



City of Goshen
Community Development Block Grant
Consolidated Plan 2020-2024
&
Annual Action Plan Program Year 2020

FINAL: May 6, 2020

Executive Summary

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

1. Introduction

The City of Goshen CDBG program seeks to strengthen neighborhoods by providing decent housing and a suitable living environment, and to strengthen individuals by expanding economic opportunities for low/moderate income individuals and families through access to resources to improve their lives, homes and neighborhoods. Goshen's CDBG projects and activities will be implemented in the following areas: (1) Housing Opportunities; (2) Access to Services; and (3) Neighborhood Revitalization.

CDBG funding may be used in the following areas:

- Housing Rehabilitation, single- and multi-unit
- Public Service Grants
- Public Facilities & Improvements
- Housing Construction
- Homeownership Services
- General Program Planning & Administration

Public facilities & improvements activities will be located in CDBG income-eligible areas. All other activities will have project locations distributed throughout the City of Goshen.

Public facilities & improvements and public service grants have the primary objective of creating a suitable living environment, with the outcomes of promoting a more sustainable and livable community through public facilities & improvements, and access to affordable services through public service grants.

Housing activities have the primary objective of decent housing, with outcomes of affordability of housing-related services and availability of affordable housing.

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

Objectives

(1) Decent Affordable Housing

Rehabilitation of single- and multi-unit housing, new housing construction, and energy conservation for affordable housing to meet the objective of decent, affordable housing.

(2) Suitable Living Environment

Public facilities and improvements to meet the objective of a suitable living environment.

Public service grants for direct assistance to low and moderate income families to meet the objective of a suitable living environment.

(3) Other: Program planning and general administration.

Outcomes

(1) Availability/Accessibility

Public service grants with the outcome of providing access to affordable services, such as a daily nutrition program, medication assistance, senior transportation, shelter meals, primary medical care and early childhood education.

(2) Affordability

Rehabilitation of single- and multi-unit housing, new housing construction, and energy conservation for affordable housing, with outcomes of affordable housing services and availability of quality, affordable housing units for low and moderate income Goshen households.

(3) Sustainability

Public facilities and improvements, rehabilitation of single- and multi-unit housing, new housing construction, and energy conservation for affordable housing, with the outcome of promoting a livable, sustainable community, including the creation and preservation of affordable housing.

3. Evaluation of past performance

The Goshen CDBG program has typically met its yearly objectives, primarily due to strong local partnerships, active sub-recipients, and the strength of the neighborhood-based approach to implementation. The neighborhood-based approach includes support for neighborhood associations, resulting in neighborhood residents who actively participate in efforts to achieve improvements. The objectives of creating a suitable living environment and supporting decent, affordable housing have been met by funding activities which have broadened access to affordable housing and services for low/moderate income individuals and families in Goshen. These efforts have contributed to a more livable and sustainable community.

In the two most recent program years, neighborhood infrastructure projects were not able to be implemented. At the same time, the need for quality affordable housing has increased. As a result, the current five-year plan will expand the range of planned CDBG activities, and the unspent funds will be reallocated to new activities and expended in PY 2020.

4. Summary of citizen participation process and consultation process

Input and participation are encouraged throughout the CDBG planning and implementation process through a variety of methods. During each program year, numerous contacts and meetings occur with agencies and

individuals, both formal and informal. The CDBG administrator regularly participates with several local groups, such as the Indiana Region 2 Homeless Coalition (the local Continuum of Care), and the LaCasa loan committee, in order to learn from others, strengthen relationships and work cooperatively with the local network, which is essential to the success of Goshen's CDBG program.

Invitations to all public hearings/meetings are sent to a broad contact list, including local public housing and service agencies, Warsaw Housing Authority, institutions such as Goshen Health, Goshen Community Schools, Goshen College, Oaklawn, and Greencroft Goshen, City staff, City Council members and local media. As required by Goshen's citizen participation plan, two public hearings were held. The first was held to review the current five-year plan and program year 2019, to solicit input for the 2020-2024 consolidated plan, and to set priorities for program year 2020 activities. The second public hearing was held to review the draft 2020-2024 consolidated plan and 2020 annual action plan. The draft plans were posted on the City website with a link for feedback. Notice of the availability of the draft plans was also emailed to the local Continuum of Care (Indiana Region 2 Homeless Coalition). The submittal of the final plan was approved at a public meeting of the Goshen City Council.

Input for the 2020-2024 consolidated plan & 2020 annual action plan was obtained through the following:

- Community Relations Commission meeting, January 14, 2020
- Council on Aging board meeting, January 15, 2020
- Walnut Hill board meeting, January 16, 2020
- Warsaw Housing Authority board meeting, January 28, 2020
- Public hearing for current plan review and input for upcoming plans, January 30, 2020
- Goshen Interfaith board meeting, February 12, 2020
- Elkhart County Clubhouse board meeting, February 20, 2020
- Lacasa board meeting, February 25, 2020
- Meeting with Continuum of Care to discuss homeless needs, February 27, 2020
- Public comment period for draft 2020-2024 consolidated plan & 2020 annual action plan, April 2, 2020, through May 1, 2020
- Public hearing to review current plans and take input for draft 2020-2024 consolidated plan & 2020 annual action plan, April 21, 2020
- Public meeting to authorize 2020-2024 consolidated plan & 2020 annual action plan submittal, May 5, 2020

Details of the input received is provided in the attached Citizen Participation Overview and Detailed Comments, also referenced in the following section.

5. Summary of public comments

Details of public comments and the citizen participation process is provided in the attached Citizen Participation Overview and Detailed Comments.

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

All comments were accepted.

7. Summary

Input for the 2020-2024 consolidated plan and 2020 annual action plan was provided through a variety of methods, including agency board meetings, public hearings/meetings, and individual contacts. Public input indicated support for continuing and expanding the priorities of the prior five-year plan, and also for the specific activities in the proposed annual action plan.

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
CDBG Administrator		Planning Office

Table 1 – Responsible Agencies

Narrative

The Goshen Planning Office has primary responsibility for management of the CDBG program, with assistance provided by the Clerk Treasurer's Office, Goshen Board of Public Works & Safety, Goshen Engineering Department, Goshen Community Development Department, Mayor's Office, and Goshen Common Council. The CDBG Administrator works in partnership with community partners, such as Lacasa, other local agencies, and other jurisdictions. The Goshen Planning Office oversees the implementation of the annual action plan, including public facilities improvements, public services, and housing activities. Warsaw Housing Authority administers a Housing Choice voucher program, including Goshen vouchers, and the Permanent Supportive Housing program is administered by Lacasa and Oaklawn.

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 five-year plan was developed through extensive coordination with public and private housing, health and social service agencies. The City of Goshen, City of Elkhart, Elkhart County, Lacasa and Habitat for Humanity worked together and shared resources to conduct a countywide housing needs assessment, published in 2014, to gather information on housing availability and affordability, housing conditions, and future housing development priorities. The process included a resident housing survey and three strategy workshops, one in each jurisdiction. Input from the surveys and workshops identified strategies to address housing needs. The City of Goshen solicited input and enhanced coordination by attending agency board meetings, other public meetings, and coordinating with the Continuum of Care.

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)).

Opportunities for feedback are provided throughout the CDBG program year, but during the planning process for the consolidated plan and each annual action plan a more formal effort is made to solicit input, following, at a minimum, the guidance provided by Goshen's Citizen Participation Plan. A list of more than 100 contacts from local housing and service providers, neighborhood association leaders, City of Goshen elected officials, City staff, Warsaw Housing Authority, local institutions such as Goshen Health, Greencroft Goshen, Oaklawn, Goshen College, and Goshen Community Schools, and local media are notified of, and invited to, each public meeting, and are also provided notice of public hearings and notice of the availability of draft plans and the public comment period. Notice of the availability of the draft plans is also provided to the local Continuum of Care, with opportunity for input provided during a regular meeting and during the public comment period.

A public hearing with 13 participants, representing seven local agencies and one City department, was held on January 30, 2020, to review the current five-year and program year 2020 plans, and to discuss needs, priorities and activities for the 2020-2024 consolidated plan and 2020 annual plan. A second public hearing was held April 21, 2020, as part of a regular Goshen Common Council meeting, to provide opportunity for input for the draft 2020-2024 consolidated plan and 2020 annual plan, and to review program year 2019. The draft 2020-2024 consolidated plan and 2020 annual plan were also distributed to the Continuum of Care and to the broad CDBG contact list.

As described above, the City consulted with and received information from housing agencies, social service agencies, the Continuum of Care, Warsaw Housing Authority, local neighborhood associations, institutions such as Goshen Health, Oaklawn, Greencroft Goshen, Goshen College and Goshen Community Schools, and other entities, as part of the annual planning process, including those focusing on services to children (such as Boys & Girls Club and Walnut Hill Early Childhood Education Center), services to elderly persons (such as Council on Aging), persons with disabilities (such as ADEC and Goodwill Industries of Michiana), persons with HIV/AIDS and their families (such as AIDS Ministries/AIDS Assist), persons with mental illness (such as Elkhart County

Clubhouse and Oaklawn), and homeless persons (such as Goshen Interfaith. Oaklawn and Elkhart County Clubhouse).

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

The local Continuum of Care, the Indiana Region 2 Homeless Coalition (IR2HC), was consulted through a group email and a meeting held February 27, 2020. The IR2HC is a group of public and private agencies who meet bi-monthly to coordinate and discuss services to address and prevent homelessness in Elkhart County and Region 2. Goshen's CDBG administrator serves on the executive committee of the CoC and attends regular CoC meetings.

The CDBG administrator is also on the State Continuum of Care email distribution list, and a member of the Region 2 CoC has been serving on the State's funding and strategy committee, representing Region 2.

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 does not receive or allocate ESG funds, but the draft 2020-2024 consolidated plan and 2020 annual plan were distributed to the Region 2 Continuum of Care for review and comment. The CDBG administrator serves on the executive committee of the Region 2 Continuum of Care.

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	BOYS AND GIRLS CLUB OF GREATER GOSHEN, INC.
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Public service needs assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email distribution list, participated in the January 30, 2020, public hearing, participated in the sub-recipient meeting, provided input through direct contact, and is a current public service grant sub-recipient.
2	Agency/Group/Organization	CENTER FOR HEALING & HOPE
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Public service needs assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email distribution list, participated in the January 30, 2020, public hearing, participated in the sub-recipient meeting, and is a current public service grant sub-recipient.
3	Agency/Group/Organization	GOSHEN INTERFAITH HOSPITALITY NETWORK
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email distribution list, is a member of the Region 2 Continuum of Care, provided input at an agency board meeting, and is a current public service grant sub-recipient.
4	Agency/Group/Organization	MAPLE CITY HEALTH CARE CENTER, INC.
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Public service needs assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email distribution list, participated in the January 30, 2020, public hearing, participated in the sub-recipient meeting, and is a current public service grant sub-recipient.
5	Agency/Group/Organization	LACASA OF GOSHEN, INC
	Agency/Group/Organization Type	Services - Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint 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 email distribution list, was a partner in the countywide housing needs assessment, implements the housing rehabilitation portion of the City's CDBG program, assists in CDBG program planning through neighborhood outreach, is designated as a CBDO, is a member of the Region 2 Continuum of Care, participated in the January 30, 2020, public hearing and the sub-recipient meeting, and provided input at an agency board meeting.
6	Agency/Group/Organization	WALNUT HILL EARLY CHILDHOOD EDUCATION CENTER
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Public service needs assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email distribution list, participated in the January 30, 2020, public hearing, participated in the sub-recipient meeting, provided input at an agency board meeting, and is a current public service grant sub-recipient.
7	Agency/Group/Organization	Salvation Army Goshen
	Agency/Group/Organization Type	Public Service Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Public service needs assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email distribution list and is a member of the Region 2 Continuum of Care.
8	Agency/Group/Organization	Goshen Engineering Department
	Agency/Group/Organization Type	Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Public facilities & improvements
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email distribution list and participates in the planning and implementation of public facilities & improvements projects.

9	Agency/Group/Organization	Council on Aging
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Public service needs assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email distribution list, participated in the January 30, 2020, public hearing, participated in the sub-recipient meeting, provided input at an agency board meeting, and is a current public service grant sub-recipient.
10	Agency/Group/Organization	YWCA OF NORTH CENTRAL INDIANA
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Homelessness Strategy 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 email distribution list, was consulted through direct contact, and is a member of the Region 2 Continuum of Care.
11	Agency/Group/Organization	REAL SERVICES, INC.
	Agency/Group/Organization Type	Services-Elderly Persons 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 email distribution list and is a member of the Region 2 Continuum of Care.
12	Agency/Group/Organization	ADEC
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment 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 email distribution list.

13	Agency/Group/Organization	AIDS MINISTRIES AIDS ASSIST
	Agency/Group/Organization Type	Housing Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Housing Need Assessment 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 email distribution list and is a member of the Region 2 Continuum of Care.
14	Agency/Group/Organization	Elkhart County Clubhouse
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy 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 email distribution list, participated in the January 30, 2020, public hearing, participated in the sub-recipient meeting, provided input at an agency board meeting, and is a current public service grant sub-recipient.
15	Agency/Group/Organization	EMERGE MINISTRIES
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is a member of the Region 2 Continuum of Care.
16	Agency/Group/Organization	GOODWILL OF MICHIANA
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Employment 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 a member of the Region 2 Continuum of Care.
17	Agency/Group/Organization	OAKLAWN PSYCHIATRIC CENTER, INC.
	Agency/Group/Organization Type	Services - Housing Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless 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 email distribution list, is a member of the Region 2 Continuum of Care, and provides permanent supportive housing.
18	Agency/Group/Organization	VA Northern Indiana
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Health Health Agency Other government - Federal
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans 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 email distribution list and is a member of the Region 2 Continuum of Care.
19	Agency/Group/Organization	Warsaw Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing 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 email distribution list, provided input at an agency board meeting, and is consulted via staff contacts.

20	Agency/Group/Organization	HABITAT FOR HUMANITY OF ELKHART COUNTY
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email distribution list, is a member of the Region 2 Continuum of Care, and participated in the countywide housing needs assessment.
21	Agency/Group/Organization	Goshen Building Department
	Agency/Group/Organization Type	Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint 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 email distribution list and provides input related to housing needs.
22	Agency/Group/Organization	Goshen Community Development Dept
	Agency/Group/Organization Type	Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment 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 email distribution list, provides economic development input, and is consulted on the overall CDBG program.
23	Agency/Group/Organization	Goshen Community Relations Commission
	Agency/Group/Organization Type	Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Fair Housing & Equal Opportunity
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email distribution list and the activities of the Commission are an integral part of the overall CDBG program.
24	Agency/Group/Organization	Goshen Community Schools
	Agency/Group/Organization Type	Services-Education

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email distribution list and is a member of the Region 2 Continuum of Care.
25	Agency/Group/Organization	Goshen Mayor's Office
	Agency/Group/Organization Type	Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy 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 email distribution list, participated in the April 21, 2020, public hearing, participated in the May 5, 2020, public meeting, and provides overall guidance for the CDBG program.
26	Agency/Group/Organization	Goshen Police Department
	Agency/Group/Organization Type	Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Neighborhood activities
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email distribution list, provides liaison officers for each neighborhood association, participated in the April 21, 2020, public hearing, and in the May 5, 2020, public meeting.
27	Agency/Group/Organization	Goshen Parks Department
	Agency/Group/Organization Type	Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Public facilities & improvements
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email distribution list and participates in public facilities & improvements projects.
28	Agency/Group/Organization	Goshen Health
	Agency/Group/Organization Type	Health Agency Major Employer

	What section of the Plan was addressed by Consultation?	Public service needs assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email distribution list.
29	Agency/Group/Organization	Greencroft Goshen
	Agency/Group/Organization Type	Housing Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing 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 email distribution list and is consulted regarding housing needs for the elderly.
30	Agency/Group/Organization	MACOG
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Economic Development Transportation
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email distribution list and the CDBG administrator participates in the agency's transit advisory committee.
31	Agency/Group/Organization	Maple Court Place
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email distribution list.
32	Agency/Group/Organization	Goshen College
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Education & public service 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 email distribution list.
33	Agency/Group/Organization	Goshen Ministerial Association
	Agency/Group/Organization Type	Religious Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email distribution list.
34	Agency/Group/Organization	Goshen Common Council
	Agency/Group/Organization Type	Other government - Local Elected Officials
	What section of the Plan was addressed by Consultation?	Overall plan review
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	All Goshen Common Council members are on the email distribution list, and one public hearing and one public meeting are held during regular Council meetings. Council members are invited to all neighborhood CDBG meetings.
35	Agency/Group/Organization	Chamberlain Neighborhood Association
	Agency/Group/Organization Type	Neighborhood Association
	What section of the Plan was addressed by Consultation?	Neighborhood development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contacts for all neighborhood associations are on the email distribution list, and meetings are held with neighborhood associations in preparation for all public facilities & improvements projects.
36	Agency/Group/Organization	College Farm Neighborhood Association
	Agency/Group/Organization Type	Neighborhood Association
	What section of the Plan was addressed by Consultation?	Neighborhood development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contacts for all neighborhood associations are on the email distribution list, and meetings are held with neighborhood associations in preparation for all public facilities & improvements projects.

37	Agency/Group/Organization	East Goshen Neighborhood Association
	Agency/Group/Organization Type	Neighborhood Association
	What section of the Plan was addressed by Consultation?	Neighborhood development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contacts for all neighborhood associations are on the email distribution list, and meetings are held with neighborhood associations in preparation for all public facilities & improvements projects.
38	Agency/Group/Organization	East Lincoln Crossroads Neighborhood Association
	Agency/Group/Organization Type	Neighborhood Association
	What section of the Plan was addressed by Consultation?	Neighborhood development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contacts for all neighborhood associations are on the email distribution list, and meetings are held with neighborhood associations in preparation for all public facilities & improvements projects.
39	Agency/Group/Organization	Historic Dickerson Landing Neighborhood
	Agency/Group/Organization Type	Neighborhood Association
	What section of the Plan was addressed by Consultation?	Neighborhood development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contacts for all neighborhood associations are on the email distribution list, and meetings are held with neighborhood associations in preparation for all public facilities & improvements projects.
40	Agency/Group/Organization	Historic Racemere Peninsula Neighborhood
	Agency/Group/Organization Type	Neighborhood Association
	What section of the Plan was addressed by Consultation?	Neighborhood development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contacts for all neighborhood associations are on the email distribution list, and meetings are held with neighborhood associations in preparation for all public facilities & improvements projects.
41	Agency/Group/Organization	Historic Southside Neighborhood
	Agency/Group/Organization Type	Neighborhood Association
	What section of the Plan was addressed by Consultation?	Neighborhood development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contacts for all neighborhood associations are on the email distribution list, and meetings are held with neighborhood associations in preparation for all public facilities & improvements projects.
42	Agency/Group/Organization	Maplecrest Neighborhood
	Agency/Group/Organization Type	Neighborhood Association
	What section of the Plan was addressed by Consultation?	Neighborhood development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contacts for all neighborhood associations are on the email distribution list, and meetings are held with neighborhood associations in preparation for all public facilities & improvements projects.
43	Agency/Group/Organization	Northside Neighborhood
	Agency/Group/Organization Type	Neighborhood Association
	What section of the Plan was addressed by Consultation?	Neighborhood development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contacts for all neighborhood associations are on the email distribution list, and meetings are held with neighborhood associations in preparation for all public facilities & improvements projects.
44	Agency/Group/Organization	Parkside Neighborhood
	Agency/Group/Organization Type	Neighborhood Association
	What section of the Plan was addressed by Consultation?	Neighborhood development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contacts for all neighborhood associations are on the email distribution list, and meetings are held with neighborhood associations in preparation for all public facilities & improvements projects.
45	Agency/Group/Organization	Pickwick Village Neighborhood
	Agency/Group/Organization Type	Neighborhood Association
	What section of the Plan was addressed by Consultation?	Neighborhood development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contacts for all neighborhood associations are on the email distribution list, and meetings are held with neighborhood associations in preparation for all public facilities & improvements projects.

46	Agency/Group/Organization	Rieth Park Neighborhood
	Agency/Group/Organization Type	Neighborhood Association
	What section of the Plan was addressed by Consultation?	Neighborhood development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contacts for all neighborhood associations are on the email distribution list, and meetings are held with neighborhood associations in preparation for all public facilities & improvements projects.
47	Agency/Group/Organization	Shanklin Millrace Neighborhood
	Agency/Group/Organization Type	Neighborhood Association
	What section of the Plan was addressed by Consultation?	Neighborhood development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contacts for all neighborhood associations are on the email distribution list, and meetings are held with neighborhood associations in preparation for all public facilities & improvements projects.
48	Agency/Group/Organization	Terrace Park Neighborhood
	Agency/Group/Organization Type	Neighborhood Association
	What section of the Plan was addressed by Consultation?	Neighborhood development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contacts for all neighborhood associations are on the email distribution list, and meetings are held with neighborhood associations in preparation for all public facilities & improvements projects.
49	Agency/Group/Organization	West Goshen Neighborhood
	Agency/Group/Organization Type	Neighborhood Association
	What section of the Plan was addressed by Consultation?	Neighborhood development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contacts for all neighborhood associations are on the email distribution list, and meetings are held with neighborhood associations in preparation for all public facilities & improvements projects.
50	Agency/Group/Organization	Campus Center for Young Children
	Agency/Group/Organization Type	Services-Children Services-Education

	What section of the Plan was addressed by Consultation?	Public service needs assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email distribution list.
51	Agency/Group/Organization	SPA Womens' Minstry
	Agency/Group/Organization Type	Services - Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy 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 email distribution list and participates in the CoC.

Identify any Agency Types not consulted and provide rationale for not consulting

No agency types were excluded from consultation.

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	Goshen's Strategic Plan goals of providing permanent supportive housing for the chronically homeless and providing emergency shelter for homeless individuals and families are the same as other Continuum of Care agencies.

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(I))

Coordination with other public agencies will continue to be strengthened through regular interaction and meetings. Strong local networks are in place which address several priorities outlined in the CDBG plan, such as housing, homeless services and non-homeless special needs. For example, the CDBG administrator participates in the Indiana Region 2 Homeless Coalition (IR2HC), which is a group of public and private agencies who meet bi-monthly to coordinate and discuss services to address and prevent homelessness in Elkhart County and Region

2. The IR2HC is the local Continuum of Care, and Goshen's CDBG administrator serves on the executive committee of the CoC. The Goshen and Elkhart CDBG programs maintain a cooperative relationship. City of Goshen, City of Elkhart and Elkhart County, along with other housing providers, all participated in a joint housing needs assessment, which began in PY 2013 and was completed in PY 2014.

Narrative (optional):

While there is always room for improvement, strong partnerships exist between public, private, non-profit and institutional groups in Goshen, and between the Goshen and Elkhart City CDBG programs. These relationships, which are developed, facilitated and maintained through regular contact, are a primary strength of Goshen's CDBG program, and ensure consistent implementation of the annual plan. One outcome of these partnerships has been several combined applications for grant funding, such as the successful application to IHEDA for Neighborhood Stabilization Program Round 1, which was a partnership of the City of Goshen, Habitat for Humanity, and Lacasa. Another successful joint grant application was between Lacasa and the Council on Aging of Elkhart County, to provide housing rehabilitation assistance to elderly homeowners countywide. These efforts demonstrate the level of cooperation and strong working relationships which exist, which will continue to be strengthened, and which will ensure the ongoing successful implementation of the CDBG annual plan.

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

Input for the 2020-2024 consolidated plan & 2020 annual action plan was obtained through the following:

- Community Relations Commission meeting, January 14, 2020
- Council on Aging board meeting, January 15, 2020
- Walnut Hill board meeting, January 16, 2020
- Warsaw Housing Authority board meeting, January 28, 2020
- Public hearing for current plan review and input for upcoming plans, January 30, 2020
- Goshen Interfaith board meeting, February 12, 2020
- Elkhart County Clubhouse board meeting, February 20, 2020
- Lacasa board meeting, February 25, 2020
- Meeting with Continuum of Care to discuss homeless needs, February 27, 2020
- Public comment period for draft 2020-2024 consolidated plan & 2020 annual action plan, April 2, 2020, through May 1, 2020
- Public hearing to review current plans and take input for draft 2020-2024 consolidated plan & 2020 annual action plan, April 21, 2020
- Public meeting to authorize 2020-2024 consolidated plan & 2020 annual action plan submittal, May 5, 2020

Opportunities for feedback are provided throughout the CDBG program year, but during the planning process for the consolidated plan and each annual action plan a more formal effort is made to solicit input, following, at a minimum, the guidance provided by Goshen's Citizen Participation Plan. A list of more than 100 contacts from local housing and service providers, neighborhood association leaders, City of Goshen elected officials, City staff, local institutions, and local media are notified of, and invited to, each public meeting, and are also provided notice of public hearings and notice of the availability of the draft annual plan and the public comment period. Notice of the availability of the draft annual plan is also provided to the local Continuum of Care (Indiana Region 2 Homeless Coalition), along with opportunity for public comment.

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	Council on Aging board meeting	Service Providers	10 attenders	Comments used as a reference for the CDBG plans.	None	
2	Walnut Hill board meeting	Service Providers	3 attenders	Comments used as a reference for the CDBG plans.	None	
3	Warsaw Housing Authority board meeting	Residents of Public and Assisted Housing Housing Authority board members	10 attenders	Information provided has been incorporated into the public housing responses.	None	
4	Public Hearing	Non-targeted/broad community Housing & Service Providers	13 attenders, representing seven local agencies, and one City department	Comments used as a reference for the CDBG plans.	None	
5	Goshen Interfaith board meeting	Service Providers	10 attenders	Comments used as a reference for the CDBG plans.	None	

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	Elkhart County Clubhouse board meeting	Persons with disabilities Service Providers	7 attenders	Comments used as a reference for the CDBG plans.	None	
7	Lacasa board meeting	Housing & Service Providers	8 attenders	Comments used as a reference for the CDBG plans.	None	
8	Public Meeting	Continuum of Care	Regular CoC meeting with 21 participants	Information is included in the plan related to homeless needs.	None	
9	Outreach via email	Continuum of Care	Notice of 30-day public comment period and draft plan was provided to CoC	Information is included in the plan related to homeless needs	None	
10	Internet Outreach	Non-targeted/broad community	Notice of 30-day public comment period, notice of public hearing, and draft plan was posted on the City website.	Comments are included in citizen participation section.	None	http://goshenindiana.org/cdbg

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)
11	Outreach via email	CDBG contact list	Notice of 30-day public comment period, notice of public hearing, and draft plan was provided to CDBG contact list.	Comments are included in citizen participation section.	None	
12	Public Hearing	Non-targeted/broad community	Regular Council meeting	Comments are included in citizen participation section.	None	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Goshen's population is located in ten Census tracts. Tracts 1, 2, 302 and 502 have the highest concentration of low/mod income population, and within these tracts the low/mod population is generally concentrated in north and east Goshen. There are seven CDBG income-eligible block groups within tracts 1, 2, 302 and 502. A map of the income-eligible block groups is provided as an attachment.

CDBG area-based activities are chosen based on Census income eligibility data, and on the basis of aging or deterioration in housing and infrastructure. The intent for CDBG area-based activities is to include infrastructure improvements, neighborhood development activities, and housing activities, including rehabilitation, new construction, and support for homeownership. Infrastructure projects improve some of the oldest infrastructure within the City. CDBG funds alone are not adequate to carry out large-scale projects, and the City will continue to use CDBG funds with local funds and other funding sources. The benefit of combining CDBG funds with other funding sources is that a greater impact can be achieved than could be achieved with CDBG funds alone. In order to address a broader range of housing needs, including multi-family rehab, energy conservation, and new housing construction, CDBG funds will be available to a qualified Community-Based Development Organization (CBDO). CDBG funds will continue to be allocated for the development and strengthening of neighborhood associations, as part of the overall CDBG implementation.

Priority needs and specific objectives were identified as outlined in the Citizen Participation section, and include:

1) Housing Opportunities

- Improve owner-occupied housing through rehab
- Increase quality of rental housing
- Increase transitional housing options
- Reduce housing cost burden through higher wage job opportunities and job training
- Provide permanent supportive housing for chronically homeless
- Support affordable housing creation and preservation
- Provide emergency shelter for homeless individuals and families
- Expand housing options and assistance
- Maintain and facilitate use of Housing Choice voucher program

2) Access to Services

- Increase access to affordable healthcare
- Increase services for mentally ill
- Support programs for youth

- Increase access to affordable childcare and early childhood education
- Support services for elderly and the disabled
- Support public transportation
- Provide emergency shelter for homeless individuals and families
- Provide permanent supportive housing for chronically homeless
- Support counseling/advocacy for underserved populations
- Increase access to substance abuse prevention and treatment
- Support life skill development
- Support nutrition programs and food assistance

3) Neighborhood Revitalization

- Improve owner-occupied housing through rehab
- Remove blighted residential properties
- Address issue of vacant/foreclosed houses
- Increase quality of rental housing
- Support public infrastructure projects
- Repair/replace existing sidewalks
- Support neighborhood parks

As a way to address obstacles to meeting underserved needs, CDBG implementation will be a cooperative effort of the City, local housing and service providers, Lacasa, Habitat for Humanity, Warsaw Housing Authority, and neighborhood residents. As neighborhood associations develop, residents address problems and work together to improve their living environment.

