

Expected Resources

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

Introduction

For program year 2019, direct funding available for CDBG is expected to include an annual entitlement grant of \$254,886, Program Income of **\$56,263.18**, and prior year resources of \$22,853.82, for a PY 2019 annual budget of **\$334,003**. Based on HUD's Moving CDBG Forward initiative, the City expects to lose its entitlement grant at some point in the future, based on falling below the proposed minimum threshold.

In program year 2019, CDBG funds will be matched with local funds to implement the public facilities and improvements project, Northside Reconstruction. 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 administers a Housing Choice voucher program that includes vouchers used in Goshen, with an annual budget of approximately \$1.3 million.

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	254,886	56,263	22,854	334,003	0	A 2019 allocation of \$254,886 will be combined with Program Income of \$56,263.18 , and prior year resources of \$22,853.82

Table 1 - Expected Resources – Priority Table

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

The 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, for vouchers used in Goshen, administered by Warsaw Housing Authority

Warsaw Housing Authority (WHA) administers a Housing Choice voucher program that includes vouchers for Goshen, with a Goshen voucher budget of approximately \$1.3 million, which currently supports around 177 vouchers.

During program year 2012, Lacasa, Inc., received approval for a new \$6.8 million Low-Income Housing Tax Credit (LIHTC) project, Hawks Arts and Enterprise Center, which is providing 33 affordable housing units. Construction began in April 2014, with full occupancy achieved at opening in April 2015. The project included HOME and Federal Home Loan Bank funds.

Program year 2019 will be year two (Phase II) of the multi-phase, multi-year infrastructure reconstruction project in the Northside neighborhood. Local funds, along with in-kind services by City staff, will be matched with **\$123,165** of CDBG funds in program year 2019. Phase II (PY 2019) is anticipated to include design, engineering and construction of infrastructure improvements in conjunction with City projects in the area of Queen Street east of Michigan.

Funding for the rehabilitation of approximately eight (8) single-family, owner-occupied homes in program year 2019 will be \$115,623. CDBG funds will be matched with funds from Federal Home Loan Bank of Indianapolis, along 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 2018, CDBG public service budgeted funds of \$42,795 were matched with \$817,330 of State, local, private and other funds, as reported in IDIS as of February 16, 2019.

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	Public Facilities & Improvements	2015	2019	Non-Housing Community Development		Neighborhood Revitalization	CDBG: \$123,165	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1809 Persons Assisted
2	Public Service Grants	2015	2019	Direct Public Service Assistance		Access to Services	CDBG: \$35,765	Public service activities other than Low/Moderate Income Housing Benefit: 4558 Persons Assisted
3	Owner-occupied Housing Rehabilitation	2015	2019	Affordable Housing		Housing Opportunities	CDBG: \$115,623	Homeowner Housing Rehabilitated: 8 Household Housing Unit
4	Homeless Facilities	2015	2019	Homeless		Housing Opportunities	CDBG: \$10,450	Homeless Person Overnight Shelter: 75 Persons Assisted

Table 2 – Goals Summary

Projects

AP-35 Projects – 91.220(d)

Introduction

In program year 2019, the following projects are expected to receive CDBG funding, using \$254,886 of CDBG funds, \$56,263.18 of program income, and \$22,853.82 of prior year resources, for a total 2019 CDBG budget of \$334,003:

- (1) Public facilities and improvements (\$123,165) to meet the objective of a suitable living environment, with the outcome of promoting a livable, sustainable community;
- (2) Public service grants (\$46,215) 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;
- (3) Rehabilitation of single-family, owner-occupied housing (\$115,623) 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; and
- (4) Program planning and general administration (\$49,000).

AP-38 Project Summary

Project Summary Information

1	Project Name	Public Facilities & Improvements
	Target Area	
	Goals Supported	Public Facilities & Improvements
	Needs Addressed	Neighborhood Revitalization
	Funding	CDBG: \$123,165
	Description	Public infrastructure improvements, including street and sidewalk reconstruction, water and sewer reconstruction, and the addition of lighting and street trees.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 1,809 low/mod individuals living in Northside Neighborhood will benefit.
	Location Description	The project will be carried out in the Northside Neighborhood.

	Planned Activities	In program year 2019, approximately 36% of the CDBG budget will be used for public facilities & improvements in the Northside neighborhood, the second year of a multi-phase, multi-year project. This area of the City has some of the oldest infrastructure that has not previously been reconstructed. Planned activities are design, engineering, and reconstruction of and improvements to the public infrastructure, including repair, improvement, reconstruction or rehabilitation of right of way, water main, sanitary sewer, storm sewer, roadway, curbs, and sidewalks.
3	Project Name	General Program Planning
	Target Area	
	Goals Supported	Public Facilities & Improvements Owner-occupied Housing Rehabilitation
	Needs Addressed	Housing Opportunities Neighborhood Revitalization
	Funding	CDBG: \$7,000
	Description	Program planning in support of the CDBG program.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	NA
	Location Description	
	Planned Activities	Program planning will support Lacasa's neighborhood outreach staff in the Northside neighborhood and other CDBG income-eligible areas. Lacasa's neighborhood staff will assist with program planning related to CDBG projects within neighborhoods and will assist in identifying potential owner-occupied housing rehabilitation projects.

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.

Northside neighborhood is the new focus neighborhood starting in program year 2018. The focus neighborhood is where CDBG funds are invested over several program years. The Northside neighborhood lies within Census tract 2, block group 3. The 2019 LMISD for CDBG, effective April 1, 2019, show 51.46% of the neighborhood population is low/moderate income. Previous LMISD, in place at the start of the multi-phase project, showed 56.59% low/moderate income population. The basis for allocating investment in this neighborhood is the low/moderate income eligibility, the neighborhood deterioration due to it being an older neighborhood near the central city, and the ability to match CDBG funds with City funds through a multi-phase, multi-year project. This allows CDBG and City funds to have a much greater impact than could be achieved with CDBG or City funds alone. As part of the process, Lacasa's neighborhood outreach worker will work with the Northside neighborhood association, to strengthen neighborhood capacity and to facilitate the implementation of CDBG activities.

With a budget of **\$123,165** for public facilities & improvements, approximately \$15,000 for owner-occupied housing rehabilitation in the focus neighborhood, and **\$7,000** for planning activities to support the neighborhood-based strategy, a total of approximately **\$145,165** or **43** percent of the 2019 CDBG budget will be dedicated to the focus neighborhood.

The Northside neighborhood lies within the larger north Goshen area, which is the area with the highest concentrations of low/moderate income population, and is the area within which all recent CDBG focus neighborhoods have been located. With neighborhood based community development, the goal is to concentrate infrastructure improvements, housing rehabilitation and development activities within a specific neighborhood over several years in order to maximize the impact per dollar spent. CDBG funds alone are not adequate to implement large-scale projects, so by combining local funds with CDBG funds a more significant infrastructure project is able to be implemented.

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	56,263
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:	56,263

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.	90.00%