

Community Development Block Grant  
Five Year Consolidated Plan  
& Annual Action Plan



**For Program Years: 2025-2029**  
**First Program Year: 2025**

Prepared for annual review by:

**Draft:** March 14, 2025





# Contents

- Executive Summary..... 5
  - ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b) ..... 5
- The Process ..... 10
  - PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)..... 10
  - PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)..... 11
  - PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c) ..... 26
- Needs Assessment ..... 29
  - NA-05 Overview ..... 29
  - NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c) ..... 31
  - NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2) ..... 42
  - NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2) ..... 46
  - NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2) ..... 49
  - NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2) ..... 51
  - NA-35 Public Housing – 91.205(b) ..... 53
  - NA-40 Homeless Needs Assessment – 91.205(c)..... 58
  - NA-45 Non-Homeless Special Needs Assessment – 91.205 (b,d)..... 61
  - NA-50 Non-Housing Community Development Needs – 91.215 (f) ..... 64
- Housing Market Analysis..... 67
  - MA-05 Overview ..... 67
  - MA-10 Number of Housing Units – 91.210(a)&(b)(2)..... 68
  - MA-15 Housing Market Analysis: Cost of Housing - 91.210(a) ..... 73
  - MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)..... 77
  - MA-25 Public and Assisted Housing – 91.210(b) ..... 81
  - MA-30 Homeless Facilities and Services – 91.210(c)..... 84
  - MA-35 Special Needs Facilities and Services – 91.210(d)..... 89



MA-40 Barriers to Affordable Housing – 91.210(e) ..... 93

MA-45 Non-Housing Community Development Assets – 91.215 (f) ..... 95

MA-50 Needs and Market Analysis Discussion ..... 103

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households -  
91.210(a)(4), 91.310(a)(2)..... 108

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3) ..... 111

Strategic Plan ..... 114

    SP-05 Overview ..... 114

    SP-10 Geographic Priorities – 91.215 (a)(1)..... 116

    SP-25 Priority Needs - 91.215(a)(2)..... 118

    SP-30 Influence of Market Conditions – 91.215 (b)..... 124

    SP-50 Public Housing Accessibility and Involvement – 91.215(c)..... 139

    SP-55 Barriers to affordable housing – 91.215(h)..... 140

    SP-60 Homelessness Strategy – 91.215(d)..... 142

    SP-65 Lead based paint Hazards – 91.215(i)..... 147

    SP-70 Anti-Poverty Strategy – 91.215(j) ..... 150

    SP-80 Monitoring – 91.230 ..... 152

Expected Resources ..... 154

    AP-15 Expected Resources – 91.220(c)(1,2) ..... 154

Annual Goals and Objectives ..... 157

    Projects ..... 160

        AP-35 Projects – 91.220(d) ..... 160

        AP-38 Project Summary ..... 163

        AP-50 Geographic Distribution – 91.220(f)..... 171

Affordable Housing ..... 173

    AP-55 Affordable Housing – 91.220(g) ..... 173



AP-60 Public Housing – 91.220(h)..... 176

AP-65 Homeless and Other Special Needs Activities – 91.220(i)..... 178

AP-75 Barriers to affordable housing – 91.220(j) ..... 181

AP-85 Other Actions – 91.220(k) ..... 186

Program Specific Requirements..... 192

**Attachments**

- Citizen Participation Overview and Detailed Comments
- The Maple City Greenway Map
- Goshen Neighborhood Associations Map
- Map of CDBG Income Eligible Block Groups in Goshen effective August 1, 2024
- Point In Time Count results 2024
- Goshen Park & Trail Map from Park's Master Plan 2024-2028
- Climate Change Vulnerability Assessment for Stormwater a socio-economic profile 2021
- Surf Internet construction map of Goshen 2025



## Executive Summary

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

#### 1. Introduction

The City of Goshen is an entitlement community for the Community Development Block Grant (CDBG) program which is subject to Title 1 of the Housing and Community Development Act of 1974. CDBG is a Federal grant which is funded annually by an appropriation from the U.S. Department of Housing and Urban Development (HUD). The amount allocated is based on a formula which factors in a community's needs, poverty, age of housing stock, population growth and decline. Goshen has been a recipient of CDBG funds for 40 years, receiving its first grant in 1984.

The five-year Consolidated Plan for 2025-2029 is a strategically developed document required by HUD for any jurisdiction receiving entitlement grant funds and serves as an application for funding. This Consolidated Plan covers the five-year period from July 1, 2025 – June 30, 2030. The process of developing a Consolidated Plan includes thorough data analysis of current conditions, as well as assessing the housing and community development needs of the jurisdiction. Public participation by citizens and current stakeholders provides input, comments, and direction on potential ways funding can best be utilized. This information also aids Goshen in developing goals and making decisions for future housing, community, and economic development needs.

Also included in this document is the Annual Action Plan (AAP) for 2025, which is the first year of the five-year plan. The AAP outlines how Goshen intends to spend this year's HUD appropriation for CDBG and how funding decisions were determined. For this plan, the City of Goshen is expecting to receive an **estimated allocation of \$272,000** from HUD in CDBG funding, for a total **estimation of \$1,360,000** over the next five years of this Consolidated Plan from 2025-2029. At the end of the fiscal year, Goshen will submit a CAPER (Consolidated Annual Performance and Evaluation Report) outlining the progress made towards the goals set in the Consolidated Plan and AAP. These three documents inform the public and help HUD understand the community needs, measure the success and progress of the CDBG program activities, and analyze the difference the grant is making.

Goshen's CDBG 2025-2029 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 for:

- Housing Rehabilitation, both single- and multi-unit
- Public Service Grants
- Public Facilities & Improvements
- Housing Construction



- Homeownership Services including Housing Counseling
- Prevention or Elimination of Slum & Blight
- General Program Planning & Administration

## **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, energy conservation, and direct homeownership assistance with housing counseling to single family homebuyers for affordable housing to meet the objective of decent, affordable housing.

##### **(2) Suitable Living Environment**

Public facilities and improvements, prevention or elimination of slum and blight, along with public service grants for direct assistance to low- and moderate-income families to meet the objective of a suitable living environment. Public facilities and improvements will be located in CDBG income-eligible areas. All other activities will have project locations distributed throughout the City of Goshen.

##### **(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, senior transportation, shelter meals, primary medical care, supportive services for those with mental illness and early childhood education.

##### **(2) Affordability**

Rehabilitation of single- and multi-unit housing, new housing construction, energy conservation, and direct homeownership assistance with housing counseling for single family homebuyers 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, prevention or elimination of slum and blight, rehabilitation of single- and multi-unit housing, new housing construction, energy conservation, and direct homeownership assistance with housing counseling for single family homebuyers 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**

Goals set from the last Consolidated Plan (2020-2024) were exceeded in every category for Multi-Unit Housing Rehabilitation and Public Services including assistance to the Homeless Shelter and persons. This is primarily due to strong local partnerships and active subrecipients.

In the categories for Public Facilities and Improvements, Homeownership Assistance and Homeowner Housing Rehabilitation projected goals were not met. No public facility and improvement activities were undertaken during the five-year plan due to the capacity for carrying out projects and meeting Davis Bacon regulations. As for Homeownership Assistance and Homeowner Housing Rehabilitation, nearly half of the goals were met. The hardships faced in completing these goals were: rising prices of building materials, home market values, interest rates and inflation. These factors deterred participants in the programs. In spite of the obstacles, the City of Goshen and Lacasa, our partner, would like to continue to provide homeownership assistance and homeowner housing rehabilitation. Both programs are vital in this economy to help provide stable housing and support to low-and moderate-income homeowners and home purchasers. Adjustments are being made to the program to better fit the changing economic situation and help decrease homebuyer and homeowner obstacles. Continued financial empowerment and education classes along with outreach and marketing strategies will be a strong focus to help us reach those in need of these services.

#### **4. Summary of citizen participation process and consultation process**

The City of Goshen followed its Citizen Participation Plan in the preparation of the five-year Consolidated Plan. 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 Community Development Specialist (CDS) regularly participates with several local groups, such as the Indiana Region 2 Homeless Coalition (the local Continuum of Care) by serving on the executive committee and serving on the Lacasa loan committee. Participation aids in learning from others, understanding needs, strengthening relationships, and working cooperatively with the local network, which is essential to the CDBG program's success.

Invitations to all public hearings and meetings are sent to a broad contact list of over 275 individuals, representing local public housing and service agencies, Warsaw Housing Authority, institutions such as



Goshen Health, Goshen Community Schools, Goshen College, Oaklawn, Greencroft of Goshen, City staff and council members, as well as local media. As required by Goshen’s Citizen Participation Plan, two public meetings were held. The first was to review the current five-year plan and program year 2024, to solicit input for the 2025–2029 consolidated plan, and to set priorities for program year 2025 activities. The second public hearing was held to review the draft 2025-2029 consolidated plan and the 2025 annual action plan. The draft plans were posted on the City website with a link for feedback at: <https://goshenindiana.org/cdbg>. Notice of 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 2025-2029 consolidated plan and 2025 annual action plan was obtained through the following:

- Lacasa CDBG pre-planning meeting, June 24, 2024
- Council on Aging board meeting, September 18, 2024
- Local Continuum of Care (Indiana Region 2 Homeless Coalition) meeting to discuss homelessness needs, October 24, 2024
- Walnut Hill board meeting, October 30, 2024
- Community Relations Commission meeting, November 12, 2024
- Warsaw Housing Authority feedback, November 18, 2024
- City officials CDBG planning meeting, November 20, 2024
- Elkhart County Clubhouse board meeting, November 21, 2024
- Fair Housing Planning Group meeting, December 17, 2024
- Goshen Interfaith Hospitality Network (First Light Mission) board meeting, December 19, 2024
- Lacasa of Goshen, Inc., executive team meeting, December 19, 2024
- Public hearing for current plan review and input for upcoming plans, January 10, 2025
- Public comment period for draft 2025-2029 consolidated plan & 2025 annual action plan, (30 days) March 18, 2025, through April 26, 2025
- Public hearing to review current plans and take input for draft 2025-2029 consolidated plan and 2025 annual action plan, April 1, 2025
- Public meeting to authorize 2025-2029 consolidated plan and 2025 annual action plan submittal, April 28, 2025

## **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**

CDBG staff would like to thank all of the participants who came to public meetings, public hearings, board meetings, and planning sessions to provide input and direction to help develop the five-year Consolidated Plan and Annual Action Plan. The discussions, comments, and suggestions were constructive in the development of these documents and would not have been possible without their vested interest.



## 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
Community Development Specialist	Goshen	Planning Office

Table 1 – Responsible Agencies

#### Narrative

Goshen has participated in the Community Development Block Grant program for forty years, since 1984. The Goshen Planning Office has primary responsibility for management and oversight for the implementation of the CDBG program, with assistance provided by the Clerk Treasurer’s Office, Goshen’s Board of Public Works & Safety, Engineering Department, Community Development Department, Mayor’s Office, and Common Council. CDBG staff works closely with partnerships in the community, such as Lacasa, and other local agencies and jurisdictions. The 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

Theresa Cummings  
Community Development Specialist  
204 E Jefferson St, Suite 4  
Goshen, IN 46528  
(574) 533-9370  
[theresacummings@goshencity.com](mailto:theresacummings@goshencity.com)



## **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 organizations, health, and social service agencies which is facilitated by the Community Development Specialist of the City of Goshen’s Planning Department. CDBG staff also solicited input and enhanced coordination by attending agency board meetings, public meetings, planning sessions and coordinating with the local Continuum of Care.

In addition, the City of Goshen hired a consultant, American Structurepoint, to do a *Housing Market Analysis* in April of 2022. The market analysis provided an assessment of the existing and projected housing demand for Goshen by examining the current industry trends for real estate, demographic, employment, and the characteristics of Goshen’s housing market, as well as surrounding areas. This data was used in the development of proposed plans.

**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 and 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 275 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 12 participants, representing eight local agencies and two City departments, was held on January 10, 2025, to review the current five-year and program year 2024 plans, and to discuss needs, priorities, and potential activities for the 2025-2029 consolidated plan and 2025 annual plan. A second public hearing was held April 1, 2025, as part of a regular Goshen Community Relations Commission meeting, to provide opportunity for input for the draft 2025-2029 consolidated plan and 2025 annual plan, and to review program year 2024. The draft 2025-2029 consolidated plan and 2025 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 First Light Mission).

**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 meeting on October 24, 2024, with additional follow up occurring at a meeting on February 27, 2025. 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 Community Development Specialist serves as Secretary on the Executive Committee of the CoC and attends meetings regularly, helps with coordination of meetings and disbursement of information.

The CDBG Administrator is on the State Continuum of Care email distribution list, and an advisor / former Chair of the IR2HC, Mary Bales of Oaklawn, serves as the Regional Planning Council Chair on the Indiana Balance of State Continuum of Care’s Board of Directors.

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

The City of Goshen is not a recipient of ESG funds.

**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**



1	<b>Agency/Group/Organization</b>	<b>BOYS AND GIRLS CLUB OF GREATER GOSHEN, INC.</b>
	<b>Agency/Group/Organization Type</b>	Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Public service needs assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency is on email distribution list, participated in the January 10, 2025, public hearing, participated in the sub-recipient meeting, provided input through direct contact, and is a current public service grant sub-recipient.
2	<b>Agency/Group/Organization</b>	<b>Elkhart County Clubhouse</b>
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency is on email distribution list, participated in the January 10, 2025, public hearing, participated in the sub-recipient meeting, provided input at an agency board meeting on November 21, 2024, and is a current public service grant sub-recipient.
3	<b>Agency/Group/Organization</b>	<b>GOSHEN INTERFAITH HOSPITALITY NETWORK</b>
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency is on email distribution list, is a member of the Region 2 Continuum of Care, provided input at an agency board meeting on December 19, 2024, participated in the January 10, 2025, public hearing, participated in the sub-recipient meeting, and is a current public service grant sub-recipient.
4	<b>Agency/Group/Organization</b>	<b>MAPLE CITY HEALTH CARE CENTER, INC.</b>
	<b>Agency/Group/Organization Type</b>	Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Public service needs assessment

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency is on email distribution list, participated in the January 10, 2025, public hearing, participated in the sub-recipient meeting, and is a current public service grant sub-recipient.
5	<b>Agency/Group/Organization</b>	<b>LACASA OF GOSHEN, INC</b>
	<b>Agency/Group/Organization Type</b>	Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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 10, 2025, public hearing and the sub-recipient meeting, and provided input at an executive team meeting.
6	<b>Agency/Group/Organization</b>	<b>WALNUT HILL EARLY CHILDHOOD EDUCATION CENTER</b>
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Public service needs assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency is on email distribution list, participated in the January 10, 2025, public hearing, participated in the sub-recipient meeting, provided input at an agency board meeting on October 30, 2024, and is a current public service grant sub-recipient.
7	<b>Agency/Group/Organization</b>	<b>Salvation Army Goshen</b>
	<b>Agency/Group/Organization Type</b>	Public Service Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Public service needs assessment

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency is on email distribution list and is a member of the Region 2 Continuum of Care and hosts the Warsaw Housing Authority staff once a week to help Goshen residents with housing issues and vouchers.
8	<b>Agency/Group/Organization</b>	<b>Goshen Engineering Department</b>
	<b>Agency/Group/Organization Type</b>	Other government - Local Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Public facilities & improvements
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency is on email distribution list and participates in the planning and implementation of public facilities & improvements projects. Participated in a CDBG planning meeting on November 20, 2024.
9	<b>Agency/Group/Organization</b>	<b>Council on Aging</b>
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Public service needs assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency is on email distribution list, participated in the January 10, 2025, public hearing, participated in the sub-recipient meeting, provided input at an agency board meeting on September 18, 2024, and is a current public service grant sub-recipient.
10	<b>Agency/Group/Organization</b>	<b>YWCA OF NORTH CENTRAL INDIANA</b>
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency is on email distribution list, participated in the October 24, 2024 discussion, and is a member of the Region 2 Continuum of Care.

11	<b>Agency/Group/Organization</b>	<b>ADEC</b>
	<b>Agency/Group/Organization Type</b>	Housing Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency is on email distribution list and gave feedback for the plan via electronic communication.
12	<b>Agency/Group/Organization</b>	<b>AIDS MINISTRIES AIDS ASSIST</b>
	<b>Agency/Group/Organization Type</b>	Housing Services-Persons with HIV/AIDS
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency is on email distribution list, participated in the October 24, 2024 discussion, and is a member of the Region 2 Continuum of Care.
13	<b>Agency/Group/Organization</b>	<b>OAKLAWN PSYCHIATRIC CENTER, INC.</b>
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Persons with Disabilities Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency is on email distribution list, is a member of the Region 2 Continuum of Care, participated in the October 24, 2024, discussion, Fair Housing planning on December 17, 2024, and provides permanent supportive housing.



14	<b>Agency/Group/Organization</b>	<b>VA Northern Indiana</b>
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-homeless Services-Health Health Agency Other government - Federal
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency is on email distribution list, participated in the October 24, 2024, discussion and is a member of the Region 2 Continuum of Care.
15	<b>Agency/Group/Organization</b>	<b>Warsaw Housing Authority</b>
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency is on email distribution list, provided input via electronic communication, participated in Fair Housing Planning on December 17, 2024, and is consulted via staff contacts.
16	<b>Agency/Group/Organization</b>	<b>HABITAT FOR HUMANITY OF ELKHART COUNTY</b>
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency is on email distribution list, is a member of the Region 2 Continuum of Care.
17	<b>Agency/Group/Organization</b>	<b>Goshen Building Department</b>
	<b>Agency/Group/Organization Type</b>	Other government - Local Grantee Department



	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency is on email distribution list and provides input related to housing needs and participated in CDBG planning meeting on November 20, 2024.
18	<b>Agency/Group/Organization</b>	<b>Goshen Community Development Dept</b>
	<b>Agency/Group/Organization Type</b>	Other government - Local Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency is on email distribution list, provides economic development input, participated in CDBG planning meeting on November 20, 2024, and is consulted on the overall CDBG program.
19	<b>Agency/Group/Organization</b>	<b>Goshen Community Relations Commission</b>
	<b>Agency/Group/Organization Type</b>	Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Fair Housing & Equal Opportunity
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency is on email distribution list and the activities of the Commission are an integral part of the overall CDBG program. At a CRC Board Meeting on November 12, 2024, fair housing was discussed. A public hearing was held at CRC meeting on April 1, 2025.
20	<b>Agency/Group/Organization</b>	<b>Goshen Community Schools</b>
	<b>Agency/Group/Organization Type</b>	Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Families with children
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency is on email distribution list, participated in the October 24, 2024, discussion and is a member of the Region 2 Continuum of Care.