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

Summary of Housing Needs

Based on 2011-2015 CHAS data, out of 12,025 total households, 3,684, or 31%, experienced housing problems. Of these 2,369 (64%) with housing problems were renters, and 1,315 (36%) with housing problems were owners. ACS 2013-17 data indicate 55% of total households are owners and 45% are renters. Of total households, 14% (1,630) have household income \leq 30% HAMFI (HUD Adjusted Median Family Income), 11% (1,335) have household income 31-50% HAMFI, 21% (2,495) have household income 51-80% HAMFI, and 54% (6,565) have household income $>$ 80% HAMFI.

Housing Needs: Extremely Low-income Renters (\leq 30% Area Median Income)

Based on 2011-2015 CHAS data, 880 of 2,369 renter households (37%) experiencing housing problems had incomes \leq 30% of median. The majority of these problems were related to cost burden. The data indicate 63% of the households in this income category pay more than 50% of their income for rent and utilities. Among these households, small related households (2-4 members) have the highest cost burden. It is likely that any renter in this income category that does not have housing problems is already receiving some form of housing assistance.

Housing Needs: Extremely Low-income Owners (\leq 30% Area Median Income)

Based on 2011-2015 CHAS data, 240 of 1,315 owner households (18%) experiencing housing problems had incomes \leq 30% of median. The majority of these problems were related to cost burden. The data indicate 91% of owner households in this income category pay more than 30% of their income for mortgage, taxes, insurance and utilities. This is significantly higher than renter households in the same income category. According to the data, elderly and small related households in this income category have significant cost burden. Cost burden among owner households results in the deferral of maintenance and repairs, with the end result that the lowest income owners may have worse physical housing conditions than the lowest income renters.

Housing Needs: Low-income Renters ($>$ 30 to \leq 50% Area Median Income)

Based on 2011-2015 CHAS data, 250 of 2,369 renter households (11%) experiencing housing problems had incomes 31-50% of median. Approximately 74% of the households in this income category pay more than 30% of their income for rent and utilities. Among rental households in this income category, elderly and small related households have the highest percentage of cost burden. The significant cost burden in this income category indicate a continued need for housing assistance.

Housing Needs: Low-income Owners ($>$ 30 to \leq 50% Area Median Income)

Based on 2011-2015 CHAS data, 140 of 1,315 owner households (11%) experiencing housing problems had incomes 31-50% of median. The most significant cost burden among owner households in this income category is experienced by elderly households.

Housing Needs: Moderate-income Renters (>50 to ≤80% Area Median Income)

Based on 2011-2015 CHAS data, 120 of 2,369 renter households (5%) experiencing housing problems had incomes 51-80% of median. The cost burden for renters in this income category is lower than in all other renter categories, with 42% of the renter households paying more than 30% of income for rent and utilities. In this income category, elderly and small related households have the highest percentage of cost burden.

Housing Needs: Moderate-income Owners (>50 to ≤80% Area Median Income)

Based on 2011-2015 CHAS data, 140 of 1,315 owner households (11%) experiencing housing problems had incomes 51-80% of median. The data indicate cost burden is the most significant housing problem, with 35% of the owner households in this income category paying more than 30% of income for housing costs. Small related and elderly households in this income category have the highest percentage of cost burden.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	31,719	32,950	4%
Households	12,133	12,030	-1%
Median Income	\$40,408.00	\$41,117.00	2%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	1,630	1,335	2,495	1,350	5,215
Small Family Households	840	380	1,010	525	2,500
Large Family Households	250	65	340	155	385
Household contains at least one person 62-74 years of age	200	270	355	255	1,220
Household contains at least one person age 75 or older	185	400	500	165	465
Households with one or more children 6 years old or younger	600	224	625	390	585

Table 6 - Total Households Table

Data Source: 2011-2015 CHAS

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	50	70	10	130	0	10	10	0	20
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	100	40	35	4	179	0	0	55	40	95
Housing cost burden greater than 50% of income (and none of the above problems)	775	155	15	0	945	240	130	80	20	470
Housing cost burden greater than 30% of income (and none of the above problems)	85	475	480	15	1,055	40	105	485	90	720
Zero/negative Income (and none of the above problems)	60	0	0	0	60	10	0	0	0	10

Table 7 – Housing Problems Table

Data 2011-2015 CHAS
Source:

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	880	250	120	15	1,265	240	140	140	60	580
Having none of four housing problems	400	570	1,005	505	2,480	40	380	1,225	770	2,415
Household has negative income, but none of the other housing problems	60	0	0	0	60	10	0	0	0	10

Table 8 – Housing Problems 2

Data 2011-2015 CHAS
Source:

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	555	255	190	1,000	130	35	295	460
Large Related	170	40	40	250	10	15	80	105
Elderly	109	280	195	584	130	165	200	495
Other	130	135	140	405	10	35	25	70
Total need by income	964	710	565	2,239	280	250	600	1,130

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

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	510	95	0	605	105	15	65	185
Large Related	170	15	0	185	10	0	0	10
Elderly	70	55	85	210	115	85	15	215

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	130	30	0	160	10	35	0	45
Total need by income	880	195	85	1,160	240	135	80	455

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS

Source:

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	100	40	35	4	179	0	0	55	20	75
Multiple, unrelated family households	0	0	0	0	0	0	0	0	20	20
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	100	40	35	4	179	0	0	55	40	95

Table 11 – Crowding Information – 1/2

Data 2011-2015 CHAS

Source:

	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	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source

Comments:

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

According to 2013-2017 ACS data, there are 3,353 single-person households in Goshen, which is 27% of total households. The 2013-2017 ACS data indicate median household income in the past 12 months for single-person households is around \$49,000, compared to \$53,556 for all family types. No data were available for single person households relating to physical housing problems. Information from Warsaw Housing Authority (WHA) indicates 63% of housing vouchers issued in 2019 were for single person households. Based on WHA experience, one-bedroom housing units are in short supply. This is confirmed by other agencies with voucher-based housing,

including Oaklawn and VA. Single person households with a housing voucher have difficulty finding a one-bedroom housing unit. Limited availability of units for housing voucher holders is due to a number of factors, including the actual number of one-bedroom units, a strong housing market with high rents, rental management agencies refusing to accept tenants with housing vouchers, and continued additional/new regulations for landlords who participate in the housing voucher program.

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.

Based on 2013-2017 ACS five-year estimates, there are a total of 4,523 disabled individuals in Goshen, which is approximately 14% of the total population. There is no data available regarding the housing problems experienced by this population. The 2013-2017 ACS data indicate median earnings in the past 12 months for individuals with a disability are \$19,020 compared to \$27,597 for individuals with no disability.

Emergency shelter for victims of domestic violence is provided in Elkhart County, and serving Goshen, by the YWCA Safe Haven women's shelter, which is the only shelter specifically for domestic violence victims and their children in Elkhart County. The shelter has 15 units for households with children, with a total of 35 beds. In 2019, the shelter served 705 women and children, and took 583 calls on the crisis line. The shelter is a temporary crisis shelter, providing housing for a 30-60 day stay. Two transitional housing units are available, but the majority of clients choose to move to scattered site housing when they leave the shelter. The shelter works closely with shelters in adjacent communities if the need arises. Sometimes women request shelter outside of Elkhart County for safety reasons or to be closer to their support system.

The crucial housing issue for domestic violence victims is independent housing once they leave the shelter. There are sometimes barriers in accessing public or independent housing in the short period of time that women are in the crisis shelter. Stays are sometimes extended if this facilitates a client getting their own housing. Clients never leave the shelter with no place to go. Safe Haven works with local housing providers to provide housing for those who need permanent housing. Public housing usually moves fairly quickly because domestic violence victims receive priority from Elkhart Housing Authority.

There is no data available specifically for victims of dating violence, sexual assault and stalking in need of housing assistance. According to the most recent data available, the Elkhart County Office of Victim Assistance Services total number of contacts in 2017 included 35 adult victims of sexual assault, 0 victims of teen dating violence, and 672 victims of stalking/harassment.

What are the most common housing problems?

The housing problems included in the CHAS data are substandard housing (incomplete kitchen or plumbing facilities), severe overcrowding (more than 1.51 people per room), overcrowding (1.01 to 1.5 people per room), cost burden greater than 50%, and cost burden greater than 30 percent. According to 2013-2017 ACS five-year estimates, 268 of 12,435 occupied housing units (2.2%) lack complete kitchen facilities, 11 of 12,435 occupied housing units (0.1%) lack complete plumbing facilities, 294 of 12,435 occupied housing units (2.4%) have more than one person per room, and 1,262 of 6,897 owner occupied units (18%) have cost burden of 30% or greater,

and 2,278 of 5,538 renter occupied units (41%) have cost burden of 30% or greater. The data indicate that cost burden is the most significant housing problem.

The significance of cost burden is also demonstrated in the Goshen resident housing survey results for the Elkhart County Housing Needs Assessment, carried out in 2014, in which three of the top four housing problems experienced in the past two years included difficulty paying rent/mortgage, difficulty paying utilities and inability to make needed repairs/improvements to own home.

Worst case physical housing problems of rental properties have been addressed in the City of Goshen through the Neighborhood Preservation Ordinance (NPO), adopted in May 2002, which established minimum housing standards and continued a rental housing registration and inspection program. The City has enforced minimum standards, for occupied and vacant rental properties, which has likely contributed to the small number of occupied properties that lack complete plumbing and kitchen facilities.

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

Based on 2011-2015 CHAS data, households (owner and renter) with the lowest incomes (0-30% AMI), and small related and elderly households have the highest percentage of housing problems. There are a similar number of elderly renter and owner households experiencing cost burden problems. The 2011-2015 CHAS data show cost burden exceeding 30% for 17% of total owner households and 41% for total renter households, based on 55% owner occupancy and 45% renter occupancy per 2013-2017 ACS five-year estimates.

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 the local Continuum of Care, 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, mindset of dependency, poor credit, criminal background, domestic violence, PTSD, and lack of social skills to manage applications for assistance. These individuals and families are in need of 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 not likely to address the needs of these individuals and families.

Rapid re-housing in Region 2 CoC is currently provided by Brightpoint and Beaman Home. Neither agency specifically serves Goshen. Brightpoint does administer Supportive Services for Veteran Families (SSVF) which includes a rapid re-housing component that serves Elkhart County. For SSVF clients termination of assistance is a decision between the client and their caseworker, when they no longer need assistance or feel they are "on

their feet" and able to move forward. Clients leaving assistance continue to need support for rental issues, and they need knowledge of supportive services in their area. In 2019, six households with a total of 16 individuals were served through SSVF in Elkhart County, and in 2018, eight households with a total of 13 individuals were served. Brightpoint receives SSVF referrals primarily from the VA homeless team and Faith Mission.

Beaman Home is located in Kosciusko County, and their rapid re-housing program serves Kosciusko, Fulton and Marshall Counties. Needs of rapid re-housing clients nearing termination of assistance include transportation, access to long-term assistance, child care, and care for chronic health issues.

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:

Not applicable.

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

Based on input from the local Continuum of Care, agencies serving low/mod individuals and families, housing characteristics that have been linked with instability and an increased risk of homelessness are substandard housing, severe cost burden, tenants paying cash for rent with no receipts provided by landlord, predatory landlords who exploit tenants and evict without following the law, and tenants who lack the skills, knowledge or confidence to stand up for themselves.

Local service providers also indicate that individuals who have a combination of special needs are at higher risk for instability and an increased risk of homelessness because their needs are more complex and difficult to address by one single agency. Service providers also indicate that individuals with mental illness may have an increased risk for homelessness. A number of permanent supportive housing units have been constructed in Goshen in recent years, and for one agency serving people with mental illness, this has reduced by half the number of their clients who are homeless.

Discussion

Based on 2011-2015 CHAS data, 45% of the households in Goshen have household income less than or equal to 80% HAMFI. Out of total households, 31% are experiencing housing problems and 13% are experiencing severe housing problems. Cost burden is the most significant housing problem, with 15% of total households experiencing cost burden greater than 30% and 12% of total households experiencing cost burden greater than 50 percent. The 2011-2015 CHAS data show cost burden exceeding 30% for 17% of total owner households and 41% for total renter households, based on 55% owner occupancy and 45% renter occupancy per 2013-2017 ACS five-year estimates.

The significance of cost burden is also demonstrated in the Goshen resident housing survey results for the Elkhart County Housing Needs Assessment, carried out in 2014, in which three of the top four housing problems

experienced in the past two years included difficulty paying rent/mortgage, difficulty paying utilities and inability to make needed repairs/improvements to own home.

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

Census 2010 data indicate that Goshen's population is 78.2% White, 2.6% Black/African American, 1.2% Asian, 0.5% American Indian/Alaska Native, and 28.1% Hispanic/Latino. The 2011-2015 CHAS data for housing problems by race and percent AMI do not show any disproportionately greater need for any racial or ethnic group in comparison to the needs as a whole. For the population of 0-30% AMI experiencing housing problems, 53% are White, 14% are Black/African American, 2% are Asian and 27% are Hispanic. For the population of 30-50% AMI experiencing housing problems, 77% are White, 3% are Black/African American, 2% are Asian, and 15% are Hispanic. For the population of 50-80% AMI experiencing housing problems, 74% are White, 3% are Black/African American, and 23% are Hispanic. For the population of 80-100% AMI experiencing housing problems, 78% are White and 22% are Hispanic.

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	1,240	315	70
White	665	145	50
Black / African American	169	45	0
Asian	30	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	335	120	20

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2011-2015 CHAS

*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	970	365	0

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
White	745	320	0
Black / African American	25	0	0
Asian	15	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	150	15	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2011-2015 CHAS

*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	1,225	1,270	0
White	905	895	0
Black / African American	40	0	0
Asian	4	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	280	370	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2011-2015 CHAS

*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	180	1,170	0
White	140	785	0
Black / African American	0	44	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	40	305	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2011-2015 CHAS

*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

Based on the 2011-2015 CHAS data, housing problems in Goshen are distributed evenly by race, as compared to the overall racial and ethnic makeup of the total population. There are no disproportionately greater needs for any racial or ethnic group in comparison to the needs as a whole.

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

Severe housing problems are defined as one or more of the following: 1) incomplete kitchen facilities, 2) incomplete plumbing facilities, 3) more than 1.5 persons per room, and 4) cost burden exceeding 50 percent. Census 2010 data indicate that Goshen's population is 78.2% White, 2.6% Black/African American, 1.2% Asian, 0.5% American Indian/Alaska Native, and 28.1% Hispanic/Latino. The 2011-2015 CHAS data for severe housing problems by race and percent AMI do not show any disproportionately greater need for any racial or ethnic group in comparison to the needs as a whole. For the population of 0-30% AMI experiencing severe housing problems, 52% are White, 11% are Black/African American, 3% are Asian and 30% are Hispanic. For the population of 30-50% AMI experiencing severe housing problems, 81% are White and 10% are Hispanic. For the population of 50-80% AMI experiencing severe housing problems, 69% are White, 12% are Black/African American, and 21% are Hispanic. For the population of 80-100% AMI experiencing severe housing problems, 47% are White and 53% are Hispanic. In this category the Hispanic population is over-represented at 53% based on the percent of total Hispanic population of 28 percent, but in the 30-50% AMI category they are under-represented at 10 percent.

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	1,120	440	70
White	585	230	50
Black / African American	124	90	0
Asian	30	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	335	120	20

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 CHAS

*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	390	950	0
White	315	755	0
Black / African American	0	25	0
Asian	0	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	40	125	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2011-2015 CHAS

*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	260	2,230	0
White	180	1,615	0
Black / African American	30	10	0
Asian	0	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	55	600	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2011-2015 CHAS

*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	75	1,275	0
White	35	895	0
Black / African American	0	44	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	40	305	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2011-2015 CHAS

*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

Based on the 2011-2015 CHAS data, severe housing problems in Goshen are distributed evenly by race, as compared to the overall racial and ethnic makeup of the total population. There are no disproportionately greater needs for any racial or ethnic group in comparison to the needs as a whole. In the 50-80% AMI category the Hispanic population is over-represented at 53% based on the total Hispanic population of 28 percent, but in the 30-50% AMI category they are under-represented at 10 percent.

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:

Census 2010 data indicate that Goshen's population is 78.2% White, 2.6% Black/African American, 1.2% Asian, 0.5% American Indian/Alaska Native, and 28.1% Hispanic/Latino. The 2011-2015 CHAS data for housing cost burden by race and percent AMI do not show any disproportionately greater need for any racial or ethnic group in comparison to the needs as a whole. For the population of 0-30% AMI experiencing housing cost burden, 78% are White, 2% are Black/African American, 0.5% are Asian and 18% are Hispanic. For the population of 30-50% AMI experiencing housing cost burden, 75% are White, 5% are Black/African American, 1% are Asian, and 19% are Hispanic. For the population over 50% AMI experiencing housing cost burden, 65% are White, 8% are Black/African American, 2% are Asian and 21% are Hispanic.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	8,315	2,020	1,630	70
White	6,450	1,520	1,055	50
Black / African American	175	110	124	0
Asian	39	20	30	0
American Indian, Alaska Native	0	0	0	0
Pacific Islander	0	0	0	0
Hispanic	1,495	375	350	20

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion:

Based on the 2011-2015 CHAS data, housing cost burden by percentage AMI are distributed evenly by race, as compared to the overall racial and ethnic makeup of the total population. There are no disproportionately greater needs for any racial or ethnic group in comparison to the needs as a whole.

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?

Based on the 2011-2015 CHAS data, housing problems in Goshen are distributed evenly by race, as compared to the overall racial and ethnic makeup of the total population. There are no disproportionately greater needs for any racial or ethnic group in comparison to the needs as a whole. Severe housing problems in Goshen are also distributed evenly by race, as compared to the overall racial and ethnic makeup of the total population. There are no disproportionately greater needs for any racial or ethnic group in comparison to the needs as a whole. For severe housing problems, in the 50-80% AMI category the Hispanic population is over-represented at 53% based on the total Hispanic population of 28 percent, but in the 30-50% AMI category they are under-represented at 10 percent. The population experiencing housing cost burden by percentage AMI are distributed evenly by race, as compared to the overall racial and ethnic makeup of the total population. There are no disproportionately greater needs for any racial or ethnic group in comparison to the needs as a whole.

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

Not applicable.

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

Census 2010 data indicate Goshen's population is 78.2% White, 2.6% Black/African American, 1.2% Asian, 0.5% American Indian/Alaska Native, and 28.1% Hispanic/Latino. Census 2010 data were examined for race and Hispanic/Latino ethnicity by block group and then compared to the seven block groups with the largest percentages of low/mod income population to determine whether any racial or ethnic groups are disproportionately represented in any of the low/mod income areas. The results indicate that two low/mod income block groups, Census Tract 2, Block Group 3 and Census Tract 2, Block Group 4, have slightly higher proportions of Hispanic population compared to the population as a whole, at 43% and 36% respectively, as compared to 28% overall, and that the population of Census Tract 2, Block Group 4, is 8.5% Black/African American, as compared to 2.6% overall.

NA-35 Public Housing – 91.205(b)

Introduction

There are no public housing units within the City of Goshen. The City of Goshen works with Warsaw Housing Authority (WHA), Lacasa, Oaklawn Mental Health Center, Greencroft Goshen, Habitat for Humanity, Council on Aging, City of Elkhart, Elkhart County, and other local organizations to address housing and related needs. Goshen Housing Authority was dissolved in November 2018, and Goshen vouchers were absorbed by WHA. WHA tracks and reports Goshen vouchers separately at the local level, but HUD considers all vouchers as WHA vouchers. The Goshen vouchers absorbed by WHA are not reflected in the auto-filled PIC data. WHA does not maintain any properties. As of December 1, 2019, there were 338 Housing Choice Vouchers under lease, including 173 Goshen vouchers, and 24 vouchers granted but not yet under lease. Of the 173 Goshen vouchers, approximately 19% were NED (non-elderly disabled) vouchers for persons with disabilities. In mid-February 2020, there were 278 people on the waiting list for Goshen vouchers, with 112 local and 166 who do not live or work in Goshen. Housing Choice Vouchers are portable between housing authorities, but individual housing authorities may adopt a residency preference in addition to other local preferences and the HUD criteria for eligibility. WHA has adopted a residency preference, which for Goshen includes living or working in Goshen city limits.

Please note: Auto-filled PIC data in the following tables do not reflect the absorption of Goshen vouchers by WHA.

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	0	157	0	157	0	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	0	11,584	0	11,584	0	0
Average length of stay	0	0	0	4	0	4	0	0
Average Household size	0	0	0	1	0	1	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	0	50	0	50	0	0
# of Disabled Families	0	0	0	48	0	48	0	0
# of Families requesting accessibility features	0	0	0	157	0	157	0	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	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	152	0	152	0	0	0

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 *
Black/African American	0	0	0	5	0	5	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	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	0	8	0	8	0	0	0
Not Hispanic	0	0	0	149	0	149	0	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

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:

Based on recent vouchers issued by Warsaw Housing Authority (WHA), approximately one-third of participants are individuals with disabilities and 7% are elderly.

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

The current primary obstacle for WHA in issuing housing vouchers is the lack of available housing units. This is due to a combination of lack of supply, landlords unwilling to participate, strong housing market, and rental management agencies unwilling to rent to tenants with vouchers. Needs for those in transition from homelessness to housing include transportation, verifications and case management. WHA is working with other agencies who serve low/mod families to provide information on the voucher program, and coordinate case management. WHA is also inviting landlords to briefings, and will be providing information to participating landlords on new HUD best practices during 2020.

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

The housing problems included in the CHAS data are substandard housing (incomplete kitchen or plumbing facilities), severe overcrowding (more than 1.51 people per room), overcrowding (1.01 to 1.5 people per room), cost burden greater than 50%, and cost burden greater than 30 percent. According to 2013-2017 ACS five-year estimates, 268 of 12,435 occupied housing units (2.2%) lack complete kitchen facilities, 11 of 12,435 occupied housing units (0.1%) lack complete plumbing facilities, 294 of 12,435 occupied housing units (2.4%) have more than one person per room, and 1,262 of 6,897 owner occupied units (18%) have cost burden of 30% or greater, and 2,278 of 5,538 renter occupied units (41%) have cost burden of 30% or greater. The data indicate that cost burden is the most significant housing problem.

The significance of cost burden is also demonstrated in the Goshen resident housing survey results for the Elkhart County Housing Needs Assessment, carried out in 2014, in which three of the top four housing problems experienced in the past two years included difficulty paying rent/mortgage, difficulty paying utilities and inability to make needed repairs/improvements to own home.

Discussion

In addition to the Housing Choice voucher program, subsidized housing available in Goshen includes 267 Section 8 units at Greencroft Goshen, which are all income-based rental units for the elderly. Also in Goshen is Maple Leaf Commons, a 41-unit Section 202 PRAC for elderly, and Mercer Manor, which has 15 income-based rental units (supported by USDA Rural Development). Lacasa is the general partner and property manager of a 72-unit Low-Income Housing Tax Credit project, Arbor Ridge Apartments. The Hattle Hotel and Shoots Building, two renovated rooming houses managed by Lacasa, provide a total of 28 affordable rental units, with efficiency, one- and two-bedroom units. Maple Court Place, a 60-unit affordable apartment complex, has six one-bedroom apartments, 24 two-bedroom apartments, 24 three-bedroom apartments and six four-bedroom apartments.

Hawks Arts and Enterprise Center, which is providing 33 affordable housing units, is a \$6.8 million LIHTC project, fully occupied at the time of opening in April 2015.

Fixed-site permanent supportive housing (PSH) in Goshen is provided at two locations, Westplans Apartments and Lincoln West Apartments. Both projects are a partnership of Lacasa, the owner/developer/rental manager, and Oaklawn Mental Health Center, the service provider. Rental assistance is provided through Shelter Plus Care vouchers. Westplans has 15 units and was completed in program year 2013, and Lincoln West has 14 units and was completed in program year 2011. Oaklawn provides vouchers for scattered site PSH, including units occupied in Goshen, designated for individuals with disabilities. PSH is also provided by AIDS Ministries/AIDS Assist at two locations in the City of Elkhart, with a total of ten beds. Permanent supportive housing has contributed to preventing chronic homelessness by providing stable housing and supportive services to individuals who otherwise might experience homelessness.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Advocacy, education and coordination of housing and homeless programs in Indiana are managed by the Indiana Housing & Community Development Authority (IHCDA), through the regional Continuum of Care (CoC) network. Goshen, located in Elkhart County, is part of Region 2 CoC, and actively participates with the Indiana Region 2 Homeless Coalition, which meets bi-monthly. Goshen's CDBG administrator serves on the executive committee of the CoC. The City of Goshen does not receive or expect to receive any direct public or private funding to address homeless needs and to prevent homelessness. Within Elkhart County, Goshen Interfaith, Faith Mission and the YWCA Women's Shelter provide emergency shelter, with a total of 82 beds available for households with children and 95 beds available for households with no children. Permanent supportive housing (PSH) is provided in Elkhart County by AIDS Ministries and Oaklawn Mental Health Center, with 29 fixed-site PSH units in Goshen, and an additional 38 fixed and scattered site (vouchers) beds in Elkhart County. Transitional housing for homeless households is provided by Emerge Ministries, located in the City of Elkhart, with a total of 16 beds, serving households with and without children. Faith Mission operates transitional housing in the City of Elkhart, with a total of 30 beds, serving households with children.

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)	0	69	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	151	0	0	0	0
Chronically Homeless Individuals	3	10	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	2	15	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

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):

Based on input from the local Continuum of Care, agencies serving low/mod individuals and families, chronically homeless individuals are generally characterized by addictions, mental health issues, domestic violence and felonies. Chronically homeless families are generally characterized by poor education, illiteracy, poor parenting skills, large families, poor physical health, adverse childhood experiences, and are often victims of exploitation. Homeless families, including veterans, with children are often characterized by low education, lack of employment, low paying employment, lack of opportunities for advancement in employment, lack of financial management skills, poor credit, substance abuse, lack of awareness of resources, lack of social skills to manage applications, criminal background, domestic violence, PTSD, large families and mindset of dependency.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	68	0
Black or African American	47	0
Asian	2	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	10	0
Not Hispanic	110	0

Data Source

Comments:

Source: 2019 Point-in-Time Homeless Count, Indiana Balance of State, Region 2 (1/23/2019)

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

The most recent data available are from the 2019 Point-in-Time (PIT) Homeless Count, which was conducted on January 23, 2019. The count was conducted in Region 2, which includes the counties of Elkhart, Kosciusko, Marshall and Fulton. No data was submitted for Fulton County. The 2019 PIT data reported in this plan are for Elkhart County only. Based on the 2019 PIT, there were 20 homeless families with children, with a total of 47 individuals, including 26 children under the age of 18. The 2019 PIT identified 73 homeless individuals in households with no children. One homeless veteran family was reported, along with eight homeless veteran households without children.

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

The 2019 PIT for Elkhart County reported 93 homeless households, made up of 120 individuals, 68 of whom are white (57%), 47 of whom are Black/African American (39%), two of whom are Asian (2%) and three of whom are multiple races (2%). Based on this data, Black/African American individuals are over-represented, as the percentage of Black/African Americans in the overall population is 2.6% for Goshen, 6.1% for Elkhart County and 14.6% for Elkhart City.

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 2019 PIT data, so this breakdown is not available for Elkhart County. For Region 2, out of a total of 112 homeless households, 93 households (83%) were sheltered and 19 households (17%) were unsheltered. This would translate into 77 sheltered households and 16 unsheltered households, out of a total of 93 homeless households, in Elkhart County. The sheltered homeless count is likely underreported, as victim service providers are prohibited from reporting client data in the Homeless Management Information System (HMIS), which is used to track client data

and data on the provision of housing and services. Although a comparable database is permitted to track clients of victim service providers, this requires additional funding, which is not readily available.

Discussion:

Currently, the system to address homelessness and the priority needs of homeless persons and families operates mostly informally through the cooperation and networking of local agencies providing housing and supportive services, and formally through the Indiana Region 2 Homeless Coalition (the local Continuum of Care), which meets bi-monthly to network around issues related to homelessness and to empower local agencies addressing homelessness. Goshen and Elkhart also each have an informal local homeless coalition, and these groups started meeting regularly in the past several years. Goshen's CDBG administrator serves on the CoC executive committee, and will continue to regularly participate with this group. Support will also continue for local agencies providing services to homeless families and individuals, and those at imminent risk of becoming homeless, including prevention of homelessness, outreach, emergency shelter, case management, transitional housing and permanent supportive housing.

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

Introduction:

During the previous five-year plan, a meeting was held with service providers to discuss non-homeless special needs, including 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. For the current five-year plan, service providers were either contacted directly via email or as part of other meetings, or agency websites were used to download annual reports and reporting data, which was then reviewed and incorporated.

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?

