



PY 2026 Annual Action Plan

City of Elkhart, Indiana

DRAFT March 31, 2026

Table of Contents

Executive Summary.....	1
AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b).....	1
AP-10 Consultation – 91.100, 91.200(b), 91.215(l).....	4
AP-12 Participation – 91.105, 91.200(c)	13
AP-15 Expected Resources – 91.220(c)(1,2)	17
Annual Goals and Objectives	19
AP-20 Annual Goals and Objectives	19
AP-35 Projects – 91.220(d).....	24
AP-38 Project Summary	25
AP-50 Geographic Distribution – 91.220(f).....	31
Affordable Housing	31
AP-55 Affordable Housing – 91.220(g).....	31
AP-60 Public Housing – 91.220(h).....	33
AP-65 Homeless and Other Special Needs Activities – 91.220(i).....	34
AP-75 Barriers to affordable housing – 91.220(j)	36
AP-85 Other Actions – 91.220(k).....	37
Program Specific Requirements.....	40
Appendix	41



Executive Summary

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

1. Introduction

This is the second year of Elkhart's 2025-2029 Consolidated Plan. During the first year, Elkhart focused its efforts on improving the housing stock and making affordable housing available through partnerships with its neighborhood-focused non-profits.

2. Summarize the objectives and outcomes identified in the Plan

During this plan year, Elkhart and its non-profit partners will undertake projects focused on housing quality and expanding housing opportunities, homelessness prevention and assisting residents with special needs. In PY 2026, the City of Elkhart and its non-profit partners will:

- Renovate up to five housing units;
- Providing homebuying assistance for up to two LMI households;
- Provide fair housing education and outreach to 150 Elkhart residents;
- Assist 250 homeless households or households at risk of homelessness;
- Assist 250 non-homeless households through healthcare, counseling or other public service activities;
- Assist up to 400 special-need residents through transportation activities or other supportive services; and,
- Benefit up to 100 low- and moderate-income households through public facilities improvements.

3. Evaluation of past performance

TBD

4. Summary of Citizen Participation Process and consultation process

A Subrecipient meeting was held at 10:30 am on Thursday, February 12, 2026, for all agencies interested in applying for CDBG funding. The meeting was held at the downtown branch of the Elkhart Public Library. The meeting was advertised in the Elkhart Truth and direct email to approximately 200 agencies and stakeholders. During the meeting, the facilitators discussed the CDBG program, including goals and eligible uses of funds. Twenty-one individuals representing 14 agencies attended the meeting.

In developing the PY 2026 Action Plan, two public planning meetings were held on February 12, 2026. Both meetings were held at the downtown branch of the Elkhart Public Library. The first public meeting was held at 9:30 am and the second at 6:30 pm. Both meetings were advertised in the Elkhart Truth. The planning meetings aimed to review past projects and identify community needs in housing, neighborhood development, workforce and economic development, and any other topics residents wanted to discuss. Between the two public planning meetings, 15 individuals participated.

The 30-day public comment period begins on April 1, 2026. Drafts of the PY 2026 Annual Action Plan were available for download on Elkhart’s website, as well as available for pick up at the local library and municipal building. An email notification was sent through the community development email list, and a legal advertisement was placed in the Elkhart Truth.

Two public hearings will be held to review the draft action plan. The first will be held on April 8, 2026, at 5:30 pm in the Elkhart Public Library, and the second during the Elkhart Redevelopment Commission meeting on April 14, 2026, at 4:00 pm. Both public hearings were located in the Municipal Building, 229 South Second Street.

5. Summary of public comments

TBD

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

TBD

7. Summary

TBD

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

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

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

Table 1: Responsible Agencies

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

Narrative

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

Consolidated Plan Public Contact Information

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

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

2. 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 for developing the 2025-2029 Consolidated Plan built upon recent planning efforts and served as a catalyst to align future CDBG-related programs and projects with these recently adopted community-driven planning efforts. The City of Elkhart recently 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 2025-2029 Consolidated Plan. Those efforts included public meetings, focus groups, individual interviews and online surveys.

The 2026 Annual Action Plan community engagement relied on those outreach efforts during the Consolidated Plan and augmented them with additional public engagement meetings. Three early engagement meetings held in February targeted both residents and non-profit partners. Two additional public hearings will be held during the 30-day public comment period.