21	<b>Agency/Group/Organization</b>	<b>Goshen Mayor's Office</b>
	<b>Agency/Group/Organization Type</b>	Other government - Local Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency is on email distribution list, participated in the CDBG Planning meeting on November 20, 2024, the Fair Housing Planning Meeting on December 17, 2024, the public hearing on January 10, 2025, the public hearing on April 1, 2025, the public meeting on April 28, 2025, and provides overall guidance for the CDBG program.
22	<b>Agency/Group/Organization</b>	<b>Goshen Police Department</b>
	<b>Agency/Group/Organization Type</b>	Other government - Local Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Neighborhood activities
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency is on email distribution list, provides liaison officers for each neighborhood association, participated in the discussion on October 24, 2024 with the IR2HC, participated in the Fair Housing Planning meeting on December 17, 2024, and participated on April 28, 2025, public meeting.
23	<b>Agency/Group/Organization</b>	<b>Goshen Parks Department</b>
	<b>Agency/Group/Organization Type</b>	Other government - Local Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Public facilities & improvements
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency is on email distribution list and participates in public facilities & improvements projects and was consulted via staff contact regarding potential projects.



24	<b>Agency/Group/Organization</b>	<b>Greencroft Goshen</b>
	<b>Agency/Group/Organization Type</b>	Housing Services-Elderly Persons
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency is on email distribution list and is consulted regarding housing needs for the elderly.
25	<b>Agency/Group/Organization</b>	<b>MACOG</b>
	<b>Agency/Group/Organization Type</b>	Regional organization Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Transportation
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency is on email distribution list and the CDBG administrator participates in the agency's transit advisory committee.
26	<b>Agency/Group/Organization</b>	<b>Goshen College</b>
	<b>Agency/Group/Organization Type</b>	Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Education & public service needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency is on email distribution list.
27	<b>Agency/Group/Organization</b>	<b>Goshen Common Council</b>
	<b>Agency/Group/Organization Type</b>	Other government - Local Elected Officials
	<b>What section of the Plan was addressed by Consultation?</b>	Overall plan review



	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	All Goshen Common Council members are on the email distribution list and one public meeting is held during regular Council meetings. Council members are invited to all CDBG meetings.
28	<b>Agency/Group/Organization</b>	<b>East Goshen Neighborhood Association</b>
	<b>Agency/Group/Organization Type</b>	Neighborhood Association
	<b>What section of the Plan was addressed by Consultation?</b>	Neighborhood development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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.
29	<b>Agency/Group/Organization</b>	<b>Historic Racemere Peninsula Neighborhood</b>
	<b>Agency/Group/Organization Type</b>	Neighborhood Association
	<b>What section of the Plan was addressed by Consultation?</b>	Neighborhood development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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.
30	<b>Agency/Group/Organization</b>	<b>Historic Southside Neighborhood</b>
	<b>Agency/Group/Organization Type</b>	Neighborhood Association
	<b>What section of the Plan was addressed by Consultation?</b>	Neighborhood development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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.
31	<b>Agency/Group/Organization</b>	<b>Maplecrest Neighborhood</b>
	<b>Agency/Group/Organization Type</b>	Neighborhood Association

	<b>What section of the Plan was addressed by Consultation?</b>	Neighborhood development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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.
32	<b>Agency/Group/Organization</b>	<b>Northside Neighborhood</b>
	<b>Agency/Group/Organization Type</b>	Neighborhood Association
	<b>What section of the Plan was addressed by Consultation?</b>	Neighborhood development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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.
33	<b>Agency/Group/Organization</b>	<b>Parkside Neighborhood</b>
	<b>Agency/Group/Organization Type</b>	Neighborhood Association
	<b>What section of the Plan was addressed by Consultation?</b>	Neighborhood development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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.
34	<b>Agency/Group/Organization</b>	<b>Pickwick Village Neighborhood</b>
	<b>Agency/Group/Organization Type</b>	Neighborhood Association
	<b>What section of the Plan was addressed by Consultation?</b>	Neighborhood development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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.

35	<b>Agency/Group/Organization</b>	<b>Rieth Park Neighborhood</b>
	<b>Agency/Group/Organization Type</b>	Neighborhood Association
	<b>What section of the Plan was addressed by Consultation?</b>	Neighborhood development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	<b>Shanklin Millrace Neighborhood</b>
	<b>Agency/Group/Organization Type</b>	Neighborhood Association
	<b>What section of the Plan was addressed by Consultation?</b>	Neighborhood development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	<b>Terrace Park Neighborhood</b>
	<b>Agency/Group/Organization Type</b>	Neighborhood Association
	<b>What section of the Plan was addressed by Consultation?</b>	Neighborhood development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	<b>West Goshen Neighborhood</b>
	<b>Agency/Group/Organization Type</b>	Neighborhood Association
	<b>What section of the Plan was addressed by Consultation?</b>	Neighborhood development



<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Contacts for all neighborhood associations are on the email distribution list, and meetings are held with neighborhood associations in preparation for all public facilities &amp; improvements projects.</p>
---	--

**Table 2 – Agencies, groups, organizations who participated**

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

No agencies 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(l))**

The City of Elkhart is an adjacent unit of local government of which the City of Goshen has regular interaction with regarding our CDBG programs for input, planning and cooperation. On October 24, 2024, at the Indiana Region 2 Homeless Coalition meeting, CDBG staff from Goshen and Elkhart facilitated a discussion on homelessness in our region, listening to challenges citizens were facing, and asking for input on how to address the obstacles. The Region 2 includes agencies from Elkhart, Marshall, Fulton and Kosciusko counties and meets bi-monthly to coordinate services and support for the homeless in our region. The Community Development Specialist of Goshen is on the Executive Board of the Coalition and facilitates disbursement of information and communication within the group.



Lacasa, a CDBG subrecipient and local housing provider, is also a recipient of IHEDA HOME grants which are often used in coordination with CDBG funds to provide affordable housing options to residents in both Goshen and Elkhart.

**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.



## **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 2025-2029 consolidated plan and 2025 annual action plan was obtained through the following:

- Lacasa & CDBG staff – pre-planning meeting for consolidated plan, June 24, 2024
- Council on Aging board meeting, September 18, 2024
- Meeting with Continuum of Care to discuss homeless needs, October 24, 2024 and February 27, 2025
- Walnut Hill board meeting, October 30, 2024
- Community Relations Commission meeting, November 12, 2024
- Warsaw Housing Authority Director Input, November 18, 2024 and February 10, 2025
- City officials CDBG planning meeting, November 20, 2024
- Elkhart County Clubhouse board meeting, November 21, 2024
- Fair Housing Planning Group meeting, December 17, 2024
- Goshen Interfaith board meeting, December 19, 2024
- Lacasa executive team meeting, December 19, 2024
- Public hearing for current plan review and input for upcoming plans, January 10, 2025
- Community Relations Commission meeting, March 4, 2025
- Public comment period for draft 2025-2029 consolidated plan and 2025 annual action plan, 30-days, March 18 - April 16, 2025
- Public hearing to review current plans and take input for draft 2025-2029 consolidated plan & 2025 annual action plan, April 1, 2025
- Public meeting to authorize 2025-2029 consolidated plan and 2025 annual action plan submittal, April 28, 2025

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 275 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	12 attendees	Comments used as a reference for the CDBG plans.	n/a	
2	Walnut Hill board meeting	Service Providers	5 attendees	Comments used as a reference for the CDBG plans.	n/a	
3	Warsaw Housing Authority consultation	Residents of Public and Assisted Housing  Housing Authority board members	2 consultants	Information provided has been incorporated into the public housing responses.	n/a	
4	Public Hearing	Non-targeted/broad community  Housing & Service Providers	12 attendees, representing eight local agencies, and two City departments	Comments used as a reference for the CDBG plans.	n/a	
5	Goshen Interfaith board meeting	Service Providers	10 attendees	Comments used as a reference for the CDBG plans.	n/a	
6	Elkhart County Clubhouse board meeting	Persons with disabilities  Service Providers	9 attendees	Comments used as a reference for the CDBG plans.	n/a	
7	Lacasa executive team meeting	Housing & Service Providers	4 attendees	Comments used as a reference for the CDBG plans.	n/a	



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)
8	Public Meeting	Continuum of Care	Regular CoC meeting with 22 participants	Information is included in the plan related to homeless needs.	n/a	
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	n/a	
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.	n/a	<a href="http://goshenindiana.org/cdbg">http://goshenindiana.org/cdbg</a>
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.	n/a	
12	Public Hearing	Non-targeted/broad community	Regular Community Relations Commission meeting _____ attendees	Comments are included in citizen participation section.	n/a	

**Table 4 – Citizen Participation Outreach**



## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

Goshen's population is located within 11 Census Tracts and 31 block groups, of which 10 have a concentration of low- and moderate-income residents > 51%. 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 of 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 treatment for substance use disorder
- 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

In matters of urgent need, these identified priority needs and objectives will still be a focus and consideration of highest impact in such circumstances will be factored in program implementation. CDBG will connect with its partners in identifying new or additional need in the event of a crisis and respond in accordance with community need.



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

### Summary of Housing Needs

Analysis of the Census data in the chart below shows the population from 2009 to 2020 in Goshen had a steady growth rate of 5%. Similarly, the number of households also increased at a rate of 6%. Finally, the median income went up approximately 22% in that same time frame. While 22% on the surface seems like a good increase, unfortunately, inflation has grown at an average rate of 2.42% per year since 2009 according to *officialdata.org* resulting in a cumulative price increase of 36.41% in 2022. The 22% median income increase is not sufficient to offset the cost-of-living increases.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	32,950	34,585	5%
Households	12,030	12,705	6%
Median Income	\$41,117.00	\$50,224.00	22%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Housing costs have also soared. In 2009 the median home price in Goshen was \$111,250 according to *CNN Money Magazine*. As of 2024, the median sale price has grown to \$234,250, more than doubling in the past 15 years or a 110% increase. According to *RentData.org*, in that same time period, the average rent for a 1-bedroom apartment went from \$591 to \$1,006, which is 70% higher.

With housing costs increasing at a significantly faster rate than income, the affordability of housing becomes our greatest challenge for both low- and moderate-income renters and homeowners in Goshen.

Cost Burdened	>30% AMI	>50% AMI/Severely
Homeowners	7%	5.9%
Renters	19.2%	17.9%

Overall, 22.3% have a housing cost burden, however, when comparing data from *2016-2020 ACS* to *2011-2015 ACS* there were 30.3% with a housing cost burden. Goshen has made strides to increase affordable housing, with an **8% decrease** in the number of households with a housing cost burden. Affordable housing options have also increased. In 2016 there were approximately 715 affordable housing options, this number went up by 237 units to 952 affordable housing units as of 2024.

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	1,470	2,085	2,760	1,805	4,585



	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Small Family Households	545	250	750	755	2,264
Large Family Households	60	200	180	240	565
Household contains at least one person 62-74 years of age	200	400	655	290	1,210
Household contains at least one person age 75 or older	245	820	570	250	275
Households with one or more children 6 years old or younger	245	240	384	253	504

**Table 6 - Total Households Table**

Data 2016-2020 CHAS  
Source:

### 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
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	50	25	0	20	95	0	15	10	0	25
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	25	0	0	25	0	0	30	0	30



	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
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	90	80	0	10	180	0	10	0	0	10
Housing cost burden greater than 50% of income (and none of the above problems)	485	200	15	0	700	285	90	45	10	430
Housing cost burden greater than 30% of income (and none of the above problems)	145	520	195	0	860	4	310	250	45	609
Zero/negative Income (and none of the above problems)	75	0	0	0	75	115	0	0	0	115

**Table 7 – Housing Problems Table**

Data 2016-2020 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
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	630	330	15	35	1,010	285	115	90	10	500
Having none of four housing problems	365	760	1,070	700	2,895	185	875	1,590	1,055	3,705
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 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
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	315	125	45	485	150	35	140	325
Large Related	55	60	0	115	0	35	35	70
Elderly	145	295	30	470	99	235	125	459
Other	220	295	135	650	40	89	30	159
Total need by income	735	775	210	1,720	289	394	330	1,013

Table 9 – Cost Burden > 30%

Data 2016-2020 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
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	0	0	10	10	150	25	0	175



	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Large Related	0	0	0	0	0	15	0	15
Elderly	85	170	15	270	95	45	45	185
Other	0	170	45	215	40	0	0	40
Total need by income	85	340	70	495	285	85	45	415

Table 10 – Cost Burden > 50%

Data 2016-2020 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
<b>NUMBER OF HOUSEHOLDS</b>										
Single family households	80	80	0	10	170	0	10	30	0	40
Multiple, unrelated family households	10	25	0	0	35	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	90	105	0	10	205	0	10	30	0	40

Table 11 – Crowding Information – 1/2

Data 2016-2020 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								

Table 12 – Crowding Information – 2/2

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



According to the 2018-2022 ACS data for Household Type there are 3,582 householders living alone. This represents 29.1% of the total number of occupied households. Median Income was noted at \$48,399 for all family types in the 2018-2022 ACS S1901 data table. However, in table S1903 for income by household type, it is noted that median income for a female living alone is \$21,649 and a male living alone is \$35,746. For women this is only 44.7% of the average median income and for men 73.8%. Specific data about the number of single households suffering from housing problems, like cost burden, was not available.

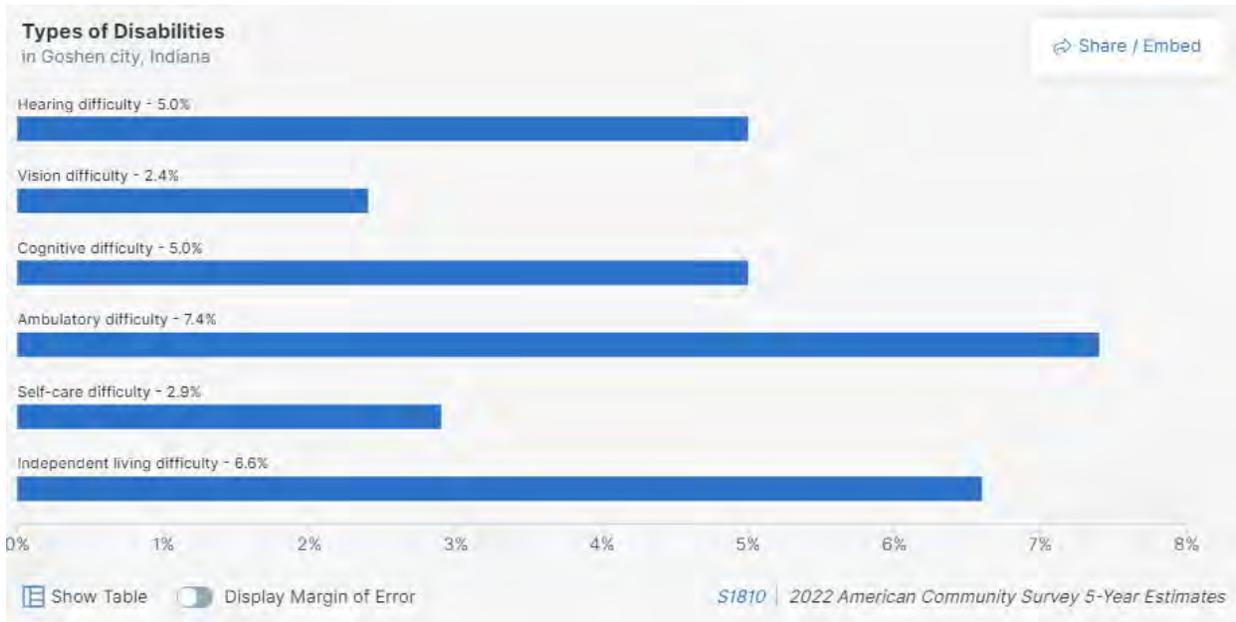
According to the Warsaw Housing Authority, who administers the housing choice voucher program for Goshen, the number of single person households in the program in 2024 was 138, with the remaining 54 representing families. The number of people on the waitlist as of September 30, 2024, was 345 families.

A challenge in the past and present is the availability of one-bedroom housing units, a strong housing market producing high rents, and landlords refusing to accept tenants with housing vouchers. To counteract the last challenge, Warsaw Housing Authority started an incentive program in 2023 to give landlords that have never participated in the Housing Choice Voucher Program a one-time bonus for signing a contract for a voucher family. Five new landlords in Goshen received this bonus and started renting to a voucher user and the program will continue in order to attract more housing options for voucher holders.

Since the implementation of the last consolidated plan in 2020, Lacasa, with the help of CDBG and HOME funds from IHCD, has rehabilitated several vacant and dilapidated houses creating nine additional 1-bedroom affordable housing units in Goshen.

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

According to S1810 | 2022 American Community Survey 5-Year Estimates 14.1% of Goshen's population is disabled, representing approximately 4,416 people. It is broken down by the following categories:



There is not specific data breaking down the housing problems experienced within this population nor specifically for victims of domestic and/or dating violence, sexual assault, or stalking.

In Goshen there are also seven scattered site PSH units that are designated for individuals with disabilities as well as 24 housing choice vouchers for NED (non-elderly disabled) persons with disabilities. Finally, Goshen has approximately 70 affordable housing units that are ADA accessible, with 7 additional units under construction.

YWCA North Central Indiana serves victims of domestic violence in Elkhart County. YWCA Safe Haven in Elkhart provides emergency housing, along with supportive services and programs including legal services, sexual assault services, children's therapy, and economic empowerment. Safe Haven is the only shelter in Elkhart County dedicated to victims of domestic violence. The shelter can help up to 40 women and children. Safe Haven provides 45-day temporary housing for those in crisis. There are two transitional housing units available for longer-term housing; however, the majority of their clients opt to move to scattered site housing upon leaving the shelter. Transitional housing for homeless households is also provided by Downtown Ministries in Goshen with five homes containing 16 beds. The Director explained that the majority of their homes are occupied by persons escaping domestic violence situations.

Elkhart County Victim Assistance Services helps victims of domestic violence in our area. According to their *Annual Report* there were 3,632 total contacts of which 61% were female and 39% male. The most common reports were for: Domestic/Family Violence with 2,144 incidents, Protective Order Assistance with 946 reported, Adult Physical Assault with 834 contacts, and Stalking/Harassment with 376 cases. Over 50% of the cases involved persons within the ages of 25-59.



**What are the most common housing problems?**

CHAS data from 2016-2020 provided in the tables above indicated that the most common housing problems in Goshen’s 12,705 households are:

- Lacking complete plumbing or kitchen facilities=120 households
- Severely overcrowded with >1.51 persons per room=55 households
- Overcrowded with 1.01-1.5 persons per room=190 households
- Housing cost burden greater than 50% of income=1,130 households
- Housing cost burden greater than 30% of income=1,469 households

The most common housing problem has historically been housing cost burden. Those at greatest risk are households who are in low-income categories. As depicted below, the <30% AMI and 31-50% AMI households are the highest burdened accounting for 78.5% or 2,039 of the 2,599-housing cost burdened households.

