

Executive Summary

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

1. Introduction

Over the past few years, the City and its partners undertook an extensive community planning and public engagement process to determine the redevelopment needs of its residents. These planning efforts include the We THRIVE - Elkhart 2040 (2021), the Complete Neighborhood Vision Report (February 2022), the Downtown Elkhart Master Plan (Adopted December 2023), and the 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 this Consolidated Plan was 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 community needs that were identified throughout the past processes and validated during the development of this plan can be classified into three focus areas:

- Housing
- People
- Neighborhood Environment

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

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

Housing

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

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- Increase the capacity of non-profit agencies and increase the number of tools available to assist neighborhood redevelopment
- Identify/acquire 10 lots for future redevelopment
- Develop 25 new units for homeownership by low- and moderate-income families
- Develop or renovate 12 new low- and moderate-income rental units
- Renovate 25 owner-occupied units
- Demolish up to 15 blighted residential structures that are not cost-effective to renovate.
- Assist 25 new homeowners in purchasing a home within the NRSA
- Create 60 lead-safe housing units

People

Within this focus area, two primary goals revolve around the human and social capital found in Elkhart's neighborhoods:

Goal #1: Increase household income.

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

- Provide job training to at least 20 residents, of whom 10 live in the Neighborhood Revitalization Strategy Area (NRSA)
- Create 25 living wage jobs within the NRSA
- Enhance the appearance of three business districts within the NRSA

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

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

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

Neighborhood Environment

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

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

3. Evaluation of past performance

The 2020 Consolidated Plan was developed during the beginning of the COVID-19 pandemic and executed during its height. Over the past five years, the City and its partners were developed and implemented many programs and projects meant to improve the quality of Elkhart's neighborhoods and assist its residents. Nine goals were identified through extensive public meetings and discussions with agencies serving the needs of low- and moderate-income clients:

- **Housing Supply.** Focuses on increasing the supply of quality, affordable housing within Elkhart.

Performance: 40 rental units renovated and added to the housing supply

- **Housing Quality.** This goal focuses on improving the quality of the existing occupied housing stock through rehabilitation or targeted code enforcement efforts.

Performance: 31 owner-occupied housing units renovated.

- **Home Ownership.** Focuses on increasing the rate of homeownership within Elkhart. This goal can be accomplished through financial assistance to purchase a home or through homebuyer counseling services.

Performance: 4 first-time homebuyers received assistance.

- **Increase Median Household Income.** This goal focuses on improving the economic lives of Elkhart residents through wealth-building activities such as workforce development initiatives, job training, and job creation.

Performance: 16 residents received job training and job placement services.

- **Reduce Environmental Hazards.** This goal focuses on identifying and remedying environmental hazards, which may include lead-based paint, mold, asbestos, or brownfields.

Performance: 5 blighted structures were demolished and 5 structures were removed from flood prone areas.

- **Homeless Prevention.** Homelessness Prevention focuses on activities and services within Elkhart that address the homeless population's needs and related sub-populations. .

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Performance: Over the past five-years, nearly 2,000 people received services designed to prevent homelessness or serve existing homeless families.

- **Neighborhood Facilities Improvements.** This goal focuses on improving publicly owned infrastructure and facilities in targeted neighborhoods.

Performance: 8 parks were renovated and improved, potentially benefitting over 35,000 residents.

- **Neighborhood Business Districts.** Neighborhood Business Districts focus on improving the appearance, buildings and infrastructure necessary to create an environment that encourages job creation, wealth building and provides the essential goods and services for Elkhart's neighborhoods.

Performance: 2 businesses received assistance.

- **Non-Homeless Special Needs.** Non-Homeless Special Needs focuses on populations with special needs such as seniors, mentally and physically disabled populations, HIV/AIDs persons and their families. Persons with special needs often require advocacy, individualized training, and skills-building to help them succeed.

Performance: Through non-profit partners, over 3,200 residents directly benefitted from various public service activities such as: fair housing outreach, senior transportation services, healthcare services, etc.

4. Summary of citizen participation process and consultation process

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

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

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

The city’s Consolidated Plan engagement efforts began in mid-December 2024. The City of Elkhart developed an online community needs and fair housing surveys in English and Spanish that was available

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and distributed to the public between December 16, 2024 and May 10, 2025. The surveys were advertised on the city's Facebook page, and email distribution lists. Additionally, the survey was advertised at every public meeting. A total of 258 individuals participated in the surveys. The survey allowed participants to identify additional needs through numerous comment boxes.

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

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

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

A public hearing was held during the regularly scheduled Redevelopment Commission meeting on June 10, 2025. No public comments were received during the hearing.

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

5. Summary of public comments

Results from the community survey are attached in the appendix. Those results were used to shape the goals and objectives of the plan. No public comments were received during the 30-day public comment period.

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

All comments and views were accepted.

7. Summary

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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), the Complete Neighborhood Vision Report (February 2022), the Downtown Elkhart Master Plan (Adopted December 2023), and the Benham Neighborhood Plan (Adopted July 2024).

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The Process

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	ELKHART	
CDBG Administrator	ELKHART	Community Development Department
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

Table 1 – Responsible Agencies

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 evolving needs of the community. From daily interaction with community members to the five-year Consolidated Plan and its annual updates, the Community Development staff works with citizens to create a strong, vibrant Elkhart. Staff assist citizens with a variety of programs and services as detailed in the Consolidated Plan.

Consolidated Plan Public Contact Information

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

1. Introduction

The City of Elkhart employed a comprehensive outreach campaign to offer opportunities for interested residents, stakeholders, elected officials, neighborhood and civic leaders, and community agencies to contribute to the development of the Consolidated Plan. Those efforts included public meetings, individual interviews and online surveys.

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

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

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

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

Health Plus Indiana provides housing and supportive services for clients with HIV/AIDS and their families for St. Joseph and Elkhart Counties, and they have been long-term recipients of CDBG funds from the City of Elkhart.

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

Goodwill Industries is the main job training and workforce development agency. Goodwill Industries offers a range of training opportunities in collaboration with other local 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 coordinate programs and activities with area agencies dedicated to helping reduce and eliminate homelessness within the City of Elkhart. The members of the Indiana Region 2 Homeless Coalition work tirelessly to meet the needs of homeless clients. In developing this Consolidated Plan, members of the Elkhart Homeless Coalition participated in public meetings and online surveys. The City of Elkhart will stay engaged with our homeless residents and with our homeless coalition partners to actively reduce homelessness within the City of Elkhart.

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

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

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	LACASA, INC.
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	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, participated in a housing needs interview, and attended the January 30, 2025 public planning meeting and January 30, 2025 sub-recipient meeting.
2	Agency/Group/Organization	Council on Aging of Elkhart County
	Agency/Group/Organization Type	Services-Elderly Persons Services - Narrowing the Digital Divide Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on the e-mail and mail distribution list and attended the January 30, 2025 sub-recipient meeting.
3	Agency/Group/Organization	YWCA North Central Indiana
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Service-Fair Housing Services - Victims Regional organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Anti-poverty Strategy

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on the e-mail and mail distribution list and attended the January 30, 2025 sub-recipient meeting.
4	Agency/Group/Organization	Northern Indiana Workforce Board, Inc. WorkOne
	Agency/Group/Organization Type	Services-Education Services-Employment Other government - State Business Leaders
	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.
5	Agency/Group/Organization	GOODWILL OF MICHIANA
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Education Services-Employment Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development 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 attended the January 30, 2025 sub-recipient meeting.
6	Agency/Group/Organization	Health Plus Indiana
	Agency/Group/Organization Type	Services - Housing Services-Persons with HIV/AIDS Services-homeless Services-Health Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on the e-mail and mail distribution list and attended the January 30, 2025 sub-recipient meeting.
8	Agency/Group/Organization	HABITAT FOR HUMANITY OF ELKHART COUNTY
	Agency/Group/Organization Type	Services - Housing Services-Education Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment 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 attended the January 30, 2025 sub-recipient meeting. Agency is a member of the CoC Region 2 homeless coalition and participated in the housing needs focus group.
9	Agency/Group/Organization	REAL SERVICES, INC.
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	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.
10	Agency/Group/Organization	Greater Elkhart Chamber of Commerce
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis 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, participated in the community planning meetings and sub-recipient meeting on January 30, 2025

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12	Agency/Group/Organization	Elkhart Community Schools
	Agency/Group/Organization Type	Services-Education Other government - Local
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Education
	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. The Elkhart schools helped notify parents and families about the various public planning meetings in the community.
13	Agency/Group/Organization	The Faith Mission
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	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.
14	Agency/Group/Organization	Oaklawn Psychiatric Center
	Agency/Group/Organization Type	Services-homeless Services-Health Health Agency Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	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

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15	Agency/Group/Organization	CHURCH COMMUNITY SERVICES
	Agency/Group/Organization Type	Services-homeless Services-Education Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on the e-mail and mail distribution list and is a member of the CoC Region 2 homeless coalition.
16	Agency/Group/Organization	City of Elkhart Planning and Zoning Department
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Local Civic Leaders Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/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.

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17	Agency/Group/Organization	Housing Authority of the City of Elkhart
	Agency/Group/Organization Type	Housing PHA Services - Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homeless Needs - Chronically homeless Homelessness Needs - Veterans 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. The housing authority also provided much information for this plan.
18	Agency/Group/Organization	BROADBANDNOW
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Broadbandnow was consulted to examine the range of high-speed internet providers available in Elkhart, cost and services available.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
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.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
City of Elkhart Housing Strateg	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 (December 2023)	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 (July 2024)	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 is a target neighborhood.
We THRIVE - Elkhart 2040 (2021)	City of Elkhart	The results and recommendations of this plan were used to shape the goals of the Strategic Plan to ensure coordinated strategies.
City of Elkhart Housing Strategy	City of Elkhart	The results and recommendations of this plan were used to shape the goals of the Strategic Plan to ensure coordinated strategies.
Complete Neighborhood Vision Report (Feb 2022)	City of Elkhart	The results and recommendations of this plan were used to shape the goals of the Strategic Plan to ensure coordinated strategies. The neighborhoods outlined in this plan are target neighborhoods in the 2025 NRSA plan.

Table 3 – Other local / regional / federal planning efforts

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

Narrative (optional):

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

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

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

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

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

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

A public hearing was held during the Redevelopment Commission's June 10, 2025 meeting. The ConPlan, Action Plan and NRSA were presented. No public comments were received during the meeting.

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

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Internet Outreach	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	An online survey of community needs, and priorities was published on December 16, 2024 in both English and Spanish. 258 responses were receive	The comments are summarized in the Executive Summary and Needs Assessment sections	All comments were accepted	https://es.surveymonkey.com/r/Elkhart_ES_FH2025
3	Newspaper Ad	Non-targeted/broad community	A newspaper ad was placed in the Elkhart Truth on January 24th, 25th and 28th to advertise the January 30th public meetings and the February 13th subrecipient meeting.	N/A	N/A	

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Meeting	Minorities Non-targeted/broad community	A public meeting was held January 30, 2025 - 9:30am at the Tolson Center.	The comments are summarized in the Executive Summary and Needs Assessment sections	All comments were accepted	
5	Public Meeting	Minorities Non-targeted/broad community	A public meeting was held January 30, 2025 - 6:30pm at the Tolson Community Center. This meeting was attended by approximately 20 neighborhood residents and community stakeholders.	The comments are summarized in the Executive Summary and Needs Assessment sections	All comments were accepted	

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Public Meeting	Neighborhood associations and public agencies	A public meeting and information session with potential subrecipients and interested agencies was held on February 13, 2025 at 9:30am at the Elkhart Public Library. This meeting was also streamed via Teams.	N/A	N/A	
7	Public Meeting	Minorities Non-targeted/broad community Targeted neighborhood residents	A public meeting was held on February 13, 2025 at 6:30pm at the Tolson Center.	The comments are summarized in the Executive Summary and Needs Assessment sections	All comments were accepted	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
12	Public Meeting	Non-targeted/broad community	A public meeting was held on April 24, 2025 at 6:30pm at the Tolson Center.	The comments are summarized in the Executive Summary and Needs Assessment sections	All comments were accepted	
13	Newspaper Ad	Non-targeted/broad community	A notice of the 30-day comment period and public hearings was placed in the Elkhart Truth on May 17, 2025. The 30-day comment period ran from May 19th to June 18th.	N/A	N/A	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
14	Public Hearing	Non-targeted/broad community	A public hearing was held June 10, 2025 at 4:00pm during the Redevelopment Commission regularly scheduled meeting.	No comments were received	N/A	
16	Public Meeting	Non-targeted/broad community	The final Consolidated Plan and Action Plan was presented to City Council on Monday July 7, 2025 during their regularly scheduled meeting. The plan was adopted that evening.	No comments were received.	N/A	

Table 4 – Citizen Participation Outreach

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Needs Assessment

NA-05 Overview

Needs Assessment Overview

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

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

Summary of Housing Needs

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

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

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

Demographics	Base Year: 2020	Most Recent Year: 2023	% Change
Population	53,923	53,726	-0%
Households	20,562	21,693	6%
Median Income	\$40,101.00	\$47,885.00	19%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:

2023 ACS

Data Source Comments:

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	0	0	0	0	
Small Family Households	0	0	0	0	
Large Family Households	0	0	0	0	
Household contains at least one person 62-74 years of age	0	0	0	0	
Household contains at least one person age 75 or older	0	0	0	0	

Demo

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Households with one or more children 6 years old or younger	0	0	0	0	

Table 6 - Total Households Table

Alternate Data Source Name:

2017-2021 CHAS Data

Data Source Comments: Data in graphic

Table 6: Number of Households

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

Data Source: 2017-2021 CHAS

Table 6 Number of Households

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	155	50	35	240	10	10	55	4	79
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	105	15	4	10	134	0	15	0	0	15
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	155	45	40	20	260	0	0	10	0	10
Housing cost burden greater than 50% of income (and none of the above problems)	1,285	435	40	0	1,760	380	250	95	0	725
Housing cost burden greater than 30% of income (and none of the above problems)	175	860	620	75	1,730	140	325	460	205	1,130

Demo

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	695	0	0	0	695	105	0	0	0	105

Table 7 – Housing Problems Table

Alternate Data Source Name:

2017-2021 CHAS Data

Data Source

Comments:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,510	650	130	65	2,355	375	280	154	4	813
Having none of four housing problems	1,214	1,155	1,760	810	4,939	304	885	2,639	1,460	5,288
Household has negative income, but none of the other housing problems	705	0	0	0	705	105	0	0	0	105

Table 8 – Housing Problems 2

Alternate Data Source Name:

2017-2021 CHAS Data

Data Source

Comments:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	750	515	200	1,465	205	165	245	615
Large Related	90	30	15	135	15	0	0	15
Elderly	275	515	155	945	234	335	170	739
Other	595	395	340	1,330	60	105	135	300
Total need by income	1,710	1,455	710	3,875	514	605	550	1,669

Table 9 – Cost Burden > 30%

Alternate Data Source Name:
2017-2021 CHAS Data
Data Source
Comments:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	625	115	0	740	205	65	30	300
Large Related	40	0	0	40	15	0	0	15
Elderly	210	265	30	505	135	120	65	320
Other	510	205	40	755	25	80	0	105
Total need by income	1,385	585	70	2,040	380	265	95	740

Table 10 – Cost Burden > 50%

Alternate Data Source Name:
2017-2021 CHAS Data
Data Source
Comments:

5. Crowding (More than one person per room)

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

Table 11 – Crowding Information – 1/2

Alternate Data Source Name:
2017-2021 CHAS Data
Data Source
Comments:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	695	290	415	1,400	84	70	725	879

Table 12 – Crowding Information – 2/2

Alternate Data Source Name:
2017-2021 CHAS Data
Data Source
Comments:

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

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

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

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

What are the most common housing problems?

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

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

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

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

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

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

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

N/A

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

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

Discussion

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

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

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

Introduction

Elkhart’s racial composition is 62.5% white, 12.3% black, 0.6% Asian, 0.2% American Indian, 9.1% Two or more races, and 15.3% other. Hispanics comprise 27.45% of Elkhart’s population.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,180	1,228	0
White	1,020	695	0
Black / African American	660	225	0
Asian	0	20	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	500	284	0
0	0	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Alternate Data Source Name:

2017-2021 CHAS Data

Data Source Comments:

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,035	935	0
White	1,180	795	0
Black / African American	490	75	0
Asian	0	0	0

Demo

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	365	65	0
0	0	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Alternate Data Source Name:

2017-2021 CHAS Data

Data Source Comments:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,314	3,374	0
White	870	2,310	0
Black / African American	259	320	0
Asian	0	24	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	185	705	0
0	0	0	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Alternate Data Source Name:

2017-2021 CHAS Data

Data Source Comments:

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	335	2,005	0
White	235	1,235	0
Black / African American	15	285	0
Asian	0	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	85	470	0
0	0	0	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Alternate Data Source Name:
2017-2021 CHAS Data

Data Source Comments:

*The four housing problems are:

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

Discussion

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

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

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

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

Introduction

Elkhart’s racial composition is 62.5% white, 12.3% black, 0.6% Asian, 0.2% American Indian, 9.1% Two or more races, and 15.3% other. Hispanics comprise 27.45% of Elkhart’s population.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,885	1,518	0
White	785	930	0
Black / African American	600	280	0
Asian	0	20	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	500	284	0
0	0	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Alternate Data Source Name:

2017-2021 CHAS Data

Data Source Comments:

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	930	2,040	0
White	590	1,385	0
Black / African American	255	310	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	85	345	0
Other	0	0	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Alternate Data Source Name:
2017-2021 CHAS Data
Data Source Comments:

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	284	4,399	0
White	205	2,970	0
Black / African American	44	535	0
Asian	0	24	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	35	855	0
Other	0	0	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Alternate Data Source Name:
2017-2021 CHAS Data
Data Source Comments:

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	69	2,270	0
White	55	1,415	0
Black / African American	0	300	0
Asian	0	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	14	540	0
Other	0	0	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Alternate Data Source Name:

2017-2021 CHAS Data

Data Source Comments:

*The four severe housing problems are:

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

Discussion

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

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

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

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

Introduction:

Elkhart’s racial composition is 62.5% white, 12.3% black, 0.6% Asian, 0.2% American Indian, 9.1% Two or more races, and 15.3% other. Hispanics comprise 27.45% of Elkhart’s population.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	14,499	3,075	2,830	814
White	10,350	1,715	1,475	385
Black / African American	1,420	555	840	125
Asian	120	0	0	20
American Indian, Alaska Native	19	0	0	0
Pacific Islander	15	0	0	0
Hispanic	2,370	630	465	284
Other	0	175	50	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Alternate Data Source Name:
2017-2021 CHAS Data
Data Source Comments:

Discussion:

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

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

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

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

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

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

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

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

Areas of racial concentration are found in the southern areas, with the highest concentration in the neighborhoods immediately south of Downtown Elkhart. Those neighborhoods are target investment areas over the 5-year period of this plan.

NA-35 Public Housing – 91.205(b)

Introduction

The Elkhart Housing Authority is a high-performing public housing agency that owns and manages 672 housing units and administers 727 Housing Choice Vouchers. Many of their housing units serve households with the greatest need in Elkhart, and additional units for very low-income renters are needed. The housing authority currently partners with Elkhart’s community-based organizations to provide services for their residents, and should continue and expand those partnerships.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	635	758	0	750	3	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	8,878	10,874	0	10,855	7,890	0
Average length of stay	0	0	4	3	0	3	0	0
Average Household size	0	0	2	2	0	2	1	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	150	69	0	67	1	0
# of Disabled Families	0	0	156	206	0	203	1	0
# of Families requesting accessibility features	0	0	635	758	0	750	3	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	355	334	0	328	2	0	0
Black/African American	0	0	259	417	0	415	1	0	0
Asian	0	0	1	3	0	3	0	0	0
American Indian/Alaska Native	0	0	1	1	0	1	0	0	0
Pacific Islander	0	0	19	3	0	3	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	30	18	0	18	0	0	0
Not Hispanic	0	0	605	740	0	732	3	0	0

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Demo

Data Source: PIC (PIH Information Center)

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

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

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

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

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

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

Discussion

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

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

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

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

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

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	7	7	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	125	18	0	0	0	0
Chronically Homeless Individuals	15	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0

Demo

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Veterans	0	2	0	0	0	0
Unaccompanied Child	7	2	0	0	0	0
Persons with HIV	2	1	0	0	0	0

Table 26 - Homeless Needs Assessment

Alternate Data Source Name:
 2024 Region 2 Point in Time Count
Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

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

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	83	12
Black or African American	28	3
Asian	0	1
American Indian or Alaska Native	1	1
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	14	0
Not Hispanic	119	0

Alternate Data Source Name:
 2024 Region 2 Point in Time Count
 Data Source
 Comments:

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

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

There were two unsheltered veterans.

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

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

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

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

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

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

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

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

Discussion:

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

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

Introduction:

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

Describe the characteristics of special needs populations in your community:

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

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

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

Survey comments and past focus groups expressed the following:

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

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

Indiana Health Plus routinely serves over 125 clients, excluding affected partners, from the Elkhart office. These clients comprise individuals from diverse ethnic backgrounds, family statuses, and socioeconomic levels, and reside in Elkhart County. However, most of these clients have more than one thing in common: 80% of those who are diagnosed with HIV/AIDS are at or below poverty. Many of these clients live on approximately \$750 per month from disability assistance. With a monthly income of \$750, clients are responsible for purchasing food for themselves and their children, as well as covering the costs of expensive medications, housing, and other essential life necessities.

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

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Elkhart is not a PJ.

Discussion:

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

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

Describe the jurisdiction’s need for Public Facilities:

During the public engagement process the following needs were identified:

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

How were these needs determined?

The needs were determined through the public engagement process outlined under the Citizen Participation Section of this plan. Needs were determined through surveys and the results of recent community planning efforts.

Describe the jurisdiction’s need for Public Improvements:

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

How were these needs determined?

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

Describe the jurisdiction’s need for Public Services:

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

How were these needs determined?

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

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City of Elkhart has a challenging housing market due to the relatively high housing costs versus recently stagnating wages. Median contract rent has increased 25% between 2020 and 2023 and has far outpaced earnings growth in the City of Elkhart. This further contributes to the mismatch in housing supply versus demand for the lowest income cohorts. There is a 1,570-unit deficit for rental households earning less than 30% AMI. Since the last Consolidated Plan, the number of rental units available for that income cohort declined from 645 units to only 465 available units. This segment of the population has the most housing insecurity and limited abilities to manage through financial hardships.

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

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

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

Introduction

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

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

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	13,390	53%
1-unit, attached structure	456	2%
2-4 units	2,630	10%
5-19 units	4,016	16%
20 or more units	2,309	9%
Mobile Home, boat, RV, van, etc	2,462	10%
Total	25,263	100%

Table 27 – Residential Properties by Unit Number

Alternate Data Source Name:

2023 ACS

Data Source Comments:

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	31	0%	410	4%
1 bedroom	77	1%	2,609	25%
2 bedrooms	2,792	24%	4,393	43%
3 or more bedrooms	8,532	75%	2,849	28%
Total	11,432	100%	10,261	100%

Table 28 – Unit Size by Tenure

Alternate Data Source Name:

2023 ACS

Data Source Comments:

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

There is the potential for affordable housing units to be lost from the inventory. Oaklawn Apartments contract expires in 2028 and Town & Country Apartments contract expires in 2029. River Run Apartments has a low REAC score. Developments with low REAC inspection scores can lose their HUD subsidy if the deficiencies are not addressed in a timely manner. Affordable housing advocates should monitor the condition of River Run Apartments to make sure repairs are completed in a timely manner and the affordable units stay in the inventory.

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

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

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

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

Describe the need for specific types of housing:

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

Discussion

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

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

Introduction

F

For many years, the cost of housing, particularly rental housing, has outpaced wage earnings in Elkhart. As the table below indicates, median rent has increased 25% since 2020, far outpacing inflation. This further contributes to the mismatch in housing supply versus demand for the lowest-income cohorts. The current rental vacancy rate is 5.4%, compared to 13.4% in 2010, and continues to tighten. Based on community conversations, the rental market will continue to tighten since few, new subsidized units are being placed in service.

The 2023 ACS median home value of \$126,900 does not reflect the current sales market in Elkhart. According to Zillow Research, the median home sale value has steadily been increasing the past five years from \$147,114 in May 2020, to \$216,908 in May 2025. This price escalation may put homeownership further out of reach for low- and moderate-income households who desire to purchase a home. As the chart below indicates, the for-sale vacancy rate declined as the housing market tightens in Elkhart.

Cost of Housing

	Base Year: 2020	Most Recent Year: 2023	% Change
Median Home Value	96,500	126,900	32%
Median Contract Rent	787	981	25%

Table 29 – Cost of Housing

Alternate Data Source Name:

2023 ACS

Data Source Comments:

Rent Paid	Number	%
Less than \$500	934	20.3%
\$500-999	4,248	75.4%
\$1,000-1,499	4,023	1.8%
\$1,500-1,999	537	0.7%
\$2,000 or more	252	1.8%
Total	9,994	100.0%

Table 30 - Rent Paid

Alternate Data Source Name:

2023 ACS

Data Source Comments:

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,370	No Data
50% HAMFI	3,084	6,790
80% HAMFI	5,190	3,055
100% HAMFI	No Data	425
Total	9,644	10,270

Table 31 – Housing Affordability

Alternate Data Source Name:
2017-2021 CHAS Data
Data Source Comments:

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	853	869	1,055	1,374	1,399
High HOME Rent	853	869	1,055	1,374	1,399
Low HOME Rent	782	838	1,007	1,163	1,298

Table 32 – Monthly Rent

Data Source Comments: 2025 HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

No. Data shows that there is a 1,570-unit deficit for rental households earning less than 30% AMI. Since the last Consolidated Plan, the number of rental units available for that income cohort declined from 645 units to only 465 available units. However, the number of rental households in Elkhart held relatively steady (2,345 in 2011 compared with 2,305 in 2016). This segment of the population has the most housing insecurity and limited abilities to manage through financial hardships. Efforts should be made to increase the number of subsidized units to address this glaring shortfall.

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

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

Rents have increased 25% since the base year of the Consolidated Plan and have far outpaced earnings growth in the City of Elkhart. This further contributes to the mismatch in housing supply versus demand for the lowest-income cohorts. The current rental vacancy rate is estimated to be 17.2%, compared to

8.6% in 2020 (see chart below). Based on community conversations, the rental market will tighten since few, new subsidized units are being placed in service.

The 2023 ACS median home value of \$126,900 does not reflect the current sales market in Elkhart. According to Zillow Research, the median home sale value has steadily been increasing the past five years from \$147,114 in May 2020, to \$216,908 in May 2025. This price escalation may put homeownership further out of reach for low- and moderate-income households who desire to purchase a home. As the chart below indicates, the for-sale vacancy rate declined as the housing market tightens in Elkhart.

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

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

Discussion

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

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

Introduction

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

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

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

Condition of Units

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

Table 33 - Condition of Units

Alternate Data Source Name:

2023 ACS

Data Source Comments:

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	0	0%	0	0%
1980-1999	0	0%	0	0%
1950-1979	0	0%	0	0%
Before 1950	0	0%	0	0%
Total	0	0%	0	0%

Table 34 – Year Unit Built

Alternate Data Source Name:

2017-2021 CHAS Data

Data Source Comments: See graphic

Year Unit Built

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

Table 36 – Year Unit Built

Data Source: 2017-2021 CHAS

Table 36 - Year Unit Built

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	0	0%	0	0%
Housing Units build before 1980 with children present	0	0%	0	0%

Table 35 – Risk of Lead-Based Paint

Alternate Data Source Name:

2017-2021 CHAS Data

Data Source Comments: See Graphic

Risk of Lead-Based Paint Hazard

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

Table 37 – Risk of Lead-Based Paint

Data Source: 2017-2021 CHAS

Table 37 - Risk of Lead-Based Paint

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	4,758	0	4,758
Abandoned Vacant Units	0	2,706	2,706
REO Properties	107	0	107
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Alternate Data Source Name:

2023 ACS

Data Source Comments:

Realtytrac.com - there were 75 Pre-Foreclosure properties, 7 bank-owned properties and 25 residential properties being auctioned in Elkhart. Note: Abandoned Vacant Units are those classified as vacant other by the Census.

Need for Owner and Rental Rehabilitation

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PLAN_SECTION_ID=[1313801000]>

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

Lead-based paint hazards are an issue within the City of Elkhart and Elkhart County. According to the Elkhart County Health Department, since 2000, an estimated 360 children have been documented with elevated blood lead levels. As the data above in table 34 illustrates, there are 2,349 pre-1980 housing units occupied with children. This represents about 8% of Elkhart’s total occupied housing units.

Discussion

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

Introduction

The Elkhart Housing Authority (EHA) manages 672 housing units in five developments that are rented to low-income families and seniors. The Housing Authority’s inventory ranges from scattered site single-family homes to high-rise apartments. Households living in these units only pay 30% of their income toward rent and utilities. As discussed previously, there is a need for housing that serves households earning below 30% AMI, and the Housing Authority helps fill that gap, though the need is still great.

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

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			672	687			0	0	0
# of accessible units			1						
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

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

Public Housing Condition

Public Housing Development	Average Inspection Score
----------------------------	--------------------------

Table 38 - Public Housing Condition

Table 40: Public Housing Units

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

Table 40 - Public Housing Units

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

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

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

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

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

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

Discussion:

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

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

Introduction

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

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	79	0	25	22	0
Households with Only Adults	86	0	0	29	11
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: Homeless Facility Inventory

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

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

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

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

Emergency shelter in Elkhart County is provided by Faith Mission, primarily serving homeless individuals, Goshen Interfaith, serving homeless families with children, and by the YWCA serving victims of domestic violence. Permanent supportive housing is provided by AIDS Ministries and Oaklawn Mental Health Center.

Permanent supportive housing (PSH) targeted to chronically homeless individuals has been developed through a variety of partnerships. The current PSH projects in Elkhart County include:

- Oaklawn Chapman West Plains- 37 beds
- Oaklawn PSH1- 18 beds
- VASH Elkhart - 4 beds
- Benham Ave in Elkhart- 11 one-bedroom apartments

Advocacy, education and coordination of housing and homeless programs in Indiana are managed by the Indiana Housing & Community Development Authority (IHCDA), through the regional Continuum of Care (CofC) network. Elkhart is part of Region 2 CofC, and actively participates with the Indiana Region 2 Homeless Coalition, which meets bi-monthly. Elkhart will use CDBG funds over the next five years to address homeless needs and to prevent homelessness.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

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

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

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

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

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

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

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

- The City will aid the Council on Aging to provide transportation.

- The City will provide assistance to Health Plus Indiana to serve persons with HIV/AIDS and their families.

A portion of these populations, such as elderly and physically disabled homeowners, will be assisted through the City's CDBG funded owner-occupied housing rehabilitation program.

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

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

- The City will aid the Council on Aging to provide transportation services.
- The City will provide assistance to Health Plus Indianat to serve persons with HIV/AIDS and their families.

A portion of these populations, such as elderly and physically disabled homeowners, will be assisted through the City's CDBG funded owner-occupied housing rehabilitation program.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

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

Introduction

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

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

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	0	0	100	100	0
Arts, Entertainment, Accommodations	0	0	0	0	0
Construction	0	0	0	0	0
Education and Health Care Services	0	0	0	0	0
Finance, Insurance, and Real Estate	0	0	0	0	0
Information	0	0	0	0	0
Manufacturing	0	0	0	0	0
Other Services	0	0	0	0	0
Professional, Scientific, Management Services	0	0	0	0	0
Public Administration	0	0	0	0	0
Retail Trade	0	0	0	0	0
Transportation and Warehousing	0	0	0	0	0

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Wholesale Trade	0	0	0	0	0
Total	0	0	--	--	--

Table 40 - Business Activity

Data Source Comments: See Graphic

Economic Development Market Analysis

Business Activity

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

Table 43 - Business Activity

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

Table 43 - Business Activity

Labor Force

Total Population in the Civilian Labor Force	25,730
Civilian Employed Population 16 years and over	24,820
Unemployment Rate	3.50
Unemployment Rate for Ages 16-24	6.60
Unemployment Rate for Ages 25-65	4.20

Table 41 - Labor Force

Alternate Data Source Name:

2023 ACS

Data Source Comments:

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

Table 42 – Occupations by Sector

Data Source Comments: 2023 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	18,984	80%
30-59 Minutes	4,194	18%
60 or More Minutes	469	2%
Total	23,647	100%

Table 43 - Travel Time

Data Source Comments: 2023 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,140	565	1,855
High school graduate (includes equivalency)	6,770	685	2,815

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Some college or Associate's degree	5,495	365	1,365
Bachelor's degree or higher	2,605	105	685

Table 44 - Educational Attainment by Employment Status

Data Source Comments: 2023 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	0	670	690	809	704
9th to 12th grade, no diploma	848	1,135	765	1,490	985
High school graduate, GED, or alternative	2,259	2,815	2,235	5,215	2,135
Some college, no degree	1,518	335	390	640	170
Associate's degree	0	335	390	640	170
Bachelor's degree	366	1,034	545	880	505
Graduate or professional degree	0	115	288	545	400

Table 45 - Educational Attainment by Age

Alternate Data Source Name:

2023 ACS

Data Source Comments:

Educational Attainment – Median Earnings in the Past 12 Months

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

Table 46 – Median Earnings in the Past 12 Months

Alternate Data Source Name:

2023 ACS

Data Source Comments:

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

As stated in the introduction, manufacturing is the largest employment sector in Elkhart, accounting for 56% of the community's nearly 58,000 jobs. Such a reliance on jobs in a single sector results in a

community whose economy is more susceptible to the economic swings, especially when the key sector is almost wholly dependent on discretionary spending around the country and world. When the national economy begins to slow down, consumers begin to spend less on discretionary or recreation items, especially those that tend to be expensive like recreational vehicles.

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

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

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

Describe the workforce and infrastructure needs of the business community:

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

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

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

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect

job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

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

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

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

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

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

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

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

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

Yes

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

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Discussion

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

Figure 2: 20-Year Unemployment Trends



Figure 2: 20-year Unemployment Trends

Figure 3: Average Hourly Wages

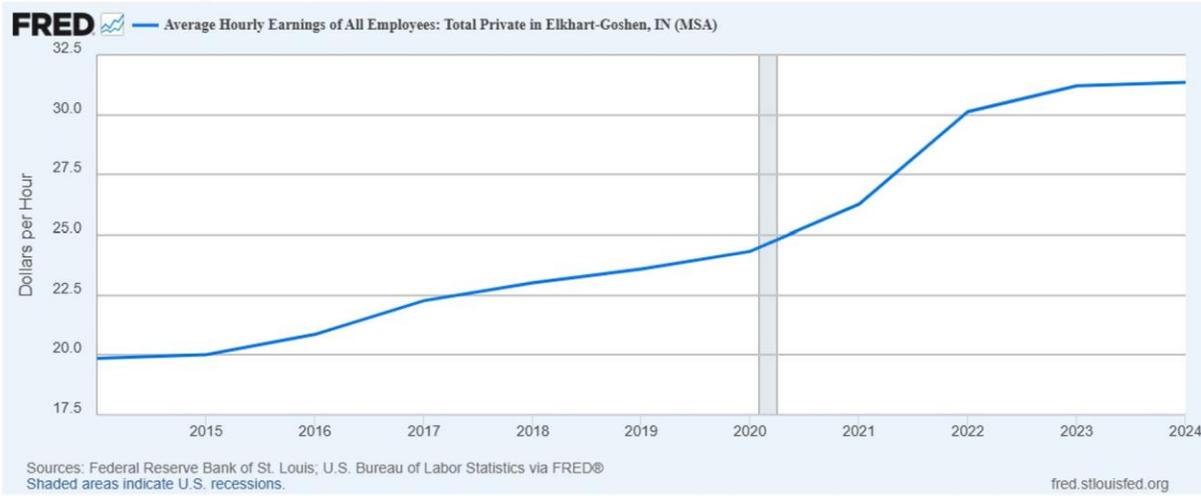


Figure 3: Average Hourly Wage

MA-50 Needs and Market Analysis Discussion

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

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

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

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

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

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

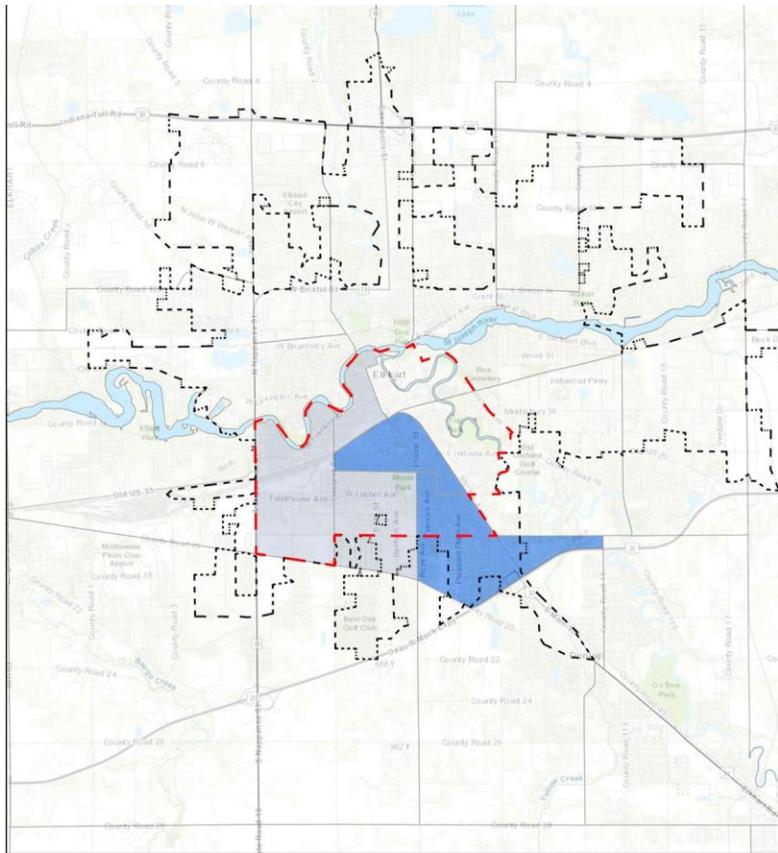
The characteristics of the area vary widely, from Downtown Elkhart to the southern neighborhoods. Downtown Elkhart has a higher commercial density and is an employment center. Housing stock in downtown is typically smaller rental units. Areas to the south are more traditional neighborhoods with a mix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

Are there any community assets in these areas/neighborhoods?

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

Are there other strategic opportunities in any of these areas?