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

The Community Development Department will coordinate with the City of Elkhart and its housing, public and mental health, and social services providers. This department administers the Community Development Block Grant (CDBG) funds and coordinates projects identified in the 2025-2029 Consolidated Plan. Within the City of Elkhart, many community partners collaborate and undertake the work and activities that benefit low- and moderate-income residents.

LaCasa, Inc., Habitat for Humanity and the Elkhart Housing Authority are the three largest providers of affordable housing opportunities. LaCasa provides homeownership counseling services and develops and rehabilitates rental and for-sale housing. Habitat for Humanity focuses on building affordable ownership housing.

The Elkhart Housing Authority is a local public Housing Authority and receives various sources of funds through HUD to operate its public housing portfolio. They are also the administrator of the Housing Choice Voucher program. The City of Elkhart coordinates with the Elkhart Housing Authority to ensure residents can access programs and services.

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 primary mental health services provider. They work closely with many agencies on outreach to the community, including participation in the Indiana Region 2 Homeless Coalition.

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

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

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

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

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

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

Table 2: Agencies, groups, and organizations that participated

Organization	LA CASA, INC
Organization Type	Housing Services - Housing Services-Education Housing Need Assessment
What section of the Plan was addressed by consultation?	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 developing the Consolidated Plan and attended the February 12, 2026 public planning meeting and sub-recipient meeting.
Organization	Council on Aging
Organization Type	Services-Elderly Persons
What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
How was the organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on the e-mail and mail distribution list and attended the February 12, 2026 public planning meeting and sub-recipient meeting.

Organization	YWCA North Central Indiana
Organization Type	Services-Children Services-Victims of Domestic Violence Services-homeless
What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children
How was the organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on the e-mail and mail distribution list and attended the February 12, 2026 public planning meeting and sub-recipient meeting.
Organization	Northern Indiana Workforce Board, Inc. WorkOne
Organization Type	Services-Education Services-Employment Other government - State
What section of the Plan was addressed by Consultation?	Economic Development
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on the e-mail and mail distribution list and is a member of the CoC Region 2 homeless coalition.
Organization	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 February 12, 2026 public planning meeting and sub-recipient meeting.

Organization

Goodwill of Michiana

Organization Type

Services-Education

Services-Employment Regional organization

What section of the Plan was addressed by consultation?

Non-Homeless Special Needs

Economic Development

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

Agency is on the e-mail and mail distribution list and attended the February 12, 2026 public planning meeting and sub-recipient meeting.

Organization

Habitat For Humanity Of Elkhart County

Organization Type

Housing

Services-Education

What section of the Plan was addressed by Consultation

Housing Need Assessment

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

Agency is on the e-mail and mail distribution list and attended the February 12, 2026 public planning meeting and sub-recipient meeting. Agency is a member of the CoC Region 2 homeless coalition.

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

The Faith Mission

Organization Type

Services - Housing
Services-homeless

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?

Homelessness Strategy

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
How was the organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Homeless Needs - Chronically homeless Agency is on the e-mail and mail distribution list and is a member of the CoC Region 2 homeless coalition
Organization Organization Type	Church Community Services Services-homeless Services-Education Services-Employment Homelessness Strategy
What section of the Plan was addressed by consultation?	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 Organization Type	City of Elkhart Service-Fair Housing Other government - Local Planning organization
What section of the Plan was addressed by Consultation?	Civic Leaders 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

Organization Type

What section of the Plan was addressed by consultation?

Housing Authority of the City of Elkhart

PHA

Housing Need Assessment Public Housing Needs Market Analysis

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

Anti-poverty Strategy

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

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.
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.
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.

AP-12 Participation – 91.105, 91.200(c)

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

Summarize citizen participation process and how it impacted goal-setting

The community engagement process for developing the 2025-2029 Consolidated Plan built upon recent planning efforts and served as a catalyst to align future CDBG-related programs and projects with these recently adopted community-driven planning efforts. The City of Elkhart recently 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 2025-2029 Consolidated Plan. Those efforts included public meetings, focus groups, individual interviews and online surveys.

