

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. 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

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: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	712,246.00	24,000.00	0.00	736,246.00	2,800,000.00	The City of Elkhart anticipates receiving approximately \$700,000 annually over the remaining 4 years

Table 1 - 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 publically 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

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Supply	2020	2025	Affordable Housing	2025 Neighborhood Revitalization Strategy Area	Housing	CDBG: \$80,000.00	Direct Financial Assistance to Homebuyers: 5 Households Assisted Housing Code Enforcement/Foreclosed Property Care: 5 Household Housing Unit
2	Housing Quality	2020	2025	Affordable Housing	CITY-WIDE 2025 Neighborhood Revitalization Strategy Area	Housing	CDBG: \$308,797.00	Homeowner Housing Rehabilitated: 5 Household Housing Unit
3	Increase median household income	2020	2025	Non-Housing Community Development	CITY-WIDE 2025 Neighborhood Revitalization Strategy Area	Increase Median Household Income	CDBG: \$50,000.00	Businesses assisted: 10 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Improve Neighborhood Conditions	2020	2025	Non-Housing Community Development	CITY-WIDE 2025 Neighborhood Revitalization Strategy Area	Neighborhood Environment	CDBG: \$50,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
5	Reduce Insecurities - Homelessness Prevention	2020	2025	Homeless	CITY-WIDE 2025 Neighborhood Revitalization Strategy Area	Reduce Insecurity - Homeless Needs	CDBG: \$40,000.00	Homelessness Prevention: 300 Persons Assisted
6	Reduce Insecurities - Special Needs Populations	2020	2025	Non-Homeless Special Needs	CITY-WIDE 2025 Neighborhood Revitalization Strategy Area	Reduce Insecurity - Special Needs Populations	CDBG: \$65,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted

Table 2 – Goals Summary

Goal Descriptions

1	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.

2	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
3	Goal Name	Increase median household income
	Goal Description	This goal focuses on improving the economic lives of Elkhart residents through wealth building activities such as workforce development initiatives, job training, and job creation.
4	Goal Name	Improve Neighborhood Conditions
	Goal Description	Improvements focuses on the improvement of publicly owned infrastructure and facilities in targeted neighborhoods. non-target areas. This includes street and alley resurfacing, sidewalk improvements, public utilities, recreation centers, parks and playgrounds, and increasing broadband access to low-and moderate-income neighborhoods.
5	Goal Name	Reduce Insecurities - Homelessness Prevention
	Goal Description	Homelessness Prevention focuses on activities and services within Elkhart that addresses the needs of the homeless population and related sub-populations. These activities and services include shelter operations, food and clothing programs, creating permanent supportive housing units, street outreach and substance abuse counseling
6	Goal Name	Reduce Insecurities - Special Needs Populations
	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
1	2025 Administration and Planning
2	Health Plus Indiana
3	Boys and Girls Club - KidsCare
4	Council on Aging Transportation Program
5	YWCA Safe Haven Shelter
6	Maple City Health
7	Fair Housing Outreach
8	Housing Development and Assistance
9	2025 Neighborhood Improvements
10	Emergency Rental Assistance Program
11	Economic Development

Table 3 - Project Information

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

The allocation priorities were based on community and stakeholder feedback gathered through the community engagement process. The projects are consistent with needs expressed by the community and the needs determined through the consolidated planning analysis process. The single largest obstacle to addressing these needs are the limited financial resources available within the community. To attempt to navigate this obstacle, the City will be aggressive in seeking outside funding from other partners such as the State of Indiana, and private capital markets.

AP-38 Project Summary
Project Summary Information

1	Project Name	2025 Administration and Planning
	Target Area	CITY-WIDE 2025 Neighborhood Revitalization Strategy Area
	Goals Supported	Housing Supply Housing Quality Increase median household income Improve Neighborhood Conditions Reduce Insecurities - Homelessness Prevention Reduce Insecurities - Special Needs Populations
	Needs Addressed	Housing Increase Homeownership Rate Increase Median Household Income Neighborhood Environment Neighborhood Appearance - Business Districts Reduce Insecurity - Homeless Needs Reduce Insecurity - Special Needs Populations
	Funding	CDBG: \$142,449.00
	Description	Funds to pay for planning and administering projects and activities for the CDBG program. Matrix Code: 21A
	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 the management of the CDBG program.
	Location Description	City-wide
	Planned Activities	Funds will be used to administer the CDBG programs and implement programs and projects within targeted neighborhoods.
	2	Project Name
Target Area		CITY-WIDE 2025 Neighborhood Revitalization Strategy Area
Goals Supported		Reduce Insecurities - Homelessness Prevention
Needs Addressed		Reduce Insecurity - Homeless Needs
Funding		CDBG: \$10,000.00
Description		Rent and utility assistance for persons living with HIV/AIDS. Matrix Code: 03T

