE TO THE SOUTH WEST, A DISTANCE OF 85.73 FEET (CHORD BEARING NORTH 19 DEGREES 24 MINUTES 48 SECONDS WEST, CHORD DISTANCE 83.92 FEET) TO THE POINT OF REVERSE CURVATURE OF A 180.00 FOOT RADIUS CURVE; THENCE NORTHWESTERLY ALONG THE EAST LINE OF THE PLAT OF SAID MICHIANA CHRISTIAN MONTESSORI SCHOOL, BEING ON THE ARC OF SAID CURVE TO THE RIGHT, CONCAVE TO THE NORTHEAST, A DISTANCE OF 128.59 FEET (CHORD BEARING NORTH 19 DEGREES 24 MINUTES 48 SECONDS WEST, CHORD DISTANCE OF 125.88 FEET) TO THE POINT OF TANGENCY OF SAID CURVE; THENCE NORTH 01 DEGREE 03 MINUTES 10 SECONDS EAST ALONG THE EAST LINE OF THE PLAT OF SAID MICHIANA CHRISTIAN MONTESSORI SCHOOL, A DISTANCE OF 136.65 FEET TO THE POINT OF CURVATURE OF A 25.00 FOOT RADIUS CURVE; THENCE NORTHWESTERLY ALONG THE EASTERLY LINE OF THE PLAT OF SAID MICHIANA CHRISTIAN MONTESSORI SCHOOL, BEING ON THE ARC OF SAID CURVE TO THE LEFT, CONCAVE TO THE SOUTHWEST, A DISTANCE OF 39.93 FEET (CHORD BEARING NORTH 44 DEGREES 42 MINUTES 20 SECONDS WEST, CHORD DISTANCE 35.82 FEET); THENCE NORTH 00 DEGREES 27 MINUTES 50 SECONDS WEST, A DISTANCE OF 40.86 FEET TO THE POINT OF BEGINNING OF THIS DESCRIPTION. CONTAINING 15.75 ACRES, MORE OR LESS, BEING SUBJECT TO ALL EASEMENTS, RESTRICTIONS, AND PUBLIC RIGHTS OF WAY OF RECORD.

NO. 1 LEGAL DESCRIPTION

LINE TABLE		
LINE NO.	LENGTH	DIRECTION
L1	162.96'	N88°57'15"W
L2	59.91'	S59°59'18"W
L3	15.49'	N86°33'34"E
L4	135.04'	N02°02'20"E
L5	153.13'	N06°30'31"W
L6	90.02'	N03°52'27"W
L7	97.92'	N15°19'39"E
L8	101.39'	N18°54'18"E
L9	106.91'	N15°11'18"E
L10	65.41'	N11°13'01"E
L11	106.73'	S89°19'14"E
L12	66.97'	N89°29'46"E
L13	70.00'	N01°00'46"E
L14	136.65'	N01°03'10"E
L15	40.86'	S00°27'50"E

CURVE TABLE					
CURVE #	LENGTH	RADIUS	DELTA	CHORD BEARING	CHORD
C1	77.51'	50.00'	88°49'19"	N45°05'16"E	69.98
C2	38.61'	25.00'	88°29'00"	N45°15'16"E	34.88
C3	85.73'	120.00'	40°35'36"	N19°24'48"W	83.92
C4	128.59'	180.00'	40°35'36"	N19°24'48"W	125.88
C5	39.93'	25.00'	91°31'00"	N44°42'20"W	35.82

DATE: 2-1-2007
2 of 2

**TIFF EXHIBIT
PHASE ONE**

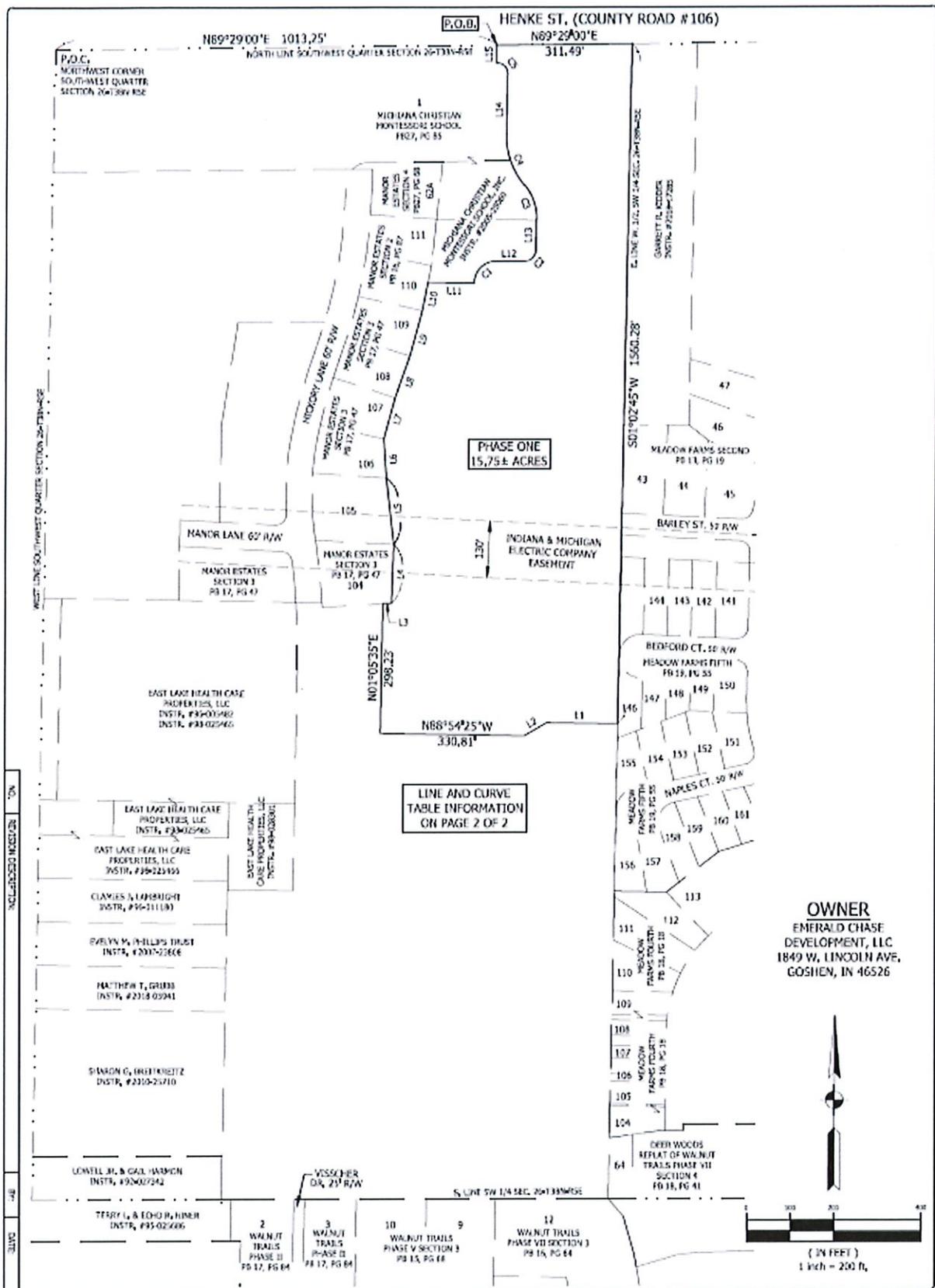
EMERALD CHASE
31 PENN ST. (C.R. 104) ELKHART, IN

322 River Road Drive, Unit 204
Elkhart, IN 46516
731.622.9933
731.622.9933
abonmarc.com

Owner: Patton
Surveyor: John J. Patton
Cadastral: John J. Patton
Title: John J. Patton

Engineer: David R. King
Draftsman: David R. King

For more information visit us at: www.abonmarc.com



NO.	SECTION DESCRIPTION	DATE
1	EMERALD CHASE PHASE ONE	11/15/2007

NO.	DATE	DESCRIPTION
1	11/15/2007	EMERALD CHASE PHASE ONE

**TIFF EXHIBIT
PHASE ONE**

EMERALD CHASE
W. HENKE ST. (CR 106) ELKHART, IN

ABONMARCHE

322 Elm Row Drive, Suite 200
Elkhart, IN 46516
734.433.8718
734.433.8711
abonmarche.com

Senior Advisor
Scott Baird
Charles
Jill Wayne
Lafayette

Vice President
Robert
Eggen
David Rame
David Rame

Engineering, Architecture, Land Surveying

EXHIBIT A-2

LEGAL DESCRIPTION

BOULDER RUN SUBDIVISION-PHASE TWO

ALL PLAT REFERENCES IN THIS DESCRIPTION ARE RECORDED IN THE OFFICE OF THE RECORDER OF ELKHART COUNTY, INDIANA.

A PART OF THE WEST HALF OF THE SOUTHWEST QUARTER OF SECTION 26, TOWNSHIP 38 NORTH, RANGE 5 EAST, OSOLO TOWNSHIP, CITY OF ELKHART, ELKHART COUNTY, INDIANA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT A HARRISON MONUMENT MARKING THE NORTHWEST CORNER OF THE SOUTHWEST QUARTER OF SAID SECTION 26, THENCE NORTH 89 DEGREES 29 MINUTES 00 SECONDS EAST ALONG THE NORTH LINE OF THE SOUTHWEST QUARTER OF SAID SECTION 26 AND THE CENTERLINE OF COUNTY ROAD NUMBER 106 (ALSO KNOWN AS HENKE STREET), A DISTANCE OF 1324.74 FEET; THENCE SOUTH 01 DEGREE 02 MINUTES 45 SECONDS WEST, ALONG THE EAST LINE OF THE WEST HALF OF SAID SOUTHWEST QUARTER AND ALONG THE WEST LINE OF THE PLAT OF MEADOW FARMS SECOND (PLAT BOOK 13, PAGE 19) AND THE WEST LINE OF THE PLAT OF MEADOW FARMS FIFTH (PLAT BOOK 19, PAGE 55), A DISTANCE OF 1560.28 FEET TO THE POINT OF BEGINNING OF THIS DESCRIPTION, THENCE CONTINUING ALONG SAID EAST LINE OF THE WEST HALF OF SAID QUARTER SECTION AND ALONG THE WEST LINE OF THE PLAT OF MEADOW FARMS FIFTH (PLAT BOOK 19, PAGE 55), THE WEST LINE OF THE PLAT OF MEADOW FARMS FOURTH (PLAT BOOK 18, PAGE 18) AND THE PLAT OF DEER WOODS REPLAT OF WALNUT TRAILS PHASE VII SECTION 4 (PLAT BOOK 18, PAGE 41), A DISTANCE OF 1093.82 FEET TO A POINT ON THE SOUTH LINE OF THE SOUTHWEST QUARTER OF SAID SECTION 26; THENCE SOUTH 89 DEGREES 59 MINUTES 43 SECONDS WEST ALONG THE SOUTH LINE OF THE SOUTHWEST QUARTER OF SAID SECTION 26, AND ALONG THE NORTH LINE OF THE PLAT OF WALNUT TRAILS PHASE VII SECTION 3 (PLAT BOOK 16, PAGE 64), THE NORTH LINE OF THE PLAT OF WALNUT TRAILS PHASE V SECTION 3 (PLAT BOOK 15, PAGE 68) AND THE NORTH LINE OF THE PLAT OF WALNUT TRAILS PHASE II (PLAT BOOK 17, PAGE 84), A DISTANCE OF 889.11 FEET; THENCE NORTH 01 DEGREE 02 MINUTES 40 SECONDS EAST, A DISTANCE OF 711.45 FEET; THENCE SOUTH 88 DEGREES 59 MINUTES 19 SECONDS EAST, A DISTANCE OF 150.00 FEET; THENCE NORTH 01 DEGREE 00 MINUTES 41 SECONDS EAST, A DISTANCE OF 199.74 FEET; THENCE NORTH 01 DEGREE 05 MINUTES 35 SECONDS EAST, A DISTANCE OF 309.97 FEET TO THE POINT OF CURVATURE OF A 1,780.00 FOOT RADIUS CURVE; THENCE NORTHERLY ALONG SAID CURVE TO THE LEFT, CONCAVE TO THE WEST, A DISTANCE OF 153.57 FEET (CHORD BEARING NORTH 01 DEGREE 22 MINUTES 43 SECONDS WEST, CHORD DISTANCE 153.52 FEET) TO A POINT ON THE SOUTH LINE OF THE PLAT OF MANOR ESTATES SECTION 3 (PLAT BOOK 17, PAGE 47); THENCE SOUTH 69 DEGREES 01 MINUTE 17 SECONDS EAST ALONG THE SOUTH LINE OF THE PLAT OF SAID MANOR ESTATES SECTION 3, A DISTANCE OF 60.21 FEET TO THE SOUTHEAST CORNER OF THE RIGHT OF WAY OF HICKORY DRIVE; THENCE SOUTHERLY ALONG THE WEST LINE OF LOT NUMBER ONE HUNDRED-FOUR (104) OF THE PLAT OF SAID MANOR ESTATES SECTION 3, BEING ON THE ARC OF A 1,840.00 FOOT RADIUS CURVE TO THE RIGHT, CONCAVE TO THE WEST, A DISTANCE OF 11.10 FEET (CHORD BEARING SOUTH 03 DEGREES 35 MINUTES 51 SECONDS EAST, CHORD DISTANCE 11.10 FEET); THENCE NORTH 86 DEGREES 33 MINUTES 34 SECONDS EAST ALONG THE SOUTH LINE OF THE PLAT OF SAID MANOR ESTATES SECTION 3, A DISTANCE OF 139.93 FEET; THENCE SOUTH 01 DEGREE 05 MINUTES 35 SECONDS WEST, 298.23 FEET; THENCE SOUTH 89 DEGREES 54 MINUTES 25 SECONDS EAST, 330.81 FEET; THENCE NORTH 59 DEGREES 50 MINUTES 18 SECONDS EAST, 59.91 FEET; THENCE SOUTH 88 DEGREES 57 MINUTES 15 SECONDS EAST, 162.96 FEET TO THE POINT OF BEGINNING OF THIS DESCRIPTION, CONTAINING 22.00 ACRES, MORE OR LESS, BEING SUBJECT TO ALL EASEMENTS, RESTRICTIONS, AND PUBLIC RIGHTS OF WAY OF RECORD.