The development of the 2026 Action Plan built upon the community engagement efforts of Consolidated Plan with additional community-focused input meetings.

A Subrecipient meeting was held at 10:30 am on Thursday, February 12, 2026, for all agencies interested in applying for CDBG funding. The meeting was held at the downtown branch of the Elkhart Public Library. The meeting was advertised in the Elkhart Truth and direct email to approximately 200 agencies and stakeholders. During the meeting, the facilitators discussed the CDBG program, including goals and eligible uses of funds. Twenty-one individuals representing 14 agencies attended the meeting.

In developing the PY 2026 Action Plan, two public planning meetings were held on February 12, 2026. Both meetings were held at the downtown branch of the Elkhart Public Library. The first public meeting was held at 9:30 am and the second at 6:30 pm. Both meetings were advertised in the Elkhart Truth. The planning meetings aimed to review past projects and identify community needs in housing, neighborhood development, workforce and economic development, and any other topics residents wanted to discuss. Between the two public planning meetings, 15 individuals participated.

The 30-day public comment period begins on April 1, 2026. Drafts of the PY 2026 Annual Action Plan were available for download on Elkhart's website, as well as available for pick up at the local library and municipal building. An email notification was sent through the community development email list, and a legal advertisement was placed in the Elkhart Truth.

Two public hearings will be held to review the draft action plan. The first will be held on April 8, 2026, at 5:30 pm in the Elkhart Public Library, and the second during the Elkhart Redevelopment Commission meeting on April 14, 2026, at 4:00 pm. Both public hearings were located in the Municipal Building, 229 South Second Street.

The citizen participation process directly influences the goals, outcomes and strategies of the Consolidated Plan and the individual projects outlined in the PY 2026 Action Plan. Residents, stakeholders, agency representatives, public officials, neighborhood leaders and community activists directly shape the plans based on their knowledge of community needs, challenges, and opportunities. All comments and suggestions received through the planning process will be incorporated.

Citizen Participation Outreach

Table 4: Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
Newspaper Ad	Non-targeted / Broad community	A newspaper ad was placed in the Elkhart Truth on February 6, 2026, to advertise the February 12 th subrecipient meeting and two public meetings.		
Public Meeting	Non-targeted / Broad community	A subrecipient meeting was held on February 12, 2024, at 10:30 am. This meeting was attended by 20 individuals representing 14 community agencies.	The comments are summarized in the Appendix	All comments were accepted
Public Meeting	Non-targeted / Broad community	A public meeting was held on February 12, 2026, at 9:30 am. Fifteen individuals attended this meeting.	The comments are summarized in the Appendix	All comments were accepted

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
Public Meeting	Non-targeted / Broad community	A public meeting was held on February 12, 2026, at 5:30 pm.	The comments are summarized in the Appendix	All comments were accepted
Other - Public Hearing Notice	Non-targeted / Broad community	A notice of the 30-day comment period and public hearings were placed in the Elkhart Truth on March 31, 2026.		
Public Hearing	Non-targeted / Broad community	A public hearing will be held on April 8, 2026, at 5:30 pm at City Hall.		
Public Hearing	Non-targeted / Broad community	A second public hearing will be held on April 14, 2026, at 4:00 pm at City Hall.		

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

Introduction

The City of Elkhart will receive approximately \$700,000 in CBDG entitlement funds in PY 2026. In addition, the City will work with its partners to secure additional local, state, and federal resources to undertake the activities to achieve the goals and outcomes outlined in the Strategic Plan and Annual Action Plan. Those resources may include TIF revenue, State HOME funds, Low-Income Housing Tax Credits, HUD-insured financing, and various public grants.

Table 5 – Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation:	Program Income:	Prior Year Resources:	Total:		
CDBG	Federal	<ul style="list-style-type: none"> • Administration and planning • Acquisition • Economic Development • Housing • Public Improvements • Public Service 	\$700,000	\$20,000	\$9,449.35	\$738,898.70	\$2,100,000	Program income is based on historical receipts. Prior year resources include \$5,080.35 from PY 22 and \$4,368.86 from PY 23.

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

The City and its partners will aggressively seek additional resources as leverage against the CBDG funds for the programs and activities outlined in this Plan. The City and its partners have a long history of successfully competing for housing development funds at the state level.