Housing and supportive service needs are determined by the local agencies serving special needs populations. Based on input from these agencies, access to employment, housing and health care are crucial for individuals with special needs, and job training, mentoring and skill development programs are essential. The elderly population has a high need for transportation, and the frail elderly may need case management services, including assistance with routine tasks such as grocery shopping, cleaning and meal preparation.

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. Supervised group living, including transition from in-patient mental health facilities, is a high need. The incidence of homelessness has been reduced since permanent supportive housing opened for individuals with chronic mental illness.

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

Census data for the Elkhart-Goshen Metropolitan Statistical Area are not available specifically for the HIV/AIDS population, so information is from AIDS Ministries, an agency serving persons with HIV/AIDS and their families in Elkhart and St Joseph counties. According to the 2017 Annual Report for AIDS Ministries, 441 clients received care coordination services, with 57 new clients entering services in 2017. Housing was provided for 78 families, short-term rental assistance was provided for 179 individuals, and food was provided to 321 households. Care coordination services address needs related to access to housing, food, income, insurance, and health care, and with issues related to substance abuse and crisis prevention. Housing assistance is provided through rental assistance, one-time housing assistance payments, supportive housing, transitional housing, and permanent housing. The majority of clients (84%) are at or below poverty, and 96% of clients are insured.

Discussion:

Access to employment, housing and health care are crucial for individuals with special needs, 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.

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

Describe the jurisdiction’s need for Public Facilities:

The following specific needs were identified during the public input process:

- Emergency shelter for individuals and families who are homeless
- Temporary warming shelter in winter for unsheltered homeless

How were these needs determined?

A public hearing to discuss needs, priorities and activities for the 2020-2024 consolidated plan and the 2020 annual plan, was held on January 30, 2020, with 13 individuals attending, representing eight local organizations, and one City department. The majority of the meeting was spent on five activities to identify needs, priorities and specific activities for the consolidated plan, including: 1) Five-year plan priorities, 2) Needs in income eligible Census areas, 3) General eligible activities, 4) Non-housing community development needs, and 5) Needs and actions for affirmatively furthering fair housing. Input related to non-housing community development needs was also obtained through visits with a number of agency boards, along with direct contact with agencies and individuals throughout Program Year 2019. The Region 2 Continuum of Care was consulted at a meeting on February 27, 2020.

Describe the jurisdiction’s need for Public Improvements:

The following specific needs were identified during the public input process:

- Sidewalk repair of existing sidewalks
- Pedestrian crossing improvements
- Street lighting
- Technology infrastructure

How were these needs determined?

A public hearing to discuss needs, priorities and activities for the 2020-2024 consolidated plan and the 2020 annual plan, was held on January 30, 2020, with 13 individuals attending, representing eight local organizations, and one City department. The majority of the meeting was spent on five activities to identify needs, priorities and specific activities for the consolidated plan, including: 1) Five-year plan priorities, 2) Needs in income eligible Census areas, 3) General eligible activities, 4) Non-housing community development needs, and 5) Needs and actions for affirmatively furthering fair housing. Input related to non-housing community development needs was also obtained through visits with a number of agency boards, along with direct contact with agencies and individuals throughout Program Year 2019. The Region 2 Continuum of Care was consulted at a meeting on February 27, 2020.

Describe the jurisdiction's need for Public Services:

The following needs were identified during the public input process:

- Affordable health care
- Youth programs
- Affordable childcare and early childhood education
- Services for people with mental illness
- Counseling/advocacy for underserved populations
- Life skill development
- Services for elderly and the disabled
- Public transportation
- Nutrition programs and food assistance
- Emergency shelter for individuals and families who are homeless
- Permanent supportive housing for chronically homeless
- Substance abuse prevention and treatment
- Financial education/asset building programs
- Transition programs for people coming out of incarceration
- Workforce development for teens/youth

Based on public input and the City's experience of past CDBG plan implementation, the continued goal will be to provide public service grant funding close to the maximum cap of 15% of the annual entitlement (plus the prior year's program income), with the objectives of creating a suitable living environment and providing decent housing for homeless and low/moderate income families and individuals, with the outcomes of available and affordable access to housing, healthcare, early childhood education, daily nutrition programs and other services.

How were these needs determined?

A public hearing to discuss needs, priorities and activities for the 2020-2024 consolidated plan and the 2020 annual plan, was held on January 30, 2020, with 13 individuals attending, representing eight local organizations, and one City department. The majority of the meeting was spent on five activities to identify needs, priorities and specific activities for the consolidated plan, including: 1) Five-year plan priorities, 2) Needs in income eligible Census areas, 3) General eligible activities, 4) Non-housing community development needs, and 5) Needs and actions for affirmatively furthering fair housing. Input related to non-housing community development needs was also obtained through visits with a number of agency boards, along with direct contact with agencies and individuals throughout Program Year 2019. The Region 2 Continuum of Care was consulted at a meeting on February 27, 2020.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The following information is based primarily on data from the 2013-2017 American Community Survey 5-year estimates along with information from the Elkhart County Housing Needs Assessment 2014 and from Comprehensive Housing Affordability Strategy (CHAS) data, 2012-16 ACS.

There are 12,435 households in Goshen, of which 67.1 percent are family households, 46.3 percent are married couple households, and 36.1 percent are households with children under age 18. Approximately 10.5 percent of households are headed by females who have children under 18 living at home (with no husband present). Single-person households are 27 percent of total households. The average household size is 2.59.

The median household income in Goshen is \$46,055. Approximately 6.2 percent of the households (770) have an income below \$10,000 and 1.1 percent of households have an income over \$200,000.

In Goshen, 17.3 percent of the total population and 13.6 percent of families live in poverty. Of children under 18, 25.1 percent live in poverty, and 7.1 percent of people over age 65 live in poverty. Of the Hispanic population, 35.1 percent of families live in poverty.

In Goshen there are 13,309 housing units, of which 93.4 percent are occupied. The owner occupied vacancy rate is 1.8 percent, while the rental vacancy rate is 5.5 percent. While the vacancy rate is low in Goshen, a significant number of vacant homes are vacant for “other” reasons (meaning they are not for sale or rent) which could be a concern. Goshen has adopted minimum housing standards, and enforces these standards for long-term vacant properties.

In Goshen, 53.8 percent of housing units are single detached units. More than ten percent are mobile homes, and 7.7 percent are in structures with 3-4 units.

Of housing units in Goshen, 14.9 percent have one bedroom and 55 percent have three or more-bedrooms, but there are a range of housing sizes available. Overcrowding is not an issue in Goshen as no units have more than two people per room.

In Goshen, 18.9 percent of housing units were built in 1939 or before, 17.1 percent were built during the 1990s, 15.3% were built between 2000 and 2009, and there is good distribution of housing units built in each decade.

In Goshen, 55 percent of housing units are owner occupied and 45 percent are renter occupied. In Indiana, 69 percent of housing units are owner occupied and 31 percent are renter occupied. The average owner-occupied household size is 2.68, while for renter households it is 2.48.

For owner-occupied housing units in Goshen, the median home value is \$111,000 and the median gross rent is \$745 for renter-occupied units. The majority of rental households in Goshen, 73.5 percent, pay \$500 to \$999 gross rent per month.

In Goshen, 22.7 percent of owner-occupied housing units with a mortgage have a housing cost burden over 30 percent of household income, with 14.9 percent having a cost burden over 35 percent.

Of renter households in Goshen, 43.6 percent spend more than 30 percent of their household income on housing, with 33.8 percent of renter households spending more than 35 percent.

In Goshen, of 12,365 households there are 5,525 renter households, a rental rate of 45 percent. Approximately 58 percent of renter households are low income (below 80 percent HAMFI), compared to 34 percent of owner households. Of total renter households, 39 percent are very low income (below 50 percent HAMFI), and 21 percent extremely low income (below 30 percent HAMFI) compared to 12 percent very low income and five percent extremely low income owner households. Several sources indicate high demand for both owner and renter housing units compared to the supply of new units being constructed.

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

Introduction

The following information is based primarily on data from the 2013-2017 American Community Survey 5-year estimates along with information from the Elkhart County Housing Needs Assessment 2014 and from Comprehensive Housing Affordability Strategy (CHAS) data, 2012-16 ACS.

In Goshen there are 13,309 housing units, of which 93.4 percent are occupied. The owner occupied vacancy rate is 1.8 percent, while the rental vacancy rate is 5.5 percent. While the vacancy rate is low in Goshen, a significant number of vacant homes are vacant for “other” reasons (meaning they are not for sale or rent) which could be a concern. Goshen has adopted minimum housing standards, and enforces these standards for long-term vacant properties.

In Goshen, 53.8 percent of housing units are single detached units. More than ten percent are mobile homes, and 7.7 percent are in structures with 3-4 units.

Of housing units in Goshen, 14.9 percent have one bedroom and 55 percent have three or more-bedrooms, but there are a range of housing sizes available. Overcrowding is not an issue in Goshen as no units have more than two people per room.

In Goshen, 18.9 percent of housing units were built in 1939 or before, 17.1 percent were built during the 1990s, 15.3% were built between 2000 and 2009, and there is good distribution of housing units built in each decade.

In Goshen, 55 percent of housing units are owner occupied and 45 percent are renter occupied. In Indiana, 69 percent of housing units are owner occupied and 31 percent are renter occupied. The average owner-occupied household size is 2.68, while for renter households it is 2.48.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	7,140	55%
1-unit, attached structure	570	4%
2-4 units	1,945	15%
5-19 units	1,210	9%
20 or more units	755	6%
Mobile Home, boat, RV, van, etc	1,370	11%
Total	12,990	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	10	0%	170	3%
1 bedroom	150	2%	1,435	27%
2 bedrooms	1,595	24%	1,945	37%
3 or more bedrooms	4,980	74%	1,750	33%
<i>Total</i>	<i>6,735</i>	<i>100%</i>	<i>5,300</i>	<i>100%</i>

Table 28 – Unit Size by Tenure

Data Source: 2011-2015 ACS

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

Warsaw Housing Authority (WHA) administers a housing choice voucher program that includes vouchers for Goshen. Goshen Housing Authority was dissolved in November 2018, and Goshen vouchers were transferred to WHA. WHA has committed to maintaining housing choice voucher assistance in Goshen. Housing vouchers are issued to families under 50 percent AMI. As a result of current strong employment, many working families are within 60 to 80 percent AMI, and as a result WHA is exploring the possible use of homeownership vouchers.

In addition to the Housing Choice voucher program, subsidized housing available in Goshen includes 267 Section 8 units at Greencroft Goshen, which are all income-based rental units for the elderly. Also in Goshen is Maple Leaf Commons, a 41-unit Section 202 PRAC for elderly, and Mercer Manor, which has 15 income-based rental units (supported by USDA Rural Development). Lacasa is the general partner and property manager of a 72-unit Low-Income Housing Tax Credit project, Arbor Ridge Apartments. The Hattle Hotel and Shoots Building, two deteriorating rooming houses that were renovated into affordable housing, provide a total of 28 affordable rental units, with efficiency, one- and two-bedroom units. A 60-unit apartment complex, Maple Court Place, affordable for low/moderate income persons, has six (6) one-bedroom apartments, 24 two-bedroom apartments, 24 three-bedroom apartments and six (6) four-bedroom apartments. Hawks Arts and Enterprise Center, which is providing 33 affordable housing units, is a \$6.8 million LIHTC project, fully occupied at the time of opening in April 2015. The project included HOME and FHLB funds.

There are 29 units of permanent supportive housing (PSH) in Goshen, with 14 units at Lincoln West Apartments and 15 units at Westplains Apartments. PSH is targeted for the chronically homeless, and is a partnership of Lacasa, the owner/developer, and Oaklawn Mental Health Center, the service provider. In program year 2019, construction began for a new PSH project in the City of Elkhart, Benham Avenue Apartments, to provide 11 new housing units and supportive services for chronically homeless. The target completion date is March 2020. Funding for the \$1.8 million project includes HOME, Housing Trust Fund, and IHDA Development Fund, with rental assistance provided through Shelter+Care vouchers.

Oaklawn provides vouchers for scattered site PSH, including units occupied in Goshen, designated for individuals with disabilities. PSH is also provided by AIDS Ministries/AIDS Assist at two locations in the City of Elkhart, with a total of ten beds. Permanent supportive housing has contributed to preventing chronic homelessness by providing stable housing and supportive services to individuals who otherwise might experience homelessness.

Housing Choice vouchers include NED (non-elderly disabled) vouchers for persons with disabilities, with NED vouchers approximately 19% of current vouchers. Between the Hattle Hotel and Shoots Building, there are three ADA units. The Hawks Arts & Enterprise Center has four ADA units. The six scattered site PSH units are designated for individuals with disabilities. Of the 267 Section 8 elderly units at Greencroft Goshen, 39 are ADA units.

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

No units are expected to be lost from the affordable housing inventory.

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

In Goshen there are 13,309 housing units, of which 93.4 percent are occupied. The owner occupied vacancy rate is 1.8 percent, while the rental vacancy rate is 5.5 percent. While the vacancy rate is low in Goshen, a significant number of vacant homes are vacant for “other” reasons (meaning they are not for sale or rent). Goshen has adopted minimum housing standards, and enforces these standards for long-term vacant properties.

Although there are a range of housing sizes available, 14.9 percent of housing units in Goshen have one bedroom and 55 percent have three or more-bedrooms. All housing voucher programs currently report a high demand for one bedroom units, with few, if any, one bedroom units available. WHA reports that 63 percent of vouchers issued in 2019 were for one-person households, and 49 percent of families on the 2020 waiting list need one bedroom units.

According to 2013-2017 ACS five-year estimates, 36 percent of renter households are one-person households, compared to 20 percent of owner households, and 62 percent of renter households are one- and two-person households, indicating a need for more one-bedroom rental housing units.

Describe the need for specific types of housing:

The data described in the preceding section indicate a high demand for one bedroom housing units, especially for renters. Data discussed previously indicate significant cost burden for renter households, combined with more than half of renter households qualifying as low income, which indicates a continued need for preserving existing and creating new affordable rental housing.

According to a housing study by the Joint Center for Housing Studies of Harvard University, by 2038 households age 65 and over will increase to 34 percent of all households, with the fastest growing segment being households age 80 and over. Due to the Great Recession, a significant number of households age 50 to 64 years have lower incomes and lower rates of homeownership compared to prior generations in the same age range, which will likely lead to increasing numbers of elderly renter households in need of housing assistance and supportive services. Older adults generally live alone, which with the growing number of elderly households will lead to increased demand for one bedroom housing units, along with increasing need for affordable housing with supportive services.

According to input from local housing and service providers, the existing 29 units of permanent supportive housing (PSH) in Goshen is about half of what is needed. Permanent supportive housing has contributed to preventing chronic homelessness by providing stable housing and supportive services to individuals who otherwise might experience homelessness.

Discussion

The Elkhart County Housing Needs Assessment 2014 indicates that affordable housing may be provided by the market, but is more likely to occur with Low Income Housing Tax Credits (LIHTC) or other incentives. Because of the extremely competitive nature of LIHTC in Indiana, local agencies such as Lacasa are exploring other funding sources, such as HOME, and additional local funds are needed to provide gap funding.

Quality, affordable housing is needed, with the largest demand for one bedroom rental units.

Future housing development will need to include the replacement of unsafe units that are demolished, increased accessible units, renovation and rehabilitation of existing housing units, and the construction of new units.

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

Introduction

The following information is based primarily on data from the 2013-2017 American Community Survey 5-year estimates along with information from the Elkhart County Housing Needs Assessment 2014 and from Comprehensive Housing Affordability Strategy (CHAS) data, 2012-16 ACS.

There are 12,435 households in Goshen, of which 67.1 percent are family households, 46.3 percent are married couple households, and 36.1 percent are households with children under age 18. Approximately 10.5 percent of households are headed by females who have children under 18 living at home (with no husband present). Single-person households are 27 percent of total households. The average household size is 2.59.

The median household income in Goshen is \$46,055. Approximately 6.2 percent of the households (770) have an income below \$10,000 and 1.1 percent of households have an income over \$200,000.

In Goshen, 17.3 percent of the total population and 13.6 percent of families live in poverty. Of children under 18, 25.1 percent live in poverty, and 7.1 percent of people over age 65 live in poverty. Of the Hispanic population, 35.1 percent of families live in poverty.

For owner-occupied housing units in Goshen, the median home value is \$111,000 and the median gross rent for occupied rental units is \$745. The majority of rental households in Goshen, 73.5 percent, pay \$500 to \$999 gross rent per month.

In Goshen, 22.7 percent of owner-occupied housing units with a mortgage have a housing cost burden over 30 percent of household income, with 14.9 percent having a cost burden over 35 percent.

Of renter households in Goshen, 43.6 percent spend more than 30 percent of their household income on housing, with 33.8 percent of renter households spending more than 35 percent.

In Goshen, of 12,365 households there are 5,525 renter households, a rental rate of 45 percent. Approximately 58 percent of renter households are low income (below 80 percent HAMFI), compared to 34 percent of owner households. Of total renter households, 39 percent are very low income (below 50 percent HAMFI), and 21 percent extremely low income (below 30 percent HAMFI) compared to 12 percent very low income and five percent extremely low income owner households. Several sources indicate high demand for both owner and renter housing units compared to the supply of new units being constructed.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	103,600	111,500	8%
Median Contract Rent	603	588	(2%)

Table 29 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,024	38.3%
\$500-999	3,105	58.7%
\$1,000-1,499	90	1.7%
\$1,500-1,999	50	1.0%
\$2,000 or more	15	0.3%
Total	5,284	99.9%

Table 30 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	380	No Data
50% HAMFI	1,265	400
80% HAMFI	3,265	1,925
100% HAMFI	No Data	2,854
Total	4,910	5,179

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 32 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

The data discussed in preceding sections indicate a high demand for one-bedroom housing units, especially for renters. The data also indicate significant cost burden for renter households, combined with more than half of renter households qualifying as low income, which indicates a continued need for preserving existing and creating new affordable rental housing.

According to a housing study by the Joint Center for Housing Studies of Harvard University, by 2038 households age 65 and over will increase to 34 percent of all households, with the fastest growing segment being households age 80 and over. Due to the Great Recession, a significant number of households age 50 to 64 years have lower incomes and lower rates of homeownership compared to prior generations in the same age range, which will likely lead to increasing numbers of elderly renter households in need of housing assistance and supportive services. Older adults generally live alone, which with the growing number of elderly households will lead to increased demand for one-bedroom housing units, along with increasing need for affordable housing with supportive services.

According to input from local housing and service providers, the existing 29 units of permanent supportive housing (PSH) in Goshen is about half of what is needed. Permanent supportive housing has contributed to preventing chronic homelessness by providing stable housing and supportive services to individuals who otherwise might experience homelessness.

Quality, affordable housing is needed, with the largest demand for one-bedroom rental units.

Future housing development will need to include the replacement of unsafe units that are demolished, increased accessible units, renovation and rehabilitation of existing housing units, and the construction of new units.

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

The data indicate median home values and gross rents are both increasing. Median income has both declined and increased between 2013 and 2017, but housing cost burden has remained high, especially for renter households, indicating that housing is becoming less affordable over time.

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

Per 2013-2017 ACS 5-year estimates, median rent paid in Goshen is \$745 per month. 2017 Fair Market Rent (FMR) for the Elkhart-Goshen MSA for a two-bedroom unit is \$751. Since median rent is not broken down by unit size, the comparison is limited, but a significant portion of the population is likely paying rent exceeding FMR. Warsaw Housing Authority has set their rents ten percent higher than FMR to keep voucher holders in the range of rents being charged. HOME rent set by HUD in 2017 for Elkhart County was \$655 for a two-bedroom unit at 50% AMI. One of the challenges for voucher-assisted housing in Goshen is that although rents paid are comparable a significant number of rental units are managed by rental management agencies who would have increased compliance requirements for voucher-assisted units with no additional compensation. This challenge will only become more of a barrier to affordable housing as regulations for voucher-assisted units increase, as they have been doing in recent years.

Discussion

The housing problems included in the CHAS data are substandard housing (incomplete kitchen or plumbing facilities), severe overcrowding (more than 1.51 people per room), overcrowding (1.01 to 1.5 people per room), cost burden greater than 50%, and cost burden greater than 30 percent. Based on previously discussed data, substandard housing and overcrowding are not significant issues, but cost burden, especially for renter occupied units, is the most significant housing problem, with 1,262 of 6,897 owner occupied units (18%) having a cost burden of 30% or greater, and 2,278 of 5,538 renter occupied units (41%) having a cost burden of 30% or greater, per 2013-2017 ACS 5-year estimates.

The significance of cost burden is also demonstrated in the Goshen resident housing survey results for the Elkhart County Housing Needs Assessment, carried out in 2014, in which three of the top four housing problems

experienced in the past two years included difficulty paying rent/mortgage, difficulty paying utilities and inability to make needed repairs/improvements to own home.

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

Introduction

The housing problems included in the CHAS data are substandard housing (incomplete kitchen or plumbing facilities), severe overcrowding (more than 1.51 people per room), overcrowding (1.01 to 1.5 people per room), cost burden greater than 50%, and cost burden greater than 30 percent. According to 2013-2017 ACS five-year estimates, 268 of 12,435 occupied housing units (2.2%) lack complete kitchen facilities, 11 of 12,435 occupied housing units (0.1%) lack complete plumbing facilities, 294 of 12,435 occupied housing units (2.4%) have more than one person per room, and 1,262 of 6,897 owner occupied units (18%) have cost burden of 30% or greater, and 2,278 of 5,538 renter occupied units (41%) have cost burden of 30% or greater. As has been discussed previously, cost burden is the most significant housing problem, and when experienced by owners likely means that maintenance is deferred, resulting long-term in poor housing conditions.

In Goshen there are 13,309 housing units, of which 93.4 percent are occupied. The owner-occupied vacancy rate is 1.8 percent, while the rental vacancy rate is 5.5 percent. While the vacancy rate is low in Goshen, a significant number of vacant homes are vacant for “other” reasons (meaning they are not for sale or rent) which could be a concern. Goshen has adopted minimum housing standards, and enforces these standards for long-term vacant properties.

Worst case physical housing problems of rental properties have been addressed in the City of Goshen through the Neighborhood Preservation Ordinance (NPO), adopted in May 2002, which established minimum housing standards and continued a rental housing registration and inspection program. The City has enforced minimum standards, for occupied and vacant rental properties, which has likely contributed to the small number of occupied properties that lack complete plumbing and kitchen facilities. Enforcement for vacant properties began recently, but in the long-term should contribute to reducing the number of vacant housing units in substandard condition.

Definitions

Worst case physical housing problems of rental properties are addressed in the City of Goshen through the Neighborhood Preservation Ordinance (NPO), adopted in May 2002, which established minimum housing standards and continued a rental housing registration and inspection program. The NPO contains minimum standards used to determine when repairs are required, and the City has enforced minimum standards, for occupied and vacant rental properties, which has likely contributed to the small number of occupied properties that lack complete plumbing and kitchen facilities. The City uses the NPO to define substandard housing, along with the Indiana Unsafe Building Law, Indiana Code 36-7-9. Buildings and premises that are defined as unsafe, per the NPO and Indiana Code, are those which cannot be rehabilitated and typically must be demolished.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,400	21%	2,110	40%
With two selected Conditions	60	1%	255	5%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	5,280	78%	2,925	55%
Total	6,740	100%	5,290	100%

Table 33 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,349	20%	855	16%
1980-1999	2,075	31%	1,620	31%
1950-1979	1,625	24%	1,505	28%
Before 1950	1,690	25%	1,310	25%
Total	6,739	100%	5,290	100%

Table 34 – Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	3,315	49%	2,815	53%
Housing Units build before 1980 with children present	1,520	23%	690	13%

Table 35 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Because cost burden is a significant issue for owners, long-term maintenance and improvements may be deferred, resulting in deteriorating housing conditions over time. The significance of cost burden was demonstrated in the Goshen resident housing survey results for the Elkhart County Housing Needs Assessment,

carried out in 2014, in which one of the top four housing problems experienced in the past two years included the inability to make needed repairs/improvements to own home.

Based on 2013-2017 ACS 5-year estimates, of total vacant housing units, 65% were for rent, for sale or rented/sold but not occupied, 11% were for seasonal/occasional use or with residence elsewhere, and 24% were vacant for other reasons. The units vacant for other reasons are 2% of the total housing units and may indicate housing units in poor/substandard condition. Although physical housing problems do not appear significant based on the CHAS data, the number of rental units that are vacant for other reasons may indicate need for repair/rehabilitation.

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

There is no data related to the number of housing units occupied by low/mod income families and the age of the housing. Based on the 2013-2017 ACS 5-year estimates, 43.7% of housing units in Goshen were built prior to 1980. Of these pre-1980 units, 53% are owner occupied and 47% are renter occupied. Of owner-occupied housing units, 5% of pre-1980 units are occupied by householders 15-34 years of age, and of renter occupied units 18% of pre-1980 units are occupied by householders 15-34 years of age, which could indicate the presence of small children.

Discussion

As a way to address housing issues, to preserve and create affordable housing, and to expand housing options, the City of Goshen will continue to provide support for a variety of housing options and assistance, including emergency shelter, transitional housing, permanent supportive housing, housing choice vouchers, homeownership programs, housing rehabilitation for both owner-occupied and renter-occupied units, acquisition-rehabilitation programs, rental property improvement through code enforcement, and new affordable housing projects.

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

Introduction

There are no public housing units within the City of Goshen. The City of Goshen works with Warsaw Housing Authority (WHA), Lacasa, Oaklawn Mental Health Center, Greencroft Goshen, Habitat for Humanity, Council on Aging, City of Elkhart, Elkhart County, and other local organizations to address housing and related needs. Goshen Housing Authority was dissolved in November 2018, and Goshen vouchers were absorbed by WHA. WHA tracks and reports Goshen vouchers separately at the local level, but HUD considers all vouchers as WHA vouchers. The Goshen vouchers absorbed by WHA are not reflected in the auto-filled PIC data. WHA does not maintain any properties. As of December 1, 2019, there were 338 Housing Choice Vouchers under lease, including 173 Goshen vouchers, and 24 vouchers granted but not yet under lease. Of the 173 Goshen vouchers, approximately 19% were NED (non-elderly disabled) vouchers for persons with disabilities. In mid-February 2020, there were 278 people on the waiting list for Goshen vouchers, with 112 local and 166 who do not live or work in Goshen. Housing Choice Vouchers are portable between housing authorities, but individual housing authorities may adopt a residency preference in addition to other local preferences and the HUD criteria for eligibility. WHA has adopted a residency preference, which for Goshen includes living or working in Goshen city limits.

Please note: Auto-filled PIC data does not reflect the absorption of Goshen vouchers by WHA.

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				175			0	0	0
# of accessible units									

***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:

There are no public housing units in Goshen. The Housing Choice voucher program is operated by Warsaw Housing Authority (WHA). Based on information provided by WHA, there are currently 42 Goshen landlords participating, ranging from one unit in the program to a complex with 31 units in the program. The multi-family

units are in the best condition, as most were constructed using federal or state funding and are inspected by other entities on an annual basis. Older, single family homes tend to have chipping or scaling paint, along with electrical systems that do not meet current code requirements. Failing and damaged units cost time and money that could be better spent elsewhere, with damages by tenants resulting in landlords hesitant to rent to other Housing Choice voucher participants.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

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

There are no public housing units in Goshen.

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

There are no public housing units in Goshen. Warsaw Housing Authority (WHA) operates a Housing Choice voucher program, including vouchers for Goshen, which were absorbed when Goshen Housing Authority was dissolved in 2018. WHA works closely with other agencies who provide services for low- and moderate-income families, and have been working with volunteers in Goshen who are providing case management. WHA operates a Good Housekeeping Award program, initiated in 2015, to promote pride in housing and to encourage tenants to keep units clean and immediately report maintenance issues rather than waiting for an inspection. In 2019 nearly 70% of WHA clients received a Good Housekeeping award. WHA is also incorporating “best practices” to help educate and recruit landlords.

Discussion:

There are no public housing units within the City of Goshen. The City of Goshen works with Warsaw Housing Authority (WHA), Lacasa, Oaklawn Mental Health Center, Greencroft Goshen, Habitat for Humanity, Council on Aging, City of Elkhart, Elkhart County, and other local organizations to address housing and related needs. The City and local community have provided strong support for the Housing Choice voucher program in the past few years when Goshen Housing Authority faced financial crisis. Although the City adopted an additional appropriation to provide funds to cover a reserve shortfall, supported by several hours of public testimony in support of keeping Housing Choice vouchers in Goshen, the financial situation was not able to be resolved with HUD and Goshen Housing Authority was dissolved in late 2018, with Goshen vouchers absorbed by WHA.

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 single women, and by the YWCA Safe Haven women's shelter, serving victims of domestic violence. Transitional housing is provided by Emerge Ministries 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)	82	0	17	0	0
Households with Only Adults	95	0	0	0	0
Chronically Homeless Households	0	0	0	29	11
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:

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

Permanent supportive housing (PSH) targeted to chronically homeless individuals has been developed in Goshen through a partnership of Lacasa, owner/developer, and Oaklawn Mental Health Center, service provider, with a 14-unit PSH project, Lincoln West Apartments, completed in March 2012, and a 15-unit PSH project, Westplains Apartments, completed in January 2014. A new 11-unit PSH project by Lacasa and Oaklawn is under construction in the City of Elkhart, with occupancy expected to begin in April 2020.