<30%AMI Cost Burden	Rent >30% income	Rent >50% income	Total	% burdened
<b>Renter</b>	145	485	630	40%
<b>Owner</b>	4	285	289	27.5%
<b>31-50% AMI Cost Burden</b>				
<b>Renter</b>	520	200	720	46.1%
<b>Owner</b>	310	90	400	38.5%

In the *Housing Needs Assessment Report* from Policy Map downloaded in February of 2024, it depicts that renters that are moderately to severely cost burdened increased from 41.1% in 2017 to 49.6% in 2022 (data from CHAS 2013-2017 to 2018-2022). For owner households that are moderately to severely cost burdened it decreased from 18.2% in 2017 to 16.1% in 2022. Since the time of this survey, the mortgage interest rates have more than doubled, which will result in higher monthly payments and could inflict additional cost burdens on homeowners.

Worst case physical housing problems of rental properties have been addressed in the City of Goshen through the Neighborhood Preservation Ordinance (NPO), adopted in 2016, 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. In the past few years approximately 20 properties have been addressed. Thirteen have been remodeled after being



auctioned to new owners, five have been demolished, with another potential demolition, and two are still in litigation.

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

Extremely low and low-and moderate-income households have been affected more than others by these problems. In HUD’s AFFH Table 9 – *Demographics of Households with Disproportionate Housing Needs* depicts problems by Race/Ethnicity as follows:

Race/Ethnicity	# w/housing problem(s)	% of race w/problem	# w/severe problem(s)	% of race w/severe problems
White	2,335	24.89%	1,019	10.86%
Black	140	54.90%	55	21.57%
Hispanic	940	38.21%	480	19.51%
Asian/Pacific Islander	48	46.6%	34	33.01%
Other, Non-Hispanic	45	25.86%	45	25.86%
<b>Total</b>	<b>3,500</b>	<b>28.29%</b>	<b>1,640</b>	<b>13.26%</b>

White and Hispanics have the greatest number of problems which is a result of having the largest concentrations. However, by percentage, Black and Asian have the highest percentage by race for housing problems.

According to the *Housing Needs Assessment*, share of households by senior status (over age 65) rose in Goshen about 6%, from 29% in 2017 to 35% in 2022. In 2022, there were 1,274 senior headed renter households and 3,064 homeowners aged 65 and older. Data also shows that seniors are cost burdened at a higher percentage (both renters and homeowners) at 65.5% versus the overall average of 49.5%. Seniors make up 34.1% of Goshen’s households with two-thirds of them paying more than 30% of their income for housing.

**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 use disorder, 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 use disorder treatment, access to crisis services, case management and advocacy to provide stability/prevent homelessness, and counseling – particularly for mental health. 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 PY 2023, Brightpoint, a recipient of SSVF (Support Services for Veteran Families) grant, reports 13 veteran households, consisting of 50 individuals, served for Elkhart County. Brightpoint receives SSVF referrals primarily from the VA homeless team and Faith Mission.

**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 the 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. In addition, Oaklawn mentioned they see a lack of understanding and education about the services and help that is out there when a tenant has a problem. Without knowledge of the resources or regulations, tenants find themselves in situations where they lose their unit, and they might not have been evicted if they had been informed (i.e. refusing to pay rent until something is fixed, if they knew the rules they could avoid eviction). There is also a lack of units and a housing shortage. Most landlords want market rate rent, not to rent to someone with a voucher and potentially receive less income for their rental unit.



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. There are future plans to add 59 PSH units on Oaklawn’s campus in Goshen which will significantly help fill that gap.

## Discussion

Based on *CHAS data from 2016-2020* the percentage of low- and moderate-income households making less than 80% AMI is at 49.7%. (This is an increase from 2011-2015 which was at 45%.) Overall, 21.9% of households earning under 100% AMI have a moderate housing problem and 14.6% of households have severe housing problems. As stated previously, our most significant housing problem is cost burden. *CHAS data from 2013-2017 to 2018-2022* depicts that renters that are moderately to severely cost burdened increased from 41.1% in 2017 to 49.6% in 2022 and or owner households that are moderately to severely cost burdened it decreased from 18.2% to 16.1%. The increase in cost burden for renters could partly be due to inflation which will make affordability challenging with the increase in prices for consumer goods, services, and housing.



## 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

Below are tables depicting the disproportionate housing needs of Goshen. The data is broken down by race and ethnicity and income category. The racial categories are consistent with Census definitions. In the *2020 Decennial Census*, Goshen’s population was recorded at 34,517. The racial breakdown was 63.8% White, 3.3% Black, 1.1% American Indian or Alaskan Native, 1.4% Asian, 18.4% some Other Race, and 12% Two or More Races. In addition, 33.7% of the population reported being Hispanic or Latino. The income classifications are established by HUD and are as follows: 0-30% AMI Extremely Low Income, 31-50% AMI Very Low Income, 51-80% AMI Low-Moderate Income, 81-100% AMI Moderate Income. Limits can be referenced at <https://www.huduser.gov/portal/datasets/il.html>.

Disproportionate greater needs are defined by HUD as a circumstance when the members of a racial or ethnic group within an income level experience housing problems at least 10 percentage points more frequently than the entire population at that income level. An example of this is provided by HUD as follows. *“Consider a community in which 60% of all low-income households with incomes between 50-80% AMI within a jurisdiction have a housing problem and 70% of low-income Hispanic households with incomes between 50-80% AMI have a housing problem. In this case, low-income Hispanic households are considered to have a disproportionate housing need. (definition and example found on page 8 & 9 at [https://www.huduser.gov/publications/pdf/FR-5173-P-01\\_AFFH\\_data\\_documentation.pdf](https://www.huduser.gov/publications/pdf/FR-5173-P-01_AFFH_data_documentation.pdf)).”*

The four housing problems considered are:

- 1) Lacks complete kitchen facilities,
- 2) Lacks complete plumbing facilities,
- 3) More than 1 person per room, and/or
- 4) Cost Burden of housing (including utilities) is over 30% of monthly income.

Per regulations, tables are to be assessed by the grantee to analyze the relative level or need for each race and ethnic category, and to determine if a disproportionate greater need can be identified, along with providing information for Goshen that can be useful in the planning process.

### 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	1,125	165	59



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	675	135	49
Black / African American	100	0	0
Asian	35	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	280	30	10

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data 2016-2020 CHAS

Source:

\*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	995	475	0
White	665	400	0
Black / African American	0	0	0
Asian	10	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	310	45	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data 2016-2020 CHAS

Source:

\*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	1,010	1,330	0
White	655	1,075	0
Black / African American	15	0	0
Asian	0	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	340	245	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data 2016-2020 CHAS  
Source:

\*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	150	1,255	0
White	135	840	0
Black / African American	0	55	0
Asian	0	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	15	330	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data 2016-2020 CHAS  
Source:

\*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**



3,280 of the 6,564 households (49.96%) who earn less than 100% AMI have one or more of the four housing problems which are depicted by income category in the summary below.

**Extremely low income group (0-30% AMI)** = 1,125 of the 1,349 households have one or more housing problems which is 83.4%. Those with disproportionately greater need: 100% of Black/African American (100) households, and 100% of Asian (35) households have housing problems.

**Very low income group (31-50% AMI)** = 995 of the 1470 households have one or more housing problems which is 67.7%. Those with disproportionately greater need: 100% of Asian (10) households, and 87.3% of Hispanics (310) households have housing problems.

**Low- and moderate-income group (51-80% AMI)** = 1,011 of the 2,340 households have one or more housing problems which is 43.2%. Those with disproportionately greater need: 100% of Black/African American (15) households, and 58.1% of Hispanics (340) households have housing problems.

**Moderate income group (81-100% AMI)** = 150 of the 1405 households have one or more housing problems which is 10.7%. No racial group in this category has a percentage higher than 20.7%.



## 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 by HUD as one or more of the following:

- 1) Lacks complete kitchen facilities,
- 2) Lacks complete plumbing facilities,
- 3) More than 1.5 persons per room, and/or
- 4) Cost Burden of housing over 50% of monthly income.

As explained in section NA-15 above, data will be analyzed per HUD’s definition for disproportionately greater needs for households experiencing severe housing problems. Below are tables provided by HUD which depict severe housing needs by households within the established racial and ethnic groups and income categories.

### 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	980	300	59
White	595	220	49
Black / African American	45	55	0
Asian	35	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	280	30	10

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data 2016-2020 CHAS

Source:

\*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	380	1,090	0
White	240	825	0
Black / African American	0	0	0
Asian	0	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	125	230	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data 2016-2020 CHAS  
Source:

\*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	205	2,135	0
White	155	1,570	0
Black / African American	0	15	0
Asian	0	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	40	545	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data 2016-2020 CHAS  
Source:

\*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	24	1,380	0
White	24	950	0
Black / African American	0	55	0
Asian	0	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	350	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data 2016-2020 CHAS  
Source:

\*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**

1,589 of the 6,553 households (24.2%) who earn less than 100% AMI have one or more of the four severe housing problems which are depicted by income category in the summary below.

**Extremely low income group (0-30% AMI)** = 980 of the 1,339 households have one or more severe housing problems which is 73.2%. Those with disproportionately greater need: 100% of Asian (35) households, and 87.5% of Hispanic (280) households have severe housing problems.

**Very low income group (31-50% AMI)** = 380 of the 1470 households have one or more severe housing problems which is 25.8%. No racial group in this category has a percentage higher than 35.8%.

**Low- and moderate-income group (51-80% AMI)** = 205 of the 2,340 households have one or more severe housing problems which is 8.8%. No racial group in this category has a percentage higher than 18.8%.

**Moderate income group (81-100% AMI)** = 24 of the 1404 households have one or more severe housing problems which is 1.7%. No racial group in this category has a percentage higher than 11.7%.



## 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:

This section analyzes data on households with a disproportionately greater need regarding housing cost burden. To quantify a housing cost burden, a household must spend 30% or more of their gross monthly income on housing (like rent or mortgage including the cost of utilities). A severe housing cost burden is factored when a household spends 50% or more of their gross monthly income on housing (rent or mortgage and utilities).

As stated previously, disproportionate housing needs are defined by HUD as a circumstance when the members of a racial or ethnic group within an income level experience housing problems at least 10 percentage points more frequently than the entire population at that income level. It is the grantee’s responsibility to provide an accurate assessment of housing cost burden in four categories: <=30%, 30-50%, >50%, or no / negative income on housing.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	9,150	1,845	1,364	64
White	7,195	1,200	980	49
Black / African American	100	70	45	0
Asian	50	10	35	0
American Indian, Alaska Native	10	0	0	0
Pacific Islander	0	0	0	0
Hispanic	1,695	570	280	10

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data 2016-2020 CHAS  
Source:

### Discussion:

**<=30% of monthly income:** 9,150 households fall into this category (out of the total 12,423 households in Goshen) or 73.7% of Goshen households spend <=30% of their income on housing. This is the category we want most households to fall into as spending less than 30% is considered affordable housing. Disproportionate needs by race and ethnicity would need to have 10 percentage points less than the average or 63.7% in their classification to qualify: Black / African American has 46.5%, and



Asian has 52.6% of households paying <30% of their monthly income on rent which is disproportionately less than the average.

**30-50% of monthly income:** 1,845 households fall into this category (out of the total 12,423 households in Goshen) or 14.9% of Goshen households spend 30-50% of their income on housing. This constitutes a housing cost burden. Disproportionate needs by race and ethnicity would need to have 10 percentage points more or 24.9% in their classification to qualify: Black / African American has 32.6% which is disproportionately more than the average.

**>50% of monthly income:** 1,364 households fall into this category (out of the total 12,423 households in Goshen) or 11% of Goshen households spend >50% of their income on housing. This constitutes a severe housing cost burden. Disproportionate needs by race and ethnicity would need to have 10 percentage points more or 20.9% in their classification to qualify: Asian has 36.8% which is disproportionately more than the average.

**No / negative income not computed:** 64 households fall into this category (out of the total 12,423 households in Goshen) or .5% of Goshen households spend no / negative income (not computed) on housing. There were no disproportionate needs by race and ethnicity to report in this category as all were at or below <.5%.



## 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?**

As noted in previous sections, disproportionate greater needs are defined by HUD as a circumstance when the members of a racial or ethnic group within an income level experience housing problems at least 10 percentage points more frequently than the entire population at that income level.

As outlined in Sections NA-15, NA-20, NA-25 a summary for moderate and severe housing problems and cost burden by both race/ethnicity and income is depicted below:

### **Housing Problems**

**0-30% AMI** = average is 83.4% which is a high concentration amongst **all** races. Those with a disproportionate greater need would be 100% of Black/African Americans and Asians. 1,349 households are in this category with 1,125 experiencing a housing problem. Of the ones with problems, 100 households are Black, and 35 households are Asian.

**31-50% AMI** = average is 67.7%. Those with a disproportionate greater need would be 100% of Asian and 87.3% of Hispanic households. 1,470 households are in this category with 995 having a housing problem. Of the ones with problems, 10 households are Asian and 310 households are Hispanic.

**51-80% AMI** = average is 43.2%. Those with a disproportionate greater need would be 100% of Black/African Americans and 58.1% of Hispanic households. 2,340 households are in this category with 1,011 having a housing problem. Of the ones with problems, 15 households are Black and 340 households are Hispanic.

### **Severe Housing Problems**

Only one income category had a severe housing problem that was disproportionate in the **0-30% AMI** = average is 73.2% which is a high concentration amongst **all** races. Those with a disproportionate greater need would be 100% of Asians and 87.5% of Hispanic households. There are 1,339 households in this category with 980 of them having a severe housing problem. Of those with problems, 35 are Asian households and 280 are Hispanic households.

### **Cost Burden**

73.7% of Goshen households (9,150) spend <30% of their income on housing, which is the category we want residents to fall in.

**Moderate 30-50% of monthly income towards housing** = average is 14.9%. Those with a disproportionate greater need would be 32.6% of Black / African American with 70 households.



**Severe >50% of monthly income towards housing** = average is 11%. Those with a disproportionate greater need would be 36.8% of Asian with 35 households.

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

Other needs have not been identified.

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

Goshen does not have any designated Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs). To examine areas where concentrations of race are found data from *ACS 2018-2022 Table B03003 and B02001* depicting Race and Ethnicity was examined across all eleven Census Bureau tracts. There were three tracts to note. Tracts 2.01 and 5.01 have the highest concentration of Hispanic population at 49.31% and 44.55%, accounting for 41.5% of overall Hispanic population in these two tracts, composed of 6 block groups. It is important to understand that those two tracts combined hold one third of Goshen's entire population so overall a significant representation of the overall population lives there. Census Tract 2.02 has the highest concentration of Black and Asian population at 9.91% and 4.65%, accounting for 32.9% of Black (373 out of 1,136) and 47% of Asian (228 out of 485) living here, which is composed of three block groups.



## NA-35 Public Housing – 91.205(b)

### Introduction

There are no public housing units within the City of Goshen. The Goshen Housing Authority was dissolved in November 2018 and Goshen vouchers were absorbed by the Warsaw Housing Authority (WHA). The vouchers for Goshen are tracked and reported 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 31, 2024, there were 416 Housing Choice Vouchers under lease, including 192 Goshen vouchers, with another 7 vouchers in hand waiting to lease up. Approximately 12.5% (24 total) were NED (non-elderly disabled) vouchers for persons with disabilities. As of December 31, 2024, there were 322 people on the waiting list for Goshen vouchers, with 162 local and 160 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. The City of Goshen will continue our partnership with Warsaw Housing Authority, Lacasa, Oaklawn Mental Health Center, Greencroft, Habitat for Humanity, Council on Aging, City of Elkhart, and Elkhart County to work together to address housing and related needs in our area.

### Totals in Use

	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 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	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	152	0	152	0	0	0
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, approximately 65% (124) of participants are individuals with disabilities and 45% (85) are elderly. Both of these percentages have doubled in the



past five years from 33% to 65% for those with disabilities and from 20% to 45% for elderly participants. This data conveys that both the disabled and elderly are getting improved access to housing assistance at a greater rate than in the past.

**What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of Public Housing and Housing Choice voucher holders?**

Feedback from the Warsaw Housing Authority who administers the Goshen Housing Choice voucher program was as follows. The current primary obstacles for WHA in issuing housing vouchers are:

1. available units,
2. housing deposits,
3. waitlist times.

The biggest obstacle is available units. WHA staff stays in touch with landlords they are familiar with and send families as quickly to them when they have openings. 1-bedroom units are the most needed and are still difficult to find. Housing deposits will always be an obstacle. When issued vouchers, most families have less than \$50 in their bank accounts. Most landlords require 3 x's the rent as a deposit.

Waitlist challenges are the percentage of families that follow through with the intake appointment and gather the required verifications when they are called off the wait list. 10 days are given to get documents turned in. The majority turn them in on the 10<sup>th</sup> day, then call to schedule appointment and they cannot attend for another week or so. HUD requires that we give them this amount of time.

Example given by Director: Call in 12 families off the wait list. On the 10<sup>th</sup> day only 3 families turn in their paperwork. It takes 1-2 more weeks to get them in here for intake and issue the voucher. Now an entire month to 6 weeks has passed. Now the family has 60 days to find a place to rent. Many times, 60 more days of extensions are given. Meanwhile other families are waiting on housing on the wait list. This delays housing families on the wait list that will get the verifications in and possibly have leads on a place to live.

Young mothers tend to be living with family. When they come in for a voucher and find out they will be paying part of rent/utilities, they tend to stay living with family and not use the voucher issued.

The WHA believes the obstacles are due to: attitudes have changed and sometimes it's easier to be homeless, many services provide just enough to keep people complacent. Also banking information is harder to obtain to meet HUD financial verifications due to all the internet banks. People have no idea how to access the information and it is not always easy. There are not enough affordable housing rentals that fit into the annual Fair Market Rents set by HUD.



WHA is working with other agencies who serve low- and moderate-income individuals and families to provide information on the voucher program and coordinate case management. To encourage landlords to lease to low/mod tenants who receive assistance, the Warsaw Housing Authority started an incentive program in 2023 to give landlords that have never participated in the Housing Choice Voucher Program a one-time bonus for signing a contract for a voucher family. Three new landlords in Goshen received this bonus the first year and two more in 2024.

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

The housing problems identified in the CHAS data include:

1. Lacks complete kitchen or plumbing facilities,
2. Overcrowding-more than one person per room,
3. Cost Burden greater than 30% of monthly income spent on housing costs,
4. Severe overcrowding-more than 1.51 people per room, and
5. Severe cost burden greater than 50% of monthly income spent on housing costs.