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



Racial Concentration of Black / African American Residents

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

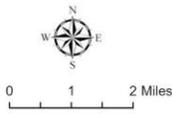


Figure 4: Racial Concentration
Figure 4: Racial Concentration

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

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

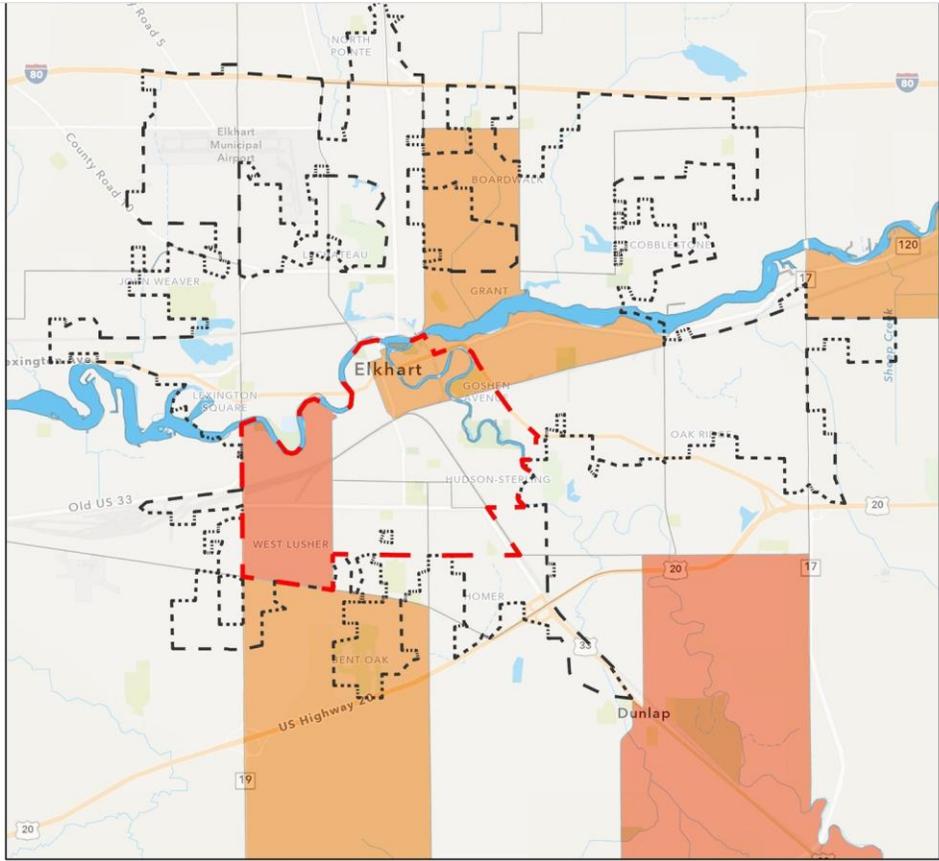
Access to high-speed internet is a growing need, and lack of high-speed internet disproportionately impacts low- and moderate-income households and neighborhoods. The vast majority of homes in Elkhart were built prior to 1980, when the only telecommunication connection was the typical two-wire home phone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

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

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

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

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



Internet Connectivity
 Percent of Households with No Internet Access

- Less than 10%
- 10% to 15%
- 15.1% to 20%
- 20.000001 - 100.000000
- ▬ 2025 Proposed NRSA Boundary

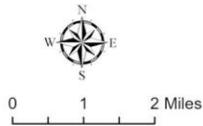


Figure 5: Internet Connectivity

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

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

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

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

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

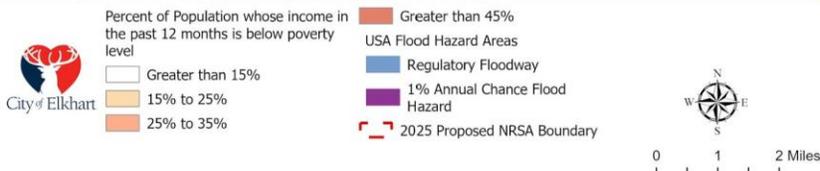
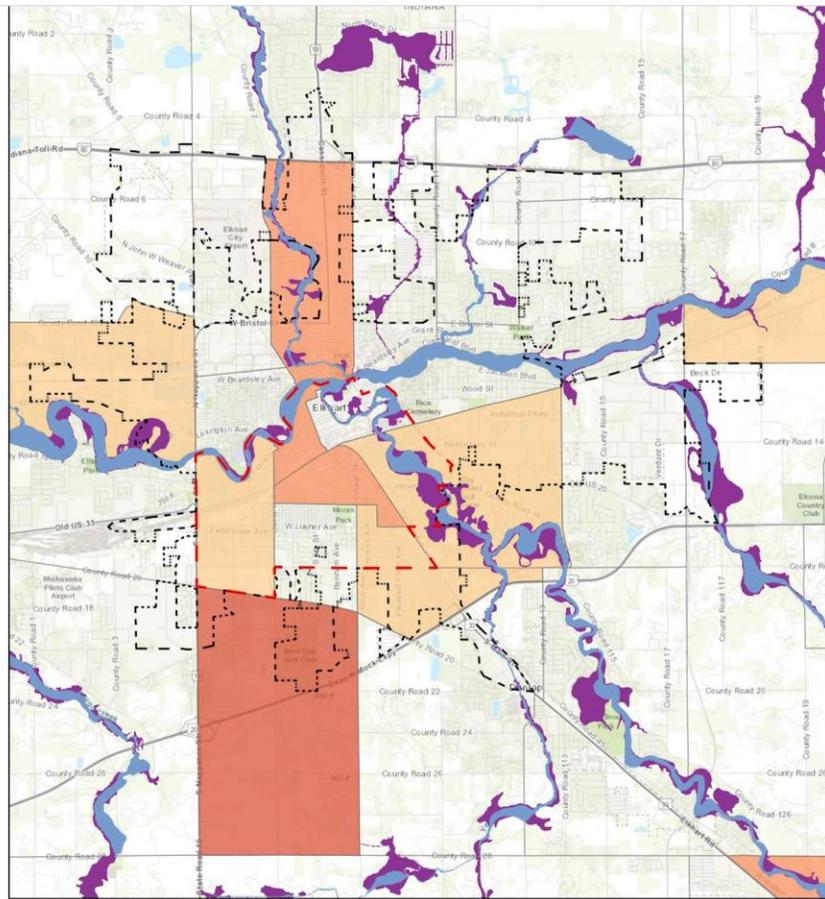


Figure 6: Environmental Hazards

Strategic Plan

SP-05 Overview

Strategic Plan Overview

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

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

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

To avoid “planning fatigue,” the community engagement process for developing this 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 community needs that were identified throughout the past processes and validated during the development of this plan can be classified into three focus areas:

- Housing
- People
- Neighborhood Environment

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

Housing

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

- Increase the capacity of non-profit agencies and increase the number tools available to assist neighborhood redevelopment
- Identify/acquire 10 lots for future redevelopment
- Develop 25 new units for homeownership by low- and moderate-income families
- Develop or renovate 12 new low- and moderate-income rental units
- Renovate 25 owner occupied units
- Demolish up to 15 blighted residential structures that are not cost-effective to renovate.
- Assist 25 new homeowners in purchasing a home within the NRSA
- Create 60 lead-safe housing units

People Goals and Objectives

People

Within this focus area, two primary goals revolve around the human and social capital found in Elkhart's neighborhoods:

Goal #1: Increase household income.

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

- Provide job training to at least 20 residents, of which 10 live in the Neighborhood Revitalization Strategy Area (NRSA)
- Create 25 living wage jobs within the NRSA
- Enhance the appearance of three business districts within the NRSA

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

The first key outcome of this category is to focus on the activities and services that address the needs of the homeless population, or those residents at risk of being homeless. While the City of Elkhart does not provide direct services to this population, we will work with our established partners to address the needs. The outcomes of this strategy are to reduce the number of unsheltered individuals and assist up to 500 persons with needed counseling, training, and housing assistance.

The second key outcome is to serve populations in the community that might have special needs including seniors, mentally and physically disabled populations, HIV/AIDS persons and their families. Persons with special needs often need advocacy and individualized training and skills building to help

them be successful. The outcomes for the strategy over the plan period will be public service activities to assist 150 Persons.

Neighborhood Environment Goals

Neighborhood Environment

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

The neighborhood environment-related outcomes will be:

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

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

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	CITY-WIDE
	Area Type:	Strategy area
	Other Target Area Description:	
	HUD Approval Date:	2/5/2002
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	2025 Neighborhood Revitalization Strategy Area
	Area Type:	Strategy area
	Other Target Area Description:	
	HUD Approval Date:	7/18/2025
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	

<p>Identify the neighborhood boundaries for this target area.</p>	<p>The City of Elkhart’s Neighborhood Revitalization Strategy Area is comprised of the following twenty-two (22) block groups. The major roads encompassing the NRSA boundary include W. Mishawaka and E. Hively to the south; Sterling Avenue, Goshen Avenue and Johnson Street to the east; St. Joseph river to the north, and S. Nappanee Street to the west.</p> <p>NRSA LMI upper quartile percentage: 73%</p>
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<p>Include specific housing and commercial characteristics of this target area.</p>	<p>The NRSA boundary area is approximately 5.6 square miles and is centrally located within Elkhart. The area is largely residential, contains pockets of neighborhood commercial areas and Downtown Elkhart. Approximately 76% of the land is residential within the NRSA. An estimated 21,481 residents live within the NRSA, compared to 55,424 (2024 estimate) for the entire City of Elkhart. The anticipated population growth within the NRSA is comparable to the anticipated population growth of the City of Elkhart overall.</p> <p>The median household income within the NRSA is approximately 70% of the overall city. Economic prosperity and wealth development are key needs within the neighborhood. Additionally, median income, per capita income, and average household income are all lower in the NRSA than citywide. Racially, the NRSA area is more diverse than the City as a whole; however, there are areas of racial concentration. Within Elkhart, the non-white population is approximately 46.3% compared to 63.8% within the NRSA. The largest non-white racial group with the NRSA is the Black/African American population with approximately 4,540 residents.</p> <p>The economic conditions within the NRSA are challenging and likely impacted by the COVID-19 pandemic. Between 2018 and 2022 the area lost 250 jobs for a total of 6,702 jobs in 2022. These job losses were largely concentrated in the manufacturing, accommodation and food service, and retail trade sectors.</p> <p>Despite the job losses, the number of workers earning more money increased during that same time period. In 2018, approximately 40% of the employees within the NRSA earned more than \$3,333 per month. By 2022, that percentage increased to 54.8%.</p>
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<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>The NRSA strategy areas were developed through outreach and collaboration of City staff, elected officials, community and civic leaders, residents and local agencies while developing the 2025 – 2029 Consolidated Plan. Over the past few years, the City and its partners undertook an extensive community planning and public engagement process to determine the redevelopment needs of its residents. These planning efforts include the We THRIVE - Elkhart 2040 (2021), Complete Neighborhood Vision Report (February 2022), Downtown Elkhart Master Plan (Adopted December 2023), and Benham Neighborhood Plan (Adopted July 2024).</p> <p>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.</p>
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<p>Identify the needs in this target area.</p>	<p><i>Housing Challenges</i></p> <p>Developing high-quality affordable housing is the key challenge facing the neighborhood. Housing values within the neighborhood are generally lower, and the age of the housing structures are older than the balance of the city. Those two factors make it difficult to finance rehabilitation projects because the equity may not exist in the home and significant repairs or upgrades are necessary due to the age of the structure.</p> <p>Adding to this complication is resident incomes are less than the City overall. NRSA residents’ ability to pay limit the amount of rent that can be charged, or the mortgage amount for homeownership units. This creates a gap between the cost to develop or rehabilitate affordable housing, versus what can be financed in the private marketplace. Solving this development gap is the single largest barrier to crating affordable housing in the neighborhood.</p> <p><i>Economic Challenges Facing NRSA Residents</i></p> <p>NRSA residents face a number of challenges accessing job opportunities. Though it was previously noted that the NRSA is well served by the existing public transportation network, the existing public transportation network does not connect, and does not have convenient headways to key manufacturing centers. Therefore, transportation is a key barrier for NRSA residents.</p> <p>The overall use of public transportation to commute to work in Elkhart is very low. According to the 2018 – 2022 ACS, less than 90 workers used the bus or trolley system to commute to work. However, NRSA residents comprise 54% of the workers that took public transportation to work, and they comprise 40% of the workers who walked to work. Improving the public transit linkages between manufacturing centers and low- and moderate-income neighborhoods will improve access to jobs.</p> <p>Educational attainment is another challenge. In 2022, 25% of the NRSA resident workforce had less than a high school education. As the nature of the workplace shifts to become more reliant on computers and technology, residents who do not have the technical skills or training may be left behind. Workforce development initiatives are needed address this issue.</p>
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What are the opportunities for improvement in this target area?

Future Housing Opportunities

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

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

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

Future Economic Opportunities

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

- Creating or attracting living wage jobs within the NRSA
- Developing or expanding workforce development efforts that not only address today's labor

<p>Are there barriers to improvement in this target area?</p>	<p>The single largest barrier to improvement in this target area is lack of available resources and capital. CDBG funds will be used to leverage additional public, private and philanthropic funds.</p>
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General Allocation Priorities

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

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

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

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	CITY-WIDE 2025 Neighborhood Revitalization Strategy Area
	Associated Goals	Housing Quality Housing Supply
	Description	Increasing the supply of quality, affordable housing is a key need and strategic outcome of the NRSA plan. As described throughout this plan, lack of quality affordable housing is a significant community concern.
	Basis for Relative Priority	Census estimates indicate there is a need for additional housing units for households earning less than 30% AMI. In addition, throughout the community engagement process, housing quality and affordability were noted as top priorities. The improvement in the quality of Elkhart’s housing stock was a significant need expressed during the community engagement process. Stakeholders expressed the desire to see the existing owner-occupied rehabilitation program continue, as well as the need to rehabilitate existing vacant structures in Elkhart’s neighborhoods.
	2	Priority Need Name
Priority Level		High
Population		Low Moderate Large Families Families with Children Public Housing Residents

	Geographic Areas Affected	CITY-WIDE 2025 Neighborhood Revitalization Strategy Area
	Associated Goals	Housing Supply
	Description	Increase household wealth through homeownership
	Basis for Relative Priority	Historically, homeownership has been a vehicle to increase household wealth generationally. Assisting households who desire to purchase a home in Elkhart can stabilize neighborhoods and increase household wealth.
3	Priority Need Name	Increase Median Household Income
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	CITY-WIDE 2025 Neighborhood Revitalization Strategy Area
	Associated Goals	Increase median household income
	Description	Increase household wealth through programs and activities such as workforce development and job training, business assistance to create jobs, and the development of mixed-income neighborhoods.
	Basis for Relative Priority	It was widely recognized through the public engagement process that household incomes in Elkhart need to increase. It was suggested this effort be undertaken through a variety of means including job training and skills development, job creation, and developing mixed income neighborhoods.
4	Priority Need Name	Reduce Lead / Environmental Hazards
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly

	Geographic Areas Affected	CITY-WIDE 2025 Neighborhood Revitalization Strategy Area
	Associated Goals	Reduce environmental hazards
	Description	Increase the number of housing units that are lead-safe, or free from other hazards such as asbestos and mold. In addition, educate the community on lead-based paint hazards, and how to minimize the impacts in households with young children.
	Basis for Relative Priority	The improvement in the quality of Elkhart’s housing stock was a significant need expressed during the community engagement process. Elkhart’s housing stock is older and many older homes contain lead-based paint, asbestos, or mold.
5	Priority Need Name	Neighborhood Environment
	Priority Level	Low
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	2025 Neighborhood Revitalization Strategy Area
	Associated Goals	Improve Neighborhood Conditions Reduce environmental hazards
	Description	Reduce the number of abandoned structures through code enforcement efforts or strategic blight elimination
	Basis for Relative Priority	The improvement in the quality of Elkhart’s housing stock was a significant need expressed during the community engagement process. Efforts must be made to address those units that are currently abandoned either through code enforcement or blight remediation.
6	Priority Need Name	Neighborhood Appearance - Business Districts
	Priority Level	High
	Population	Extremely Low Low Moderate

	Geographic Areas Affected	2025 Neighborhood Revitalization Strategy Area
	Associated Goals	Increase median household income Improve Neighborhood Conditions
	Description	Improve the appearance of neighborhood business districts by investing in building façade improvements or commercial building rehabilitation. Improve the appearance of neighborhood business districts through upgraded signage and public infrastructure such as sidewalks, lighting, street trees, and pedestrian amenities.
	Basis for Relative Priority	The improvement in the quality of Elkhart’s commercial corridors and business districts was cited as a need during the community engagement process. Healthy neighborhood commercial areas are critical for healthy residential neighborhoods.
7	Priority Need Name	Reduce Insecurity - Homeless Needs
	Priority Level	High
	Population	Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	CITY-WIDE 2025 Neighborhood Revitalization Strategy Area
	Associated Goals	Reduce Insecurities - Homelessness Prevention
	Description	These are efforts to reduce unsheltered homelessness within the community, provide transitional and permanent supportive housing options, provide counseling to individuals who experience homelessness or are at risk of becoming homeless. These efforts can include housing development or rehabilitation, outreach efforts, job training and counseling, or other public services that are intended to address homelessness within the Elkhart community.

	Basis for Relative Priority	These needs were identified through past focus groups, online surveys and recent PIT survey.
8	Priority Need Name	Reduce Insecurity - Special Needs Populations
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	CITY-WIDE 2025 Neighborhood Revitalization Strategy Area
	Associated Goals	Reduce Insecurities - Special Needs Populations
	Description	These are efforts to assist residents and their families within the community that have special needs such as frail elderly, cognitive and physically impaired, HIV/AIDS. Needs are met through counseling, assistance, advocacy and skill building.
	Basis for Relative Priority	These needs were identified through past focus groups, public meetings, and online surveys.

Narrative (Optional)

The following tables outline the priority needs, its corresponding priority level and ties those needs to the appropriate goal and target population.

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

Influence of Market Conditions

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

Table 49 – Influence of Market Conditions

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

Introduction

The City of Elkhart anticipates receiving approximately \$712,246 in CBDG entitlement funds in PY 2025. Annually, the City anticipates receiving approximately \$700,000 through PY 2029. In addition, the City will work with its partners to secure additional local, state, and federal resources to undertake the activities to achieve the goals and outcomes outlined in the Strategic Plan and Annual Action Plan. Those resources may include TIF revenue, State HOME funds, Low Income Housing Tax Credits, HUD insured financing, and various public grants.

Anticipated Resources

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	24,000	0	736,246	2,800,000	The City of Elkhart anticipates receiving approximately \$700,000 annually over the remaining 4 years

Table 50 - Anticipated Resources

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

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
LACASA, INC.	Subrecipient	Homelessness Ownership Rental	Region
Health Plus Indiana	Subrecipient	Homelessness Non-homeless special needs public services	Region
YWCA OF NORTH CENTRAL INDIANA	Subrecipient	Homelessness Non-homeless special needs public services	Region
The Faith Mission	Non-profit organizations	Homelessness	Region
Council on Aging of Elkhart County	Subrecipient	Non-homeless special needs public services	Other
GOODWILL OF MICHIANA	Subrecipient	Economic Development Non-homeless special needs public services	Region
Northern Indiana Workforce Board, Inc. WorkOne	Government	Economic Development Non-homeless special needs	State
BOYS & GIRLS CLUB	Subrecipient	Non-homeless special needs public services	Jurisdiction
Oaklawn Psychiatric Center	Non-profit organizations	Homelessness Non-homeless special needs Rental public services	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
HABITAT FOR HUMANITY OF ELKHART COUNTY	Subrecipient	Ownership	Region

**Table 51 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System**

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

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

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

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

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

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X		
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X	X	
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	X
Transportation	X		
Other			

Table 52 - Homeless Prevention Services Summary

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

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

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

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

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

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

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

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

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Supply	2025	2029	Affordable Housing	CITY-WIDE 2025 Neighborhood Revitalization Strategy Area	Increase Homeownership Rate Housing	CDBG: \$1,000,000	Rental units constructed: 6 Household Housing Unit Rental units rehabilitated: 6 Household Housing Unit Homeowner Housing Added: 25 Household Housing Unit Direct Financial Assistance to Homebuyers: 25 Households Assisted Other: 10 Other
2	Housing Quality	2025	2029	Affordable Housing	CITY-WIDE 2025 Neighborhood Revitalization Strategy Area	Housing	CDBG: \$836,246	Homeowner Housing Rehabilitated: 25 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Increase median household income	2025	2029	Non-Housing Community Development	CITY-WIDE 2025 Neighborhood Revitalization Strategy Area	Neighborhood Appearance - Business Districts Increase Median Household Income	CDBG: \$250,000	Public service activities other than Low/Moderate Income Housing Benefit: 10 Persons Assisted Jobs created/retained: 25 Jobs
4	Reduce environmental hazards	2025	2029	Affordable Housing	CITY-WIDE 2025 Neighborhood Revitalization Strategy Area	Reduce Lead / Environmental Hazards Neighborhood Environment	CDBG: \$250,000	Other: 60 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Improve Neighborhood Conditions	2025	2029	Non-Housing Community Development	CITY-WIDE 2025 Neighborhood Revitalization Strategy Area	Neighborhood Appearance - Business Districts Neighborhood Environment	CDBG: \$1,000,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted Facade treatment/business building rehabilitation: 5 Business Buildings Demolished: 10 Buildings Housing Code Enforcement/Foreclosed Property Care: 100 Household Housing Unit
6	Reduce Insecurities - Homelessness Prevention	2025	2029	Homeless	CITY-WIDE 2025 Neighborhood Revitalization Strategy Area	Reduce Insecurity - Homeless Needs	CDBG: \$100,000	Homelessness Prevention: 1000 Persons Assisted
7	Reduce Insecurities - Special Needs Populations	2025	2029	Non-Homeless Special Needs	CITY-WIDE 2025 Neighborhood Revitalization Strategy Area	Reduce Insecurity - Special Needs Populations	CDBG: \$100,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Supply
	Goal Description	<p>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.</p> <p>Goal Outcome Indicator:</p> <ul style="list-style-type: none"> • Rental units constructed or rehabilitated – 12 • Homebuyer assistance within the NRSA - 25 • Homeowner housing added – 25 • Other – 10 (land assembly)
2	Goal Name	Housing Quality
	Goal Description	<p>Increase the overall housing quality in Elkhart through the renovation of existing structures that are occupied and need improvements, or vacant and need complete rehabilitation.</p> <p>Goal Outcome Indicator:</p> <ul style="list-style-type: none"> • Renovate 25 owner occupied units

3	Goal Name	Increase median household income
	Goal Description	<p>These are strategic efforts to diversify the Elkhart economy and increase the earnings potential of Elkhart residents. These goals can be accomplished through workforce development initiatives, job creation, or public infrastructure improvements consistent with the Economic Diversification Study recently completed.</p> <p>Goal Outcome Indicator:</p> <ul style="list-style-type: none"> • Living wage jobs created within the NRSA - 25 • Job training - 10 residents
4	Goal Name	Reduce environmental hazards
	Goal Description	<p>Increase the number of housing units that are lead-safe, or free from other hazards such as asbestos and mold. In addition, educate the community on lead-based paint hazards, and how to minimize the impacts in households with young children.</p> <p>Goal Outcome Indicator:</p> <ul style="list-style-type: none"> • Create 60 lead-safe units
5	Goal Name	Improve Neighborhood Conditions
	Goal Description	<p>Goal Outcome Indicators:</p> <ul style="list-style-type: none"> • Blighted structures or blighting influenced removed - 10 • Upgrade public infrastructure (lights, sidewalks, streets) in targeted neighborhoods - 1,000 persons • Improve a combination of three neighborhood parks or community centers • Commercial building facade improvements - 5 • Targeted code enforcement / foreclosed lot management - 100 properties

6	Goal Name	Reduce Insecurities - Homelessness Prevention
	Goal Description	<p>These are efforts to reduce unsheltered homelessness within the community, provide transitional and permanent supportive housing options, provide counseling to individuals who experience homelessness or are at risk of becoming homeless. These efforts can include housing development or rehabilitation, outreach efforts, job training and counseling, or other public services that are intended to address homelessness within the Elkhart community.</p> <p>Goal Outcome Indicator</p> <ul style="list-style-type: none"> Assist 1,000 individuals through emergency shelter services, street outreach, counseling and other public services
7	Goal Name	Reduce Insecurities - Special Needs Populations
	Goal Description	<p>These are efforts to assist residents and their families within the community that have special needs such as frail elderly, cognitive and physically impaired, HIV/AIDS. Needs are met through counseling, assistance, advocacy and skill building.</p> <p>Goal Outcome Indicator</p> <ul style="list-style-type: none"> Assist 500 individuals through counseling and outreach activities

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

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

Extremely Low-Income - 50

Low-Income - 50

Moderate-Income - 150

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

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

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

Activities to Increase Resident Involvements

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

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

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

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

No

Plan to remove the ‘troubled’ designation

N/A

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

Barriers to Affordable Housing

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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

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

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

SP-60 Homelessness Strategy – 91.215(d)

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

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

Addressing the emergency and transitional housing needs of homeless persons

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

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

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

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

- YWCA Safe Haven
- Health Plus Indiana

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

The City of Elkhart’s Homeless prevention program depends on a network of local agencies to provide emergency assistance to meet basic non-housing needs, including financial assistance to pay for deposits for apartments and utilities, payment of past-due utilities and rent, and providing for medical

needs, food, and clothing. Most of the participating groups are members of the Indiana Region 2 Homeless Coalition and work in coordination to help as many clients as possible to avoid homelessness.

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

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

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

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

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

The City anticipates renovating 25 homes over the plan period and lead-based paint hazards will be addressed. Additionally, the City anticipates partnering with our housing development organizations to construct 50 new units which will add to the inventory of lead-safe units. The City will also provide educational information to the community about the effects of lead-based paint, and the proper way to clean impacted surfaces in order to reduce the likelihood of lead dust ingestion by young children.

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

Elkhart has 15,144 housing units constructed prior to 1980, and many of those units are likely to contain lead-based paint hazards. Currently, there are 1,354 owner-occupied households and 995 renter households with children under the age of six present living in units constructed before 1980. Efforts will be made over this plan period to work with public health experts to identify and target those households most at risk for lead poisoning.

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

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

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

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

Data from the 2023 ACS indicates that 9,908 residents (18.7% of Elkhart’s population) were below the poverty level in the previous 12 months. This is a reduction from 23% during the last Consolidated Plan period.

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

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

HOUSING

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

SOCIAL SERVICES

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

JOB TRAINING AND EDUCATION

The City has provided funding assistance for educational and employment training programs. These activities help provide the skills and education necessary for clients to obtain the types of skilled

employment that more often provide higher wages and benefits than the low-wage unskilled jobs they may have held prior to completion of the programs.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The City of Elkhart ensures coordination between its poverty reduction efforts and the affordable housing plan through a number of means. First, through subrecipient funding and outreach, only those programs and projects that are aligned receive funding. Secondly, Elkhart staff sit on a number of community boards, task forces and committees that coordinate these efforts among inter-governmental agencies and the social services community.

SP-80 Monitoring – 91.230

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

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 54 - 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 55 – 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 56 – 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	Health Plus Indiana
	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 57 - 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 58 - 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 59 - 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
<TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF] DELETE_TABLE_IF_EMPTY=[YES]>	
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%

1. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text]
REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>

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

Attachments

Citizen Participation Comments

Community Surveys:

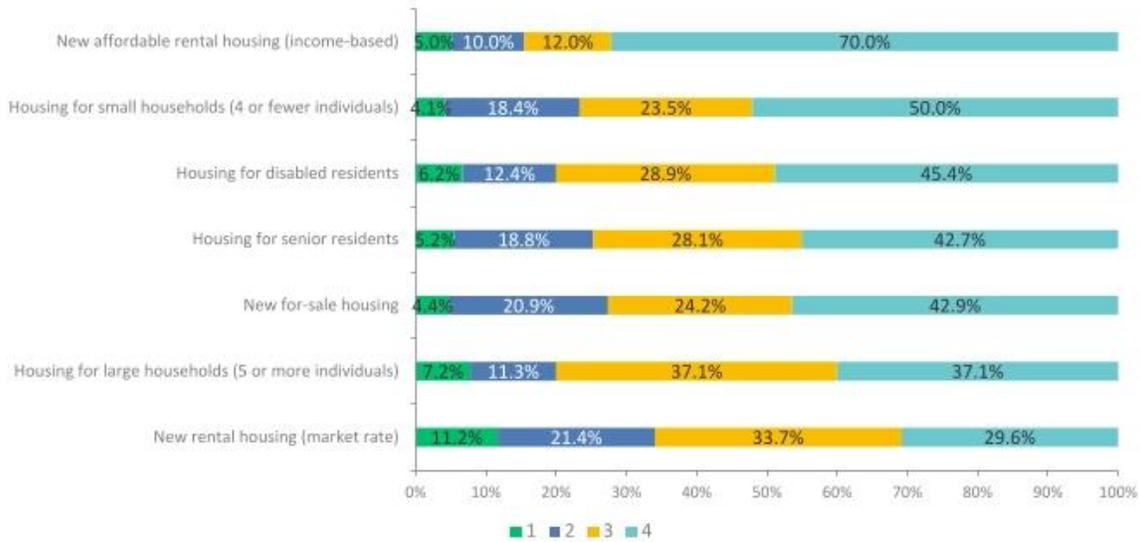
- a. Community Needs Survey – English
- b. Fair Housing Needs Survey – English
- c. Community Needs Survey – Spanish
- d. Fair Housing Needs Survey – Spanish

City of Elkhart Consolidated Plan - Needs and Priorities Survey

Wednesday, July 16, 2025

Q1: Housing:Please indicate the need for improved or additional housing types in your community (1=low need; 4=high need)

Answered: 100 Skipped: 3

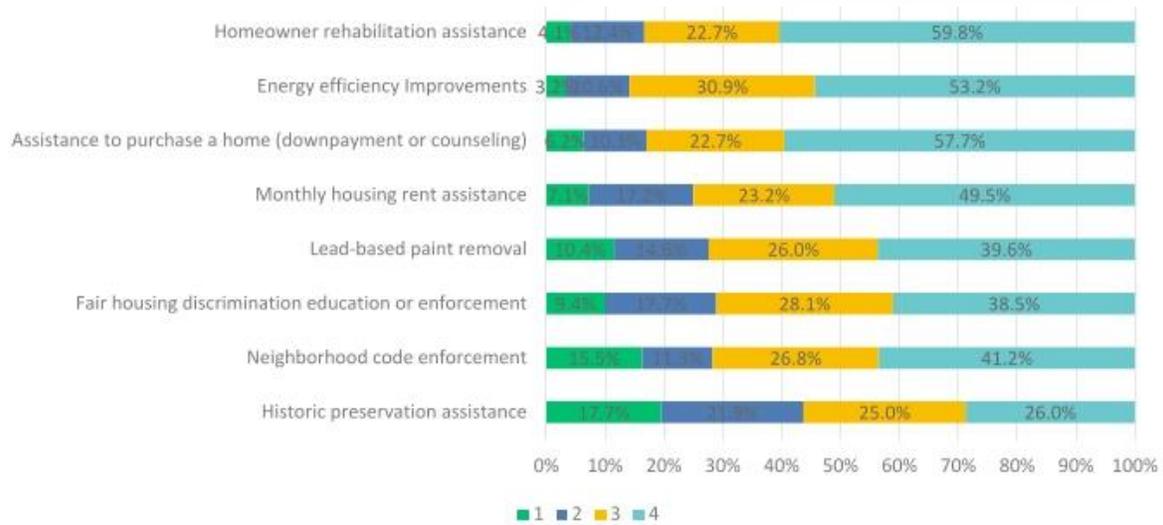


Q1: Housing:Please indicate the need for improved or additional housing types in your community (1=low need; 4=high need)

	1	2	3	4	N/A	TOTAL	WEIGHTED AVERAGE
New affordable rental housing (income-based)	5.0% 5	10.0% 10	12.0% 12	70.0% 70	3.0% 3	100	3.52
Housing for small households (4 or fewer individuals)	4.1% 4	18.4% 18	23.5% 23	50.0% 49	4.1% 4	98	3.24
Housing for disabled residents	6.2% 6	12.4% 12	28.9% 28	45.4% 44	7.2% 7	97	3.22
Housing for senior residents	5.2% 5	18.8% 18	28.1% 27	42.7% 41	5.2% 5	96	3.14
New for-sale housing	4.4% 4	20.9% 19	24.2% 22	42.9% 39	7.7% 7	91	3.14
Housing for large households (5 or more individuals)	7.2% 7	11.3% 11	37.1% 36	37.1% 36	7.2% 7	97	3.12
New rental housing (market rate)	11.2% 11	21.4% 21	33.7% 33	29.6% 29	4.1% 4	98	2.85

Q2: Housing Services:Please indicate the need for improved and/or additional housing services in your community (1=low need; 4=high need)

Answered: 99 Skipped: 4

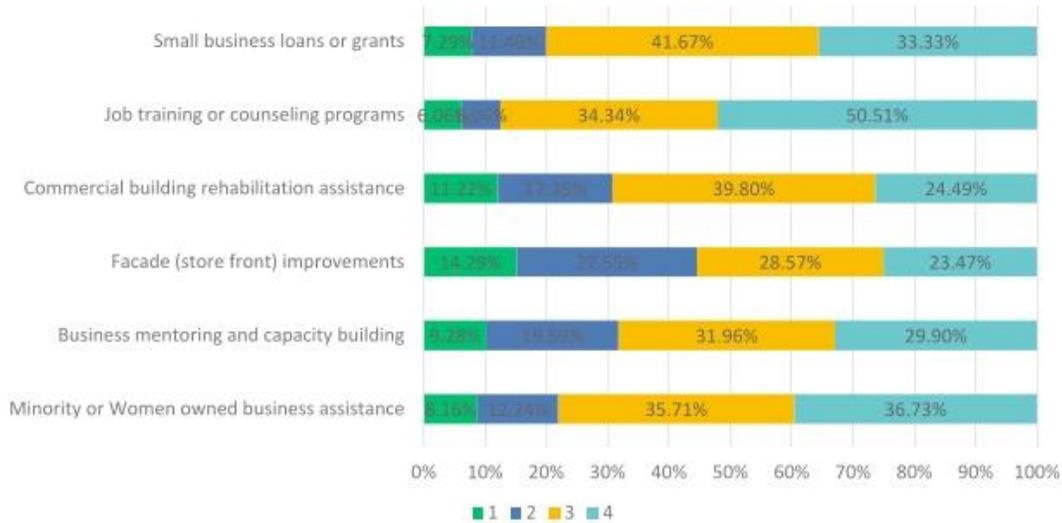


Q2: Housing Services:Please indicate the need for improved and/or additional housing services in your community (1=low need; 4=high need)

	1	2	3	4	N/A	TOTAL	WEIGHTED AVERAGE
Homeowner rehabilitation assistance	4.1% 4	12.4% 12	22.7% 22	59.8% 58	1.0% 1	97	3.40
Energy efficiency Improvements	3.2% 3	10.6% 10	30.9% 29	53.2% 50	2.1% 2	94	3.37
Assistance to purchase a home (downpayment or counseling)	6.2% 6	10.3% 10	22.7% 22	57.7% 56	3.1% 3	97	3.36
Monthly housing rent assistance	7.1% 7	17.2% 17	23.2% 23	49.5% 49	3.0% 3	99	3.19
Lead-based paint removal	10.4% 10	14.6% 14	26.0% 25	39.6% 38	9.4% 9	96	3.05
Fair housing discrimination education or enforcement	9.4% 9	17.7% 17	28.1% 27	38.5% 37	6.3% 6	96	3.02
Neighborhood code enforcement	15.5% 15	11.3% 11	26.8% 26	41.2% 40	5.2% 5	97	2.99
Historic preservation assistance	17.7% 17	21.9% 21	25.0% 24	26.0% 25	9.4% 9	96	2.66

Q3: Businesses and Jobs:Please indicate the need for improved and/or additional business and job creation services in your community (1=low need; 4=high need)

Answered: 100 Skipped: 3

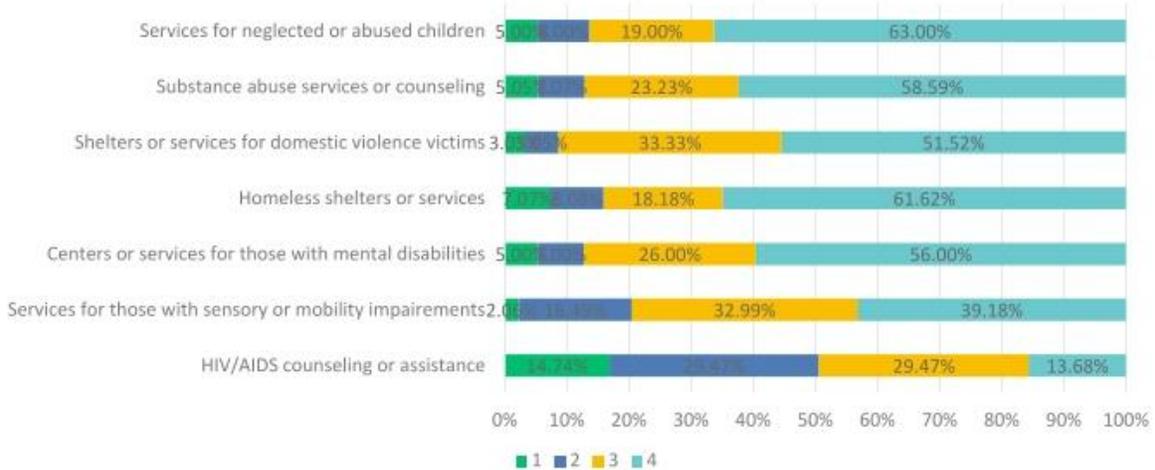


Q3: Businesses and Jobs:Please indicate the need for improved and/or additional business and job creation services in your community (1=low need; 4=high need)

	1	2	3	4	N/A	TOTAL	WEIGHTED AVERAGE
Small business loans or grants	7.29% 7	11.46% 11	41.67% 40	33.33% 32	6.25% 6	96	3.08
Job training or counseling programs	6.06% 6	6.06% 6	34.34% 34	50.51% 50	3.03% 3	99	3.33
Commercial building rehabilitation assistance	11.22% 11	17.35% 17	39.80% 39	24.49% 24	7.14% 7	98	2.84
Facade (store front) improvements	14.29% 14	27.55% 27	28.57% 28	23.47% 23	6.12% 6	98	2.65
Business mentoring and capacity building	9.28% 9	19.59% 19	31.96% 31	29.90% 29	9.28% 9	97	2.91
Minority or Women owned business assistance	8.16% 8	12.24% 12	35.71% 35	36.73% 36	7.14% 7	98	3.09

Q4: Special Needs ServicesPlease indicate the need for improved and/or additional services for those with special needs in your community (1=low need; 4=high need)

Answered: 100 Skipped: 3



Q4: Special Needs ServicesPlease indicate the need for improved and/or additional services for those with special needs in your community (1=low need; 4=high need)

	1	2	3	4	N/A	TOTAL	WEIGHTED AVERAGE
Services for neglected or abused children	5.00% 5	8.00% 8	19.00% 19	63.00% 63	5.00% 5	100	3.47
Substance abuse services or counseling	5.05% 5	7.07% 7	23.23% 23	58.59% 58	6.06% 6	99	3.44
Shelters or services for domestic violence victims	3.03% 3	5.05% 5	33.33% 33	51.52% 51	7.07% 7	99	3.43
Homeless shelters or services	7.07% 7	8.08% 8	18.18% 18	61.62% 61	5.05% 5	99	3.41
Centers or services for those with mental disabilities	5.00% 5	7.00% 7	26.00% 26	56.00% 56	6.00% 6	100	3.41
Services for those with sensory or mobility impairments	2.06% 2	16.49% 16	32.99% 32	39.18% 38	9.28% 9	97	3.20
HIV/AIDS counseling or assistance	14.74% 14	29.47% 28	29.47% 28	13.68% 13	12.63% 12	95	2.48

Q5: Infrastructure:Please indicate the need for improved and/or additional infrastructure improvements in your community (1=low need; 4=high need)

Answered: 100 Skipped: 3



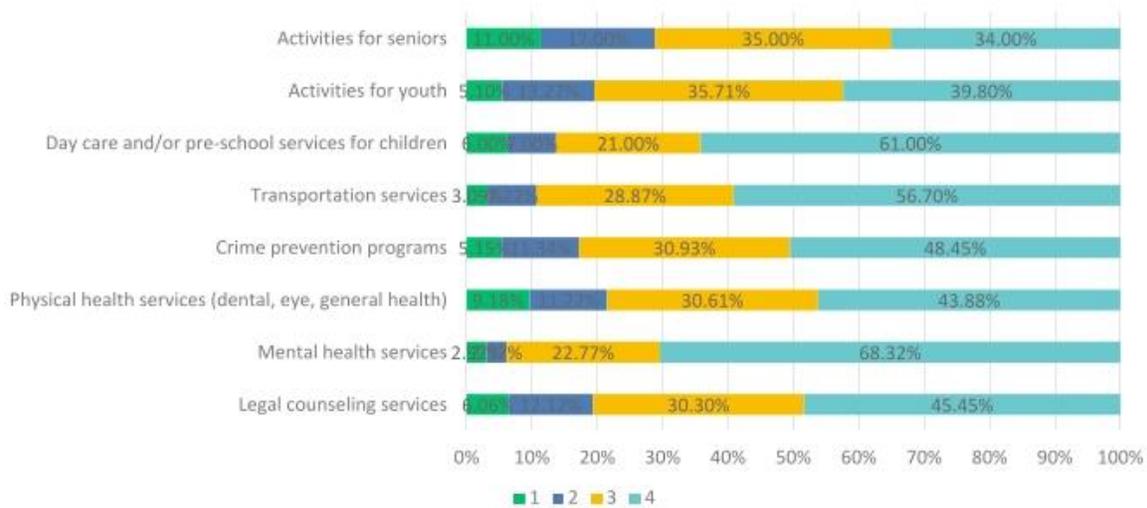
Q5: Infrastructure:Please indicate the need for improved and/or additional infrastructure improvements in your community (1=low need; 4=high need)

Answered: 100 Skipped: 3

	1	2	3	4	N/A	TOTAL	WEIGHTED AVERAGE
Curb or sidewalk improvements	5.00% 5	23.00% 23	32.00% 32	37.00% 37	3.00% 3	100	3.04
Street lighting improvements	5.15% 5	24.74% 24	26.80% 26	38.14% 37	5.15% 5	97	3.03
Street or alley improvements (paving)	9.09% 9	15.15% 15	28.28% 28	42.42% 42	5.05% 5	99	3.10
Water or sewer improvements	10.20% 10	23.47% 23	33.67% 33	26.53% 26	6.12% 6	98	2.82
Drainage or flood prevention improvements	9.18% 9	21.43% 21	32.65% 32	29.59% 29	7.14% 7	98	2.89
Accessibility improvements (curb ramps, zero-step entrances)	9.28% 9	21.65% 21	28.87% 28	35.05% 34	5.15% 5	97	2.95

Q6: Community Services:Please indicate the need for improved and/or additional community services in your community (1=low need; 4=high need)

Answered: 101 Skipped: 2



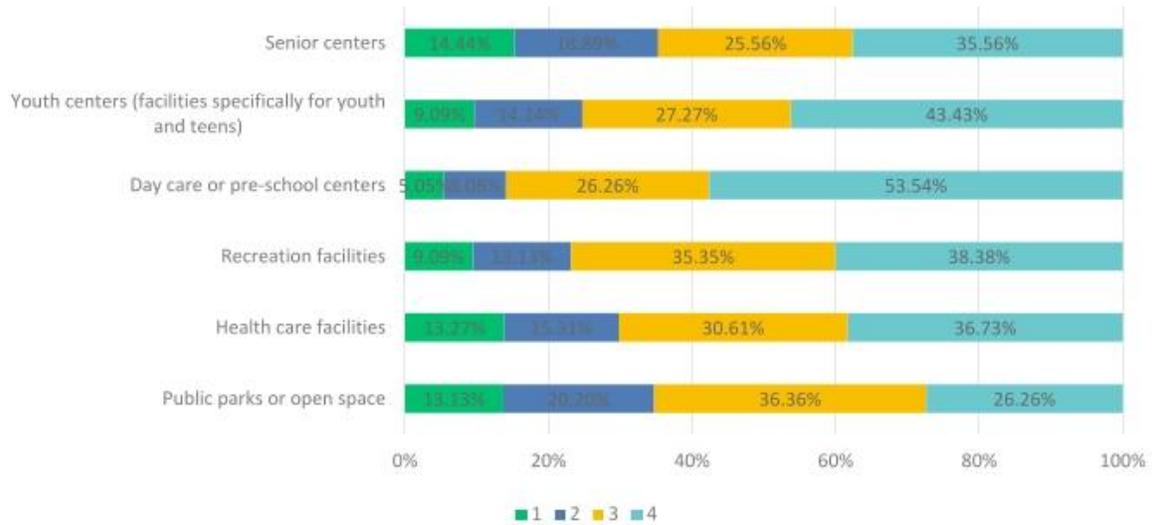
Q6: Community Services:Please indicate the need for improved and/or additional community services in your community (1=low need; 4=high need)

Answered: 101 Skipped: 2

	1	2	3	4	N/A	TOTAL	WEIGHTED AVERAGE
Activities for seniors	11.00% 11	17.00% 17	35.00% 35	34.00% 34	3.00% 3	100	2.95
Activities for youth	5.10% 5	13.27% 13	35.71% 35	39.80% 39	6.12% 6	98	3.17
Day care and/or pre-school services for children	6.00% 6	7.00% 7	21.00% 21	61.00% 61	5.00% 5	100	3.44
Transportation services	3.09% 3	7.22% 7	28.87% 28	56.70% 55	4.12% 4	97	3.45
Crime prevention programs	5.15% 5	11.34% 11	30.93% 30	48.45% 47	4.12% 4	97	3.28
Physical health services (dental, eye, general health)	9.18% 9	11.22% 11	30.61% 30	43.88% 43	5.10% 5	98	3.15
Mental health services	2.97% 3	2.97% 3	22.77% 23	68.32% 69	2.97% 3	101	3.61
Legal counseling services	6.06% 6	12.12% 12	30.30% 30	45.45% 45	6.06% 6	99	3.23

Q7: Community FacilitiesPlease indicate the need for improved and/or additional community facilities in your community (1=low need; 4=high need)

Answered: 101 Skipped: 2



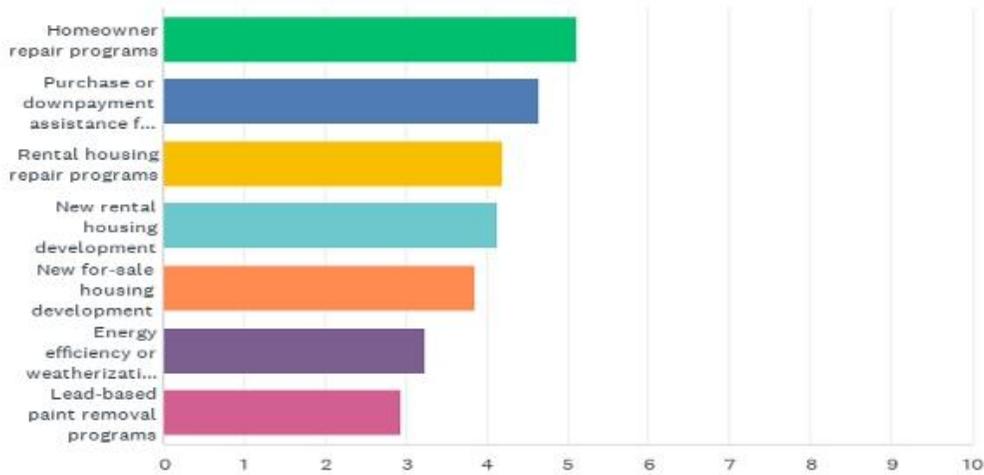
Q7: Community FacilitiesPlease indicate the need for improved and/or additional community facilities in your community (1=low need; 4=high need)

Answered: 101 Skipped: 2

	1	2	3	4	N/A	TOTAL	WEIGHTED AVERAGE
Senior centers	14.44% 13	18.89% 17	25.56% 23	35.56% 32	5.56% 5	90	2.87
Youth centers (facilities specifically for youth and teens)	9.09% 9	14.14% 14	27.27% 27	43.43% 43	6.06% 6	99	3.12
Day care or pre-school centers	5.05% 5	8.08% 8	26.26% 26	53.54% 53	7.07% 7	99	3.38
Recreation facilities	9.09% 9	13.13% 13	35.35% 35	38.38% 38	4.04% 4	99	3.07

Q8: How should the city prioritize its housing development efforts?