	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	
	Planned Activities	This program provides temporary rent and utility assistance for individuals with HIV/AIDS to reduce the risk of homelessness.
3	Project Name	Boys and Girls Club - KidsCare
	Target Area	CITY-WIDE 2025 Neighborhood Revitalization Strategy Area
	Goals Supported	Reduce Insecurities - Special Needs Populations
	Needs Addressed	Reduce Insecurity - Special Needs Populations
	Funding	CDBG: \$15,000.00
	Description	The program provides scholarships for low- moderate-income youth to attend afterschool programs. Matrix Code: 05L
	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.
4	Project Name	Council on Aging Transportation Program
	Target Area	CITY-WIDE 2025 Neighborhood Revitalization Strategy Area
	Goals Supported	Reduce Insecurities - Special Needs Populations
	Needs Addressed	Reduce Insecurity - Special Needs Populations
	Funding	CDBG: \$20,000.00

	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. Matrix Code: 05A
	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.
5	Project Name	YWCA Safe Haven Shelter
	Target Area	CITY-WIDE 2025 Neighborhood Revitalization Strategy Area
	Goals Supported	Reduce Insecurities - Homelessness Prevention
	Needs Addressed	Reduce Insecurity - Homeless Needs
	Funding	CDBG: \$20,000.00
	Description	Funds to support the YWCA Safe Haven Program for victims of domestic violence. Matrix code: 05G
	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	he YWCA serves clients city-wide.
	Planned Activities	Funds will support the YWCA Safe Haven Shelter for victims of domestic violence.
6	Project Name	Maple City Health
	Target Area	CITY-WIDE
	Goals Supported	Reduce Insecurities - Special Needs Populations
	Needs Addressed	Reduce Insecurity - Special Needs Populations
	Funding	CDBG: \$15,000.00

	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. Matrix code: 05M
	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.
7	Project Name	Fair Housing Outreach
	Target Area	CITY-WIDE 2025 Neighborhood Revitalization Strategy Area
	Goals Supported	Housing Quality
	Needs Addressed	Housing
	Funding	CDBG: \$15,000.00
	Description	Fair housing outreach and education efforts throughout Elkhart. Matrix Code: 05J
	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	City-wide
	Planned Activities	CDBG funds will provide education and outreach activities, periodic fair housing testing and fair housing enforcement activities.
8	Project Name	Housing Development and Assistance
	Target Area	CITY-WIDE 2025 Neighborhood Revitalization Strategy Area
	Goals Supported	Housing Supply Housing Quality
	Needs Addressed	Housing Increase Homeownership Rate Reduce Lead / Environmental Hazards

	Funding	CDBG: \$388,797.00
	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. Matrix Codes: 13B, 14A, 14B, 14I.
	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.
9	Project Name	2025 Neighborhood Improvements
	Target Area	2025 Neighborhood Revitalization Strategy Area
	Goals Supported	Improve Neighborhood Conditions
	Needs Addressed	Neighborhood Environment Neighborhood Appearance - Business Districts
	Funding	CDBG: \$50,000.00
	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. Matrix codes: 03E, 03F, 03J, 03K, 03L, 03N.
	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.
10	Project Name	Emergency Rental Assistance Program
	Target Area	CITY-WIDE 2025 Neighborhood Revitalization Strategy Area
	Goals Supported	Reduce Insecurities - Homelessness Prevention
	Needs Addressed	Reduce Insecurity - Homeless Needs
	Funding	CDBG: \$10,000.00
	Description	Temporary rent and utility assistance to prevent homelessness. Matrix Code: 05Q, 05S, 05T.
	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	Funds will be targeted to the NRSA area, but may be used city-wide
Planned Activities	Funds will be used to assist households with emergency rental and utility assistance to prevent eviction and potential homelessness.	
11	Project Name	Economic Development
	Target Area	2025 Neighborhood Revitalization Strategy Area
	Goals Supported	Increase median household income Improve Neighborhood Conditions
	Needs Addressed	Increase Median Household Income Neighborhood Appearance - Business Districts
	Funding	CDBG: \$50,000.00
	Description	Economic development support to create jobs or job opportunities. Matrix Code: 18A, 18B, 18C, 14E.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	This program will create up to 5 jobs depending on costs.
	Location Description	NRSA
	Planned Activities	Funds will be used to assist emerging and established businesses to create jobs.