According to the 2016-2020 ACS five-year estimates, out of Goshen's 12,705 households:

1. 25 homeowners (>1%) and 95 renters (>1%) lacked complete kitchen or plumbing facilities
2. 10 homeowners (>1%) and 180 renters (1.4%) had overcrowding
3. 609 homeowners (4.7%) and 860 renters (6.7%) have a >30% housing cost burden
4. 30 homeowners (>1%) and 25 renters (>1%) had severe overcrowding
5. 430 homeowners (3.3%) and 700 renters (5.5%) have a >50% severe housing cost burden

Cost burden is Goshen's most significant challenge, and it affects residents across all income categories. The housing needs, shortage of units and required large deposits, are a consistent problem for all populations, regardless of race, ethnicity, or income.

### Discussion:

Affordable housing creation along with maintenance of existing low/mod housing has typically been the focus of CDBG funds to combat the housing cost burden. This can only be done in partnership with other organizations as CDBG funds alone are not substantial enough to fund entire projects. Over the years Lacasa, a subrecipient and CBDO, has built and/or rehabilitated numerous affordable housing options for Goshen using both CDBG, HOME funds from IHEDA, and LIHTC project money. Lacasa now manages 213 affordable housing units with plans to build 67 more in the next ten years. The goal is to continue to focus CDBG funds towards creation and preservation of affordable housing in Goshen.

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

First Light Mission (also known as Goshen Interfaith) provides emergency shelter in Goshen, with a total of 26 beds available for households with (or without) children. An application has been approved by the Board of Zoning Appeals to add beds and shelter up to 43 individuals in 2025. Permanent supportive housing (PSH) is provided in Elkhart County by AIDS Ministries and Oaklawn Psychiatric Center, with 29 fixed-site PSH units in Goshen, and an additional 36 fixed and scattered site (vouchers) beds in Elkhart County. Lacasa has partnered with Oaklawn and began developing 8 units of PSH on Oaklawn's Goshen campus. The City of Goshen is contributing funding to the project. Their ten-year goal is to have 59 total PSH units constructed.

In Elkhart, emergency shelter is provided by Faith Mission and YWCA Women's Shelter. 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. Downtown Ministries of Goshen has four transitional housing homes in Goshen and another in Elkhart, with 16 beds total for homeless with children. Faith Mission's transitional housing program just opened at 525 Middlebury Street. It is called Graber House and contains 11 apartments, with two- or three-bedroom units, for families with children. In December 2022, Faith Mission opened their Tiny House Village on campus which includes 12 individual homes as part of their transitional housing program to provide a low-cost housing option to clients while also encouraging them toward financial independence and long-term stable housing.

**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 or low paying employment, lack of opportunities for advancement in employment, lack of financial management skills, poor credit, substance use disorder, 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	97	15
Black/African American	28	5
Asian	0	1
American Indian or Alaskan Native	1	1
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	23	1

Data Source  
Comments:

Source: 2024 Point-in-Time Homeless Count, Indiana Balance of State, Region 2 (1/24/2024)

**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 is from the *2024 Point-in-Time (PIT) Homeless Count*, which was conducted on January 24, 2024. The count was conducted in Region 2, which includes the counties of Elkhart, Fulton, Kosciusko, and Marshall. All counties participated and reported. The *2024 PIT* data in this plan is for Elkhart County only, which includes the cities of Elkhart, Goshen, Nappanee, Wakarusa, Middlebury, Bristol, New Paris, Millersburg, Simonton Lake, and Dunlap. Based on the *2024 PIT*, there were no veterans with families reported. There were 4 families with children, consisting of 12 individuals of which 8 were youth under the age of 18.

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

The *2024 PIT* for Elkhart County reported 124 homeless households with 133 individuals. Of the 132 individuals who reported race: 60% White, 21% Black/African American, 12% Hispanic, 5% Multi Racial, >1% Asian, >1% American Indian or Alaska Native. Based on this data, Black/African American individuals have a higher frequency of experiencing homelessness, than other racial and ethnic groups overall.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

The sheltered and unsheltered homeless are reported only as totals for Region 2 in the *2024 PIT data*, therefore this breakdown is not available specifically for Goshen. For Region 2, out of the total 145 homeless households, 127 (88%) were sheltered and 18 (12%) unsheltered. Of the 145 households, 124 (85.5%) of them were within Elkhart County.

**Discussion:**

In January 2022 the City of Goshen created a new position within the Police Department to assist the homeless in our community. The position is called the Behavior Health Response Coordinator. Duties include directly engaging people who suffer from mental illness or are in crisis, those experiencing homelessness, and who experience substance misuse disorders. The Officer assesses their needs and coordinates the provision of social services including mental health treatment, healthcare, substance use disorder treatment, and housing or shelter. The Coordinator utilizes an Educate, Encourage, Enforcement policy documenting all offers of assistance including the acceptance or denial of services and/or shelter.

Proposed for 2025 is the addition of a Mobile Integrated Health Team for the City of Goshen which Mayor Leichty says will address, “the ever increasing needs of response teams for issues related to mental health addictions, homelessness and behavioral crises that are not typical of traditional either EMS (Emergency Medical Services) calls or police calls.” This team would help the current Behavioral Response Coordinator in the Police Department. The State of Indiana recognizes the burden mental health issues place on police and fire departments and EMS teams, so it has encouraged the development of interdisciplinary teams to respond to that need. This team would be proactively working together to address mental health needs in the community. The City has already procured a \$75,000 grant to support this initiative and anticipates state funding will be available in 2025.

The opening of Oaklawn’s Crisis Stabilization Center in 2024 has been a tremendous asset. It is open 24 hours a day year-round to serve as a short-term stabilization center for people experiencing a mental health or substance abuse crisis. The center’s goal is to fill the gaps in mental health treatment and offer alternatives to hospital emergency departments or jail for people in crisis. It also hopes to keep people from homelessness or lead them out of homelessness.

There is a network of homeless providers in Elkhart and Marshall County who work together to provide shelter for individuals in need with coordination between programs occurring to make sure help is achieved. Working together as a Homeless Coalition is vital in serving the homeless and helps organizations to stay connected, informed and continue to coordinate services to meet needs.

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

### Introduction:

#### Describe the characteristics of special needs populations in your community:

According to the *American Community Survey (ACS) 2018-2022*, 6,379 or 18.7% of Goshen residents are elderly (over the age of 65) which is slightly higher than the national average of 17.1%. According to Council on Aging, a service provider for the elderly in our area, special needs of the elderly are an insufficient amount of housing options for elderly in both low-income and average income categories. The opening of Green Oaks with 120-units has helped in that area. In addition, there is not enough segregated housing for seniors only. The council explained that when elderly are integrated with a younger population it can create situations of vulnerability for the elderly and can be potentially dangerous at times. Finally, there are a number of elderly who stay in their home and need services, however they cannot afford them, so they chose to go without and are at risk. Other scenarios are elderly need to be in a facility that offers services, however, they cannot afford to live in that facility or there is not availability of a unit to house them, so they stay where they at.

There are approximately 4,789 or 14.1% of Goshen residents with a disability compared to the national average of 13.4%. Of those disabled, 77.1% are over 65 / elderly, and 22.9% are between 0-64 years of age. Disability by race and ethnicity, White – 17.2%, Black – 10.4%, Some other race alone – 6.1%, Multi-Racial – 4.1%, and Hispanic – 3.7%.

Special needs of those experiencing mental illness are housing that is affordable, help with assistance navigating services and completing paperwork, help with rental deposits, no or poor rental history, and with the supply of housing less than the demand landlords can be “picky” about who they rent to, and it lessens their chances of being chosen as a tenant.

In Indiana there are approximately 500,000 Hoosiers struggling with substance use disorder also known as addiction according to *IN.gov*. Addiction can happen to 1 in every 12 persons. Indiana University has a program called *Prevention Insights*. Data from their website indicated that in Elkhart County there were 75 children removed from homes due to parent alcohol or drug abuse in 2023. In school year 2022-23 there were 650 students suspended or expelled related to alcohol, tobacco and/or drug use.

Elkhart County Victim Assistance Services helps victims of domestic violence in our area. According to their *Annual Report* there were 3,632 total contacts of which 61% were female and 39% male. The most common reports were for: Domestic/Family Violence with 2,144 incidents, Protective Order Assistance with 946 reported, Adult Physical Assault with 834 contacts, and Stalking/Harassment with 376 cases. Over 50% of the cases involved persons within the ages of 25-59. In addition, Victim Assistance provided approximately 15,544 services like notification of events, civil legal assistance with obtaining a protective order, surveys, interpretation of services, information regarding criminal justice process and victims’ rights, crisis intervention and assistance with restitution.

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

Based on input from service providers, special needs populations are generally in need of housing assistance combined with supportive services and needs are determined by local agencies serving special needs populations. 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.

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.

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. PSH projects current and future in Goshen are in partnership with Oaklawn, Lacasa, and the City of Goshen. Plans over the next ten years will involve construction of 7 buildings, 6 buildings will contain 8 units and 1 will contain 11. Groundbreaking was in 2024 on the first building and when all the buildings are completed it will add 59 beds for PSH.

Another helpful addition is Oaklawn received a grant and built a Crisis Center in Goshen which is open 24 hours a day year-round to serve as a short-term stabilization center for people experiencing a mental health or substance abuse crisis. The center's goal is to fill the gaps in mental health treatment and offer alternatives to hospital emergency departments or jail for people in crisis and can help those with special needs.

**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 is not available specifically for the HIV/AIDS population, so information is from AIDS Ministries, also known as Health Plus Indiana, an agency serving persons with HIV/AIDS and their families in Elkhart and St Joseph counties. According to the *2023 Annual Report for Health Plus Indiana*, 725 clients received care coordination services, with 95 new clients entering services. Housing was provided for 127 households, and food was provided to 350. About 60% of clients are at or below poverty, and 84% of clients are insured. Care coordination programs address needs related to case management, housing, food pantry, medically tailored meals, transportation, a clinic, pharmacy, insurance navigation, prevention and testing for HIV/HEPC, STD, outreach, peer recovery and SUD services, support groups, and more.

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

Not applicable.

**Discussion:**

Access to housing, health care, and employment, along with job training, mentoring and skill development programs are all essential for individuals with special needs. Many of the special needs population have been homeless or are at risk of becoming homeless. 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 City of Goshen has 28 public parks and over 34 miles of trails throughout city limits. A map of the parks inventory and trails inventory is attached. In 2024 a 5-year *Parks Master Plan* for 2024-2028 was prepared by consultants Abonmarche. As stated in the plan, *“The City of Goshen is a thriving community with a strong economy and quality of life that makes it attractive to businesses and residents alike. The city has continued to see sustained growth over the past decades and is a highly desirable location for both residential and business investment. One significant aspect of the city’s success is its focus on providing a vibrant community with many attractive assets including a strong and well managed system of parks and trails.”*

There are several parks located in designated low/mod census track block groups that could be eligible public facilities using CDBG funding, such improvements could include: ADA parking spaces and compliant routes added from parking lot to playground, ADA-complaint seating at picnic tables and inclusive equipment.

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

1. Support of neighborhood parks in designated Census Tract Block Groups containing 51% of more low and moderate residents.

### How were these needs determined?

A public hearing to discuss needs, priorities, and potential activities for the 2025-2029 consolidated plan and 2025 annual action plan was held on January 10, 2025, with 12 individuals attending, representing eight local organizations, and two City departments. 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 2024. The Region 2 Continuum of Care was consulted at a meeting on October 24, 2024.

### Describe the jurisdiction’s need for Public Improvements:

Due to the high cost of public improvements, like infrastructure, sidewalks, and roadways, CDBG funding is insufficient to cover the costs associated with this category. A discussion was held regarding how the City would secure the funding needed for these projects and how CDBG funding would be better utilized in focusing on affordable housing and neighborhood improvements. It was also discussed that CDBG funding could be designated for elimination of slum and blight properties that are a threat to the public health and safety. By demolishing these unsafe properties it promotes a suitable living environment,

improves neighborhoods and it is the first step in having a space available to build an affordable, safe home in its place.

### **How were these needs determined?**

A public hearing to discuss needs, priorities, and activities for the 2025-2029 consolidated plan and 2025 annual action plan was held on January 10, 2025, with 12 individuals attending, representing eight local organizations, and two City departments. 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 2024. The Region 2 Continuum of Care was consulted at a meeting on October 24, 2024.

### **Describe the jurisdiction's need for Public Services:**

Public service representatives were in attendance to discuss the varies needs of Goshen's population. It was noted that not one singular public service activity is greater than any other and each organization plays an important role in meeting the needs of our community.

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

1. Increase access to affordable healthcare
2. Increase services for mentally ill
3. Support programs for youth
4. Increase access to affordable childcare and early childhood education
5. Support services for elderly and the disabled
6. Support public transportation
7. Provide emergency shelter for homeless individuals and families
8. Provide permanent supportive housing for chronically homeless
9. Support counseling/advocacy for underserved populations
10. Increase access to substance abuse prevention and treatment
11. Support life skill development, including job training
12. Support nutrition programs and food assistance

### **How were these needs determined?**

A public hearing to discuss needs, priorities, and activities for the 2025-2029 consolidated plan and 2025 annual action plan was held on January 10, 2025, with 12 individuals attending, representing eight local organizations, and two City departments. 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 2024. The Region 2 Continuum of Care was consulted at a meeting on October 24, 2024.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

Data for the section(s) related to the Housing Market Analysis was obtained from the following sources:

- *Housing Needs Assessment Report* for City of Goshen from 2024
- *American Community Survey (ACS) five year 2018-2022*
- *Comprehensive Housing Affordability Strategy (CHAS) data 2016-2020 vs 2011-2015*
- *Housing Market Analysis* from 2022 by consultant American Structurepoint

Goshen, was founded in 1831 and is located within Elkhart County, Indiana. It is part of the Elkhart-Goshen Metropolitan Statistical Area with neighboring larger cities of South Bend and Mishawaka. Goshen is located about 120 miles east of Chicago and 130 miles north of Indianapolis. There are several highways that connect Goshen to the greater region, which are SR 15 and US 33. Public transportation between Elkhart, Dunlap and Goshen can be utilized on the Interurban Trolley which runs between cities.

Goshen's total population in 2022 was 33,915 as reported by the *American Community Survey*. This shows a steady population increase of 2,196 or 6.9% (from 31,719) as reported in the *2010 Census*. Elkhart County's population in the *Decennial Census 2020* was 207,047, which also increased 9,488 or 4.8% (from 197,559) as reported in 2010. According to the *ACS 2018-2022 5-year survey*, over 70% of Goshen's job opportunities are found in manufacturing (30.2%), education, healthcare and social assistance (22.3%), retail trade (10.6%) and arts, accommodation and food services (7.9%).

The *ACS 2018-2022* survey estimates there are 14,041 housing units in Goshen of which 89.8% are occupied and 10.2% vacant. Vacancy rates are 2.2% for homeowners and 7.8% for rentals. The median household income is \$52,233. The *2016-2020 ACS CHAS data* indicates that almost half (49.7%) of households in Goshen are low-mod income. There is now a fairly equal amount of owners and renters who are low/mod households earning <80% AMI.

*ACS 2018-2022 housing characteristic survey* indicates that 49% of Goshen's housing stock was built before 1979, meaning nearly 6,901 units were built before the 1978 Lead Based Paint Requirements. This older housing stock can create a barrier to affordable housing due to the cost of mitigation for lead. According to the *Census Reporter*, the median value of homeowner occupied housing according to census reporter is \$163,700 which is lower than the home value in Indiana by about 10%, at \$183,600.

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

### Introduction

According to *CHAS 2016-2020 vs. 2011-2015*, the number of households in Goshen increased 6% over that ten-year period. More recent data from *ACS 2018-2022 housing characteristics survey* estimates there are now 14,041 housing units of which 89.8% are occupied and 10.2% vacant. Vacancy rates are 2.2% for homeowners and 7.8% for rentals. Goshen has adopted minimum housing standards and enforces these standards for long-term vacant properties. A number of the vacant rental properties are on a list to be potentially demolished as a part of a blight reduction program. The number demolished so far this past year is five, with another 13 auctioned / sold to be remodeled, and three currently on the list to be addressed.

In Goshen 58% of housing units are single detached structures, 10% are mobile homes and 15% have 2-4 units. The age of housing in Goshen – 49% (or 6,901 homes) were built before 1980 and the remaining 51% (or 7,140) were built in the last 45 years. Goshen homes built before 1939 account for 17.1% of the housing stock.

The number of bedrooms for housing in Goshen from ACS 2018-2022 housing characteristics survey are:

Studio / No bedroom	1.1%
1 bedroom	12.9%
2 bedrooms	28.6%
3 bedrooms	45.1%
4 or more bedrooms	12.3%

Feedback for the Warsaw Housing Authority indicated that the greatest need in type of units would be 1-bedroom units, which only make up approximately 13% of the housing stock. Feedback from Lacasa indicated that the greatest need in type of units was also 1-bedroom along with 3+ bedroom units. Severe overcrowding is not an issue in Goshen as >1% of households have 1.51 or more people per room. In Goshen, 62.7% percent of housing units are owner occupied and 37.3% percent are renter occupied. In Indiana, 70.8% percent of housing units are owner occupied and 29.2% percent are renter occupied. Goshen has a higher concentration of renters than the state average. The average owner-occupied household size is 2.68 and similar for renter households at 2.6.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	8,070	58%
1-unit, attached structure	785	6%
2-4 units	1,470	11%
5-19 units	1,110	8%
20 or more units	1,175	8%
Mobile Home, boat, RV, van, etc	1,390	10%
<b>Total</b>	<b>14,000</b>	<b>100%</b>

**Table 26 – Residential Properties by Unit Number**

Data Source: 2016-2020 ACS

## Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	30	0%	115	2%
1 bedroom	125	2%	1,370	29%
2 bedrooms	1,845	23%	1,575	34%
3 or more bedrooms	6,025	75%	1,610	34%
<b>Total</b>	<b>8,025</b>	<b>100%</b>	<b>4,670</b>	<b>99%</b>

**Table 27 – Unit Size by Tenure**

Data Source: 2016-2020 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 vouchers assistance in Goshen. As of December 31, 2024, there were 192 HCV's being utilized by residents in Goshen who are under 50% AMI, with an additional 7 vouchers in hand waiting to lease up.

### Other units, totaling 952, assisted by federal, state and local programs include:

- 248 units at Ashton Pines Apartments for low income renters
- 250 units at Greencroft that are Section 8
- 120 units at Green Oaks that are for elderly <80% AMI
- 40 units at Maple Leaf Commons that are Section 202 PRAC for elderly
- 60 units at Maple Court Place for low/mod income renters
- 15 units at Mercer Manor supported by USDA Rural Development
- 72 Units at Arbor Ridge Apartments through Lacasa's LITHC
- 111 units through Lacasa's affordable housing projects and rentals
- 29 units through Lacasa's PSH (Permanent Supportive Housing)
- 7 units PSH located on scattered sites in Goshen provided by Oaklawn

Current and future projects include: 7 ADA units by Lacasa at Arbor Ridge which began construction in 2024, along with planning for an 8-unit PSH building, with future projections to build 51 more units over the next ten years, buildings will be located on Oaklawn's Goshen campus providing permanent supportive housing for Oaklawn clients experiencing addictions and are at a risk of homelessness.