LEGAL DESCRIPTION

LINE TABLE		
LINE NO.	LENGTH	DIRECTION
L1	150.00'	S88°59'19"E
L2	199.74'	N01°03'41"E
L3	60.21'	S89°01'17"E
L4	139.93'	N05°33'34"E
L5	59.91'	N59°50'18"E
L6	162.96'	S88°57'15"E

CURVE TABLE					
CURVE #	LENGTH	RADIUS	DELTA	CHORD BEARING	CHORD
C1	153.57'	1,780.00'	4°50'35"	N01°22'43"W	153.52'
C2	11.10'	1,840.00'	0°20'44"	S03°36'51"E	11.10'

2 of 2
 21-1304
 1" = 200'
 DATE: 03/17/23
 PROJECT: EMERALD CHASE
 TOWN: N/A
 COUNTY: N/A
 SHEET: 21-1304

**TIFF EXHIBIT
PHASE TWO**

EMERALD CHASE
 11 HONKLE ST. (CR. 104) ELKHART, IN

ABONMARCHE

123 Elm Road Drive, L-8 200
 South Bend, IN 46625
 765.432.9923
 abonmarche.com

Author: Nathan
 Drafted: J
 Checked: J
 Title: N/A

Validator:
 Robert
 Equipment:
 David
 David

L:\Projects\2023\21-1304\21-1304.dwg Lightbulb Architecture Land Surveying

EXHIBIT B
FINDINGS OF FACT

In accordance with IC 36-7-14 and in support of the Declaratory Resolution and the Economic Development Area Plan for the Boulder Run Economic Development Area (the "Area"), the City of Elkhart, Indiana, Redevelopment Commission finds as follows:

1. The plan for the Area promotes significant opportunities for the gainful employment of its citizens.
 - A. The improvements to the public infrastructure will support economic development of the Area.
 - B. The creation of the Area will result in the creation of new jobs.
2. The plan for the Area cannot be achieved by regulatory processes or by the ordinary operation of private enterprise because of lack of public improvements, or other similar conditions.
 - A. Public infrastructure improvements such as road improvements are an expensive undertaking and typically private enterprise does not have the ability to complete effectively such improvements.
3. The public health and welfare will be benefited by the accomplishment of the plan for the Area.
 - A. The jobs created as a result of the development of the Area will benefit the public welfare of the City, providing solid wages and a thriving industrial employment base in the City.
 - B. The public improvements proposed to be constructed in the Area will include road and lighting improvements which will enhance public safety, and flood plain improvements.
4. The accomplishment of the plan for the Area will be a public utility and benefit as measured by the attraction and retention of permanent jobs and an increase in the property tax base.
5. The plan for the Area conforms to other development and redevelopment plans for the City of Elkhart.
6. The Commission incorporates herein all additional findings of fact as are set forth in the Commission Resolutions establishing the Area, the Allocation Area and Plan.

RESOLUTION NO. _____

A RESOLUTION OF THE CITY OF ELKHART REDEVELOPMENT COMMISSION PLEDGING CERTAIN TAX INCREMENT REVENUES FROM THE BOULDER RUN ECONOMIC DEVELOPMENT AREA TO THE PAYMENT OF CERTAIN ECONOMIC DEVELOPMENT TAX INCREMENT REVENUE BONDS OF THE CITY OF ELKHART RELATING TO A HOUSING PROJECT

WHEREAS, the City of Elkhart Redevelopment Commission (the “Commission”), the governing body of the City of Elkhart, Indiana, Department of Redevelopment (the “Department”) and the Redevelopment District of the City of Elkhart (the “District”) exists and operates under the provisions of Indiana Code 36-7-14, as amended from time to time (the “Act”); and

WHEREAS, the Commission has heretofore adopted and confirmed a declaratory resolution (the “Declaratory Resolution”) designating an area known as the Boulder Run Economic Development Area (the “Area”) as an economic development area pursuant to the Act, approving an economic development plan for the Area (the “Plan”), and designating various portions of the Area as allocation areas, including: (i) designation of the Boulder Run Economic Development Area Housing Development Program Allocation Area No. 1 (the “Boulder Run Housing Allocation Area No. 1”) pursuant to Section 39 and Section 56 of the Act for the purpose of capturing incremental *ad valorem* property taxes levied and collected on all taxable real property in such allocation area (the “Boulder Run Housing Allocation Area No. 1 Residential TIF Revenues”); and (ii) designation of the Boulder Run Economic Development Area Housing Development Program Allocation Area No. 2 (the “Boulder Run Housing Allocation Area No. 2”) pursuant to Section 39 and Section 56 of the Act for the purpose of capturing incremental *ad valorem* property taxes levied and collected on all taxable real property in such allocation area (the “Boulder Run Housing Allocation Area No. 2 Residential TIF Revenues”); and

WHEREAS, Emerald Chase Land Development, LLC (the “Developer”) has proposed to the City of Elkhart, Indiana (the “City”) that it will undertake the development of certain real property in the City to provide housing improvements and related infrastructure and has indicated that it is willing to enter into a development agreement with the City and the Commission to provide for such development, such improvements and related infrastructure consisting of the construction and equipping of an eighty-six (86) homesite, single-family residential subdivision to be located in the Boulder Run Housing Allocation Area No. 1 and in the Boulder Run Housing Allocation Area No. 2 (the “Project”); and

WHEREAS, the City is considering the issuance of its economic development revenue bonds in multiple series as follows: (i) one or more series of economic development revenue bonds to be designated as the “City of Elkhart, Indiana, Economic Development Tax Increment Revenue Bonds, Series 202_A (Boulder Run Housing Project)” (to be completed with the appropriate year of issuance, or different series designation as determined to be necessary or appropriate) (the “Series A Bonds”) and (ii) one or more series of economic development revenue bonds to be designated as the “City of Elkhart, Indiana, Economic Development Tax Increment Revenue Bonds, Series 202_B (Boulder Run Housing Project)” (to be completed with the appropriate year

of issuance, or different series designation as determined to be necessary or appropriate) (the "Series B Bonds" and together with the Series A Bonds, collectively, the "Bonds"), for the purpose of providing (or being deemed to provide) the net proceeds of each series of the Bonds to the Developer for the purpose of financing a portion of the costs of the Project; and

WHEREAS, the Commission desires to pledge and make available eighty percent (80%) of the Boulder Run Housing Allocation Area No. 1 Residential TIF Revenues (the "Pledged Allocation Area No. 1 TIF Revenues") and eighty percent (80%) of the Boulder Run Housing Allocation Area No. 2 Residential TIF Revenues (the "Pledged Allocation Area No. 2 TIF Revenues" and together with the Pledged Allocation Area No. 1 TIF Revenues, collectively, the "Pledged TIF Revenues") to the payment of the principal of and interest on the Series A Bonds and the Series B Bonds, respectively; and

WHEREAS, the Commission will consider the approval of a Development Agreement (the "Development Agreement") with the Developer pursuant to which the Developer would agree to undertake the Project and the City and the Commission would agree to provide certain economic incentives to the Developer in the form of the issuance of the Bonds and the pledge of the Pledged TIF Revenues as described therein; and

WHEREAS, the Commission has determined that the undertaking of the Project, the issuance of the Bonds by the City and the pledge of the Pledged TIF Revenues as set forth herein will further the purposes of the Declaratory Resolution and the Plan;

NOW, THEREFORE, BE IT RESOLVED BY THE CITY OF ELKHART REDEVELOPMENT COMMISSION, AS FOLLOWS:

1. The Commission hereby pledges, pursuant to Sections 39(b)(4)(D) and 56(c)(4)(D) of the Act, the Pledged Allocation Area No. 1 TIF Revenues to the payment of the principal of and interest on the Series A Bonds for a term of years ending not earlier than upon the final stated maturity payment date of the Series A Bonds or twenty (20) years from the date of the issuance of the Series A Bonds. The pledge made herein shall be effective as set forth in I.C. 5-1-14-4 without the recording of this Resolution other than in the records of the Commission or the filing of any other instrument. Notwithstanding the foregoing, in the event that the Pledged Allocation Area No. 1 TIF Revenues are in excess of the amount necessary to make scheduled principal and interest payments on the Series A Bonds when due (the "Excess Pledged Allocation Area No. 1 TIF Revenues"), the Commission shall first apply such Excess Pledged Allocation Area No. 1 TIF Revenues to the payment of any portion of the principal or interest due on the Series A Bonds that remains unpaid and secondly shall retain any remaining Excess Pledged Allocation Area No. 1 TIF Revenues received and may use such remaining Excess Pledged Allocation Area No. 1 TIF Revenues for any purpose under the Act.

2. The Commission hereby pledges, pursuant to Sections 39(b)(4)(D) and 56(c)(4)(D) of the Act, the Pledged Allocation Area No. 2 TIF Revenues to the payment of the principal of and interest on the Series B Bonds for a term of years ending not earlier than upon the final stated maturity payment date of the Series B Bonds or twenty (20) years from the date of the issuance of the Series B Bonds. The pledge made herein shall be effective as set forth in I.C. 5-1-14-4 without the recording of this Resolution other than in the records of the Commission or the filing of any

other instrument. Notwithstanding the foregoing, in the event that the Pledged Allocation Area No. 2 TIF Revenues are in excess of the amount necessary to make scheduled principal and interest payments on the Series B Bonds when due (the "Excess Pledged Allocation Area No. 2 TIF Revenues"), the Commission shall first apply such Excess Pledged Allocation Area No. 2 TIF Revenues to the payment of any portion of the principal or interest due on the Series B Bonds that remains unpaid and secondly shall retain any remaining Excess Pledged Allocation Area No. 2 TIF Revenues received and may use such remaining Excess Pledged Allocation Area No. 2 TIF Revenues for any purpose under the Act.

3. The President and Secretary of the Commission are hereby authorized and directed to enter into a pledge agreement on behalf of the Commission providing that each of the Pledged TIF Revenues are pledged to the payment of each respective series of the Bonds for the term of each respective series of the Bonds, and containing such other terms consistent with this Resolution, to evidence the intent of the Commission to secure each series of the Bonds solely with the respective Pledged TIF Revenues.

4. Any officer of the Commission is hereby authorized to take such further actions and execute on behalf of the Commission such further documents or agreements as any such officer deems necessary or appropriate to effectuate the purposes of this Resolution.

5. This Resolution shall be deemed to take effect immediately upon adoption by the Commission. The provisions of this Resolution shall constitute a contract binding between the Commission and the holder or holders of the Bonds and after the issuance of said Bonds, this Resolution shall not be repealed or amended in any respect which would adversely affect the right of such holder or holders of said Bonds.

ADOPTED at a meeting of the City of Elkhart Redevelopment Commission held on June 10, 2025.

**CITY OF ELKHART REDEVELOPMENT
COMMISSION**

By: _____
Sandra Schreiber, President

ATTEST:

Dina Harris, Secretary

RESOLUTION NO. 25-R-_____

**A RESOLUTION OF THE CITY OF ELKHART REDEVELOPMENT COMMISSION
APPROVING A FORM OF ECONOMIC DEVELOPMENT AGREEMENT WITH
EMERALD CHASE LAND DEVELOPMENT, LLC AND THE CITY OF ELKHART,
INDIANA**

WHEREAS, the City of Elkhart Redevelopment Commission (the "Commission"), the governing body of the City of Elkhart Department of Redevelopment and the Redevelopment District of the City of Elkhart, Indiana, exists and operates under the provisions of Indiana Code 36-7-14, as amended from time to time (the "Act"); and

WHEREAS, there has been presented to the Commission for its consideration an Economic Development Agreement in the form set forth at Exhibit A attached hereto and incorporated herein (the "Agreement"); and

WHEREAS, Emerald Chase Land Development, LLC (the "Company") is acquiring certain real estate as more fully described in the Agreement (the "Property") for the purpose of constructing single family homes on the Property as more fully described in the Agreement (the "Project"); and

WHEREAS, the Redevelopment Commission has previously declared and designated the Property as an economic development area and an allocation area for purposes of tax increment finance pursuant to the Act; and

WHEREAS, the Commission has determined that the completion of the Project is in the best interests of the citizens of the City, and, therefore, the Commission desires to take certain steps in order to induce the Company to complete the Project; and

NOW, THEREFORE, BE IT RESOLVED BY THE CITY OF ELKHART REDEVELOPMENT COMMISSION, AS FOLLOWS:

SECTION 1. The Redevelopment Commission hereby approves the Agreement substantially in the form attached hereto and authorizes the President of the Commission to execute and attest said Agreement in the form attached hereto, with such changes as the President shall approve, such approval to be evidenced by the execution and attestation thereof.

SECTION 2. The President is hereby authorized and directed to take all such actions and to execute all such instruments, including, without limitation, the Agreement as she same shall deem proper and necessary upon the advice of counsel to carry out the transactions contemplated by this Resolution.

SECTION 3. This Resolution shall take effect, and be in full force and effect, upon passage and approval by the Commission, in conformance with applicable law.

ADOPTED at a meeting of the City of Elkhart Redevelopment Commission held on June 10, 2025.

**CITY OF ELKHART REDEVELOPMENT
COMMISSION**

By: _____
Sandra Schreiber, President

ATTEST:

Dina Harris, Secretary

Exhibit A

(See attached Form of Economic Development Agreement)

ECONOMIC DEVELOPMENT AGREEMENT

THIS ECONOMIC DEVELOPMENT AGREEMENT (the “**Agreement**”) is made and entered into as of June 10, 2025, by and among the City of Elkhart Redevelopment Commission (the “**Redevelopment Commission**”), the City of Elkhart, Indiana (the “**City**”), and Emerald Chase Land Development, LLC, an Indiana limited liability company (the “**Company**”).