Answered: 88 Skipped: 15



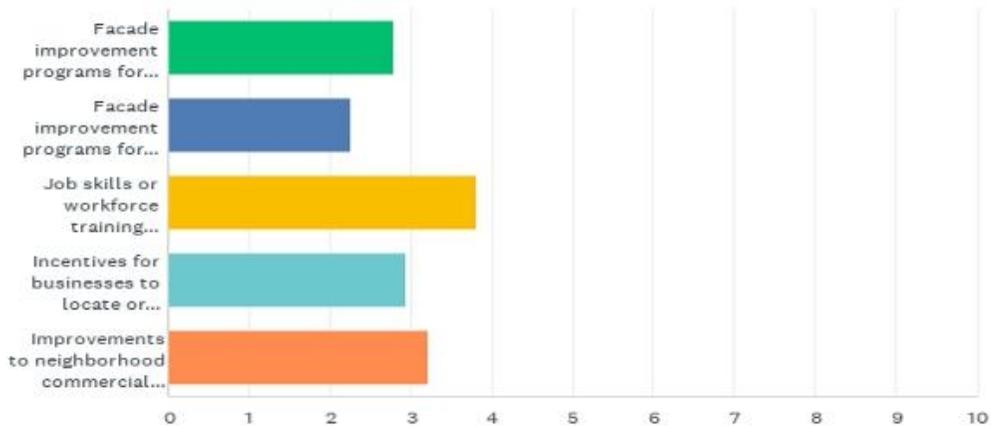
Q8: How should the city prioritize its housing development efforts?

Answered: 88 Skipped: 15

	1	2	3	4	5	6	7	TOTAL	SCORE
Homeowner repair programs	21.18% 18	17.65% 15	34.12% 29	11.76% 10	8.24% 7	7.06% 6	0.00% 0	85	5.11
Purchase or downpayment assistance for new homeowners	17.86% 15	26.19% 22	11.90% 10	13.10% 11	16.67% 14	5.95% 5	8.33% 7	84	4.64
Rental housing repair programs	11.90% 10	19.05% 16	14.29% 12	21.43% 18	11.90% 10	9.52% 8	11.90% 10	84	4.21
New rental housing development	19.05% 16	13.10% 11	8.33% 7	19.05% 16	13.10% 11	16.67% 14	10.71% 9	84	4.13
New for-sale housing development	15.48% 13	10.71% 9	13.10% 11	13.10% 11	17.86% 15	11.90% 10	17.86% 15	84	3.86
Energy efficiency or weatherization programs	8.33% 7	7.14% 6	11.90% 10	11.90% 10	16.67% 14	22.62% 19	21.43% 18	84	3.25
Lead-based paint removal programs	8.43% 7	8.43% 7	6.02% 5	8.43% 7	14.48% 12	24.10% 20	30.12% 25	83	2.95

Q9: How should the city prioritize its economic development efforts?

Answered: 86 Skipped: 17



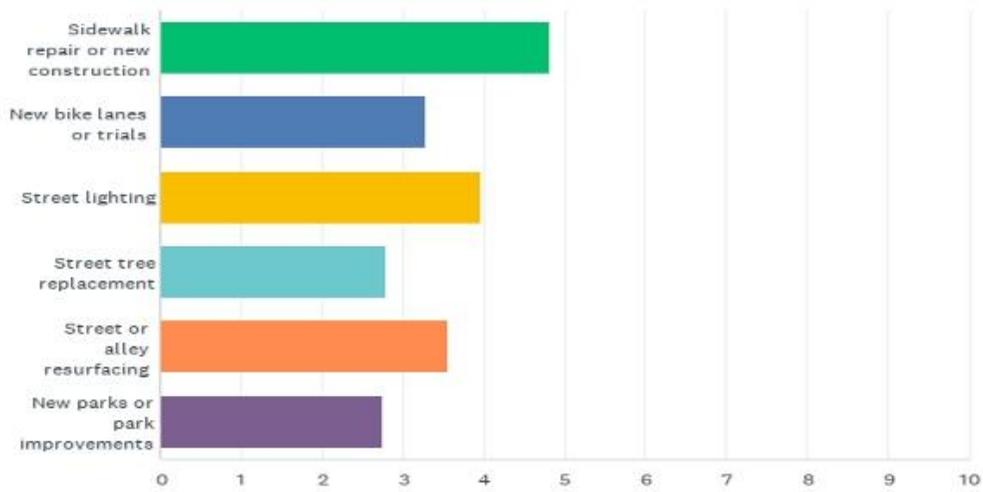
Q9: How should the city prioritize its economic development efforts?

Answered: 86 Skipped: 17

	1	2	3	4	5	TOTAL	SCORE
Facade Improvement programs for commercial buildings (downtown)	14.63% 12	15.85% 13	20.73% 17	31.71% 26	17.07% 14	82	2.79
Facade Improvement programs for commercial buildings (outside of downtown)	7.41% 6	9.88% 8	18.52% 15	30.86% 25	33.33% 27	81	2.27
Job skills or workforce training efforts	41.67% 35	22.82% 19	17.86% 15	11.90% 10	5.95% 5	84	3.82
Incentives for businesses to locate or expand in Elkhart	19.28% 16	21.69% 18	20.48% 17	10.84% 9	27.71% 23	83	2.94
Improvements to neighborhood commercial corridors (street lighting, sidewalk improvements, street trees, etc.)	19.28% 16	30.12% 25	21.69% 18	12.05% 10	16.87% 14	83	3.23

Q10: How should the city prioritize its infrastructure improvement efforts?

Answered: 84 Skipped: 19



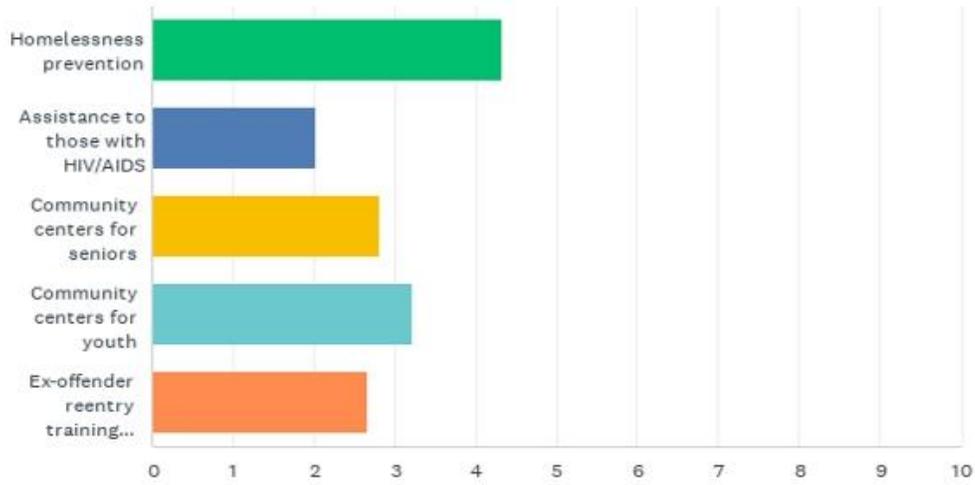
Q10: How should the city prioritize its infrastructure improvement efforts?

Answered: 84 Skipped: 19

	1	2	3	4	5	6	TOTAL	SCORE
Sidewalk repair or new construction	37.04% 30	30.86% 25	18.52% 15	6.17% 5	4.94% 4	2.47% 2	81	4.81
New bike lanes or trails	15.19% 12	17.72% 14	10.13% 8	13.92% 11	22.78% 18	20.25% 16	79	3.28
Street lighting	13.92% 11	24.05% 19	35.44% 28	8.86% 7	6.33% 5	11.39% 9	79	3.96
Street tree replacement	8.64% 7	4.94% 4	16.05% 13	24.69% 20	19.75% 16	25.93% 21	81	2.80
Street or alley resurfacing	20.00% 16	12.50% 10	15.00% 12	18.75% 15	23.75% 19	10.00% 8	80	3.56
New parks or park improvements	7.23% 6	10.84% 9	6.02% 5	27.71% 23	21.69% 18	26.51% 22	83	2.75

Q11: How should the city prioritize its human service efforts?

Answered: 85 Skipped: 18



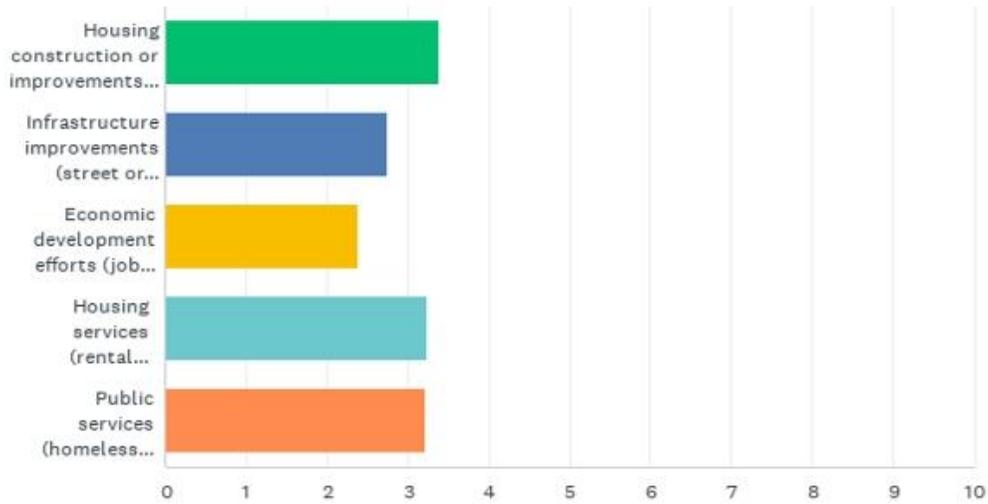
Q11: How should the city prioritize its human service efforts?

Answered: 85 Skipped: 18

	1	2	3	4	5	TOTAL	SCORE
Homelessness prevention	63.10% 53	19.05% 16	9.52% 8	4.76% 4	3.57% 3	84	4.33
Assistance to those with HIV/AIDS	6.33% 5	7.59% 6	16.46% 13	21.52% 17	48.10% 38	79	2.03
Community centers for seniors	7.32% 6	20.73% 17	32.93% 27	24.39% 20	14.63% 12	82	2.82
Community centers for youth	13.58% 11	33.33% 27	23.46% 19	19.75% 16	9.88% 8	81	3.21
Ex-offender reentry training programs	10.71% 9	20.24% 17	17.86% 15	27.38% 23	23.81% 20	84	2.67

Q12: Thinking in broad terms, how should the City prioritize its community development funds

Answered: 85 Skipped: 18



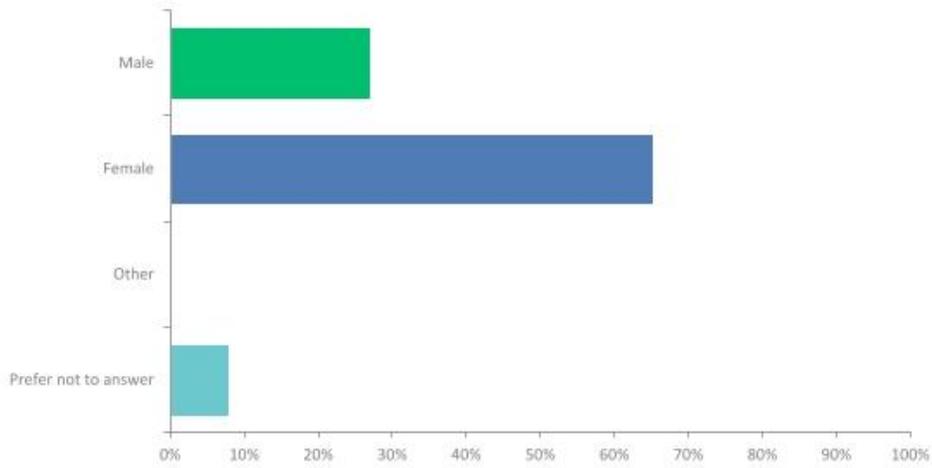
Q12: Thinking in broad terms, how should the City prioritize its community development funds

Answered: 85 Skipped: 18

	1	2	3	4	5	TOTAL	SCORE
Housing construction or improvements (both rental and for-sale housing)	34.15% 28	14.63% 12	23.17% 19	12.20% 10	15.85% 13	82	3.39
Infrastructure improvements (street or alley repaving, sidewalk improvements, park improvements)	13.58% 11	22.22% 18	18.52% 15	17.28% 14	28.40% 23	81	2.75
Economic development efforts (job creation, commercial building improvements)	4.94% 4	8.64% 7	28.40% 23	35.80% 29	22.22% 18	81	2.38
Housing services (rental assistance, fair housing enforcement, homebuyer counseling, code enforcement)	25.00% 21	26.19% 22	13.10% 11	20.24% 17	15.48% 13	84	3.25
Public services (homeless prevention or shelter assistance, youth or elderly centers)	21.43% 18	28.57% 24	17.86% 15	14.29% 12	17.86% 15	84	3.21

Q14: You are:

Answered: 89 Skipped: 14



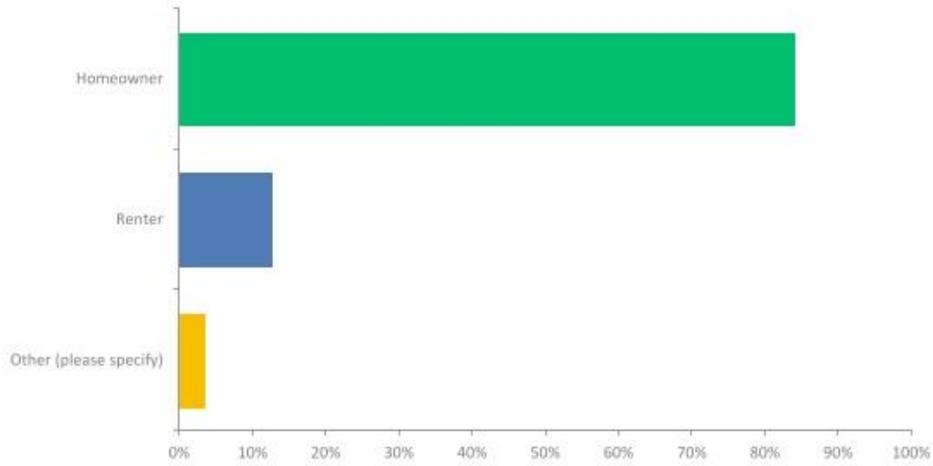
Q14: You are:

Answered: 89 Skipped: 14

ANSWER CHOICES	RESPONSES	
Male	26.97%	24
Female	65.17%	58
Other	0.00%	0
Prefer not to answer	7.87%	7
TOTAL		89

Q16: You are a:

Answered: 87 Skipped: 16



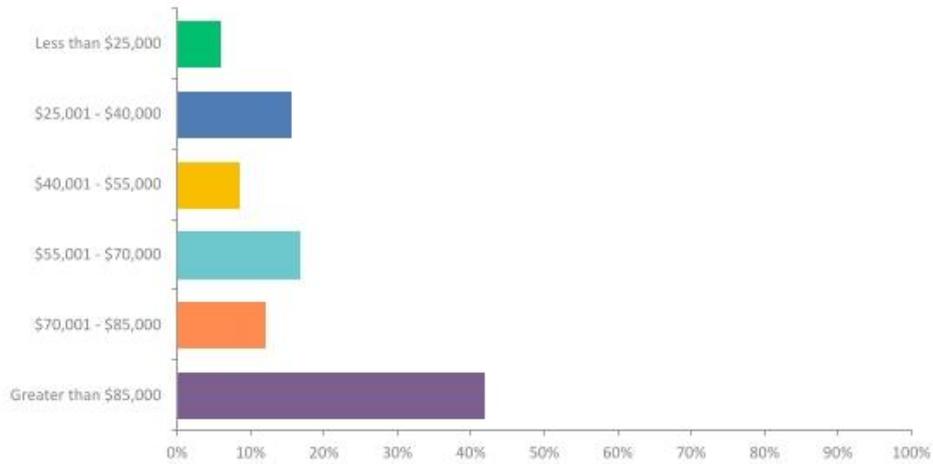
Q16: You are a:

Answered: 87 Skipped: 16

ANSWER CHOICES	RESPONSES	
Homeowner	83.91%	73
Renter	12.64%	11
Other (please specify)	3.45%	3
TOTAL		87

Q19: Your annual household income is:

Answered: 84 Skipped: 19



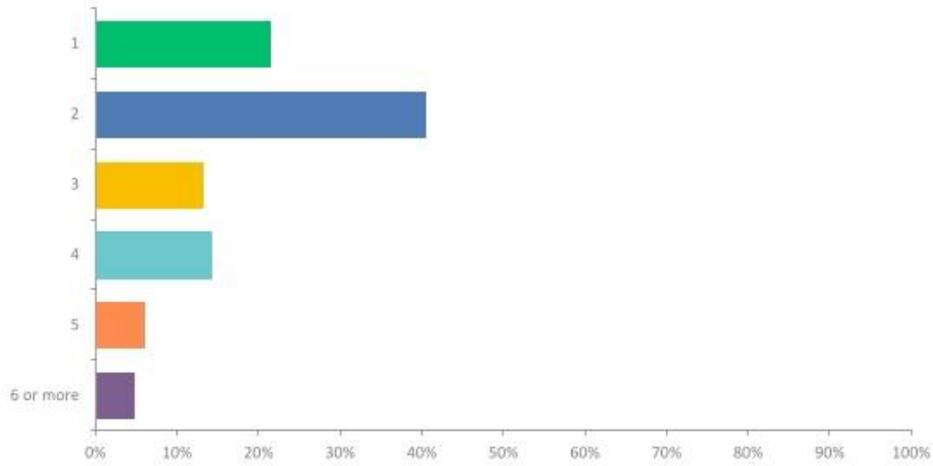
Q19: Your annual household income is:

Answered: 84 Skipped: 19

ANSWER CHOICES	RESPONSES	
Less than \$25,000	5.95%	5
\$25,001 - \$40,000	15.48%	13
\$40,001 - \$55,000	8.33%	7
\$55,001 - \$70,000	16.67%	14
\$70,001 - \$85,000	11.90%	10
Greater than \$85,000	41.67%	35
TOTAL		84

Q20: Including you, how many live in your home:

Answered: 84 Skipped: 19



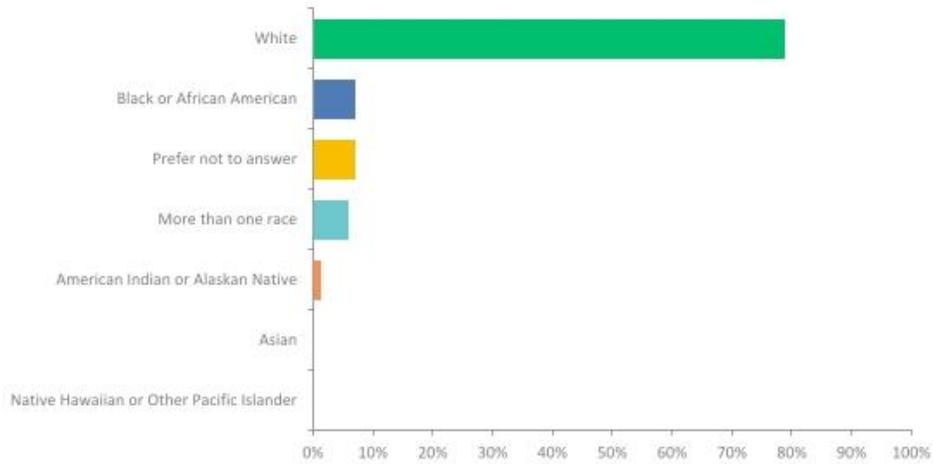
Q20: Including you, how many live in your home:

Answered: 84 Skipped: 19

ANSWER CHOICES	RESPONSES	
1	21.43%	18
2	40.48%	34
3	13.10%	11
4	14.29%	12
5	5.95%	5
6 or more	4.76%	4
TOTAL		84

Q21: Which best describes your race:

Answered: 85 Skipped: 18



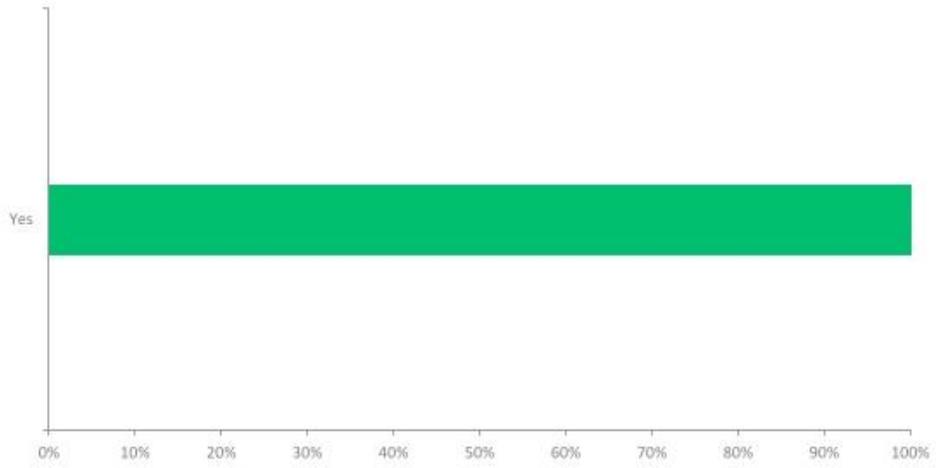
Q21: Which best describes your race:

Answered: 85 Skipped: 18

ANSWER CHOICES	RESPONSES	
White	78.82%	67
Black or African American	7.06%	6
Prefer not to answer	7.06%	6
More than one race	5.88%	5
American Indian or Alaskan Native	1.18%	1
Asian	0.00%	0
Native Hawaiian or Other Pacific Islander	0.00%	0
TOTAL		85

Q22: Are you Hispanic or Latino?

Answered: 8 Skipped: 95



Q22: Are you Hispanic or Latino?

Answered: 8 Skipped: 95

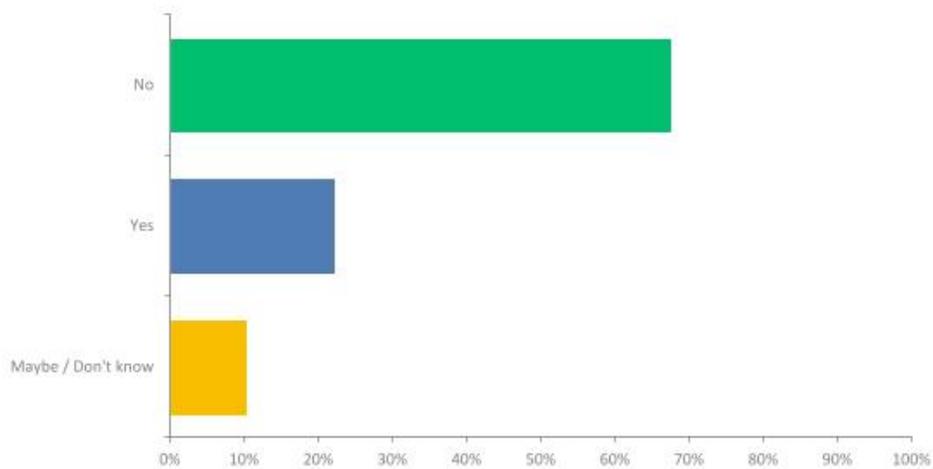
ANSWER CHOICES	RESPONSES	
Yes	100.00%	8
TOTAL		8

2025 Elkhart, Indiana - Impediments to Fair Housing Survey

Thursday, July 17, 2025

Q1: Do you feel you have ever been discriminated against regarding access to housing?

Answered: 145 Skipped: 0



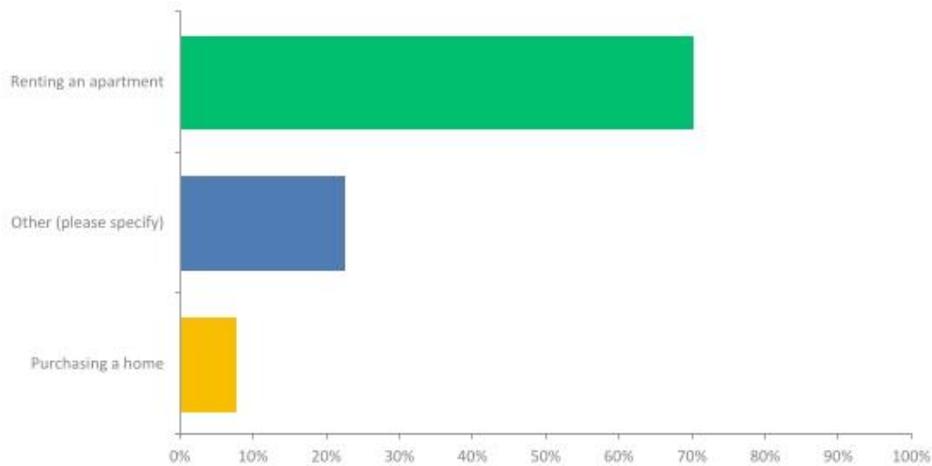
Q1: Do you feel you have ever been discriminated against regarding access to housing?

Answered: 145 Skipped: 0

ANSWER CHOICES	RESPONSES	
No	67.59%	98
Yes	22.07%	32
Maybe / Don't know	10.34%	15
TOTAL		145

Q2: Was your discrimination related to renting an apartment or purchasing a home?

Answered: 40 Skipped: 105



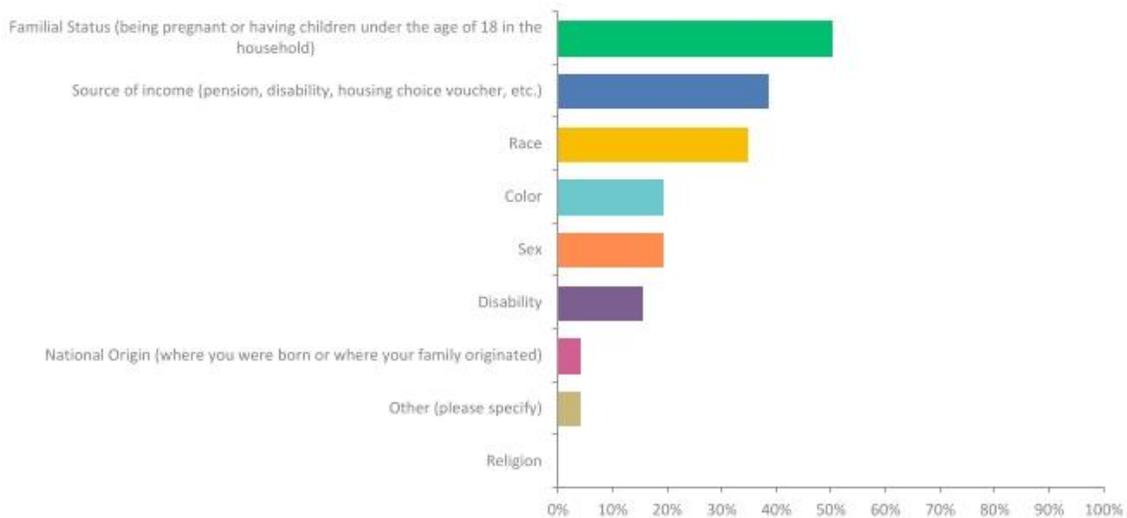
Q2: Was your discrimination related to renting an apartment or purchasing a home?

Answered: 40 Skipped: 105

ANSWER CHOICES	RESPONSES	
Renting an apartment	70.00%	28
Other (please specify)	22.50%	9
Purchasing a home	7.50%	3
TOTAL		40

Q3: Why do you feel you were discriminated against when trying to rent an apartment or house?

Answered: 26 Skipped: 119



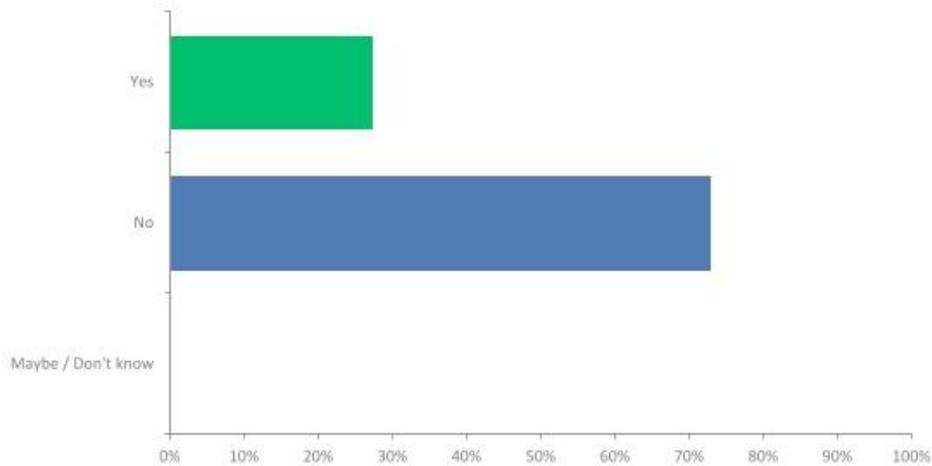
Q3: Why do you feel you were discriminated against when trying to rent an apartment or house?

Answered: 26 Skipped: 119

ANSWER CHOICES	RESPONSES	
Familial Status (being pregnant or having children under the age of 18 in the household)	50.00%	13
Source of income (pension, disability, housing choice voucher, etc.)	38.46%	10
Race	34.62%	9
Color	19.23%	5
Sex	19.23%	5
Disability	15.38%	4
National Origin (where you were born or where your family originated)	3.85%	1
Other (please specify)	3.85%	1
Religion	0.00%	0
TOTAL		48

from the landlord? For example: You have a mobility impairment, so you requested a first-floor unit to avoid stairs.

Answered: 22 Skipped: 123



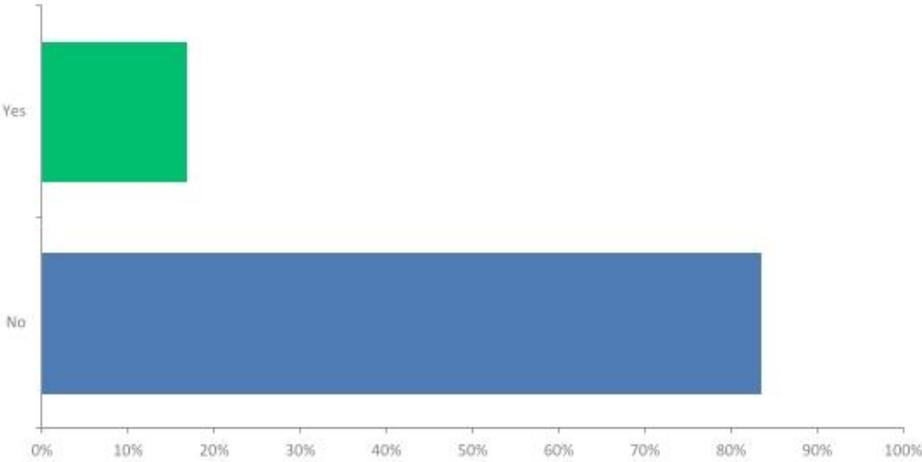
from the landlord? For example: You have a mobility impairment, so you requested a first-floor unit to avoid stairs.

Answered: 22 Skipped: 123

ANSWER CHOICES	RESPONSES	
Yes	27.27%	6
No	72.73%	16
Maybe / Don't know	0.00%	0
TOTAL		22

Q5: Did the landlord accommodate your disability or request?

Answered: 6 Skipped: 139



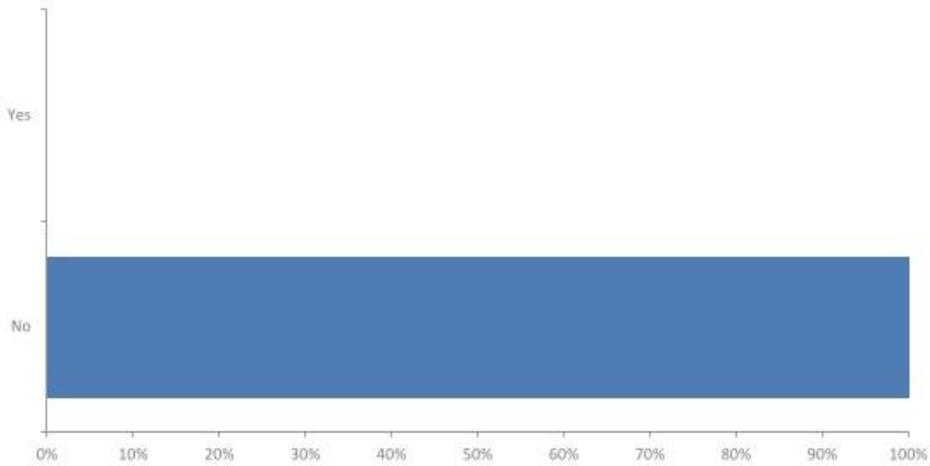
Q5: Did the landlord accommodate your disability or request?

Answered: 6 Skipped: 139

ANSWER CHOICES	RESPONSES	
Yes	16.67%	1
No	83.33%	5
TOTAL		6

Q6: Are you still living in the unit with the accommodation?

Answered: 1 Skipped: 144



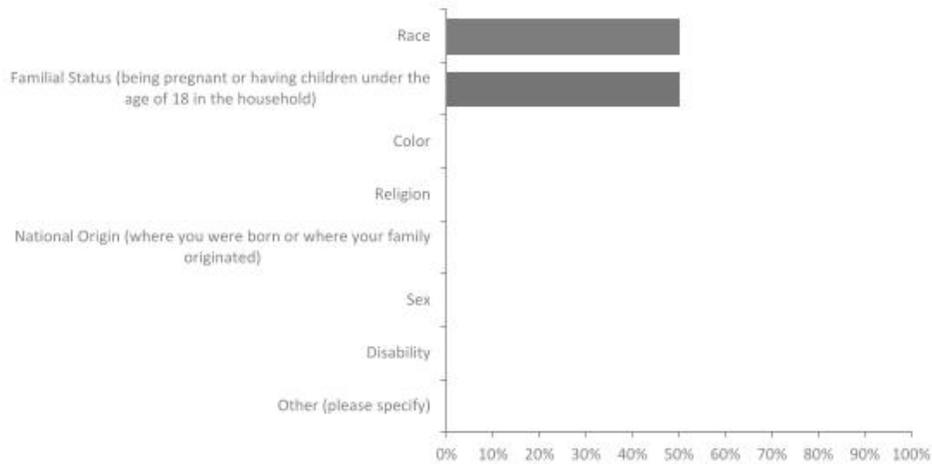
Q6: Are you still living in the unit with the accommodation?

Answered: 1 Skipped: 144

ANSWER CHOICES	RESPONSES	
Yes	0.00%	0
No	100.00%	1
TOTAL		1

Q7: Why do you feel were you discriminated against when trying to purchase a home?