Housing Choice vouchers include NED (non-elderly disabled) vouchers for persons with disabilities, with NED vouchers approximately 12.5% (24 of 192 HCV's) 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 seven scattered site PSH units and three fixed sites with 29 PSH units are designated for individuals with disabilities. Of the 250 Section 8 elderly units at Greencroft Goshen, 26 are ADA units. Finally, Green

Oaks of Goshen opened this year which is housing for seniors who are <80% AMI and contains 26 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.**

The City is not aware of any units that are expected to be lost from the affordable housing inventory.

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

There are 14,041 housing units in Goshen, and 2.2% of them are vacant for homeowners and 7.8% are vacant rentals. Many of these structures are occupiable and the ones that are not are being addressed on a case-by-case basis by the Building Department. Goshen has adopted minimum housing standards and enforces these standards for long-term vacant properties. A number of the vacant rental properties are on a list to be potentially demolished as a part of a blight reduction program. The number demolished so far this past year is five with another 13 auctioned / sold to be remodeled, and three currently on the list to be addressed.

There were 322 families on the waitlist for Housing Choice Vouchers at the end of December 2024. This is almost four times the amount in 2020, which was at 81 and reflects the great need for affordable housing units for income qualified families.

According to the *Housing Market Analysis* conducted by American Structurepoint in 2022, Goshen will need additional apartments and houses to rent or buy to support demand for housing. The analysis estimated that to meet market demand by 2030, Goshen would need to add an additional 4,537 new units. This need is based on population growth and providing housing for a small percentage of people who commute to work inside Goshen city limits for employment who may want to relocate closer to their job if housing were available. Twenty-one housing units were built in 2023 and a proposal was submitted to build an additional 135-unit apartment complex called Aerial Cycleworks which is in review stages. Green Oaks senior living center opened in 2024 with 120-units, of which 26 are ADA, for income eligible elderly residents making <80% AMI. Also, in Spring of 2024 a 60-unit market rate apartment complex opened in Goshen called Copperleaf Cove. A ribbon cutting ceremony was held in October 2024 for Cherry Creek Subdivision, a mixed-use development which could allow for 1,200 family units to enjoy.

A slump in the production of new housing has occurred due to inflation, rising costs of construction, and record high mortgage interest rates. These factors have deterred some people from building new homes at this time. The federal reserve indicated in fall of 2024 that they will begin to lower mortgage interest rates, which could help lower inflation and be enough incentive for people to begin building and buying again.

## Describe the need for specific types of housing:

Input from Lacasa, who is a builder, developer, and manager of affordable housing units in Goshen, explained that they often get calls regarding availability of 1-bedroom units and 3+ bedrooms units for larger families in addition to requests for ADA units. Lacasa started a project in 2024 to rehabilitate a former day care building into 7 ADA units at Arbor Ridge Apartments to help meet the need.

Input from Warsaw Housing Authority indicated their greatest requests are for 1-bedroom units. According to the *Housing Needs Assessment* for Goshen, in 2017 there were 1,910 studio and 1-bedroom rental units. In 2022, the number reported was 1,303 or a 31.7% decrease by 607 units. The number of homeowners changed in the opposite way, there were 1,285 more homeowners and 610 less renters when comparing *ACS data from 2011-2015 to 2016-2020*. One can assume that some of the studio and one-bedroom rentals were sold to homebuyers.

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% of all households, with the fastest growing segment being households age 80 and over. Goshen has exceeded this mark in 2022, with 34.1% being in this age group. 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. Green Oaks, an affordable assisted living community for elderly who earn <80% AMI, just opened in 2024 and added 120 studio and 1-bedroom apartments, with 26 units being designated as ADA, for seniors in Goshen.

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. Over the next ten years there are plans to build 59 more units on Oaklawn's campus in partnership with Lacasa. Permanent supportive housing has contributed to preventing chronic homelessness by providing stable housing and supportive services to individuals who otherwise might experience homelessness.

## Discussion

Quality, affordable housing is needed, with the largest demand being one-bedroom rental units. With the higher cost of materials and construction, this can only be possible with partnerships with for-profits and non-profits, in addition to the help of grant funding like CDBG, IHCA/HOME, READI and LITHC.

Affordable housing units have increased 20% since 2018 when there was 789 units and now in 2024 there are 952. There are plans by Lacasa to build another 66 affordable housing units over the next ten years.

According to *Census Data, Housing Unit Change per Census Tract, Block Group* from 2020 to 2024, the number of housing units in Goshen increased by 335 in the four-year period. (Note these numbers do

not include the 120 units opened in Spring of 2024 at Green Oaks in Census Tract 2.01, block group 1.) Three block groups represented 56% of the total: Census Tract 30.2, Block Group 2 had 80, Census Tract 5.02, Block Group 3 had 60, and Census Tract 4, Block Group 3 had 49 units. While the additional 455 units is a significant improvement, housing supply challenges are nationwide as many cities are finding it impossible to keep up with the demand for housing. Chronic undersupply is a problem many are facing. Goshen is committed to continue efforts in creating sustainable, affordable housing and as a Community Development Block Grant recipient will prioritize funding in this area. Lacasa has been a forerunner in these efforts by spearheading the majority of the recent projects for affordable housing and a valuable partner of City of Goshen. We will continue to forge partnerships, implement strategies, like our new residential TIF, and develop plans to expand affordable housing options in our community.

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

### Introduction

When looking at HUD’s *Community Assessment Report Tool (CART)* for Goshen City, data indicates that 11% of families are spending over 50% of monthly income on housing and 26% of families are spending over 30% of monthly income on housing with 72% of the cost burdened being classified as low-income families. According to the *Housing Needs Assessment*, the good news is that the number of cost burdened households in Goshen has decreased 6.7% over the past five years from 22.1% in 2015 to 15.4% in 2020. In addition, Goshen’s current average of 15.4% is almost equal to the State average, which is 15.6%, and better than the Nation’s average of 21.9%.

While Goshen has seen housing affordability improvements, efforts need to continue to help alleviate this problem and provide more affordable housing options. As of 2018, there were 789 renters being assisted in subsidized housing. Our records indicate that currently there are approximately 952 affordable rental options in Goshen. However, from data analysis there are potentially an additional 2,010 renters who need affordable options too. This is just considering renters. If we look at homeowners, data from *CHAS 2015-2019* shows that 14.6% or 1,039 homeowners have a mortgage payment that is >30% and in some cases >50% of their monthly income. About 1 in 7 homeowners are at risk of losing their homes due to cost burden.

According to the *National Low Income Housing Coalition*, in the Elkhart-Goshen metropolitan statistical area, for 2023 the Fair Market Rent (FMR) for a two-bedroom apartment was \$986. In order to afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn \$39,440 annually. When analyzing *Census* data from 2009 to 2020 the median contract rent increased 13% to \$666 a month.

According to the *Census Reporter*, in Goshen the median value of owner-occupied housing units for 2024 is \$163,700. Comparing to the value fifteen years ago at \$111,500, the cost of housing has increased 47%.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	111,500	131,400	18%
Median Contract Rent	588	666	13%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,125	24.0%
\$500-999	3,300	70.5%
\$1,000-1,499	195	4.2%
\$1,500-1,999	15	0.3%
\$2,000 or more	34	0.7%
<b>Total</b>	<b>4,669</b>	<b>99.8%</b>

Table 29 - Rent Paid

Data Source: 2016-2020 ACS

**Housing Affordability**

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	380	No Data
50% HAMFI	1,610	1,245
80% HAMFI	3,520	3,129
100% HAMFI	No Data	4,261
<b>Total</b>	<b>5,510</b>	<b>8,635</b>

Table 30 – Housing Affordability

Data Source: 2016-2020 CHAS

**Monthly Rent**

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

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

**Is there sufficient housing for households at all income levels?**

According to HUD’s CHAS 2016-2020 data there are 12,700 households in Goshen at the following income classifications and adding in the data from Table 30-Housing Affordability:

Income	Total #	%	Total units affordable	Difference
<30% HAMFI	1470	12%	380	-1090
>30 to <50% HAMFI	2080	16%	2855	+775
>50% to <80% HAMFI	2765	22%	6649	+3884
>80% to <100% HAMFI	1800	14%	4261	+2461
>100% HAMFI	4585	36%	no data	no data
<b>Total</b>	<b>12,700</b>		<b>14,145</b>	

The greatest need for housing is for those earning <30% AMI with a demand for 1,090 more units. One must also consider that someone making >30% HAMFI could be occupying that unit that is affordable to <30% HAMFI, furthering lessening their options.

Housing Cost Burden must also be taken into account which is as follows:

Cost Burden	Total #	%
>30% to <50%	1514	12%
>50% (severe)	1319	10%
Total	2833	22%

With 22% of households having a housing cost burden, data would support that there is not sufficient affordable housing. Approximately 2,833 more affordable units are needed in order to help offset housing cost burdens.

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

Affordability has become even more of a challenge with the significant increase in home values and/or rents, coupled with higher mortgage interest rates, inflation, and the overall cost of living being higher. It is anticipated that rent and home values will continue to increase as it has historically. According to ACS data Table B25077 the median home value in Goshen 15 years ago was \$111,500. The current release for 2022 has it at \$163,700, a \$52,500 increase in value, up 47%.

The Federal Reserve has slowly started lowering mortgage interest rates, which have reached historic highs that have not been seen since 2008. Lower rates could make buying a home more affordable. The current rate of 2024 at 7.75% is a setback to affordability as it was 2.75% in 2020. A home mortgage for \$150,000 would cost \$463 more a month in interest alone. This does not factor in the increased cost in the purchase price of the home that has taken place over the past four years. Couple this with the cost increase of groceries, gas, and utilities which makes owning a home far less attainable for those in lower income brackets. This was part of the reason why the last Consolidated Plan was amended in 2022 to include a homeownership assistance program in partnership with Lacasa to help income qualified homebuyers with a downpayment on the purchase of a single-family home. Since its inception four families have moved into homes in Goshen, with an additional three families in the process of being approved.

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

HOME rents set by HUD in 2024 for Elkhart-Goshen, IN was as follows:

Program:	Studio	1 BR	2 BR	3 BR
Low HOME Rent	\$717	\$768	\$922	\$1066
High HOME Rent	\$849	\$879	\$1102	\$1352
Fair Market Rent	\$849	\$879	\$1102	\$1415

Per 2018-2022 ACS 5-year estimates for Housing Characteristics the median rent is estimated at \$994. Data is not broken down by unit size so comparison is limited.

Warsaw Housing Authority has set their rents 10% higher than FMR to keep voucher holders in the range of rents being charged. 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.

In the production and preservation of affordable rental housing, it may only be successful to the extent that the production of such units be subsidized to enable them to remain affordable.

### Discussion

According to ACS 2016-2020 data in the above *Table 29 – Rent Paid*, 94.5% of Goshen renters pay less than \$1,000 a month for rent. Fair market rent for a studio is \$849, 1 BR is \$879 and 2 BR is \$1102. When comparing these figures, it can be deducted that the majority of Goshen’s renters are near fair market rates as the median rent is estimated at \$994. About 1 in 4 renters suffer from housing cost burden and even fair market rates are not affordable with their current monthly income. About 1 in 7 homeowners are at risk of losing their homes due to cost burden.

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

### Introduction

Since the last consolidated plan, Goshen has seen an increase in housing of 732 units with 14,041 housing units reported in *2018-2022 ACS Housing Characteristics Survey* with a current vacancy rate of 10%, 2.2% for homeowners and 7.8% for rentals. Housing and population are increasing at similar rates, near 6%.

Almost half of occupied housing units, 6,735, were built before 1980 and are at risk for lead-based paint hazards. In addition, the four housing problems considered are: 1) Lacks complete kitchen facilities, 2) Lacks complete plumbing facilities, 3) More than 1 person per room, and/or 4) Cost Burden of housing (including utilities) is over 30% of monthly income. Currently, 3,110 households have at least one housing condition, 195 have at least two housing conditions, and 10 have 3 housing conditions. None have all listed housing conditions. Physical housing problems of rental properties are addressed through the Neighborhood Preservation Ordinance.

The City of Goshen has been committed to increasing housing options to attract residents. To name a few, Copperleaf Cove Apartments just opened in 2024 which is a new 60-unit apartment complex. Also, Green Oaks of Goshen opened with 120-units for elderly residents who are at or below 80% AMI, with 26 units for ADA. Redevelopment has been working with a developer on a proposed subdivision called Cherry Creek which plans to bring an additional 1,200 homes to the area and Aerial Cycleworks which will bring 135 units.

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

**Standard condition** – The condition of a housing unit that is following the local codes and ordinances and which does not need any rehabilitation work or maintenance work. The City uses the Neighborhood Preservation Ordinance (NPO) adopted in September of 2016, which established minimum housing standards and continued a rental housing registration and inspection program.

**Housing conditions identified per CHAS** – Over-crowding (1.01 or more person per room), lacking a complete kitchen, lack of plumbing facilities, and/or other utilities and cost over-burden.

**Substandard condition** – Does not meet code standards or contains one of the selected housing conditions. The City uses the NPO to define substandard housing, along with the Indiana Unsafe Building Law, Indiana Code 36-7-9. Worst case physical housing problems of rental properties are addressed through the Neighborhood Preservation Ordinance (NPO). 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. These efforts have likely contributed to the small number of occupied properties that lack complete plumbing and kitchen facilities (120 out of 12,705 households or <1%).

**Substandard Condition but suitable for rehabilitation** – The amount of work required to bring the unit up to minimum code standard, and the existing debt on the property, together are less than the fair market value of the property.

**Substandard condition not suitable for rehabilitation** – The amount of work required to bring the unit up to minimum code standard exceeds the fair market value of the property. 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	1,295	16%	1,815	39%
With two selected Conditions	30	0%	165	4%
With three selected Conditions	0	0%	10	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	6,695	83%	2,690	57%
<b>Total</b>	<b>8,020</b>	<b>99%</b>	<b>4,680</b>	<b>100%</b>

**Table 32 - Condition of Units**

Data Source: 2016-2020 ACS

**Year Unit Built**

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,825	23%	625	13%
1980-1999	2,400	30%	1,105	24%
1950-1979	2,140	27%	1,555	33%
Before 1950	1,645	21%	1,395	30%
<b>Total</b>	<b>8,010</b>	<b>101%</b>	<b>4,680</b>	<b>100%</b>

**Table 33 – Year Unit Built**

Data Source: 2016-2020 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	3,785	47%	2,950	63%
Housing Units build before 1980 with children present	892	11%	658	14%

**Table 34 – Risk of Lead-Based Paint**

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

## Vacant Units

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

Table 35 - Vacant Units

## Need for Owner and Rental Rehabilitation

Since cost burden is a significant issue for owners, long-term maintenance and improvements may be deferred, resulting in deteriorating housing conditions over time. Comparing *CHAS data from 2011-2015 vs. 2016-2020*:

1. Homeowners cost burdened between 30%-50% improved and decreased 31%.
2. Homeowners not cost burdened (spending <30% of income on housing) also improved and increased by 27% (approximately 1,450 homeowners).
3. Households with a severe cost burden (spending more than 50% of the monthly income) declined and increased by 2% or 10 households.

There are 1,070 households whose income is in <30% AMI and they also have at least one of the housing problems, which is most likely cost burden. Overall households with at least one of the four housing problems (both owners and renters) have improved by 13% from *2011-2015 to 2016-2020*, however 3,315 still fall into this category. Programs assisting with homeowner and rental rehabilitation are still a necessity to help those in need of financial assistance, especially for those in the extremely-low income category.

Based on *2020 Decennial Census/H5 Vacancy Status* of the total 857 vacant housing units, 67% were for rent, for sale or rented/sold but not occupied, 11% were for seasonal/occasional use or with residence elsewhere, and 22% were vacant for other reasons. The units vacant for other reasons are 1.3% 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. According to *ACS 2018-2022 Selected Housing Characteristics* 5 year estimates out of 12,614 occupied housing units, there are 7 housing units that lack complete plumbing and 123 that lack complete kitchen facilities, amounting to 1% having poor/substandard conditions.

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

There is no specific data related to the number of housing units occupied by low/mod income families and the age of the housing. Based on the *2016-2020 ACS 5-year estimates*, 53% (6,735) of housing units in Goshen were built prior to 1980. Of these pre-1980 units, 56% (3,785) are owner occupied and 44% (2,950) are renter occupied. Of owner-occupied housing units, 11% of pre-1980 units are units with children present, and of renter occupied units, 14% of pre-1980 units are units with children present.

## 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, demolition of unsafe buildings, 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 of 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 reflected in the auto-filled PIC data. WHA does not maintain any properties. As of December 31, 2024, there were 416 Housing Choice Vouchers under lease, including 192 Goshen vouchers, and 7 vouchers granted but not yet under lease. Of the 192 Goshen vouchers, approximately 12.5% were NED (non-elderly disabled) vouchers for persons with disabilities. There were 345 people on the waiting list for Goshen vouchers, with 162 local and 160 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.

### 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 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments:

Not applicable.

**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 32 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 37 - 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 2024 71% of WHA clients received a Good Housekeeping award. WHA incorporated “best practices” to help educate and recruit landlords.

**Discussion**

There are no public housing units in Goshen. To encourage landlords to lease to low/mod tenants who receive assistance, the Warsaw Housing Authority started an incentive program in 2023 to give landlords that have never participated in the Housing Choice Voucher Program a one-time bonus for signing a contract for a voucher family. Five new landlords in Goshen received this bonus and opened up more housing opportunities for low- and moderate- income tenants in 2023 and 2024. The program will continue.

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

### Introduction

First Light Mission of Goshen, also known as Goshen Interfaith Hospitality Network, is the primary organization located within Goshen serving homeless families with children and single women. In 2022, through a partnership with Goshen Public Schools, First Light was able to open a permanent site in a residential area to serve their clients. The rehabilitated former Riverdale School now serves as a 24-bed homeless shelter. First Light was sharing the space with the Merit Learning Center, which recently relocated to another former school. Now First Light has access to the entire building and a proposal is in the planning phases to expand the shelter to 43-beds in 2025. The mission is supported by CDBG, grants, and donations received from local businesses, individuals, clubs, churches, and schools and is assisted through continued help from more than 700 volunteers and 18 partnering churches. Shelter guests have beds, access to storage space, phone, meals, shower and laundry facilities, kitchen, library, and a living room to relax in. There is also a fenced in playground for the children to play on as well as on site personnel available to provide resources for potential jobs, housing, schools, and entitlement programs.