WITNESSETH:

WHEREAS, the Company will be the owner of the real estate described on Exhibit A hereto (the “**Project Area**”); and

WHEREAS, the Company has approached the City and the Redevelopment Commission regarding the construction and equipping of an 86 homesite, single-family residential subdivision within the Project Area, as more particularly described in Exhibit B attached hereto (the “**Project**”); and

WHEREAS, the Project Area is located within the Boulder Run Economic Development Area (the “**Boulder Run Area**”) and the Boulder Run Housing Allocation Area No. 1 (“**Boulder Run Housing Allocation Area No. 1**”) and Boulder Run Housing Allocation Area No. 2 (“**Boulder Run Housing Allocation Area No. 2**”) and together with Boulder Run Housing Allocation Area No. 1, collectively, the “**Boulder Run Allocation Areas**”); and

WHEREAS, the City and the Redevelopment Commission desire to foster economic development and redevelopment within or serving the Project Area, the Boulder Run Economic Development Area and the Boulder Run Allocation Areas; and

WHEREAS, the Company expects that the total cost of the Project will be in the approximate amount of Thirty Million and 00/100 Dollars (\$30,000,000.00); with infrastructure and home construction; and

WHEREAS, the Company has requested a certain economic development incentive from the City and the Redevelopment Commission which will consist of the issuance of certain taxable economic development tax increment revenue bonds (the “**Bonds**”) by the City, in one or more series, and in an aggregate principal amount not to exceed Three Million Four Hundred Thousand and no/100 Dollars (\$3,400,000.00) which Bonds will be secured by a pledge (the “**Allocation Area Pledge**”) of tax increment revenues derived from each of the applicable Boulder Run Allocation Areas (the “**Boulder Run Allocation Area TIF Revenues**”), and which Bonds will be purchased by the Company or an affiliate of the Company, all as more specifically provided below; and

WHEREAS, the Redevelopment Commission has determined that the completion of the Project is in the best interests of the Project Area, the Boulder Run Area, the Boulder Run Allocation Areas, the City of Elkhart Redevelopment District and the citizens of the City, and, therefore, the Redevelopment Commission and the City desire to take certain steps in order to induce the Company to develop the Project; and

WHEREAS, to stimulate and induce the development of the Project, subject to further proceedings as required by law (a) the City has agreed to provide an economic development incentive consisting of the issuance of the Bonds and providing the proceeds thereof to the Company, and (b) the Redevelopment Commission has agreed to provide an economic development incentive consisting of the Allocation Area Pledge, all subject to the preconditions set forth herein; and

WHEREAS, the Company is prepared to develop the Project in reliance upon the representations, warranties, covenants, and agreements of the City and the Redevelopment Commission set forth herein.

Now, THEREFORE, in consideration of the foregoing and of the mutual covenants and agreements herein contained, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties agree as follows:

Section 1. RECITALS

Recitals Part of Agreement. The representations, covenants and recitations set forth in the foregoing recitals are material to this Agreement and are hereby incorporated into and made a part of this Agreement.

Section 2. MUTUAL ASSISTANCE

(a) Mutual Assistance. The parties agree, subject to further proceedings required by law, to take such actions, including, but not limited to, the execution and delivery of such documents, instruments, petitions and certifications (and, in the case of the City and the Redevelopment Commission, the adoption of such ordinances and resolutions), as may be necessary or appropriate, from time to time, to carry out the terms, provisions and intent of this Agreement and to aid and assist each other in carrying out said terms, provisions and intent. In addition, the parties to this Agreement agree to use their best efforts to cooperate with each other and act in good faith to effectuate the intent of this Agreement.

(b) Provision of Documents. The City and Redevelopment Commission agree to provide the Company with copies of any ordinances, resolutions, agreements, or other documents that relate to this Agreement.

Section 3. PROJECT DEVELOPMENT

(a) Investment. The Company has acquired the Project Area prior to or in conjunction with the issuance of the Bonds by the City and expects, by no later than December 31, 2032 (the "**Completion Date**"), of not less than Thirty Million and 00/100 Dollars (\$30,000,000.00) in construction expenditures for the Project and completion of the Project (it being understood that completion of the Project for this purpose means the completion of all improvements pertaining to the Project as depicted on Exhibit A and Exhibit B hereto), which shall be located within the Project Area. The Company shall apply all of the proceeds of the Bonds toward the costs of the

Project and shall finance all remaining costs of the Project from other available funds of the Company. The obligations of the Company to complete the Project by the Completion Date shall be deferred during any period of the existence of any event of Force Majeure, provided that the Company shall notify the City and the Redevelopment Commission within fifteen (15) days of the onset and fifteen (15) days of the end of the event of Force Majeure. For purposes of this Agreement, the term “**Force Majeure**” means the occurrence of fire, explosion, flood, earthquake, drought, embargo, war, riot, act of God or of public enemy, an act of governmental authority, agency or entity, shortages of fuel, power, materials or supplies, transportation delays, or any other contingency, delay, failure or cause beyond the reasonable control of the Company, irrespective of whether such contingency is specified herein or is presently occurring or anticipated by the Company, notwithstanding reasonable efforts to overcome or avoid such matter, provided that a lack of financial resources shall not be considered an event of Force Majeure.

(b) Project Description and Development; Job Creation. The Project is described in Exhibit B attached hereto. The Company has agreed to market the Project for sale or lease to individuals and families for residential use. The Project is not expected to create new full-time or part-time jobs in the City, however, Developer expects that approximately 429 temporary construction jobs will be created during the construction of the Project.

Section 4. THE INCENTIVES

(a) The Economic Development Revenue Bonds. (i) Subject to the provisions set forth in this Agreement, the City will issue the Bonds on behalf of the Company, as described herein. The Bonds shall be issued in one (1) or more series in an aggregate principal amount not to exceed Three Million Four Hundred Thousand and 00/100 Dollars (\$3,400,000.00), each series of the Bonds shall have a final maturity date not later than twenty (20) years from the date of the issuance of such series of the Bonds and shall bear interest at 0.00% per annum. A portion of the proceeds of the Bonds shall be used to pay the costs of issuance thereof at the closing of each series of the Bonds incurred by the City, the Commission and the Company. The balance of the proceeds of the Bonds will be deposited into a construction account established in a trust indenture (the “**Trust Indenture**”) for each series of the Bonds entered into by the City as issuer of the Bonds and a bond trustee to be selected by the City (the “**Trustee**”) and used to pay a portion of the costs of the Project upon the submission of disbursement requests requesting the payment of Project costs to the Trustee from time to time and approved by a designated representative of the City all as set forth in the Trust Indenture. The Bonds will be purchased by the Company or an affiliate thereof, and such purchaser will execute a sophisticated investor letter agreeing among other things to purchase the Bonds for investment purposes only.

(ii) The Redevelopment Commission shall pledge the applicable Boulder Run Allocation Area TIF Revenues through the Allocation Area Pledge to pay the principal of the respective series of the Bonds when due. No other funds of the City or the Redevelopment Commission shall be used or made available for the payment of the Bonds. Failure by the City or the Redevelopment Commission to pay some or all of the principal of the Bonds when due as a result of an insufficient amount of the respective Boulder Run Allocation Area TIF Revenues available for such purpose shall not be deemed to be a default under the respective series of the Bonds and any other document entered into by the City or the Redevelopment Commission in

connection with the issuance of the Bonds. In no event shall the City or the Redevelopment Commission be responsible for any payments or amounts due on the Bonds except for the applicable Boulder Run Allocation Area TIF Revenues available for such purpose pursuant to the Allocation Area Pledge. The Bonds may be prepaid at any time without premium or penalty. The Redevelopment Commission shall provide in the Allocation Area Pledge that the Redevelopment Commission shall not pledge the Boulder Run Allocation Area TIF Revenues to the payment of any additional bonds or other obligations without the prior written consent of the Company for so long as the Bonds remain outstanding. Based upon the information submitted to the City and the Redevelopment Commission by the Company, it is currently contemplated that the increases in assessed valuation of the real property located in the Boulder Run Allocation Areas will generate estimated Boulder Run Allocation Area TIF Revenues in the amounts set forth at Exhibit C. Such Boulder Run Allocation Area TIF Revenues will be applied to annual expenses and the payment of the principal of the Bonds as set forth at Exhibit C.

(b) Tax Abatement. The Company agrees that it will not seek tax abatement with respect to the Project.

Section 5. AUTHORITY

(a) Actions. The City and the Redevelopment Commission represent and warrant that each has taken or will take (subject to further proceedings required by law and the Company's performance of its agreements and obligations hereunder) such actions as may be required and necessary to enable them to execute this Agreement and to carry out fully and perform the terms, covenants, duties and obligations on their part to be kept and performed as provided by the terms and provisions hereof.

(b) Powers. The City and the Redevelopment Commission represent and warrant that each has full constitutional and lawful right, power, and authority, under currently applicable law, to execute and deliver and perform their obligations under this Agreement.

Section 6. COMPANY AGREEMENTS AND REPRESENTATIONS

(a) The Company (a) shall invest its own and borrowed funds into the Project (in addition to the \$3,100,000 in net proceeds from the Bonds); and (b) shall proceed with due diligence to complete development of the Project.

(b) The Company represents that its execution of this Agreement has been duly authorized by valid corporate action of the Company's governing body.

(c) Prior to the issuance of the Bonds, the Company will have sufficient assets or will have otherwise secured all financing necessary to carry out and complete the Project as described herein and shall provide the City and the Redevelopment Commission written proof of such financial capacity to complete the Project.

Section 7. GENERAL PROVISIONS

(a) No Joint Venture or Partnership; Indemnity. Nothing contained in this Agreement shall be construed as creating either a joint venture or partnership relationship among the City, the Redevelopment Commission and the Company or any affiliate thereof. The Company covenants and agrees at its expense to pay and to indemnify and save the City and the Redevelopment Commission, their officers, agents and employees (the “**Indemnitees**”) harmless of, from, and against any and all claims, damages, demands, expenses, and liabilities relating to bodily injury or property damage resulting from directly or indirectly from the Company’s (and/or affiliates thereof) development activities with respect to the Project unless such claims, damages, expenses, or liabilities arise by reason negligent act or omission of the City or the Redevelopment Commission or other Indemnitees.

(b) Time of Essence and Reviews and Approvals. Time is of the essence with respect to performance under this Agreement. The parties shall make every reasonable effort to expedite the subject matters hereof (subject to any time limitations described herein) and acknowledge that the successful performance of this Agreement requires their continued cooperation. The City and the Redevelopment Commission agree that they will, in good faith, expedite the review and approval of matters relating to this Agreement that are under their respective jurisdiction. The Company agrees that whenever any provision of this Agreement provides for its review and/or approval, it will make a good faith effort to take such action as expeditiously as possible.

(c) Breach. Before any failure of either party to this Agreement to perform its obligations under this Agreement shall be deemed to be a breach of this Agreement, the party claiming such failure shall notify, in writing, the party alleged to have failed to perform such obligation and shall demand performance. No breach of this Agreement may be found to have occurred if performance has commenced to the reasonable satisfaction of the complaining party within thirty (30) days of the receipt of such notice. If after said notice, the breaching party fails to cure the breach, the non-breaching party may seek any remedy available at law or equity.

(d) Amendment. This Agreement, and any exhibits attached hereto, may be amended only by the mutual consent of the parties as evidenced by the execution of said amendment by the parties or their successors in interest.

(e) No Other Agreement. Except as otherwise expressly provided herein, this Agreement supersedes all prior agreements, negotiations, and discussions relative to the subject matter hereof and is a full integration of the agreement of the parties.

(f) Severability. If any provision, covenant, agreement or portion of this Agreement or its application to any person, entity, or property, is held invalid, such invalidity shall not affect the application or validity of any other provisions, covenants, agreements, or portions of this Agreement and, to that end, any provisions, covenants, agreements, or portions of this Agreement are declared to be severable. Notwithstanding the foregoing, in the event any provision of this Agreement is determined to be invalid under any applicable law and therefore deemed void hereunder (which voided provision prevents the City, the Redevelopment Commission or the Company from realizing the intended benefits of this Agreement, including, without limitation,

any provision with regard to the construction of the Project), then the City, the Redevelopment Commission and the Company agree to modify this Agreement in a manner that allows the City, the Redevelopment Commission and the Company to realize the originally intended benefits of this Agreement to the greatest extent possible. If the Agreement cannot be so modified or amended to allow the parties to realize the originally intended benefits of this Agreement, then the party which has been prevented from realizing the intended benefits of this Agreement shall have the right to terminate this Agreement, and upon such termination, all rights and obligations under this Agreement shall be extinguished, and the parties agree to execute such releases or other evidence of the extinguishment of such obligations as may be necessary.

(g) Indiana Law. This Agreement shall be construed in accordance with the laws of the State of Indiana.

(h) Notices. All notices and requests required pursuant to this Agreement shall be deemed sufficiently made if delivered, as follows:

To the Company: Emerald Chase Land Development, LLC
Attn: Conway Hershberger
57478 Emerald Chase Lane
Goshen, IN 46528

To the City: City of Elkhart, Indiana
Attn: Mayor
229 South Second Street
Elkhart, IN 46516

With a copy to: Barnes & Thornburg, LLP
Attn: Randy Rompola
100 North Michigan Street, Suite 600
South Bend, IN 46601

To the Redevelopment Commission: City of Elkhart Redevelopment Commission
Attn: President and Michael Huber (or his successor)
229 South Second Street
Elkhart, IN 46516

With a copy to: Warrick & Boyn, LLP
Attn: Gary D. Boyn and Christopher T. Pottratz
861 Parkway Avenue
Elkhart, IN 46516

or at such other addresses as the parties may indicate in writing to the other either by personal delivery, courier, or by registered mail, return receipt requested, with proof of delivery thereof. Mailed notices shall be deemed effective on the third day after mailing; all other notices shall be

effective when delivered.

(i) Counterparts. This Agreement may be executed in several counterparts, each of which shall be an original and all of which shall constitute but one and the same agreement.

(j) Assignment. The rights and obligations contained in this Agreement may not be assigned by the Company or any affiliate thereof, except to an affiliated entity, without the express prior written consent of the Redevelopment Commission which consent shall not be unreasonably withheld or delayed.

(k) No Third-Party Beneficiaries. This Agreement shall be deemed to be for the benefit solely of the parties hereto and shall not be deemed to be for the benefit of any third party.

(l) Successors and Assigns. This Agreement shall be binding upon, inure to the benefit of, and be enforceable by the parties and their respective successors and permitted assigns.

(m) Incorporation of Exhibits. All Exhibits attached hereto are incorporated herein by reference.

(n) Effective Date. Notwithstanding anything herein to the contrary, this Agreement shall not be effective until all parties hereto have executed this Agreement and the Redevelopment Commission has approved or ratified this Agreement at a public meeting.

(o) Costs of Issuance. The parties hereto agree that costs or expenses incurred by any party in connection with the negotiation of this Agreement or the issuance of the will be paid from the proceeds of the Bonds.

[Signatures Follow on the Next Page]

SIGNATURE PAGE OF ECONOMIC DEVELOPMENT AGREEMENT

IN WITNESS WHEREOF, the parties have duly executed this Economic Development Agreement pursuant to all requisite authorizations as of the date first above written.

CITY OF ELKHART, INDIANA

By: _____
Rod Roberson, Mayor

**CITY OF ELKHART REDEVELOPMENT
COMMISSION**

By: _____
Sandra Schreiber, President

**EMERALD CHASE LAND
DEVELOPMENT, LLC**

By: _____
Name: _____
Title: _____

EXHIBIT A

Legal Description

Real Estate in Elkhart County, State of Indiana, to wit:

BOULDER RUN SUBDIVISION

ALL PLAT REFERENCES IN THIS DESCRIPTION ARE RECORDED IN THE OFFICE OF THE RECORDER OF ELKHART COUNTY, INDIANA.