No mainstream services are specifically targeted to homeless persons, but through the Continuum of Care agencies providing services to homeless persons are networking with other service providers and have access to information about community resources/services. Service providers are making referrals based on the information they have, but better communication about available services is needed.

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 single women, and by the YWCA Safe Haven women's shelter, serving victims of domestic violence. Transitional housing is provided by Emerge Ministries and SPA ministries. 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 in Goshen through a partnership of Lacasa, owner/developer, and Oaklawn Mental Health Center, service provider, with a 14-unit PSH project, Lincoln West Apartments, completed in March 2012, and a 15-unit PSH project, Westplains Apartments, completed in January 2014. A new 11-unit PSH project by Lacasa and Oaklawn is under construction in the City of Elkhart, with occupancy expected to begin in April 2020.

The Indiana Region 2 Continuum of Care accomplished the goal of functional zero for veteran homelessness in September 2018, and submitted an application to USICH (US Interagency Council on Homelessness) in December 2018. The local VA along with local agencies led the effort, including VA Northern Indiana Healthcare System (VA NIHCS) Oaklawn, Faith Mission, Elkhart Housing Authority, City of Elkhart, WorkOne (Region 2 Disabled Veteran Outreach Program Specialist), Veterans' Service Officers for Elkhart, Marshall, Fulton, and Kosciusko counties, and Brightpoint (Supportive Services for Veterans Families provider). Monthly meetings are held to identify and discuss any homeless veterans in Region 2 and names are added to the Region 2 Veteran By Name List. These meetings have been held on a monthly basis since September 2016. Ending veteran homelessness is also discussed at the bi-monthly Region 2 Homeless Coalition meetings.

The VA NIHCS homeless team and the Oaklawn PATH team do monthly outreach to food pantries, local service providers and drop in centers for the purpose of identifying homeless veterans. The largest shelter in Region 2, Faith Mission, has also been attempting to identify any veterans in their facility. Faith Mission asks all residents and people participating in the weather amnesty program if they have served in the Armed Forces upon check in

to the facility. The Veteran By Name List has been a helpful tool in identifying, tracking and housing veterans in Region 2. There have also been a number of Stand Down events held in Region 2 in an effort to identify homeless veterans and increase awareness among agencies of homeless services available in Region 2. The VA NIHCS homeless team works closely with and is on site at least monthly at Faith Mission. VA posters containing contact information for the VA homeless hotline have also been distributed to local services providers in an effort to increase awareness. Oaklawn, the area's largest mental health provider, has the PATH program which also helps identify homeless veterans who are then referred to the By Name List. VA NIHCS also continues to give presentations in the local community as a form of outreach and to increase awareness.

Advocacy, education and coordination of housing and homeless programs in Indiana is managed by the Indiana Housing & Community Development Authority (IHCDA), through the regional Continuum of Care (CoC) network. Goshen, located in Elkhart County, is part of Region 2 CoC, and actively participates with the Indiana Region 2 Homeless Coalition, which meets bi-monthly. Goshen's CDBG administrator serves on the executive committee of the CoC. The City of Goshen does not expect to receive any direct public or private funding in program year 2020 to address homeless needs and to prevent homelessness.

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

Introduction

Input from service providers was obtained through meetings, direct contact, and through review of agency annual reports, related to non-homeless special needs, including elderly, frail elderly, victims of domestic violence, persons with disabilities (mental, physical, developmental), persons with alcohol/drug addictions, and persons with HIV/AIDS. Persons being released from jail/prison, and individuals with felonies, also have special needs, as employment, housing and services may be difficult to obtain.

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)	82		17		
Households with Only Adults	95				
Chronically Homeless Households				29	11
Veterans					
Unaccompanied Youth					

Table 40 - Facilities and Housing Targeted to Homeless Households

Data Source
Comments:

Source: 2019 Housing Inventory Chart (IHCD)

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

Based on input from service providers, special needs populations are generally in need of housing assistance combined with supportive services, including assistance in navigating procedures in order to obtain housing. 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.

Housing and supportive service needs are determined by the local agencies serving special needs populations. Based on input from these agencies, access to employment, housing and health care are crucial for individuals

with special needs, and job training, mentoring and skill development programs are essential. The elderly population has a high need for transportation, and the frail elderly may need case management services, including assistance with routine tasks such as grocery shopping, cleaning and meal preparation.

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. Supervised group living, including transition from in-patient mental health facilities, is a high need. Very few resources are available for the staff needed for group housing, and home assistance services are understaffed. Although the incidence of homelessness among special needs clients has declined since permanent supportive housing (PSH) opened for individuals with chronic mental illness, there is still a need for twice the existing number of PSH units in Goshen.

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

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

At the present time, there is not a coordinated discharge policy in place for Elkhart County. In the past, this has been discussed at the Indiana Region 2 Homeless Coalition and will continue to be a goal that is pursued. Previously, the Indiana Coalition on Housing and Homeless Issues, now subsumed through IHADA, developed an action plan to end chronic homelessness, which included a strategy to ensure that individuals are not released from institutions into homelessness. This plan was presented and discussed at the Indiana Region 2 Homeless Coalition.

For the past few years, the Elkhart County Sheriff's Department has coordinated a re-entry initiative, Elkhart County Reentry Initiative (ECRI). The goal is to reduce recidivism, which is estimated at 30-70% for Elkhart County, which has 700 inmates per year coming back to Elkhart County from prison. The reentry initiative is intended to facilitate networking with resources, to help remove barriers to successful reentry. Some of the challenges faced by individuals returning to the community from prison are employment, education, housing, transportation, access to resources, health (addictions/mental illness/physical), accountability and a changing world. ECRI is providing training for mentors, accountability partners or transitional coaches to help individuals with reentry challenges.

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)

The system to address the housing and supportive services needs for persons who are not homeless but have other special needs operates mostly informally through the cooperation of local agencies providing housing and services, and formally through the Indiana Region 2 Homeless Coalition (the local Continuum of Care). Goshen's CDBG administrator serves on the CoC executive committee, and will continue to regularly participate with this group. Support will also continue for local agencies providing services for persons with special needs, including

prevention of homelessness, outreach, case management, transitional housing and permanent supportive housing.

Because of limited CDBG funding, the non-homeless special needs population will be primarily served outside of the CDBG-funded programs. Local agencies providing these services include ADEC, AIDS Ministries, Church Community Services, Council on Aging, Elkhart County Clubhouse, Elkhart Township Trustee, Emerge Ministries, Goodwill Industries, Greencroft Goshen, Lacasa, Oaklawn Mental Health Center, REAL Services, Warsaw Housing Authority, and YWCA of Northern Indiana. These populations are currently fairly well served and there are simply no additional CDBG resources available to be directed specifically toward these populations.

A small portion of these populations, such as elderly and physically disabled homeowners, will be assisted through the owner-occupied housing rehabilitation program and through neighborhood-based community development efforts. Additional assistance is provided through the NED (non-elderly disabled) Housing Choice vouchers for persons with disabilities administered by Warsaw Housing Authority.

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))

The system to address the housing and supportive services needs for persons who are not homeless but have other special needs operates mostly informally through the cooperation of local agencies providing housing and services, and formally through the Indiana Region 2 Homeless Coalition (the local Continuum of Care). Goshen's CDBG administrator serves on the CoC executive committee, and will continue to regularly participate with this group. Support will also continue for local agencies providing services for persons with special needs, including prevention of homelessness, outreach, case management, transitional housing and permanent supportive housing.

Because of limited CDBG funding, the non-homeless special needs population will be primarily served outside of the CDBG-funded programs. Local agencies providing these services include ADEC, AIDS Ministries, Church Community Services, Council on Aging, Elkhart County Clubhouse, Elkhart Township Trustee, Emerge Ministries, Goodwill Industries, Greencroft Goshen, Lacasa, Oaklawn Mental Health Center, REAL Services, Warsaw Housing Authority and YWCA of Northern Indiana. These populations are currently fairly well served and there are simply no additional CDBG resources available to be directed specifically toward these populations.

A small portion of these populations, such as elderly and physically disabled homeowners, will be assisted through the owner-occupied housing rehabilitation program and through the neighborhood-based community development efforts. Additional assistance is provided through the NED (non-elderly disabled) Housing Choice vouchers for persons with disabilities administered by Warsaw Housing Authority.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

As a way to remove barriers to affordable housing, the City has provided tax phase-ins, grants, loans and assistance for projects which have rehabilitated deteriorating housing or redeveloped brownfield sites, creating affordable housing for low and moderate income persons. The City also provided a loan to Lacasa to be used in Lacasa's Revolving Real Estate Development Fund, which was established with the intent to acquire, rehabilitate and return to homeownership run-down, often vacant, investment properties. Within neighborhoods, residents often cite vacant and dilapidated properties as a major concern, and this fund seeks to address the worst of these problem properties. Potential homebuyers have access to Lacasa's homeownership classes, financial training, and a matched savings program.

The City has also partnered with local agencies and other units of local government to pursue grant funding, such as a successful Neighborhood Stabilization Program Round 1 (NSP1) grant, to develop affordable housing.

The City is not aware of any local ordinances or policies which create unreasonable barriers to affordable housing. The City will continue to explore incentives and opportunities available for the development of affordable housing, and will continue to use local public resources for infrastructure improvements to enhance living conditions in low/moderate income neighborhoods. Efforts will continue to preserve existing affordable housing and create new affordable housing, through housing rehabilitation and new construction.

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

Introduction

According to ACS data for the City of Goshen, the manufacturing sector accounts for 48 percent of the share of workers and 50 percent of the share of jobs. Second to the manufacturing sector in number of workers is education and health care services (14 percent), followed by retail trade (9 percent) and arts/entertainment/accommodations (8 percent). Together, these sectors combined account for 85 percent of the total jobs in the City. Sectors with higher than average wages where the City is lacking include: information; finance/insurance/real estate; and professional/scientific/management services. These represent zero, three, and three percent of the share of jobs, respectively. On a local and regional level, there is a recognized need for greater diversification of the economy.

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	64	37	0	0	0
Arts, Entertainment, Accommodations	1,049	1,805	8	7	-1
Construction	356	520	3	2	-1
Education and Health Care Services	1,776	3,919	14	16	2
Finance, Insurance, and Real Estate	442	770	3	3	0
Information	107	81	1	0	-1
Manufacturing	6,296	12,292	49	50	1
Other Services	322	493	2	2	0
Professional, Scientific, Management Services	561	821	4	3	-1
Public Administration	0	0	0	0	0
Retail Trade	1,201	2,808	9	11	2
Transportation and Warehousing	240	260	2	1	-1
Wholesale Trade	478	677	4	3	-1
Total	12,892	24,483	--	--	--

Table 41 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	15,366
Civilian Employed Population 16 years and over	14,140
Unemployment Rate	8.04
Unemployment Rate for Ages 16-24	18.37
Unemployment Rate for Ages 25-65	5.45

Table 42 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	1,960
Farming, fisheries and forestry occupations	580
Service	1,338
Sales and office	2,910
Construction, extraction, maintenance and repair	1,428
Production, transportation and material moving	2,033

Table 43 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	11,385	84%
30-59 Minutes	1,975	15%
60 or More Minutes	195	1%
Total	13,555	100%

Table 44 - Travel Time

Data Source: 2011-2015 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	2,345	225	1,460
High school graduate (includes equivalency)	3,510	310	1,120
Some college or Associate's degree	2,770	288	640
Bachelor's degree or higher	2,705	30	430

Table 45 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	45	415	310	670	575
9th to 12th grade, no diploma	921	865	770	1,000	385
High school graduate, GED, or alternative	935	1,510	1,125	2,305	1,790
Some college, no degree	1,255	943	640	1,260	780
Associate's degree	85	245	240	380	175
Bachelor's degree	78	570	480	1,100	545
Graduate or professional degree	0	140	205	660	680

Table 46 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	23,688
High school graduate (includes equivalency)	58,957
Some college or Associate's degree	70,833
Bachelor's degree	93,527
Graduate or professional degree	49,542

Table 47 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

Based on the Business Activity table, the City of Goshen's major employment sectors include manufacturing, education and health care services, and retail trade. In terms of share of jobs, these comprise 50, 16, and 11 percent, respectively. Together, these three sectors represent 78 percent of all jobs in the City of Goshen. According to Bureau of Labor Statistics (OES data) from May 2018, the Elkhart-Goshen MSA is the most highly concentrated MSA in the United States for production occupations jobs. Manufacturing in the Elkhart-Goshen MSA is largely concentrated in recreational vehicles and manufactured housing.

Describe the workforce and infrastructure needs of the business community:

In terms of infrastructure, the development of a low-cost, accessible fiber network is needed to facilitate the growth of entrepreneurial and knowledge-based firms in the downtown and citywide. While fiber is currently available, it is expensive, particularly for small businesses. The City of Goshen and specifically, the industrial parks located on the City's southeast side, lacks a direct connection to the Indiana Toll Road (I-80/90). The City currently has a shortage of sites with infrastructure (water, sewer, access) that are available for industrial

development, and this is a serious concern as it may limit industrial growth in the future, which could also impact retention of existing industries. The existing site inventory is diminishing rapidly.

Based on ACS data, 21 percent of Goshen's civilian employed labor force does not have a high school diploma and/or equivalency, indicating a need for adult basic education and workforce training. According to the Indiana Department of Workforce Development's *Real-Time Job Demand* report for the fourth quarter of 2019, the top three industries advertising for jobs in Economic Growth Region 2, which includes Elkhart County, were health care/social assistance, retail trade, and manufacturing.

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.

In 2013, a uniform policy for tax phase-ins was adopted by the City of Goshen, City of Elkhart, and Elkhart County. The goal of the county-wide policy was to process abatements uniformly with a single application, fee structure, and policy. This policy requires that a minimum of 70 percent of new jobs created by an economic development project are above the Elkhart County median wage. The median wage is benchmarked for Bureau of Labor Statistics, Occupational Employment Statistics (OES) for the most current data available. The uniform tax phase-in policy aims to raise the median wage in Elkhart County by granting abatements for companies that provide above median wages.

Goshen's five-year capital plan identifies a number of infrastructure projects that will positively affect the local manufacturing community, including a drainage project in Goshen Industrial Park and roadway projects near the industrial parks located on the City's southeast side. Recent intersection improvements at Kercher Road and US 33, and roadway improvements nearly completion along Kercher Road between the railroad and US 33, when completed, will improve traffic and circulation to/from the industrial parks for distribution and material moving, as well as employees.

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

Goshen's educational attainment rates are lower than the State of Indiana and United States (US), based on a comparison of ACS 2013-2017 5-year estimates for the population 35 to 44 years of age, with the rate of high school graduate or higher at 88.1% for the US, 89.5% for Indiana, and 79.3% for Goshen. Additionally, in the same age range only 20.4% of Goshen residents have a bachelor's degree or higher, compared to 29.1% for the State of Indiana, and 34.8% for the US.

The Indiana Department of Workforce Development (DWD) provides workforce and economic data for Indiana's Economic Growth Regions. The City of Goshen is located in the Economic Growth Region 2, which includes St. Joseph, Elkhart, Marshall, Kosciusko and Fulton Counties. According to Labor Market Review reports for Region 2 for 2019, the most frequently listed job openings included production workers, home health aides, registered nurses, production helpers, and laborers/material handlers. The most frequently listed jobs, as determined by

the Indiana DWD, are somewhat aligned with the educational attainment and skills of the local workforce. The majority of the jobs listed require a high school diploma, but no postsecondary education.

Availability of jobs that require postsecondary education in Region 2 is severely lacking. According to the Indiana DWD's Real-Time Job Demand for the fourth quarter of 2019, the only occupation requiring postsecondary education among the top occupations with job ads was nurses.

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.

- **WorkOne Northern Indiana** (Elkhart County), 430 Waterfall Drive, Elkhart, IN. WorkOne is a WIA Title-1 funded program that provides employer, job seeker (including Veterans), and youth workforce training for the Elkhart region.
- **Elkhart Community Schools**, 2720 California Rd, Elkhart, IN. Elkhart Community Schools offers continuing education for all ages, adult education/high school equivalency classes, and English as a Second Language, as well as other programs and resources for area residents.
- **Goshen Public Library**, 601 S 5th St, Goshen, IN. The Goshen Public Library provides one-on-one computer training and electronic resources related to resume writing, career exploration and exams (educational, professional and certifications). The library, in partnership with the Indiana Bureau of Motor Vehicles (BMV), also offers BMV practice tests.
- **Goshen College**, 1700 S Main St, Goshen, IN. Goshen College offers a number of professional development and continuing education programs including adult English language classes and computer coding/programming. The Goshen College Center for Business and Entrepreneurial Education offers a number of educational and professional development programs to support the local business community, including Developing Supervisory Leadership, a program for newly appointed supervisors of non-management employees and working professionals. Participants are predominately employed local at manufacturing and construction companies.
- **Ivy Tech Community College**, 22531 Co Rd 18, Goshen, IN. Ivy Tech's offerings include advanced automation and robotics technology, health information technology, and manufacturing production/operations. Ivy Tech has a number of degree programs that include eligibility to transfer to any public four-year institution in Indiana. Ivy Tech also offers customized training, assessment and professional development for the local workforce.

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.

The region's CEDS is developed and managed by Michiana Area Council of Governments (MACOG), the Metropolitan Planning Organization (MPO) for the North Central Indiana region. MACOG's CEDS 2020-2024 was adopted on January 8, 2020. Counties within the MACOG region include St. Joseph, Elkhart, Marshall and Kosciusko. Additionally, the City of Goshen is served by the Elkhart County Economic Development Corporation (EDC), a non-profit economic development organization whose primary objectives are the expansion of local businesses, attraction of new businesses, and local entrepreneurial development.

Under the leadership of the Regional Partnership, representatives of St. Joseph, Elkhart, and Marshall counties developed a multi-jurisdictional economic development vision and strategy. This strategy was developed as part of the Indiana Economic Development Corporation's (IEDC) Regional Cities Initiative. The Regional Cities Initiative emphasizes the importance of quality of place, talent attraction and regional collaboration in an economic development strategy. The five components of the economic development strategy are industry, entrepreneurship, workforce, talent and inclusion.

In addition to the Regional Cities Initiative, the City of Goshen's Comprehensive Plan & Community Vision 2025 includes economic development goals of:

E-1: Work to diversify the local economy

E-2: Support the development and recruitment of a skilled and competitive workforce

E-3: Support the development of small, locally-owned businesses

E-4: Provide essential infrastructure to facilitate economic growth

E-5: Encourage vibrant, accessible employment districts

E-6: Encourage business practices that have positive social impacts on the community

E-7: Promote sustainable practices in business and industry

E-8: Promote travel and tourism in Goshen

These economic development efforts and goals are related to CDBG Consolidated Plan efforts, such as reducing housing cost burden through higher paying jobs, providing education and skill development, and providing adequate, safe and affordable housing.

Discussion

In terms of jobs in production occupations, the Elkhart-Goshen MSA is the most highly concentrated MSA in the United States, with a location quotient of 6.41, according to Bureau of Labor Statistics data. This means that the Elkhart-Goshen MSA is 6.41 times more concentrated in production occupations than the national average.

Goshen's educational attainment rates are lower than the State of Indiana and United States (US), based on a comparison of ACS 2013-2017 5-year estimates for the population 35 to 44 years of age, with the rate of high school graduate or higher at 88.1% for the US, 89.5% for Indiana, and 79.3% for Goshen. Additionally, in the same age range only 20.4% of Goshen residents have a bachelor's degree or higher, compared to 29.1% for the State of Indiana, and 34.8% for the US. In order to meet the workforce needs of existing businesses and move toward a more diversified economy, workforce training and higher educational attainment rates are necessary.

In terms of current commuting patterns, data from the 2013-17 ACS 5-year estimates indicate 85 percent of the Goshen population has a commute time of less than 30 minutes, while 13 percent has a commute time of 30-59 minutes, and 2 percent commutes 60 or more minutes to work. This indicates that the majority of the Goshen's population (98 percent) works locally or in the Elkhart-Goshen MSA and South Bend-Mishawaka MSA.

MA-50 Needs and Market Analysis Discussion

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

The 2013-2017 ACS 5-year estimates by block group were reviewed for the four housing problems of lacking complete kitchen facilities, lacking complete plumbing facilities, more than one person per room, and cost burden exceeding 30 percent. Cost burden data were available by owner units only. In evaluating multiple housing problems, concentration is defined as greater than 75% of a total, and there are no block groups that meet this criteria. Out of 24 block groups, the data show 12 block groups with multiple housing problems (50%). The one block group with all four housing problems, Census Tract 502, Block Group 3, has 4% of units lacking complete kitchen facilities, 1% of units lacking complete plumbing facilities, 1% of owner units with more than one person per room, and 17% of owner units with cost burden exceeding 30 percent. This area is an older neighborhood with predominately small houses and is 54% owner occupied. Cost burden is the most significant housing problem for owner units, occurring in every block group, ranging from two percent of housing units in the lowest block group to 42 percent of housing units in the highest block group. Of the seven CDBG income eligible block groups, five have high rates of cost burden among owner units, at 22 percent, 32 percent, 37 percent, 40 percent, and 42 percent.

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

Census 2010 block group data were reviewed for race and Hispanic/Latino origin. The overall population is 78.2% white, 2.6% Black/African American, 0.5% American Indian/Alaska Native, 1.2% Asian, 14.8% some other race, 2.7% two or more races, and 28.1% Hispanic/Latino. Block group data do not show a concentration (more than 15% above the overall population rate) of racial or ethnic minorities in any block groups.

Based on the 2019 low/mod income summary data (LMISD) released by HUD for CDBG, effective April 1, 2019, there are seven block groups in Goshen with low/mod income population of 51% or greater. These areas are "income eligible" for CDBG area-based activities. The income-eligible areas are Census Tract 1, Block Group 2, Census Tract 2, Block Group 1, Census Tract 2, Block Group 3, Census Tract 2, Block Group 4, Census Tract 3.02, Block Group 2, Census Tract 3.02, Block Group 3 and Census Tract 5.02, Block Group 1. Five of the seven block groups are older neighborhoods near the central city, one is a neighborhood developed in the 1950s and one is a mix of mid-50s and newer housing.

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

The median home value of owner-occupied housing units was reviewed by block group using the 2013-2017 ACS 5-year estimates. The data show a median home value ranging from a low of \$68,800 to a high of \$181,800. Three of the seven income eligible block groups have a median home value in the low range (all \$85,000 or lower) while one income eligible block group has a median home value of \$143,300. This is the block group with the newest housing stock.

Are there any community assets in these areas/neighborhoods?

Five of the seven income eligible block groups have active neighborhood associations, and the majority have parks or bike paths. Within the income eligible block groups there are schools, non-profit community agencies, a mental health provider, primary health care clinics, retirement community, college, active business district, industrial park and brownfield redevelopment projects, including new development of affordable and market rate housing.

Are there other strategic opportunities in any of these areas?

The existing neighborhood assets provide opportunities for ongoing engagement and investment to address housing issues, improve infrastructure, continue brownfield redevelopment, support services to low/mod income families and individuals, and to strengthen neighborhood associations.

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.

Based on information at broadbandnow.com, Goshen has two types of internet, coaxial cable with 82.6% availability and DSL with 90.29% availability. Based on 2013-2017 ACS 5-year estimates, 79.8% of Goshen households have one or more types of computing devices, with 70.8% of households having an internet subscription, and 69.2% having a broadband subscription. Income and broadband access have some correlation, as follows:

- 48.2% of households with less than \$20,000 annual household income have a broadband subscription
- 66.4% of households with \$20,000 to \$74,999 annual household income have a broadband subscription
- 94.0% of households with more than \$75,000 annual household income have a broadband subscription

The 2013-2017 ACS 5-year estimates were reviewed by block group, and of total households the households with a broadband subscription ranged from a low of 50% to a high of 96 percent, with the seven income eligible block groups as follows: 50%, 67%, 74%, 76%, 81%, 86%, and 91 percent. Based on this data, low/moderate income block groups have the same range of broadband subscriptions as compared to all block groups in the City of Goshen.

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

Based on information at broadbandnow.com, “The average home in Goshen will have 5 companies at their location, or precisely 5.86 ISPs per census block area. Only 20.89 percent of Goshen residents have one or fewer options for home broadband service.” In Goshen there are a total of 23 internet providers, with 13 offering residential service.

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

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

In February 2018 the City of Goshen experienced historic river flooding due to warming temperatures that melted a large amount of snow concurrent with heavy rain. This pattern is likely to be repeated as winter temperatures fluctuate widely and winter rain becomes more frequent.

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

The regulatory floodplain boundaries from FEMA Flood Insurance Rate Maps were reviewed, as these are the areas adjacent to rivers, streams and other waterways most likely to experience flooding. There is regulatory floodplain located in five of the seven CDBG income eligible block groups, but there are very few residential structures in these block groups actually located in the regulatory floodplain. Based on the experience during the February 2018 flood, when all flood damaged structures were reviewed, the damaged residential structures were most likely to be structures built prior to the City's adoption of flood control district regulations in the 1970s. New residential construction is not permitted in the regulatory Floodway, and would only be permitted in non-Floodway areas if properly elevated.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Geographic Priorities: CDBG priorities will be implemented in the 7 income eligible Census block groups based on need for investment and availability of local funds.

Priority Needs: The priority needs of 1) Housing Opportunities, 2) Access to Services, and 3) Neighborhood Revitalization, were identified through the citizen participation process.

Influence of Market Conditions: Based on 2012-2016 CHAS data, out of 12,365 total households, 28% or 3,505 households, were experiencing housing problems. Of these 2,220 households (63%) were renters, and 1,285 households (37%) were homeowners. The data indicate 55% of total households are owners and 45% are renters. Of total households, 12% (1,485) have household income less than or equal to 30% HAMFI, 12% (1,505) have household income 31-50% HAMFI, 21% (2,540) have household income 51-80% HAMFI, and 55% (6,840) have household income greater than 80% HAMFI.

Anticipated Resources: CDBG funding is estimated using a \$250,000 annual entitlement grant, \$15,000 miscellaneous income and \$20,000 prior year resources, for an annual budget of \$285,000. Based on past proposals, such as HUD's Moving CDBG Forward initiative, the City expects it could lose its entitlement grant in the future, as it will likely fall below a proposed minimum threshold.

Institutional Delivery Structure: Strong partnerships between public, private, non-profit and institutional groups in Goshen, within the CoC and between Goshen and Elkhart City CDBG programs ensure consistent implementation.

Goals: The broad CDBG goals are: 1) Public facilities & improvements; 2) Public service grants; 3) Homeless facilities; 4) Housing rehabilitation, single and multi unit; and 5) Housing construction.

Public Housing: There are no public housing units in Goshen. The City will continue to work with Warsaw Housing Authority, Lacasa, Oaklawn, Greencroft, Habitat for Humanity, Council on Aging, City of Elkhart, Elkhart County, and others to address housing needs.

Barriers to Affordable Housing: The City is not aware of any local ordinances or policies which create unreasonable barriers to affordable housing. The City will continue to explore incentives and opportunities available for the development of affordable housing, and will continue to use local public resources for infrastructure improvements to enhance living conditions in low/moderate income neighborhoods. Efforts will continue to preserve existing affordable housing and create new affordable housing, through housing rehabilitation and new construction.

Homelessness Strategy: Advocacy, education and coordination of housing and homeless programs in Indiana is managed by IHADA, through the regional CoC network. Goshen, located in Elkhart County, is part of Region 2

CoC, and actively participates with the CoC, which meets bi-monthly. Goshen's CDBG administrator serves on the executive committee of the CoC. Goshen does not expect to receive any direct public or private funding to address homeless needs and to prevent homelessness.

Lead-Based Paint Hazards: The City and Lacasa will continue to inspect for and address lead paint hazards in the housing rehab program, and will provide participants with information regarding lead paint hazards. The City will also work with the Elkhart County Health Department to address lead-based paint hazards.

Anti-Poverty Strategy: The antipoverty strategy is a component of each community development and housing objective, and assumes the most effective tools for reducing poverty are education, training and access to supportive services. These are the components of housing rehab, public service grants, and neighborhood-based community development efforts.

Monitoring: Long-term compliance with program requirements is ensured by mandatory pre-application meetings with sub-recipients, required reporting and on-site monitoring of sub-recipient activities.

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

Geographic Area

General Allocation Priorities

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

Of the 38 Census tracts that make up Elkhart County, ten Census tracts (1, 2, 3.01, 3.02, 4, 5.01, 5.02, 6, 13 and 20) are located within or partially within Goshen city limits. Based on the 2019 low/mod income summary data (LMISD) released by HUD for CDBG, effective April 1, 2019, four Census tracts, 1, 2, 3.02 and 5.02, contain the highest percentage of low/mod income population, with a total of 7 of the 14 block groups within the four Census tracts containing 51% or more low/mod income population, making them income eligible areas for CDBG. Within these tracts the low/mod population is generally concentrated in north and east Goshen. These income eligible areas are block group 2 in Census tract 1, block groups 1, 3 and 4 in Census tract 2, block groups 2 and 3 in Census tract 3.02, and block group 1 in Census tract 5.02. A map of the income-eligible block groups is provided as an attachment.