Transitional housing in Goshen is offered by Downtown Ministries who manages five houses with 16 beds. Their goal is that lives can be changed through community support and their mission for each is to provide housing for individuals and/or families transitioning out of environments of domestic physical and sexual abuse. Other resources they offer is a “Faith & Finances” class for low-income or financially vulnerable adults as well as a program called “Jobs for Life” that provides an opportunity for students to discover their gifts and talents so they can look at their future and see how a meaningful vocation can add value to their lives. It connects students to community support and helps them obtain far more than just a job.

Emergency shelter in Elkhart County is provided by Faith Mission of Elkhart, primarily serving homeless individuals and by the YWCA Safe Haven women's shelter in Elkhart, serving victims of domestic violence. Transitional housing is also provided by Faith Mission, Emerge Ministries and SPA ministries in Elkhart. Permanent supportive housing is provided by AIDS Ministries, Oaklawn Mental Health Center, and Lacasa of Goshen.

**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)	24	0	16	0	
Households with Only Adults	0	0		0	
Chronically Homeless Households	0	0		29	8
Veterans	0	0		0	
Unaccompanied Youth	0	0		0	

**Table 38 - Facilities and Housing Targeted to Homeless Households**

**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**

In January 2022 Goshen created a new position at the police department for a Behavior Health Response Coordinator. Duties include directly engaging people who suffer from mental illness or are in crisis, those experiencing homelessness, and who experience substance misuse disorders. The Officer assesses their needs and coordinates the provision of social services including mental health treatment, healthcare, substance use disorder treatment, and housing/shelter. The Coordinator utilizes an Educate, Encourage, Enforcement policy documenting all offers of assistance including the acceptance or denial of services and/or shelter.

Oaklawn in October of 2024 opened a Crisis Center in Goshen which operates 24 hours a day year-round to serve as a short-term stabilization center for people experiencing a mental health or substance abuse crisis. The center's goal is to fill the gaps in mental health treatment and offer alternatives to hospital emergency departments or jail for people in crisis. Oaklawn's Goshen Campus also provides mental health and addiction treatment for children, adolescents, and adults.

LaCasa of Goshen, a CDBG subrecipient, provides financial empowerment services through programs that include financial training classes, financial coaching, matched savings, homebuyer training, and workplace financial empowerment. The free training classes offered are called Lacasa's Master It Series and are: Master your Money, Master your Credit, Master your Debt, and Master your Homeownership (a HUD-certified class). In 2022, Lacasa began offering these classes to inmates in the Elkhart County Jail. In just two years, over 300 inmates completed classes and received certificates.

Advocacy, education and coordination of housing and homeless programs in Indiana is managed by 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 (IR2HC), which meets bi-monthly. Goshen's CDBG Community Development Specialist serves on the Executive Committee of the IR2HC which is a group of agencies and organizations who have a stake in reducing homelessness in the region. The IR2HC meets regularly to share data and updates on their actions, new programs or resources and encourage coordination and collaboration. This is an effective method of facilitating dialogue among service providers and coordinating community resources and services for the benefit of homeless/underhoused individuals, families, and those at-risk of homelessness. This collaboration aims to mitigate the risk and decrease homelessness in our community.

Other mainstream services in the area are: Elkhart County Division of Family Resources that helps with SNAP, TANF, Medicaid, Hoosier Healthwise and HIP, Healthy Beginnings Goshen WIC Office, the Elkhart Social Security Office, and WorkOne of Northern Indiana.

**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.**

Goshen Interfaith Hospitality Network, dba First Light Mission, offers housing with 26 beds for homeless individuals with the following services at their facility: mental health support from Bowen Center, financial planning sessions by Lacasa and two banks, Triple P—Positive Parenting Program on the 3<sup>rd</sup> Thursday of the month, sewing classes, and cooking classes with access to food pantry and kitchen for meal prep. In 2025 they will begin a project to expand the shelter to 43 beds.

Permanent supportive housing (PSH) is targeted towards chronically homeless individuals. In Goshen, PSH has been developed through a partnership between Lacasa, the owner/developer, and Oaklawn Mental Health Center, the service provider. Currently there are 29 PSH fixed site units in Goshen. Lincoln Avenue has 14 units and Westplains has 15 units. There are also 7 scattered site units with an application to add 2 additional ones. In addition, in February 2024 the City gave Lacasa a \$250,000 loan in support of a project to build 59 PSH units on Goshen's Oaklawn campus. Construction is to begin in 2024 on the first 8-unit building, which will have 24 beds.

The Warsaw Housing Authority has open office hours in Goshen on the first three Tuesdays to meet with residents and help with housing needs, services, and housing education. Rental education classes are held the last week of the month. Rental assistance is provided by housing choice vouchers administered by the Warsaw Housing Authority with 192 vouchers being utilized in Goshen.

Transitional housing is provided by Downtown Ministries of Goshen.

Advocacy, education and coordination of housing and homeless programs in Indiana is managed by IHEDA, through the regional CoC network. Goshen, located in Elkhart County, is part of Region 2 CoC, and actively participates with the Indiana Region 2 Homeless Coalition, meeting bi-monthly. Goshen's Community Development Specialist serves on the executive committee. The city does not expect to receive any direct public or private funding to address homeless needs and to prevent homelessness.

Regarding veterans, 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 (BNL). The BNL meeting is part of the monthly Coordinated Entry Case Conference Meeting. The HMIS CE prioritization list is compared to the BNL to identify any discrepancies. Ending veteran homelessness is also discussed at the 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. A monthly outreach at the Faith Mission, the largest shelter, is done 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. Once a veteran has been identified, the mission reaches out to the VA to connect with them.

The BNL has been a helpful tool in identifying, tracking and housing veterans in Region 2. Stand Down events held in Region 2 help to identify homeless veterans and increase awareness among agencies of homeless services available. VA posters containing contact information for the VA homeless hotline have also been distributed to local services providers to increase awareness. Oaklawn's PATH program also helps identify homeless veterans who are then referred to the BNL. VA NIHCS also continues to give presentations in the local community as a form of outreach and to increase awareness. Collaborative relationships with staff at the Elkhart Housing Authority, the Work One DVOP, Guidance Ministries, Saving Grace, First Light Mission, and the Oaklawn PATH team have been developed with the VA NIHCS.

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

### Introduction

**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**

Council on Aging board members advised that the greatest housing needs that the elderly / frail elderly are facing are not enough housing options, especially affordable housing for those in low-income situations, as well as not enough segregated housing for seniors only, and finally a lack of finances to afford the support services, care, and housing they actually need. It was noted that the addition of Green Oaks senior living center in Goshen, which opened in 2024 with 120 units for elderly at or below 80% AMI, was a much needed addition and helped significantly. The elderly population also 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.

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.

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. To alleviate this problem, in 2024 Lacasa and Oaklawn broke ground on a project that will add 59 units of PSH over the next ten years.

### **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. Oaklawn's PATH (Projects for Assistance in the Transition from Homelessness) program provides outreach, engagement, and services to people who are experiencing homelessness and have a mental illness and/or substance use disorder. PATH specialists can help people access Coordinated Entry, attain emergency shelter, apply for housing, and connect to mental health treatment, government resources, and community partners. While PATH does

not directly provide housing, outreach specialists provide the supportive services to guide individuals to stable housing.

**Oaklawn offers the following housing services:**

- **Supervised group living:** Is a residential option that is often a step-down from hospitalization. Staff is on-site 24/7 to assist with your transition back into the community and the average length of stay is three to 12 months. These locations offer shared living space with other residents.
- **Transitional living facilities:** Are short-term housing opportunities that require tenants to have a willingness and readiness to engage in supportive services. Transitional living facilities have staff on site occasionally for group and individual work. A primary goal of transitional living is working towards permanent housing.
- **Independent housing:** Is comprised of apartment buildings in Elkhart and St. Joseph counties. Independent housing does not require engagement in services, but support is available and encouraged.
- **Rental assistance for individuals experiencing homelessness and mental illness/substance use disorder:** Are subsidized apartment units that are designated for seriously mentally ill adults who are homeless. Individuals who are connected to Oaklawn services can ask for a referral from their provider.
- **Permanent Supportive Housing (PSH):** Are subsidized apartment buildings and scattered sites throughout Elkhart and St. Joseph counties. PSH is based upon the evidence-based Housing First model. Housing First prioritizes housing individuals first, then providing voluntary wraparound services. Individuals are referred to PSH through Coordinated Entry. Coordinated entry processes aim to prioritize assistance for individuals based upon vulnerability and severity of service needs. PATH Outreach Specialists can assist individuals with the Coordinated Entry process.

**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)**

Due to limited CDBG funding the non-homeless special needs population will be primarily served outside of 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.

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 Community Development Specialist 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.

Proposed for 2025 is the addition of a Mobile Integrated Health Team which Mayor Leichty says will address “the ever increasing needs of response teams for issues related to mental health addictions, homelessness and behavioral crises that are not typical of traditional either EMS (Emergency Medical Services) calls or police calls.” This team would help the current Behavioral Response Coordinator in the Police Department. The State of Indiana recognizes the burden mental health issues place on police and fire departments and EMS teams, so it has encouraged the development of interdisciplinary teams to respond to that need. This team would be proactively working together to address mental health needs in the community. The City has already procured a \$75,000 grant to support this initiative and anticipates state funding will be available in 2025. The City plans to hire a mobile integrated health coordinator – likely someone already with the Police or Fire Department – that would pull the team together. Mayor Leichty said the City is seeking a grant to hire a social worker to be part of that team, which would reduce the number of calls for other first responders and all would work alongside the Behavioral Health Response Coordinator.

**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))**

Due to limited CDBG funding the non-homeless special needs population will be primarily served outside of 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.

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 Community Development Specialist 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.

Proposed for 2025 is the addition of a Mobile Integrated Health Team which Mayor Leichty says will address “the ever increasing needs of response teams for issues related to mental health addictions, homelessness and behavioral crises that are not typical of traditional either EMS (Emergency Medical Services) calls or police calls.” This team would help the current Behavioral Response Coordinator in the Police Department. The State of Indiana recognizes the burden mental health issues place on police and fire departments and EMS teams, so it has encouraged the development of interdisciplinary teams to respond to that need. This team would be proactively working together to address mental health needs in the community. The City has already procured a \$75,000 grant to support this initiative and anticipates state funding will be available in 2025. The City plans to hire a mobile integrated health coordinator – likely someone already with the Police or Fire Department – that would pull the team together. Mayor Leichty said the City is seeking a grant to hire a social worker to be part of that team, which would reduce the number of calls for other first responders and all would work alongside the Behavioral Health Response Coordinator.

## 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. Goshen has adopted minimum housing standards and enforces these standards for long-term vacant properties. A number of the vacant rental properties are on a list to be potentially demolished as a part of a blight reduction program.

In February 2024 the City gave Lacasa a \$250,000 loan in support of the 10-year project to build 59 permanent supportive housing units on Goshen's Oaklawn campus. A groundbreaking ceremony was held in November of 2024 on the first 8-unit building.

The City is not aware of any local ordinances or policies which create unreasonable barriers to affordable housing. However, in 2025 plans have been made to hire a consultant to review the City's Zoning Ordinance for potential changes to increase lot density, explore the allowance of ADUs (Accessory Dwelling Units), and analyze current zoning regulations. 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.

To attract and stimulate housing development, in 2022 the City introduced a residential Tax Increment Financing (TIF) policy. The following basic objectives would be considered in utilizing a TIF:

1. Stimulate and continue revitalization of the City of Goshen by:
  - a. Improving and expanding infrastructure
  - b. Supporting the creation of a variety of housing opportunities to grow the City's population, including but not limited to the following:
    - i. Low-income housing (30-60% AMI);
    - ii. Entry-level workforce housing (61-90% AMI);
    - iii. Advanced level workforce housing (91-120% AMI);
    - iv. Market rate housing (121% AMI and above).

Consideration will be given to other housing types where there is a demonstrated gap (i.e. affordable assisted living projects, complicated development sites, etc.)

- c. Constructing mixed-use developments; and
- d. Attracting desirable businesses and retaining existing businesses.

2. Promote efficient usage of land through redevelopment of blighted and underutilized areas in addition to brownfield properties.
3. Strengthen and diversify the economic base of the City and support economic development.
4. Stabilize and upgrade neighborhoods.
5. Create and retain family supporting jobs in the City.
6. Increase property value and tax revenues.
7. Leverage the maximum amount of non-city funds into a development and back into the community.

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

### Introduction

According to 2016-2020 ACS worker data for the City of Goshen, the manufacturing sector accounts for 47 percent of the workers and 50 percent of the share of jobs. Second to manufacturing in number is education and health care services at 13 percent, followed by retail trade along with arts, entertainment, and accommodations, which are both at 8 percent. Together, these four business sectors account for 82 percent of the total jobs in Goshen. Sectors with higher than average wages where the City is lacking include: information; finance/insurance/real estate; and professional/scientific/management services. These represent one, three, and four percent of the share of jobs, respectively totaling 8 percent. On a local and regional level, there is a recognized need for greater diversification of the economy. From 2011-2015 to 2016-2020 the number of jobs in Goshen has increased 16 percent, by over 4,000 positions.

### 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	68	49	0	0	0
Arts, Entertainment, Accommodations	1,138	2,047	8	7	-1
Construction	359	545	2	2	-1
Education and Health Care Services	1,950	4,544	13	15	2
Finance, Insurance, and Real Estate	409	839	3	3	0
Information	89	105	1	0	0
Manufacturing	6,892	14,931	47	50	3
Other Services	366	529	2	2	-1
Professional, Scientific, Management Services	547	1,015	4	3	0
Public Administration	0	0	0	0	0
Retail Trade	1,226	3,019	8	10	2
Transportation and Warehousing	295	265	2	1	-1
Wholesale Trade	540	614	4	2	-2
<b>Total</b>	<b>13,879</b>	<b>28,502</b>	<b>--</b>	<b>--</b>	<b>--</b>

**Table 39 - Business Activity**

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	17,189
Civilian Employed Population 16 years and over	16,340
Unemployment Rate	4.91
Unemployment Rate for Ages 16-24	20.66
Unemployment Rate for Ages 25-65	2.73

**Table 40 - Labor Force**

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	2,870
Farming, fisheries and forestry occupations	595
Service	1,664
Sales and office	3,420
Construction, extraction, maintenance and repair	1,045
Production, transportation and material moving	1,690

**Table 41 – Occupations by Sector**

Data Source: 2016-2020 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	12,755	83%
30-59 Minutes	2,285	15%
60 or More Minutes	389	3%
<b>Total</b>	<b>15,429</b>	<b>100%</b>

**Table 42 - Travel Time**

Data Source: 2016-2020 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	2,190	210	900

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	3,650	115	1,035
Some college or Associate's degree	3,295	80	415
Bachelor's degree or higher	3,645	30	345

**Table 43 - Educational Attainment by Employment Status**

Data Source: 2016-2020 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	35	135	670	490	345
9th to 12th grade, no diploma	460	525	340	1,134	725
High school graduate, GED, or alternative	1,215	1,310	1,105	2,390	2,405
Some college, no degree	1,349	925	635	1,230	1,240
Associate's degree	90	190	304	495	240
Bachelor's degree	350	1,005	590	1,200	760
Graduate or professional degree	0	120	395	710	760

**Table 44 - Educational Attainment by Age**

Data Source: 2016-2020 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	58,196
High school graduate (includes equivalency)	63,492
Some college or Associate's degree	112,202
Bachelor's degree	83,603
Graduate or professional degree	105,717

**Table 45 – Median Earnings in the Past 12 Months**

Data Source: 2016-2020 ACS

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

According to the Business Activity table, the City of Goshen's major employment sectors include:

1. Manufacturing – 50%
2. Education and Health Care Services – 15%
3. Retail Trade – 10%
4. Arts, Entertainment, and Accommodations – 7%

Together, these four sectors represent 82% of all the jobs in the City of Goshen. Elkhart County’s unemployment rate was 5.3% in July of 2024 which ranks it fourth in the state for unemployment as recorded by the Bureau of Labor Statistics. At the time of the last Consolidated Plan, unemployment was 3% in February of 2020. The sector taking the biggest hit in job loss is manufacturing, noting a decrease in over 7,000 jobs in Elkhart County according to a report in 2023. Goshen is home to RV manufacturing and with high price levels straining household budgets coupled with elevated interest rates increasing financing costs, both factors have weakened the demand for RVs.

**Describe the workforce and infrastructure needs of the business community:**

In terms of infrastructure, over the past several years accessible fiber network has been installed city wide with 100% coverage. While fiber is currently available, it is more expensive for small businesses than standard residential fiber plans. 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.

In *Goshen’s Chamber of Commerce Strategic Plan for 2021-2024* goals in relation to the business community are to: partner with Economic Development Groups, Stabilize Existing Businesses, Promote Goshen’s Quality of Place to potential businesses, residents, and visitors, and focus on Development in Goshen.

Regarding Goshen’s workforce needs, based on *ACS data*, 21% 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 second quarter of 2024, the top three industries advertising for jobs in Economic Growth Region 2, which includes Elkhart County, were health care/social assistance, manufacturing, and retail trade.

**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.**

Goshen’s five-year capital plan identified a number of infrastructure projects that will positively affect the local manufacturing community, including new watermain loop, sanitary sewer, water retention

ponds to address drainage issues, and a new public roadway which will create future potential development sites in the East College Ave Industrial Development area.

A groundbreaking ceremony was held in October of 2024 for Cherry Creek Subdivision a proposed development to build 1,200 housing units with places for small businesses, restaurants, cafes, park, fitness center, with walking and biking pathways connecting the neighborhood to local schools. This project is on 170 acres and hopes to help alleviate the housing shortage in Goshen as well as attract economic and business growth.

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.

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

A large majority of employment opportunities in Goshen do not require education beyond a high school diploma, with manufacturing and retail trade accounting for 60% of jobs. Goshen's educational attainment rates are lower than the State of Indiana and United States (US), based on a comparison of ACS 2019-2023 Social Characteristics Survey 5-year estimates for the population 25 years and older. 21.1% of Goshen residents have not graduated from high school, which is double the state average of 9.5% and national average of 10.2%. The high school graduate rate for Goshen is 78.9%, behind the average of 90.4% for Indiana and 89.8% for the US. Additionally, only 24.1% have a bachelor's degree or higher, whereas in Indiana the average is 30.2% and US is 36.1%. One reason the education attainment rates could be lower is that the job market cannot sustain higher education workers as opportunities to work using your degree are not as common as jobs, like manufacturing, that do not require a college education. Education and Health Care Services account for 15% of the jobs in the area and most require postsecondary degrees.

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 July of 2024, the most frequently listed job openings included: registered nurses, helpers-installation, maintenance, and repair workers, licensed and vocational nurses, managers, hospitalists, and education administrators. The most frequently listed jobs, as determined by the Indiana DWD, do not align with the educational attainment and skills of the local workforce. The majority of the jobs listed require a postsecondary education.