A PART OF THE WEST HALF OF THE SOUTHWEST QUARTER OF SECTION 26, TOWNSHIP 38 NORTH, RANGE 5 EAST, OSOLO TOWNSHIP, ELKHART COUNTY, INDIANA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT A HARRISON MONUMENT MARKING THE NORTHWEST CORNER OF THE SOUTHWEST QUARTER OF SAID SECTION 26; THENCE NORTH 89 DEGREES 29 MINUTES 00 SECONDS EAST ALONG THE NORTH LINE OF THE SOUTHWEST QUARTER OF SAID SECTION 26 AND THE CENTERLINE OF COUNTY ROAD NUMBER 106, A DISTANCE OF 1013.25 FEET TO THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE CONTINUING NORTH 89 DEGREES 29 MINUTES 00 SECONDS EAST ALONG THE NORTH LINE OF THE SOUTHWEST QUARTER OF SAID SECTION 26 AND THE CENTERLINE OF COUNTY ROAD NUMBER 106, A DISTANCE OF 311.49 FEET; THENCE SOUTH 01 DEGREE 02 MINUTES 45 SECONDS WEST, ALONG THE EAST LINE OF THE WEST HALF OF SAID SOUTHWEST QUARTER AND ALONG THE WEST LINE OF THE PLAT OF MEADOW FARMS SECOND (PLAT BOOK 13, PAGE 19), THE WEST LINE OF THE PLAT OF MEADOW FARMS FIFTH (PLAT BOOK 19, PAGE 55), THE WEST LINE OF THE PLAT OF MEADOW FARMS FOURTH (PLAT BOOK 18, PAGE 18) AND THE PLAT OF DEER WOODS REPLAT OF WALNUT TRAILS PHASE VII SECTION 4 (PLAT BOOK 18, PAGE 41), A DISTANCE OF 2651.10 FEET TO A POINT ON THE SOUTH LINE OF THE SOUTHWEST QUARTER OF SAID SECTION 26; THENCE SOUTH 89 DEGREES 59 MINUTES 43 SECONDS WEST ALONG THE SOUTH LINE OF THE SOUTHWEST QUARTER OF SAID SECTION 26, AND ALONG THE NORTH LINE OF THE PLAT OF WALNUT TRAILS PHASE VII SECTION 3 (PLAT BOOK 16, PAGE 64), THE NORTH LINE OF THE PLAT OF WALNUT TRAILS PHASE V SECTION 3 (PLAT BOOK 15, PAGE 68) AND THE NORTH LINE OF THE PLAT OF WALNUT TRAILS PHASE II (PLAT BOOK 17, PAGE 84), A DISTANCE OF 889.11 FEET; THENCE NORTH 01 DEGREE 02 MINUTES 40 SECONDS EAST, A DISTANCE OF 711.45 FEET; THENCE SOUTH 88 DEGREES 59 MINUTES 19 SECONDS EAST, A DISTANCE OF 150.00 FEET; THENCE NORTH 01 DEGREE 00 MINUTES 41 SECONDS EAST, A DISTANCE OF 199.74 FEET; THENCE NORTH 01 DEGREE 05 MINUTES 35 SECONDS EAST, A DISTANCE OF 309.97 FEET TO THE POINT CURVATURE OF A 1,780.00 FOOT RADIUS CURVE; THENCE NORTHERLY ALONG SAID CURVE TO THE LEFT, CONCAVE TO THE WEST, A DISTANCE OF 153.57 FEET (CHORD BEARING NORTH 01 DEGREE 22 MINUTES 43 SECONDS WEST, CHORD DISTANCE 153.52 FEET) TO A POINT ON THE SOUTH LINE OF THE PLAT OF MANOR ESTATES SECTION 3 (PLAT BOOK 17, PAGE 47); THENCE

SOUTH 89 DEGREES 01 MINUTE 17 SECONDS EAST ALONG THE SOUTH LINE OF THE PLAT OF SAID MANOR ESTATES SECTION 3, A DISTANCE OF 60.21 FEET TO THE SOUTHEAST CORNER OF THE RIGHT OF WAY OF HICKORY DRIVE; THENCE SOUTHERLY ALONG THE WEST LINE OF LOT NUMBER ONE HUNDRED-FOUR (104) OF THE PLAT OF SAID MANOR ESTATES SECTION 3, BEING ON THE ARC OF A 1,840.00 FOOT RADIUS CURVE TO THE RIGHT, CONCAVE TO THE WEST, A DISTANCE OF 11.10 FEET (CHORD BEARING SOUTH 03 DEGREES 36 MINUTES 51 SECONDS EAST, CHORD DISTANCE 11.10 FEET); THENCE NORTH 86 DEGREES 33 MINUTES 34 SECONDS EAST ALONG THE SOUTH LINE OF THE PLAT OF SAID MANOR ESTATES SECTION 3, A DISTANCE OF 159.42 FEET TO THE SOUTHEAST CORNER OF THE PLAT OF SAID MANOR ESTATES SECTION 3; THENCE NORTH 02 DEGREES 02 MINUTES 20 SECONDS EAST ALONG THE EAST LINE OF THE PLAT OF SAID MANOR ESTATES SECTION 3, A DISTANCE OF 135.04 FEET; THENCE NORTH 06 DEGREES 30 MINUTES 31 SECONDS WEST ALONG THE EAST LINE OF THE PLAT OF SAID MANOR ESTATES SECTION 3, A DISTANCE OF 153.13 FEET; THENCE NORTH 03 DEGREES 52 MINUTES 27 SECONDS WEST ALONG THE EAST LINE OF THE PLAT OF SAID MANOR ESTATES SECTION 3, A DISTANCE OF 90.02 FEET; THENCE NORTH 15 DEGREES 19 MINUTES 39 SECONDS EAST ALONG THE EAST LINE OF THE PLAT OF SAID MANOR ESTATES SECTION 3, A DISTANCE OF 97.92 FEET; THENCE NORTH 18 DEGREES 54 MINUTES 18 SECONDS EAST ALONG THE EAST LINE OF THE PLAT OF SAID MANOR ESTATES SECTION 3, A DISTANCE OF 101.39 FEET; THENCE NORTH 15 DEGREES 11 MINUTES 18 SECONDS EAST ALONG THE EAST LINE OF THE PLAT OF SAID MANOR ESTATES SECTION 3, A DISTANCE OF 106.91 FEET TO THE NORTHEAST CORNER OF THE PLAT OF SAID MANOR ESTATES SECTION 3; THENCE NORTH 11 DEGREES 13 MINUTES 01 SECOND EAST ALONG THE EAST LINE OF THE PLAT OF MANOR ESTATES SECTION 2 (PLAT BOOK 16, PAGE 87), A DISTANCE OF 65.41 FEET; THENCE SOUTH 89 DEGREES 19 MINUTES 14 SECONDS EAST, A DISTANCE OF 106.73 FEET; THENCE NORTHEASTERLY ALONG THE ARC OF A NON-TANGENT 50.00 FOOT RADIUS CURVE TO THE RIGHT, CONCAVE TO THE SOUTHEAST, A DISTANCE OF 77.51 FEET (CHORD BEARING NORTH 45 DEGREES 05 MINUTES 16 SECONDS EAST, CHORD DISTANCE 69.98 FEET) TO THE POINT OF TANGENCY OF SAID CURVE; THENCE NORTH 89 DEGREES 29 MINUTES 46 SECONDS EAST, A DISTANCE OF 66.97 FEET TO THE POINT OF CURVATURE OF A 25.00 FOOT RADIUS CURVE; THENCE NORTHEASTERLY ALONG SAID CURVE TO THE LEFT, CONCAVE TO THE NORTHWEST, A DISTANCE OF 38.61 FEET (CHORD BEARING NORTH 45 DEGREES 15 MINUTES 16 SECONDS EAST, CHORD DISTANCE 34.88 FEET); THENCE NORTH 01 DEGREE 00 MINUTES 46 SECONDS EAST, A DISTANCE OF 70.00 FEET TO THE SOUTHEAST CORNER OF THE PLAT OF MICHIANA CHRISTIAN MONTESSORI SCHOOL (PLAT BOOK 27, PAGE 85) AND THE POINT OF CURVATURE OF A 120.00 FOOT RADIUS CURVE; THENCE NORTHWESTERLY ALONG THE EAST LINE OF THE PLAT OF SAID MICHIANA CHRISTIAN MONTESSORI SCHOOL BEING ON THE ARC OF SAID CURVE TO THE LEFT, CONCAVE TO THE SOUTHWEST, A DISTANCE OF 85.73 FEET (CHORD BEARING NORTH 19 DEGREES 24 MINUTES 48 SECONDS WEST, CHORD DISTANCE 83.92 FEET) TO THE POINT OF REVERSE CURVATURE OF A 180.00 FOOT RADIUS CURVE; THENCE NORTHWESTERLY ALONG THE EAST LINE OF THE PLAT OF SAID MICHIANA CHRISTIAN MONTESSORI SCHOOL, BEING ON THE ARC

OF SAID CURVE TO THE RIGHT, CONCAVE TO THE NORTHEAST, A DISTANCE OF 128.59 FEET (CHORD BEARING NORTH 19 DEGREES 24 MINUTES 48 SECONDS WEST, CHORD DISTANCE OF 125.88 FEET) TO THE POINT OF TANGENCY OF SAID CURVE; THENCE NORTH 01 DEGREE 03 MINUTES 10 SECONDS EAST ALONG THE EAST LINE OF THE PLAT OF SAID MICHIANA CHRISTIAN MONTESSORI SCHOOL, A DISTANCE OF 136.65 FEET TO THE POINT OF CURVATURE OF A 25.00 FOOT RADIUS CURVE; THENCE NORTHWESTERLY ALONG THE EASTERLY LINE OF THE PLAT OF SAID MICHIANA CHRISTIAN MONTESSORI SCHOOL, BEING ON THE ARC OF SAID CURVE TO THE LEFT, CONCAVE TO THE SOUTHWEST, A DISTANCE OF 39.93 FEET (CHORD BEARING NORTH 44 DEGREES 42 MINUTES 20 SECONDS WEST, CHORD DISTANCE 35.82 FEET); THENCE NORTH 00 DEGREES 27 MINUTES 50 SECONDS WEST, A DISTANCE OF 40.86 FEET TO THE POINT OF BEGINNING OF THIS DESCRIPTION CONTAINING 37.75 ACRES, MORE OR LESS, BEING SUBJECT TO ALL EASEMENTS, RESTRICTIONS, AND PUBLIC RIGHTS OF WAY OF RECORD.

BOULDER RUN SUBDIVISION-PHASE ONE

ALL PLAT REFERENCES IN THIS DESCRIPTION ARE RECORDED IN THE OFFICE OF THE RECORDER OF ELKHART COUNTY, INDIANA.

A PART OF THE WEST HALF OF THE SOUTHWEST QUARTER OF SECTION 26, TOWNSHIP 38 NORTH, RANGE 5 EAST, OSOLO TOWNSHIP, CITY OF ELKHART, ELKHART COUNTY, INDIANA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT A HARRISON MONUMENT MARKING THE NORTHWEST CORNER OF THE SOUTHWEST QUARTER OF SAID SECTION 26; THENCE NORTH 89 DEGREES 29 MINUTES 00 SECONDS EAST ALONG THE NORTH LINE OF THE SOUTHWEST QUARTER OF SAID SECTION 26 AND THE CENTERLINE OF COUNTY ROAD NUMBER 106 (ALSO KNOWN AS HENKE STREET), A DISTANCE OF 1013.25 FEET TO THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE CONTINUING NORTH 89 DEGREES 29 MINUTES 00 SECONDS EAST ALONG THE NORTH LINE OF THE SOUTHWEST QUARTER OF SAID SECTION 26 AND THE CENTERLINE OF COUNTY ROAD NUMBER 106, A DISTANCE OF 311.49 FEET; THENCE SOUTH 01 DEGREE 02 MINUTES 45 SECONDS WEST, ALONG THE EAST LINE OF THE WEST HALF OF SAID SOUTHWEST QUARTER AND ALONG THE WEST LINE OF THE PLAT OF MEADOW FARMS SECOND (PLAT BOOK 13, PAGE 19) AND THE WEST LINE OF THE PLAT OF MEADOW FARMS FIFTH (PLAT BOOK 19, PAGE 55), A DISTANCE OF 1560.28 FEET; THENCE NORTH 88 DEGREES 57 MINUTES 15 SECONDS WEST, A DISTANCE OF 162.96 FEET; THENCE SOUTH 59 DEGREES 50 MINUTES 18 SECONDS WEST, A DISTANCE OF 59.91 FEET; THENCE NORTH 88 DEGREES 54 MINUTES 25 SECONDS WEST, A DISTANCE OF 330.81 FEET; THENCE NORTH 01 DEGREE 05 MINUTES 35 SECONDS EAST, A DISTANCE OF 298.23 FEET TO A POINT ON THE SOUTH LINE OF THE PLAT OF MANOR ESTATES SECTION 3 (PLAT BOOK 17, PAGE 47); THENCE NORTH 86 DEGREES 33 MINUTES 34 SECONDS EAST ALONG THE SOUTH LINE OF THE PLAT OF SAID MANOR ESTATES SECTION 3, A DISTANCE OF 19.49 FEET TO THE SOUTHEAST CORNER OF THE PLAT