Answered: 2 Skipped: 143



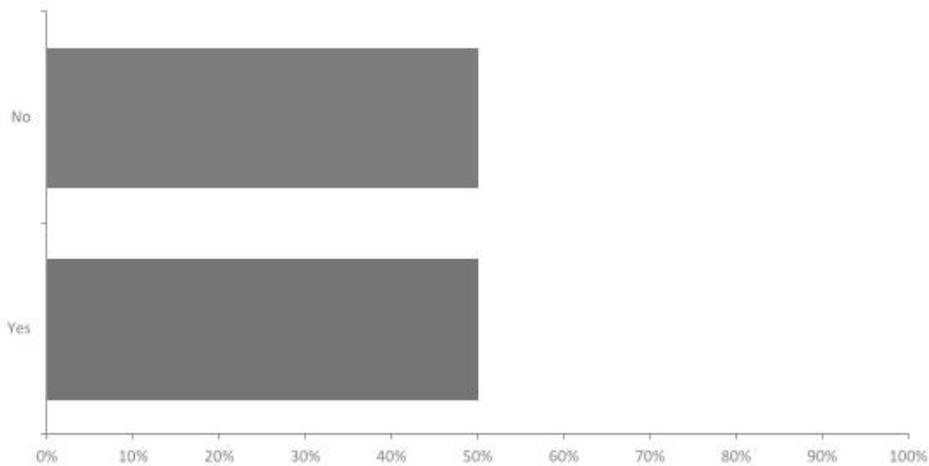
Q7: Why do you feel were you discriminated against when trying to purchase a home?

Answered: 2 Skipped: 143

ANSWER CHOICES	RESPONSES	
Race	50.00%	1
Familial Status (being pregnant or having children under the age of 18 in the household)	50.00%	1
Color	0.00%	0
Religion	0.00%	0
National Origin (where you were born or where your family originated)	0.00%	0
Sex	0.00%	0
Disability	0.00%	0
Other (please specify)	0.00%	0
TOTAL		2

Q8: Do you feel you were only shown certain neighborhoods based on one of the reasons listed above?

Answered: 2 Skipped: 143



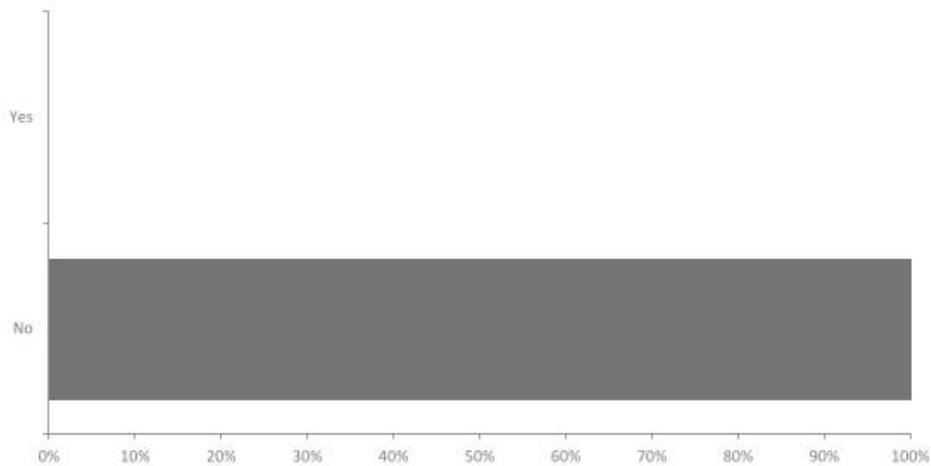
Q8: Do you feel you were only shown certain neighborhoods based on one of the reasons listed above?

Answered: 2 Skipped: 143

ANSWER CHOICES	RESPONSES	
No	50.00%	1
Yes	50.00%	1
TOTAL		2

Q9: Have you ever been turned down for a loan to purchase a home or make repairs?

Answered: 2 Skipped: 143



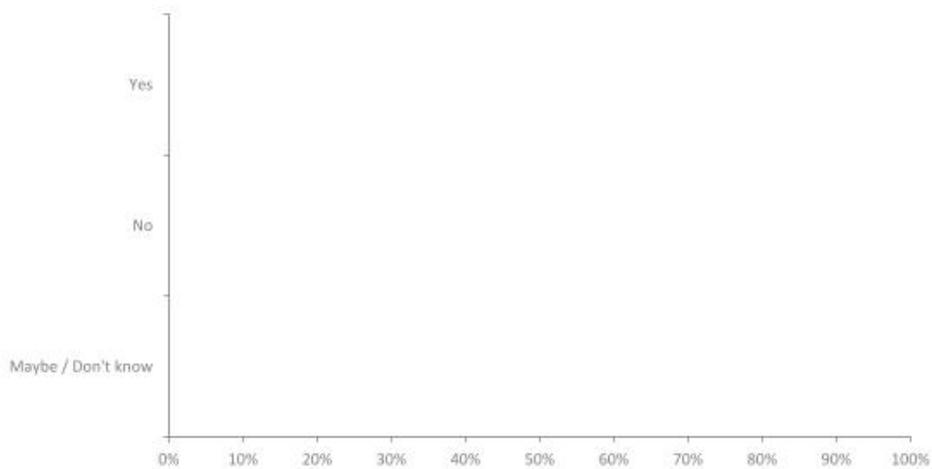
Q9: Have you ever been turned down for a loan to purchase a home or make repairs?

Answered: 2 Skipped: 143

ANSWER CHOICES	RESPONSES	
Yes	0.00%	0
No	100.00%	2
TOTAL		2

Q10: Do you feel the loan should have been approved?

Answered: 0 Skipped: 145



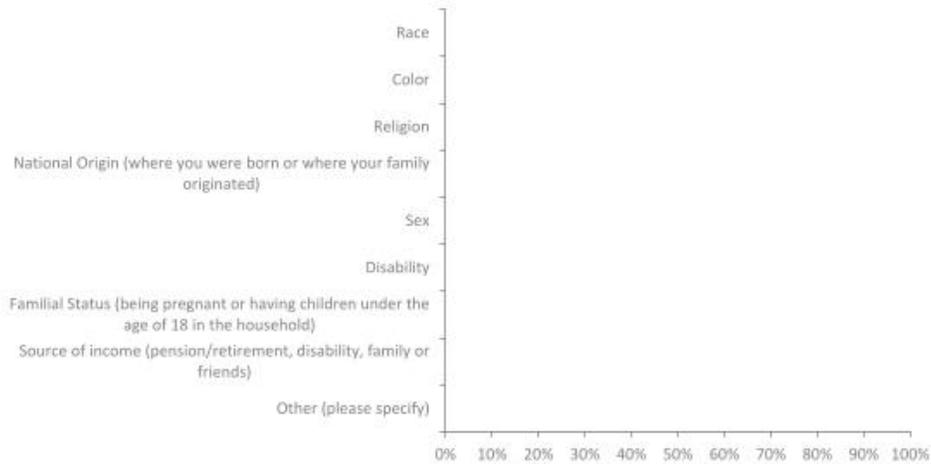
Q10: Do you feel the loan should have been approved?

Answered: 0 Skipped: 145

ANSWER CHOICES	RESPONSES	
Yes	0.00%	0
No	0.00%	0
Maybe / Don't know	0.00%	0
TOTAL		0

Q11: Do you feel your denial was based on any of the following?

Answered: 0 Skipped: 145



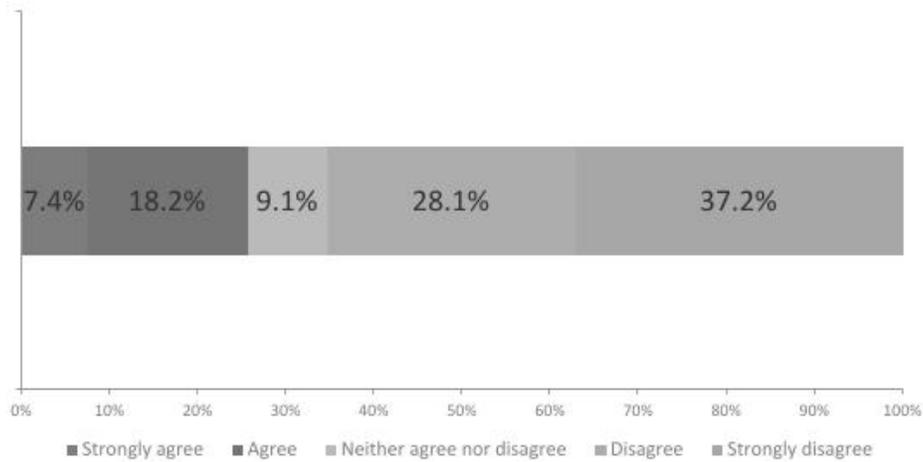
Q11: Do you feel your denial was based on any of the following?

Answered: 0 Skipped: 145

ANSWER CHOICES	RESPONSES
Race	0.00% 0
Color	0.00% 0
Religion	0.00% 0
National Origin (where you were born or where your family originated)	0.00% 0
Sex	0.00% 0
Disability	0.00% 0
Familial Status (being pregnant or having children under the age of 18 in the household)	0.00% 0
Source of Income (pension/retirement, disability, family or friends)	0.00% 0
Other (please specify)	0.00% 0
TOTAL	0

Q12: How strongly do you feel that Elkhart has adequate available housing that meets your needs?

Answered: 121 Skipped: 24



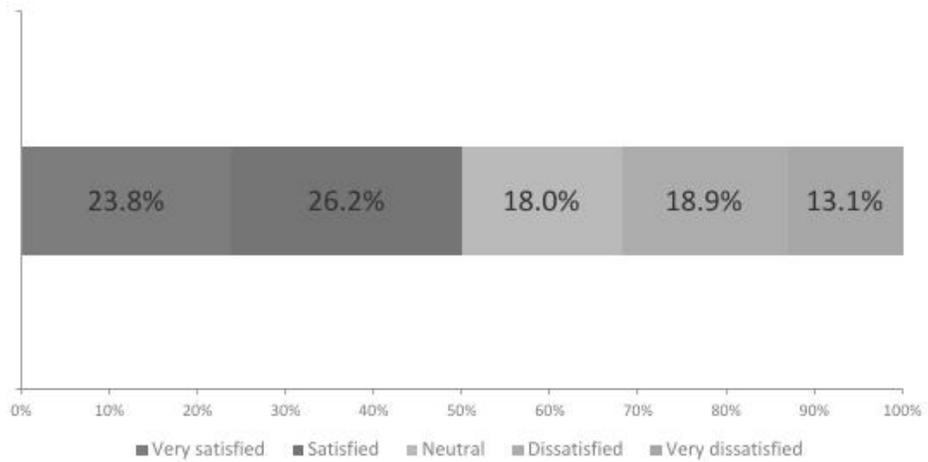
Q12: How strongly do you feel that Elkhart has adequate available housing that meets your needs?

Answered: 121 Skipped: 24

ANSWER CHOICES	RESPONSES	
Strongly agree	7.4%	9
Agree	18.2%	22
Neither agree nor disagree	9.1%	11
Disagree	28.1%	34
Strongly disagree	37.2%	45
TOTAL		121

Q13: How satisfied are you with your current neighborhood or housing situation?

Answered: 122 Skipped: 23



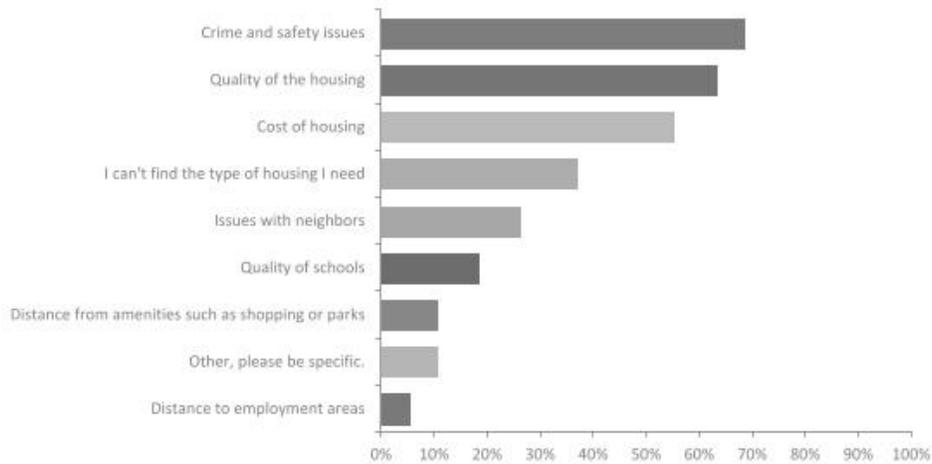
Q13: How satisfied are you with your current neighborhood or housing situation?

Answered: 122 Skipped: 23

ANSWER CHOICES	RESPONSES	
Very satisfied	23.8%	29
Satisfied	26.2%	32
Neutral	18.0%	22
Dissatisfied	18.9%	23
Very dissatisfied	13.1%	16
TOTAL		122

Q14: Why are you dissatisfied or very dissatisfied with your current neighborhood or housing situation?

Answered: 38 Skipped: 107



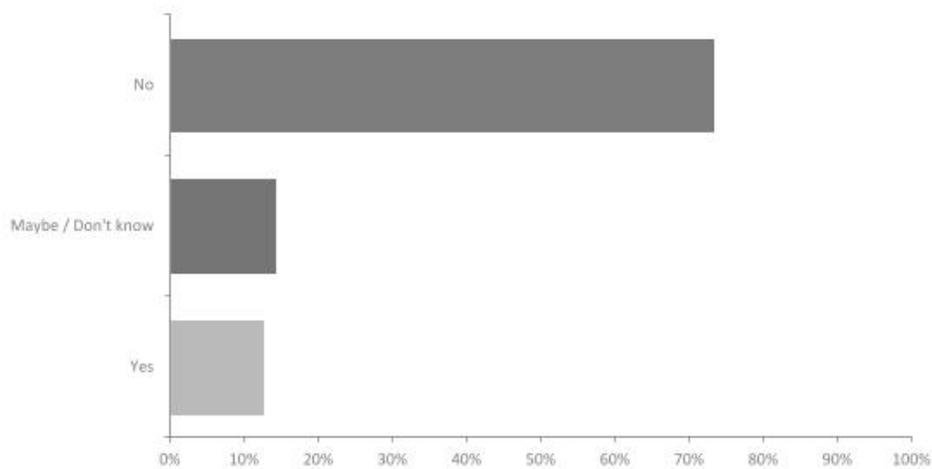
Q14: Why are you dissatisfied or very dissatisfied with your current neighborhood or housing situation?

Answered: 38 Skipped: 107

ANSWER CHOICES	RESPONSES	
Crime and safety issues	68.42%	26
Quality of the housing	63.16%	24
Cost of housing	55.26%	21
I can't find the type of housing I need	36.84%	14
Issues with neighbors	26.32%	10
Quality of schools	18.42%	7
Distance from amenities such as shopping or parks	10.53%	4
Other, please be specific.	10.53%	4
Distance to employment areas	5.26%	2
TOTAL		112

Q15: Do you feel you have been the victim of predatory lending?

Answered: 120 Skipped: 25



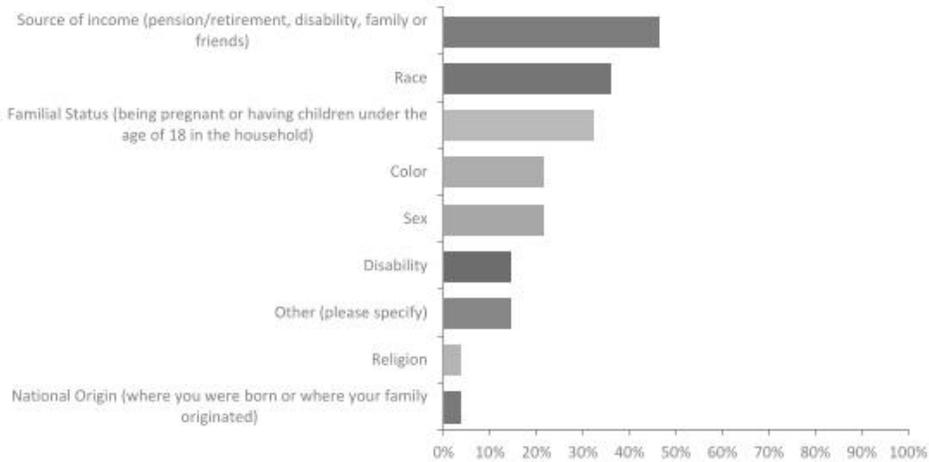
Q15: Do you feel you have been the victim of predatory lending?

Answered: 120 Skipped: 25

ANSWER CHOICES	RESPONSES	
No	73.33%	88
Maybe / Don't know	14.17%	17
Yes	12.50%	15
TOTAL		120

Q16: Do you feel you were targeted based on any of the following?

Answered: 28 Skipped: 117



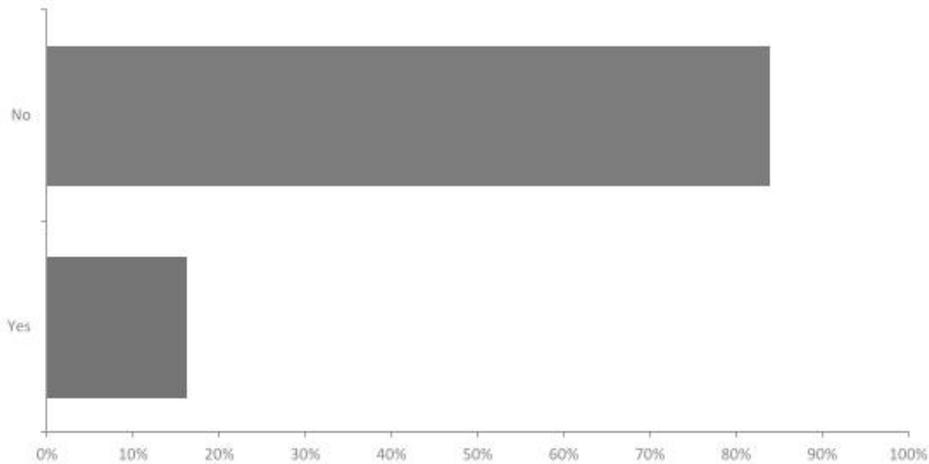
Q16: Do you feel you were targeted based on any of the following?

Answered: 28 Skipped: 117

ANSWER CHOICES	RESPONSES	
Source of income (pension/retirement, disability, family or friends)	46.43%	13
Race	35.71%	10
Familial Status (being pregnant or having children under the age of 18 in the household)	32.14%	9
Color	21.43%	6
Sex	21.43%	6
Disability	14.29%	4
Other (please specify)	14.29%	4
Religion	3.57%	1
National Origin (where you were born or where your family originated)	3.57%	1
TOTAL		54

Q17: Did you seek assistance and counseling to help with your loans?

Answered: 31 Skipped: 114



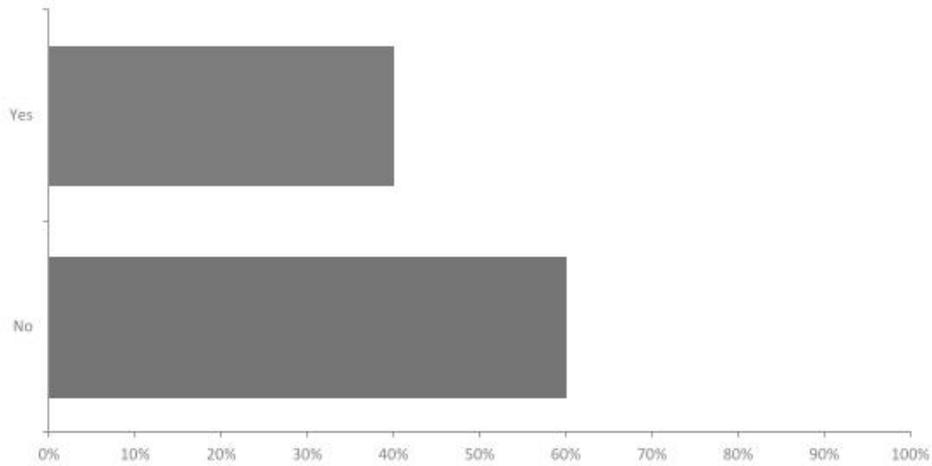
Q17: Did you seek assistance and counseling to help with your loans?

Answered: 31 Skipped: 114

ANSWER CHOICES	RESPONSES	
No	83.87%	26
Yes	16.13%	5
TOTAL		31

Q18: Were you satisfied with the assistance you received?

Answered: 5 Skipped: 140



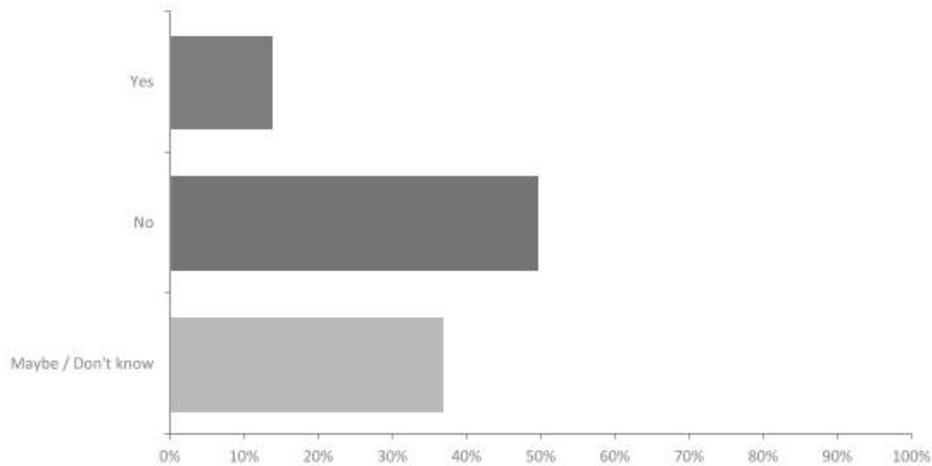
Q18: Were you satisfied with the assistance you received?

Answered: 5 Skipped: 140

ANSWER CHOICES	RESPONSES	
Yes	40.00%	2
No	60.00%	3
TOTAL		5

Q19: In general, do you feel issues surrounding fair housing in Elkhart have improved?

Answered: 109 Skipped: 36



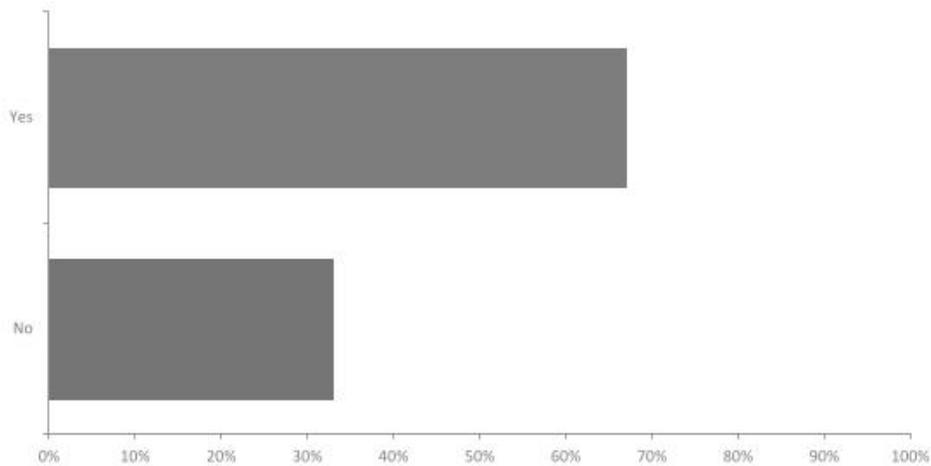
Q19: In general, do you feel issues surrounding fair housing in Elkhart have improved?

Answered: 109 Skipped: 36

ANSWER CHOICES	RESPONSES	
Yes	13.76%	15
No	49.54%	54
Maybe / Don't know	36.70%	40
TOTAL		109

Q20: Are you aware of fair housing laws, or your rights under the fair housing act?

Answered: 109 Skipped: 36



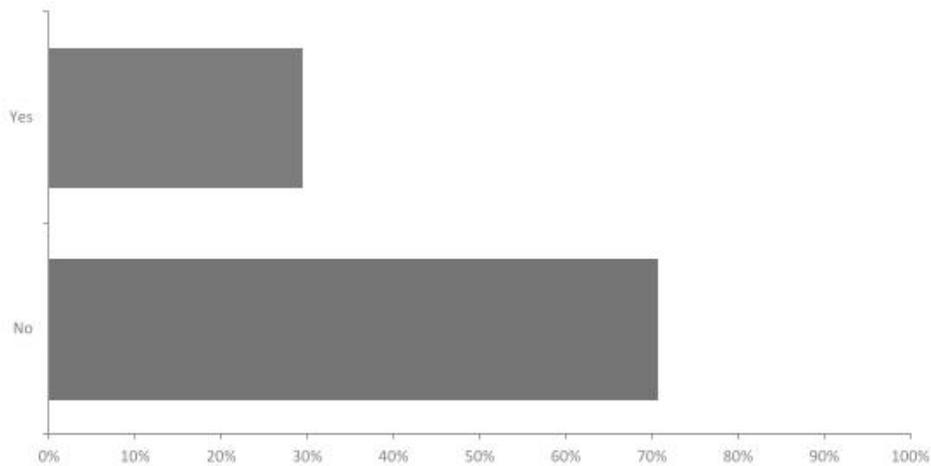
Q20: Are you aware of fair housing laws, or your rights under the fair housing act?

Answered: 109 Skipped: 36

ANSWER CHOICES	RESPONSES	
Yes	66.97%	73
No	33.03%	36
TOTAL		109

Q21: In the past 12 months, have you seen any advertising or flyers related to fair housing enforcement or housing counseling?

Answered: 109 Skipped: 36



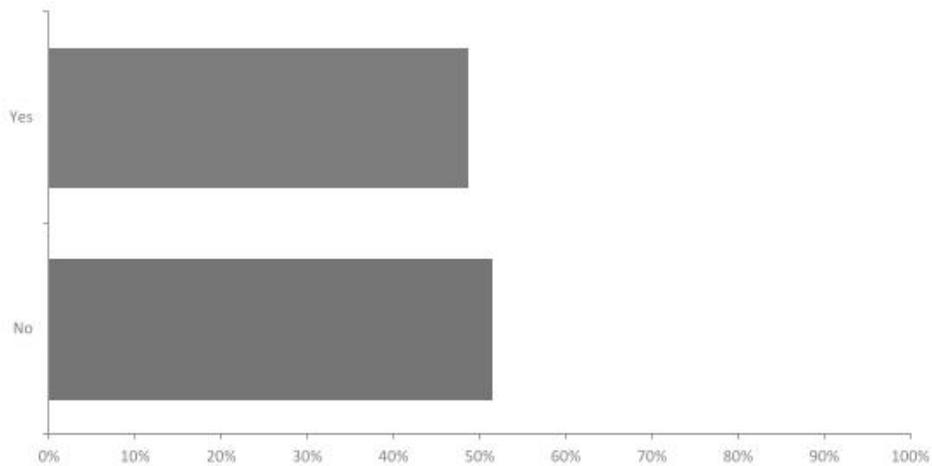
Q21: In the past 12 months, have you seen any advertising or flyers related to fair housing enforcement or housing counseling?

Answered: 109 Skipped: 36

ANSWER CHOICES	RESPONSES	
Yes	29.36%	32
No	70.64%	77
TOTAL		109

Q22: Do you know where to report housing discrimination?

Answered: 109 Skipped: 36



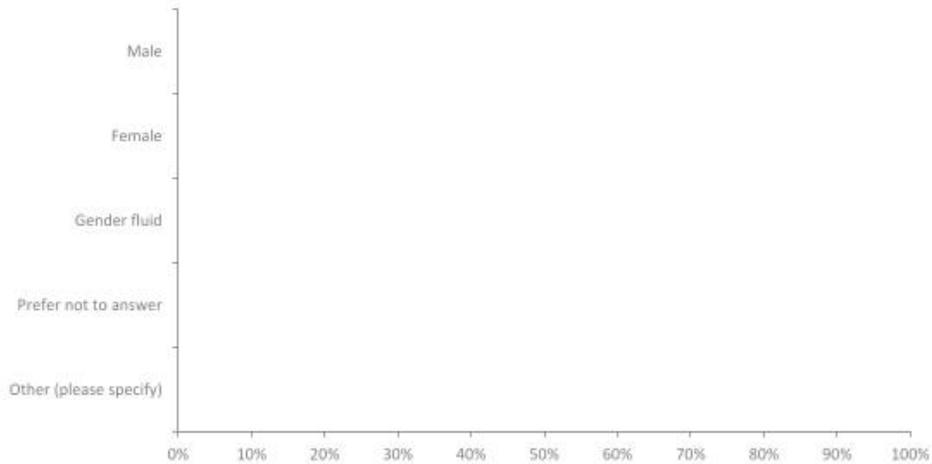
Q22: Do you know where to report housing discrimination?

Answered: 109 Skipped: 36

ANSWER CHOICES	RESPONSES	
Yes	48.62%	53
No	51.38%	56
TOTAL		109

Q24: How do you identify?

Answered: 0 Skipped: 145



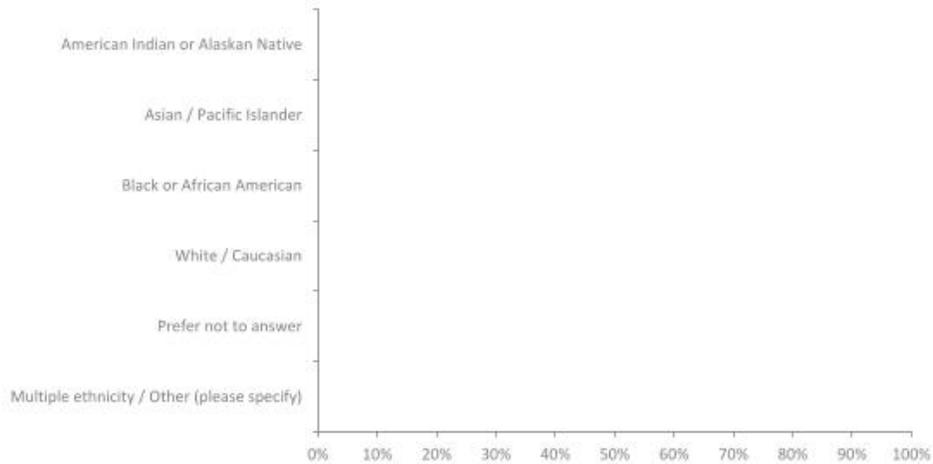
Q24: How do you identify?

Answered: 0 Skipped: 145

ANSWER CHOICES	RESPONSES	
Male	0.00%	0
Female	0.00%	0
Gender fluid	0.00%	0
Prefer not to answer	0.00%	0
Other (please specify)	0.00%	0
TOTAL		0

Q25: Which race best describes you? (Please choose only one.)

Answered: 0 Skipped: 145



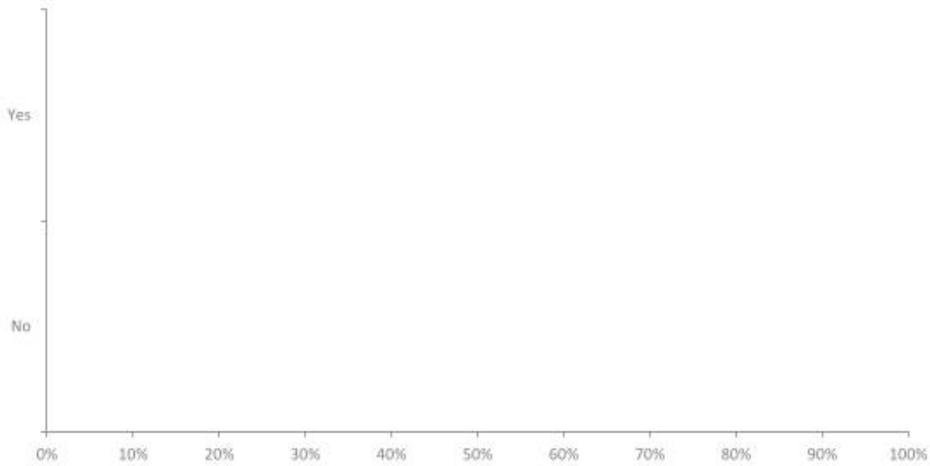
Q25: Which race best describes you? (Please choose only one.)

Answered: 0 Skipped: 145

ANSWER CHOICES	RESPONSES	
American Indian or Alaskan Native	0.00%	0
Asian / Pacific Islander	0.00%	0
Black or African American	0.00%	0
White / Caucasian	0.00%	0
Prefer not to answer	0.00%	0
Multiple ethnicity / Other (please specify)	0.00%	0
TOTAL		0

Q26: Are you Hispanic?

Answered: 0 Skipped: 145



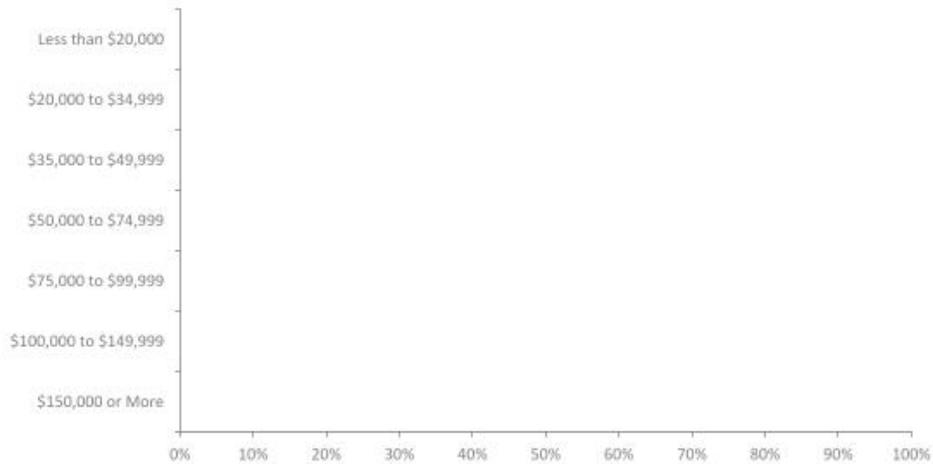
Q26: Are you Hispanic?

Answered: 0 Skipped: 145

ANSWER CHOICES	RESPONSES	
Yes	0.00%	0
No	0.00%	0
TOTAL		0

Q27: What is your total household income?

Answered: 0 Skipped: 145



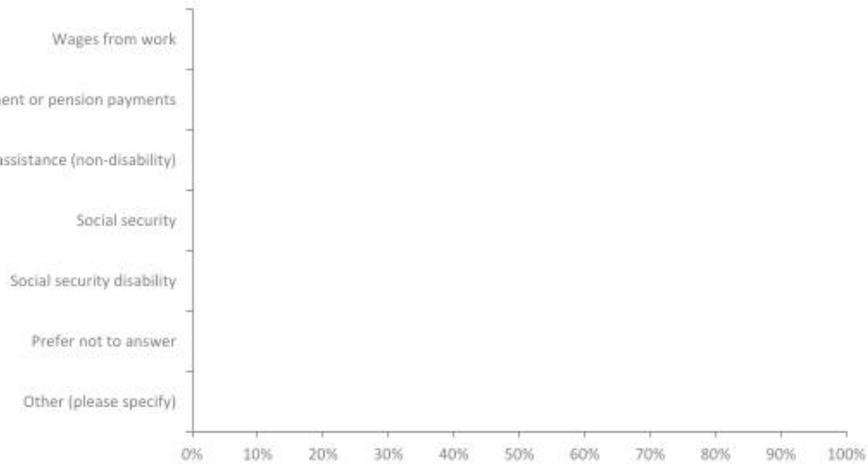
Q27: What is your total household income?

Answered: 0 Skipped: 145

ANSWER CHOICES	RESPONSES	
Less than \$20,000	0.00%	0
\$20,000 to \$34,999	0.00%	0
\$35,000 to \$49,999	0.00%	0
\$50,000 to \$74,999	0.00%	0
\$75,000 to \$99,999	0.00%	0
\$100,000 to \$149,999	0.00%	0
\$150,000 or More	0.00%	0
TOTAL		0

Q28: What are your sources of income?

Answered: 0 Skipped: 145



Q28: What are your sources of income?