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

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

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

Discussion

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

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Table 6: Goals Summary

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Housing Supply	2026	2027	Housing	NRSA	Housing Needs	CDBG: \$	Assist in the development or purchase of two new homes within the NRSA
Housing Quality	2026	2027	Housing	NRSA	Housing Needs	CDBG: \$442,898	Renovate up to five owner-occupied units
							Provide fair housing education and outreach to 100 persons.
Improve Neighborhood Conditions	2026	2027	Neighborhood Environment	NRSA	Neighborhood Development	CDBG: \$30,000	Upgrade the public infrastructure (lights, sidewalks, streets) in targeted neighborhoods

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Reduce insecurities - Homelessness	2026	2027	People	City-wide	Homeless Prevention	CDBG: \$15,000	Assist 100 individuals through emergency shelter services, emergency rent assistance, street outreach, counseling and other public services
Reduce insecurities - Special Needs	2026	2027	People	City-wide	Non-Homeless Special Needs	CDBG: \$71,000	Assist 500 individuals through transportation services, after-school activities, housing counseling, healthcare education, and other outreach activities
Increase Household Income	2026	2027	People	NRSA	Economic Development	CDBG: \$40,000	Provide up to eight microloans

Table 7: Goal Summary

Goal Name	Housing Supply
Goal Description	Housing Supply focuses on increasing the supply of quality, affordable housing within Elkhart. Increasing the supply of quality affordable housing can be accomplished through the acquisition and renovation of vacant units or new construction. 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.
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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.
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AP-35 Projects – 91.220(d)

Introduction

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

Table 8 – Project Information

#	Project Name
	Administrative and Planning
	Council on Aging – Transportation Program
	YWCA Safe Haven Shelter
	Housing Development and Redevelopment
	Fair Housing Education and Outreach
	Neighborhood Facilities Improvements
	Goodwill
	Boys & Girls Club – KidsCare Program
	St. James AME Church – Lords Cupboard Food Pantry
	Maple City Health
	Commercial Exterior Improvements
	Emergency Rental Assistance Program

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

The City of Elkhart has been geographically targeting its CDBG investments since 1995. This has allowed the City to strategically invest its limited resources in a manner that encourages comprehensive redevelopment and lasting change. The community has historically supported targeting CDBG resources, and the target geography was again reviewed during the 2020-2024 Consolidated Plan planning process. The biggest obstacles to addressing underserved needs are scarce financial resources.

AP-38 Project Summary

Project Summary Information

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: \$140,000
Description	Funds to pay for planning and administering projects and activities for the CDBG program
Target Date	6/30/2027
Proposed Beneficiaries	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 pay for several staff members to administer the CDBG programs and small plans for the NRSA

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: \$15,000
Description	The Council on Aging’s objective is to use these CDBG funds to increase the access and availability of transportation services for the growing demand of clients living in the City of Elkhart. Funds will be used to provide transportation services to low- and moderate-income seniors.
Target Date	6/30/2027
Estimate the number and type of families that will benefit from the proposed activities	The program will provide up to 500 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 medial 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: \$15,000
Description	Funds to support the YWCA Safe Haven Program for victims of domestic violence.
Target Date	6/30/2027
Proposed Beneficiaries	The YWCA estimates that approximately 600 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	6/30/2027
Proposed Beneficiaries	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	Housing Development and Assistance
Target Area	City-wide Neighborhood Revitalization Strategy Area (NRSA)
Goals Supported	Housing Quality
Needs Addressed	Housing Needs
Funding	CDBG: \$432,898
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	6/30/2027
Proposed Beneficiaries	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	Fair Housing Education and 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	6/30/2027
Proposed Beneficiaries	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	Neighborhood Improvements
Target Area	Neighborhood Revitalization Strategy Area (NRSA)
Goals Supported	Improve Neighborhood Conditions
Needs Addressed	Non-housing Neighborhood Development Needs
Funding	CDBG: \$30,000
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	6/30/2027
Proposed Beneficiaries	Up to 500 families may benefit from this program depending on the programs and activities undertaken under this project.
Location Description	NRSA
Planned Activities	Funds will be used for public facilities and public infrastructure improvements in the NRSA neighborhood. These improvements may include utility improvements (water, sewer, broadband) sidewalks, streets, and lighting. Public facility improvements may include parks and playground upgrades, or upgrades to community centers.