OF SAID MANOR ESTATES SECTION 3; THENCE NORTH 02 DEGREES 02 MINUTES 20 SECONDS EAST ALONG THE EAST LINE OF THE PLAT OF SAID MANOR ESTATES SECTION 3, A DISTANCE OF 135.04 FEET; THENCE NORTH 06 DEGREES 30 MINUTES 31 SECONDS WEST ALONG THE EAST LINE OF THE PLAT OF SAID MANOR ESTATES SECTION 3, A DISTANCE OF 153.13 FEET; THENCE NORTH 03 DEGREES 52 MINUTES 27 SECONDS WEST ALONG THE EAST LINE OF THE PLAT OF SAID MANOR ESTATES SECTION 3, A DISTANCE OF 90.02 FEET; THENCE NORTH 15 DEGREES 19 MINUTES 39 SECONDS EAST ALONG THE EAST LINE OF THE PLAT OF SAID MANOR ESTATES SECTION 3, A DISTANCE OF 97.92 FEET; THENCE NORTH 18 DEGREES 54 MINUTES 18 SECONDS EAST ALONG THE EAST LINE OF THE PLAT OF SAID MANOR ESTATES SECTION 3, A DISTANCE OF 101.39 FEET; THENCE NORTH 15 DEGREES 11 MINUTES 18 SECONDS EAST ALONG THE EAST LINE OF THE PLAT OF SAID MANOR ESTATES SECTION 3, A DISTANCE OF 106.91 FEET TO THE NORTHEAST CORNER OF THE PLAT OF SAID MANOR ESTATES SECTION 3; THENCE NORTH 11 DEGREES 13 MINUTES 01 SECOND EAST ALONG THE EAST LINE OF THE PLAT OF MANOR ESTATES SECTION 2 (PLAT BOOK 16, PAGE 87), A DISTANCE OF 65.41 FEET; THENCE SOUTH 89 DEGREES 19 MINUTES 14 SECONDS EAST, A DISTANCE OF 106.73 FEET; THENCE NORTHEASTERLY ALONG THE ARC OF A NON-TANGENT 50.00 FOOT RADIUS CURVE TO THE RIGHT, CONCAVE TO THE SOUTHEAST, A DISTANCE OF 77.51 FEET (CHORD BEARING NORTH 45 DEGREES 05 MINUTES 16 SECONDS EAST, CHORD DISTANCE 69.98 FEET) TO THE POINT OF TANGENCY OF SAID CURVE; THENCE NORTH 89 DEGREES 29 MINUTES 46 SECONDS EAST, A DISTANCE OF 66.97 FEET TO THE POINT OF CURVATURE OF A 25.00 FOOT RADIUS CURVE; THENCE NORTHEASTERLY ALONG SAID CURVE TO THE LEFT, CONCAVE TO THE NORTHWEST, A DISTANCE OF 38.61 FEET (CHORD BEARING NORTH 45 DEGREES 15 MINUTES 16 SECONDS EAST, CHORD DISTANCE 34.88 FEET); THENCE NORTH 01 DEGREE 00 MINUTES 46 SECONDS EAST, A DISTANCE OF 70.00 FEET TO THE SOUTHEAST CORNER OF THE PLAT OF MICHIANA CHRISTIAN MONTESSORI SCHOOL (PLAT BOOK 27, PAGE 85) AND THE POINT OF CURVATURE OF A 120.00 FOOT RADIUS CURVE; THENCE NORTHWESTERLY ALONG THE EAST LINE OF THE PLAT OF SAID MICHIANA CHRISTIAN MONTESSORI SCHOOL BEING ON THE ARC OF SAID CURVE TO THE LEFT, CONCAVE TO THE SOUTHWEST, A DISTANCE OF 85.73 FEET (CHORD BEARING NORTH 19 DEGREES 24 MINUTES 48 SECONDS WEST, CHORD DISTANCE 83.92 FEET) TO THE POINT OF REVERSE CURVATURE OF A 180.00 FOOT RADIUS CURVE; THENCE NORTHWESTERLY ALONG THE EAST LINE OF THE PLAT OF SAID MICHIANA CHRISTIAN MONTESSORI SCHOOL, BEING ON THE ARC OF SAID CURVE TO THE RIGHT, CONCAVE TO THE NORTHEAST, A DISTANCE OF 128.59 FEET (CHORD BEARING NORTH 19 DEGREES 24 MINUTES 48 SECONDS WEST, CHORD DISTANCE OF 125.88 FEET) TO THE POINT OF TANGENCY OF SAID CURVE; THENCE NORTH 01 DEGREE 03 MINUTES 10 SECONDS EAST ALONG THE EAST LINE OF THE PLAT OF SAID MICHIANA CHRISTIAN MONTESSORI SCHOOL, A DISTANCE OF 136.65 FEET TO THE POINT OF CURVATURE OF A 25.00 FOOT RADIUS CURVE; THENCE NORTHWESTERLY ALONG THE EASTERLY LINE OF THE PLAT OF SAID MICHIANA CHRISTIAN MONTESSORI SCHOOL, BEING ON THE ARC OF SAID CURVE TO THE LEFT, CONCAVE TO THE SOUTHWEST, A DISTANCE OF 39.93 FEET (CHORD BEARING NORTH 44 DEGREES 42 MINUTES 20 SECONDS WEST, CHORD DISTANCE

35.82 FEET); THENCE NORTH 00 DEGREES 27 MINUTES 50 SECONDS WEST, A DISTANCE OF 40.86 FEET TO THE POINT OF BEGINNING OF THIS DESCRIPTION, CONTAINING 15.75 ACRES, MORE OR LESS, BEING SUBJECT TO ALL EASEMENTS, RESTRICTIONS, AND PUBLIC RIGHTS OF WAY OF RECORD.

BOULDER RUN SUBDIVISION-PHASE TWO

ALL PLAT REFERENCES IN THIS DESCRIPTION ARE RECORDED IN THE OFFICE OF THE RECORDER OF ELKHART COUNTY, INDIANA.

A PART OF THE WEST HALF OF THE SOUTHWEST QUARTER OF SECTION 26, TOWNSHIP 38 NORTH, RANGE 5 EAST, OSOLO TOWNSHIP, CITY OF ELKHART, ELKHART COUNTY, INDIANA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT A HARRISON MONUMENT MARKING THE NORTHWEST CORNER OF THE SOUTHWEST QUARTER OF SAID SECTION 26; THENCE NORTH 89 DEGREES 29 MINUTES 00 SECONDS EAST ALONG THE NORTH LINE OF THE SOUTHWEST QUARTER OF SAID SECTION 26 AND THE CENTERLINE OF COUNTY ROAD NUMBER 106 (ALSO KNOWN AS HENKE STREET), A DISTANCE OF 1324.74 FEET; THENCE SOUTH 01 DEGREE 02 MINUTES 45 SECONDS WEST, ALONG THE EAST LINE OF THE WEST HALF OF SAID SOUTHWEST QUARTER AND ALONG THE WEST LINE OF THE PLAT OF MEADOW FARMS SECOND (PLAT BOOK 13, PAGE 19) AND THE WEST LINE OF THE PLAT OF MEADOW FARMS FIFTH (PLAT BOOK 19, PAGE 55), A DISTANCE OF 1560.28 FEET TO THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE CONTINUING ALONG SAID EAST LINE OF THE WEST HALF OF SAID QUARTER SECTION AND ALONG THE WEST LINE OF THE PLAT OF MEADOW FARMS FIFTH (PLAT BOOK 19, PAGE 55), THE WEST LINE OF THE PLAT OF MEADOW FARMS FOURTH (PLAT BOOK 18, PAGE 18) AND THE PLAT OF DEER WOODS REPLAT OF WALNUT TRAILS PHASE VII SECTION 4 (PLAT BOOK 18, PAGE 41), A DISTANCE OF 1090.82 FEET TO A POINT ON THE SOUTH LINE OF THE SOUTHWEST QUARTER OF SAID SECTION 26; THENCE SOUTH 89 DEGREES 59 MINUTES 43 SECONDS WEST ALONG THE SOUTH LINE OF THE SOUTHWEST QUARTER OF SAID SECTION 26, AND ALONG THE NORTH LINE OF THE PLAT OF WALNUT TRAILS PHASE VII SECTION 3 (PLAT BOOK 16, PAGE 64), THE NORTH LINE OF THE PLAT OF WALNUT TRAILS PHASE V SECTION 3 (PLAT BOOK 15, PAGE 68) AND THE NORTH LINE OF THE PLAT OF WALNUT TRAILS PHASE II (PLAT BOOK 17, PAGE 84), A DISTANCE OF 889.11 FEET; THENCE NORTH 01 DEGREE 02 MINUTES 40 SECONDS EAST, A DISTANCE OF 711.45 FEET; THENCE SOUTH 88 DEGREES 59 MINUTES 19 SECONDS EAST, A DISTANCE OF 150.00 FEET; THENCE NORTH 01 DEGREE 00 MINUTES 41 SECONDS EAST, A DISTANCE OF 199.74 FEET; THENCE NORTH 01 DEGREE 05 MINUTES 35 SECONDS EAST, A DISTANCE OF 309.97 FEET TO THE POINT CURVATURE OF A 1,780.00 FOOT RADIUS CURVE; THENCE NORTHERLY ALONG SAID CURVE TO THE LEFT, CONCAVE TO THE WEST, A DISTANCE OF 153.57 FEET (CHORD BEARING NORTH 01 DEGREE 22 MINUTES 43 SECONDS WEST, CHORD DISTANCE 153.52 FEET) TO A POINT ON THE SOUTH LINE OF THE PLAT OF MANOR ESTATES SECTION 3

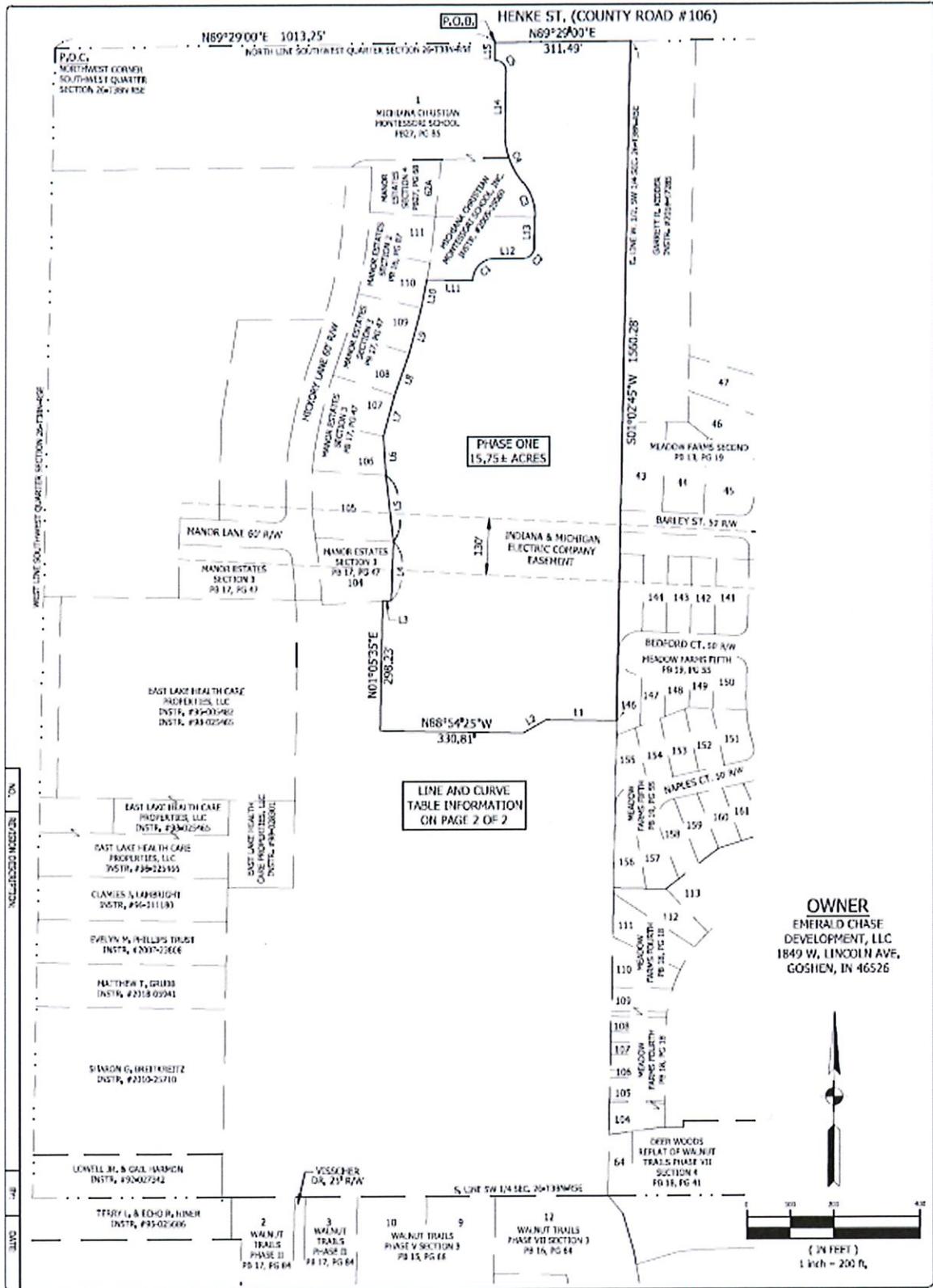
(PLAT BOOK 17, PAGE 47); THENCE SOUTH 89 DEGREES 01 MINUTE 17 SECONDS EAST ALONG THE SOUTH LINE OF THE PLAT OF SAID MANOR ESTATES SECTION 3, A DISTANCE OF 60.21 FEET TO THE SOUTHEAST CORNER OF THE RIGHT OF WAY OF HICKORY DRIVE; THENCE SOUTHERLY ALONG THE WEST LINE OF LOT NUMBER ONE HUNDRED-FOUR (104) OF THE PLAT OF SAID MANOR ESTATES SECTION 3, BEING ON THE ARC OF A 1,840.00 FOOT RADIUS CURVE TO THE RIGHT, CONCAVE TO THE WEST, A DISTANCE OF 11.10 FEET (CHORD BEARING SOUTH 03 DEGREES 36 MINUTES 51 SECONDS EAST, CHORD DISTANCE 11.10 FEET); THENCE NORTH 86 DEGREES 33 MINUTES 34 SECONDS EAST ALONG THE SOUTH LINE OF THE PLAT OF SAID MANOR ESTATES SECTION 3, A DISTANCE OF 139.93 FEET; THENCE SOUTH 01 DEGREE 05 MINUTES 35 SECONDS WEST, 298.23 FEET; THENCE SOUTH 88 DEGREES 54 MIINUTES 25 SECONDS EAST, 330.81 FEET; THENCE NORTH 59 DEGREES 50 MINUTES 18 SECONDS EAST, 59.91 FEET; THENCE SOUTH 88 DEGREES 57 MINUTES 15 SECONDS EAST, 162.96 FEET TO THE POINT OF BEGINNING OF THIS DESCRIPTION. CONTAINNG 22.00 ACRES, MORE OR LESS, BEING SUBJECT TO ALL EASEMENTS, RESTRICTIONS, AND PUBLIC RIGHTS OF WAY OF RECORD.

EXHIBIT B

Project Description

Emerald Chase Land Development, LLC will construct 86 single family market rate residential homes in the Boulder Run Subdivision located on the real estate described in Exhibit A in two phases. The first phase consists of 33 units and is projected to be constructed over a two year period. The second phase will begin construction once 60% of the phase one homes have been sold. The Developer expects the entire project will require an investment of at least \$30 Million.

The majority of the homes will be 1250-1500 sq. ft. ranch style and 1500-1800 sq. ft. 2 story homes with vinyl siding and stone/brick accents. The majority of the homes will have 3 bedrooms above grade.