**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**, 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 [Driving-Tests.org](http://Driving-Tests.org), offers BMV practice tests. The library is also working towards offering computer classes in English and Spanish using [Digital Learn](http://Digital Learn) training resources applied for a grant to assist with costs. The earliest classes could be offered is in early 2025.

**Goshen College**, 1700 S Main St, Goshen, IN. Goshen College offers several 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 several 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 several 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.

**Downtown Ministries Jobs for Life Classes**, 215 W Clinton St, Goshen, IN has a national Jobs for Life program for both teens and adults. Students discover their gifts and talents and see how a meaningful vocation can add value to their lives. The class helps in developing character, becoming connected to a community of support through mentorship, and helping them obtain far more than a just a job. This class is 10-week sessions at the Salvation Army in Goshen with meals so the mentor/student relationship can be enhanced. Graduate program goals are: Understand the importance of work, Complete a vocational plan, Network with local employers, Create a professional resume, Build a supportive community, Learn a plan for your life.

**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 *Comprehensive Economic Development Strategy (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 Metropolitan Statistical Area (MSA) is the most highly concentrated MSA in all of the United States, with a location quotient of 6.01, according to *Bureau of Labor Statistics data*. This means that the Elkhart-Goshen MSA is 6.01 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), 21.1% of Goshen residents have not graduated from high school. This is double the average for both Indiana

and the US. The graduate rate for Goshen is 78.9%, behind the average of 90.4% for Indiana and 89.8% for the US. Additionally, only 24.1% (up from 20.4%) of Goshen residents have a bachelor's degree or higher, compared to 30.2% for the State of Indiana and US is 36.1%. While it has improved by 3.4% in the past five years, 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 *2016-2020 ACS 5-year estimates* indicate 83% of the Goshen population has a commute time of less than 30 minutes, while 15% has a commute time of 30-59 minutes, and 3% commutes 60 or more minutes to work. This indicates that the majority of the Goshen's population (98%) 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 2018-2022 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 was available for 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 the criteria.

Out of 31 block groups, there was one block group with no housing problems and no block groups had all four housing problems. According to the last Con Plan in 2020-2024 it showed Census Tract 5.02, Block Group 3 had all four problems, this area has been reduced to two problems which is now moderate overcrowding (1-1.5 per room) and cost burdened. Three block groups had three of the four housing problems, only one of them is classified as a low/mod income neighborhood.

Approximately .01% of homes have inadequate plumbing, 1% lack a complete kitchen, 4% have overcrowding (>1 per room), and 20% of homeowners are cost burdened. Cost burden is the most significant housing problem for owner units, occurring in 29 of the 31 block groups, ranging from lowest at 3% to highest at 41% of housing units in the block groups, excluding the two block groups at 0%. Of the ten CDBG income eligible block groups, the three greatest rates of cost burden among owner units, are at 21%, 27%, and 33%. The three greatest rates outside of the CDBG income eligible block groups were 28%, 39%, and 41%.

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

The City of Goshen does not have any designated racially or ethnically concentrated areas of poverty or R/ECAPs. A R/ECAP area by HUD's definition is, "A R/ECAP is a geographic area with significant concentrations of poverty and concentrations of people of color. The definition involves a racial/ethnic group concentration threshold and a poverty test. The racial/ethnic concentration threshold is: R/ECAPs must have a non-White population of 50 percent or more. Regarding the poverty thresholds, neighborhoods of "extreme poverty" are defined as census tracts with 40% or more of individuals living at or below the poverty line." There are no census tract block groups in the City of Goshen that meet these thresholds.

Census 2020 data indicates that Goshen's population has increased an estimated 5% since 2010 data was released and is 63.8% White, 3.29% Black/African American, 1.41% Asian, 1.14% American Indian/

Alaska Native, .04% Native Hawaiian, 18.36% some other race, and 11.97% two or more races, with 33.75% being Hispanic/Latino.

Based on the *2024 low/mod income summary data (LMISD)* released by HUD for CDBG, effective August 1, 2024, there are ten block groups in Goshen with low/mod income populations of 51% or greater.

These areas are "income eligible" for CDBG area-based activities. The income-eligible areas are:

Census Tract 2.01, Block Group 1 = 65.5% low/mod

Census Tract 2.01, Block Group 2 = 63.3% low/mod

Census Tract 2.02, Block Group 2 = 66.4% low/mod

Census Tract 3.02, Block Group 2 = 84.4% low/mod

Census Tract 3.02, Block Group 5 = 62.6% low/mod

Census Tract 4, Block Group 1 = 58.1% low/mod

Census Tract 5.02, Block Group 1 = 61.2% low/mod

Census Tract 5.02, Block Group 4 = 56.6% low/mod

Census Tract 20.01, Block Group 1 = 56.3% low/mod

Census Tract 20.02, Block Group 1 = 61.7% low/mod

### **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 *2018-2022 ACS 5-year estimates* from table *B25077 Median Home Values*. The data show a median home value ranging from a low of \$95,500 (up 38.8% from \$68,800 in *2013-2017*) to a high of \$295,100 (up 62.2% from \$181,800 in *2013-2017*). There is only one block group with a value below \$100,000 and it is not an CDBG income eligible block group. Thirteen of the thirty-one block groups have values below the City's median house value of \$163,700. Half, or seven of the thirteen, are CDBG income eligible block groups which demonstrates a fairly equal distribution of lower home values between low-income households and median income households.

Median home values increased across all block groups from *2013-2017* at \$113,000 to *2018-2022* at \$199,600. The difference, \$86,600, represents a 76.6% increase which could be interpreted to mean that homes are not increasing in value at the same rate across all block groups. The homes that are higher in value are increasing in value at a faster rate than those in lower value categories causing a substantial gap in home values.

### **Are there any community assets in these areas/neighborhoods?**

Community assets in neighborhoods include:

#### **Parks, Trails & Paths**

The City has 28 public parks, 7 of which are located in CDBG income eligible block groups, and a public pool at Shanklin Park. The City desires to be accessible by bike and walking paths and has created trails and paths for this purpose called The Maple City Greenway. It consists of a network of various bicycle and pedestrian trails throughout Goshen that link homes, parks, schools, the library and the downtown

area with over 30 miles of trails and paths. A map of the Maple City Greenway is attached for reference in the appendix.



### Education

Goshen Community Schools consists of 10 schools with over 6,000 students. There are 6 elementary schools located throughout the district, enabling access to education for all residents. In addition, there is a Career and Technical Education building, Goshen Alternative Program and Head Start Preschool located in the Chandler building. Plus a newly opened Intermediate School that hosts grades 3-5 and Middle School that hosts grades 6-8. If residents desire a private school option, there is Bethany Christian Schools or St. John the Evangelist Catholic school also located in Goshen. And Goshen is home to Goshen College which was founded in 1894 and is a private liberal arts college with an enrollment around 800 students offering 40 undergraduate majors and 47 minors.

### **Retirement Community and Elderly Housing**

Goshen is home to Greencroft Community and Green Oaks assisted living community which combined offer 370 senior affordable housing units, with 52 ADA units.

### **Community Agencies**

Goshen hosts multiple non-profit community agencies, along with a mental health provider, Oaklawn, who also treat those suffering from addiction, health care clinics, Goshen Hospital, Goshen Center for Cancer Care, Goshen Heart & Vascular Center, and Urgent Care centers.

### **Historic District & Downtown**

Goshen's beautiful downtown is thriving and part of the Historic District and consists of restaurants, bars, boutiques and gift shops, coffee options, museum, businesses, City and County offices, apartments and housing and accessible by bike path. First Friday Festivals happen downtown once a month which promote community engagement and connectivity and hosts activities for all ages.

### **Industrial Park & Business Districts**

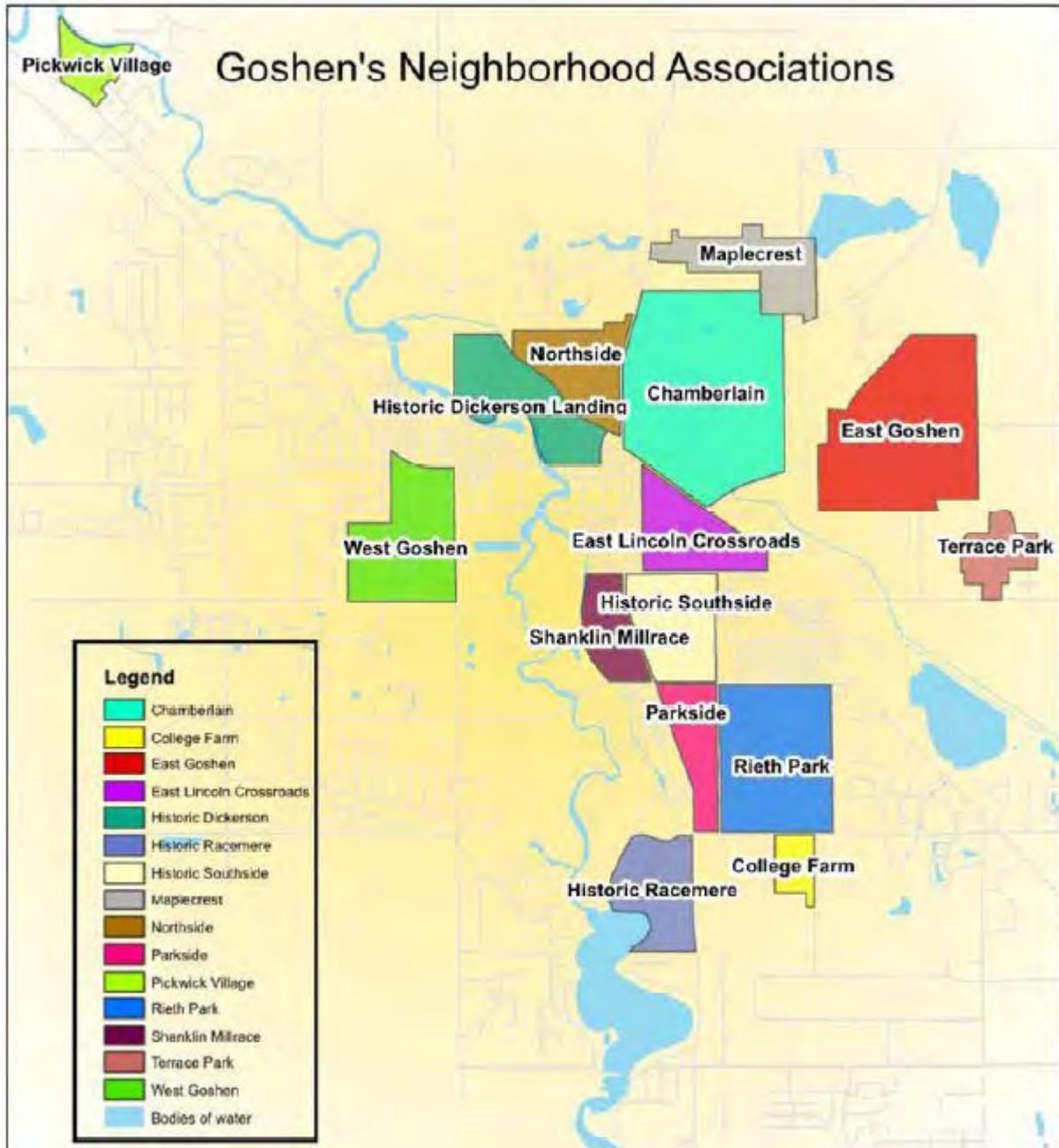
Goshen's Industrial Park, East College Avenue Industrial Park, and business districts are ever growing and provide manufacturing jobs accounting for 50% of the work-force. The Goshen Chamber of Commerce is 600 member strong and is an example of Goshen's business diversity and economic opportunities.

### **New Developments**

Brownfield redevelopment projects at The Hawks, Millrace Cohousing Neighborhood and Park Thirty-Three Apartments have been cleaned up and resurrected. A plan to develop a brownfield area called Ariel Cycleworks will add 138 apartments and 5,000 sq ft of commercial space in Census Tract 3.02, block group 2 with the highest percentage of low-mod in the City at 84.4%. Planned housing developments include Cherry Creek Subdivision which will add around 1,200 housing units with places for small businesses, restaurants, cafes, park, fitness center and walking and biking pathways connecting the neighborhood to local schools. Oaklawn and Lacasa in partnership have planned to construct permanent supportive housing on Goshen's campus and add 59 units. Ground broke on the first 8 unit building in fall of 2024.

### **Neighborhood Associations**

The City of Goshen has 15 neighborhood associations as depicted in map below (also in Appendix).



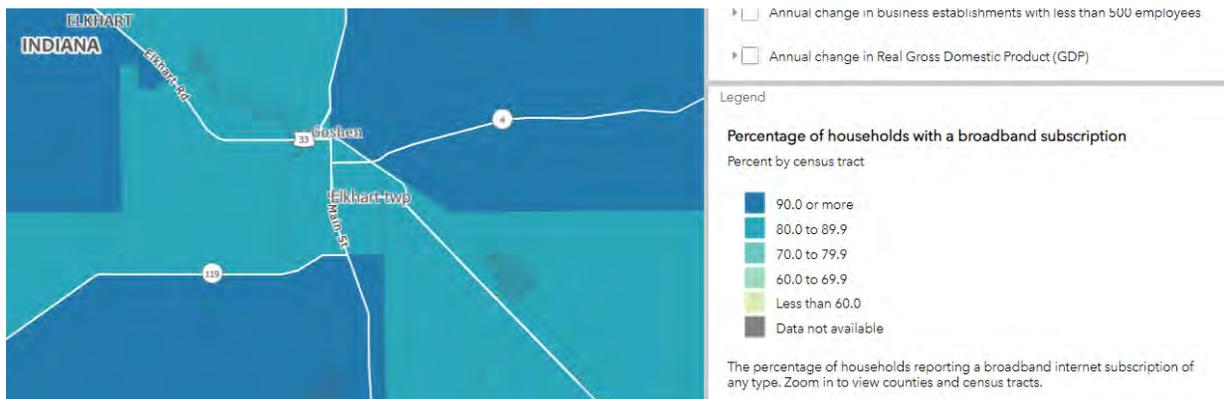
**Are there other strategic opportunities in any of these areas?**

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.

Data from the *US Census Bureau* indicated that the percentage of households with a broadband subscription in Goshen fall into either the “80 – 89.9%” or “90% or more” category. See chart below and link to data.



<https://mtgis-portal.geo.census.gov/arcgis/apps/webappviewer/index.html?id=233ad09d77e14150be143b9447ed5074>

Based on information reviewed in February 2025 at *broadbandnow.com*, fiber, satellite and 5G Internet are listed along with cable and DSL as internet types available in Goshen, with 20 internet providers, 13 offering residential service and 94% broadband coverage. The *2019-2023 ACS 5-year estimates Table S2801* for types of computers and internet subscriptions indicate 10,872 households out of 12,280 total households (88.5% of total households) have a broadband internet subscription, and that 11,243 households out of 12,280 total households (91.6% of total households) have a computer. Of those with a computer, 96.7% have an internet subscription.

*ACS 2018-2022 Table S2801* - Income and broadband access have some correlation, as follows:

- 75.5% of households with less than \$20,000 annual household income have a broadband subscription, an increase of 27.3%, as it was at 48.2% in the *2013-2017 ACS report*. Access increased from just under half of the households to three-fourths of very low-income households.
- 84.1% of households with \$20,000 to \$74,999 annual household income have a broadband subscription, an increase of 17.7%, as it was at 66.4% in the *2013-2017 ACS report*.
- 98.1% of households with more than \$75,000 annual household income have a broadband subscription, up from 94.0% in the *2013-2017 ACS report*.

The *Table B28002 2018-2022 ACS 5-year estimates* were reviewed by block group, and the total households with a broadband subscription ranged from a low of 67.7% (up from 50%) to a high of 98.1%. The average for the entire City of Goshen is 87.4%. The ten CDBG income eligible block groups were as follows: 67.7%, 68%, 71.8%, 75%, 87.4%, 88.2%, 89.6%, 92.5%, 92.9%, and 98.1%. 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.

Surf Internet, a local broadband internet provider, has a memorandum of understanding with CDBG Sub-Recipient, Lacasa, to provide free internet and whole house WI-FI systems for a fifteen-year period to residents at several of its low/mod apartments buildings (146 units total); including 12 units at the Hattle House Apartments, 4 units at 409 E. Madison Street, and 7 units at 317 Arbor Court. They also installed service at 35 units in their Hawks building, 72 units at Arbor Ridge and this year's 2024 project will install it in 16 units at the Shoots building. Surf Internet was also a part of the Affordable Connectivity Program through the FCC, to help low-income households gain access to high-speed internet regardless of income and to help them pay for internet service and connected devices. Due to lack of additional funding by Congress, this program ended on June 1, 2024.

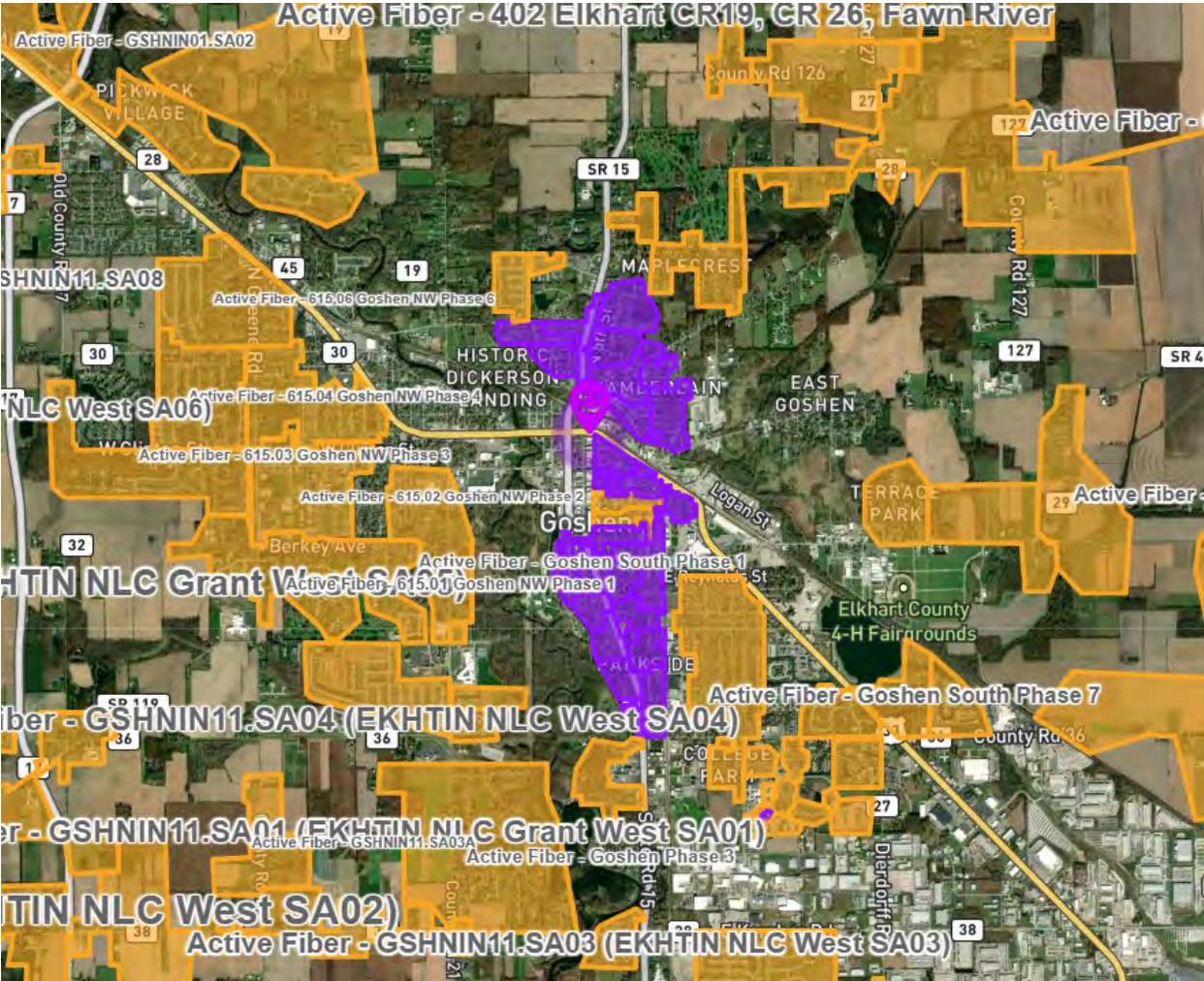
**Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

Based on information reviewed in February 2024 at *broadbandnow.com*, fiber, satellite and 5G Internet are listed along with cable and DSL as internet types available in Goshen, with 21 internet providers and 13 offering residential service. According to information reviewed in February 2024 at *inmyarea.com*, they list 27 internet service providers for Goshen, 15 of which offer residential service.