Answered: 0 Skipped: 145

ANSWER CHOICES	RESPONSES	
Wages from work	0.00%	0
Retirement or pension payments	0.00%	0
Public assistance (non-disability)	0.00%	0
Social security	0.00%	0
Social security disability	0.00%	0
Prefer not to answer	0.00%	0
Other (please specify)	0.00%	0
TOTAL		0

Necesidades y Prioridades del Plan Consolidado de la ciudad de Elkhart

Thursday, July 17, 2025

Q1: Vivienda: Por favor, indique la necesidad de mejorar o aumentar tipos de viviendas en su comunidad (1 = baja necesidad; 4 = alta necesidad)

Answered: 4 Skipped: 0



Q1: Vivienda: Por favor, indique la necesidad de mejorar o aumentar tipos de viviendas en su comunidad (1 = baja necesidad; 4 = alta necesidad)

Answered: 4 Skipped: 0

	1	2	3	4	N/A	TOTAL	WEIGHTED AVERAGE
Nuevas viviendas de alquiler accesible (basadas en ingresos)	0.00% 0	0.00% 0	25.00% 1	75.00% 3	0.00% 0	4	3.75
Nuevas viviendas en venta	0.00% 0	0.00% 0	25.00% 1	75.00% 3	0.00% 0	4	3.75
Viviendas para familias pequeñas (4 individuos o menos)	0.00% 0	0.00% 0	25.00% 1	75.00% 3	0.00% 0	4	3.75
Viviendas para residentes con discapacidades	0.00% 0	0.00% 0	50.00% 2	50.00% 2	0.00% 0	4	3.5
Viviendas para residentes de la tercera edad	0.00% 0	0.00% 0	50.00% 2	50.00% 2	0.00% 0	4	3.5
Viviendas para familias grandes (5 o más individuos)	0.00% 0	0.00% 0	50.00% 2	50.00% 2	0.00% 0	4	3.5
Nuevas viviendas de alquiler (al costo del mercado)	0.00% 0	25.00% 1	25.00% 1	50.00% 2	0.00% 0	4	3.25

Q2: Servicios de Vivienda: Por favor, indique la necesidad de servicios habitacionales mejorados o adicionales en su comunidad (1 = baja necesidad; 4 = alta necesidad)

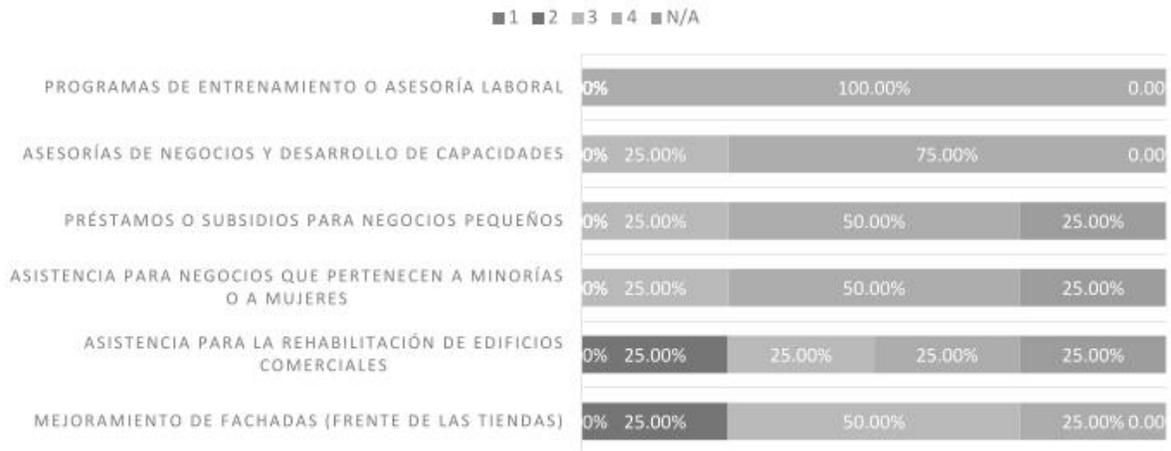
■ 1 ■ 2 ■ 3 ■ 4 ■ N/A

	0%	25.00%	75.00%	100.00%	0.00%
EDUCACIÓN SOBRE DISCRIMINACIÓN O CUMPLIMIENTO DE LA LEY DE EQUITAD DE VIVIENDAS	0%			100.00%	0.00
REMOCIÓN DE PINTURAS A BASE DE PLOMO	0%			100.00%	0.00
ASISTENCIA PARA COMPRAR UNA VIVIENDA (PAGO DE INICIAL O ASESORÍA)	0%	25.00%	75.00%		0.00
ASISTENCIA PARA LA CONSERVACIÓN HISTÓRICA	0%	25.00%	75.00%		0.00
EFICIENCIA ENERGÉTICA MEJORAS	0%	25.00%	75.00%		0.00
ASISTENCIA PARA EL ALQUILER MENSUAL DE VIVIENDAS	0%	25.00%	75.00%		0.00
CUMPLIMIENTO DEL CÓDIGO VECINAL	0%	25.00%	75.00%		0.00
ASISTENCIA PARA REMODELACIÓN PARA PROPIETARIOS	0%		75.00%		25.00% 0.00

Q2: Servicios de Vivienda: Por favor, indique la necesidad de servicios habitacionales mejorados o adicionales en su comunidad (1 = baja necesidad; 4 = alta necesidad)

	1	2	3	4	N/A	TOTAL	WEIGHTED AVERAGE
Educación sobre discriminación o cumplimiento de la Ley de Equidad de Viviendas	0.00%	0.00%	0.00%	100.00%	0.00%	4	4
Remoción de pinturas a base de plomo	0.00%	0.00%	0.00%	100.00%	0.00%	4	4
Asistencia para comprar una vivienda (pago de inicial o asesoría)	0.00%	0.00%	25.00%	75.00%	0.00%	4	3.75
Asistencia para la conservación histórica	0.00%	0.00%	25.00%	75.00%	0.00%	4	3.75
Eficiencia energética Mejoras	0.00%	0.00%	25.00%	75.00%	0.00%	4	3.75
Asistencia para el alquiler mensual de viviendas	0.00%	0.00%	25.00%	75.00%	0.00%	4	3.75
Cumplimiento del código vecinal	0.00%	0.00%	25.00%	75.00%	0.00%	4	3.75
Asistencia para remodelación para propietarios	0.00%	0.00%	75.00%	25.00%	0.00%	4	3.25

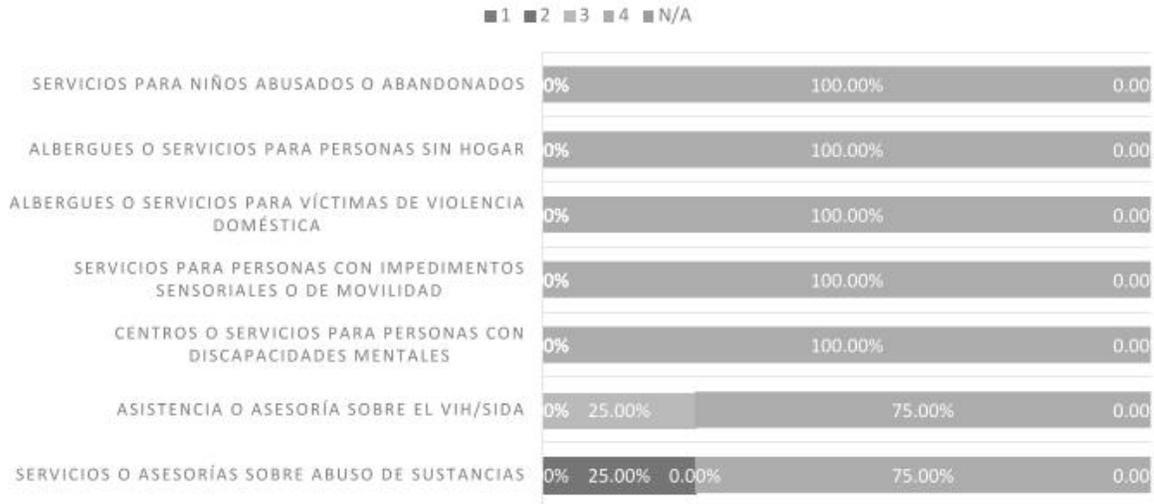
Q3: Negocios y Trabajos: Por favor, indique la necesidad de negocios mejorados o adicionales y servicios de creación de trabajos en su comunidad (1 = baja necesidad; 4 = alta necesidad)



Q3: Negocios y Trabajos: Por favor, indique la necesidad de negocios mejorados o adicionales y servicios de creación de trabajos en su comunidad (1 = baja necesidad; 4 = alta necesidad)

	1	2	3	4	N/A	TOTAL	WEIGHTED AVERAGE
Programas de entrenamiento o asesoría laboral	0.00% 0	0.00% 0	0.00% 0	100.00% 4	0.00% 0	4	4
Asesorías de negocios y desarrollo de capacidades	0.00% 0	0.00% 0	25.00% 1	75.00% 3	0.00% 0	4	3.75
Préstamos o subsidios para negocios pequeños	0.00% 0	0.00% 0	25.00% 1	50.00% 2	25.00% 1	4	3.67
Asistencia para negocios que pertenecen a minorías o a mujeres	0.00% 0	0.00% 0	25.00% 1	50.00% 2	25.00% 1	4	3.67
Asistencia para la rehabilitación de edificios comerciales	0.00% 0	25.00% 1	25.00% 1	25.00% 1	25.00% 1	4	3
Mejoramiento de fachadas (frente de las tiendas)	0.00% 0	25.00% 1	50.00% 2	25.00% 1	0.00% 0	4	3

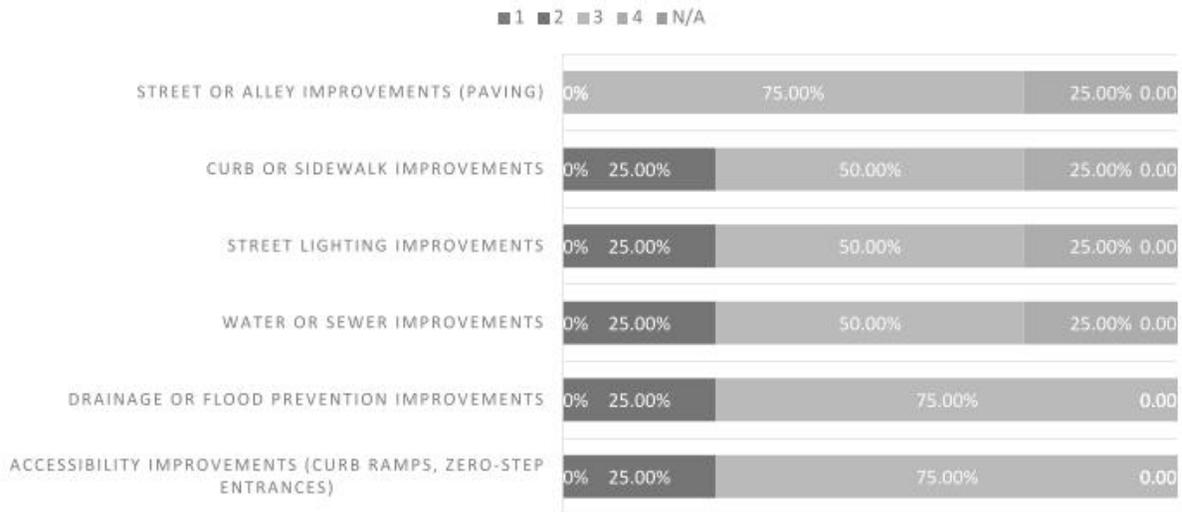
Q4: Servicios para Necesidades Especiales: Por favor, indique la necesidad de servicios mejorados o adicionales para las personas con necesidades especiales en su comunidad (1 = baja necesidad; 4 = alta necesidad)



Q4: Servicios para Necesidades Especiales: Por favor, indique la necesidad de servicios mejorados o adicionales para las personas con necesidades especiales en su comunidad (1 = baja necesidad; 4 = alta necesidad)

	1	2	3	4	N/A	TOTAL	WEIGHTED AVERAGE
Servicios para niños abusados o abandonados	0.00% 0	0.00% 0	0.00% 0	100.00% 4	0.00% 0	4	4
Albergues o servicios para personas sin hogar	0.00% 0	0.00% 0	0.00% 0	100.00% 4	0.00% 0	4	4
Albergues o servicios para víctimas de violencia doméstica	0.00% 0	0.00% 0	0.00% 0	100.00% 4	0.00% 0	4	4
Servicios para personas con impedimentos sensoriales o de movilidad	0.00% 0	0.00% 0	0.00% 0	100.00% 4	0.00% 0	4	4
Centros o servicios para personas con discapacidades mentales	0.00% 0	0.00% 0	0.00% 0	100.00% 4	0.00% 0	4	4
Asistencia o asesoría sobre el VIH/SIDA	0.00% 0	0.00% 0	25.00% 1	75.00% 3	0.00% 0	4	3.75
Servicios o asesorías sobre abuso de sustancias	0.00% 0	25.00% 1	0.00% 0	75.00% 3	0.00% 0	4	3.5

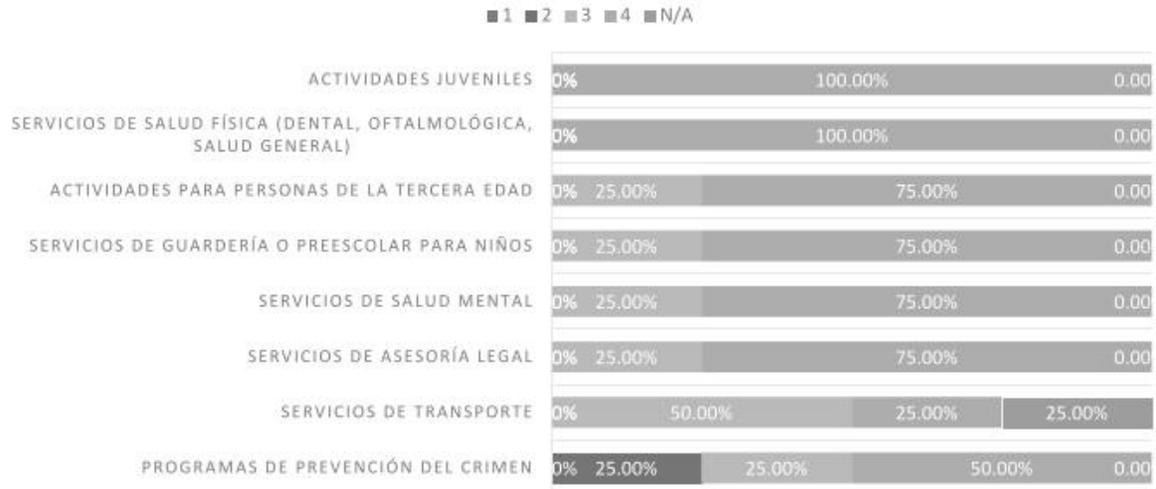
Q5: Infraestructura: Por favor, indique la necesidad de mejoras, o de infraestructura adicional en su comunidad (1 = baja necesidad; 4 = alta necesidad)



Q5: Infraestructura: Por favor, indique la necesidad de mejoras, o de infraestructura adicional en su comunidad (1 = baja necesidad; 4 = alta necesidad)

	1	2	3	4	N/A	TOTAL	WEIGHTED AVERAGE
Street or alley improvements (paving)	0.00% 0	0.00% 0	75.00% 3	25.00% 1	0.00% 0	4	3.25
Curb or sidewalk improvements	0.00% 0	25.00% 1	50.00% 2	25.00% 1	0.00% 0	4	3
Street lighting improvements	0.00% 0	25.00% 1	50.00% 2	25.00% 1	0.00% 0	4	3
Water or sewer improvements	0.00% 0	25.00% 1	50.00% 2	25.00% 1	0.00% 0	4	3
Drainage or flood prevention improvements	0.00% 0	25.00% 1	75.00% 3	0.00% 0	0.00% 0	4	2.75
Accessibility improvements (curb ramps, zero-step entrances)	0.00% 0	25.00% 1	75.00% 3	0.00% 0	0.00% 0	4	2.75

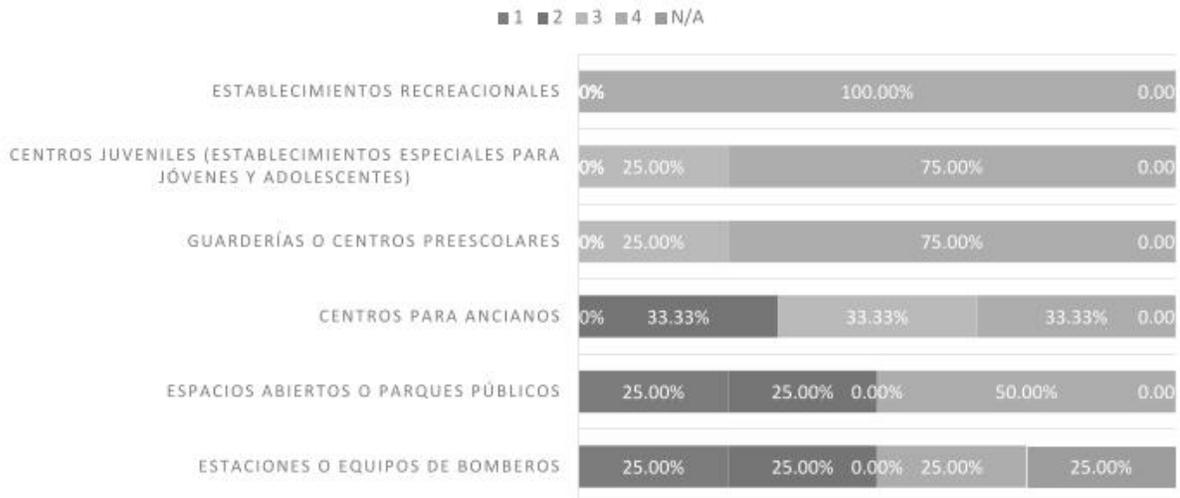
Q6: Servicios Comunitarios: Por favor, indique la necesidad de servicios comunitarios mejorados o adicionales en su comunidad (1 = baja necesidad; 4 = alta necesidad)



Q6: Servicios Comunitarios: Por favor, indique la necesidad de servicios comunitarios mejorados o adicionales en su comunidad (1 = baja necesidad; 4 = alta necesidad)

	1	2	3	4	N/A	TOTAL	WEIGHTED AVERAGE
Actividades juveniles	0.00% 0	0.00% 0	0.00% 0	100.00% 4	0.00% 0	4	4
Servicios de salud física (dental, oftalmológica, salud general)	0.00% 0	0.00% 0	0.00% 0	100.00% 4	0.00% 0	4	4
Actividades para personas de la tercera edad	0.00% 0	0.00% 0	25.00% 1	75.00% 3	0.00% 0	4	3.75
Servicios de guardería o preescolar para niños	0.00% 0	0.00% 0	25.00% 1	75.00% 3	0.00% 0	4	3.75
Servicios de salud mental	0.00% 0	0.00% 0	25.00% 1	75.00% 3	0.00% 0	4	3.75
Servicios de asesoria legal	0.00% 0	0.00% 0	25.00% 1	75.00% 3	0.00% 0	4	3.75
Servicios de transporte	0.00% 0	0.00% 0	50.00% 2	25.00% 1	25.00% 1	4	3.33
Programas de prevención del crimen	0.00% 0	25.00% 1	25.00% 1	50.00% 2	0.00% 0	4	3.25

Q7: Centros Comunitarios: Por favor, indique la necesidad de centros comunitarios mejorados o adicionales en su comunidad (1 = baja necesidad; 4 = alta necesidad)

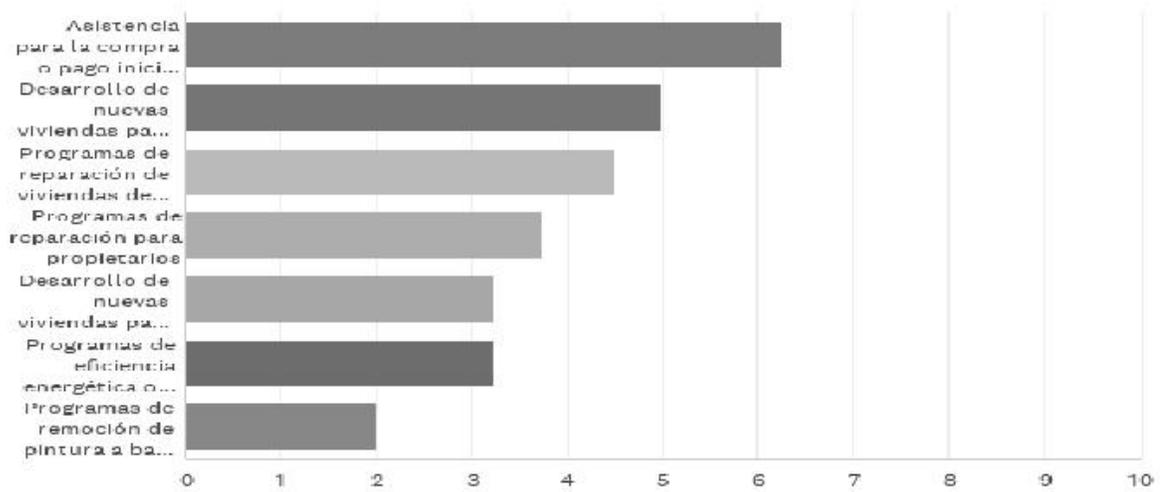


Q7: Centros Comunitarios: Por favor, indique la necesidad de centros comunitarios mejorados o adicionales en su comunidad (1 = baja necesidad; 4 = alta necesidad)

	1	2	3	4	N/A	TOTAL	WEIGHTED AVERAGE
Establecimientos recreacionales	0.00% 0	0.00% 0	0.00% 0	100.00% 4	0.00% 0	4	4
Centros juveniles (establecimientos especiales para jóvenes y adolescentes)	0.00% 0	0.00% 0	25.00% 1	75.00% 3	0.00% 0	4	3.75
Guarderías o centros preescolares	0.00% 0	0.00% 0	25.00% 1	75.00% 3	0.00% 0	4	3.75
Centros para ancianos	0.00% 0	33.33% 1	33.33% 1	33.33% 1	0.00% 0	3	3
Espacios abiertos o parques públicos	25.00% 1	25.00% 1	0.00% 0	50.00% 2	0.00% 0	4	2.75
Estaciones o equipos de bomberos	25.00% 1	25.00% 1	0.00% 0	25.00% 1	25.00% 1	4	2.33

Q8: ¿Cómo debería la ciudad priorizar sus medidas para el desarrollo habitacional?

Answered: 4 Skipped: 0

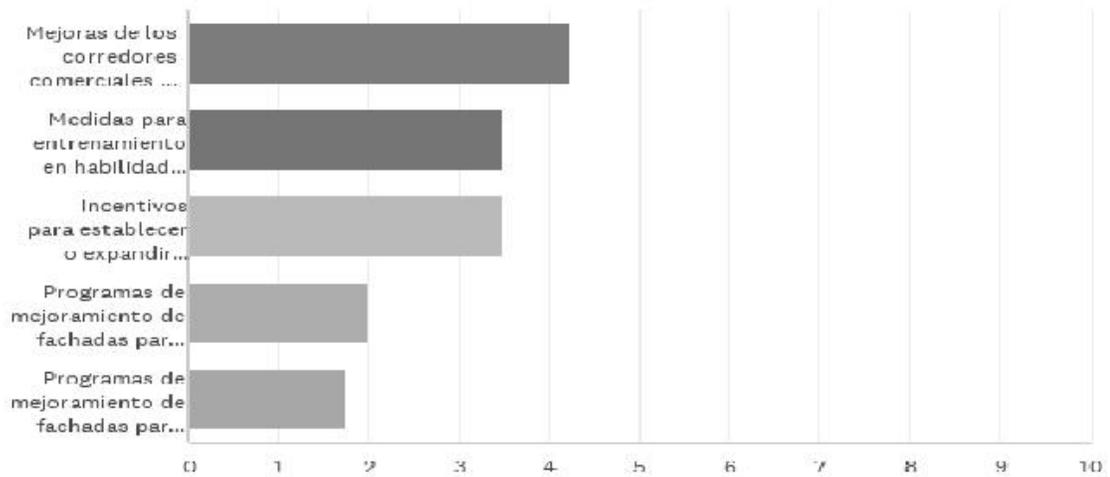


Q8: ¿Cómo debería la ciudad priorizar sus medidas para el desarrollo habitacional?

	1	2	3	4	5	6	7	TOTAL	SCORE
Asistencia para la compra o pago inicial para nuevos propietarios	75.00% 3	0.00% 0	0.00% 0	25.00% 1	0.00% 0	0.00% 0	0.00% 0	4	6.25
Desarrollo de nuevas viviendas para la venta	0.00% 0	75.00% 3	0.00% 0	0.00% 0	0.00% 0	25.00% 1	0.00% 0	4	5.00
Programas de reparación de viviendas de alquiler	0.00% 0	0.00% 0	50.00% 2	50.00% 2	0.00% 0	0.00% 0	0.00% 0	4	4.50
Programas de reparación para propietarios	25.00% 1	0.00% 0	0.00% 0	25.00% 1	25.00% 1	0.00% 0	25.00% 1	4	3.75
Desarrollo de nuevas viviendas para alquiler	0.00% 0	0.00% 0	50.00% 2	0.00% 0	0.00% 0	25.00% 1	25.00% 1	4	3.25
Programas de eficiencia energética o climatización	0.00% 0	25.00% 1	0.00% 0	0.00% 0	25.00% 1	50.00% 2	0.00% 0	4	3.25
Programas de remoción de pintura a base de plomo	0.00% 0	0.00% 0	0.00% 0	0.00% 0	50.00% 2	0.00% 0	50.00% 2	4	2.00

Q9: ¿Cómo debería la ciudad priorizar sus medidas para el desarrollo económico?

Answered: 4 Skipped: 0



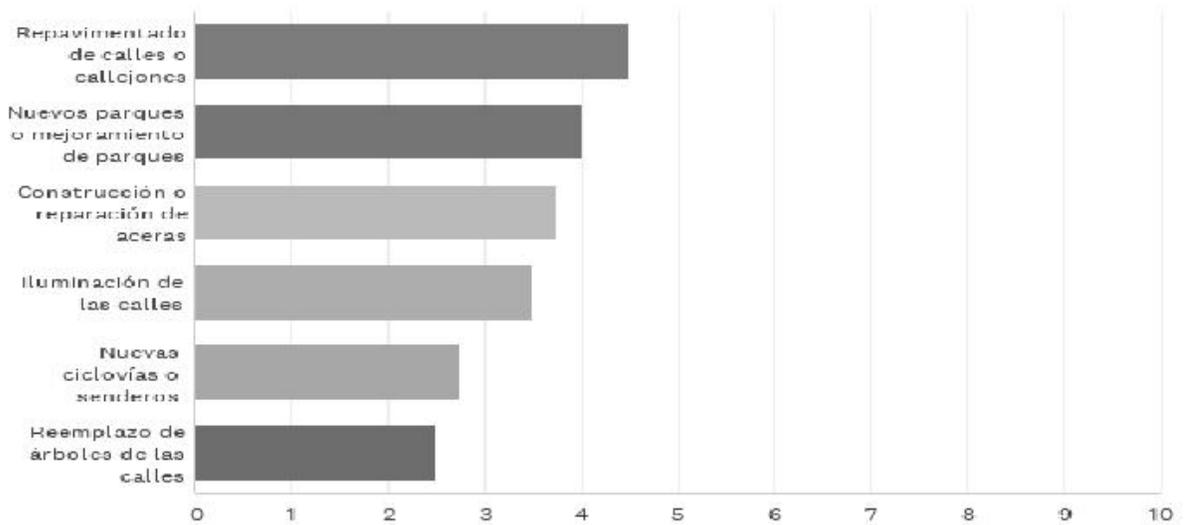
Q9: ¿Cómo debería la ciudad priorizar sus medidas para el desarrollo económico?

Answered: 4 Skipped: 0

	1	2	3	4	5	TOTAL	SCORE
Mejoras de los corredores comerciales del vecindario (iluminación de las calles, mejoras de las aceras, árboles de las calles, etc.)	50.00% 2	25.00% 1	25.00% 1	0.00% 0	0.00% 0	4	4.25
Medidas para entrenamiento en habilidades laborales o mano de obra	50.00% 2	0.00% 0	0.00% 0	50.00% 2	0.00% 0	4	3.50
Incentivos para establecer o expandir negocios en Elkhart	0.00% 0	50.00% 2	50.00% 2	0.00% 0	0.00% 0	4	3.50
Programas de mejoramiento de fachadas para edificios comerciales (en el centro de la ciudad)	0.00% 0	25.00% 1	0.00% 0	25.00% 1	50.00% 2	4	2.00
Programas de mejoramiento de fachadas para edificios comerciales (fuera del centro de la ciudad)	0.00% 0	0.00% 0	25.00% 1	25.00% 1	50.00% 2	4	1.75

Q10: ¿Cómo debería la ciudad priorizar sus medidas para la mejora de la infraestructura?

Answered: 4 Skipped: 0



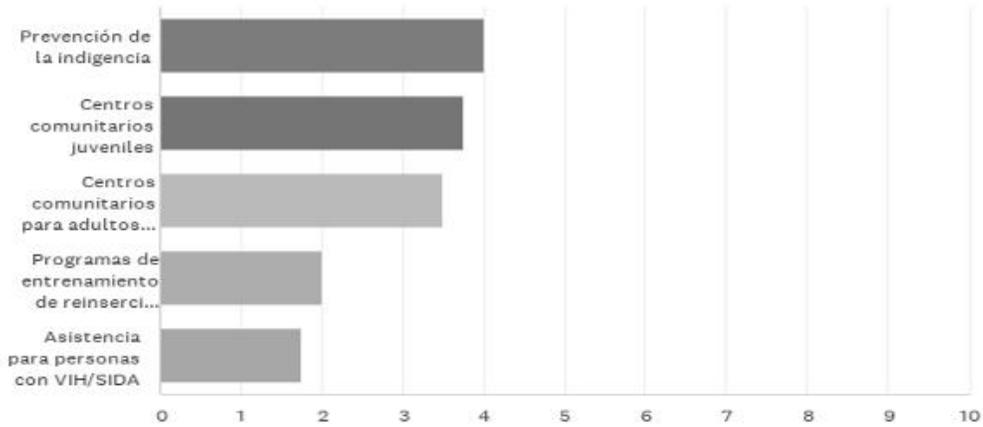
Q10: ¿Cómo debería la ciudad priorizar sus medidas para la mejora de la infraestructura?

Answered: 4 Skipped: 0

	1	2	3	4	5	6	TOTAL	SCORE
Repavimentado de calles o callejones	0.00% 0	50.00% 2	50.00% 2	0.00% 0	0.00% 0	0.00% 0	4	4.50
Nuevos parques o mejoramiento de parques	25.00% 1	25.00% 1	25.00% 1	0.00% 0	0.00% 0	25.00% 1	4	4.00
Construcción o reparación de aceras	25.00% 1	25.00% 1	0.00% 0	0.00% 0	50.00% 2	0.00% 0	4	3.75
Iluminación de las calles	25.00% 1	0.00% 0	0.00% 0	50.00% 2	25.00% 1	0.00% 0	4	3.50
Nuevas ciclovías o senderos	0.00% 0	0.00% 0	25.00% 1	50.00% 2	0.00% 0	25.00% 1	4	2.75
Reemplazo de árboles de las calles	25.00% 1	0.00% 0	0.00% 0	0.00% 0	25.00% 1	50.00% 2	4	2.50

Q11: ¿Cómo debería la ciudad priorizar sus medidas para los servicios humanos?

Answered: 4 Skipped: 0



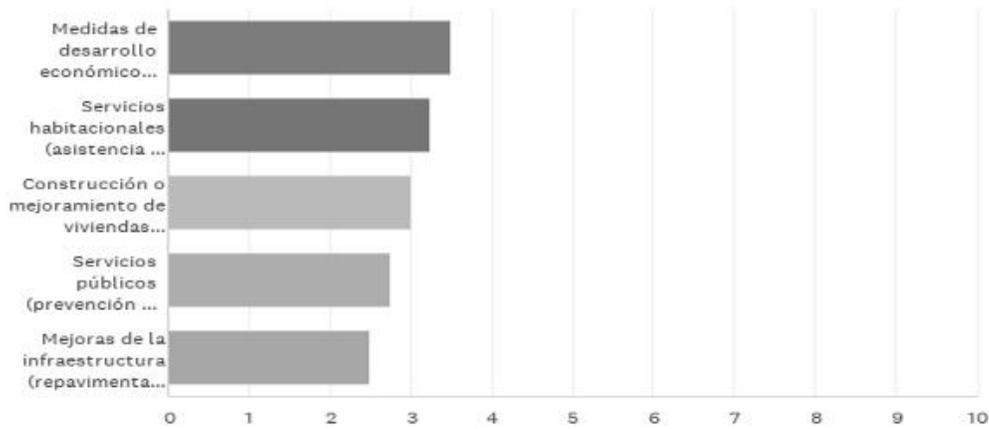
Q11: ¿Cómo debería la ciudad priorizar sus medidas para los servicios humanos?

Answered: 4 Skipped: 0

	1	2	3	4	5	TOTAL	SCORE
Prevención de la indigencia	25.00% 1	50.00% 2	25.00% 1	0.00% 0	0.00% 0	4	4.00
Centros comunitarios juveniles	50.00% 2	25.00% 1	0.00% 0	0.00% 0	25.00% 1	4	3.75
Centros comunitarios para adultos mayores	25.00% 1	25.00% 1	25.00% 1	25.00% 1	0.00% 0	4	3.50
Programas de entrenamiento de reinserción social para exconvictos	0.00% 0	0.00% 0	25.00% 1	50.00% 2	25.00% 1	4	2.00
Asistencia para personas con VIH/SIDA	0.00% 0	0.00% 0	25.00% 1	25.00% 1	50.00% 2	4	1.75

Q12: En líneas generales, ¿cómo debería la ciudad priorizar sus fondos para el desarrollo comunitario?

Answered: 4 Skipped: 0

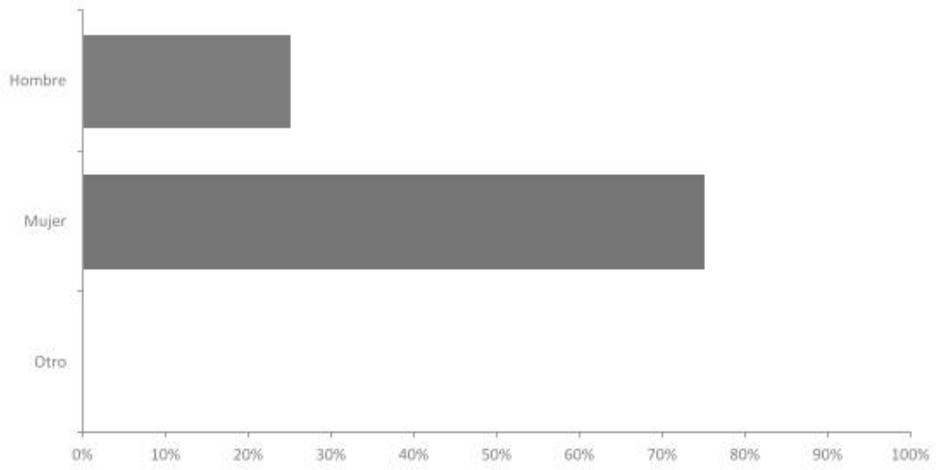


Q12: En líneas generales, ¿cómo debería la ciudad priorizar sus fondos para el desarrollo comunitario?

	1	2	3	4	5	TOTAL	SCORE
Medidas de desarrollo económico (creación de trabajos, mejoras a edificios comerciales)	0.00% 0	50.00% 2	50.00% 2	0.00% 0	0.00% 0	4	3.50
Servicios habitacionales (asistencia de alquiler, cumplimiento de la ley de vivienda equitativa, asesorías para compradores, cumplimiento de códigos)	25.00% 1	25.00% 1	25.00% 1	0.00% 0	25.00% 1	4	3.25
Construcción o mejoramiento de viviendas (tanto de alquiler, como para la venta)	25.00% 1	25.00% 1	0.00% 0	25.00% 1	25.00% 1	4	3.00
Servicios públicos (prevención de la indigencia o asistencia para albergues, centros juveniles o de adultos mayores)	25.00% 1	0.00% 0	0.00% 0	75.00% 3	0.00% 0	4	2.75
Mejoras de la infraestructura (repavimentado de las calles y callejones, mejoramiento de aceras, mejoramiento de los parques)	25.00% 1	0.00% 0	25.00% 1	0.00% 0	50.00% 2	4	2.50

Q14: Usted es:

Answered: 4 Skipped: 0



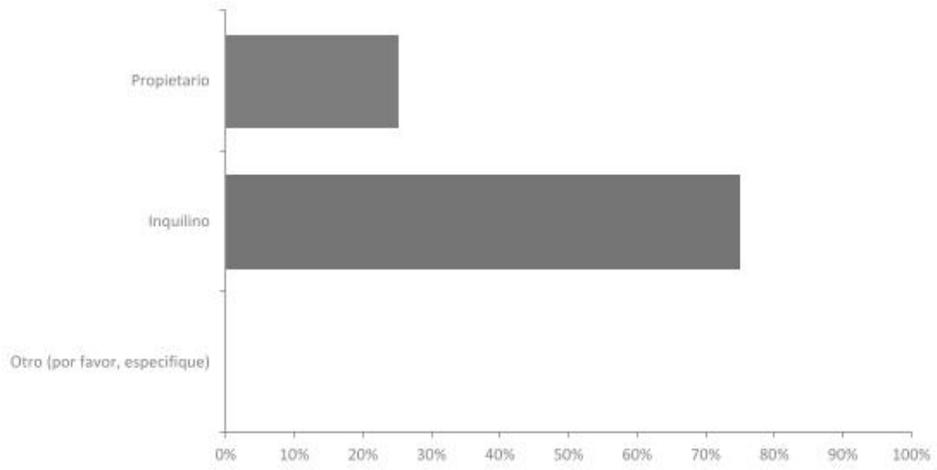
Q14: Usted es:

Answered: 4 Skipped: 0

ANSWER CHOICES	RESPONSES	
Hombre	25.00%	1
Mujer	75.00%	3
Otro	0.00%	0
TOTAL		4

Q16: Usted es:

Answered: 4 Skipped: 0



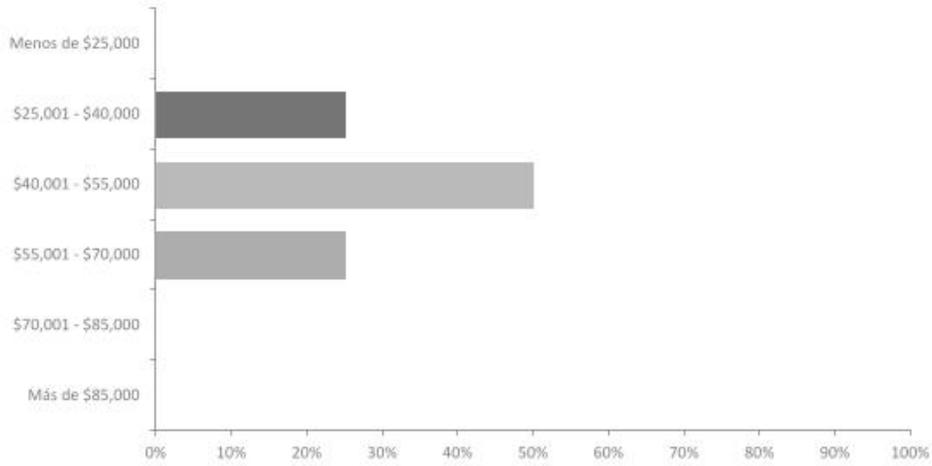
Q16: Usted es:

Answered: 4 Skipped: 0

ANSWER CHOICES	RESPONSES	
Propietario	25.00%	1
Inquilino	75.00%	3
Otro (por favor, especifique)	0.00%	0
TOTAL		4

Q19: Su ingreso familiar anual es:

Answered: 4 Skipped: 0



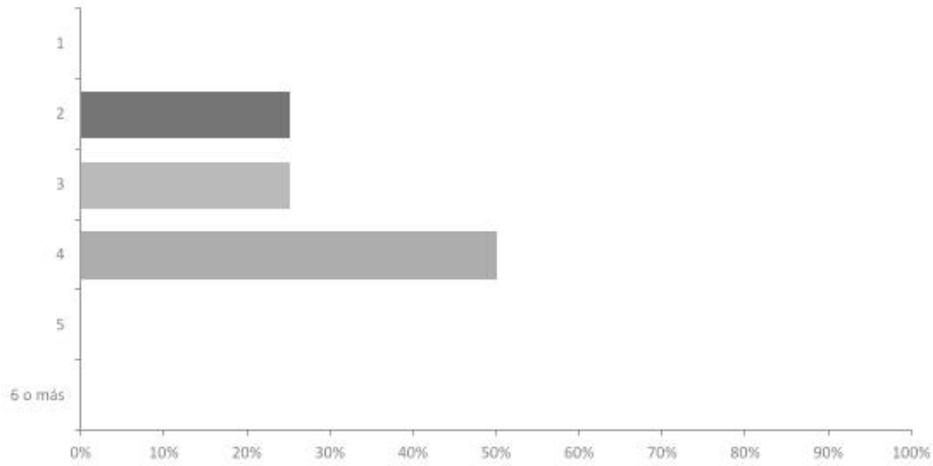
Q19: Su ingreso familiar anual es:

Answered: 4 Skipped: 0

ANSWER CHOICES	RESPONSES	
Menos de \$25,000	0.00%	0
\$25,001 - \$40,000	25.00%	1
\$40,001 - \$55,000	50.00%	2
\$55,001 - \$70,000	25.00%	1
\$70,001 - \$85,000	0.00%	0
Más de \$85,000	0.00%	0
TOTAL		4

Q20: Incluyéndose usted, ¿cuántas personas viven en su vivienda?

Answered: 4 Skipped: 0



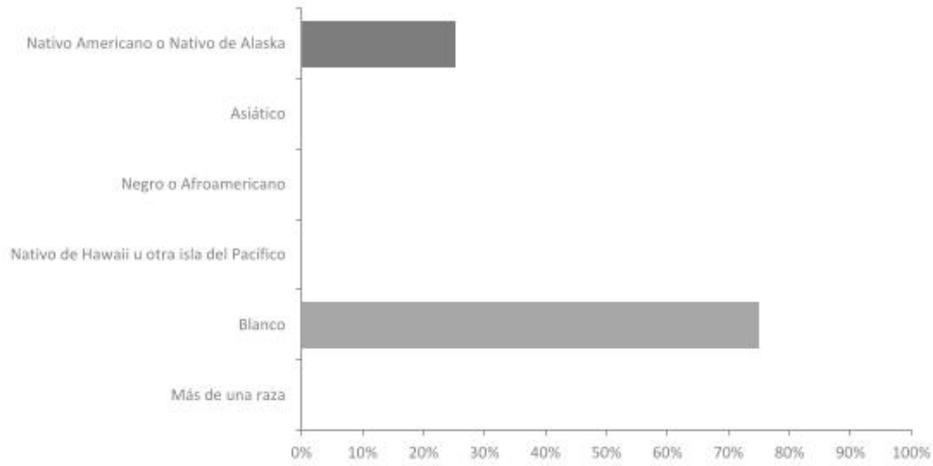
Q20: Incluyéndose usted, ¿cuántas personas viven en su vivienda?

Answered: 4 Skipped: 0

ANSWER CHOICES	RESPONSES	
1	0.00%	0
2	25.00%	1
3	25.00%	1
4	50.00%	2
5	0.00%	0
6 o más	0.00%	0
TOTAL		4

Q21: ¿Cuál de las siguientes opciones describe mejor su raza?

Answered: 4 Skipped: 0



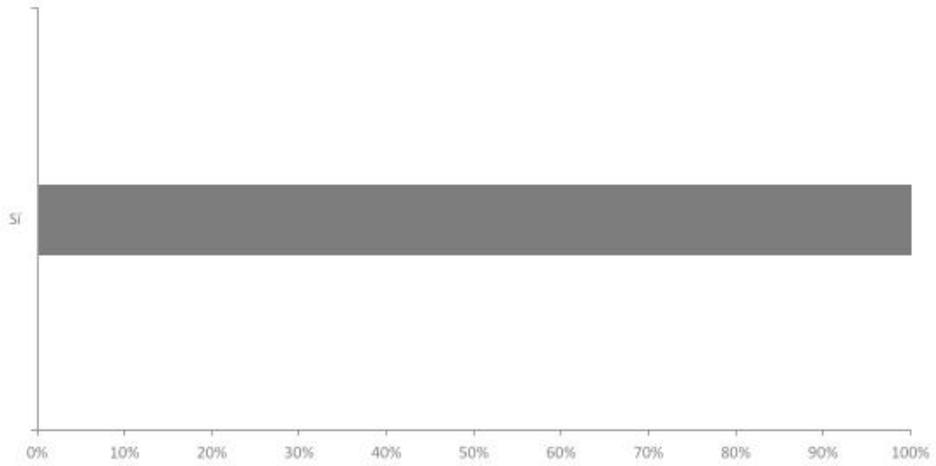
Q21: ¿Cuál de las siguientes opciones describe mejor su raza?

Answered: 4 Skipped: 0

ANSWER CHOICES	RESPONSES	
Nativo Americano o Nativo de Alaska	25.00%	1
Asiático	0.00%	0
Negro o Afroamericano	0.00%	0
Nativo de Hawaii u otra isla del Pacifico	0.00%	0
Blanco	75.00%	3
Más de una raza	0.00%	0
TOTAL		4

Q22: ¿Es usted hispano o latino?