NO.	SECTION DESCRIPTION	DATE
1	21-1304	
2	1-2007	

TIFF EXHIBIT
PHASE ONE

EMERALD CHASE
VI. HENKE ST. (C.R. 106) ELKHART, IN

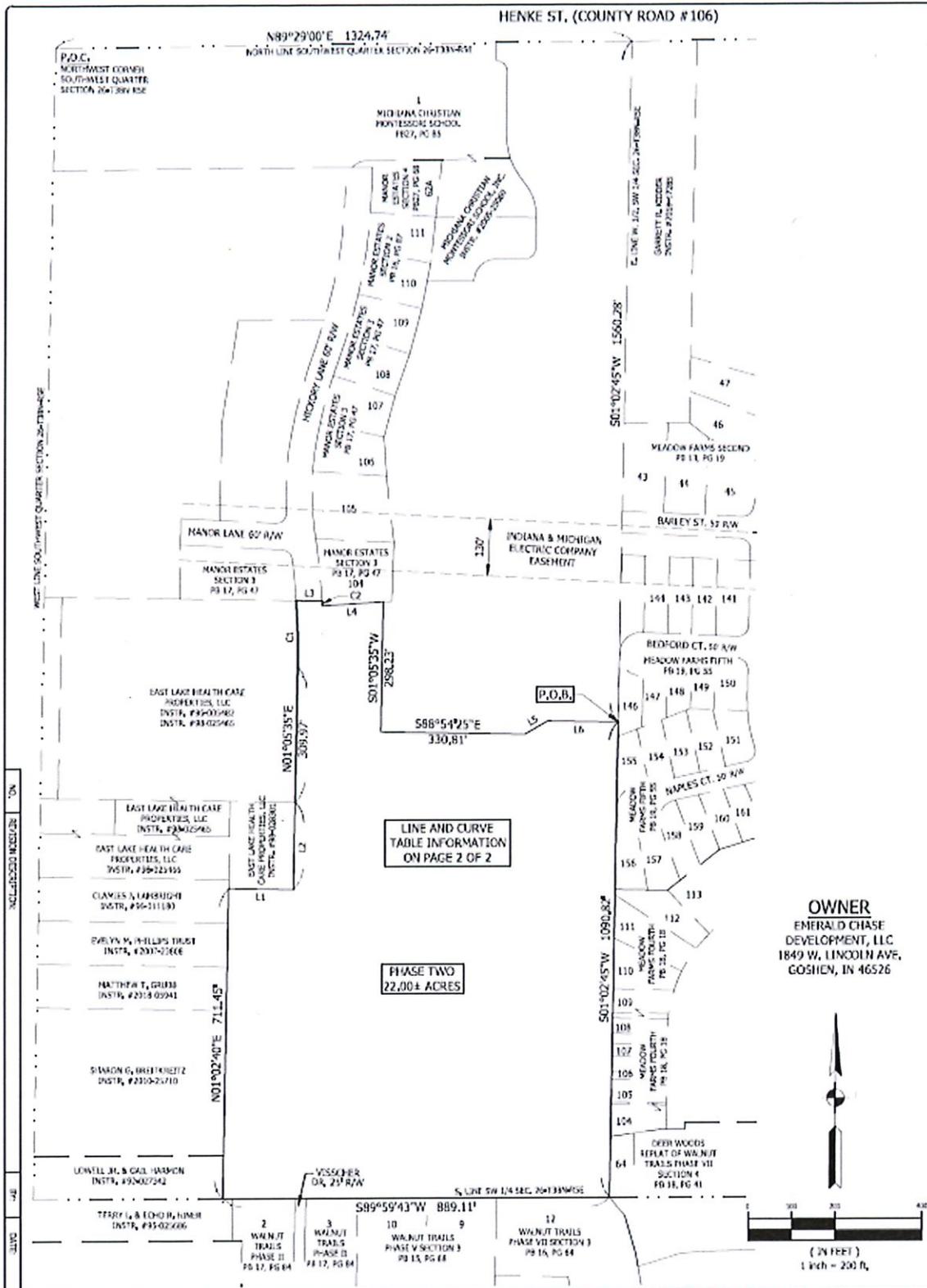
ABONMARCHE

322 Elm Street, Suite 100
Elkhart, IN 46517
765-233-9913
765-233-9911
abonmarche.com

Senior Advisor
Scott Barz
Catherine
T. Whelan
Larissa

Vice President
Robert
Edgemoor
David Rame
David Smith

Engineering, Architecture, Land Surveying



NO.	SECTION DESCRIPTION
1	PHASE TWO
DATE:	

**TIFF EXHIBIT
PHASE TWO**

EMERALD CHASE
VI. HENKE ST. (C.R. 106) ELKHART, IN

ABONMARCHE

102 Elmwood Drive, Unit 204
Elkhart, IN 46516
Tel: 765.233.8888
Fax: 765.233.8889
www.abonmarche.com

<ul style="list-style-type: none"> • Biller Parker • David R. Burt • Charles • Paul W. Meyer • Larry 	<ul style="list-style-type: none"> • Vignola • Robert • Edmond • David R. Burt • David R. Burt
---	---

Engineering, Architecture, Land Surveying

EXHIBIT C

Tax Increment Revenue Projections and Bond Report

(See Attached Baker Tilly Municipal Advisors LLC Report)



MUNICIPAL ADVISORS

Baker Tilly Municipal Advisors, LLC
9229 Delegates Row, Suite 400
Indianapolis, IN 46240
United States of America

T: +1 (317) 465 1500
F: +1 (317) 465 1550
bakertilly.com

March 3, 2025

Mr. Mike Huber, Development Services Director
City of Elkhart
229 S. Second Street
Elkhart, Indiana 46516

Re: Proposed Boulder Run Project – First Phase

Dear Mr. Huber:

Per your request, we have prepared this illustrative analysis to assist you in the discussion and consideration of the proposed Boulder Run project. The attached schedules (listed below) present unaudited and limited information. The use of these schedules should be restricted to this purpose, for internal use only, as the information is subject to future revision and final report.

<u>Page</u>	
2	Estimated Annual Tax Increment Revenues from the Proposed Development
3	Illustrative Project Costs and Funding
4	Illustrative Amortization of \$1,281,000 Principal Amount of [Taxable] Economic Development Revenue Bonds
5	Comparison of Estimated Tax Increment and Illustrative Annual Debt Service

In the preparation of these schedules, certain assumptions were made as noted regarding certain future events. As is the case with such assumptions regarding future events and transactions, some or all may not occur as expected and the resulting differences could be material. We have not examined the underlying assumptions, nor have we audited or reviewed the historical data. Consequently, we express no opinion thereon nor do we have a responsibility to prepare subsequent reports.

We would appreciate your questions or comments on this information and would provide additional information upon request.

Very truly yours,

BAKER TILLY MUNICIPAL ADVISORS, LLC

Jason G. Semler, Principal

Baker Tilly Municipal Advisors, LLC is a registered municipal advisor and controlled subsidiary of Baker Tilly Advisory Group, LP. Baker Tilly Advisory Group, LP and Baker Tilly US, LLP, trading as Baker Tilly, operate under an alternative practice structure and are members of the global network of Baker Tilly International Ltd., the members of which are separate and independent legal entities. Baker Tilly US, LLP is a licensed CPA firm and provides assurance services to its clients. Baker Tilly Advisory Group, LP and its subsidiary entities provide tax and consulting services to their clients and are not licensed CPA firms. ©2025 Baker Tilly Municipal Advisors, LLC

ELKHART (INDIANA) REDEVELOPMENT COMMISSION

Proposed Boulder Run Project - First Phase

ESTIMATED ANNUAL TAX INCREMENT REVENUES FROM THE PROPOSED DEVELOPMENT

	Estimated Cost	Estimated Assessed Value Factor	Unit	Taxes Payable Year				
				2028	2029	2030	2031	2032
Homes Built (1)				15	17			
Proposed Development								
Estimated Gross Assessed Value (1)	\$400,000	75%	\$300,000	\$4,500,000	\$9,600,000	\$9,600,000	\$9,600,000	\$9,600,000
Standard Deduction (2)	(48,000)		(48,000)	(720,000)	(1,536,000)	(1,536,000)	(1,536,000)	(1,536,000)
Supplemental Deduction (3)	(88,200)		(88,200)	(1,323,000)	(2,822,400)	(2,822,400)	(2,822,400)	(2,822,400)
Estimated Net Assessed Value			163,800	2,457,000	5,241,600	5,241,600	5,241,600	5,241,600
Less: Base Assessed Value (4)			(2,378)	(76,100)	(76,100)	(76,100)	(76,100)	(76,100)
Estimated Incremental Assessed Value			161,422	2,380,900	5,165,500	5,165,500	5,165,500	5,165,500
Times: Net Tax Rate (5)			\$3.1756	\$3.1756	\$3.1756	\$3.1756	\$3.1756	\$3.1756
Sub-total			5,130	75,610	164,040	164,040	164,040	164,040
Less: Estimated Circuit Breaker Credit (6)			(1,860)	(27,370)	(59,380)	(59,380)	(59,380)	(59,380)
Estimated Net Tax Increment			\$3,270	\$48,240	\$104,660	\$104,660	\$104,660	\$104,660
Estimated Net Pledged Tax Increment - 80%			\$2,616	\$38,592	\$83,730	\$83,730	\$83,730	\$83,730

(1) Per Developer Representatives. The actual assessed values will be determined by the Elkhart County Assessor upon completion, and the actual assessed values may be materially different from the values assumed in this analysis.

(2) Represents the lesser of \$45,000 or 60% of residential gross assessed value.

(3) Represents the 35% supplemental Homestead deduction.

(4) Assumes the project is located on parcels 20-02-26-301-024, 000-027 and 20-02-26-351-016, 000-027 (the "Project Parcels"). Represents the pay 2025 land assessed value per the Elkhart County online tax records.

(5) Represents the pay 2025 tax rate for the City of Elkhart Ozolo Township taxing district of \$3.1985, less the Elkhart Community School Corporation referendum tax rate of \$0.0229.

(6) Accounts for the application of the Circuit Breaker Tax Credit, which limits property tax liability to 1.0% of gross assessed value for homestead residential property Accounts for application of the pay 2024 LT PTRC of 6.1240%.

(Subject to the attached letter dated March 3, 2025)
(Preliminary - Subject to Change)
(For Internal Use Only)

ELKHART (INDIANA) REDEVELOPMENT COMMISSION

Proposed Boulder Run Project - First Phase

ILLUSTRATIVE PROJECT COSTS AND FUNDING

Estimated Project Costs:

Net proceeds available for project	\$1,130,000
Allowance for debt service reserve	0
Allowance for placement fee/underwriter's discount	0
Allowance for Bond issuance costs and contingencies	<u>151,000</u>
Total Estimated Project Costs	<u><u>\$1,281,000</u></u>

Estimated Project Funding:

Illustrative [Taxable] Economic Development Revenue Bonds (1)	<u><u>\$1,281,000</u></u>
---	---------------------------

(1) Assumes the Bonds will be payable solely from project tax increment revenues.

Note: Assumes the Bonds will be purchased by the Company or a related subsidiary. The Company or its related subsidiary will be required to make the initial cash outlay to purchase the Bonds.

(Subject to the attached letter dated March 3, 2025)
(Preliminary - Subject to Change)
(For Internal Use Only)

ELKHART (INDIANA) REDEVELOPMENT COMMISSION

Proposed Boulder Run Project - First Phase

ILLUSTRATIVE AMORTIZATION OF \$1,281,000 PRINCIPAL AMOUNT OF
[TAXABLE] ECONOMIC DEVELOPMENT REVENUE BONDS

Bonds dated June 12, 2025

Payment Date	Principal Outstanding	Illustrative Principal	Illustrative Interest Rate	Illustrative Interest	Illustrative Total Debt Service	Illustrative Fiscal Year Debt Service
			(1)			
08/01/25	\$1,281,000			\$0	\$0	
02/01/26	1,281,000			0	0	\$0
08/01/26	1,281,000			0	0	
02/01/27	1,281,000			0	0	0
08/01/27	1,281,000			0	0	
02/01/28	1,281,000			0	0	0
08/01/28	1,281,000	\$16,000	0.00%	0	10,000	
02/01/29	1,265,000	17,000	0.00%	0	17,000	33,000
08/01/29	1,248,000	39,000	0.00%	0	39,000	
02/01/30	1,209,000	39,000	0.00%	0	39,000	78,000
08/01/30	1,170,000	39,000	0.00%	0	39,000	
02/01/31	1,131,000	39,000	0.00%	0	39,000	78,000
08/01/31	1,092,000	39,000	0.00%	0	39,000	
02/01/32	1,053,000	39,000	0.00%	0	39,000	78,000
08/01/32	1,014,000	39,000	0.00%	0	39,000	
02/01/33	975,000	39,000	0.00%	0	39,000	78,000
08/01/33	936,000	39,000	0.00%	0	39,000	
02/01/34	897,000	39,000	0.00%	0	39,000	78,000
08/01/34	858,000	39,000	0.00%	0	39,000	
02/01/35	819,000	39,000	0.00%	0	39,000	78,000
08/01/35	780,000	39,000	0.00%	0	39,000	
02/01/36	741,000	39,000	0.00%	0	39,000	78,000
08/01/36	702,000	39,000	0.00%	0	39,000	
02/01/37	663,000	39,000	0.00%	0	39,000	78,000
08/01/37	624,000	39,000	0.00%	0	39,000	
02/01/38	585,000	39,000	0.00%	0	39,000	78,000
08/01/38	546,000	39,000	0.00%	0	39,000	
02/01/39	507,000	39,000	0.00%	0	39,000	78,000
08/01/39	468,000	39,000	0.00%	0	39,000	
02/01/40	429,000	39,000	0.00%	0	39,000	78,000
08/01/40	390,000	39,000	0.00%	0	39,000	
02/01/41	351,000	39,000	0.00%	0	39,000	78,000
08/01/41	312,000	39,000	0.00%	0	39,000	
02/01/42	273,000	39,000	0.00%	0	39,000	78,000
08/01/42	234,000	39,000	0.00%	0	39,000	
02/01/43	195,000	39,000	0.00%	0	39,000	78,000
08/01/43	156,000	39,000	0.00%	0	39,000	
02/01/44	117,000	39,000	0.00%	0	39,000	78,000
08/01/44	78,000	39,000	0.00%	0	39,000	
02/01/45	39,000	39,000	0.00%	0	39,000	78,000
Totals		<u>\$1,281,000</u>		<u>\$0</u>	<u>\$1,281,000</u>	<u>\$1,281,000</u>

(1) The actual interest rate will be determined through negotiation with the Company, in its role as Bond purchaser. The actual interest rate may vary materially from the rate assumed in this analysis.