All area benefit activities will be in income eligible Census block groups, based on the number of low/mod income households, and the need for assistance such as public facilities, infrastructure, housing rehab, and infill development of affordable housing. The areas are typically older neighborhoods with signs of deterioration, where investment in public infrastructure may be lagging, and where there is a need to preserve and create affordable housing, through assistance with housing rehab and infill development of new affordable housing.

The area strategy may include public infrastructure improvements, owner-occupied & multi-unit housing rehab, new housing construction, and partnerships with neighborhood associations and other groups in the area. The City's prior experience suggests that concentrating improvements in infrastructure, housing, services and neighborhood development in a specific area provides the greatest impact per dollar spent. There are long-term benefits when neighborhood associations, the city and local groups work together.

The majority of the income eligible areas have an active, organized neighborhood association. Having an organized neighborhood association in an income eligible area is a benefit to the City when implementing the CDBG program. Part of the CDBG process will be to strengthen neighborhood associations.

CDBG area-based activities are chosen based on Census income eligibility data, and on the basis of aging or deterioration in housing and infrastructure. The intent for CDBG area-based activities is to include infrastructure improvements, neighborhood development activities, and housing activities, including rehabilitation, new construction, and support for homeownership. Infrastructure projects improve some of the oldest infrastructure within the City. CDBG funds alone are not adequate to carry out large-scale projects, and the City will continue to use CDBG funds with local funds and other funding sources. The benefit of combining CDBG funds with other funding sources is that a greater impact can be achieved than could be achieved with CDBG funds alone. In order to address a broader range of housing needs, including multi-family rehab, energy conservation, and new housing construction, CDBG funds will be available to a qualified Community-Based Development Organization

(CBDO). CDBG funds will continue to be allocated for the development and strengthening of neighborhood associations, as part of the overall CDBG implementation.

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Housing Opportunities
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Elderly
	Geographic Areas Affected	
	Associated Goals	Housing Rehabilitation Multi Unit Housing Rehabilitation Single Unit Housing Construction Homeless Facilities Public Facilities & Improvements

	<p>Description</p> <p>Priority need areas and specific objectives were identified as outlined in the Citizen Participation section, and include:</p> <p>1) Housing Opportunities</p> <ul style="list-style-type: none"> • Improve owner-occupied housing through rehab • Increase quality of rental housing • Increase transitional housing options • Increase availability of accessible housing • Reduce housing cost burden through higher wage job opportunities and job training • Provide permanent supportive housing for chronically homeless • Support affordable housing creation and preservation • Provide emergency shelter for homeless individuals and families • Expand housing options and assistance • Maintain and facilitate use of Housing Choice voucher program
	<p>Basis for Relative Priority</p> <p>Housing opportunities is a priority due to the prevalence of cost burden, among owners and renters, the significant number of low/mod income population, and the overall need for more housing units, including affordable housing.</p>
2	<p>Priority Need Name</p> <p>Access to Services</p> <hr/> <p>Priority Level</p> <p>High</p> <hr/> <p>Population</p> <p>Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Elderly</p> <hr/> <p>Geographic Areas Affected</p> <p></p> <hr/> <p>Associated Goals</p> <p>Public Service Grants Homeless Facilities</p>

	Description	<p>Priority need areas and specific objectives were identified as outlined in the Citizen Participation section, and include:</p> <p>2) Access to Services</p> <ul style="list-style-type: none"> • Increase access to affordable healthcare • Increase services for mentally ill • Support programs for youth • Increase access to affordable childcare and early childhood education • Support services for elderly and the disabled • Support public transportation • Provide emergency shelter for homeless individuals and families • Provide permanent supportive housing for chronically homeless • Support counseling/advocacy for underserved populations • Increase access to substance abuse prevention and treatment • Support life skill development • Support nutrition programs and food assistance
	Basis for Relative Priority	<p>Access to services is a priority based on needs demonstrated by local agencies serving low/mod income individuals and families, including homeless and non-homeless special needs. Public service grants have the objectives of creating a suitable living environment and providing decent housing for homeless and low/moderate income families and individuals, with the outcomes of available and affordable access to housing and services, such as healthcare, early childhood education, transportation and daily nutrition programs.</p>
3	Priority Need Name	Neighborhood Revitalization
	Priority Level	High
	Population	<p>Extremely Low</p> <p>Low</p> <p>Moderate</p>
	Geographic Areas Affected	
	Associated Goals	<p>Housing Rehabilitation Multi Unit</p> <p>Housing Rehabilitation Single Unit</p> <p>Housing Construction</p> <p>Public Facilities & Improvements</p>

Description	<p>Priority need areas and specific objectives were identified as outlined in the Citizen Participation section, and include:</p> <p>3) Neighborhood Revitalization</p> <ul style="list-style-type: none"> • Improve owner-occupied housing through rehab • Remove blighted residential properties • Address issue of vacant/foreclosed houses • Increase quality of rental housing • Support public infrastructure projects • Repair/replace existing sidewalks • Support neighborhood parks
Basis for Relative Priority	<p>Neighborhood revitalization is a priority based on the need to preserve and create affordable housing and to upgrade public facilities and improvements in low/mod income neighborhoods.</p>

Narrative (Optional)

Based on the 2019 low/mod income summary data (LMISD) released by HUD for CDBG, effective April 1, 2019, four Census tracts, 1, 2, 3.02 and 5.02, contain the highest percentage of low/mod income population, with a total of seven of the 14 block groups within the four Census tracts containing 51% or more low/mod income population, making them income eligible areas for CDBG. Within these tracts the low/mod population is generally concentrated in north and east Goshen. These income eligible areas are block group 2 in Census tract 1, block groups 1, 3 and 4 in Census tract 2, block groups 2 and 3 in Census tract 3.02, and block group 1 in Census tract 5.02. There are also areas in adjacent block groups which have significant low/moderate income populations.

CDBG focus areas are chosen based on Census income eligibility, and on the basis of signs of deterioration in housing and infrastructure. The goal is to preserve and create affordable housing, through housing rehabilitation of single and multi unit housing, expand housing options and services, upgrade infrastructure, and strengthen neighborhood associations. CDBG funds alone are not adequate to carry out large-scale projects, and the City will partner with local community development agencies and use local funds with CDBG funds to expand the impact of the CDBG program. These projects will upgrade housing, expand housing options, and improve older infrastructure within the City. In the focus areas, Lacasa will continue to assist with the development and strengthening of neighborhood associations, as part of the overall CDBG implementation.

Priority need areas and specific objectives were identified as outlined in the Citizen Participation section, and include:

1) Housing Opportunities

- Improve owner-occupied housing through rehab
- Increase quality of rental housing
- Increase transitional housing options
- Increase availability of accessible housing
- Reduce housing cost burden through higher wage job opportunities and job training
- Provide permanent supportive housing for chronically homeless
- Support affordable housing creation and preservation
- Provide emergency shelter for homeless individuals and families
- Expand housing options and assistance
- Maintain and facilitate use of Housing Choice voucher program

2) Access to Services

- Increase access to affordable healthcare
- Increase services for mentally ill
- Support programs for youth
- Increase access to affordable childcare and early childhood education
- Support services for elderly and the disabled
- Support public transportation
- Provide emergency shelter for homeless individuals and families
- Provide permanent supportive housing for chronically homeless
- Support counseling/advocacy for underserved populations
- Increase access to substance abuse prevention and treatment
- Support life skill development
- Support nutrition programs and food assistance

3) Neighborhood Revitalization

- Improve owner-occupied housing through rehab
- Remove blighted residential properties
- Address issue of vacant/foreclosed houses
- Increase quality of rental housing
- Support public infrastructure projects
- Repair/replace existing sidewalks
- Support neighborhood parks

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)	cost burden for renter units and availability of affordable units
TBRA for Non-Homeless Special Needs	cost burden for renter units and availability of units for persons with special needs
New Unit Production	cost burden for renter units and availability of affordable rental units
Rehabilitation	cost burden for owner units leading to deferred maintenance and the need for rehab assistance, and multi-unit rental housing in poor condition or benefitting from energy efficiency improvements
Acquisition, including preservation	

Table 49 – Influence of Market Conditions

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

Introduction

For each program year, direct funding available for CDBG is expected to include an annual entitlement grant of approximately \$250,000, miscellaneous income of approximately \$15,000 and prior year resources of approximately \$20,000, for an annual budget of approximately \$285,000. Based on past proposals, such as HUD's Moving CDBG Forward initiative, the City expects it could lose its entitlement grant at some point in the near future, based on falling below the proposed minimum threshold.

Each program year, it is anticipated that CDBG funds will be used with housing development funds (such as HOME, Federal Home Loan Bank, LIHTC) to implement affordable housing projects undertaken by Community Based Development Organizations, and matched with local funds when there are opportunities for public facilities and improvements projects in income eligible neighborhoods. Local agencies receiving public service grants will match CDBG funds with other federal, state, local and in-kind funds, including volunteer hours. When available, CDBG funds for owner-occupied housing rehabilitation will be used with other grants/loans, such as Federal Home Loan Bank, and will also be used in conjunction with volunteer hours.

The City does not directly receive HOME, ESG, HOPWA or LIHTC.

Warsaw Housing Authority will continue the Housing Choice voucher program, with an annual budget of approximately \$1.3 million for Goshen vouchers.

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	272,864	45,000	279,165	597,029	1,140,000	A 2020 allocation of \$272,864 will be combined with an estimated \$45,000 of program income, and \$279,165 of prior year resources

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

In addition to CDBG funds, the federal, state and local resources (on-going and new) expected to be made available to address the needs identified in the CDBG annual plan include:

- \$1.3 million HUD Housing Choice Voucher program
- \$336,000 HOME funds, multi-unit rehab

Warsaw Housing Authority (GHA) administers a Housing Choice voucher budget of approximately \$1.3 million for Goshen vouchers.

During program year 2020, Lacasa expects to receive approximately \$336,000 of HOME funds from Indiana Housing & Community Development Authority (IHCDA), to be used with \$122,000 of CDBG funds, for rehab of a vacant four-unit rental property, to provide four rental units affordable at 60% AMI. Rents will follow the rents required by the primary funding source, in this case for HOME as set by IHCDA. The HOME funds require a 20-year affordability period, and the CDBG funds will require a concurrent five-year affordability period.

Program year 2020 will include \$250,000 of CDBG funds to upgrade the energy system of an existing 33-unit affordable housing development, Hawks Arts & Enterprise Center, a HOME and LIHTC project with six units affordable at 30% AMI, nine units affordable at 40% AMI, ten units affordable at 50% AMI, and eight units affordable at 60% AMI. Hawks is in year six of a 30-year affordability period, and the CDBG funds will require a concurrent five-year affordability period.

Funding for the rehabilitation of approximately eight (8) single-family, owner-occupied homes in program year 2020 is budgeted at \$116,029. CDBG funds will be matched with private and in-kind donations and volunteer labor.

CDBG public service grants received by local organizations are matched with additional funding, including volunteer labor. In PY 2019, CDBG public service budgeted funds of \$46,125 were matched with \$805,914 of State, local, private and other funds, as reported in IDIS as of March 7, 2020.

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

Not applicable.

Discussion

In program year 2020, prior year resources of \$279,165 from two cancelled infrastructure activities in PY 2018 and PY 2019 will be added to the CDBG budget, and the majority (82%) of the CDBG budget will be used for housing activities, including single-unit rehab and multi-unit rehab, including energy efficiency improvements, meeting the objective of creating and preserving decent housing for low/moderate income families and

individuals, with the outcomes of available and affordable access to housing and rehabilitation services, and sustainable and viable neighborhoods.

In program year 2020, approximately 8% of the CDBG budget will be used for public service grants, funded at the 15% maximum cap, with the objectives of creating a suitable living environment and providing decent housing for homeless and low/moderate income families and individuals, with the outcomes of available and affordable access to housing, primary healthcare, mental health services, early childhood education, senior transportation, and daily nutrition programs.

Finally, approximately 10% of the 2020 CDBG budget will be spent for program planning & administration, which will facilitate the implementation of all other activities. Program planning funds will primarily support neighborhood outreach in income eligible areas. General administration funds will be spent in support of the overall CDBG program.

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
goshen	Government	Planning neighborhood improvements public facilities	
LA CASA OF GOSHEN, INC	Subrecipient	Ownership Planning Rental	
BOYS AND GIRLS CLUB OF GOSHEN	Subrecipient	public services	
CENTER FOR HEALING & HOPE	Subrecipient	public services	
Council on Aging of Elkhart County	Subrecipient	public services	
Elkhart County Clubhouse	Subrecipient	public services	
GOSHEN INTERFAITH HOSPITALITY NETWORK	Subrecipient	Homelessness	
MAPLE CITY HEALTH CARE CENTER, INC.	Subrecipient	public services	
WALNUT HILL EARLY CHILDHOOD EDUCATION CENTER	Subrecipient	public services	

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Goshen's five-year plan will be carried out through the Planning office, Community Development Department, Mayor's office, Board of Public Works, Clerk Treasurer's office, and Engineering Department, with primary responsibility for administration through the Planning office. The Planning office will work closely with Lacasa to manage and implement the housing activities. The planning neighborhood outreach activity will be implemented by Lacasa. Infrastructure improvements will be implemented as a joint activity of the Planning and Engineering departments. Plan implementation will occur in close cooperation with a number of local non-profit and institutional partners, including Lacasa, City of Elkhart, Elkhart County, Region 2 Continuum of Care, Boys & Girls Clubs of Elkhart County, Center for Healing & Hope, Council on Aging of Elkhart County, Elkhart County Clubhouse, Goshen Interfaith Hospitality Network, Maple City Health Care Center, Walnut Hill Early Childhood Center, Oaklawn Mental Health Center, Habitat for Humanity of Elkhart County, and Warsaw Housing Authority. In addition to active partners, many organizations are on the general CDBG contact list and receive regular information and requests for input. Neighborhood associations are also partners, and efforts will continue to strengthen the capacity of these groups and increase their participation with the CDBG program.

Strong partnerships exist between public, private, non-profit and institutional groups in Goshen, and between the Goshen and Elkhart City CDBG programs. These relationships, which are facilitated through regular contact, ensure consistent implementation of the five-year and annual plans. One outcome of these partnerships has been several combined applications for grant funding, such as Neighborhood Stabilization Program Round 1, which was a partnership between City of Goshen, Habitat for Humanity and LaCasa. Although it was not funded, an NSP2 consortium application was submitted from City of Goshen, City of Elkhart and LaCasa. This demonstrates the level of cooperation and strong working relationships which exist and which strengthen the CDBG program.

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	
Legal Assistance	X		
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement			
Mobile Clinics	X		
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X	X	
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS	X		X
Life Skills	X	X	X
Mental Health Counseling	X	X	
Transportation	X	X	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 single women, and by the YWCA Safe Haven Women's Shelter, serving victims of domestic violence. Transitional housing is provided by Emerge Ministries, Faith Mission, and SPA ministries. Permanent supportive housing is provided by AIDS Ministries and Oaklawn Mental Health Center. Coordination occurs through the Indiana Region 2 Homeless Coalition (the local Continuum of Care) which 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

The system to address the housing and supportive services needs for persons who are not homeless but have other special needs operates mostly informally through the cooperation of local agencies providing housing and services, and formally through the Indiana Region 2 Homeless Coalition (the local Continuum of Care). Goshen's CDBG administrator serves on the CoC executive committee, and will continue to regularly participate with this group. Support will also continue for local agencies providing services for persons with special needs, including prevention of homelessness, outreach, case management, transitional housing and permanent supportive housing.

Because of limited CDBG funding, the non-homeless special needs population will be primarily served outside of the CDBG-funded programs. Local agencies providing these services include ADEC, AIDS Ministries, Church Community Services, Council on Aging, Elkhart County Clubhouse, Elkhart Township Trustee, Emerge Ministries, Goodwill Industries, Greencroft Goshen, Lacasa, Oaklawn Mental Health Center, REAL Services, Warsaw Housing Authority, and YWCA of Northern Indiana. These populations are currently fairly well served and there are simply no CDBG resources available to be directed specifically toward these populations.

A small portion of these populations, such as elderly and physically disabled homeowners, will be assisted through the owner-occupied housing rehabilitation program and through the neighborhood-based community development efforts. Additional assistance is provided through the NED (non-elderly disabled) Housing Choice vouchers for persons with disabilities administered by Warsaw Housing Authority.

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

Although there is always room for improvement, strong partnerships exist between public, private, non-profit and institutional groups in Goshen, and between the Goshen and Elkhart City CDBG programs. These relationships, which are facilitated through regular contact, ensure consistent implementation of the five-year and annual plans and help address the gaps in the service delivery system. Service providers work together through the local Continuum of Care (Indiana Region 2 Homeless Coalition), which meets bi-monthly to coordinate and discuss services to address and prevent homelessness in Elkhart County and Region 2. Goshen's CDBG administrator serves on the executive committee of the CoC. Input was provided by the CoC for the CDBG five-year plan. Many service providers are also on the CDBG contact list and receive regular updates about the

CDBG program. These agencies were given the opportunity to provide input through direct contact and through several public meetings.

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 Rehabilitation Multi Unit	2020	2024	Affordable Housing		Housing Opportunities Neighborhood Revitalization	CDBG: \$500,000	Rental units rehabilitated: 20 Household Housing Unit
2	Housing Rehabilitation Single Unit	2020	2024	Affordable Housing		Housing Opportunities Neighborhood Revitalization	CDBG: \$436,250	Homeowner Housing Rehabilitated: 40 Household Housing Unit
3	Housing Construction	2020	2024	Affordable Housing		Housing Opportunities Neighborhood Revitalization		
4	Public Service Grants	2020	2024	Access to Services		Access to Services	CDBG: \$166,725	Public service activities other than Low/Moderate Income Housing Benefit: 20000 Persons Assisted
5	Homeless Facilities	2020	2024	Homeless		Housing Opportunities Access to Services	CDBG: \$47,025	Homeless Person Overnight Shelter: 375 Persons Assisted
6	Public Facilities & Improvements	2020	2024	Non-Housing Community Development		Housing Opportunities Neighborhood Revitalization		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 12500 Persons Assisted

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehabilitation Multi Unit
	Goal Description	Each program year, approximately 35% of the CDBG budget will be used for multi unit housing rehabilitation, including energy efficiency improvements, to be undertaken by a Community Based Development Organization. The objective is to create and preserve decent rental housing for low/moderate income families and individuals, with the outcomes of available and affordable access to high quality rental housing, and support for sustainable and viable neighborhoods. The goal is to rehab four units each program year. CDBG funds will likely be a secondary funding source, matched with HOME and/or LIHTC.
2	Goal Name	Housing Rehabilitation Single Unit
	Goal Description	The loan/grant program for owner-occupied housing rehabilitation will continue, with a goal of providing assistance to eight units per year, using approximately 31% of each program year budget. One goal of investing in owner-occupied rehabilitation is to stimulate investment by landlords in the area so that rental properties are also improved. Owner-occupied rehabilitation preserves existing housing at a much lower cost than new construction, and rehabilitation may encourage private investment in maintenance and rehabilitation by neighbors. This program assists elderly residents and people with special needs to continue living in their homes and neighborhoods. The objective is to support the retention of decent housing, with the outcome of affordable rehabilitation services.
3	Goal Name	Housing Construction
	Goal Description	The estimated five-year budget does not allocate funding for new affordable housing construction, but if additional funds become available this is a goal, to be undertaken by a Community Based Development Organization.
4	Goal Name	Public Service Grants
	Goal Description	Each program year, approximately 15% of the CDBG budget will be used for public service grants, with the objectives of creating a suitable living environment and providing decent housing for homeless and low/moderate income families and individuals, with the outcomes of available and affordable access to housing and services, such as primary healthcare, mental health services, early childhood education, transportation and daily nutrition programs.
5	Goal Name	Homeless Facilities
	Goal Description	Each program year, at least one public service grant will support homeless facilities. The objective for support of homeless facilities is to provide decent housing and a suitable living environment, with the outcomes of the housing and related services being available and affordable.

6	Goal Name	Public Facilities & Improvements
	Goal Description	The estimated five-year budget does not allocate funding for public facilities & improvements, but if additional funds become available this is a goal, be used for projects in income-eligible neighborhoods that support upgrades to aging infrastructure, access to public facilities, sidewalk construction/repair, and new infrastructure needed for affordable housing rehabilitation and/or construction. This goal meets the objective of creating a suitable living environment, with the outcome of more sustainable and viable neighborhoods.

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)

Each program year the CDBG program expects to rehabilitate four units of multi-family rental housing and eight units of single-family owner-occupied housing, with CDBG funds matched with other local, state and federal funds, and with private and in-kind donations and volunteer labor. These programs will include low/moderate income elderly, persons with disabilities, and both large and small related households.

Warsaw Housing Authority administers a HUD Housing Choice Voucher program, including Goshen vouchers with a \$1.3 million annual budget, that was supporting 173 vouchers as of December 1, 2019, including 33 NED (non-elderly disabled) vouchers for persons with disabilities. The program is in the process of adding homeownership vouchers.

Support for homeless persons and persons with special needs will continue in each program year through support for emergency shelter and permanent supportive housing, with 75 homeless persons assisted each year and 29 households provided permanent supportive housing.

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)

Warsaw Housing Authority (WHA) is not subject to a Section 504 voluntary compliance agreement. Based on recent vouchers issued by WHA, approximately one-third of participants are individuals with disabilities and 7% are elderly.

Activities to Increase Resident Involvements

There are no public housing units in Goshen. Warsaw Housing Authority (WHA) operates a Housing Choice voucher program, including vouchers for Goshen, which were absorbed when Goshen Housing Authority was dissolved in 2018. WHA works closely with other agencies who provide services for low- and moderate-income families, and have been working with volunteers in Goshen who are providing case management. WHA operates a Good Housekeeping Award program, initiated in 2015, to promote pride in housing and to encourage tenants to keep units clean and immediately report maintenance issues rather than waiting for an inspection. In 2019 nearly 70% of WHA clients received a Good Housekeeping award. WHA is currently in the process of adding homeownership vouchers for a first-time homebuyer program.

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

No

Plan to remove the ‘troubled’ designation

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

Barriers to Affordable Housing

As a way to remove barriers to affordable housing, the City has provided tax phase-ins, grants, loans and assistance for projects which have rehabilitated deteriorating housing or redeveloped brownfield sites, creating affordable housing for low and moderate income persons. The City also provided a loan to Lacasa to be used in Lacasa's Revolving Real Estate Development Fund, which was established with the intent to acquire, rehabilitate and return to homeownership run-down, often vacant, investment properties. Within neighborhoods, residents often cite vacant and dilapidated properties as a major concern, and this fund seeks to address the worst of these problem properties. Potential homebuyers have access to Lacasa's homeownership classes, financial training, and a matched savings program.

The City has also partnered with local agencies and other units of local government to pursue grant funding, such as a successful Neighborhood Stabilization Program Round 1 (NSP1) grant, to develop affordable housing.

The City is not aware of any local ordinances or policies which create unreasonable barriers to affordable housing. The City will continue to explore incentives and opportunities available for the development of affordable housing, and will continue to use local public resources for infrastructure improvements to enhance living conditions in low/moderate income neighborhoods. Efforts will continue to preserve existing affordable housing and create new affordable housing, through housing rehabilitation and new construction.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Cost burden is the most significant housing issue, for both owners and renters. For owners, excessive cost burden means that maintenance and improvements are often deferred, resulting in the need for rehab assistance. Renters with excessive cost burden may require rental assistance to ensure stable housing.

Strategies to address barriers include rehab of multi unit rental housing, rehab of owner-occupied housing, construction of new affordable housing, upgrades to infrastructure and new infrastructure to complement housing activities, rental assistance for low income tenants and the homeless, and assistance for homeless persons and persons with special needs.

Strategies are implemented cooperatively, with a past example a \$2.1 million NSP1 grant, an application by the City, in partnership with Lacasa and Habitat for Humanity. Implementation was completed in PY 2016, with 14 single-family homes rehabbed/redeveloped, one multi-family (six-unit) rehabbed, and six uninhabitable residential properties demolished.

Permanent supportive housing (PSH) is a partnership of Lacasa, the owner/developer, and Oaklawn, the service provider, with a total of 29 units in Goshen at two locations.

In PY 2019 construction began for a new PSH project in the City of Elkhart, Benham Avenue Apartments, to provide 11 new housing units and supportive services for chronically homeless. Occupancy will begin in April 2020. Funding for the \$1.8 million project includes HOME, Housing Trust Fund, and IHEDA Development Fund,

with rental assistance through Shelter+Care vouchers. The project is another partnership of Lacasa and Oaklawn. PSH is a successful model that provides stable housing and supportive services.

Current activities, projects and efforts to remove barriers include:

- Westplains II, a Lacasa/Oaklawn project, to increase affordable rental options, with 5 units \leq 40% AMI and 3 units \leq 60% AMI, to divert Oaklawn clients from homelessness and provide independent options for clients who would otherwise be underhoused.
- A Lacasa project with 2 units at 102 N 9th, to increase rental housing options, with each 3-bedroom unit for families \leq 60% AMI.
- A \$1.4 million Lacasa project for rehab of 5 multi-family dwellings in East Lincoln Crossroads to provide 20 quality rental units. Three of the 5 properties were completed in 2018.
- Lacasa financial empowerment services include financial training/coaching, matched savings, homebuyer training, and workplace financial empowerment.
- A Lacasa workforce housing development project, to address a shortage of affordable housing, with Indiana modular units placed in the City of Elkhart.
- A Lacasa HOME Innovation Grant, for affordable housing construction and/or rehab in 3 neighborhoods, Goshen, City of Elkhart, and Elkhart County. The program includes pre-purchase counseling, home ownership training, financial education, and matched savings.
- Lacasa submitted an application for The Oaks, requesting \$834,000 in tax credits and \$400,000 HOME funds, for construction of 40 two, three, and four bedroom units, with 20 multi-family units and 14 attached single units in an existing undeveloped subdivision, and six single houses on infill lots. The application was not funded.

Past LIHTC projects have included Hawks Arts and Enterprise Center, a \$6.8 million project, using HOME and FHLB funding, fully occupied when open in April 2015, providing 33 affordable units, and Maple Court Place, a \$7.6 million project, completed in December 2011, with 6 one-bedroom units, 24 two-bedroom units, 24 three-bedroom units, and 6 four-bedroom units.

Cooperative efforts to address barriers include a countywide housing needs assessment undertaken by the City of Goshen, City of Elkhart, Elkhart County, Lacasa and Habitat for Humanity, completed in PY 2014.

SP-60 Homelessness Strategy – 91.215(d)

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

Advocacy, education and coordination of housing and homeless programs in Indiana is managed by the Indiana Housing & Community Development Authority (IHCDA), through the regional Continuum of Care (CoC) network. Goshen, located in Elkhart County, is part of Region 2 CoC, and actively participates with the Indiana Region 2 Homeless Coalition, which meets bi-monthly. Goshen's CDBG administrator serves on the executive committee of the CoC. The City of Goshen does not expect to receive any direct public or private funding to address homeless needs and to prevent homelessness.

Specific steps being taken to eliminate chronic homelessness include the following:

1. A total of 29 units of permanent supportive housing have been constructed and occupied in Goshen for chronically homeless, with an additional 11 units under construction in the City of Elkhart in PY 2019;
2. Agencies outside the City of Goshen, such as Oaklawn Mental Health Center, Salvation Army, The Window, and Elkhart Township Trustee's office, will continue to provide supportive services to the chronically homeless population;
3. The Indiana Region 2 Homeless Coalition will continue to work with IHCDA to increase the effectiveness of the Region 2 Continuum of Care; and;

The City of Goshen, City of Elkhart, Lacasa, Oaklawn, Goshen Interfaith Hospitality Network, Habitat for Humanity, and other local agencies will continue to hold regular discussions and work together to address issues related to chronic homelessness.

Addressing the emergency and transitional housing needs of homeless persons

Within Elkhart County, emergency shelter for homeless individuals and families is provided by Faith Mission, located in the City of Elkhart. In Goshen, emergency shelter for families and single women is provided by Goshen Interfaith Hospitality Network (GIHN). Emergency shelter for victims of domestic violence is provided by the YWCA Safe Haven Women's Shelter, with a total of 82 beds available for households with children and 95 beds available for households with no children. Permanent supportive housing (PSH) is provided in Elkhart County by AIDS Ministries and Oaklawn Mental Health Center, with 29 fixed-site PSH units in Goshen, and an additional 38 fixed and scattered site (vouchers) beds in Elkhart County. Transitional housing for homeless households is provided by Emerge Ministries, located in the City of Elkhart, with a total of 16 beds, serving households with and without children. Faith Mission operates transitional housing in the City of Elkhart, with a total of 30 beds, serving households with children.

Families and individuals who are homeless have few resources and little money to stabilize their situation while they try to find work and a place to live. Often families are forced to rent substandard or overcrowded housing units because they do not have rental or utility deposits and are not able to earn enough to find housing that meets their needs. Transitional housing programs provide services, support and training to assist families and individuals toward stability. In Elkhart County, transitional housing is provided by Emerge Ministries, SPA

Ministries, and Faith Mission, with a total of 46 beds for households with children and 18 beds for households without children. None of the transitional housing units are located in Goshen.