Answered: 4 Skipped: 0



Q22: ¿Es usted hispano o latino?

Answered: 4 Skipped: 0

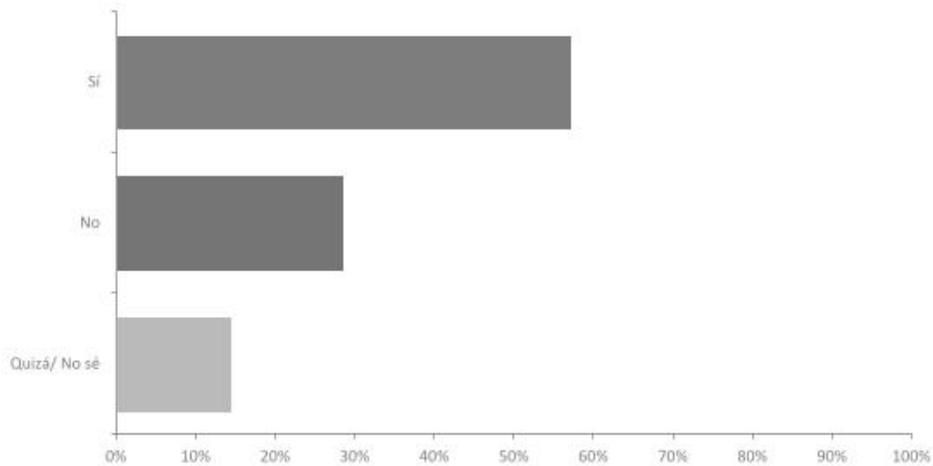
ANSWER CHOICES	RESPONSES	
Si	100.00%	4
TOTAL		4

Elkhart, Indiana - Encuesta de Impedimentos para la Equidad de Viviendas

Thursday, July 17, 2025

Q1: ¿Siente usted que alguna vez le han discriminado en cuanto al acceso a una vivienda?

Answered: 7 Skipped: 0



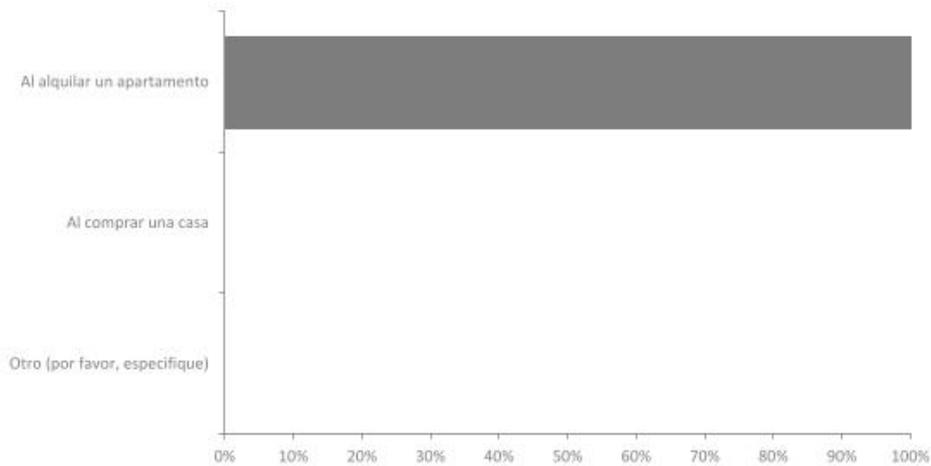
Q1: ¿Siente usted que alguna vez le han discriminado en cuanto al acceso a una vivienda?

Answered: 7 Skipped: 0

ANSWER CHOICES	RESPONSES	
Sí	57.14%	4
No	28.57%	2
Quizá/ No sé	14.29%	1
TOTAL		7

Q2: ¿Fue su discriminación relacionada al alquiler de un apartamento, o a la compra de una casa?

Answered: 5 Skipped: 2



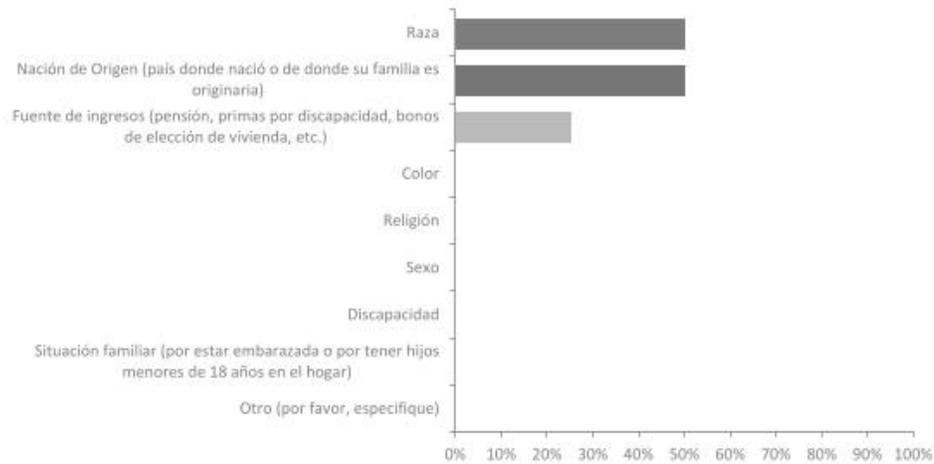
Q2: ¿Fue su discriminación relacionada al alquiler de un apartamento, o a la compra de una casa?

Answered: 5 Skipped: 2

ANSWER CHOICES	RESPONSES	
Al alquilar un apartamento	100.00%	5
Al comprar una casa	0.00%	0
Otro (por favor, especifique)	0.00%	0
TOTAL		5

Q3: ¿Por qué siente que le han discriminado al intentar alquilar un apartamento o casa?

Answered: 4 Skipped: 3



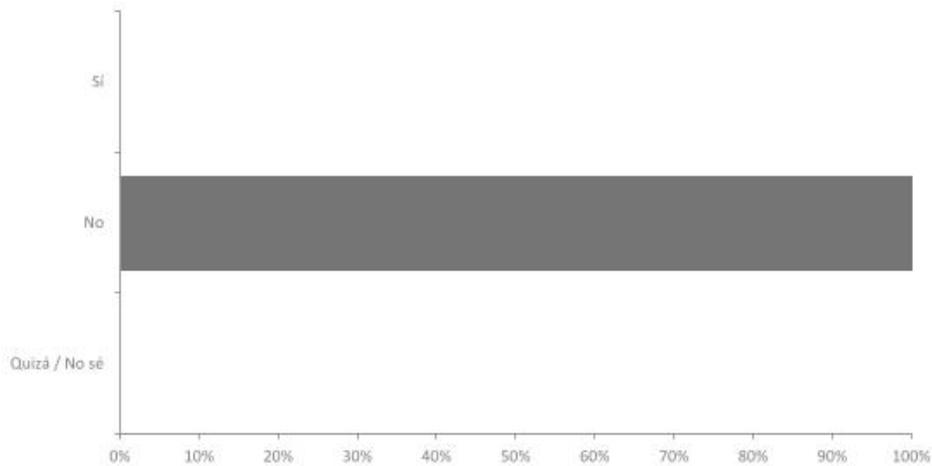
Q3: ¿Por qué siente que le han discriminado al intentar alquilar un apartamento o casa?

Answered: 4 Skipped: 3

ANSWER CHOICES	RESPONSES	
Raza	50.00%	2
Nación de Origen (país donde nació o de donde su familia es originaria)	50.00%	2
Fuente de ingresos (pensión, primas por discapacidad, bonos de elección de vivienda, etc.)	25.00%	1
Color	0.00%	0
Religión	0.00%	0
Sexo	0.00%	0
Discapacidad	0.00%	0
Situación familiar (por estar embarazada o por tener hijos menores de 18 años en el hogar)	0.00%	0
Otro (por favor, especifique)	0.00%	0
TOTAL		5

motriz, así que solicitó una unidad en el primer piso para evitar usar las escaleras.

Answered: 4 Skipped: 3



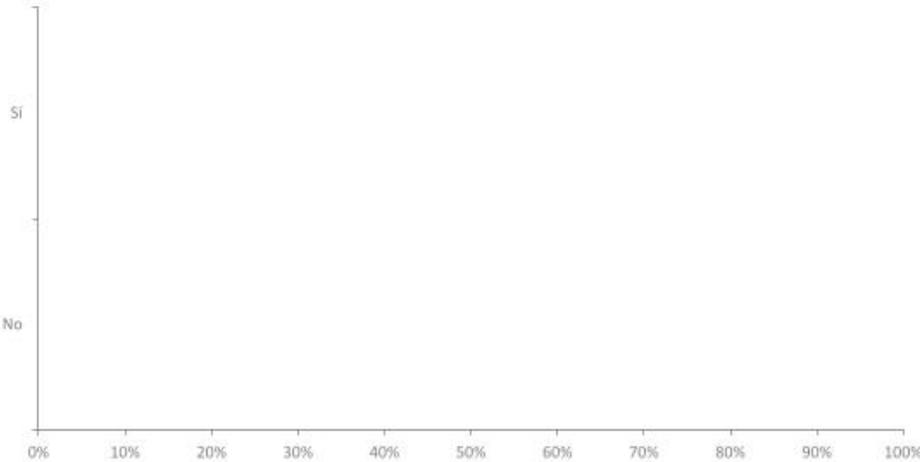
motriz, así que solicitó una unidad en el primer piso para evitar usar las escaleras.

Answered: 4 Skipped: 3

ANSWER CHOICES	RESPONSES	
Sí	0.00%	0
No	100.00%	4
Quizá / No sé	0.00%	0
TOTAL		4

Q5: ¿El propietario tomó alguna acción para satisfacer su solicitud por discapacidad?

Answered: 0 Skipped: 7



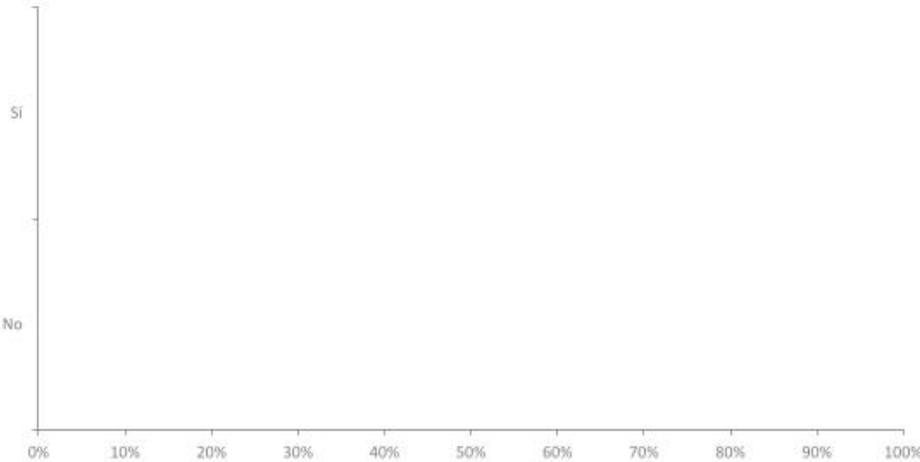
Q5: ¿El propietario tomó alguna acción para satisfacer su solicitud por discapacidad?

Answered: 0 Skipped: 7

ANSWER CHOICES	RESPONSES	
Sí	0.00%	0
No	0.00%	0
TOTAL		0

Q6: ¿Vive usted aún en la unidad con la acomodación?

Answered: 0 Skipped: 7



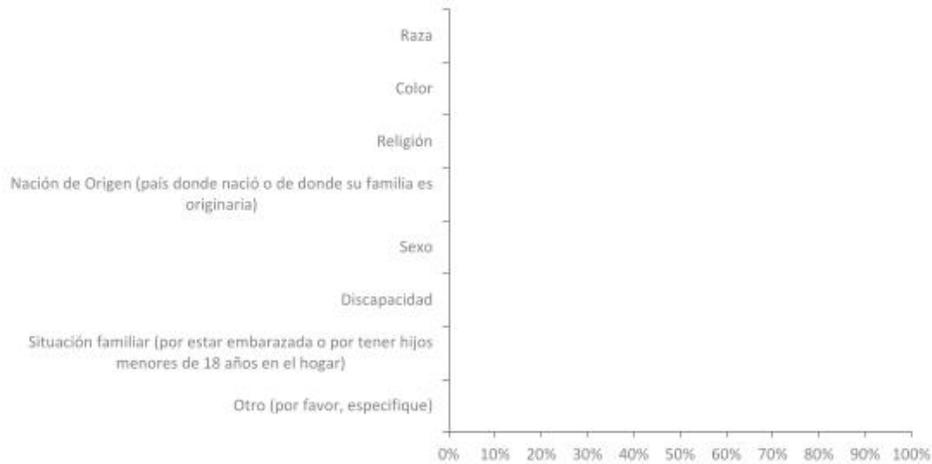
Q6: ¿Vive usted aún en la unidad con la acomodación?

Answered: 0 Skipped: 7

ANSWER CHOICES	RESPONSES	
Sí	0.00%	0
No	0.00%	0
TOTAL		0

Q7: ¿Por qué siente que le han discriminado al intentar comprar una casa?

Answered: 0 Skipped: 7



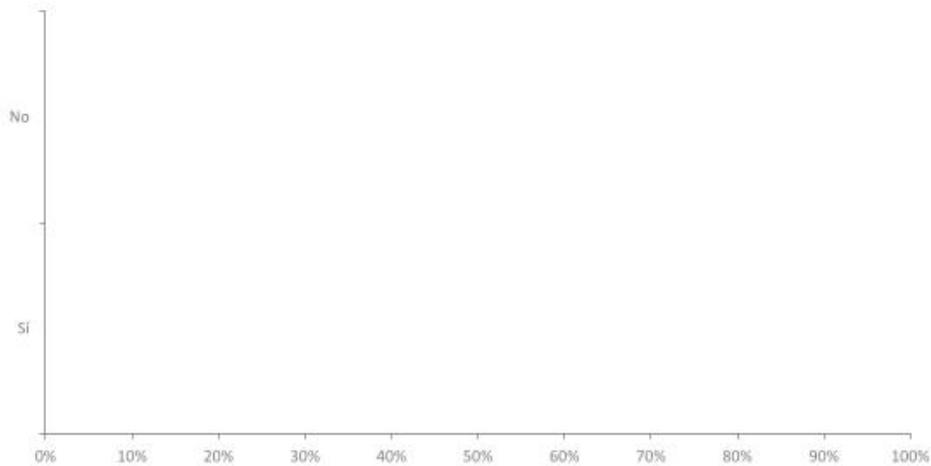
Q7: ¿Por qué siente que le han discriminado al intentar comprar una casa?

Answered: 0 Skipped: 7

ANSWER CHOICES	RESPONSES	
Raza	0.00%	0
Color	0.00%	0
Religión	0.00%	0
Nación de Origen (país donde nació o de donde su familia es originaria)	0.00%	0
Sexo	0.00%	0
Discapacidad	0.00%	0
Situación familiar (por estar embarazada o por tener hijos menores de 18 años en el hogar)	0.00%	0
Otro (por favor, especifique)	0.00%	0
TOTAL		0

Q8: ¿Siente usted que solo le enseñaron ciertos vecindarios con base en una de las razones previamente mencionadas?

Answered: 0 Skipped: 7



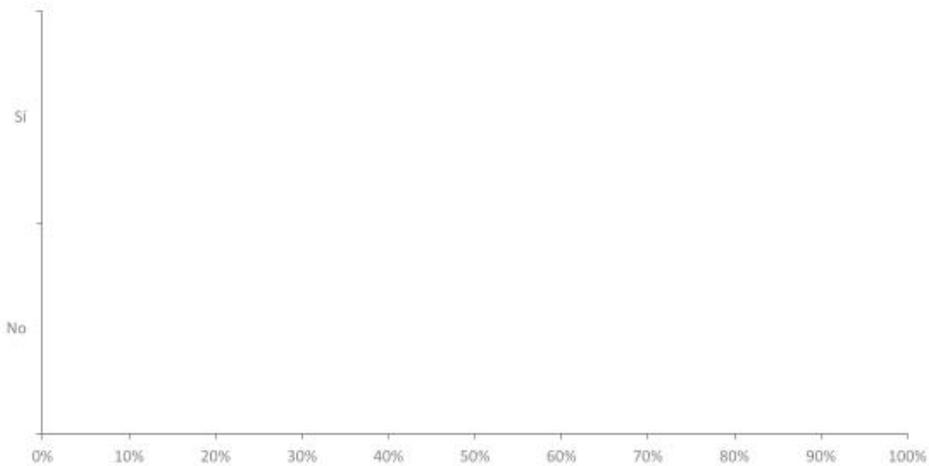
Q8: ¿Siente usted que solo le enseñaron ciertos vecindarios con base en una de las razones previamente mencionadas?

Answered: 0 Skipped: 7

ANSWER CHOICES	RESPONSES	
No	0.00%	0
Sí	0.00%	0
TOTAL		0

Q9: ¿Alguna vez le han negado un préstamo para comprar vivienda o realizar remodelaciones?

Answered: 0 Skipped: 7



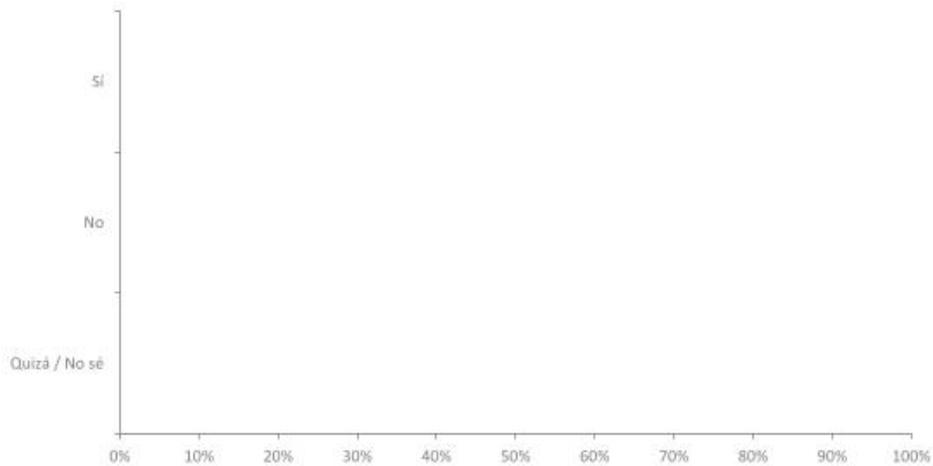
Q9: ¿Alguna vez le han negado un préstamo para comprar vivienda o realizar remodelaciones?

Answered: 0 Skipped: 7

ANSWER CHOICES	RESPONSES	
Sí	0.00%	0
No	0.00%	0
TOTAL		0

Q10: ¿Siente usted que el préstamo debió ser aprobado?

Answered: 0 Skipped: 7



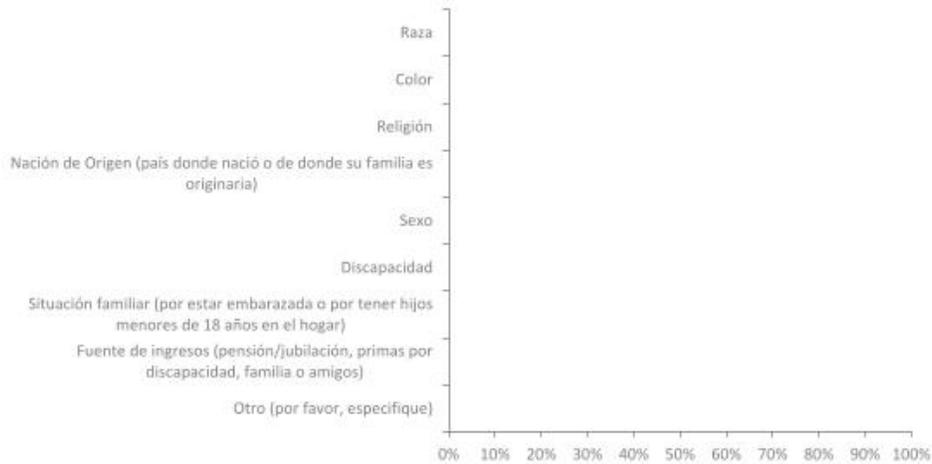
Q10: ¿Siente usted que el préstamo debió ser aprobado?

Answered: 0 Skipped: 7

ANSWER CHOICES	RESPONSES	
Sí	0.00%	0
No	0.00%	0
Quizá / No sé	0.00%	0
TOTAL		0

Q11: ¿Siente usted que esa negación se debió a alguno de los siguientes motivos?

Answered: 0 Skipped: 7



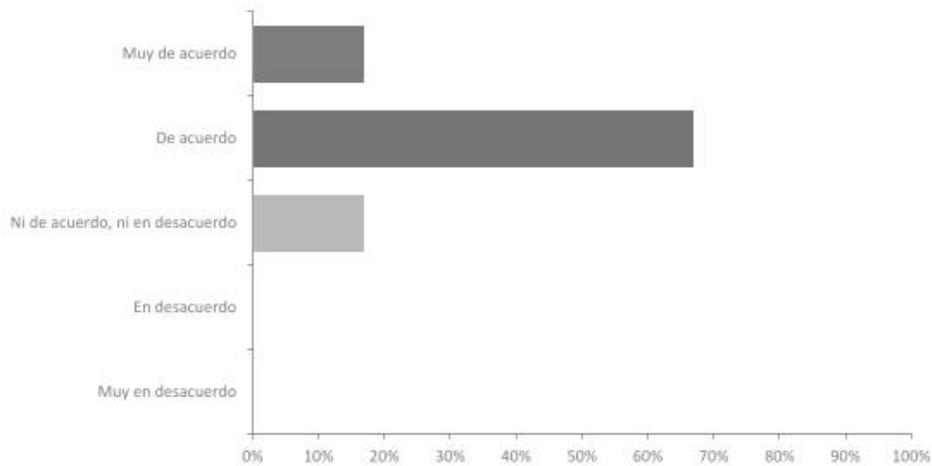
Q11: ¿Siente usted que esa negación se debió a alguno de los siguientes motivos?

Answered: 0 Skipped: 7

ANSWER CHOICES	RESPONSES	
Raza	0.00%	0
Color	0.00%	0
Religión	0.00%	0
Nación de Origen (país donde nació o de donde su familia es originaria)	0.00%	0
Sexo	0.00%	0
Discapacidad	0.00%	0
Situación familiar (por estar embarazada o por tener hijos menores de 18 años en el hogar)	0.00%	0
Fuente de ingresos (pensión/jubilación, primas por discapacidad, familia o amigos)	0.00%	0
Otro (por favor, especifique)	0.00%	0
TOTAL		0

Q12: ¿En qué medida considera usted que Elkhart tiene viviendas adecuadas disponibles que satisfagan sus necesidades?

Answered: 6 Skipped: 1



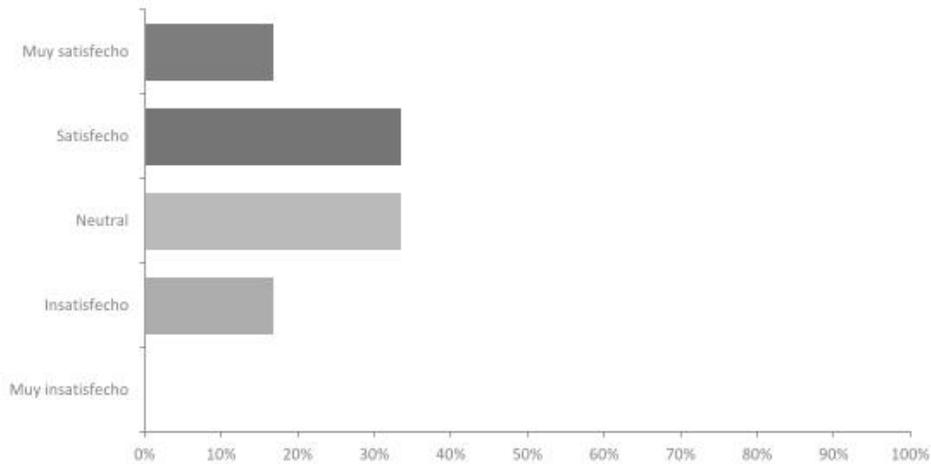
Q12: ¿En qué medida considera usted que Elkhart tiene viviendas adecuadas disponibles que satisfagan sus necesidades?

Answered: 6 Skipped: 1

ANSWER CHOICES	RESPONSES	
Muy de acuerdo	16.67%	1
De acuerdo	66.67%	4
Ni de acuerdo, ni en desacuerdo	16.67%	1
En desacuerdo	0.00%	0
Muy en desacuerdo	0.00%	0
TOTAL		6

Q13: ¿Qué tan satisfecho está usted con su vecindario o situación de vivienda actual?

Answered: 6 Skipped: 1



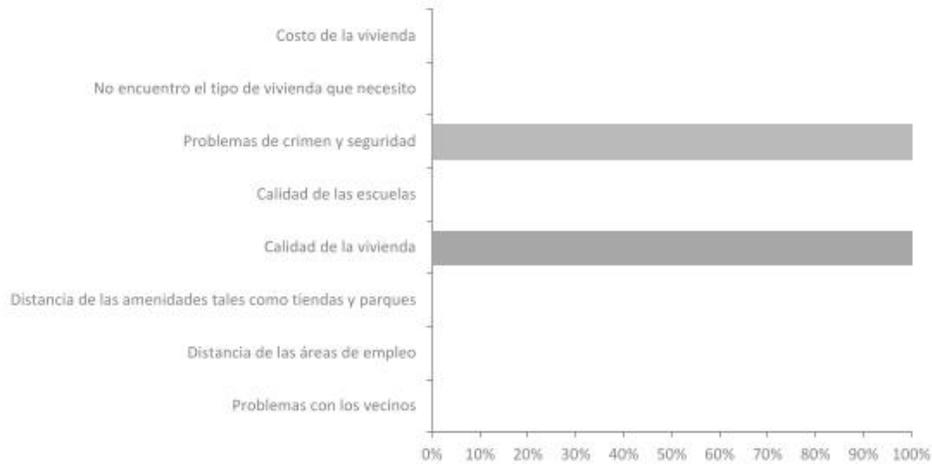
Q13: ¿Qué tan satisfecho está usted con su vecindario o situación de vivienda actual?

Answered: 6 Skipped: 1

ANSWER CHOICES	RESPONSES	
Muy satisfecho	16.67%	1
Satisfecho	33.33%	2
Neutral	33.33%	2
Insatisfecho	16.67%	1
Muy insatisfecho	0.00%	0
TOTAL		6

Q14: ¿Por qué está usted insatisfecho o muy insatisfecho con su vecindario o situación de vivienda actual?

Answered: 1 Skipped: 6



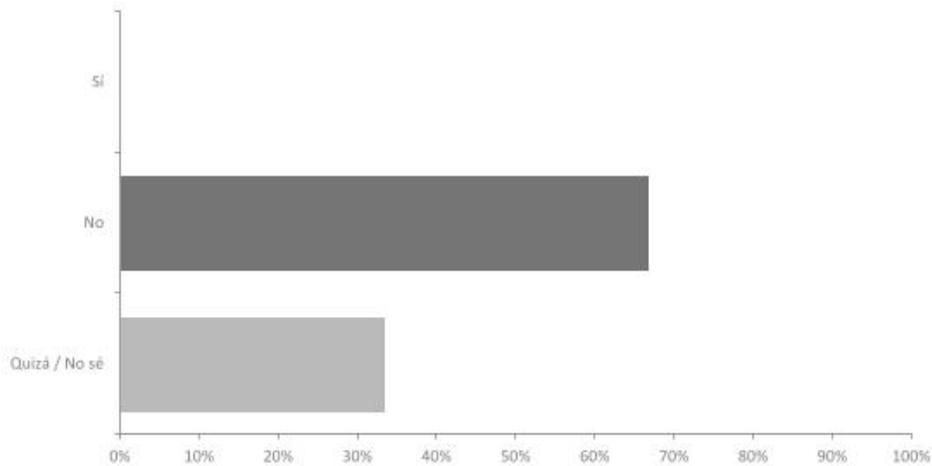
Q14: ¿Por qué está usted insatisfecho o muy insatisfecho con su vecindario o situación de vivienda actual?

Answered: 1 Skipped: 6

ANSWER CHOICES	RESPONSES	
Costo de la vivienda	0.00%	0
No encuentro el tipo de vivienda que necesito	0.00%	0
Problemas de crimen y seguridad	100.00%	1
Calidad de las escuelas	0.00%	0
Calidad de la vivienda	100.00%	1
Distancia de las amenidades tales como tiendas y parques	0.00%	0
Distancia de las áreas de empleo	0.00%	0
Problemas con los vecinos	0.00%	0
TOTAL		2

Q15: ¿Siente usted que ha sido víctima de un préstamo predatorio?

Answered: 6 Skipped: 1



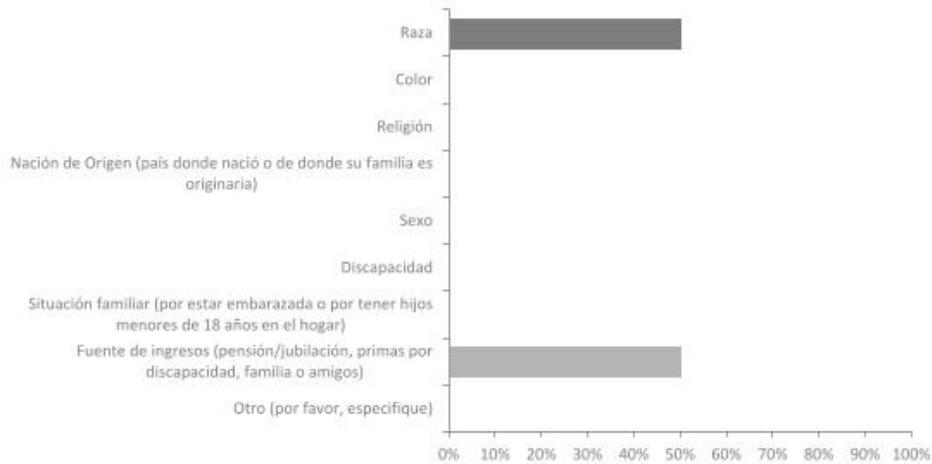
Q15: ¿Siente usted que ha sido víctima de un préstamo predatorio?

Answered: 6 Skipped: 1

ANSWER CHOICES	RESPONSES	
Sí	0.00%	0
No	66.67%	4
Quizá / No sé	33.33%	2
TOTAL		6

Q16: ¿Siente usted que ha sido blanco de préstamos con base en alguna de las siguientes características?

Answered: 2 Skipped: 5



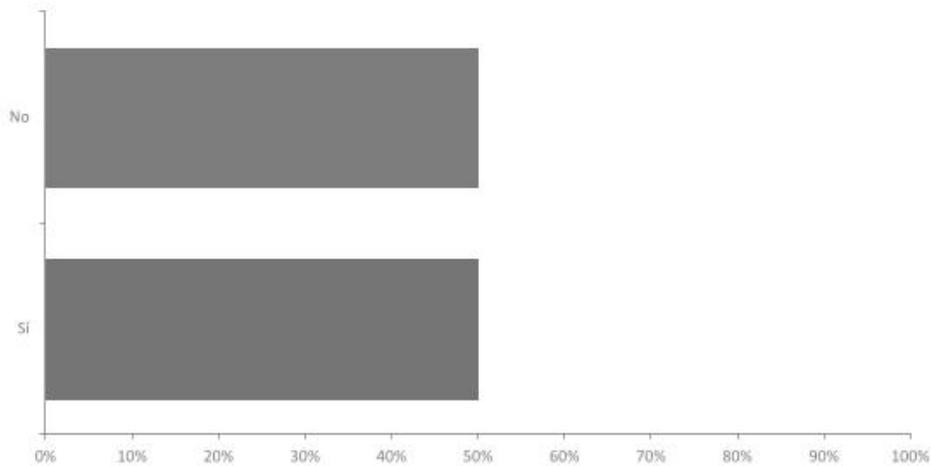
Q16: ¿Siente usted que ha sido blanco de préstamos con base en alguna de las siguientes características?

Answered: 2 Skipped: 5

ANSWER CHOICES	RESPONSES	
Raza	50.00%	1
Color	0.00%	0
Religión	0.00%	0
Nación de Origen (país donde nació o de donde su familia es originaria)	0.00%	0
Sexo	0.00%	0
Discapacidad	0.00%	0
Situación familiar (por estar embarazada o por tener hijos menores de 18 años en el hogar)	0.00%	0
Fuente de ingresos (pensión/jubilación, primas por discapacidad, familia o amigos)	50.00%	1
Otro (por favor, especifique)	0.00%	0
TOTAL		2

Q17: ¿Buscó usted asistencia y asesoría para ayudarle con sus préstamos?

Answered: 2 Skipped: 5



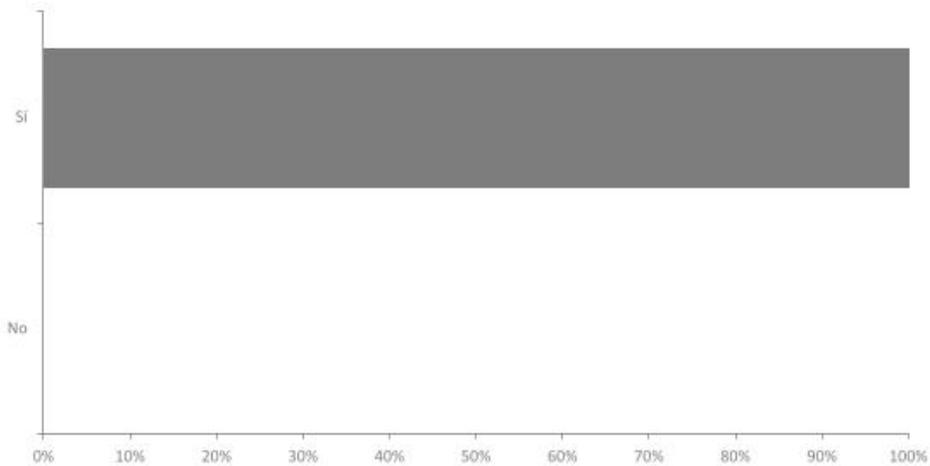
Q17: ¿Buscó usted asistencia y asesoría para ayudarle con sus préstamos?

Answered: 2 Skipped: 5

ANSWER CHOICES	RESPONSES	
No	50.00%	1
Sí	50.00%	1
TOTAL		2

Q18: ¿Estuvo usted satisfecho con la ayuda que recibió?

Answered: 1 Skipped: 6



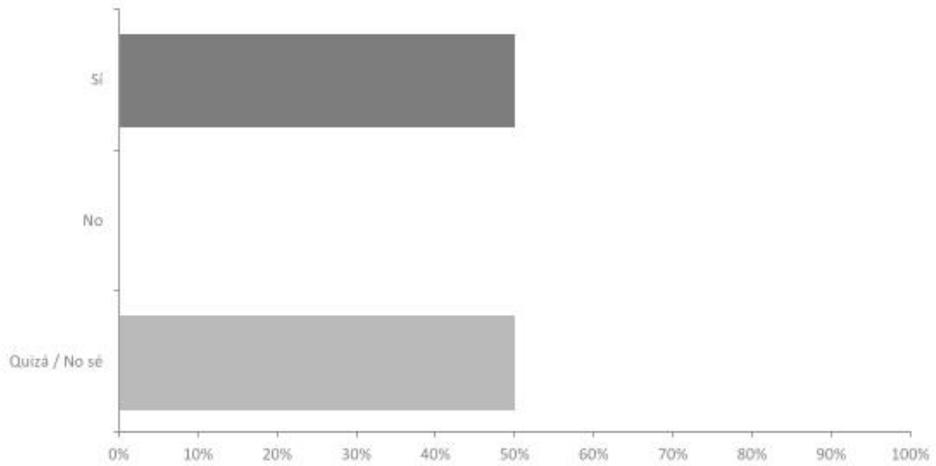
Q18: ¿Estuvo usted satisfecho con la ayuda que recibió?

Answered: 1 Skipped: 6

ANSWER CHOICES	RESPONSES	
Sí	100.00%	1
No	0.00%	0
TOTAL		1

Q19: En general, ¿cree usted que han mejorado los problemas para obtener viviendas equitativas en Elkhart?

Answered: 6 Skipped: 1



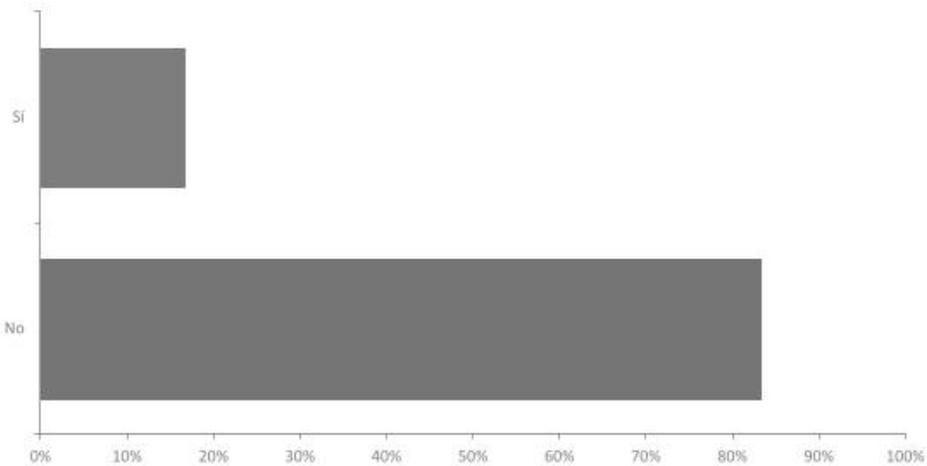
Q19: En general, ¿cree usted que han mejorado los problemas para obtener viviendas equitativas en Elkhart?

Answered: 6 Skipped: 1

ANSWER CHOICES	RESPONSES	
Sí	50.00%	3
No	0.00%	0
Quizá / No sé	50.00%	3
TOTAL		6

Q20: ¿Conoce usted las leyes de vivienda justa, o sus derechos bajo la Ley de Vivienda Justa?

Answered: 6 Skipped: 1



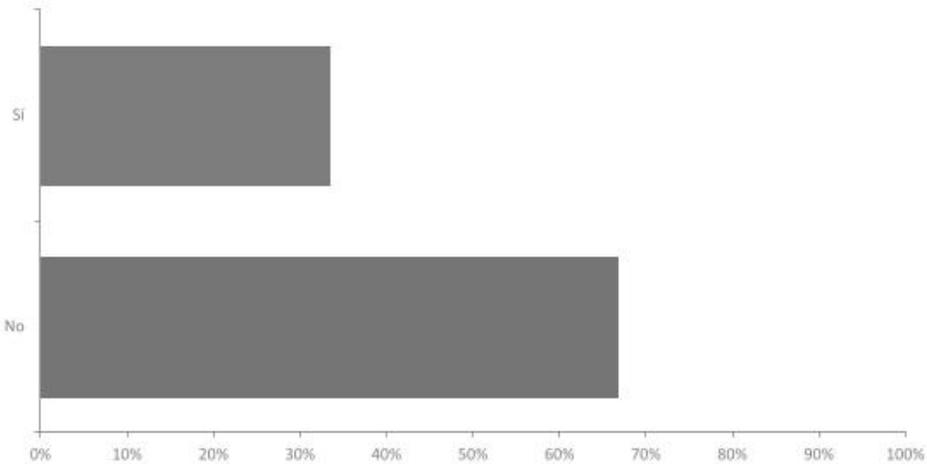
Q20: ¿Conoce usted las leyes de vivienda justa, o sus derechos bajo la Ley de Vivienda Justa?

Answered: 6 Skipped: 1

ANSWER CHOICES	RESPONSES	
Sí	16.67%	1
No	83.33%	5
TOTAL		6

panfletos relacionados al cumplimiento de la ley de vivienda justa o de asesorías al respecto?

Answered: 6 Skipped: 1



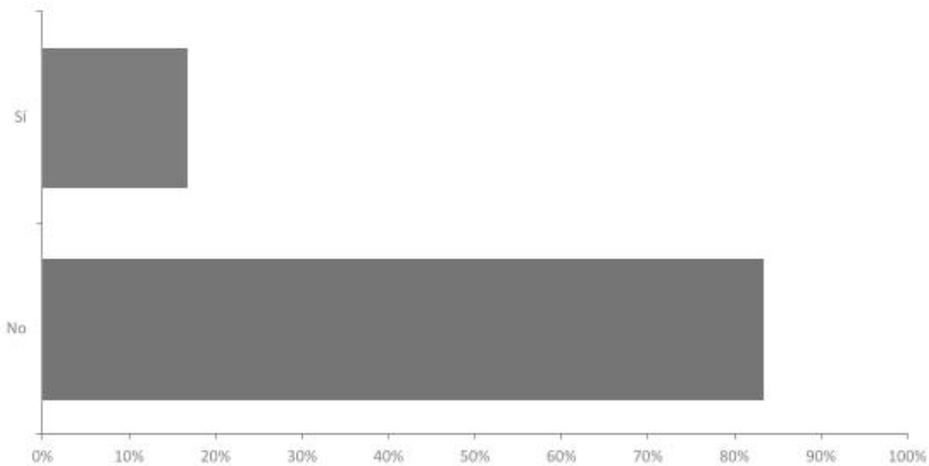
panfletos relacionados al cumplimiento de la ley de vivienda justa o de asesorías al respecto?