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

Geographic Distribution

Target Area	Percentage of Funds
CITY-WIDE	20

Table 4 - 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 enabled the City to strategically allocate its limited resources in a manner that fosters 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 to undertake comprehensive redevelopment activities that benefit residents and bring about 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 by supporting four non-profit public service agencies, which estimate that their programs will benefit nearly 800 individuals. Additionally, the City will directly support the creation, renovation, or acquisition of approximately eight housing units through its residential renovation program, as well as by partnering with other housing development organizations 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 5 - 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	5
Acquisition of Existing Units	3
Total	13

Table 6 - 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 eight 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 permanent supportive housing. Staff will also continue to participate in the Region 2 CoC to help ensure a coordinated approach between public agencies and the Consolidated Plan activities.

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

Introduction:

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

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

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

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

Discussion:

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

AP-85 Other Actions – 91.220(k)

Introduction:

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

Actions planned to address obstacles to meeting underserved needs

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(I)(1,2,4)

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(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
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
3. The amount of surplus funds from urban renewal settlements	0
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
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

Housing Trust Fund (HTF)
Reference 24 CFR 91.220(I)(5)

1. Distribution of Funds

- a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2).

- b. Describe the jurisdiction's application requirements for eligible recipients to apply for HTF funds.

- c. Describe the selection criteria that the jurisdiction will use to select applications submitted by eligible recipients.

- d. Describe the jurisdiction's required priority for funding based on geographic distribution, which is a description of the geographic areas of the State (including areas of low-income and minority concentration) in which it will direct assistance during the ensuing program year.

- e. Describe the jurisdiction's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner.

f. Describe the jurisdiction's required priority for funding based on the extent to which rents for units in the rental project are affordable to extremely low-income families.

g. Describe the jurisdiction's required priority for funding based on the financial feasibility of the project beyond the required 30-year period.

h. Describe the jurisdiction's required priority for funding based on the merits of the application in meeting the priority housing needs of the jurisdiction (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations).

i. Describe the jurisdiction's required priority for funding based on the location of existing affordable housing.

j. Describe the jurisdiction's required priority for funding based on the extent to which the application makes use of non-federal funding sources.

2. Does the jurisdiction's application require the applicant to include a description of the eligible activities to be conducted with HTF funds?

3. Does the jurisdiction's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements?

4. Performance Goals and Benchmarks. The jurisdiction has met the requirement to provide for performance goals, consistent with the jurisdiction's goals established under 24 CFR 91.215(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

5. Rehabilitation Standards. The jurisdiction must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project

completion. The jurisdiction's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The jurisdiction must attach its rehabilitation standards below. If the jurisdiction will not use HTF funds for the rehabilitation of housing, enter "N/A".

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; Capital Needs Assessments (if applicable); and broadband infrastructure (if applicable).

6. Resale or Recapture Guidelines. Below, the jurisdiction must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter "N/A".

7. HTF Affordable Homeownership Limits. If the jurisdiction intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter "N/A".

8. Limited Beneficiaries or Preferences. Describe how the jurisdiction will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the jurisdiction will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter "N/A."

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the jurisdiction must not limit or give preferences to students. The jurisdiction may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303 only if such limitation or preference is described in the action plan.

9. Refinancing of Existing Debt. Enter or attach the jurisdiction's refinancing guidelines below. The

guidelines describe the conditions under which the jurisdiction will refinance existing rental housing project debt. The jurisdiction's refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the jurisdiction will not refinance existing debt, enter "N/A."

<TYPE=[section 9 end]>

Discussion:

The City estimates that approximately 80 percent of funds will be used for activities that benefit low- and moderate-income persons.