(Subject to the attached letter dated March 3, 2025)
(Preliminary - Subject to Change)
(For Internal Use Only)

ELKHART (INDIANA) REDEVELOPMENT COMMISSION

Proposed Boulder Run Project - First Phase

COMPARISON OF ESTIMATED TAX INCREMENT
AND ILLUSTRATIVE ANNUAL DEBT SERVICE

Taxes Payable Year	Estimated Pledged Tax Increment (1)	Allowance for TIF Administration Fees	Estimated Net Pledged Tax Increment	Illustrative Debt Service (2)	Estimated Tax Increment Remaining	Estimated Debt Service Coverage
2025				\$0	\$0	N/A
2026				0	0	N/A
2027				0	0	N/A
2028	\$38,590	(\$5,000)	\$33,590	(33,000)	590	102%
2029	83,730	(5,000)	78,730	(78,000)	730	101%
2030	83,730	(5,000)	78,730	(78,000)	730	101%
2031	83,730	(5,000)	78,730	(78,000)	730	101%
2032	83,730	(5,000)	78,730	(78,000)	730	101%
2033	83,730	(5,000)	78,730	(78,000)	730	101%
2034	83,730	(5,000)	78,730	(78,000)	730	101%
2035	83,730	(5,000)	78,730	(78,000)	730	101%
2036	83,730	(5,000)	78,730	(78,000)	730	101%
2037	83,730	(5,000)	78,730	(78,000)	730	101%
2038	83,730	(5,000)	78,730	(78,000)	730	101%
2039	83,730	(5,000)	78,730	(78,000)	730	101%
2040	83,730	(5,000)	78,730	(78,000)	730	101%
2041	83,730	(5,000)	78,730	(78,000)	730	101%
2042	83,730	(5,000)	78,730	(78,000)	730	101%
2043	83,730	(5,000)	78,730	(78,000)	730	101%
2044	83,730	(5,000)	78,730	(78,000)	730	101%
Totals	\$1,378,270	(\$85,000)	\$1,293,270	(\$1,281,000)	\$12,270	

(1) See page 2. Assumes 80% of the Tax Increment is pledged for debt service on the Bonds.

(2) See page 4.

(Subject to the attached letter dated March 3, 2025)
(Preliminary - Subject to Change)
(For Internal Use Only)

RESOLUTION NO. 25-R-_____

RESOLUTION OF THE REDEVELOPMENT COMMISSION OF THE
CITY OF ELKHART, INDIANA, APPROPRIATING ADDITIONAL FUNDS
FOR LABOUR PUMP VRP SERVICES

Whereas, The Commission has acquired the realty at 1607-1641 Sterling Avenue and 824 Ren Street previously referred to as the LaBour Pump site, which has environmental contamination and requires remediation, and has employed Ice Miller, LLP (“Ice Miller”) to provide services related to the City’s entry into the IDEM Voluntary Remediation Program (the “LaBour VRP Services”); and

Whereas, the services rendered have exceeded the appropriated funds and it is necessary to appropriate additional funding to cover the continuing legal services required.

NOW THEREFORE, BE IT RESOLVED:

1. The Commission appropriates the sum of \$20,000.00 from the Consolidated South Elkhart Economic Development/Redevelopment Area Allocation Area Special Fund to apply to payment of the current and future Ice Miller LaBour VRP Services as billed, with any balance remaining after completion of the Services to be applied to the appropriate account.
2. The Commission authorizes its officers to do all acts which they deem necessary and appropriate in furtherance of the Resolution.

ADOPTED BY MAJORITY VOTE THIS 10th DAY OF JUNE 2025.

CITY OF ELKHART, REDEVELOPMENT
COMMISSION

By _____
Sandra Schreiber, President

ATTEST:

By _____
Dina Harris, Secretary

RESOLUTION NO. 25-R-_____

RESOLUTION OF THE REDEVELOPMENT COMMISSION OF THE CITY OF ELKHART,
INDIANA, APPROVING BOAC AWARD OF CONTRACT AND APPROPRIATING FUNDS

Whereas, the South Side Maintenance Building at the Municipal Airport needs the current roof demolished and replaced (the "Project") and the Board of Aviation Commissioners ("BOAC") has received bids and desires to award the work to Midland Engineering Company, Inc. ("Midland") at a not to exceed cost of \$100,000; and

Whereas, the operations and infrastructure of the municipal airport are critical to the economic development of the community, and the continuing growth of the Aeroplex Economic Development Area; and

Whereas, the Commission considers the bid to be responsive and a fair price for the proposed work and believes it is in the best interest of the City and its inhabitants that the contract be awarded to Midland and the funds be appropriated.

NOW THEREFORE, BE IT RESOLVED:

1. The Commission approves the award of the BOAC Project contract to Midland.
2. The Commission appropriates the sum of \$100,000.00 from the Aeroplex Allocation Area Special Fund to pay for the Project.
3. The Officers of the Commission are authorized and directed to perform all acts they deem necessary and appropriate to facilitate the Project.

ADOPTED BY UNANIMOUS VOTE THIS 10th DAY OF JUNE 2025.

CITY OF ELKHART, REDEVELOPMENT
COMMISSION

By _____
Sandra Schreiber, President

ATTEST:

By _____
Dina Harris, Secretary



Mayor: Rod Roberson

Airport Director: Andy Jones

Elkhart Municipal Airport
1211 CR 6 W
Elkhart, Indiana 46514

Administration Office:
(574) 264.5217
FAX (574) 264.0915

Memorandum

To: Redevelopment Commission (RDC)

From: Andy Jones, Elkhart Municipal Airport Director

Date: 6-3-2025

Subject: Aeroplex TIF Funds Request for Airport South Side Maintenance Building Roof Replacement

The Elkhart Municipal Airport plays a critical role in the economic development of not only the northern corridor, but the city of Elkhart as a whole, and is key to the further economic expansion to the Aeroplex areas. The Board of Aviation Commissioners (BOAC), working in conjunction with the city of Elkhart Building Commissioner, drafted and distributed quote specifications to qualified roofing contractors for the replacement of the airport south side maintenance building roof. The BOAC received quotes from Tru-Kote Roofing Systems and from Midland Engineering Company, Inc. Both quotes were opened at the May 28, 2025 BOAC meeting. A motion was passed by the BOAC to assign the quotes to the city Building Commissioner for review and authorization to make a recommendation to the RDC to award the project to the most responsive quoter. I agree with the Building Commissioner's recommendation to **award the project to Midland Engineering Company, Inc.** Maintaining airport buildings and infrastructure is critical in order for the airport to be an attraction for new jobs, additional corporate and private users and attract new business and corporate headquarters. The BOAC requests approval from the RDC to accept the city building commissioner's recommendation and award the use of Aeroplex TIF funds for the cost of the project, to Midland Engineering Company Inc. for an amount not to exceed \$100,000.

Sincerely,

Andy Jones

Cc: BOAC, Megan Erwin, Jamie Arce, Karen Shaw, Adam Fann



Midland Engineering Company • 52369 State Road 933 North • South Bend, Indiana 46637
P.O. Box 1019 • South Bend, Indiana 46624
Telephone (574) 272-0200 • Fax Number (574) 272-7400
e-mail address: midland@midlandengineering.com
www.midlandengineering.com

May 27, 2025

Mr. Andy Jones
Elkhart Municipal Airport Director
1211 Co. Rd. 6 West
Elkhart, IN 46514



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Reference: South Side Maintenance Building Re-Roof Proposal
(See Attached Aerial View)

Dear Mr. Jones,

Midland Engineering is providing the following scope of work for the above referenced job, for your review:

1. We will remove and dispose of the existing (2) roof systems down to the existing structurally sloped metal deck and prepare for new roof system.
2. We will provide and install new 1.5" & 2" Polyisocyanurate (20 psi, felt facer) to meet current Indiana code of R-20 and mechanically fastened with ISO plates and fasteners.
3. We will provide and install new Sarnafil Sikaplan 60 White PVC membrane in-seam mechanically fastened and hot-air welded seams per manufacturer's 20-year system warranty requirements.
4. Provide and install all necessary flashings at penetrations, drains and roof hatch per manufacturer's 20-year system warranty requirements.
5. Provide and install new 24-gauge pre-finished steel (standard color) shop fabricated metal edging at the perimeter of the roof.

ROOFING / SHEET METAL / MASONRY RESTORATION / WATERPROOFING

MEMBERS: SHEET METAL AND AIR CONDITIONING CONTRACTORS NATIONAL ASSOCIATION
NATIONAL ROOFING CONTRACTORS ASSOCIATION • MIDWEST ROOFING CONTRACTORS ASSOCIATION

TERMS AND CONDITIONS: If the work is completed within 30 days of its commencement, payment in full is due upon receipt of invoice. In all other cases, payment of 95 % of the work completed shall be due upon receipt of invoice covering partial billing with final payment due upon receipt of invoice covering final billing. Non-payment in accordance with the above shall be cause for terminating performance. If payments are not made when due, interest, costs incidental to collection and attorney's fees shall be added to the unpaid balance. Interest shall accrue at the rate of 1 1/2 % per month. Customer waives application of valuation and appraisal laws. Not liable for failure to perform caused by strikes, fire or anything beyond our control. Quotations subject to change without notice. Estimates limited to 15 days acceptance.

If you have any questions or concerns, please do not hesitate to call (574) 271-3805, extension 131.

Sincerely,

MIDLAND ENGINEERING COMPANY



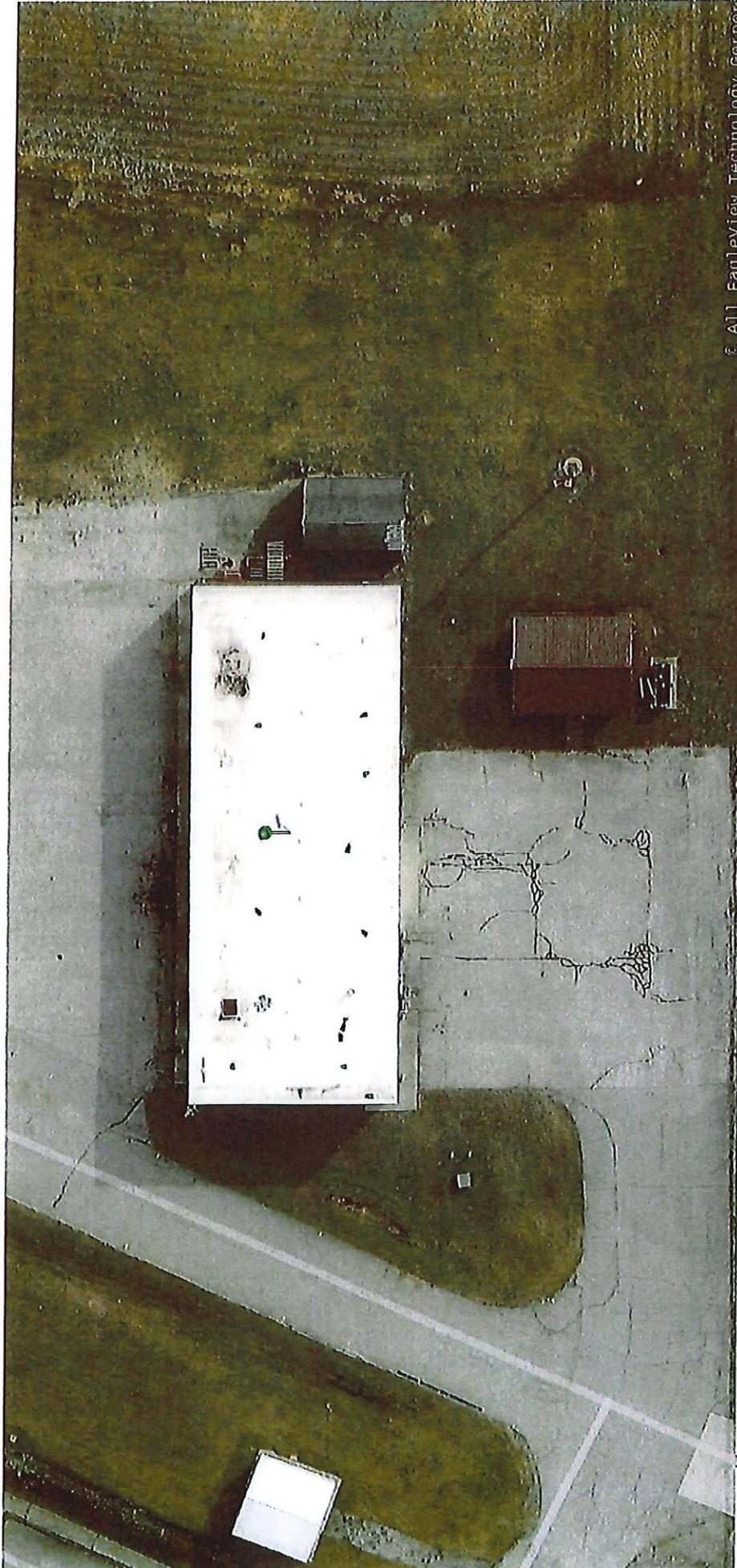
Landon Conrad
Sr. Estimator

LC/kjt

COB Airport - South Side Maintenance Building Re-Roof (5-27-25)-p

Enclosure

COE - South Side Maintenance Bldg.



© All EagleView Technology, Corporation

03/21/2025

RESOLUTION NO. 25-R-_____

RESOLUTION OF THE REDEVELOPMENT COMMISSION OF THE CITY OF ELKHART, INDIANA, APPROVING CONTRACT FOR ROBERTS ENVIRONMENTAL SERVICES REMEDIATION WORK PLAN SERVICES AT 1101 EAST BEARDSLEY AVENUE

Whereas, The Commission owns the real estate at 1101 E. Beardsley Avenue in the City of Elkhart and has received a Proposal from Roberts Environmental Services, LLC for additional engineering services related to the environmental remediation work plan for clean-up of the on-site contamination all as set forth in the attached Proposal (the "Services"); and

Whereas, the Commission believes it is in the best interest of the City and its inhabitants that the Proposal and contract be approved, and the funds appropriated to pay the cost of the Services.

NOW THEREFORE, BE IT RESOLVED:

1. The Commission approves the Proposal of Roberts in the amount of \$144,000.
2. The Commission appropriates the sum of \$144,000.00 from the Brownfields Services account 2554-5-000-4390121 to cover the cost of the Services. All unused funds to be returned to the appropriate account.
3. The Officers of the Commission are authorized and directed to execute and deliver such Contracts for Services as they deem necessary and appropriate in furtherance of this Resolution.