Answered: 6 Skipped: 1

ANSWER CHOICES	RESPONSES	
Sí	33.33%	2
No	66.67%	4
TOTAL		6

Q22: ¿Sabe usted dónde reportar la discriminación habitacional?

Answered: 6 Skipped: 1



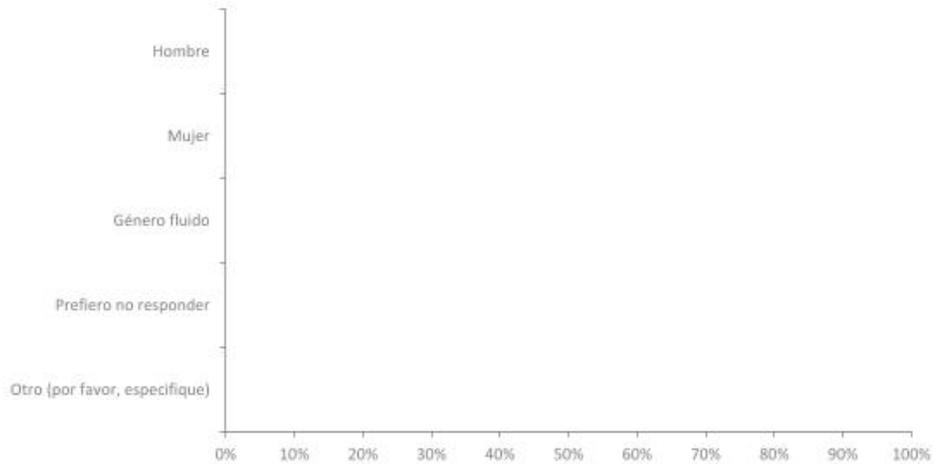
Q22: ¿Sabe usted dónde reportar la discriminación habitacional?

Answered: 6 Skipped: 1

ANSWER CHOICES	RESPONSES	
Sí	16.67%	1
No	83.33%	5
TOTAL		6

Q24: ¿Cómo se identifica usted?

Answered: 0 Skipped: 7



Q24: ¿Cómo se identifica usted?

Answered: 0 Skipped: 7

ANSWER CHOICES	RESPONSES	
Hombre	0.00%	0
Mujer	0.00%	0
Género fluido	0.00%	0
Prefiero no responder	0.00%	0
Otro (por favor, especifique)	0.00%	0
TOTAL		0

Q25: ¿Qué raza le describe mejor? (Por favor, escoja solo una.)

Answered: 0 Skipped: 7



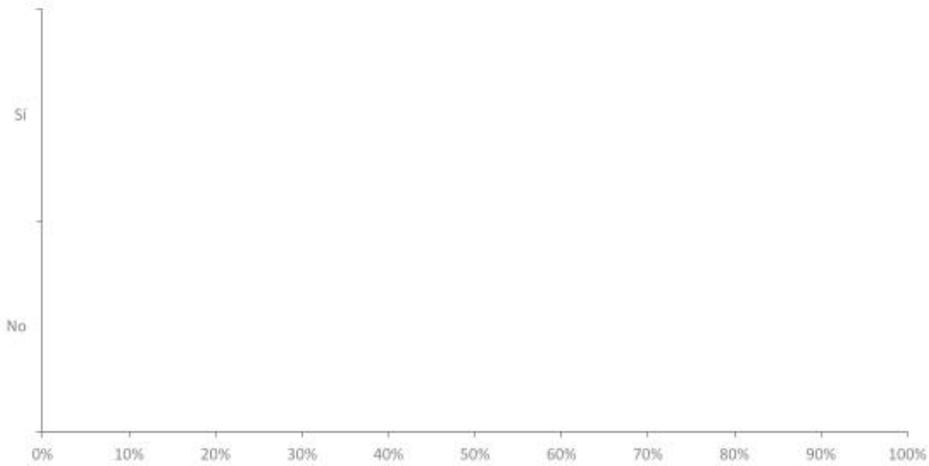
Q25: ¿Qué raza le describe mejor? (Por favor, escoja solo una.)

Answered: 0 Skipped: 7

ANSWER CHOICES	RESPONSES	
Indio Americano o Nativo de Alaska	0.00%	0
Asiático / Nativo del Pacífico	0.00%	0
Negro o Afroamericano	0.00%	0
Blanco/ Caucásico	0.00%	0
Prefiero no responder	0.00%	0
Etnicidad múltiple / Otra (por favor, especifique)	0.00%	0
TOTAL		0

Q26: ¿Es usted hispano?

Answered: 0 Skipped: 7



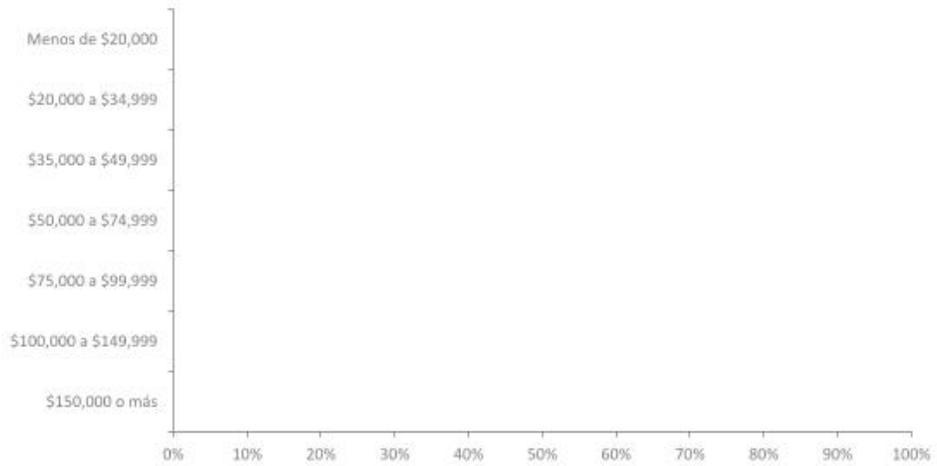
Q26: ¿Es usted hispano?

Answered: 0 Skipped: 7

ANSWER CHOICES	RESPONSES	
Sí	0.00%	0
No	0.00%	0
TOTAL		0

Q27: ¿Cuál es su ingreso familiar anual total?

Answered: 0 Skipped: 7



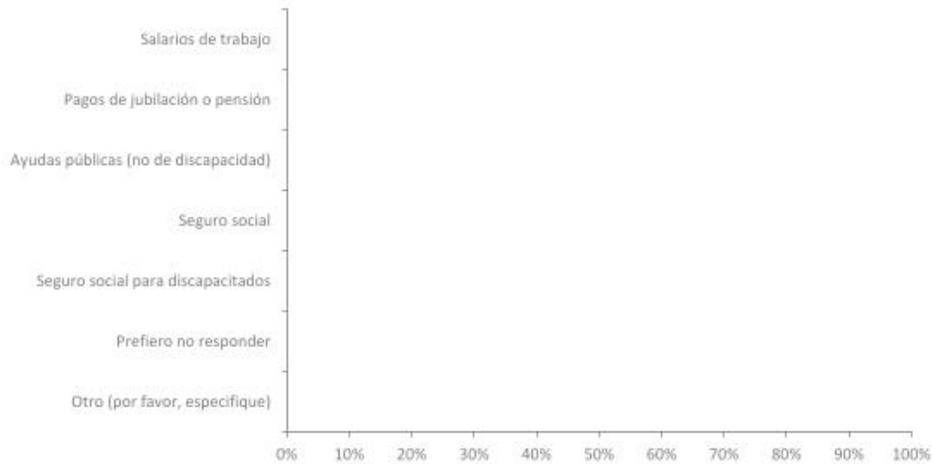
Q27: ¿Cuál es su ingreso familiar anual total?

Answered: 0 Skipped: 7

ANSWER CHOICES	RESPONSES	
Menos de \$20,000	0.00%	0
\$20,000 a \$34,999	0.00%	0
\$35,000 a \$49,999	0.00%	0
\$50,000 a \$74,999	0.00%	0
\$75,000 a \$99,999	0.00%	0
\$100,000 a \$149,999	0.00%	0
\$150,000 o más	0.00%	0
TOTAL		0

Q28: ¿Cuáles son sus fuentes de ingreso?

Answered: 0 Skipped: 7



Q28: ¿Cuáles son sus fuentes de ingreso?

Answered: 0 Skipped: 7

ANSWER CHOICES	RESPONSES	
Salarios de trabajo	0.00%	0
Pagos de jubilación o pensión	0.00%	0
Ayudas públicas (no de discapacidad)	0.00%	0
Seguro social	0.00%	0
Seguro social para discapacitados	0.00%	0
Prefiero no responder	0.00%	0
Otro (por favor, especifique)	0.00%	0
TOTAL		0

Grantee Unique Appendices

2025 – 2029 Consolidate Plan Appendix

Contents

- I. Resolution Authorizing Submission of Consolidated Plan and Action Plan
- II. Affidavits of Publication for:
 - a. January 30 & February 13 public planning meetings
 - b. April 24 public planning meetings
 - c. 30-day public comment period and June 10 public hearing
- III. Public Meeting / Hearing Presentations:
 - a. January 30 public planning meeting
 - b. February 13 subrecipient training presentation
 - c. June 10 public hearing presentation
 - d. July 7 City Council presentation
- IV. 2025 Neighborhood Revitalization Strategy Area (NRSA) Plan

RESOLUTION NO. R-33-25

**A RESOLUTION OF THE COMMON COUNCIL OF THE CITY OF ELKHART,
INDIANA, APPROVING THE APPLICATION FOR COMMUNITY
DEVELOPMENT BLOCK GRANT FUNDS AND RECOMMENDING
SUBMISSION OF THE APPLICATION BY THE MAYOR FOR APPROVAL**

WHEREAS, the City of Elkhart is eligible to receive funds under the Housing and Community Development Act of 1974, as amended; and

WHEREAS, the Mayor of the City of Elkhart has requested an application for federal assistance in the estimated amount of Seven Hundred Twelve Thousand Two Hundred Forty-Six and 00/100 Dollars (\$712,246.00) from the Department of Housing and Urban Development for a Community Development Block Grant Program; and

WHEREAS, the City of Elkhart has prepared, through a community participation process, a five-year Consolidated Plan containing an assessment of the community's needs regarding housing and community and economic development as it relates to low and moderate income persons and a strategic plan for addressing these issues; and

WHEREAS, the City of Elkhart has prepared a one-year action plan and budget for use of Community Development Block Grant funds (Grant Funds) for the fiscal year 2025-2029; and

WHEREAS, the citizens of the City of Elkhart, through the public hearing process, reviewed the Grant Funds; and

WHEREAS, the Common Council for the City of Elkhart examined the projected use of the Grant Funds.

NOW, THEREFORE, BE IT RESOLVED BY THE COMMON COUNCIL OF THE CITY OF ELKHART, INDIANA, THAT:

Section 1. The application for federal assistance in the estimated amount of Seven Hundred Twelve Thousand Two Hundred Forty-Six and 00/100 Dollars (\$712,246.00) by the Mayor, on behalf of the Department of Community and Redevelopment, addressed to the Department of Housing and Urban Development for a Community Development Block Grant Program is hereby authorized and ratified.

Section 2. The Common Council hereby adopts the five-year (for years 2025-2029) Consolidated Plan and the one-year action plan that contains a projected use of funds, which is attached as Exhibit A, and made a part of this Resolution.

Section 3. This Resolution shall be in effect from and after its passage by the Common Council and approval by the Mayor, according to law.

[Balance of page is intentionally blank.]

SO RESOLVED, this 7th day of July, 2025


Arvis Dawson
President of the Common Council

ATTEST:


Debra D. Barrett, Elkhart City Clerk

PRESENTED to the Mayor by me this 8th day of July, 2025 at 8:05

(a.m.) p.m.


Debra D. Barrett, Elkhart City Clerk

APPROVED by me this 10th day of July, 2025.


Rod Roberson, Mayor for the City of Elkhart

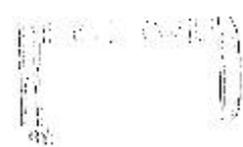
ATTEST:


Debra D. Barrett, Elkhart City Clerk

EXHIBIT A

[See Consolidated Plan and the one-year Action Plan]

AFFP
Public Notice



Affidavit of Publication

STATE OF IN)
COUNTY OF ELKHART) SS

City of Elkhart, IN
Public Notice
2025 - 2029 Consolidated Plan, 2026 Action Plan &
2025 Assessment of Impediments to Fair Housing Choice
Public Planning Meetings and Hearings
Sub-Recipient Application Training

Julia Duschek, being duly sworn, says:

That she is Accounting Clerk of the Elkhart Truth, a daily newspaper of general circulation, printed and published in Elkhart, Elkhart County, IN; that the publication, a copy of which is attached hereto, was published in the said newspaper on the following dates:

January 24, 2025
January 25, 2025
January 28, 2025

Purpose:
The City of Elkhart is seeking public input on the community's economic and affordable housing development needs as it prepares its 2025-2029 Consolidated Plan, 2025 Annual Action Plan and 2025 Assessment of Impediments to Fair Housing Choice for the U.S. Department of Housing and Urban Development (HUD). These plans are required for the City of Elkhart to access certain HUD funding, and the City anticipates receiving approximately \$3.5 million in entitlement funds over the 5-year plan period.

Your input will shape how these funds are invested in your community.

Public Planning Meeting #1 - Thurs, January 30, 2025 at 9:30 am
Location: Tolson Center- 1320 Berham Avenue-Elkhart, Indiana 46518

Public Planning Meeting #2 - Thurs, January 30, 2025 at 6:30 pm
Location: Tolson Center- 1320 Berham Avenue-Elkhart, Indiana 46518

Subrecipient Training - Thursday February 13, 2025 at 8:30 am
Location: Elkhart Public Library - 200 S. 2nd Street, Indiana 46516
Non-profit organizations intending to apply for funds must attend this mandatory training.

Public Planning Meeting #3 - Thurs, February 13, 2025 at 6:30 pm
Location: Tolson Center- 1320 Berham Avenue-Elkhart, Indiana 46518

Tentative Future Meeting Schedule:
2025-2029 Consolidated Plan Public Comment Meeting - April 8, 2025 5:30pm
Location: TBD

2025-2029 Consolidated Plan Public Hearing - April 8, 2025 at 4:00 pm
Location: Council Chambers 2nd Floor 229 S. Second Street; Elkhart, IN 46516

2026-2029 Consolidated Plan Resolution to Common Council - May 6, 2026 at 7:00 pm
Location: Council Chambers, 2nd Floor 229 S. Second Street; Elkhart, IN 46516

If you need other accommodations for the meetings, please contact the Community Department at least seven calendar days prior to the scheduled public hearing at:

(574) 294-5471 ext 1062 or email mary.kaczyn@coel.org

For additional information, please visit the CDBG website at:
<https://elkhartindiana.org/government/community-development/>
hopex6

Publication Fees: \$ 127.17

That said newspaper was regularly issued and circulated on those dates.

SIGNED:

Subscribed to and sworn to me this 28th day of January 2025.

Heather Purk, Notary Public 11/22/2030

HEATHER PURK
NOTARY PUBLIC - STATE OF INDIANA
COUNTY OF VAN BUREN
My Commission Expires November 22, 2030
Acting in the County of *Elkhart*

00003095 71149201

City of Elkhart Community & Redevelopment
(lg)
229 S. Second Street
Elkhart, IN 46516

AFFP
2025-2029 Consolidated Plan



Affidavit of Publication

STATE OF IN)
COUNTY OF ELKHART) SS

City of Elkhart, IN
Public Notice
2025 - 2029 Consolidated Plan, 2025 Action Plan &
2025 Assessment of Impediments to Fair Housing Choice
Public Planning Meetings and Hearings
Sub-Recipient Application Training

Maegan Hall, being duly sworn, says:

Purpose:
The City of Elkhart is seeking public input on the community's economic and affordable housing development needs as it prepares its 2025-2029 Consolidated Plan, 2025 Annual Action Plan and 2025 Assessment of Impediments to Fair Housing Choice for the U.S. Department of Housing and Urban Development (HUD). These plans are required for the City of Elkhart to access certain HUD funding, and the City anticipates receiving approximately \$3.6 million in entitlement funds over the 5-year plan period.

That she is Advertising Clerk of the Elkhart Truth, a daily newspaper of general circulation, printed and published in Elkhart, Elkhart County, IN; that the publication, a copy of which is attached hereto, was published in the said newspaper on the following dates:

Your input will shape how these funds are invested in your community
2025-2029 Consolidated Plan Public Comment Meeting - April 24, 2025, at 10:00 am and 5:30pm
Location: Council Chambers, 2nd Floor 229 S. Second Street, Elkhart, IN 46516

April 19, 2025
April 22, 2025

2025-2029 Consolidated Plan Public Hearing - May 13, 2025, at 4:00 pm *
Location: Council Chambers 2nd Floor 229 S. Second Street, Elkhart, IN 46516

Publication Fees: \$ 68.00

2025-2029 Consolidated Plan Resolution to Common Council - June 2, 2025, at 6:00 pm *
Location: Council Chambers, 2nd Floor 229 S. Second Street, Elkhart, IN 46516

That said newspaper was regularly issued and circulated on those dates.

If you need other accommodations for the meetings, please contact the Community Department at least seven calendar days prior to the scheduled public hearing at:

SIGNED:

Megan Hall

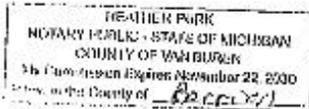
(574) 294-5171 ext 1082 or email mary.jacobs@coel.org

Subscribed to and sworn to me this 22nd day of April 2025.

*Subject to Change
For additional information, please visit the CDBG website at <https://elkhartindiana.org/government/community-development/hopa/>

Heather Purk

Heather Purk, Notary Public 11/22/2030



00003095 71207620

APPROVED FOR PAYMENT

DATE: 5-7-25
DESCRIPTION: CDBG - PA#

ACCOUNT LINE:

PO NO:

APPROVED BY: *Mary Jacobs*

City of Elkhart Community & Redevelopment
(ig)
229 S. Second Street
Elkhart, IN 46516

AFFP
NOTICE OF 30-DAY PUBLIC REVIEW



Affidavit of Publication

STATE OF IN) 38
COUNTY OF ELKHART)

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

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

Meagan Hall, being duly sworn, says:

That she is Advertising Clerk of the Elkhart Truth, a daily newspaper of general circulation, printed and published in Elkhart, Elkhart County, IN; that the publication, a copy of which is attached hereto, was published in the said newspaper on the following dates:

May 17, 2025

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

Publication Fees: \$ 60.00

That said newspaper was regularly issued and circulated on those dates.

SIGNED

Subscribed to and sworn to me this 17th day of May 2025.

The 30-day public comment period will be from May 18, 2025 to June 10, 2025. In preparing the final Plan documents, the City will consider any comments or views of citizens or other interested parties that are received during this 30-day period. A public hearing is scheduled for Tuesday, June 10, 2025 at 4:00 pm in the Council Chambers (2nd floor) of the Municipal Building, 229 South Second St., Elkhart, Indiana. The Common Council will vote on a resolution authorizing the submission of the Plans at the regular meeting on July 7, 2025 at 6:00pm. In addition to these meetings, the public is encouraged to submit any comments or questions in writing by mail to Mary Kazak at 215 South Second St., Elkhart, Indiana or via email to mary.kazak@coel.org. The deadline to comment on the Plans is 5:00pm, June 20, 2025.

Copies of the draft Plans are available at the following locations: City of Elkhart Municipal Building at 229 S Second St., Elkhart Public Library Main Branch at 300 S Second St., and Tolson Center at 1320 Sherman Avenue. The draft Plans will also be available on the City of Elkhart's website at www.elkhartindiana.org. Copies of the final Plans will be available after July 15, 2025.

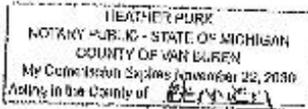
Proposed Community Development Objectives

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

1. Additional Required Information

The following is provided to citizens as information. The City anticipates approximately \$700,000 in FY 2025 Community Development Block Grant funds will be used for activities benefiting low and moderate income persons. The annual allocation award for these funds has not been finalized by the date of this notice and the final Annual Action Plan may be subject to change. Per the Citizen Participation Plan, a substantial amendment is a change in any budget item of more than 25 percent. Any change in funding that constitutes a substantial amendment will be made public and submitted to HUD consistent with the processes outlined in the Citizen Participation Plan.

Heather Purk, Notary Public 11/22/2030



00303095 71232347

City of Elkhart Community & Redevelopment
(9)
229 S. Second Street
Elkhart, IN 46516

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

Public Meeting / Hearing Presentations:

- a. January 30 public planning meeting
- b. February 13 subrecipient training presentation
- c. June 10 public hearing presentation
- d. July 7 City Council presentation

2025 – 2029
CONSOLIDATED
HOUSING AND
COMMUNITY
DEVELOPMENT PLAN

January 30, 2025



Agenda: Introductions:

What is the Consolidated Plan?

What we are currently doing...

Recent community planning efforts...

Community priorities

✉ CONTACTS:

City of Elkhart

Community Development Department



Ms. Mary Kaczka
Assistant Director
(574) 322 - 4472
Mary.Kaczka@coei.org



Aaron K. Sorrell
Community Planning Insights
Aaron.Sorrell@cpi-planning.com

WHAT IS THE
CONSOLIDATED HOUSING
AND COMMUNITY
DEVELOPMENT PLAN?



A CONSOLIDATED PLAN....

- **Determines how certain federal funds will be invested over a five-year period**
- **Defines the community needs and strategies**
- **Addresses needs such as:**
 1. Affordable Housing
 2. Neighborhood Development
 3. Community and Economic Development
 4. Infrastructure

Programs must benefit low- and moderate-income households or neighborhoods



THE TIMELINE (TENTATIVE)



WHAT IS ELKHART CURRENTLY DOING?

HOW FUNDS ARE INVESTED.....

Category	CDBG Expenditures in P.Y. 2023	% of Total CDBG Expenditures in P.Y. 2023
Acquisition and Demolition	\$29,964.05	3.8%
Economic Development	\$0.00	0.0%
Housing	\$500,195.32	63.3%
Public Facilities and Improvements	\$0.00	0.0%
Public Services	\$112,714.06	14.3%
Administration and Planning	\$146,704.84	18.6%
Total	\$789,578.27	100.0%

Over \$1M in other funds was leveraged in 2023
Your input shapes how these dollars are invested!

CURRENT PROGRAMS INCLUDE:

Neighborhood Development

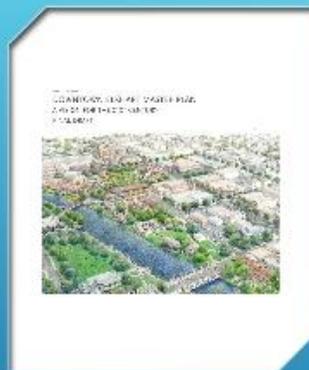
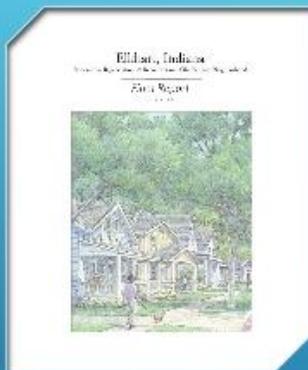
- Homeowner Rehabilitation
- Homebuyer assistance
- Nuisance demolition
- Infrastructure improvements
- Neighborhood improvements

Economic Development

- Job training and placement
- Commercial rehabilitation

Public Service

- Homeless prevention
- Fair housing enforcement
- Services for persons with HIV/AIDS
- Healthcare
- Food insecurity
- Youth programs



RECENT COMMUNITY PLANNING EFFORTS

BENHAM NEIGHBORHOOD PLAN



Priorities:

- People
- Housing
- Connections
- Environment

IMPLEMENTING WITH CDBG.....

People

- Job training
- Homebuyer assistance
- Childcare
- Healthcare

Housing

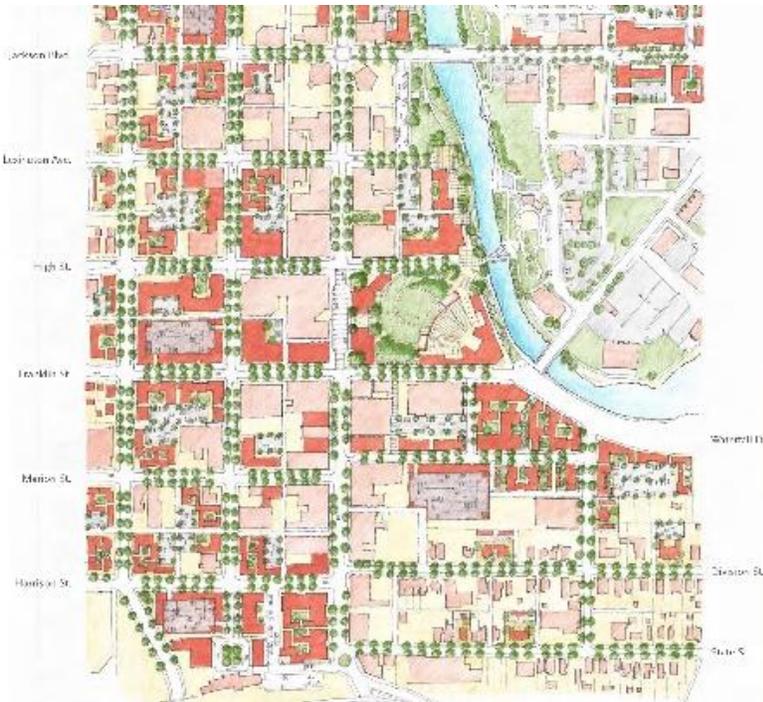
- Rehabilitation
 - Multi-family
 - Single family
- Homebuyer assistance
- New housing construction*

Connections

- Street and sidewalk replacements
- Lighting upgrades
- Targeted code enforcement

Environment

- Public safety
- Targeted code enforcement
- Demolition
- Playgrounds / Parks



DOWNTOWN MASTER PLAN

Priorities:

- Mixed-use
- Historic preservation
- Civic amenities
- Connections

IMPLEMENTING WITH CDBG.....

Mixed-Use / Historic Preservation

- Rehabilitation
 - Multi-family
 - Single family
- Homebuyer assistance
- Economic development
- New housing construction*

Civic Amenities*

- Parks in low-mod areas.

Connections*

- Sidewalks
- Lighting
- Street improvements

*CDBG funds must benefit low / moderate income areas

WE THRIVE

The Potential Economic Growth



Housing
Add over 1,000 workforce housing units in specific neighborhood hubs.



Commercial
Redevelop over 9,200 acres of underutilized industrial and commercial land.



Investment
Achieve well over \$500 million in public-private investment.

ELKHART 2040 - CDBP

Priorities:

- Housing
- Economic Development
- Neighborhood Investment

IMPLEMENTING WITH CDBG.....

Housing

- Rehabilitation
 - Multi-family
 - Single family
- Homebuyer assistance
- New housing construction*

Economic Development

- Job training
- Brownfield redevelopment
- Childcare
- Infrastructure
- Small business assistance

Neighborhood Investment

- Capacity building
- Sidewalks
- Lighting
- Street improvements
- Parks / Recreation
- Youth activities
- Healthcare

Neighborhood Revitalization Strategy Area



YOUR
INPUT
WILL
SHAPE
THE
FUTURE..

- Do the plans miss any priorities?
- Should we target the funding?
- Where should we focus? (geography, use)
- Other thoughts?



- **My community needs are.....?**

- **In five to 10 years, my community will be.....?**

- **To get there, we should.....?**

Priority Needs Survey:

https://www.surveymonkey.com/r/Elkhart_ConPlan2025



https://es.surveymonkey.com/r/Prioridades_del_Plan_Consolidado_de_Elkhart25



CON PLAN

NO.	NAME	PHONE	EMAIL
1	Ashley Bauson	574-501-501	Ashley.bauson@haccassinc.net
2	Braun, Willie	574-322-7217	Willie.Braun@haccassinc.net
3	Rillas, Julie D	574-322-7217	
4	DEDICATE FISH	574-538-9973	FISH@COV-CAST.ILIT
5	Kristin Dume	574-538-9457	KDume@elkhart.org
6	John Johnston	574-293-1531	John@elkhart.org
7	MIKE HUBER	574.294.5471	MIKE.HUBER@COE1.ORG
8	MARY KRASKA	574-322-4772	MARY.KRASKA@COE1.ORG
9	Melinda Riley	574-293-2195	melindariley41@gmail.com
10	Eric Trotter	574 294 5471	eric.trotter@coe1.org
11			
12			
13			
14			
15			

CITY OF ELKHART-COMMUNITY DEVELOPMENT 6:30 PM
 Organization/Event

JANUARY 30, 2025
 Event Date

TOLSON CENTER
 Venue

CON PLAN

NO.	NAME	PHONE	EMAIL
1	Veronica Frederick	574-250-6435	Veronica.Frederick@lacasainc.net
2	Paul Haysberger	574-370-3585	Paul@lacasainc.net
3	Daniela Parrella	574-533-4450	Daniela.Parrella@lacasainc.net
4	Aaron Lehman	"	Aaron.Lehman@lacasainc.net
5	Ralph Spelbring	"	ralph545@yahoo.com
6			
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CITY OF ELKHART-COMMUNITY DEVELOPMENT 9:30 AM JANUARY 30, 2025 TOLSON CENTER
 Organization/Event Event Date Venue

2025 CDBG Annual Action Plan

Sub-recipient Training and Application Meeting

February 13, 2025



CDBG Overview



City of Elkhart is an entitlement community and receives annual funding from Housing & Urban Development (HUD)



Anticipated total 2025 CDBG funds available: \$720,000

2025 CDBG entitlement: \$700,000 (estimated)
Program Income: \$20,000



Fiscal year is from July 1 to June 30 each year



Annual Action Plan is part of the five-year 2025-2029 Consolidated Plan

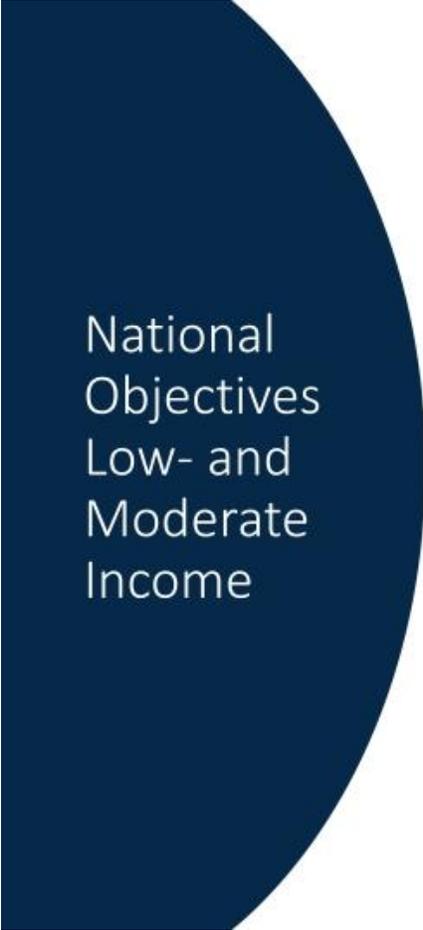


National
Objectives

Benefiting low- and
moderate-income
persons

Preventing or
eliminating slums or
blight

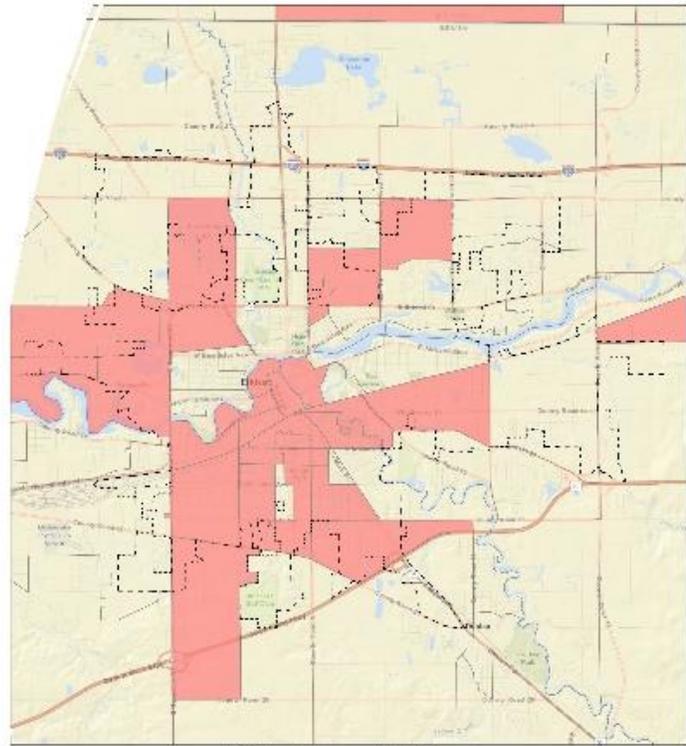
Urgent Need (rarely
used)



National Objectives Low- and Moderate Income

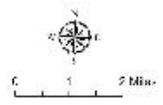
- Area Benefit- 51% or of the population in the area are low- and moderate income.
 - Limited Clientele- Presumed Beneficiaries, at least 51% of a specific population (e.g. homeless, individuals with Aids, elderly 62+, etc.) must be Low- and Moderate Income. **Non-presumed Beneficiaries**, must meet the 80% AMI or below requirement AND have third party income verification (e.g. W-2s, bank records, etc.).
 - Housing- At least 51% of units must be occupied by Low-mod Income household (e.g. rehab of apartment building)
- 

Low / Mod Income Eligible Areas



Low and Moderate Income Neighborhoods

- Elkhart Boundary
- Not a U.S. Income Reorganization
- L/M Income Neighborhood



Eligible Subrecipient Activities

- Public Service (subject to cap)
- Public Facilities Improvements
- Interim Assistance
- Relocation
- Microenterprise Assistance
- Housing Rehabilitation
- Commercial Rehabilitation
- Homeownership Assistance
- Misc. Other Activities



Public Service Projects

- Application must meet a national objective, be an eligible activity, and address a community need AND provide a job, life skill, financial, or self-sufficiency training component.
 - CDBG funding request is to benefit low- and moderate-income persons
 - Income limit is 80% Area Median Income (AMI)
 - Funds are limited - public services are capped at 15% (~\$105,000)
- 

Agency Eligibility

- Threshold requirements to apply:
- Must be a non-for-profit organization: 501c3-6
- Must have a valid federal ID
- Must have an UEI number
- Must be registered in SAM (www.sam.gov)
 - System for Award Management
 - Required to receive federal funds
- **Applications will not be reviewed if these threshold items are not met.**

Agency Eligibility

Must demonstrate compliance with 2 CFR 200 – Uniform Administrative Requirements, Cost Principles, and Audit Requirements

- Internal controls
- Provide copy of annual audit or single-audit
- Provide evidence of written policies related to protecting Personally Identifiable Information (PII).
 - PII means information that can be used to distinguish or trace an individual's identity, either alone or when combined with other personal or identifying information that is linked or linkable to a specific individual.
 - Demonstrate how you protect non-public information (social security numbers, Taxpayer ID, bank account information, etc.) from non-authorized staff or individuals.

Fair Housing Requirements

- All sub-recipients are obliged to affirmatively further fair housing by:
 - Ensuring Equal Opportunity and Fair Housing
 - Improving the accessibility of housing to persons with disabilities
 - Promoting awareness of fair housing laws
 - Translating crucial information into different languages to better serve the limited English proficient population
 - Referring individuals to Elkhart Human Relations Commission

Funding Factors

Does the project serve an unmet need in the community?

Is the activity unique?

Is your agency a longstanding?

Does the agency have prior experience with administering CDBG funds?

Does the agency have good accounting practices?

Does the agency have a good relationship with the City?

Application Overview

- Applicant Information
- Project Information
 - Each unrelated project must have a separate application
- Budget
- Agency Summary
- Activity Summary
- National Objective
- Beneficiaries
- Management Capacity

Application Overview

- Applications are provided in PDF format
- Budget Attachments A-C are submitted in Excel format
- Sample of Pre-Award scoring sheet is provided
- Application is to be provided in word format and attachments A,C or B,C in Excel format via hard copy and electronic copy.
- Application is to be delivered and emailed to: Ms. Dana Donald (dana.donald@coei.org)
- Application is due on **Friday, March 7th at 12:00 pm.**

Application Process

1. Determine if CDBG funds are a good fit for your organization
2. If so, email Ms. Dana Donald (dana.donald@coei.org) to request a copy of the application
3. Submit the application and all required documents to Ms. Dana Donald no later than **Friday, March 7th at 12:00 pm.**
4. Staff reviews the applications, scores application and selects the sub-recipients
5. Staff submits Annual Action Plan & Budget to City Council for approval
6. Redevelopment Commission reviews and approves contracts (late summer/early fall)

Questions/Comments



- Input on current programs and community needs
- Questions?

Applications due Friday, March 7, 2025 at 12:00 pm

Thank you!



Dana Donald
Community Development Specialist
City of Elkhart
229 South Second Street
Elkhart, Indiana 46516
Dana.Donald@coei.org
574-294-5471, ext. 1014



**Community
Development Block
Grant
Entitlement
Application**

Elkhart Public Hearing Presentation
June 10, 2025

HUD Required Plans and Studies

Citizen Participation Plan

- Outlines the steps and procedures Elkhart will follow when developing or amending CDBG and Fair Housing plans.

2025 – 2029 Neighborhood Revitalization Strategy Area (NRSA) Plan

- A targeted revitalization plan that identifies specific neighborhood needs and commits the City to targeting resources in that geographic area.

2025 – 2029 Consolidated Plan and Action Plan

- A comprehensive study of the housing, economic, and community development needs of Elkhart and its neighborhoods. Includes strategies and activities to address those identified needs.

2025 Action Plan

- A one-year plan of how CDBG resources will be spent to address the needs and priorities outlined in the NRSA and Consolidated Plan.

Process to develop these plans:

December 2024	Community engagement efforts began
December 16	Online community needs survey distributed
January 30	Public meetings
January 30	Public subrecipient meeting
February 13	Public meetings
April 24	Public meetings
May 12	30-day public comment period
June 10	Redevelopment Commission Hearing
July 7	City Council meeting
July 15	Final approved plan sent to HUD

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Outlines the steps Elkhart will undertake to engage the public when amending or creating the Consolidated Plan, Action Plan, or Fair Housing Plan.

The requirements are prescribed by HUD

This includes:

- Public planning meetings
- Public hearings (14-day notice period)
- Notification by newspaper ad, email blast, website, social media, etc.
- 30-day comment period of draft plans, before approval
- Accommodations for non-English speakers, and those with physical disabilities

2025 – 2029 Neighborhood Revitalization Strategy Area (NRSA) Plan



A Neighborhood Revitalization Strategy Area (NRSA) is a locally designated target area



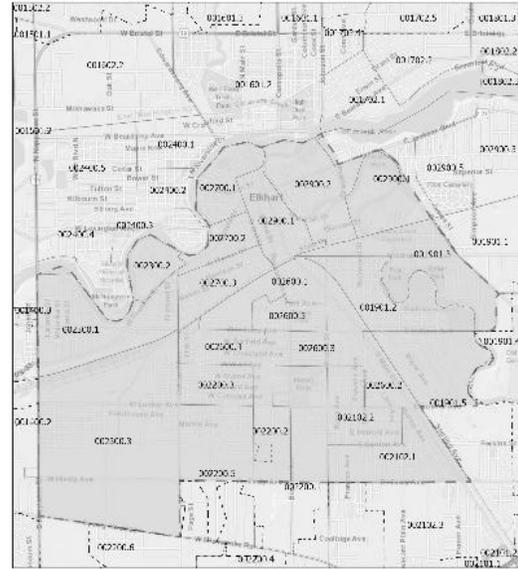
Focuses community development resources into a smaller geographic area to have greater impact and foster lasting change



A NRSA designation provides additional flexibility within the CDBG rules to facilitate redevelopment efforts

2025 – 2029 NRSA Boundary

- Focuses CDBG investment activities to the South Neighborhoods.
- Strategy area based on adopted community plans and program analysis.
- Opportunity to leverage CDBG funds to encourage private investment and / or leverage non-city resources.