Project Name	Goodwill Industries – Woodland Crossings Job Training
Target Area	City-wide
Goals Supported	Increase Median Household Income
Needs Addressed	Economic Development
Funding	CDBG: \$10,000
Description	This project will support clients pursuing specific, high-quality careers that require industry-recognized certifications that GIM does not offer internally. Examples of these certifications include CNA, QMA, welding training, and CDL.
Target Date	6/30/2027
Proposed Beneficiaries	Up to 5 low- and moderate-income NRSA residents will benefit from the program
Location Description	City-wide
Planned Activities	Soft and hard skills training for up to 5 unemployed or underemployed Elkhart residents to retrain, develop new skills and improve their economic situation.

Project Name	Boys & Girls Club – KidsCare Program
Target Area	City-wide Neighborhood Revitalization Strategy Area (NRSA)
Goals Supported	Reduce insecurities – Special Needs
Needs Addressed	Non-Homeless Special Needs
Funding	CDBG: \$10,000
Description	The program provides scholarships for low- moderate-income youth to attend afterschool programs.
Target Date	6/30/2027
Proposed Beneficiaries	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	St. James AME Church – Lord’s Cupboard Food Pantry
Target Area	NRSA
Goals Supported	Reduce insecurities – Special Needs
Needs Addressed	Non-Homeless Special Needs
Funding	CDBG: \$15,000
Description	CDBG funds will support the expansion of the food pantry.
Target Date	6/30/2027
Proposed Beneficiaries	Up to 300 persons
Location Description	Neighborhood Revitalization Strategy Area (NRSA)
Planned Activities	CDBG funds will be used to offset the cost of food pantry operations.
Project Name	Emergency Rental Assistance Program
Target Area	Neighborhood Revitalization Strategy Area (NRSA)
Goals Supported	Reduce insecurities – Homelessness
Needs Addressed	Housing Needs
Funding	CDBG: \$6,000
Description	Temporary rent and utility assistance to prevent homelessness.
Target Date	6/30/2027
Proposed Beneficiaries	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 9 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Elkhart has been geographically targeting its CDBG investments since 1995. This has 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 will directly support the creation, renovation, or acquisition of approximately eight housing units through its residential renovation program and partnering with other housing development organizations committed to improving Elkhart’s neighborhoods.

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

One-Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	8
Special-Needs	0
Total	8

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

One-Year Goals for the Number of Households Supported Through	
Rental Assistance	1
The Production of New Units	0
Rehab of Existing Units	5
Acquisition of Existing Units	2
Total	8

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 an excellent working relationship and are both committed to addressing the needs of Elkhart's low-income residents. The EHA continues to work under its HUD-approved 5-year Plan, which includes possibly partnering with non-profit agencies to expand or develop new housing units within the City.

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

EHA continues to encourage its residents to participate in established resident councils and the resident advisory board. 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 in providing transportation services – up to 100 individuals assisted.
- The City will aid Maple City Health to provide health services to Elkhart’s low- and moderate income population – up to 200 individuals assisted.
- The City will assist with the YWCA Safe Haven program – up to 250 individuals assisted.
- The City will assist in St. James AME Church food pantry – up to 300 individuals will be assisted.

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

Addressing the emergency shelter and transitional housing needs of homeless persons

The City plans to assist the following agencies:

- The City will assist the YWCA Safe Haven program – up to 250 individuals will be assisted.

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

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 (CoC) network. Elkhart is part of Region 2 CoC, 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 YWCA Safe Haven program – up to 250 individuals assisted.

Discussion

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

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

Introduction:

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

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

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

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

Discussion:

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

AP-85 Other Actions – 91.220(k)

Introduction:

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

Actions planned to address obstacles to meeting underserved needs

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

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

Actions planned to foster and maintain affordable housing

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

Actions planned to reduce lead-based paint hazards

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

Actions planned to reduce the number of poverty-level families

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

HOUSING

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

SOCIAL SERVICES

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

JOB TRAINING AND EDUCATION

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

Actions planned to develop institutional structure

The Community 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

2026 CDBG Action Plan

Public Comments and Responses

TBD