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.

Two permanent supportive housing (PSH) projects have been constructed in Goshen. The first PSH project, Lincoln West Apartments, contains 14 units, and was completed in December 2011 and fully occupied by March 2012. The second PSH project, Westplains Apartments, with 15 units, was completed in January 2014 and was fully occupied by March 2014. The PSH projects are a partnership of Lacasa, the owner/developer, and Oaklawn Mental Health Center, the service provider. A new Lacasa-Oaklawn PSH project with 11 units in the City of Elkhart was under construction in PY 2019, with occupancy expected to begin in April 2020.

Permanent supportive housing is also provided by AIDS Ministries, with a program serving families and individuals in Elkhart County, with housing located in the City of Elkhart. This program provides housing and supportive services, with six beds for individuals and two beds for families with children.

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 most direct method of preventing homelessness for the City is the Housing Choice Voucher program, which is operated by Warsaw Housing Authority (WHA), with Goshen vouchers that were absorbed when Goshen Housing Authority (GHA) dissolved. Prior to the dissolution, GHA operations were administered by WHA. The Housing Choice voucher annual budget for Goshen Vouchers has been approximately \$1.3 million, with 173 vouchers in use as of December 1, 2019, including 33 for persons with disabilities.

At the present time, there is not a coordinated discharge policy in place for Elkhart County. In the past, this has been discussed at the Indiana Region 2 Homeless Coalition and will continue to be a goal that is pursued. Previously, the Indiana Coalition on Housing and Homeless Issues, now subsumed through IHADA, developed an action plan to end chronic homelessness, which includes a strategy to ensure that individuals are not released from institutions into homelessness. This plan was presented and discussed at the Indiana Region 2 Homeless Coalition.

The Elkhart County Reentry Initiative (ECRI) was initiated by the Elkhart County Sheriff's Department several years ago. The goal is to reduce recidivism, which is estimated at 30-70% for Elkhart County, which has 700 inmates per year coming back to Elkhart County from prison. The reentry initiative is intended to facilitate

networking with resources, to help remove barriers to successful reentry. Some of the challenges faced by individuals returning to the community from prison are employment, education, housing, transportation, access to resources, health (addictions/mental illness/physical), accountability and a changing world. ECRI is providing training for mentors, accountability partners or transitional coaches to help individuals with reentry challenges.

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

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

In May 2012, a \$2.4 million HUD Lead Hazard Control Grant was awarded to Elkhart County, with the goal of addressing lead hazards in approximately 140 housing units in Elkhart County, including the City of Goshen. This followed successful completion of a three-year, \$3 million lead hazard grant awarded to Elkhart County, with the City of Goshen providing assistance through an Interlocal agreement. The first lead hazard control grant completed in program year 2011 assisted 67 housing units in Goshen, out of a total of 197 units assisted countywide. The \$3 million grant was matched with approximately \$973,632 of local funds, in a three-year program which funded education, outreach and training, and addressed lead hazards in a total of 197 housing units. Major partners were Elkhart County Health Department and Lacasa, with many additional community partners, including the City of Goshen and City of Elkhart. This investment provided an additional positive impact within CDBG income eligible areas and strengthened the overall community development efforts taking place within the City of Goshen.

As the City of Goshen has no city health department, the City is under the jurisdiction of the Elkhart County Health Department, which provides free lead screening tests, takes referrals from local physicians, and follows up with case management and environmental investigations. The Department employs licensed lead inspectors and conducts lead risk assessments and lead clearance exams. The Department's Community Health Nursing program manages lead cases and conducts lead screenings, along with outreach and education. Identified lead poison cases are reported to the State Board of Health, the property owner and the parents/guardian.

The City and Lacasa will continue to inspect for and address lead paint hazards in the housing rehabilitation program, and will provide participants with information regarding lead paint hazards. Based on information from the Health Department, education, blood testing and counseling may be the most cost-effective measures to lower cases of lead poisoning in children.

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

There is no data related to the number of housing units occupied by low/mod income families and the age of the housing. Based on the 2013-2017 ACS 5-year estimates, 50% of occupied housing units in Goshen were built prior to 1980. Of these pre-1980 units, 53% are owner occupied and 47% are renter occupied. Of owner occupied housing units, 5% of pre-1980 units are occupied by householders 15-34 years of age, and of renter occupied units 18% of pre-1980 units are occupied by householders 15-34 years of age, which could indicate the presence of small children.

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

The City and Lacasa will continue to inspect for and address lead paint hazards in the housing rehabilitation program, and will provide participants with information regarding lead paint hazards. Based on information from the Health Department, education, blood testing and counseling may be the most cost-effective measures to lower cases of lead poisoning in children.

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

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

The antipoverty strategy will continue as in previous CDBG program years, as a component of each community development and housing objective, based on the assumption that the most effective tools for reducing poverty are stable housing, education, training and access to supportive services. These are all key components of housing activities, public service grants, and neighborhood-based community development efforts. CDBG assistance will be part of the overall strategy to provide households in poverty with the stability, services and support necessary for successful employment, such as transportation, rental housing assistance, case management, child care assistance and healthcare assistance. Homeownership training and financial fitness training will be available to neighborhood residents through the housing construction and rehabilitation programs.

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

The Housing Choice voucher program is an essential foundation of the City's housing strategy, as it assists families so that they pay no more than 30 percent of their gross income for rent and utilities. This reduces the need for constant shifting of housing units, and provides stability so children are able to remain in the same school for no less than one year. In addition to the Housing Choice voucher program, other affordable housing in Goshen includes 267 Section 8 elderly units at Greencroft Goshen, 41 units in Maple Leaf Commons, a Section 202 PRAC for elderly, 15 income-based rental units at Mercer Manor, supported by USDA Rural Development, Maple Court Place, a 60-unit apartment complex affordable for low/moderate income persons, 28 affordable units in the Shoots and Hattle buildings, 72 affordable units at Arbor Ridge, and 29 units of fixed-site permanent supportive housing (PSH) in two locations. An additional six units of scattered site PSH were occupied in Goshen in PY 2018, designated for individuals with disabilities. New affordable housing, completed and fully occupied in PY 2014, was provided through a \$6.8 million LIHTC project, Hawks Arts and Enterprise Center, developed by Lacasa, providing 33 affordable units, a mix of one and two bedroom units.

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

A number of actions occur each year to ensure long-term compliance with program requirements. One of these is a mandatory meeting held with potential public service grant applicants prior to application forms being made available. This meeting is held to ensure that potential sub-recipients understand CDBG requirements, and to give an opportunity for questions and discussion. At this meeting, basic requirements are explained, along with the application process, and questions are answered about the CDBG program. Following this meeting, individual meetings are held with all potential new public service grant applicants to discuss the proposed activity in detail and to discuss the specific requirements of the CDBG program related to the proposed application and activity. It is intended that these individual meetings will help ensure that time is not spent on applications for ineligible activities, and to ensure that the organizational capacity exists to carry out and fulfill all the CDBG requirements. In addition to the application meeting, individual meetings are typically held at the time sub-recipient agreements are signed, to go over program requirements and to answer any questions sub-recipients may have.

All CDBG sub-recipients are required to submit regular reports using a standard form provided by the CDBG administrator. The report form includes a short narrative response and information specific to IDIS reporting requirements. A report is required each time a request for funds is made, or not less than each quarter if no funds are requested. The CDBG administrator monitors the status of all activities, including unspent balances, each time a report is submitted, and each time a draw is made in IDIS. At least once each quarter, the CDBG administrator downloads and reviews the IDIS-PR02 report, List of Activities by Program Year and Project, to monitor the CDBG funds spent and remaining to be spent.

The City of Goshen CDBG program will conduct annual sub-recipient and CBDO monitoring of all housing activities and any public facilities & improvements projects. Each year, the City will conduct on-site monitoring of fifty percent (50%) of the public service sub-recipient projects, which will result in each public service sub-recipient being monitored every two years.

The City of Goshen will conduct an on-site visit at the agencies being monitored. A notification letter will be sent to the agencies being monitored, with the date of the visit and identifying the files and/or specific items that will be reviewed. A checklist developed using Appendix 5-21 of *Managing CDBG: A Guidebook for Grantees on Subrecipient Oversight* will be used to ensure a comprehensive review of the program. Following the monitoring visit, a letter will be sent to each agency monitored, detailing any deficiencies found and areas that need improvement.

The CDBG administrator is a member of the committee that reviews and approves owner-occupied housing rehabilitation projects, and is closely involved in the selection and monitoring of all housing activities. Claims are not paid until all required paperwork is received.

Each CDBG public facilities improvements project is managed by the Goshen City Engineering and Utility Departments, with the close involvement of the CDBG administrator to ensure compliance with CDBG program requirements.

Expected Resources

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

Introduction

For each program year, direct funding available for CDBG is expected to include an annual entitlement grant of approximately \$250,000, miscellaneous income of approximately \$15,000 and prior year resources of approximately \$20,000, for an annual budget of approximately \$285,000. Based on past proposals, such as HUD's Moving CDBG Forward initiative, the City expects it could lose its entitlement grant at some point in the near future, based on falling below the proposed minimum threshold.

Each program year, it is anticipated that CDBG funds will be used with housing development funds (such as HOME, Federal Home Loan Bank, LIHTC) to implement affordable housing projects undertaken by Community Based Development Organizations, and matched with local funds when there are opportunities for public facilities and improvements projects in income eligible neighborhoods. Local agencies receiving public service grants will match CDBG funds with other federal, state, local and in-kind funds, including volunteer hours. When available, CDBG funds for owner-occupied housing rehabilitation will be used with other grants/loans, such as Federal Home Loan Bank, and will also be used in conjunction with volunteer hours.

The City does not directly receive HOME, ESG, HOPWA or LIHTC.

Warsaw Housing Authority will continue the Housing Choice voucher program, with an annual budget of approximately \$1.3 million for Goshen vouchers.

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	272,864	45,000	279,165	597,029	1,140,000	A 2020 allocation of \$272,864 will be combined with an estimated \$45,000 of program income, and \$279,165 of prior year resources

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

In addition to CDBG funds, the federal, state and local resources (on-going and new) expected to be made available to address the needs identified in the CDBG annual plan include:

- \$1.3 million HUD Housing Choice Voucher program
- \$336,000 HOME funds, multi-unit rehab

Warsaw Housing Authority (GHA) administers a Housing Choice voucher budget of approximately \$1.3 million for Goshen vouchers.

During program year 2020, Lacasa expects to receive approximately \$336,000 of HOME funds from Indiana Housing & Community Development Authority (IHCDA), to be used with \$122,000 of CDBG funds, for rehab of a vacant four-unit rental property, to provide four rental units affordable at 60% AMI. Rents will follow the rents required by the primary funding source, in this case for HOME as set by IHCDA. The HOME funds require a 20-year affordability period, and the CDBG funds will require a concurrent five-year affordability period.

Program year 2020 will include \$250,000 of CDBG funds to upgrade the energy system of an existing 33-unit affordable housing development, Hawks Arts & Enterprise Center, a HOME and LIHTC project with six units affordable at 30% AMI, nine units affordable at 40% AMI, ten units affordable at 50% AMI, and eight units affordable at 60% AMI. Hawks is in year six of a 30-year affordability period, and the CDBG funds will require a concurrent five-year affordability period.

Funding for the rehabilitation of approximately eight (8) single-family, owner-occupied homes in program year 2020 is budgeted at \$116,029. CDBG funds will be matched with private and in-kind donations and volunteer labor.

CDBG public service grants received by local organizations are matched with additional funding, including volunteer labor. In PY 2019, CDBG public service budgeted funds of \$46,125 were matched with \$805,914 of State, local, private and other funds, as reported in IDIS as of March 7, 2020.

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

Not applicable.

Discussion

In program year 2020, prior year resources of \$279,165 from two cancelled infrastructure activities in PY 2018 and PY 2019 will be added to the CDBG budget, and the majority (82%) of the CDBG budget will be used for housing activities, including single-unit rehab and multi-unit rehab, including energy efficiency improvements, meeting the objective of creating and preserving decent housing for low/moderate income families and individuals, with the outcomes of available and affordable access to housing and rehabilitation services, and sustainable and viable neighborhoods.

In program year 2020, approximately 8% of the CDBG budget will be used for public service grants, funded at the 15% maximum cap, with the objectives of creating a suitable living environment and providing decent housing for homeless and low/moderate income families and individuals, with the outcomes of available and affordable access to housing, primary healthcare, mental health services, early childhood education, senior transportation, and daily nutrition programs.

Finally, approximately 10% of the 2020 CDBG budget will be spent for program planning & administration, which will facilitate the implementation of all other activities. Program planning funds will primarily support neighborhood outreach in income eligible areas. General administration funds will be spent in support of the overall CDBG program.

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 Rehabilitation Multi Unit	2020	2024	Affordable Housing		Housing Opportunities Neighborhood Revitalization	CDBG: \$372,000	Homeowner Housing Rehabilitated: 37 Household Housing Unit
2	Housing Rehabilitation Single Unit	2020	2024	Affordable Housing		Housing Opportunities Neighborhood Revitalization	CDBG: \$116,029	Homeowner Housing Rehabilitated: 8 Household Housing Unit
3	Public Service Grants	2020	2024	Access to Services		Access to Services	CDBG: \$38,000	Public service activities other than Low/Moderate Income Housing Benefit: 4000 Persons Assisted
4	Homeless Facilities	2020	2024	Homeless		Housing Opportunities Access to Services	CDBG: \$11,000	Homeless Person Overnight Shelter: 75 Persons Assisted

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehabilitation Multi Unit
	Goal Description	In program year 2020, approximately 62% of the CDBG budget will be used for multi unit housing rehabilitation, including energy efficiency improvements, to be undertaken by a Community Based Development Organization. The objective is to create and preserve decent rental housing for low/moderate income families and individuals, with the outcomes of available and affordable access to high quality rental housing, and support for sustainable and viable neighborhoods. The goal is to rehab four units each program year. CDBG funds will likely be a secondary funding source, used with HOME and/or LIHTC.
2	Goal Name	Housing Rehabilitation Single Unit
	Goal Description	The loan/grant program for owner-occupied housing rehabilitation will continue in program year 2020, with a goal of providing assistance to eight units per year, using approximately 20% of the program year 2020 budget. One goal of investing in owner-occupied rehabilitation is to stimulate investment by landlords in the area so that rental properties are also improved. Owner-occupied rehabilitation preserves existing housing at a much lower cost than new construction, and rehabilitation may encourage private investment in maintenance and rehabilitation by neighbors. This program assists elderly residents and people with special needs to continue living in their homes and neighborhoods. The objective is to support the retention of decent housing, with the outcome of affordable rehabilitation services.
3	Goal Name	Public Service Grants
	Goal Description	In program year 2020, approximately 8% of the overall CDBG budget (funded at the 15% cap) will be used for public service grants, with the objectives of creating a suitable living environment and providing decent housing for homeless and low/moderate income families and individuals, with the outcomes of available and affordable access to housing and services, such as primary healthcare, mental health services, early childhood education, transportation and daily nutrition programs.
4	Goal Name	Homeless Facilities
	Goal Description	In program year 2020 CDBG funding for homeless facilities will be used to support a daily lunch and healthy snack program at Goshen Interfaith Hospitality Network. The objective for support of homeless facilities is to provide decent housing and a suitable living environment, with the outcomes of the housing and related services being available and affordable.

Projects

AP-35 Projects – 91.220(d)

Introduction

In program year 2020, the following projects are expected to receive CDBG funding, using \$272,864 of CDBG funds, \$45,000 of estimated program income, and \$279,165 of prior year resources, for a total 2020 CDBG budget of \$597,029:

- (1) Public service grants (\$49,000) for direct assistance to low and moderate income families to meet the objective of a suitable living environment, with the outcome of providing access to affordable services, such as a daily nutrition program, medication assistance, senior transportation, shelter meals, primary medical care, mental health services, and early childhood education;
- (2) Rehabilitation of single-family, owner-occupied housing (\$116,029) to meet the objective of decent housing, with the outcome of available and affordable rehabilitation of owner-occupied housing for low and moderate income Goshen homeowners;
- (3) Rehabilitation of multi-family, rental housing (\$372,000) to meet the objective of decent housing, with the outcomes of available and affordable access to high quality rental housing for Goshen renters, and support for sustainable and viable neighborhoods; and
- (4) Program planning and general administration (\$60,000).

Projects

#	Project Name
1	Program Administration
2	Program Planning
3	Boys & Girls Club
4	Center for Healing & Hope
5	Council on Aging of Elkhart County
6	Elkhart County Clubhouse
7	Goshen Interfaith Hospitality Network
8	Maple City Health Care Center
9	Walnut Hill Early Childhood Center
10	Single Unit Housing Rehabilitation
11	Multi Unit Housing Rehabilitation
12	Engery Conservation-Multi Unit Housing Rehabilitation

Table 56 – Project Information

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

Approximately 62% of the CDBG budget will be used for multi unit housing rehab, including energy efficiency improvements, to be undertaken by a CBDO. The objective is to create and preserve decent rental housing for low/moderate income families and individuals, with the outcomes of available and affordable access to high quality rental housing, and support for sustainable and viable neighborhoods. The goal is to rehab four units each program year. CDBG funds will be a secondary funding source, used with HOME and/or LIHTC. Rents will follow the rents required by the primary funding source, typically HOME and/or LIHTC, as set by IHCD. CDBG will require a concurrent five-year affordability period for all multi-family rehab projects.

Approximately 20% of the CDBG budget will be used for owner-occupied housing rehab, with the objective of supporting the retention of decent, safe housing, with the outcome of affordable rehab services.

Approximately 8% of the overall CDBG budget (funded at the 15% cap) will be used for public service grants, with the objectives of creating a suitable living environment and providing decent housing for homeless and low/moderate income families and individuals, with the outcomes of available and affordable access to housing, primary healthcare, mental health services, early childhood education, senior transportation, and daily nutrition programs.

Finally, approximately 10% of the CDBG budget will be spent for program planning & administration, which will facilitate the implementation of all other activities. Program planning funds will support neighborhood outreach in income eligible neighborhoods. General administration funds will be spent in support of the overall CDBG program.

The City of Goshen will implement the CDBG priorities using a neighborhood-based strategy, with the primary objective of creating a suitable living environment, with the outcome of a more sustainable and livable neighborhood. The CDBG focus areas are based on income eligible Census block groups, which are typically older areas where investment is needed in housing and infrastructure. Outreach efforts will strengthen neighborhood associations and help support implementation of CDBG activities, such as identifying homeowners in need of housing rehabilitation assistance.

The neighborhood-based strategy has been used successfully in several previous neighborhoods, and, based on this positive experience, the City plans to continue this strategy of concentrating housing rehabilitation, public facilities improvements, community development activities, and support for neighborhood associations within a specific neighborhood in order to maximize the impact of limited funds.

Within the areas eligible for CDBG funding, obstacles to meeting underserved needs include an inadequate amount of CDBG funding, lack of participation by landlords who own property in the area, and lack of awareness and lack of participation by neighborhood residents. These obstacles to meeting underserved needs will be addressed primarily through the cooperative implementation of the CDBG plan, with the City, local public service organizations, Lacasa, Habitat for Humanity, and the families and individuals in neighborhoods working together. Part of the strength of the Goshen CDBG program is a result of the positive working relationships that exist between the City and local partners, including other public agencies, non-profit agencies, and neighborhood residents. Lacasa's neighborhood outreach worker and the City's neighborhood association

coordinator will continue to work together to develop and strengthen neighborhood associations. When neighborhood associations are active, residents work together to improve their neighborhood and implementation of the CDBG program is more effective.

AP-38 Project Summary
Project Summary Information

1	Project Name	Program Administration
	Target Area	
	Goals Supported	Housing Rehabilitation Multi Unit Housing Rehabilitation Single Unit Public Service Grants Homeless Facilities
	Needs Addressed	Housing Opportunities Access to Services Neighborhood Revitalization
	Funding	CDBG: \$53,000
	Description	Program administration to pay for staff, staff training, supplies and other administrative costs.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	NA
	Location Description	NA
	Planned Activities	General program administration funds will pay for staff, staff training, supplies and other administrative costs in support of the implementation and administration of the overall CDBG program.
2	Project Name	Program Planning
	Target Area	
	Goals Supported	Housing Rehabilitation Multi Unit Housing Rehabilitation Single Unit
	Needs Addressed	Housing Opportunities Neighborhood Revitalization
	Funding	CDBG: \$7,000
	Description	Program planning, including neighborhood outreach, in support of the CDBG program and CDBG activities.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	NA
	Location Description	NA

	Planned Activities	Program planning in support of the CDBG program.
3	Project Name	Boys & Girls Club
	Target Area	
	Goals Supported	Public Service Grants
	Needs Addressed	Access to Services
	Funding	CDBG: \$7,400
	Description	Provide support for daily nutrition program at Boys & Girls Club.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 950 school-age, low/mod income children will benefit.
	Location Description	
	Planned Activities	Funding in this category will contribute to direct support of service programs designed to benefit low/moderate income individuals and families, with the objective of supporting and enhancing a suitable living environment, with the outcome of making services available and affordable, including access to a daily nutrition program at the Boys & Girls Club.
4	Project Name	Center for Healing & Hope
	Target Area	
	Goals Supported	Public Service Grants
	Needs Addressed	Access to Services
	Funding	CDBG: \$4,900
	Description	Provide support for medication, lab supplies and lab testing for health clinic serving uninsured individuals and families.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 1000 low/mod individuals without adequate health insurance will benefit.
	Location Description	NA

	Planned Activities	Funding in this category will contribute to direct support of service programs designed to benefit low/moderate income families and individuals, with the objective of supporting and enhancing a suitable living environment, with the outcome of making services available and affordable, including access to medication assistance and lab testing at Center for Healing & Hope.
5	Project Name	Council on Aging of Elkhart County
	Target Area	
	Goals Supported	Public Service Grants
	Needs Addressed	Access to Services
	Funding	CDBG: \$4,900
	Description	Provide support for senior transportation program.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 25 low/mod income senior citizens will benefit.
	Location Description	NA
	Planned Activities	Funding in this category will contribute to direct support of service programs designed to benefit low/moderate income families and individuals, with the objective of supporting and enhancing a suitable living environment, with the outcome of making services available and affordable, including support for the senior transportation program at the Council on Aging of Elkhart County.
6	Project Name	Elkhart County Clubhouse
	Target Area	
	Goals Supported	Public Service Grants
	Needs Addressed	Access to Services
	Funding	CDBG: \$2,200
	Description	Provide support for daily support services program for individuals with mental illness.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 170 low/mod individuals who are considered disabled because of mental illness will benefit.

	Location Description	NA
	Planned Activities	Funding in this category will contribute to direct support of service programs designed to benefit low/moderate income families and individuals, with the objective of supporting and enhancing a suitable living environment, with the outcome of making services available and affordable, including support for the mental health services at Elkhart County Clubhouse.
7	Project Name	Goshen Interfaith Hospitality Network
	Target Area	
	Goals Supported	Homeless Facilities
	Needs Addressed	Housing Opportunities Access to Services
	Funding	CDBG: \$11,000
	Description	Provide support for shelter lunch and snack program.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 75 individuals, including homeless families with children and single females, will benefit.
	Location Description	NA
	Planned Activities	Funding in this category will contribute to direct support of service programs designed to benefit homeless individuals, including families with children, with the objective of supporting and enhancing a suitable living environment, with the outcome of making services available and affordable, including support for the shelter meal and snack program at Goshen Interfaith Hospitality Network.
8	Project Name	Maple City Health Care Center
	Target Area	
	Goals Supported	Public Service Grants
	Needs Addressed	Access to Services
	Funding	CDBG: \$4,900
	Description	Provide support for integrated primary health care.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	An estimated 2500 low/mod individuals will benefit.
	Location Description	NA
	Planned Activities	Funding in this category will contribute to direct support of service programs designed to benefit low/moderate income families and individuals, with the objective of supporting and enhancing a suitable living environment, with the outcome of making services available and affordable, including access to affordable primary health care at Maple City Health Care Center.
9	Project Name	Walnut Hill Early Childhood Center
	Target Area	
	Goals Supported	Public Service Grants
	Needs Addressed	Access to Services
	Funding	CDBG: \$13,700
	Description	Provide support to supplement parent fees for early childhood education.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 8 low/mod income children will benefit.
	Location Description	NA
	Planned Activities	Funding in this category will contribute to direct support of service programs designed to benefit low/moderate income families and individuals, with the objective of supporting and enhancing a suitable living environment, with the outcome of making services available and affordable, including access to early childhood education at Walnut Hill Early Childhood Center.
10	Project Name	Single Unit Housing Rehabilitation
	Target Area	
	Goals Supported	Housing Rehabilitation Single Unit
	Needs Addressed	Housing Opportunities Neighborhood Revitalization
	Funding	CDBG: \$116,029
	Description	Rehabilitation of single-family, owner-occupied housing units, to improve housing for low- and moderate-income homeowners.

	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 8 low/mod homeowners will benefit.
	Location Description	NA
	Planned Activities	The City intends to continue the loan/grant program for owner-occupied housing rehabilitation in program year 2020. One goal of investing in owner-occupied rehabilitation is to stimulate investment by landlords in the area so that rental properties are also improved. Owner-occupied rehabilitation preserves existing housing at a much lower cost than new construction, and rehabilitation may encourage private investment in maintenance and rehabilitation by neighbors. This program assists elderly residents and people with special needs to continue living in their homes and neighborhoods. The objective is to support the retention of decent housing, with the outcome of affordable rehabilitation services.
11	Project Name	Multi Unit Housing Rehabilitation
	Target Area	
	Goals Supported	Housing Rehabilitation Multi Unit
	Needs Addressed	Housing Opportunities Neighborhood Revitalization
	Funding	CDBG: \$122,000
	Description	Rehabilitation of multi-family, rental housing units, to improve housing for low- and moderate-income renters.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	An estimated four households and housing units will benefit.
	Location Description	NA
	Planned Activities	Multi unit housing rehabilitation, to be undertaken by a Community Based Development Organization. The objective is to create and preserve decent rental housing for low/moderate income families and individuals, with the outcomes of available and affordable access to high quality rental housing, and support for sustainable and viable neighborhoods. CDBG funds will be a secondary funding source, used with HOME and/or LIHTC.
	Project Name	Engery Conservation-Multi Unit Housing Rehabilitation

12	Target Area	
	Goals Supported	Housing Rehabilitation Multi Unit
	Needs Addressed	Housing Opportunities Neighborhood Revitalization
	Funding	CDBG: \$250,000
	Description	Energy conservation for multi-family, rental housing units, to maintain & preserve quality rental housing for low- and moderate-income renters.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 33 households and housing units will benefit.
	Location Description	NA
	Planned Activities	Energy efficiency improvements for multi-unit affordable housing, to be undertaken by a Community Based Development Organization. The objective is to preserve affordable rental housing for low/moderate income families and individuals, with the outcomes of available and affordable access to high quality rental housing, and support for sustainable and viable neighborhoods.

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

Goshen's population is contained within ten Census tracts (1, 2, 3.01, 3.02, 4, 5.01, 5.02, 6, 13 and 20). Based on the 2019 low/mod income summary data (LMISD) released by HUD for CDBG, effective April 1, 2019, four Census tracts, 1, 2, 3.02, and 5.02 contain the highest percentage of low/mod income population, with a total of seven of the 14 block groups within the four Census tracts containing 51% or more low/mod income population, making them income eligible areas for CDBG. These income eligible areas are block group 2 in Census tract 1, block groups 1, 3 and 4 in Census tract 2, block groups 2 and 3 in Census tract 3.02, and block group 1 in Census tract 5.02. A map of the seven income-eligible block groups is provided as an attachment.

Census 2010 data indicate that Goshen's population is 78.2% White, 2.6% Black/African American, 1.2% Asian, 0.5% American Indian/Alaska Native, and 28.1% Hispanic/Latino. The 2007-2011 CHAS data for housing problems by race and percent AMI do not show any disproportionately greater need for any racial or ethnic group in comparison to the needs as a whole. Based on the 2007-2011 CHAS data, housing problems in Goshen are distributed evenly by race, as compared to the overall racial and ethnic makeup of the total population. There are no disproportionately greater needs for any racial or ethnic group in comparison to the needs as a whole.

Starting in program year 2020, CDBG area-based activities will not be focused in a specific neighborhood, but may occur in any CDBG income eligible area. Income eligible areas tend to be older neighborhoods near the central city, often with deteriorating housing and infrastructure due to age and/or neglect. The goal will continue to be implementation of CDBG activities through neighborhood based community development, with a mix of housing and development activities and neighborhood outreach. Lacasa's neighborhood outreach worker will work with neighborhood associations in income eligible areas, to strengthen neighborhood capacity and to facilitate the implementation of CDBG activities. CDBG funds alone are not adequate to implement large-scale projects, so leveraging CDBG funds as part of larger housing projects undertaken by a Community Based Development Organization will broaden the use of CDBG funds and help address the need for quality affordable housing for both renters and owners.

Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Goshen CDBG program uses a neighborhood-based community development approach, with a mix of housing and development activities supported by neighborhood outreach. Outreach strengthens neighborhood capacity and facilitates the implementation of CDBG activities. This provides maximum impact, with project funds reaching more families, and additional long-term costs to the City reduced through the strengthening of neighborhood associations. CDBG funds alone are not adequate to implement large-scale projects, so leveraging CDBG funds as part of larger housing projects undertaken by a Community Based Development Organization will

broaden the use of CDBG funds and help address the need for quality affordable housing for both renters and owners.

Discussion

The City of Goshen will implement the community development priorities in the context of a neighborhood-based community development strategy, with the primary objective of creating a suitable living environment, with the outcome of a more sustainable and livable neighborhood. Starting in program year 2020, CDBG area-based activities will not be focused in a specific neighborhood, but may occur in any CDBG income eligible area. Income eligible areas tend to be older neighborhoods near the central city, often with deteriorating housing and infrastructure due to age and/or neglect.

The neighborhood-based community development strategy has been used successfully in previous CDBG program years, and will continue with a mix of housing and development activities supported by neighborhood outreach. Outreach strengthens neighborhood capacity and facilitates the implementation of CDBG activities. This provides maximum impact, with project funds reaching more families, and additional long-term costs to the City reduced through the strengthening of neighborhood associations.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

As a way to remove barriers to affordable housing, the City has provided tax phase-ins, grants, loans and assistance for projects which have rehabilitated deteriorating housing or redeveloped brownfield sites, creating affordable housing for low and moderate income persons. The City also provided a loan to Lacasa to be used in Lacasa's Revolving Real Estate Development Fund, which was established with the intent to acquire, rehabilitate and return to homeownership run-down, often vacant, investment properties. Within neighborhoods, residents often cite vacant and dilapidated properties as a major concern, and this fund seeks to address the worst of these problem properties. Potential homebuyers have access to Lacasa's homeownership classes, financial training, and a matched savings program.

The City has also partnered with local agencies and other units of local government to pursue grant funding, such as a successful Neighborhood Stabilization Program Round 1 (NSP1) grant, to develop affordable housing.

The City is not aware of any local ordinances or policies which create unreasonable barriers to affordable housing. The City will continue to explore incentives and opportunities available for the development of affordable housing, and will continue to use local public resources for infrastructure improvements to enhance living conditions in low/moderate income neighborhoods. Efforts will continue to preserve existing affordable housing and create new affordable housing, through housing rehabilitation and new construction.

Cost burden is the most significant housing issue, for both owners and renters. For owners, excessive cost burden means that maintenance and improvements are often deferred, resulting in the need for rehab assistance. Renters with excessive cost burden may require rental assistance to ensure stable housing.

Strategies to address barriers include rehab of multi unit rental housing, rehab of owner-occupied housing, construction of new affordable housing, upgrades to infrastructure and new infrastructure to complement housing activities, rental assistance for low income tenants and the homeless, and assistance for homeless persons and persons with special needs.

Strategies are implemented cooperatively, with a past example a \$2.1 million NSP1 grant, an application by the City, in partnership with Lacasa and Habitat for Humanity. Implementation was completed in PY 2016, with 14 single-family homes rehabbed/redeveloped, one multi-family (six-unit) rehabbed, and six uninhabitable residential properties demolished.

Permanent supportive housing (PSH) is a partnership of Lacasa, the owner/developer, and Oaklawn, the service provider, with a total of 29 units in Goshen at two locations.

In PY 2019 construction began for a new PSH project in the City of Elkhart, Benham Avenue Apartments, to provide 11 new housing units and supportive services for chronically homeless. Occupancy will begin in April 2020. Funding for the \$1.8 million project includes HOME, Housing Trust Fund, and IHEDA Development Fund,

with rental assistance through Shelter+Care vouchers. The project is another partnership of Lacasa and Oaklawn. PSH is a successful model that provides stable housing and supportive services.

One Year Goals for the Number of Households to be Supported	
Homeless	29
Non-Homeless	140
Special-Needs	33
Total	202

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	173
The Production of New Units	0
Rehab of Existing Units	45
Acquisition of Existing Units	0
Total	218

Table 58 - One Year Goals for Affordable Housing by Support Type

Discussion

Census 2010 data indicate that Goshen's population is 78.2% White, 2.6% Black/African American, 1.2% Asian, 0.5% American Indian/Alaska Native, and 28.1% Hispanic/Latino. The 2007-2011 CHAS data for housing problems by race and percent AMI do not show any disproportionately greater need for any racial or ethnic group in comparison to the needs as a whole. Based on the 2007-2011 CHAS data, housing problems in Goshen are distributed evenly by race, as compared to the overall racial and ethnic makeup of the total population. There are no disproportionately greater needs for any racial or ethnic group in comparison to the needs as a whole.

Priority #1: Rehabilitation of Multi Unit Rental Housing (Low/mod income renters 0-80% AMI)

In PY 2020, the CDBG program expects to rehab approximately 37 rental housing units, through multi unit rehab, including energy conservation, to be undertaken by a CBDO. The objective is to create and preserve high quality affordable rental housing for low/moderate income families and individuals, with the outcomes of available and affordable access to high quality rental housing, and support for sustainable and viable neighborhoods. CDBG funds will be a secondary funding source, used with HOME and/or LIHTC.

Priority #2: Rehabilitation of Owner-occupied Homes (Low/mod income owners 0-80% AMI)

In PY 2020, the goal is to rehab 8 owner-occupied homes, with CDBG funds matched with local, state and federal funds, and private and in-kind donations and volunteer labor. This program targets low/mod income elderly, persons with disabilities, and large and small related households. Assistance is primarily in the form of deferred

loans. Owner-occupied rehab is available citywide. Rehab preserves existing housing and encourages private investment in maintenance and rehab in the neighborhood. The owner-occupied rehab program also assists elderly residents and people with special needs to continue living in their homes.

Priority #3: Rental Assistance (Low income tenants, non-homeless & special needs, 0-50% AMI)

Warsaw Housing Authority (WHA) administers a housing choice voucher program that includes vouchers for Goshen. Goshen Housing Authority was dissolved in November 2018, and Goshen vouchers were absorbed by WHA. WHA has committed to maintaining housing choice voucher assistance in Goshen. One-year goals for PY 2020 shown in Table 64 and Table 65 are based on the 173 Housing Choice vouchers currently in use, including 140 regular vouchers and 33 NED (non-elderly disabled) vouchers for persons with disabilities.

Priority #4: Homeless Persons and Persons with Special Needs

Support for homeless persons and persons with special needs will continue in PY 2020 through support for emergency shelter and permanent supportive housing (PSH). PSH in Goshen is a partnership of Lacasa, the owner/developer, and Oaklawn, the service provider, with a total of 29 PSH units at two sites.

In PY 2019, construction began on a new PSH project in the City of Elkhart, Benham Avenue Apartments, to provide 11 new housing units and supportive services for chronically homeless. Occupancy is expected to begin in April 2020. Funding for the \$1.8 million project includes HOME, Housing Trust Fund, and IHEDA Development Fund, with rental assistance provided through Shelter+Care vouchers. The PSH project is another partnership of Lacasa and Oaklawn.

AP-60 Public Housing – 91.220(h)

Introduction

There are no public housing units within the City of Goshen. The City of Goshen will continue to work with Warsaw Housing Authority (WHA), Lacasa, Oaklawn Mental Health Center, Greencroft Goshen, Habitat for Humanity, Council on Aging, City of Elkhart, Elkhart County, and other local organizations to address housing and related needs.

Warsaw Housing Authority administers a budget of approximately \$1.3 million for Goshen housing choice vouchers, with approximately 173 vouchers currently in use, including 33 NED (non-elderly disabled) vouchers for persons with disabilities.

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

There is strong local support for maintaining access to housing choice vouchers, and WHA has committed to maintaining housing choice voucher assistance in Goshen.

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

There are no public housing units in Goshen. Warsaw Housing Authority (WHA) operates a Housing Choice voucher program, including vouchers for Goshen, which were absorbed when Goshen Housing Authority was dissolved in 2018. WHA works closely with other agencies who provide services for low- and moderate-income families, and have been working with volunteers in Goshen who are providing case management. WHA operates a Good Housekeeping Award program, initiated in 2015, to promote pride in housing and to encourage tenants to keep units clean and immediately report maintenance issues rather than waiting for an inspection. In 2019 nearly 70% of WHA clients received a Good Housekeeping award. WHA is currently in the process of adding homeownership vouchers for a first-time homebuyer program.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not applicable.

Discussion

In addition to the Housing Choice voucher program, subsidized housing available in Goshen includes 267 Section 8 units at Greencroft Goshen, which are all income-based rental units for the elderly. Also in Goshen is Maple Leaf Commons, a 41-unit Section 202 PRAC for elderly, and Mercer Manor, which has 15 income-based rental units (supported by USDA Rural Development). Lacasa is the general partner and property manager of a 72-unit

Low-Income Housing Tax Credit project, Arbor Ridge Apartments. The Hattle Hotel and Shoots Building, two deteriorating rooming houses that were renovated, provide a total of 28 affordable rental units, with efficiency, one- and two-bedroom units.

In program year 2011, construction was completed for a 60-unit apartment complex, Maple Court Place, affordable for low/moderate income persons, with six (6) one-bedroom apartments, 24 two-bedroom apartments, 24 three-bedroom apartments and six (6) four-bedroom apartments. The \$7.6 million Low-Income Housing Tax Credit project was completed in December 2011, and was occupied beginning in March 2012.

Permanent supportive housing (PSH) in Goshen is a partnership of Lacasa, the owner/developer, and Oaklawn Mental Health Center, the service provider, with a total of 29 PSH units at two sites, Westplains Apartments and Lincoln Avenue West Apartments. Rental assistance is provided through Shelter+Care vouchers.

In program year 2019, construction began for a new permanent supportive housing (PSH) project in the City of Elkhart, Benham Avenue Apartments, to provide 11 new housing units and supportive services for chronically homeless. Occupancy is expected to begin in April 2020. Funding for the \$1.8 million project includes HOME, Housing Trust Fund, and IHCD Development Fund, with rental assistance provided through Shelter+Care vouchers. The PSH project is another partnership of Lacasa, the owner/developer, and Oaklawn Mental Health Center, the service provider.

Hawks Arts and Enterprise Center, which is providing 33 affordable housing units, is a \$6.8 million LIHTC project, fully occupied at the time of opening in April 2015. The project included HOME and FHLB funds.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Advocacy, education and coordination of housing and homeless programs in Indiana is managed by the Indiana Housing & Community Development Authority (IHCDA), through the regional Continuum of Care (CoC) network. Goshen, located in Elkhart County, is part of Region 2 CoC, and actively participates with the Indiana Region 2 Homeless Coalition, which meets bi-monthly. Goshen's CDBG administrator serves on the executive committee of the CoC. The City of Goshen does not expect to receive any direct public or private funding in program year 2020 to address homeless needs and to prevent homelessness.

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

Specific steps being taken to eliminate chronic homelessness include the following:

1. A total of 29 units of permanent supportive housing have been constructed and occupied in Goshen;
2. In program year 2019, construction began for a new permanent supportive housing (PSH) project in the City of Elkhart, Benham Avenue Apartments, to provide 11 new housing units and supportive services for chronically homeless. Occupancy is expected to begin in April 2020. Funding for the \$1.8 million project includes HOME, Housing Trust Fund, and IHCDA Development Fund, with rental assistance provided through Shelter+Care vouchers. The PSH project is another partnership of Lacasa, the owner/developer, and Oaklawn Mental Health Center, the service provider.
3. Agencies outside the City of Goshen, such as Oaklawn Mental Health Center, Elkhart County Clubhouse, Salvation Army, The Window, and Elkhart Township Trustee's office, will continue to provide supportive services to the chronically homeless population;
4. The Indiana Region 2 Homeless Coalition will continue to work with IHCDA to increase the effectiveness of the Region 2 Continuum of Care; and
5. The City of Goshen, City of Elkhart, Faith Mission, Lacasa, Oaklawn Mental Health Center, Goshen Interfaith Hospitality Network, Habitat for Humanity, and other local agencies will continue to hold regular discussions and work together to address issues related to chronic homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons

Within Elkhart County, emergency shelter for homeless individuals and families is provided by Faith Mission, located in the City of Elkhart. In Goshen, emergency shelter for families and single women is provided by Goshen Interfaith Hospitality Network (GIHN). Emergency shelter for victims of domestic violence is provided by the YWCA Safe Haven Women's Shelter, with a total of 82 beds available for households with children and 95 beds available for households with no children. Permanent supportive housing (PSH) is provided in Elkhart County by AIDS Ministries and Oaklawn Mental Health Center, with 29 fixed-site PSH units in Goshen, and an additional 38 fixed and scattered site (vouchers) beds in Elkhart County. Transitional housing for homeless households is provided by Emerge Ministries, located in the City of Elkhart, with a total of 16 beds, serving households with

and without children. Faith Mission operates transitional housing in the City of Elkhart, with a total of 30 beds, serving households with children.

Families and individuals who are homeless have few resources and little money to stabilize their situation while they try to find work and a place to live. Often families are forced to rent substandard or overcrowded housing units because they do not have rental or utility deposits and are not able to earn enough to find housing that meets their needs. Transitional housing programs provide services, support and training to assist families and individuals toward stability. In Elkhart County, transitional housing is provided by Emerge Ministries, SPA Ministries, and Faith Mission, with a total of 46 beds for households with children and 18 beds for households without children. None of the transitional housing units are located in Goshen.

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

Two permanent supportive housing (PSH) projects have been constructed in Goshen. The first PSH project, Lincoln West Apartments, contains 14 units, and was completed in December 2011 and fully occupied by March 2012. The second PSH project, Westplains Apartments, with 15 units, was completed in January 2014 and was fully occupied by March 2014. The PSH projects are a partnership of Lacasa, the owner/developer, and Oaklawn Mental Health Center, the service provider. A new Lacasa-Oaklawn PSH project with 11 units in the City of Elkhart was under construction in PY 2019, with occupancy expected to begin in April 2020.

Permanent supportive housing is also provided by AIDS Ministries, with a program serving families and individuals in Elkhart County, with housing located in the City of Elkhart. This program provides housing and supportive services, with six beds for individuals and two beds for families with children.

The Indiana Region 2 Homeless Coalition is a group of agencies and organizations interested in homelessness who meet regularly to share data and information on homelessness, facilitate dialogue among service providers, and coordinate community resources and services for the benefit of individuals and families who are homeless or in imminent danger of becoming homeless, thereby reducing homelessness. The Coalition has participation from a large number of local agencies, which during calendar year 2019 included AIDS Ministries, Anthem Indiana Medicaid, Beaman Home, Brightpoint, Community Foundation of Elkhart County, Concord Schools, Elkhart Chamber, Elkhart City, Elkhart Community Schools, Elkhart County Special Education Cooperative, Elkhart Education Foundation, Emerge Ministries, Faith Mission, Goodwill, Goshen City, Goshen Community Schools, Goshen Interfaith Hospitality Network, Guidance Ministries, Habitat for Humanity of Elkhart County, Heart City Health Center, Humble House Ministries, IHCD, Lacasa, Managed Health Services, Maple City Health Care Center, MDwise, Oaklawn Mental Health Center, Salvation Army Goshen, Senator Todd Young's office, SPA Women's Ministry, Veteran's Administration, and YWCA of Northern Indiana. The Coalition and direct connections with participating agencies is the primary structure through which the City of Goshen will carry out

its homelessness strategy.

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 most direct method of preventing homelessness for the City is the Housing Choice Voucher program. Warsaw Housing Authority (WHA) operates a Housing Choice voucher program, which includes vouchers for Goshen. Goshen Housing Authority was dissolved in November 2018. The Housing Choice voucher annual budget for Goshen has been approximately \$1.3 million, with approximately 173 vouchers currently in use, including 33 for persons with disabilities.

At the present time, there is not a coordinated discharge policy in place for Elkhart County. In the past, this has been discussed at the Indiana Region 2 Homeless Coalition and will continue to be a goal that is pursued. Previously, the Indiana Coalition on Housing and Homeless Issues, now subsumed through IHEDA, developed an action plan to end chronic homelessness, which includes a strategy to ensure that individuals are not released from institutions into homelessness. This plan was presented and discussed at the Indiana Region 2 Homeless Coalition.

Several years ago the Elkhart County Sheriff's Department initiated a re-entry initiative, Elkhart County Reentry Initiative (ECRI). The goal is to reduce recidivism, which is estimated at 30-70% for Elkhart County, which has 700 inmates per year coming back to Elkhart County from prison. The reentry initiative is intended to facilitate networking with resources, to help remove barriers to successful reentry. Some of the challenges faced by individuals returning to the community from prison are employment, education, housing, transportation, access to resources, health (addictions/mental illness/physical), accountability and a changing world. ECRI is providing training for mentors, accountability partners or transitional coaches to help individuals with reentry challenges.

Discussion

Currently, the system to address homelessness and the priority needs of homeless persons and families operates mostly informally through the cooperation of local agencies providing housing and services, and formally through the Indiana Region 2 Homeless Coalition (the local Continuum of Care), which meets bi-monthly to network around issues related to homelessness and to empower local agencies addressing homelessness. Goshen's CDBG administrator serves on the CoC executive committee, and will continue to regularly participate with this group. Support will also continue for local agencies providing services to homeless families and individuals, and those at imminent risk of becoming homeless, including prevention of homelessness, outreach, emergency shelter, case management, transitional housing and permanent supportive housing.

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

Introduction:

As a way to remove barriers to affordable housing, the City has provided a variety of support, including \$162,000 invested by the Redevelopment Commission in the Hawks Arts & Enterprises property for demolition and cleanup, which was renovated by Lacasa to provide 33 units of affordable housing, and a tax phase-in and a grant of \$100,000 for a project which rehabilitated two deteriorating rooming houses to create 28 apartments affordable for low and moderate income persons. In program year 2007, the City also provided a five-year \$500,000 loan to Lacasa, extended for another five years in August 2012, and again in January 2017, to be used in Lacasa's Revolving Real Estate Development Fund. The fund was established with the intent to acquire, rehabilitate and return to homeownership vacant investment properties. Within neighborhoods, residents often cite vacant and dilapidated properties as a major concern, and this fund seeks to address the worst of these problem properties. Potential homebuyers have access to Lacasa's homeownership and financial fitness classes, and funding through Lacasa's affordable housing loan pool would be available to those who qualify.

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 not aware of any local ordinances or policies which create unreasonable barriers to affordable housing. The City will continue to explore incentives and opportunities available for the development of affordable housing, and will continue to use local public resources for infrastructure improvements to enhance living conditions in low/moderate income neighborhoods. Efforts will continue to preserve existing affordable housing and create new affordable housing, through housing rehabilitation and new construction.

As has been discussed, cost burden is the most significant housing issue, for both owners and renters. For owners, excessive cost burden means that maintenance and improvements are often deferred, resulting in the need for owner-occupied housing rehabilitation assistance. Renters with excessive cost burden may require rental assistance in order to have stable housing.

Census 2010 data indicate that Goshen's population is 78.2% White, 2.6% Black/African American, 1.2% Asian, 0.5% American Indian/Alaska Native, and 28.1% Hispanic/Latino. The 2007-2011 CHAS data for housing problems by race and percent AMI do not show any disproportionately greater need for any racial or ethnic group in comparison to the needs as a whole. Based on the 2007-2011 CHAS data, housing problems in Goshen are distributed evenly by race, as compared to the overall racial and ethnic makeup of the total population. There are no disproportionately greater needs for any racial or ethnic group in comparison to the needs as a whole.

Discussion:

Cost burden is the most significant housing issue, for both owners and renters. For owners, excessive cost burden means that maintenance and improvements are often deferred, resulting in the need for rehab

assistance. Renters with excessive cost burden may require rental assistance to ensure stable housing.

Strategies to address barriers include rehab of multi unit rental housing, rehab of owner-occupied housing, construction of new affordable housing, upgrades to infrastructure and new infrastructure to complement housing activities, rental assistance for low income tenants and the homeless, and assistance for homeless persons and persons with special needs.

Strategies are implemented cooperatively, with a past example a \$2.1 million NSP1 grant, an application by the City, in partnership with Lacasa and Habitat for Humanity. Implementation was completed in PY 2016, with 14 single-family homes rehabbed/redeveloped, one multi-family (six-unit) rehabbed, and six uninhabitable residential properties demolished.

Permanent supportive housing (PSH) is a partnership of Lacasa, the owner/developer, and Oaklawn, the service provider, with a total of 29 units in Goshen at two locations.

In PY 2019 construction began for a new PSH project in the City of Elkhart, Benham Avenue Apartments, to provide 11 new housing units and supportive services for chronically homeless. Occupancy will begin in April 2020. Funding for the \$1.8 million project includes HOME, Housing Trust Fund, and IHEDA Development Fund, with rental assistance through Shelter+Care vouchers. The project is another partnership of Lacasa and Oaklawn. PSH is a successful model that provides stable housing and supportive services.

Current activities, projects and efforts to remove barriers include:

- Westplains II, a Lacasa/Oaklawn project, to increase affordable rental options, with 5 units \leq 40% AMI and 3 units \leq 60% AMI, to divert Oaklawn clients from homelessness and provide independent options for clients who would otherwise be underhoused.
- A Lacasa project with 2 units at 102 N 9th, to increase rental housing options, with each 3-bedroom unit for families \leq 60% AMI.
- A \$1.4 million Lacasa project for rehab of 5 multi-family dwellings in East Lincoln Crossroads to provide 20 quality rental units. Three of the 5 properties were completed in 2018.
- Lacasa financial empowerment services include financial training/coaching, matched savings, homebuyer training, and workplace financial empowerment.
- A Lacasa workforce housing development project, to address a shortage of affordable housing, with Indiana modular units placed in the City of Elkhart.
- A Lacasa HOME Innovation Grant, for affordable housing construction and/or rehab in 3 neighborhoods, Goshen, City of Elkhart, and Elkhart County. The program includes pre-purchase counseling, home ownership training, financial education, and matched savings.
- Lacasa submitted an application for The Oaks, requesting \$834,000 in tax credits and \$400,000 HOME funds, for construction of 40 two, three, and four bedroom units, with 20 multi-family units and 14 attached single units in an existing undeveloped subdivision, and six single houses on infill lots. The application was not funded.

Past LIHTC projects have included Hawks Arts and Enterprise Center, a \$6.8 million project, using HOME and

FHLB funding, fully occupied when open in April 2015, providing 33 affordable units, and Maple Court Place, a \$7.6 million project, completed in December 2011, with 6 one-bedroom units, 24 two-bedroom units, 24 three-bedroom units, and 6 four-bedroom units.

Cooperative efforts to address barriers include a countywide housing needs assessment undertaken by the City of Goshen, City of Elkhart, Elkhart County, Lacasa and Habitat for Humanity, completed in PY 2014.

AP-85 Other Actions – 91.220(k)

Introduction:

The 2020-2024 five-year consolidated CDBG plan includes the following priorities, which will guide the choice of specific activities and actions for program year 2020:

1) Housing Opportunities

- Improve owner-occupied housing through rehab
- Increase quality of rental housing
- Increase transitional housing options
- Reduce housing cost burden through higher wage job opportunities and job training
- Provide permanent supportive housing for chronically homeless
- Support affordable housing creation and preservation
- Provide emergency shelter for homeless individuals and families
- Expand housing options and assistance
- Maintain and facilitate use of Housing Choice voucher program

2) Access to Services

- Increase access to affordable healthcare
- Increase services for mentally ill
- Support programs for youth
- Increase access to affordable childcare and early childhood education
- Support services for elderly and the disabled
- Support public transportation
- Provide emergency shelter for homeless individuals and families
- Provide permanent supportive housing for chronically homeless
- Support counseling/advocacy for underserved populations
- Increase access to substance abuse prevention and treatment
- Support life skill development
- Support nutrition programs and food assistance

3) Neighborhood Revitalization

- Improve owner-occupied housing through rehab
- Remove blighted residential properties
- Address issue of vacant/foreclosed houses
- Increase quality of rental housing
- Support public infrastructure projects
- Repair/replace existing sidewalks
- Support neighborhood parks

Actions planned to address obstacles to meeting underserved needs

Within the areas eligible for CDBG funding, obstacles to meeting underserved needs include an inadequate amount of CDBG funding, lack of participation by landlords who own property in the area, and lack of awareness and lack of participation by neighborhood residents. These obstacles to meeting underserved needs will be addressed primarily through the cooperative implementation of the CDBG plan, with the City, local public service organizations, Lacasa, Habitat for Humanity, and the individuals and families in the neighborhoods working together. Part of the strength of the Goshen CDBG program is a result of the positive working relationships between the City and local partners, including other public agencies, non-profit agencies, and neighborhood residents. Lacasa's neighborhood outreach worker and the City's neighborhood association coordinator will continue to work together to develop and strengthen neighborhood associations. There are organized neighborhood associations in the majority of CDBG income eligible areas, and outreach efforts will support and strengthen these organizations. When neighborhood associations are active, residents work together to improve their neighborhood and the implementation of the CDBG program is more effective.

Census 2010 data indicate that Goshen's population is 78.2% White, 2.6% Black/African American, 1.2% Asian, 0.5% American Indian/Alaska Native, and 28.1% Hispanic/Latino. The 2007-2011 CHAS data for housing problems by race and percent AMI do not show any disproportionately greater need for any racial or ethnic group in comparison to the needs as a whole. Based on the 2007-2011 CHAS data, housing problems in Goshen are distributed evenly by race, as compared to the overall racial and ethnic makeup of the total population. There are no disproportionately greater needs for any racial or ethnic group in comparison to the needs as a whole.

Actions planned to foster and maintain affordable housing

Actions planned to foster and maintain affordable housing include rehabilitation of multi unit rental housing, rehabilitation of owner-occupied housing for low/mod income homeowners, construction of new affordable housing, upgrades to infrastructure and new infrastructure to complement housing activities, rental assistance for low income tenants and the homeless, and assistance for homeless persons and persons with special needs.

Affordable housing strategies are implemented as a cooperative effort, with a past example being a \$2.1 million Neighborhood Stabilization Program Round 1 (NSP1) grant, which was an application by the City, in partnership with Lacasa and Habitat for Humanity. Implementation of the NSP1 grant was completed in PY 2016, with 14 single-family homes rehabilitated/redeveloped (12 owner-occupied and two rental occupied), one multi-family home (six-unit) rehabilitated and fully occupied as a rental property, and six uninhabitable residential properties demolished.

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with rental assistance through Shelter+Care vouchers. The project is another partnership of Lacasa and Oaklawn. PSH is a successful model that provides stable housing and supportive services.

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Actions planned to reduce lead-based paint hazards

In program year 2011, a \$2.4 million Lead Hazard Control Grant was awarded to Elkhart County (in May 2012) from the Department of Housing & Urban Development, with the goal of addressing lead hazards in approximately 140 housing units in Elkhart County, including the City of Goshen. This follows successful completion of a three-year, \$3 million lead hazard grant awarded to Elkhart County, with the City of Goshen providing assistance through an interlocal agreement. The lead hazard control grant completed in program year 2011 assisted 67 housing units in Goshen, out of a total of 197 units assisted countywide. The \$3 million grant was matched with approximately \$973,632 of local funds, in a three-year program which funded education, outreach and training, and addressed lead hazards in a total of 197 housing units. Major partners were Elkhart County Health Department and Lacasa, with many additional community partners, including the City of Goshen and City of Elkhart. This investment provides an additional positive impact within the CDBG target area and

strengthens the overall community development efforts taking place within the City of Goshen.

As the City of Goshen has no city health department, the City is under the jurisdiction of the Elkhart County Health Department, which provides free lead screening tests, takes referrals from local physicians, and follows up with case management and environmental investigations. The Department employs licensed lead inspectors and conducts lead risk assessments and lead clearance exams. The Department's Community Health Nursing program manages lead cases and conducts lead screenings, along with education and outreach. Identified lead poison cases are reported to the State Board of Health, the property owner and the parents/guardian.

The City and Lacasa will continue to inspect for and address lead paint hazards in the housing rehabilitation program, and will provide participants with information regarding lead paint hazards. Based on information from the Health Department, education, blood testing and counseling may be the most cost-effective measures to lower cases of lead poisoning in children.

Actions planned to reduce the number of poverty-level families

The antipoverty strategy will continue as in previous CDBG program years, as a component of each community development and housing objective, based on the assumption that the most effective tools for reducing poverty are stable housing, education, training and access to supportive services. These are all key components of housing activities, public service grants, and neighborhood-based community development efforts. CDBG assistance will be part of the overall strategy to provide households in poverty with the stability, services and support necessary for successful employment, such as transportation, rental housing assistance, case management, child care assistance and healthcare assistance. Homeownership training and financial fitness training will be available to neighborhood residents through the housing construction and rehabilitation programs.