2025 – 2029 NRSA Characteristics

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

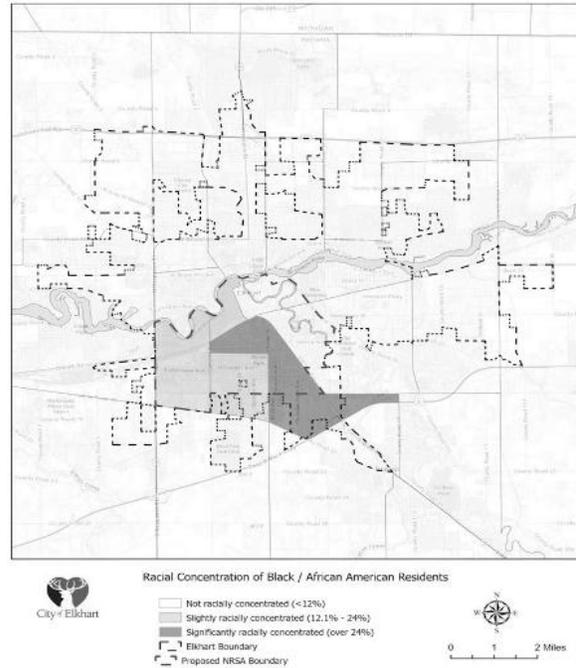
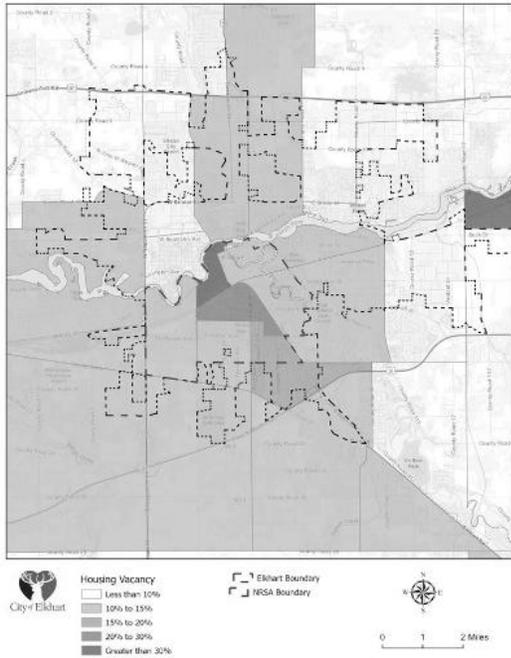
Source: ESRI Business Analyst

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

Source: ESRI Business Analyst

2024 Population by Race	Elkhart, IN	% Elkhart	NRSA	% NRSA
White	29,743	53.7%	7,782	36.2%
Black/African American	7,268	13.1%	4,540	21.1%
American Indian/Alaska Native	536	1.0%	215	1.0%
Asian	626	1.1%	161	0.7%
Pacific Islander	30	0.1%	12	0.1%
Other Race	10,612	19.1%	6,137	28.6%
Population of Two or More Races	6,609	11.9%	2,634	12.3%
Hispanic	16,996	30.7%	8,943	41.6%

Source: ESRI Business Analyst



NRSA Objectives and Activities

Objectives	Outcomes	Activity
Increase the supply of quality, affordable housing	Increase the capacity of non-profit agencies and increase the number tools available to assist neighborhood redevelopment	Designate one non-profit as a Community-Based Development Organization (CBDO) so CDBG funds can be used for new construction activities
	Identify/acquire 10 lots for future redevelopment	Work with the Redevelopment Commission and staff to identify parcels owned by the City and/or acquire tax delinquent vacant parcels or structures in strategic areas suitable for new construction
	Develop 25 new units for homeownership by low- and moderate-income families	Support non-profit and for-profit developers to create in-fill development in targeted neighborhoods
	Develop 200 new low- and moderate-income rental units	Seek LIHTC financing to create new affordable rental units
Increase the homeownership rate	Assist 25 new homeowners to purchase a home within the NRSA	Work with local housing developers, Realtors, and lending institutions to market a homebuyer program and provide financial assistance to first-time homebuyers

NRSA Objectives and Activities

Objectives	Outcomes	Activity
Increase the median household income	Develop 50 mixed income ownership units	Support the newly designated CBDO to create mixed income housing units for home ownership
	Develop 150 mixed income rental units	Support the newly designated CBDO to create mixed income housing units for rent
	Provide job training to at least 200 NRSA residents	Work with non-profit partners to target workforce development activities to residents within the NRSA
	Create 50 living wage jobs	Support the development of 50 jobs that pay a living wage within the NRSA
Improve the overall quality of housing	Renovate 50 existing housing units	Continue the residential rehabilitation program, including owner occupied renovation
Reduce environmental hazards in existing homes	Create 100 lead-safe housing units	Seek lead-hazard remediation funds to reduce hazards during renovation projects
Reduce the number of "Vacant-Other" structures	Reduce the number of vacant structures within the NRSA	Demolish blighted residential structures that are not cost effective to renovate.

NRSA Objectives and Activities

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

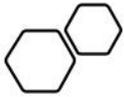


2025-2029 Consolidated Plan

Five-year plan that identifies community needs and priorities based on community engagement and extensive data analysis (housing, economic, community development).

Outlines a strategic plan of goals and objectives to address the identified needs and priorities over the five-year planning period.

Serves as the “application” to HUD for entitlement funds.



2025-2029 Consolidated Plan -Goals



Housing Supply - Increase the supply of quality, affordable housing.



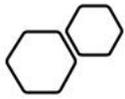
Housing Quality – Improve the quality of existing occupied housing stock.



Increase Median Household Income – Improve the lives of residents through wealth building activities



Reduce Environmental Hazards – Identification, prevention and/or remediation of environmental and natural hazards (flooding, lead-based paint, mold, etc.)



2025-2029 Consolidated Plan -Goals



Reduce Insecurities - Homelessness– Reduce homelessness and address the needs of the homeless and related sub-populations.



Improve Neighborhood Conditions – Improve the overall quality of neighborhoods including buildings and infrastructure.



Reduce Insecurities - Special Needs – Address the needs residents that have special needs such as seniors, mentally and physically disabled populations, HIV/AIDS and their families.

2025-2029 Consolidated Plan – Activities and Outcomes

Goal Name	Geographic Area	Needs Addressed	Goal Outcome Indicator
Housing Supply	NRSA	Housing Needs	Increase the capacity of non-profit agencies and increase the number tools available to assist neighborhood redevelopment
			Identify/acquire 50 lots for future redevelopment
			Develop 25 new units for homeownership by low- and moderate-income families
			Develop 200 new low- and moderate-income rental units
Housing Quality	NRSA	Housing Needs	Renovate 25 owner occupied units

2025-2029 Consolidated Plan – Activities and Outcomes

Goal Name	Geographic Area	Needs Addressed	Goal Outcome Indicator
Increase median household income	NRSA	Economic Development	Provide job training to at least 200 NRSA residents
			Create 50 living wage jobs within the NRSA
Reduce Environmental Hazards	City-wide	Housing Needs	Create 100 lead-safe housing units
Improve Neighborhood Conditions	NRSA	Neighborhood Development	Remove up to 10 blighted structures or other blighting influences.
	NRSA	Neighborhood Development	Improve a combination of three neighborhood parks or community centers.

2025-2029 Consolidated Plan – Activities and Outcomes

Goal Name	Geographic Area	Needs Addressed	Goal Outcome Indicator
Improve Neighborhood Conditions	NRSA	Neighborhood Development	Upgrade the public infrastructure (lights, sidewalks, streets) in three neighborhood commercial nodes
		Neighborhood Development	Improve five commercial building facades
		Neighborhood Development	Enhance the appearance of three business districts within the NRSA
Reduce Insecurities - Homelessness Prevention	City-wide	Homeless Prevention	Assist 2000 individuals through emergency shelter services, street outreach, counseling and other public services
Reduce Insecurities - Special Needs	City-wide	Non-Homeless Special Needs	Assist 500 individuals through counseling and outreach activities

2025 Action Plan

- The Annual Action Plan is one-year spending and activities plan submitted to HUD.
- Aligns the strategic plan, goals and outcomes to on-the-ground programs and spending priorities.
- Serves as the CDBG application in years 2 – 5.
- Amendments to the plan must follow the procedures outlined in the Citizen Participation Plan
- Funding available: \$736,246
 - \$712,246 - CDBG Allocation
 - \$24,000 - Program Income

2025 Action Plan Recommended Projects



Project Name	Recommended funding amount
Administrative and Planning	\$142,449
Health Plus Indiana	\$10,000
Boys & Girls Club – KidsCare	\$15,000
Council on Aging – Transportation Program	\$20,000
Maple City Health	\$15,000
Fair Housing Outreach	\$10,000
YWCA Safe Haven Shelter	\$20,000
Housing Development and Assistance	\$408,796
Neighborhood Improvements	\$50,000
Emergency Rental Assistance	\$10,000
Total	\$701,245

Next Steps:

- Public hearing June 10
- Revise the various plans based on community feedback during 30-day comment period
- City Council meeting July 7
- Submit revised plans to HUD by July 15
- Create neighborhood-focused plan

Ms. Mary Kaczka
Assistant Director
Community Development
(574) 322-4472
Mary.Kaczka@coei.org

Comments:

Mr. Aaron Sorrell, AICP
Community Planning Insights
(937) 331-8333
aaron.sorrell@cpu-planning.com



Community Development Block Grant Entitlement Application

July 7, 2025

HUD Required Plans and Studies

Citizen Participation Plan

- Outlines the steps and procedures Elkhart will follow when developing or amending CDBG and Fair Housing plans.

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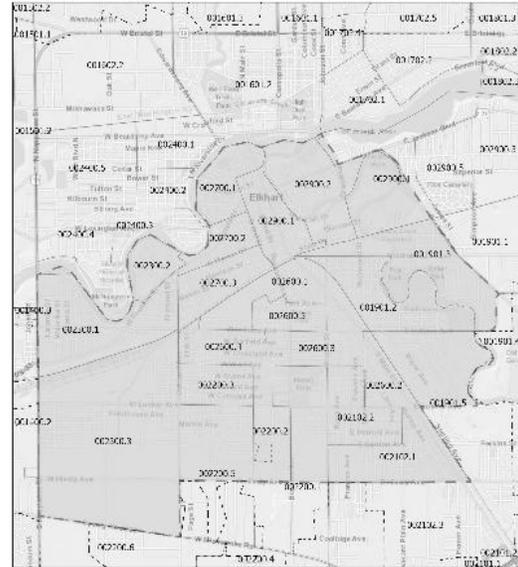
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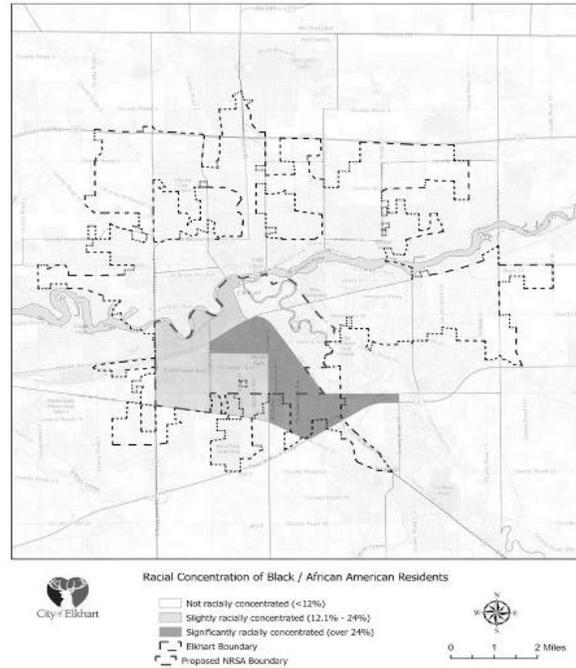
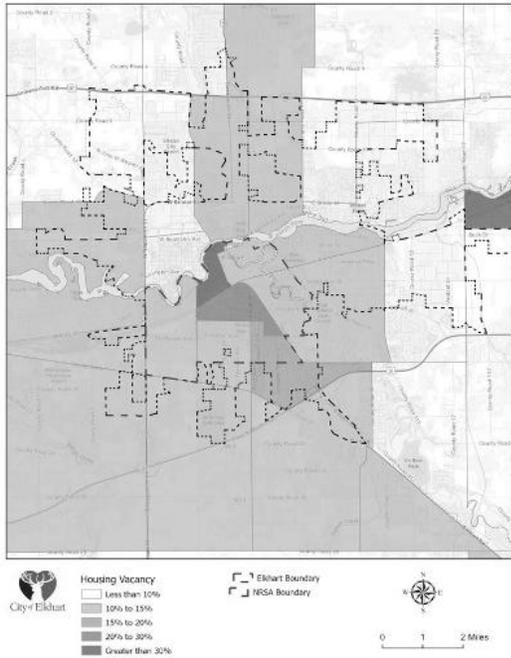
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NRSA Objectives and Activities

Objectives	Outcomes	Activity
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	Identify/acquire 10 lots for future redevelopment	Work with the Redevelopment Commission and staff to identify parcels owned by the City and/or acquire tax delinquent vacant parcels or structures in strategic areas suitable for new construction
	Develop 25 new units for homeownership by low- and moderate-income families	Support non-profit and for-profit developers to create in-fill development in targeted neighborhoods
	Develop 12 new low- and moderate-income rental units	Support local housing developers to create new rental housing opportunities
Increase the homeownership rate	Assist 25 new homeowners to purchase a home within the NRSA	Work with local housing developers, Realtors, and lending institutions to market a homebuyer program and provide financial assistance to first-time homebuyers

NRSA Objectives and Activities

Objectives	Outcomes	Activity
Increase the median household income	Develop 5 mixed income ownership units	Support the newly designated CBDO to create mixed income housing units for home ownership
	Develop 15 mixed income rental units	Support the newly designated CBDO to create mixed income housing units for rent
	Provide job training to at least 10 NRSA residents	Work with non-profit partners to target workforce development activities to residents within the NRSA
	Create 25 living wage jobs	Support the development of 50 jobs that pay a living wage within the NRSA
Improve the overall quality of housing	Renovate 25 existing housing units	Continue the residential rehabilitation program, including owner occupied renovation
Reduce environmental hazards in existing homes	Create 60 lead-safe housing units	Seek lead-hazard remediation funds to reduce hazards during renovation projects
Reduce the number of "Vacant-Other" structures	Reduce the number of vacant structures within the NRSA	Demolish blighted residential structures that are not cost effective to renovate.

NRSA Objectives and Activities

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

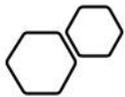


2025-2029 Consolidated Plan

Five-year plan that identifies community needs and priorities based on community engagement and extensive data analysis (housing, economic, community development).

Outlines a strategic plan of goals and objectives to address the identified needs and priorities over the five-year planning period.

Serves as the “application” to HUD for entitlement funds.



2025-2029 Consolidated Plan -Goals



Housing Supply - Increase the supply of quality, affordable housing.



Housing Quality – Improve the quality of existing occupied housing stock.



Increase Median Household Income – Improve the lives of residents through wealth building activities



Reduce Environmental Hazards – Identification, prevention and/or remediation of environmental and natural hazards (flooding, lead-based paint, mold, etc.)



2025-2029 Consolidated Plan -Goals



Reduce Insecurities - Homelessness– Reduce homelessness and address the needs of the homeless and related sub-populations.



Improve Neighborhood Conditions – Improve the overall quality of neighborhoods including buildings and infrastructure.



Reduce Insecurities - Special Needs – Address the needs residents that have special needs such as seniors, mentally and physically disabled populations, HIV/AIDS and their families.

2025-2029 Consolidated Plan – Activities and Outcomes

Goal Name	Geographic Area	Needs Addressed	Goal Outcome Indicator
Housing Supply	NRSA	Housing Needs	Increase the capacity of non-profit agencies and increase the number tools available to assist neighborhood redevelopment
			Identify/acquire 10 lots for future redevelopment
			Develop 25 new units for homeownership by low- and moderate-income families
			Develop 12 new low- and moderate-income rental units
Housing Quality	NRSA	Housing Needs	Renovate 25 owner occupied units

2025-2029 Consolidated Plan – Activities and Outcomes

Goal Name	Geographic Area	Needs Addressed	Goal Outcome Indicator
Increase median household income	NRSA	Economic Development	Provide job training to at least 10 NRSA residents
			Create 25 living wage jobs within the NRSA
Reduce Environmental Hazards	City-wide	Housing Needs	Create 60 lead-safe housing units
Improve Neighborhood Conditions	NRSA	Neighborhood Development	Remove up to 10 blighted structures or other blighting influences.
	NRSA	Neighborhood Development	Improve a combination of three neighborhood parks or community centers.

2025-2029 Consolidated Plan – Activities and Outcomes

Goal Name	Geographic Area	Needs Addressed	Goal Outcome Indicator
Improve Neighborhood Conditions	NRSA	Neighborhood Development	Upgrade the public infrastructure (lights, sidewalks, streets) in three neighborhood commercial nodes
		Neighborhood Development	Improve five commercial building facades
		Neighborhood Development	Enhance the appearance of three business districts within the NRSA
Reduce Insecurities - Homelessness Prevention	City-wide	Homeless Prevention	Assist 2000 individuals through emergency shelter services, street outreach, counseling and other public services
Reduce Insecurities - Special Needs	City-wide	Non-Homeless Special Needs	Assist 500 individuals through counseling and outreach activities

2025 Action Plan

- The Annual Action Plan is one-year spending and activities plan submitted to HUD.
- Aligns the strategic plan, goals and outcomes to on-the-ground programs and spending priorities.
- Serves as the CDBG application in years 2 – 5.
- Amendments to the plan must follow the procedures outlined in the Citizen Participation Plan
- Funding available: \$736,246
 - \$712,246 - CDBG Allocation
 - \$24,000 - Program Income

2025 Action Plan Recommended Projects



Project Name	Recommended funding amount
Administrative and Planning	\$142,449
Health Plus Indiana	\$10,000
Boys & Girls Club – KidsCare	\$15,000
Council on Aging – Transportation Program	\$20,000
Maple City Health	\$15,000
Fair Housing Outreach	\$15,000
YWCA Safe Haven Shelter	\$20,000
Housing Development and Assistance	\$388,796
Neighborhood Improvements	\$50,000
Emergency Rental Assistance	\$10,000
Economic Development Programs	\$50,000
Total	\$736,245

Next Steps:

- Submit plans to HUD by July 15
- Create neighborhood-focused plan

2025 Neighborhood Revitalization Strategy Area Plan



City of Elkhart

2025-2029 Neighborhood Revitalization
Strategy Area Plan

August 12, 2025

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Introduction

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

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

History

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

Boundaries

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

Table 1: NRSA Census Tracts and Block Groups

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

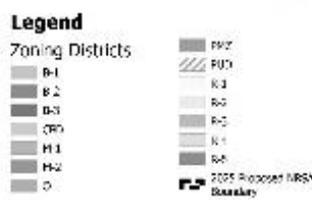
Demographic Criteria

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

Table 2: Low- and Moderate-Income Households

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

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



This map is for informational purposes only and does not constitute a contract. The City of Elkhart is not responsible for any errors or omissions on this map. The City of Elkhart is not responsible for any damages, including consequential damages, arising from the use of this map. The City of Elkhart is not responsible for any damages, including consequential damages, arising from the use of this map. The City of Elkhart is not responsible for any damages, including consequential damages, arising from the use of this map.

Consultation

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

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

The most recent neighborhood planning effort was Benham Neighborhood Initiative which was sponsored by the City of Elkhart, Elkhart Chamber of Commerce and Notre Dame University. This initiative resulted in the Benham Neighborhood Plan, a key focus of the NRSA strategy.

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

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

Two initial public hearings were held on Thursday, January 30, 2025 at the Tolson Center within the Benham Neighborhood and NRSA. The goal of the planning meetings was to identify community needs in areas such as housing, neighborhood development, workforce and economic development, and any other topics residents wanted to discuss.

Two follow-up public meetings were held on February 13, 2025 and April 24, 2025 at the Tolson Center within the Benham Neighborhood and NRSA. During these meetings the existing NRSA strategy was discussed and participants discussed aligning the recent planning efforts within the new NSRA geography. Participants discussed implementation strategies and investment priorities. Throughout the community engagement process and past planning efforts, key stakeholders were consulted on the NRSA strategy including:

- 1) Residents that participated in public planning meetings, as well as past planning efforts
- 2) Housing developers and advocates such as the Elkhart Housing Authority and LaCasa
- 3) Small business owners, banks and economic development professionals
- 4) Non-profit organizations such as LaCasa, Habitat for Humanity, Boys and Girls Club

The goals, strategies and geographic focus is a direct result of the NRSA community engagement efforts.

Assessment and History

The 2025- 2029 NRSA plan is designed to build upon the strengths of the neighborhood and provide a viable pathway to address current challenges in order to build strong, equitable communities. The assessment of housing conditions and economic improvements within the NRSA draws upon the public engagement efforts to develop the Consolidated Plan and is supplemented by the most recent data available from a variety of sources including ESRI Business Analyst and US Census Bureau. This data includes the 2019-2023 American Community Survey, demographic projections by ESRI, and the 2022 Longitudinal Employer-Household Dynamics Program.

The NRSA has three distinct areas: Downtown, the Benham Neighborhood and Pierre Moran Neighborhood. In general, the NRSA is well served by the existing public transportation system. The Interurban Trolley system has five routes, and each route serves the downtown portion of the NRSA. However, the frequency of the stops and the lack of adequate service to/from employment centers is challenging. The area is well served by other community assets such as schools, community centers, libraries, parks and open space.

The Downtown area is largely mixed-use with a growing residential population. Like many Midwest cities, the downtown suffered during the 1980's with growing vacancies and population loss, but has seen a recent rebound. Many community assets are located downtown such as the main library, numerous parks, the Lerner Theater, and social services such as the Salvation Army.

The Benham neighborhood, also known as "the village," was a predominantly African American community that existed from the 1920s to the 1970s. It was a vibrant area with homes, businesses, churches, and community spaces. In the 1970s, much of Benham West was demolished under the guise of "urban renewal," but the promised redevelopment never materialized. Despite these past challenges, there has been a recent resurgence and concerted effort to reinvest in the neighborhood, and many assets exist such as the Tolson Center for Community Excellence, numerous elementary schools and opportunities for new infill housing.

The Pierre Moran Neighborhood is south of the Behnam Neighborhood and was not as impacted through urban renewal efforts. The area has employment and shopping opportunities. The neighborhood is home to Woodland Crossing, a shopping center recently purchased by the City to spur development within the area.

Assessment of housing conditions and economic improvements

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

Table 3: Estimated Population and Household Growth

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

Source: ESRI Business Analyst

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

Table 4: Economic Indicators

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

Source: ESRI Business Analyst

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

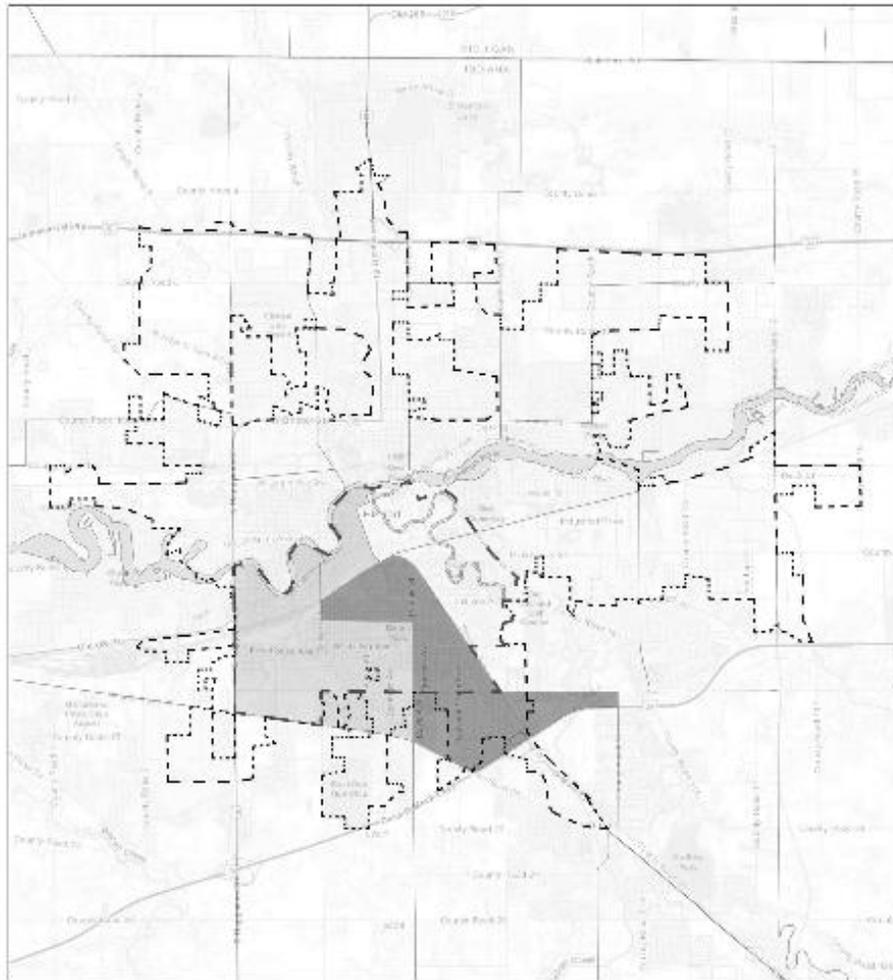
Table 5: Population by Race

2024 Population by Race	Elkhart, IN	% Elkhart	NRSA	% NRSA
White	29,743	53.7%	7,782	36.2%
Black/African American	7,268	13.1%	4,540	21.1%
American Indian/Alaska Native	536	1.0%	215	1.0%
Asian	626	1.1%	161	0.7%
Pacific Islander	30	0.1%	12	0.1%
Other Race	10,612	19.1%	6,137	28.6%
Population of Two or More Races	6,609	11.9%	2,634	12.3%
Hispanic	16,996	30.7%	8,943	41.6%

Source: ESRI Business Analyst

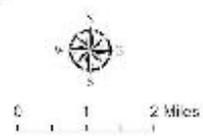
The map on the following page shows areas of racial concentration within the NRSA. Racially concentrated is defined as an area in which the percentage of minority residents is greater than the overall citywide percentage. Elkhart's overall Black/African American population is approximately 13%. The map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

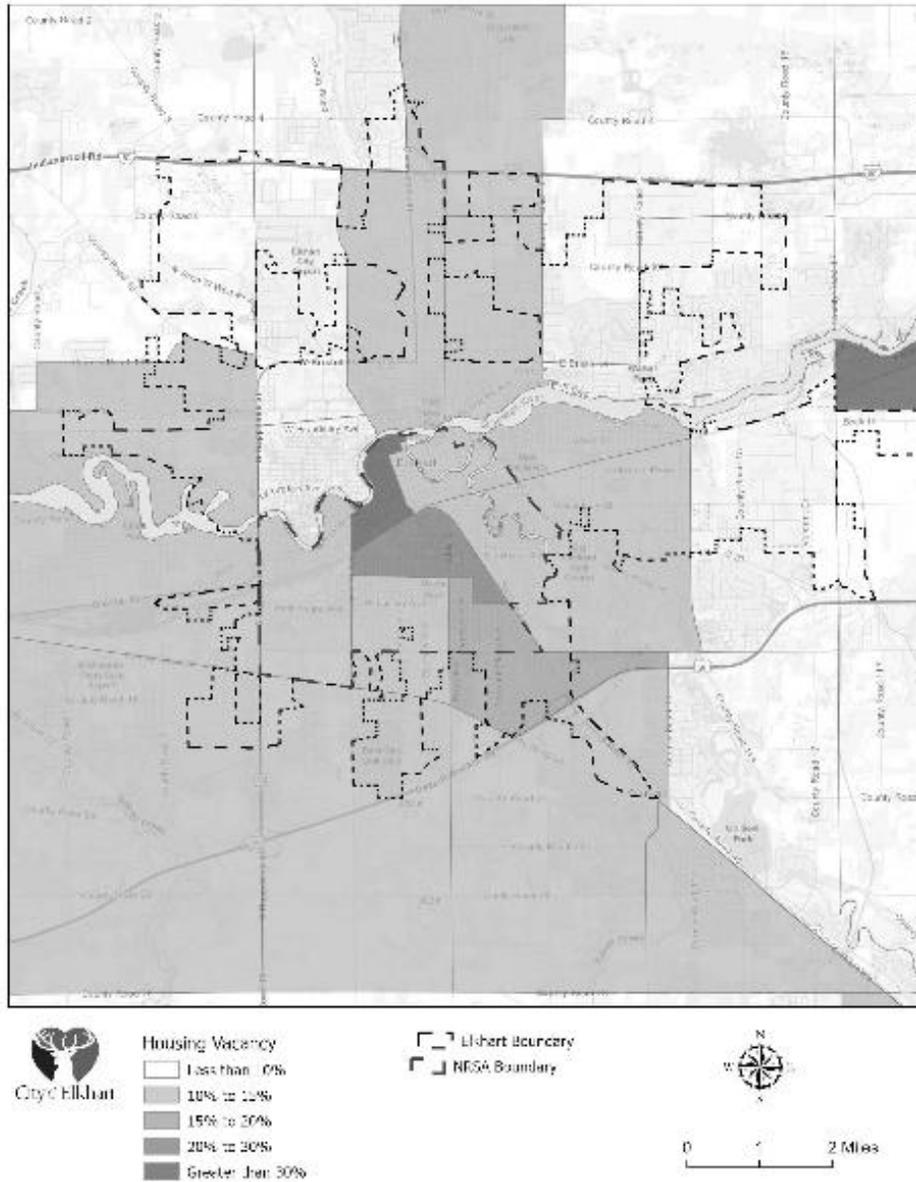
- Not racially concentrated (the % black population is equal or less than 13%)
- Slightly racially concentrated (the % black population is between 13% and 26%)
- Significantly racially concentrated (the % black population is over 26%)



Racial Concentration of Black / African American Residents

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





Housing Market Assessment

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

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

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

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

Housing Challenges

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

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

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

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

Economic Conditions

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

Table 8: Jobs by Industry Sector

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

Source: US Census Longitudinal Employer-Household Dynamics Program

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

Table 9: Jobs by Earning

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

Source: US Census Longitudinal Employer-Household Dynamics Program

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

Table 10: Jobs by Race

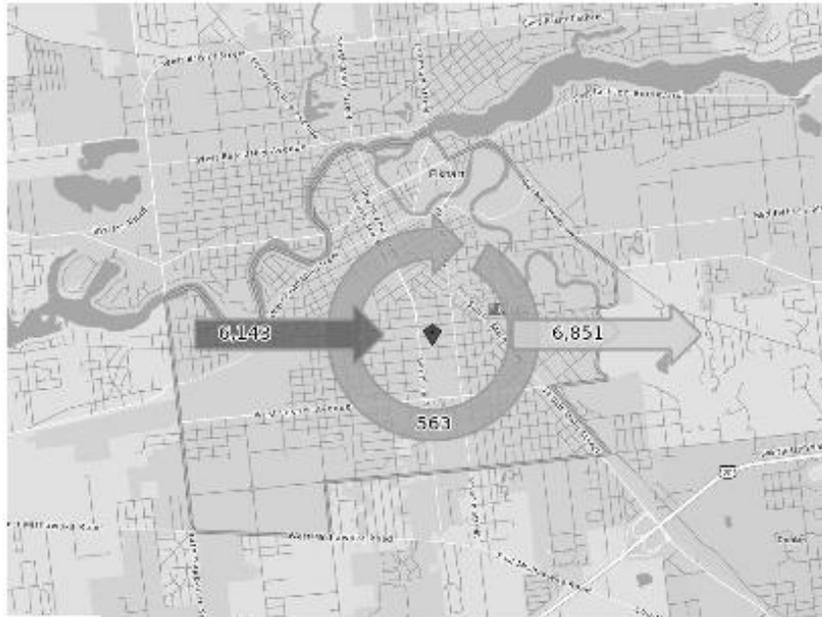
NRSA Jobs by Worker Race	2022		2018	
	Count	Share	Count	Share
White Alone	5,786	86.3%	6,030	86.7%
Black or African American Alone	611	9.1%	641	9.2%
American Indian or Alaska Native Alone	44	0.7%	44	0.6%
Asian Alone	132	2.0%	114	1.6%
Native Hawaiian or Other Pacific Islander Alone	10	0.1%	12	0.2%
Two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

Source: US Census Longitudinal Employer-Household Dynamics Program

NRSA Resident Employment Assessment

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

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



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

Table 11: Resident Jobs by Earnings
NRSA Resident Jobs by Earnings

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

Source: US Census Longitudinal Employer-Household Dynamics Program

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

Table 12: Resident Jobs by Industry Sector

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

Source: US Census Longitudinal Employer-Household Dynamics Program

Economic Challenges Facing NRSA Residents

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

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

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

Housing and Economic Opportunities

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

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

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

Tax Increment Financing

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

Gateway Mile Loan Fund

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

Elkhart Urban Enterprise Zone Program

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

Residential Tax Abatement Area

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

Opportunity Zones

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

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

Residential Infrastructure Grant Program

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

Housing and Economic Development Challenges

While this area has seen recent investments and interest, historically the neighborhood has seen less private sector investment than other areas of Elkhart. There are a few key challenges that will need to be addressed over the implementation period.

The first is access to private capital. For the business districts and economic development activities to be successful, private sector investment is a must. This includes financial institutions willing to invest in housing and commercial real estate projects, small business owners able to access lines of credit and small business loans. The residential market must also have access to private capital, including financial institutions willing to provide home equity lines of credit for existing homeowners to invest in their properties, and the ability of new homebuyers to access affordable mortgage products within the NRSA.

The second challenge is community coordination and collaboration. Successful neighborhood revitalization requires shared vision and coordination among all parties (residents, business owners, public housing authority, city leadership, etc.) to ensure that projects and investments are implemented in a coordinated and complementary way so efforts are not counter productive or wasteful.

NRSA Strategy

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

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

Future Housing Opportunities

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

- Assist existing homeowners to rehabilitate or update their home
- Provide homeownership assistance to encourage homeownership
- Create rental and homeownership housing opportunities through the purchase and renovation of existing vacant structures
- Create new rental and homeownership housing opportunities through new construction on vacant land, or through the acquisition and demolition of blighted structures.

- Develop or improve public infrastructure within the NRSA area, such as improved street lighting, sidewalks, streets and alleys, and water/sewer improvements.

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

Future Economic Opportunities

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

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

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

Financial Leverage

Historically, the City of Elkhart has required a 20% match to all CDBG investments to leverage federal funds and local funds. During the NRSA implementation period, the City will require the same leverage on individual projects, but anticipates a significantly higher leverage amount over a five year period. The exact amount of leverage is unknown at the moment, but we anticipate leverage will come from a variety of sources including:

- City: TIF, public infrastructure (streets, water, sewer), value of tax incentives or non-federal grants.
- State / Federal: Housing tax credits, New Market tax credits, state grants or loans.
- Private: Private capital (homebuyer and business loans), small business investment, local philanthropy.

NRSA Implementation Plan and Performance Measures

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

Objectives	Outcomes	Activity
Increase the supply of quality, affordable housing	Increase the capacity of non-profit agencies and increase the number tools available to assist neighborhood redevelopment	Designate one non-profit as a Community-Based Development Organization (CBDO) so CDBG funds can be used for new construction activities
	Identify/acquire 10 lots for future redevelopment	Work with the Redevelopment Commission and staff to identify parcels owned by the City and/or acquire tax delinquent vacant parcels or structures in strategic areas suitable for new construction
	Develop 25 new units for homeownership by low- and moderate-income families	Support non-profit and for-profit developers to create in-fill development in targeted neighborhoods
	Develop or renovate 12 new low- and moderate-income rental units	Support local housing developers to create new rental housing opportunities
Increase the homeownership rate	Assist 25 new homeowners to purchase a home within the NRSA	Work with local housing developers, Realtors, and lending institutions to market a homebuyer program and provide financial assistance to first-time homebuyers
Increase the median household income	Develop 5 mixed income ownership units	Support the newly designated CBDO to create mixed income housing units for home ownership
	Develop 15 mixed income rental units	Support the newly designated CBDO to create mixed income housing units for rent
	Provide job training to at least 10 NRSA residents	Work with non-profit partners to target workforce development activities to residents within the NRSA
	Create 25 living wage jobs	Support the development of 50 jobs that pay a living wage within the NRSA
Improve the overall quality of housing	Renovate 25 existing housing units	Continue the residential rehabilitation program, including owner occupied renovation
Reduce environmental hazards in existing homes	Create 60 lead-safe housing units	Seek lead-hazard remediation funds to reduce hazards during renovation projects
Reduce the number of "Vacant-Other" structures	Reduce the number of vacant structures within the NRSA	Demolish blighted residential structures that are not cost effective to renovate.

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

Appendix - Alternate/Local Data Sources

1	Data Source Name 2017-2021 CHAS Data
	List the name of the organization or individual who originated the data set. Housing and Urban Development (HUD)
	Provide a brief summary of the data set. Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households.
	What was the purpose for developing this data set? The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Covers all US Places
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2017 to 2021
	What is the status of the data set (complete, in progress, or planned)? Complete
2	Data Source Name 2023 ACS
	List the name of the organization or individual who originated the data set. Census - American Community Survey
	Provide a brief summary of the data set. This is the 5-year (2019-2023) American Community Survey data produced by the Census.
	What was the purpose for developing this data set? The ACS replaced the Census long form.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Covers all US Places

	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2019-2023</p>
	<p>What is the status of the data set (complete, in progress, or planned)? complete</p>
3	<p>Data Source Name 2024 Region 2 Point in Time Count</p>
	<p>List the name of the organization or individual who originated the data set. State of Indiana</p>
	<p>Provide a brief summary of the data set. A count of all sheltered and unsheltered individuals in the Region 2 area.</p>
	<p>What was the purpose for developing this data set? The Point in Time (PIT Count) is a nationwide count of sheltered and unsheltered homeless persons on a single date in January. There is a day count and a night count.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? National</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set? January 2024</p>
	<p>What is the status of the data set (complete, in progress, or planned)? Complete</p>
4	<p>Data Source Name HUD Insured Multifamily Mortgages Database</p>
	<p>List the name of the organization or individual who originated the data set. Housing and Urban Development (HUD)</p>
	<p>Provide a brief summary of the data set. This data includes all active HUD Multifamily insured mortgages</p>
	<p>What was the purpose for developing this data set? The data allows jurisdictions understand and take action on subsidized developments that may lose their subsidy.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? National</p>

	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>The data was updated monthly</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
5	<p>Data Source Name</p> <p>2025 HUD Fair Market Rents and HOME Rents</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Housing and Urban Development (HUD)</p>
	<p>Provide a brief summary of the data set.</p> <p>Provides current fair market rent and HOME rents for all jurisdictions</p>
	<p>What was the purpose for developing this data set?</p> <p>Regulatory compliance</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>National</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2025 and updated annually</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
6	<p>Data Source Name</p> <p>2025 Community Needs Survey</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Community Planning Insights</p>
	<p>Provide a brief summary of the data set.</p> <p>Initial needs and priorities survey covering housing, community and economic development topics.</p>
	<p>What was the purpose for developing this data set?</p> <p>This was developed to gather information on community needs and priorities from those individuals who were not able to attend the various public planning meetings.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>December 2024 - March 2025</p>

	<p>Briefly describe the methodology for the data collection.</p> <p>The online survey instrument was distributed through email, facebook and a link was directly mailed to community agencies, stakeholders, neighborhood leaders and past recipients of Elkhart CDBG assistance. In addition, the survey link was distributed at each public meeting. The survey was available in English and Spanish.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>The survey was available to all Elkhart residents and stakeholders.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>103 persons completed the survey. 65% were female, 84% were homeowners, 62% were white, 7% where black, and 8% were Hispanic.</p> <p>61% of the respondents lived in a household with 2 or fewer people. 20% of the respondents had household income less than \$40,000 and 42% had household incomes greater than \$85,000.</p>
7	<p>Data Source Name</p> <p>2025 PIC (Public Housing Information)</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>HUD</p>
	<p>Provide a brief summary of the data set.</p> <p>Contains characteristics of public housing residents and voucher recipients</p>
	<p>What was the purpose for developing this data set?</p> <p>General information</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Nation-wide</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2025</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
8	<p>Data Source Name</p> <p>2025 Fair Housing Needs Survey</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Community Planning Insights</p>
	<p>Provide a brief summary of the data set.</p> <p>This survey outlines the fair housing experiences and needs of residents.</p>

	<p>What was the purpose for developing this data set?</p> <p>To identify impediments to fair housing choice.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>December 2024 - March 2025</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>Survey was available online. Link was distributed through social media, email and at all public meetings.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>Survey was available to all Elkhart residents.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>145 responses were recieved.</p>