ADOPTED BY MAJORITY VOTE THIS 10th DAY OF JUNE 2025.

CITY OF ELKHART, REDEVELOPMENT
COMMISSION

By _____
Sandra Schreiber, President

ATTEST:

By _____
Dina Harris , Secretary

Memo

To: Redevelopment Commission Member

From: Adam Fann

Date: 5/29/25

Re: 1101 Beardsley Various Tasks

Attached is a proposal from our environmental remediation consultant for 1101 Beardsley. This proposal consists of tasks associated with work that needs to continue while the EPA is on site performing their remediation actions. Staff is requesting the Commission appropriate the do not exceed amount of \$144,000 from account 2554-5-000-4390121 to cover these costs.

May 27, 2025

ROBERTS Project No. 24-10938-10

Mr. Adam Fann, Asst. Director of Redevelopment
City of Elkhart, Indiana
229 S. Second Street
Elkhart, IN 46516

**Proposal for Various Tasks to be Conducted
During EPA Soil Removal Activities
Former C.G. Conn Property
1101 East Beardsley Avenue
Elkhart, Indiana**

Dear Mr. Fann:

Roberts Environmental Services, LLC (“ROBERTS”) is pleased to submit this proposal to complete various activities at the former C.G. Conn property referenced above (“Site”) for the City of Elkhart, Indiana (the “City”). These specific tasks will be completed and invoiced directly to the City during the time that U.S. Environmental Protection Agency (“EPA”) is formally conducting lead impacted soil removal activities at the Site. This period will start at the time EPA issues their “Action Memo” and will end when the EPA issues their removal completion document related to their specific removal activities. During this period, the City will not be able to access the federal Brownfields Revolving Loan Funds (RLF) or State Revolving Loan Funds (SRF), which have been/will be funding Site remediation activities up to the time the EPA Action Memo becomes final. Once the EPA prepares their final removal completion document, future remediation activities to be completed by ROBERTS per the approved Remediation Work Plan (RWP) will reportedly be able to again access the available RLF/SRF funds. The following work scope describes ROBERTS’ planned tasks to complete the proposed activities.

ACTIVITIES

The following activities will likely be completed during the period that the City will not be able to access RLF/SRF funds due to EPA’s soil removal activities:

ANTICIPATED ACTIVITIES AND ESTIMATED COSTS	
<p><i>Fencing of Injection Material Staging Area</i> Installation of temporary construction fencing encompassing an approximately 90 feet by 60 feet area for material and equipment storage.</p>	\$6,000
<p><i>Oversight of EPA Activities</i> ROBERTS personnel will assist EPA representatives as necessary to expedite their activities, observe EPA removal activities to obtain relevant information for future non-EPA excavation activities, and pertinent information for closure reporting.</p>	\$20,000

<p style="text-align: center;"><u><i>Post-Injection Remediation Progress Monitoring</i></u></p> <p>Fourteen (14) remediation progress monitoring wells will be sampled monthly (3 events) and quarterly (1 event) dependent on EPA’s timeline to complete their removal task. Ground water samples collected from the monitoring wells will be submitted for volatile organic compounds (VOCs), total/dissolved iron and manganese, carbon dioxide, methane, ethane, ethylene, sulfate, sulfide, nitrate, total organic carbon, and alkalinity. PFAS will also be included on a subset of six (6) wells for the quarterly event.</p>	\$95,000
<p style="text-align: center;"><u><i>Complete Bid Specifications for Non-Hazardous Soil Excavation</i></u></p> <p>In order to expedite Site closure, ROBERTS will finalize the non-hazardous soil excavation bid specifications so the bid package can be sent to designated excavation contractors. This will likely need to occur before EPA prepares their final removal completion document.</p>	\$15,000
<p style="text-align: center;"><u><i>Miscellaneous Activities</i></u></p> <p>This category includes various project management activities, maintenance of construction fencing around the former building excavation, and other labor, equipment, and materials required to manage the project and maintain the Site.</p>	\$8,000
TOTAL ESTIMATED COST	\$144,000

COST ESTIMATE

ROBERTS estimates the above activities and reporting can be completed for a not to exceed time-and-expense estimated cost of **\$144,000**. This cost estimate for the specific work activities detailed in this proposal will not be exceeded without prior approval. Additionally, if EPA finalizes their impacted soil removal report prior to completion of any of the activities in the table above, charges related to these remaining activities will be directed back to the available RLF/SRF funds as soon as practicable.

ROBERTS does not foresee an exceedance of this estimate for the scope of work described in the preceding text. However, we will keep you apprised of the project status and budget and will not exceed our estimate without prior authorization. This estimate does not include field contingencies, but reflects costs believed to be representative for completing the work described. Any modifications necessary to complete the proposed work will be discussed prior to providing supplemental services.

SCHEDULE

The schedule for the activities described in the proposal will depend on the exact dates that EPA prepares their Action Memo and formally completes their targeted impacted soil removal activities. ROBERTS expects that the City will continue to utilize RLF/SRF up until the issue date of EPA’s Action Memo.

TERMS AND CONDITIONS

The work will be performed in accordance with the executed Professional Services Agreement dated January 25, 2024, between the City and ROBERTS.

We appreciate this opportunity to offer our services to you. If you have any questions regarding this proposal, please feel free to call us at your convenience.

Sincerely,
Roberts Environmental Services, LLC



David D. Jeffers, LPG
Senior Hydrogeologist

Roberts Environmental Services, LLC



Jeffrey C. Roberts
President

RESOLUTION NO. 25-R-_____

RESOLUTION OF THE REDEVELOPMENT COMMISSION OF THE
CITY OF ELKHART, INDIANA, APPROPRIATING FUNDS FOR THE
PURCHASE OF 234 ST JOSEPH STREET

Whereas, The Commission has entered into an agreement to purchase the realty at 234 St Joseph Street in the City of Elkhart (the "Property") from Keith Templeman at a price of \$35,000 plus closing costs and tax proration as described in the Purchase Agreement; and

Whereas, the Commission needs to appropriate sufficient funding to cover the purchase and related costs and set a firm closing date for the purchase.

NOW THEREFORE, BE IT RESOLVED:

1. The Commission hereby appropriates the sum of \$40,000.00 from the Downtown Allocation Area No. 1 Special Fund to cover the costs associated with the acquisition of the Property.
2. Any excess funds remaining after closing on the purchase shall be returned to the Allocation Area No. 1 Special Fund.
3. The Officers of the Commission are hereby authorized to execute and deliver all documents and do all acts which they deem necessary and desirable to complete the purchase of the Property.

ADOPTED BY MAJORITY VOTE AT A MEETING OF THE COMMISSION THIS 10TH DAY OF JUNE 2025.

CITY OF ELKHART, REDEVELOPMENT
COMMISSION

By _____
Sandra Schreiber, President

ATTEST:

By _____
Dina Harris, Secretary

RESOLUTION NO. 25-R-_____

RESOLUTION OF THE REDEVELOPMENT COMMISSION OF THE
CITY OF ELKHART, INDIANA, APPROVING AMENDMENT NO. 1 TO
DLZ PROFESSIONAL SERVICES AGREEMENT

Whereas, the Commission and Board of Public Works entered into a professional services agreement with DLZ Indiana, LLC on March 18, 2025, for on call services (the "DLZ Agreement") and has received a request to approve the attached Amendment No. 1 (the "Amendment") which clarifies the maximum fees for single tasks and for the entire agreement; and

Whereas, the Commission has reviewed the Amendment and believes it is in the best interest of the City and its inhabitants to approve the Amendments.

NOW THEREFORE, BE IT RESOLVED:

1. The Commission approves the Amendment to the DLZ Agreement.
2. The Officers of the Commission are hereby authorized to execute and deliver the Amendment and do all acts which they deem necessary and appropriate in furtherance of this Resolution.

ADOPTED BY MAJORITY VOTE AT A MEETING OF THE COMMISSION THIS 10th DAY OF JUNE 2025.

CITY OF ELKHART, REDEVELOPMENT
COMMISSION

By _____
Sandra Schreiber, President

ATTEST:

By _____
Dina Harris, Secretary



DATE 6/3/25
APPROVED BY CITY OF ELKHART
BOARD OF PUBLIC WORKS
Andy Jones
6/2/25
JWS
Ron Damb

MEMORANDUM

DATE: June 3, 2025 (Board of Public Works)
June 10, 2025 (Redevelopment Commission)

TO: Board of Public Works and Redevelopment Commission

FROM: Jeffrey Schaffer, Engineering *JWS*

RE: Amendment #1 to On-Call Professional Services Agreement (PSA) with DLZ Indiana

The attachment Amendment #1 to the On-Call Professional Services Agreement (PSA) with DLZ Indiana, effective March 18, 2025, clarifies the maximum fees for any single task and the maximum fees for the entire agreement. Fees for any single task shall not exceed \$50,000, and the total fees for the agreement shall not exceed \$250,000.

The action requested by the Redevelopment Commission and the Board of Public Works, respectively, is as follows:

Authorize the [Commission or Board] President to Execute Amendment #1 to the On-Call Professional Services Agreement with DLZ Indiana.

AMENDMENT #1 TO THE STANDARD FORM OF AGREEMENT FOR PROFESSIONAL SERVICES

This Amendment #1 amends the AGREEMENT between the **City of Elkhart, Indiana, acting by and through its Board of Public Works and Redevelopment Commission** (“Owner”) and **DLZ Indiana, LLC** (“Engineer), effective March 18, 2025, for **On-Call Engineering Services**. The AGREEMENT shall be amended as follows:

Exhibit C shall be amended as follows (additions are underlined; deletions are ~~struck through~~):

This is **EXHIBIT C**, consisting of 1 page, referred to in and part of the
Agreement between Owner and Engineer for Professional Services

Payments to Engineer for Services and Reimbursable Expenses

Engineer's services will be billed monthly. Payment shall be made under the provisions of Article 5.

If the Owner has questions or comments concerning our services or charges during the course of the work, they are to be brought to Engineer's attention immediate so that any problem can resolved quickly.

In consideration of the Basic Services presented in **Exhibit A**, Engineer will be compensated on an hourly rate basis according to the fee structure provided in **Exhibit H**.

The maximum obligation for payment of funds for ~~all authorizations~~ any single task authorization or work order processed under this agreement is \$50,000.00.

The total obligation for payment of funds for all task authorizations or work orders processed under this agreement shall not exceed \$250,000.00.

Invoices will be submitted on a monthly basis based upon actual hours worked at the hourly rate identified in Exhibit H.

The Owner shall reimburse the Engineer all fees paid to review agencies to secure permits necessary for the project.

End of Amendment #1

City of Elkhart, acting by and through its
Board of Public Works

BY: 
Michael C. Maehlan *Jamie Arce*
Vice President
President

DATE: 6/3/15

DLZ Indiana, LLC

BY: _____
Andrew C. Lemberis, PE
Vice President

DATE: _____

City of Elkhart, acting by and through its
Redevelopment Commission

BY: _____
Sandra Schreiber
President

DATE: _____

RESOLUTION NO. 25-R-_____

RESOLUTION OF THE REDEVELOPMENT COMMISSION OF THE
CITY OF ELKHART, INDIANA, APPROVING CONTRACT FOR
PROPERTY MANAGEMENT SERVICES

Whereas, The Commission owns Lots 1,3,5 and 6 in the recorded Plat of Woodland Crossing (the "Real Estate"), and desires to contract with Cressy Commercial Real Estate LLC (the "Contractor") to provide property management services for the Real Estate (the "Services"), all as more fully set forth in the attached Management Services Agreement (the "Agreement"); and

Whereas, the Commission has reviewed the Agreement and finds it to be in the best interest of the City and its citizens to approve the Agreement and employ the Contractor to perform the Services outlined therein.

NOW THEREFORE, BE IT RESOLVED:

1. The Commission hereby approves the Agreement as to form and content.
2. The Commission approves the employment of the Contractor to provide the Services and authorizes payment for the Services from the Woodland Operating Account.
3. The Officers of the Commission are hereby authorized to execute and deliver the Agreement and do all acts which they deem necessary and desirable to carry out the terms of this Resolution.

ADOPTED BY UNANIMOUS VOTE AT A MEETING OF THE COMMISSION THIS
10TH DAY OF JUNE 2025.

CITY OF ELKHART, REDEVELOPMENT
COMMISSION

By _____
Sandra Schreiber, President

ATTEST:

By _____
Dina Harris, Secretary

Rod Roberson
Mayor

Michael Huber
Director of Development Services



Development Services
Community Development
Economic Development
Planning Services
Redevelopment
229 S. Second St.
Elkhart, IN 46516
574.294.5471
Fax: 574.295.7501

Warrick & Boyn

May 2025

Invoice

Total Current

Work

\$22,113.61



City of Elkhart

City of Elkhart

Treasurers Report Summary

Date Range: 01/01/2025 - 04/30/2025

Fund	Beginning Cash Balance	Revenues	Expenses	Net Change Assets	Net Change Liabilities	Calculated Ending Balance	Actual Ending Balance	Calculated - Actual Ending
2552 - REDEVELOPMENT	60,166.62	4,671.49	0.00	0.00	0.00	64,838.11	64,838.11	0.00
4445 - TIF DOWNTOWN ALLOCATION	6,011,171.42	0.00	1,132,850.85	0.00	0.00	4,878,320.57	4,878,320.57	0.00
4446 - TIF ALLOCATION PIERRE MOR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4447 - TIF SOUTHWEST ALLOCATION	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4448 - TIF AEROPLEX ALLOCATION	2,533,485.49	0.00	3,624.37	0.00	0.00	2,529,861.12	2,529,861.12	0.00
4449 - TIF ALLOCATION STERLING E	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4450 - TIF ALLOCATION CASS ST AR	14,568,408.12	0.00	1,757,981.30	0.00	0.00	12,810,426.82	12,810,426.82	0.00
4451 - TIF BAYER/TECH PARK ALLOC	1,121,149.52	0.00	5,496.65	0.00	0.00	1,115,652.87	1,115,652.87	0.00
4452 - TIF ALLOCATION S.MAIN GAT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4453 - TIF CONSOLIDATED S ALLOCA	5,115,209.67	0.00	532,620.52	0.00	0.00	4,582,589.15	4,582,589.15	0.00
4692 - TIF DOWNTOWN CAPITAL	68,478.32	0.00	0.00	0.00	0.00	68,478.32	68,478.32	0.00
Report Total:	29,478,069.16	4,671.49	3,432,573.69	0.00	0.00	26,050,166.96	26,050,166.96	0.00