The Housing Choice voucher program is an essential foundation of the City's housing strategy, as it assists families so that they pay no more than 30 percent of their gross income for rent and utilities. This reduces the need for constant shifting of housing units, and provides stability so children are able to remain in the same school for no less than one year. In addition to the Housing Choice voucher program, other affordable housing in Goshen includes 267 Section 8 elderly units at Greencroft Goshen, 41 units in Maple Leaf Commons, a Section 202 PRAC for elderly, 15 income-based rental units at Mercer Manor, supported by USDA Rural Development, Maple Court Place, a 60-unit apartment complex affordable for low/moderate income persons, 28 affordable units in the Shoots and Hattle buildings, 72 affordable units at Arbor Ridge, and 29 units of fixed-site permanent supportive housing (PSH) in two locations. An additional six units of scattered site PSH were occupied in Goshen in PY 2018, designated for individuals with disabilities. New affordable housing, completed and fully occupied in PY 2014, was provided through a \$6.8 million LIHTC project, Hawks Arts and Enterprise Center, developed by Lacasa, providing 33 affordable units, a mix of one and two bedroom units.

Actions planned to develop institutional structure

The City of Goshen's annual plan for program year 2020 will be carried out through the Planning office, Board of Public Works & Safety, Clerk Treasurer's office, Community Development Department, and Mayor's office, with

primary responsibility for administration through the Planning Office. The Planning office will work closely with Lacasa to manage and implement the housing activities. The planning neighborhood outreach activity will be implemented by Lacasa.

Plan implementation will occur in close cooperation with a number of local non-profit and institutional partners, including Lacasa, Region 2 Continuum of Care, Boys & Girls Clubs of Elkhart County, Center for Healing & Hope, Council on Aging of Elkhart County, Elkhart County Clubhouse, Goshen Interfaith Hospitality Network, Maple City Health Care Center, Walnut Hill Early Childhood Center, Oaklawn Mental Health Center, Habitat for Humanity of Elkhart County, and Warsaw Housing Authority. In addition to active partners, many organizations are on the general CDBG contact list and receive regular information and requests for input. Neighborhood associations are also partners, and efforts will continue to strengthen the capacity of these groups and increase their participation with the CDBG program.

Strong partnerships exist between public, private, non-profit and institutional groups in Goshen. These relationships, which are facilitated through regular contact, ensure consistent implementation of the five-year and annual plans. One outcome of these partnerships has been several combined applications for grant funding, such as Neighborhood Stabilization Program Round 1, which was a partnership between City of Goshen, Habitat for Humanity and Lacasa. Although it was not funded, an NSP2 consortium application was submitted from City of Goshen, City of Elkhart and Lacasa. This demonstrates the level of cooperation and strong working relationships which exist and which strengthen the CDBG program.

There is close coordination with the local Continuum of Care (Indiana Region 2 Homeless Coalition), which meets bi-monthly to coordinate and discuss services to address and prevent homelessness in Elkhart County and Region 2. Goshen's CDBG administrator serves on the executive committee of the CoC. Input for the CDBG five-year and annual plans for both Goshen and Elkhart has been provided by the CoC.

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

Although opportunities for feedback are provided throughout the CDBG program year, during the planning process for each annual action plan a more formal effort is made to solicit input, following, at a minimum, the guidance provided by Goshen's Citizen Participation Plan. A list of more than 100 contacts from local housing and service providers, neighborhood association leaders, City of Goshen elected officials, City staff, Warsaw Housing Authority, local institutions such as Goshen Health, Greencroft Goshen, Oaklawn Mental Health Center, and Goshen Community Schools, and local media are notified of, and invited to, each public meeting, and are also provided notice of public hearings and notice of the availability of the draft plan and the public comment period. Notice of the availability of the annual plan is also provided to the local Continuum of Care (Indiana Region 2 Homeless Coalition), and public comment is encouraged.

Coordination between public and private housing, health and social service agencies will continue to be strengthened through regular interaction and meetings. Strong local networks are in place which address several priorities outlined in the CDBG plan. For example, the CDBG administrator participates in the Indiana Region 2 Homeless Coalition (IR2HC), which is a group of public and private agencies who meet bi-monthly to

coordinate and discuss services to address and prevent homelessness in Elkhart County and Region 2. The IR2HC is the local Region 2 Continuum of Care, and Goshen's CDBG administrator serves on the executive committee of the CoC.

During program year 2013, the City of Goshen, City of Elkhart, Elkhart County, Lacasa and Habitat for Humanity worked together and shared resources to conduct a countywide housing needs assessment to gather information on housing availability and affordability, housing conditions, and future housing development priorities. The process included a resident housing survey and three strategy workshops, one in each jurisdiction. Input from the surveys and workshops were used to identify general strategies to address identified housing needs. The Elkhart County Housing Needs Assessment 2014 was completed in PY 2014.

Discussion:

While there is always room for improvement, strong partnerships exist between public, private, non-profit and institutional groups in Goshen, and between the Goshen and Elkhart City CDBG programs. These relationships, which are developed, facilitated and maintained through regular contact, are a primary strength of Goshen's CDBG program, and ensure consistent implementation of the annual plan. One outcome of these partnerships has been several combined applications for grant funding, such as the successful application to IHDA for Neighborhood Stabilization Program Round 1, which was a partnership of the City of Goshen, Habitat for Humanity, and Lacasa. A countywide grant to provide housing rehabilitation assistance to elderly homeowners has also been funded, as a cooperative effort of Lacasa and the Council on Aging of Elkhart County. Additionally, in program year 2013 the City of Goshen, City of Elkhart, Elkhart County, Lacasa and Habitat for Humanity worked together and shared resources to conduct a countywide housing needs assessment. These examples demonstrate the level of cooperation and strong working relationships which exist, which will continue to be strengthened, and which will ensure the ongoing successful implementation of the CDBG annual plan.

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	45,000
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:	45,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

The overall benefit to persons of low and moderate income will be calculated based on a single program year, PY 2020.

Attachments

Citizen Participation Comments

Citizen Participation Overview and Detailed Comments

2020-24 Five-Year Consolidated Plan & 2020 Annual Action Plan: Goshen, Indiana

Opportunities for feedback are provided throughout the CDBG program year, but during the planning process for each consolidated and annual action plan a more formal effort is made to solicit input, following, at a minimum, the guidance provided by Goshen's Citizen Participation Plan. A list of more than 100 contacts from local housing and service providers, neighborhood association leaders, City of Goshen elected officials, City staff, local institutions, and local media are notified of, and invited to, each public meeting, and are also provided notice of public hearings and notice of the availability of the draft consolidated and annual plan and the public comment period. Notice of the availability of the draft consolidated and annual plan is also provided to the local Continuum of Care (Indiana Region 2 Homeless Coalition), along with opportunity for input.

Input for the 2020-24 Five-Year Consolidated Plan & 2020 Annual Action Plan was obtained through the following:

- Community Relations Commission meeting, January 14, 2020
- Council on Aging board meeting, January 15, 2020
- Walnut Hill board meeting, January 16, 2020
- Warsaw Housing Authority board meeting, January 28, 2020
- Public hearing for current plan review and input for upcoming plans, January 30, 2020
- Goshen Interfaith board meeting, February 12, 2020
- Elkhart County Clubhouse board meeting, February 20, 2020
- Lacasa board meeting, February 25, 2020
- Meeting with Continuum of Care to discuss homeless needs, February 27, 2020
- Public comment period for draft 2020-2024 consolidated plan & 2020 annual action plan, April 2, 2020, through May 1, 2020
- Public hearing to review current plans and take input for draft 2020-2024 consolidated plan & 2020 annual action plan, April 21, 2020
- Public meeting to authorize 2020-2024 consolidated plan & 2020 annual action plan submittal, May 5, 2020

Comments from meetings were incorporated into the five-year and annual action plans, but a summary of comments follows:

Council on Aging (COA) board meeting, January 15, 2020:

What needs of the elderly are met by the strategic priorities of the COA?

- Transportation
- In-home care
- Life enrichment – activity center (free)
- Medicare counseling – help find insurance (free)
- Tax preparation (free)
- Serve all townships
- 35-40% of clients are in Goshen area
- Veterans a significant part of client group

What gaps exist in the delivery of supportive services and access to housing for the elderly?

- Too expensive for housing if have to leave home
- Affordability of at-home services
- Age restrictions of funding, people younger need services but aren't eligible

What actions, activities or policies could be used to address unmet needs, gaps in the delivery of supportive services, and access to housing for the elderly?

- Facility in middle of County – to be more noticeable
- Resource database for referrals – need info for Goshen services

What specific local supportive services and facilities for the elderly have unequal access?

- Only 15% of elderly can afford assisted living
- Housing/assisted living not available & unaffordable
- Can't afford in-home services – eligible if meet Medicaid or Medicare-like requirements
- Need more in-home services

Walnut Hill (WH) board meeting, January 16, 2020:

What needs of children are met by the strategic priorities of WH?

- State objective – learning
- Quality pre-K education
- Prepare to be successful in school
- Not just children, also parents
- Affordable average weekly rate b/c of grants, donations & scholarships

What gaps exist in access to early childhood education for children in Goshen?

- Affordability – want to grow scholarship program
- Infant care – huge wait list (Walnut Hill added infant care to address this need)
- Social-emotional learning, lack of skills to self-regulate
- Ability to participate in group & cooperation is biggest barrier to success in Kindergarten (not ability to recognize letters/numbers)

What actions, activities or policies could be used to address unmet needs and gaps in access to early childhood education for children in Goshen?

- Creating funding for scholarships
- Tracking student progress with data
- Quality, including teacher training
- Not just "daycare"

What specific local services and facilities have unequal access for children in Goshen?

- Without financial resources, cannot access quality child care/education
- Quality is costly
- Quality child care/education is needed for Kindergarten readiness

Goshen Interfaith board meeting, February 12, 2020:

What needs of the homeless are met by the strategic priorities and activities of Interfaith?

- Housing for single women & families
- Help through other organizations to transition back to housing
- Safety & shelter
- Whole person – discover place in world
- Look at factors other than homelessness
- Connect to resources for financial training, mental health, addictions
- Warming shelter past 2 winters
- Program driven – each person has individual plan

What current policies or actions facilitate access to housing in Goshen?

- GIHN first point of contact for homeless referrals/services (wasn't well known-has been published by City)
- Goshen Homeless Coalition
- Neighborhood revitalization
- Rental stock put back into use
- Faith community support
- Lacasa
- Housing Authority
- Not a single cause for homelessness – tailor services to each person

What current policies, actions or obstacles impede access to housing in Goshen?

- Cost of housing
- Limited number of housing options – other cities have more options
- Limited number of families that can stay together
- Lack of safe & affordable housing
- Strong housing market competes with voucher-based rents
- Rental management agencies denying all tenants with a housing voucher

What actions, activities or policies could be used to address unmet needs, gaps in the delivery of services, and access to housing for the homeless in Goshen?

- Need transitional housing for people in between limits for PSH & vouchers
- Some cities have adopted policy that landlords cannot deny rental b/c of voucher
- Work Release clients pay for all their services (housing, food, drug testing) so they can't save \$ while in Work Release and then don't have \$ for rental downpayment
- Landlord education – misperception identified in Re-entry Initiative
- Change broad application of R-1 zoning
- Case management – rental mgmt. agency accepted tenant recently b/c they were receiving case mgmt

Elkhart County Clubhouse board meeting, February 20, 2020:

What needs of people with mental illness are met by the strategic priorities of Elkhart County Clubhouse?

- Acceptance & community
- Increasing social interaction (combating social isolation)
- Building productive members of society
- Destigmatizing mental illness
- Restoring self-confidence
- Help with housing & employment
- Returning to self-filling & productive life

What gaps or impediments exist in the delivery of supportive services and access to housing for people with mental illness?

- Gap for housing is that PSH requires occupants to meet HUD definition of homelessness, which is too narrow
- Clubhouse members require help navigating procedures to get housing
- Lack of payee services (someone to administer \$ for individuals on Social Security)
- People on the edge of independence, not disabled but landlord requirements are difficult, hard to find coaching, usual trajectory is effort at independence and then eviction
- Not enough supportive housing (need twice what is currently available)
- Trolley is limited in route (can't get to Oaklawn in Goshen on Trolley)

What actions, activities or policies could be used to address unmet needs, gaps in the delivery of supportive services, and access to housing for people with mental illness?

- Medicaid & Medicare don't pay for staff to support group housing occupants
- Real Services, home assistance is understaffed
- PSH were game changers met needs of 30 people and have 30 more who need the same
- Need 3 more PSH facilities
- Landlords have been willing to house ex-offenders
- Very difficult to find housing for individuals on sex offender list, restrictions range from very restricted to not very restricted, and many aren't very restricted. For those most restricted, 85% of Goshen isn't available.

Lacasa board meeting, February 25, 2020:

What needs are met by the strategic priorities and activities of Lacasa?

- Asset building for families
- Neighborhood vitality/stabilization
- Personal empowerment
- Family stability
- Financial education (understanding \$, credit), leading to saving for particular goals (IDA) and enabling buying a home

What current policies or actions facilitate access to housing in Goshen?

- IDA matched savings program
- Lacasa rehabbing of properties into affordable housing, and not just to minimum standards, but state of the art, exceptionally well done
- Homeownership training
- City rental registration/inspection for baseline decent housing

What actions, activities or policies could be used to address unmet needs and expand access to housing in Goshen?

- Housing supply problem, across the board
- No houses for first time homebuyers, move-in ready in price range
- Affordable quality rental properties are in short supply
- One landlord with many substandard properties is a huge issue
- Housing stock on the north side of the City is inadequate, not good quality, limited, small, single bathrooms
- Housing in surrounding communities is more affordable, so employees move away from Goshen to save money
- Blight elimination is important
- Prices have gone up; decent houses sell quickly
- Houses with long-term owner occupants in low income areas tend to have deferred maintenance issues

A public hearing with 13 participants, representing seven local agencies and one City department, was held on January 30, 2020, to review the current five-year and program year 2020 plans, and to discuss needs, priorities and activities for the 2020-2024 consolidated plan and 2020 annual plan. A second public hearing was held April 21, 2020, as part of a regular Goshen Common Council meeting, to provide opportunity for input for the draft 2020-2024 consolidated plan and 2020 annual plan, and to review program year 2019. The draft 2020-2024 consolidated plan and 2020 annual plan were distributed to the Continuum of Care and to the broad CDBG contact list.

The local Continuum of Care, the Indiana Region 2 Homeless Coalition (IR2HC), was consulted through a group email and a meeting held February 27, 2020. The IR2HC is a group of public and private agencies who meet bi-monthly to coordinate and discuss services to address and prevent homelessness in Elkhart County and Region 2. A copy of the draft plan and notice of the public comment period and upcoming public hearing was provided to the Coalition via email on March 24, 2020.

Notice of public hearing and notice of availability of the 2020-2024 consolidated plan and 2020 annual plan was published in the Goshen News on April 1, 2020, with the plans available for review on April 2, 2020, at the Goshen Planning office and online at <https://goshenindiana.org/cdbg>. Notice of the public hearing and availability of the 2020-2024 consolidated plan and 2020 annual plan was also provided to the email contact list, consisting of more than 100 individuals and organizations, on March 24, 2020. A copy of the draft 2020-2024 consolidated plan and 2020 annual plan was emailed to the Region 2 Continuum of Care, on March 24, 2020. During the public comment period no comments were received.

A public hearing was held April 21, 2020, as part of a regular Goshen Common Council meeting, to provide opportunity for input for the draft 2020-2024 consolidated plan and 2020 annual plan, and to review program year 2019. Prior to the public hearing, the link to the draft plans, along with a notice of public hearing and notice of availability of the draft plans was provided to the regular Council distribution list, along with a summary of the proposed CDBG priorities, budget, and an overview of the current program year 2019. Attending the April 21, 2020, Council meeting were Mayor Stutsman, seven Council members, Council youth advisor, three City of Goshen department heads and staff, along with several members of the local media and approximately five community members. At the Council meeting, the CDBG administrator gave a brief overview of the 2020-2024 consolidated plan priorities. During the public hearing there were no Council or audience comments.

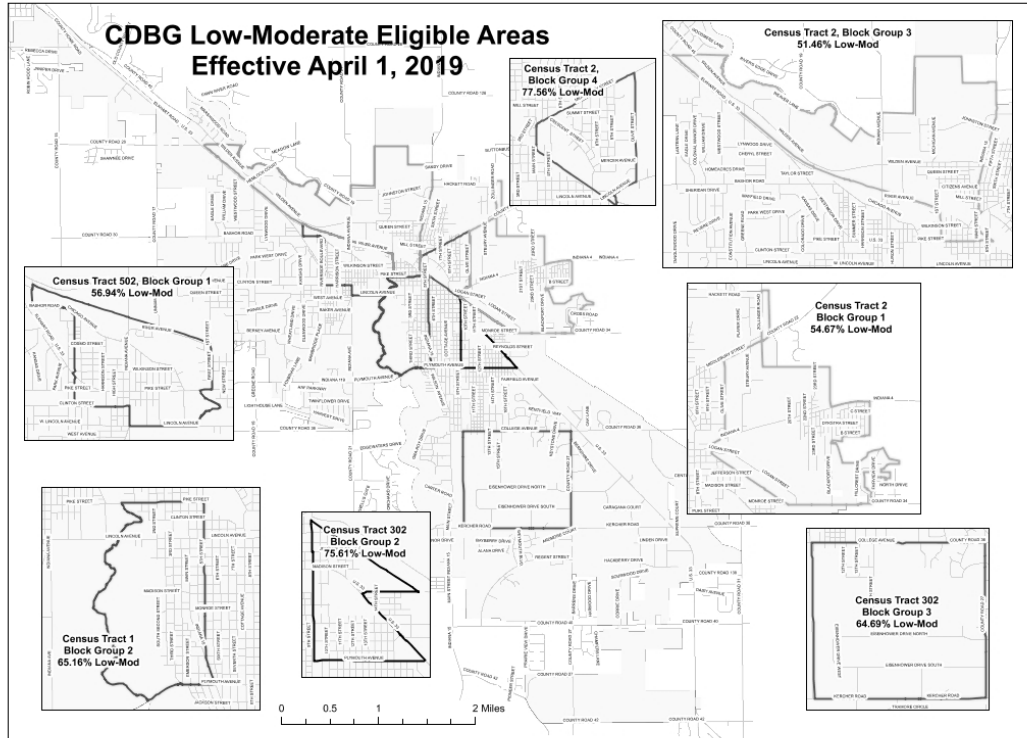
A final public meeting was held May 5, 2020, at a regular Goshen Common Council meeting, to authorize submittal of the 2020-2024 consolidated plan and 2020 annual plan, with Mayor Stutsman, seven Council members, Council youth advisor, five City department heads and staff, and approximately seven community members attending. There were no questions from the Council, City staff or community members.

Grantee Unique Appendices

GRANTEE APPENDICES

City of Goshen

1. Map of Income-Eligible Census Block Groups
2. Proof of Publication



The City of Goshen's Digital Data is the property of the City of Goshen and Elkhart County, Indiana. All graphic data supplied by the City and County has been derived from public records that are commonly understood and is not warranted for content or accuracy. The City and County do not guarantee the positional or thematic accuracy of the data. This geographic digital data is not a substitute for a professional survey or other data. The data is provided for informational purposes only. The City and County are not responsible for any errors or omissions in the data or for any use of the data for purposes not intended by the City or County. The data is provided as a courtesy and is not intended to be used for any other purpose. The City and County are not responsible for any errors or omissions in the data or for any use of the data for purposes not intended by the City or County. The data is provided as a courtesy and is not intended to be used for any other purpose. The City and County are not responsible for any errors or omissions in the data or for any use of the data for purposes not intended by the City or County. The data is provided as a courtesy and is not intended to be used for any other purpose.

The City of Goshen
Department of Planning
264 East Jefferson Street, Goshen, Indiana 46526
Phone: 317-534-3600 Fax: 317-534-3628

City of Goshen
CDBG Low-Moderate Eligible Areas
Effective April 1, 2019

Proof of Publication

COPY

Ad # 1632962

STATE OF INDIANA

Notice of Public Hearing and Notice of Availability of 2020-2024 Five-Year Consolidated Plan & Annual Action Plan for Program Year 2020
 City of Goshen
 Community Development Block Grant (CDBG)

The City of Goshen's CDBG 2020-2024 Five-Year Consolidated Plan and Annual Action Plan for Program Year 2020 have been prepared and are available for public review and comment beginning April 2, 2020. The plans are available on the City website at www.goshen.in.gov/cDBG.

The following priorities were among those identified for community and neighborhood development in the City of Goshen for the 2020-2024 CDBG Consolidated Plan:

- 1) Housing Opportunities
 - Improve owner-occupied housing through rehab.
 - Increase quality of rental housing.
 - Increase transitional housing options.
 - Reduce housing cost burden through higher wage job opportunities and job training.
 - Provide permanent supportive housing for chronically homeless.
 - Support affordable housing creation and preservation.
 - Provide emergency shelter for homeless individuals and families.
 - Expand housing options and access.
 - Maintain and facilitate use of Housing Choice voucher program.
- 2) Access to Services
 - Increase access to affordable healthcare.
 - Increase services for mental ill.
 - Support programs for young children and preschool education.
 - Increase access to affordable childcare and early childhood education.
 - Support services for elderly and the disabled.
 - Support public transportation.
 - Provide emergency shelter for homeless individuals and families.
 - Provide permanent supportive housing for chronically homeless.
 - Support outreach and advocacy for underserved populations.
 - Increase access to substance abuse prevention and treatment.
 - Support life skills development.
 - Support nutrition programs and food assistance.
- 3) Neighborhood Revitalization
 - Improve owner-occupied housing through rehab.
 - Reduce blighted residential properties.
 - Address issue of vacant residential houses.
 - Increase quality of rental housing.
 - Support public infrastructure projects.
 - Repair/replace existing sidewalks.
 - Support neighborhood parks.

Proposed 2020 Action Plan
 For program year 2020 the City of Goshen intends to receive an allocation of \$272,854 in CDBG funds, and will use an estimated \$45,000 of Program Income, and \$278,854 of prior year resources, for an estimated total budget of \$307,854.

The proposed use of CDBG funds for program year 2020 is as follows:

1. Public Service Grants - Provision of services to low and moderate income households and persons City-wide	\$40,000
2. Owner-occupied Rehabilitation of homes owned by low and moderate income households through loans, grants and deferred payment loans City-wide	\$13,029
3. Multi-family Housing Rehabilitation - Two projects to create and improve affordable housing	\$37,000
4. Planning, general administration, environmental reviews, and audit	\$97,825
Total	\$897,829

Comments may be submitted to Rhonda Nader, Goshen City Planning, 204 E. Jefferson, Suite 1, Goshen, IN 46535, 574-537-9818, rhonda.nader@goshen.in.gov, on or before 30 days after April 2, 2020, and no later than May 1, 2020. A summary of comments and responses will be submitted to the City Council.

The City will hold a public hearing on the proposed 2020-2024 Five-Year Consolidated Plan & 2020 Annual Action Plan on Tuesday, April 21, 2020, at 7:00 PM during the City Council meeting in the City Council Chambers at the Goshen Police and Court Building, 111 E. Jefferson Street, Goshen, The Goshen Police and Court Building is handicapped accessible. Non-English speaking persons and others needing special assistance to participate in the hearing process should advise the City as soon as possible.

The public hearing will include a review of the proposed 2020-2024 Five-Year Consolidated Plan & 2020 Annual Action Plan, a review of the current 2019 program year, and opportunity for citizen comment.

Jeremy P. Stillman, Mayor
 City of Goshen
 202 S. 5th Street
 Goshen, IN 46535
 Phone: 574-533-8621
 TTY: 574-534-3188

EWS is a daily
 in the City of
 annexed true copy
 re week as follows:

il 1, 2020

me Deab
 s Des:

il 1, 2020

S. Kullman
 Notary Public

April 1, 2020
 on February 04, 2027
 Commission # NP0716354

The Gos
 114 S. Main St., Goshen, IN 46526
 ID # 52-2664039




Grantee SF-424's and Certification(s)

OMB Number: 4340-0094
 Expiration Date: 10/31/2019

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received: <input type="text" value="10/20/2018"/>	4. Applicant Identifier: <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/>	5b. Federal Award Identifier: <input type="text" value="E-20-300-18-0019"/>	
State Use Only:		
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>	
8. APPLICANT INFORMATION:		
* a. Legal Name: <input type="text" value="Goshen, Indiana"/>		
* b. Employer/employer Identification Number (EIN/TIN): <input type="text" value="35-6001005"/>	* c. Organizational DUNS: <input type="text" value="0996461360000"/>	
d. Address:		
* Street1: <input type="text" value="202 South 5th Street"/>	Street2: <input type="text"/>	
* City: <input type="text" value="Goshen"/>	County/Parish: <input type="text"/>	
* State: <input type="text" value="IN: Indiana"/>	Province: <input type="text"/>	
* Country: <input type="text" value="USA: UNITED STATES"/>	* 7(b) Postal Code: <input type="text" value="46526-2702"/>	
e. Organizational Unit:		
Department Name: <input type="text" value="Community Development"/>	Division Name: <input type="text" value="Planning"/>	
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: <input type="text" value="Ms."/>	* First Name: <input type="text" value="Rhonda"/>	
Middle Name: <input type="text" value="L."/>	* Last Name: <input type="text" value="Foye"/>	
Suffix: <input type="text" value="RICE"/>	Title: <input type="text" value="City Planner"/>	
Organizational Affiliation: <input type="text"/>		
* Telephone Number: <input type="text" value="574-537-2925"/>	Fax Number: <input type="text" value="574-533-8625"/>	
* Email: <input type="text" value="rhondafoye@goshencity.com"/>		

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type: <input type="text" value="City or Township Government"/> Type of Applicant 2: Select Applicant Type: <input type="text"/> Type of Applicant 3: Select Applicant Type: <input type="text"/> * Other (specify): <input type="text"/>	
* 10. Name of Federal Agency: <input type="text" value="Department of Housing & Urban Development"/>	
11. Catalog of Federal Domestic Assistance Number: <input type="text" value="15.210"/> CFDA Title: <input type="text" value="Community Development Block Grants/Entitlement Grants"/>	
* 12. Funding Opportunity Number: <input type="text"/> * Title: <input type="text"/>	
13. Competition Identification Number: <input type="text"/> Title: <input type="text"/>	
14. Areas Affected by Project (Cities, Counties, States, etc.): <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
* 15. Descriptive Title of Applicant's Project: <input type="text" value="Community Development Block Grant"/>	
Attach supporting documents as specified in agency instructions. <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: <input type="text" value="IS-002"/>	* b. Program/Project: <input type="text" value=""/>
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text" value=""/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
17. Proposed Project:	
* a. Start Date: <input type="text" value="01/01/2020"/>	* b. End Date: <input type="text" value="06/30/2021"/>
18. Estimated Funding (\$):	
* a. Federal	<input type="text" value="272,864.00"/>
* b. Applicant	<input type="text" value="0.00"/>
* c. State	<input type="text" value=""/>
* d. Local	<input type="text" value=""/>
* e. Other	<input type="text" value="275,165.00"/>
* f. Program Income	<input type="text" value="15,000.00"/>
* g. TOTAL	<input type="text" value="597,029.00"/>
* 19. Is Application Subject to Review By State Under Executive Order 12872 Process?	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12872 Process for review on <input type="text" value=""/>	
<input type="checkbox"/> b. Program is subject to E.O. 12872 but has not been selected by the State for review.	
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12872.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach	
<input type="text" value=""/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001)	
<input checked="" type="checkbox"/> ** I AGREE	
** The list of certifications and assurances, or an Internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
Authorized Representative:	
Prefix: <input type="text" value="Mr."/>	* First Name: <input type="text" value="Jeremy"/>
Middle Name: <input type="text" value="E"/>	
* Last Name: <input type="text" value="Shattman"/>	
Suffix: <input type="text" value=""/>	
* Title: <input type="text" value="Mayor"/>	
* Telephone Number: <input type="text" value="574-533-9322"/>	Fax Number: <input type="text" value="574-533-9340"/>
* Email: <input type="text" value="jshattman@goshenindty.com"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="5/6/20"/>

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4340-0006
Expiration Date: 01/31/2016

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:


1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1801-1883, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicap; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-265), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

Previous Edition Usable

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Standard Form 424D (Rev. 7-87)
Prescribed by OMB Circular A-102

11. Will comply or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1506 and 7324-7326) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1996, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§468a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	Mayor
APPLICANT ORGANIZATION	DATE SUBMITTED
City of Goshen, Indiana	5/6/20

SF-424D (Rev. 7-97) Back

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing – The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan – It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential anti-displacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.


Anti-Lobbying – To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction – The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan – The housing activities to be undertaken with CDBG, HOME, ESG, and IOPWA funds are consistent with the strategic plan.

Section 3 – It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.


Signature/Authorized Official

5/6/20
Date

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. **Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. **Overall Benefit.** The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2020, _____ (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. **Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its


jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

Compliance with Laws -- It will comply with applicable laws.



Signature/Authorized Official

5/4/20

Date

Mayer

Title

**OPTIONAL CERTIFICATION
CDBG**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.



Signature/Authorized Official

5/16/20
Date

MAYOR

Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Appendix - Alternate/Local Data Sources