*Highspeedinternet.com* indicated internet coverage by type for Goshen is 92% fiber, 89% cable, 96% DSL, 99% fixed wireless, and 100% satellite.

In 2023 Surf Internet reported that they installed underground internet cables for approximately 6,000 households in Goshen in one year. Their online active construction map reviewed in February 2025 shows expansion projects scheduled for several Goshen neighborhoods. The map below shows fiber available in yellow and the areas in purple will be having fiber service "coming soon".

● Fiber Available  
 ● In Progress  
 ● Coming Soon



Frontier reported they started work in August 2022 to reach 13,500 households in the Goshen area and will reach 100% coverage. Both companies made extensive efforts to contact residents notifying of availability through letters and door hangers. Internet providers have been working on expansion of their networks in Goshen and have created competition and a variety of internet services that residents can now choose from. Competition typically results in lower pricing as providers offer “deals” to try to attract customers.

## 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.

As outlined in Resolution 2019-19, *A PROPOSAL FOR A SPECIAL RESOLUTION TO REDUCE CARBON EMISSIONS, INCREASE ENERGY EFFICIENCY AND RENEWABLE ENERGY USE, TO CREATE A CLIMATE CHANGE-RESILIENT CITY OF GOSHEN MUNICIPAL GOVERNMENT (HEREINAFTER REFERRED TO AS THE CITY OF GOSHEN) THAT WILL PROTECT THE FUTURE MEMBERS OF OUR COMMUNITY*, adopted April 23, 2019:

- *The Purdue Climate Change Research Center has determined that under continued business-as-usual "no action" carbon emissions, the Midwest should expect increased risks to public health, infrastructure and agriculture due to increased heat wave intensity and frequency, more extreme droughts, increased heavy rain events and flooding, decreasing agricultural yield, and degrading air and water quality.*
- *The average temperature trend analyses from NASA Goddard Institute for Space Studies Surface Temperature Analysis show significant average temperature rise.*
- *The American Meteorological Society has declared there is unequivocal evidence of a changing climate since the 1950s.*
- *The American Meteorological Society has also determined that the dominant cause of the warming is due largely to the burning of fossil fuels.*
- *Numerous respected agencies and organizations including the American Lung Association, the National Academy of Sciences, and the Department of Defense Quadrennial Defense Review have determined that climate change is a serious risk to life, a threat multiplier, and a threat to national security.*
- *Localized risks to Hoosiers affecting human health, infrastructure and agriculture have included costly and dangerous extreme heat and drought conditions (2012), record-breaking rains and subsequent floods (2015 and 2018), and overall chaotic weather extremes.*
- *In 2008, 82 of Indiana's 92 counties were declared Presidential disaster areas due to winter weather, severe storms, and flooding, and incurred over \$1.9 billion in damage to public infrastructure, housing, and agriculture.*
- *On February 21, 2018, the Elkhart River reached record flooding levels of 12.49 feet, affected 250+ structures, caused several areas of our community to be evacuated, public safety mobilized and performed dozens of water rescues, 3 of the city's 5 river crossings were closed and resulted in a State of Emergency.*
- *In February 2019, the Community of Goshen experienced the coldest record days with wind chills reaching -58°F. Creating potentially deadly conditions for our homeless residents, causing water*

*pipes to burst, and forcing several businesses, nonprofits, schools, and the City Government to close.*

- *Extreme weather and temperature changes associated with climate change, cause accelerated damage to Goshen's infrastructure of roads and paths, and to our water utilities.*

**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, taking into consideration the new Federal Flood Risk Management Standard (FFRMS), 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 ten CDBG income eligible block groups, however 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 Fringe areas if properly elevated.

In September 2019, the City of Goshen established a Department of Environmental Resilience, and in July 2021, the City of Goshen adopted a *Climate Action Plan for Government Operations*, which, "*is the City's first attempt to reduce its impact on the global climate crisis. This plan is also an attempt to curb the climate change impacts that threaten the city and local community. At its heart, this plan is offered as a map toward equity for all of Goshen's residents, now and into the future, human and non-human alike. Seeking a more fully humane community is in the deepest interest of all.*"

During 2020-22, City staff worked with Christopher Burke Engineering, LLC, to draft a *Flood Resilience Plan*, which was adopted in July of 2022. Per the Executive Summary, the "*flood resilience plan identifies smart growth strategies to improve flood resilience in the City of Goshen. The approach is two-pronged. The first uses land-use planning policies to direct growth, economic development, and capital improvement projects to areas that are less vulnerable to flooding. This will help to prevent the problem from spreading and getting worse. The second is to implement projects to protect the people and critical assets that already exist in the vulnerable flood risk areas.*"

Goshen's Stormwater Department completed a *Climate Change Vulnerability Assessment for Stormwater* in 2021, which includes a socio-economic profile (in attachments) that includes discussion of characteristics such as age, poverty, limited English proficiency, households without health insurance, disabilities, and education.

The Census Bureau released *Community Resilience estimates for 2023* for Goshen. Of the 11 Census Tracts percentages of social vulnerability ranged from 12.21% upwards to 34.98%. Tracts 3.02 and 20.01 had the most socially vulnerable at 28.84% and 34.98%. The percentage of population with three or more components of social vulnerability in each tract were as follows:

Census Tract 1 = 16.83%  
Census Tract 2.01 = 17.74%  
Census Tract 2.02 = 14.92%  
Census Tract 3.01 = 12.94%  
Census Tract 3.02 = 34.98%  
Census Tract 4 = 18.4%  
Census Tract 5.01 = 15.86%  
Census Tract 5.02 = 16.32%  
Census Tract 13.02 = 12.21%  
Census Tract 20.01 = 28.84%  
Census Tract 20.02 = 13.02%

The City of Goshen will continue to assess the increased natural hazard risks associated with climate change and the vulnerability to these risks of housing occupied by low- and moderate-income households as CDBG plans are developed and implemented.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The Strategic Plan summarizes the City of Goshen's priorities, goals, and potential activities for Program Years 2025-2029 that will be implemented through funding from the Community Development Block Grant. Input to develop these plans was obtained through consultation with stakeholders, citizen feedback, City Departments, community board meetings, public hearings, review of data for housing, economic and local markets, and a housing study.

#### **Geographic Priorities**

CDBG priorities will be implemented in the 10 income eligible Census block groups based on need for investment and availability of funds.

#### **Priority Needs**

1. Housing Opportunities
2. Access to Services
3. Neighborhood Revitalization

#### **Influence of Market Conditions**

Historically housing cost burden has been our greatest challenge. Those most at risk are households who are in low-income categories. The <30% AMI and 31-50% AMI households are the highest burdened accounting for 78.5% (or 2,039) of the 2,599-housing cost burdened households.

#### **Anticipated Resources**

Anticipated CDBG funding is calculated by using an average of the allocations received. An *estimated \$272,000 in annual entitlement, \$29,450 of prior year resources, and \$38,000 in program income* will be used in program year 2025.

#### **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**

*Housing Rehabilitation, single- and multi-unit*

*Public Service Grants*

*Public Facilities & Improvements*

*Housing Construction*

*Homeownership Services with Housing Counseling*

*Elimination of Slum and Blight*

#### **Public Housing**

There are no public housing units in Goshen.

#### **Barriers to Affordable Housing**

The City is not aware of any local ordinances or policies which create unreasonable barriers to affordable housing. The local Zoning Ordinance will be reviewed for potential changes to increase lot

density, explore the allowance of ADUs (Accessory Dwelling Units), and analyze current zoning regulations.

### **Homelessness Strategy**

Advocacy, education and coordination of housing and homeless programs in Indiana is managed by IHEDA, through the regional CoC network. Goshen is part of Region 2 CoC and actively participates with the CoC, which meets bi-monthly. Goshen's Community Development Specialist serves as Secretary on the executive committee. 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 on a quarterly basis and on-site monitoring of sub-recipient activities.

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

### Geographic Area

Table 46 - Geographic Priority Areas

1	<b>Area Name:</b>	<b>City Wide Initiatives</b>
	<b>Area Type:</b>	Local Target Area
	<b>Other Target Area Description:</b>	Local Target Area
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	All Census Tracts within Goshen, IN city limits
	<b>Include specific housing and commercial characteristics of this target area.</b>	Goshen contains a large variety of housing and commercial buildings in various physical conditions and levels of use.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	Needs were determined to be city wide
	<b>Identify the needs in this target area.</b>	Housing opportunities through preservation and rehabilitation, homeownership, affordable housing, and housing production, along with Public Services, and Neighborhood Revitalization
	<b>What are the opportunities for improvement in this target area?</b>	Partnerships with Community Based Development Organization, Public Service providers including Homeless provider, Neighborhood Organizations, and available land for development or abandoned properties for improvements
<b>Are there barriers to improvement in this target area?</b>	None were identified	

### General Allocation Priorities

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

There are 11 Census Tracts with 31 block groups located within or partially within Goshen city limits. Based on the 2024 low/mod income summary data (LMISD) released by HUD for CDBG, effective August 1, 2024, seven Census tracts, 2.01, 2.02, 3.02, 4, 5.02, 20.01, 20.02, contain the highest percentage of low/mod income population. Within those seven Census tracts, a total of 10 out of 31 block groups contain 51% or more low/mod income population. These are income eligible areas for CDBG. While there are a few concentrated in the north/east, income eligible areas are scattered throughout the entire city as demonstrated on the map of the income-eligible block groups provided as an attachment.

Any 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. These 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, elimination of slum and blight, owner-occupied and multi-unit housing rehab, new housing construction, and partnerships with neighborhood associations or 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 as the process helps 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, elimination of slum and blight, 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. To address a broader range of housing needs, including multi-family rehab, energy conservation, and new housing construction, CDBG funds can be used by 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 47 – Priority Needs Summary

<b>1</b>	<b>Priority Need Name</b>	<b>Housing Opportunities</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Elderly
	<b>Geographic Areas Affected</b>	Local Target Area - City Wide Initiatives
	<b>Associated Goals</b>	Housing Rehabilitation Multi Unit Housing Rehabilitation Single Unit Housing Construction Homeless Facilities Homeownership Assistance Housing Counseling Public Facilities & Improvements Slum and Blight Clearance

	<p><b>Description</b></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"> <li>• Improve owner-occupied housing through rehab</li> <li>• Increase quality of rental housing</li> <li>• Increase transitional housing options</li> <li>• Increase availability of accessible housing</li> <li>• Reduce housing cost burden through higher wage job opportunities and job training</li> <li>• Provide permanent supportive housing for chronically homeless</li> <li>• Support affordable housing creation and preservation</li> <li>• Provide emergency shelter for homeless individuals and families</li> <li>• Expand housing options, assistance and housing counseling with purchases</li> <li>• Maintain and facilitate use of Housing Choice voucher program</li> </ul>
	<p><b>Basis for Relative Priority</b></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>
<b>2</b>	<p><b>Priority Need Name</b></p> <p><b>Access to Services</b></p> <hr/> <p><b>Priority Level</b></p> <p>High</p> <hr/> <p><b>Population</b></p> <p>Extremely Low  Low  Moderate  Large Families  Families with Children  Elderly  Chronic Homelessness  Individuals  Families with Children  Mentally Ill  Elderly</p> <hr/> <p><b>Geographic Areas Affected</b></p> <p>Local Target Area - City Wide Initiatives</p>

	<b>Associated Goals</b>	Public Service Grants Homeless Facilities
	<b>Description</b>	<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"> <li>• Increase access to affordable healthcare</li> <li>• Increase services for mentally ill</li> <li>• Support programs for youth</li> <li>• Increase access to affordable childcare and early childhood education</li> <li>• Support services for elderly and the disabled</li> <li>• Support public transportation</li> <li>• Provide emergency shelter for homeless individuals and families</li> <li>• Provide permanent supportive housing for chronically homeless</li> <li>• Support counseling/advocacy for underserved populations</li> <li>• Increase access to treatment for substance use disorder</li> <li>• Support life skill development</li> <li>• Support nutrition programs and food assistance</li> </ul>
	<b>Basis for Relative Priority</b>	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.
<b>3</b>	<b>Priority Need Name</b>	<b>Neighborhood Revitalization</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	Local Target Area - City Wide Initiatives

<b>Associated Goals</b>	Housing Rehabilitation Multi Unit Housing Rehabilitation Single Unit Housing Construction Elimination of Slum and Blight Public Facilities & Improvements
<b>Description</b>	Priority need areas and specific objectives were identified as outlined in the Citizen Participation section, and include:  3) Neighborhood Revitalization <ul style="list-style-type: none"> <li>• Improve owner-occupied housing through rehab</li> <li>• Remove blighted residential properties</li> <li>• Address issue of vacant/foreclosed houses</li> <li>• Increase quality of rental housing</li> <li>• Support public infrastructure projects</li> <li>• Repair/replace existing sidewalks</li> <li>• Support neighborhood parks</li> </ul>
<b>Basis for Relative Priority</b>	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.

**Narrative (Optional)**

There are 11 Census Tracts with 31 block groups located within or partially within Goshen city limits. Based on the 2024 low/mod income summary data (LMISD) released by HUD for CDBG, effective August 1, 2024, seven Census tracts, 2.01, 2.02, 3.02, 4, 5.02, 20.01, 20.02, contain the highest percentage of low/mod income population. Within those seven Census tracts, a total of 10 out of 21 block groups contain 51% or more low/mod income population. There are also areas in adjacent block groups which have significant low/moderate income populations. The ten income eligible areas are:

- Census Tract 2.01, block groups 1 and 2
- Census tract 2.02, block group 2
- Census tract 3.02, block groups 2 and 5
- Census tract 4, block group 1
- Census tract 5.02, block groups 1 and 4
- Census Tract 20.01, block group 1
- Census Tract 20.02, block group 1

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)	<ul style="list-style-type: none"> <li>• cost burden for renter units and</li> <li>• availability of affordable units</li> </ul>
TBRA for Non-Homeless Special Needs	<ul style="list-style-type: none"> <li>• cost burden for renter units and</li> <li>• availability of units for persons with special needs</li> </ul>
New Unit Production	<ul style="list-style-type: none"> <li>• the demand for housing in the city continues to grow as a result of population increasing, however, affordability is affected by inflation of construction and materials costs and higher interest rates which deters new construction</li> </ul>
Rehabilitation	<ul style="list-style-type: none"> <li>• cost burden for owner units leading to deferred maintenance and the need for rehab assistance,</li> <li>• and multi-unit rental housing in poor condition or benefitting from energy efficiency improvements</li> <li>• high cost of acquisition, construction, and materials make rehabilitation of affordable multi-unit housing difficult</li> </ul>
Acquisition, including preservation	<ul style="list-style-type: none"> <li>• cost burden for repairs for residents remains unattainable</li> <li>• and the high cost of housing deters first time homebuyers from purchasing homes in the community</li> </ul>

Table 48 – Influence of Market Conditions

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

### 1. Introduction

For each program year, direct funding available for CDBG is expected to include an annual entitlement grant of approximately \$272,000. In program year 2025 program income of approximately \$38,000 and estimated prior year resources of \$29,750 will be added to the budget to increase it to approximately \$339,750.

#### **Contingency Provision**

Since the Federal appropriation was **not** enacted at the time the 2025 draft annual plan was developed, the budget **is** estimated and **will be** finalized following the receipt of the actual formula allocation. The final amount of Program Income **will be** based on the total calculated at the time the plan **is** submitted to HUD, and the final Program Income total as proposed **will be** incorporated into the budget without further public notice. The final 2025 budgets of all proposed activities, **if necessary, will be** proportionally increased or decreased from the estimated funding levels to match actual allocation amounts, subject to the required caps and maximum funding requests, with no public hearing or further public notice as was specified in the draft plan.

In times of urgent need or widespread crisis, additional CDBG funding may be awarded. In that event, an amendment, in accordance with the Citizen Participation Plan, will be completed.

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 a Community Based Development Organization 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 and homeownership assistance 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 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: \$		
<b>CDBG</b>	<b>Public-Federal</b>	<b>Admin and Planning Economic Development Housing Public Improvements Public Services Slum Blight</b>	<b>272000</b>	<b>38000</b>	<b>29750</b>	<b>339,750</b>	<b>1,088,000</b>	A 2025 estimated allocation of \$272,000 will be combined with estimated Program Income of \$38,000, and prior year resources of \$30,000 from PY 2021=\$15,226.34 from owner occupied rehab, PY2022=\$11,813.72 from owner occupied rehab and homeownership assistance, and PY2023=\$2,709.94 from owner occupied rehab.

**Table 49 - 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 million HUD Housing Choice Voucher program

Program year 2025 will include \$110,000 of CDBG funds to upgrade the energy system of an existing 12-unit affordable housing development at 210 E Lincoln Avenue with 2 units affordable at 30% AMI, 2 units affordable at 40% AMI, and 8 units affordable at 50% AMI. The project will have a five year affordability period based on investment of less than \$15,000 per unit and rents will follow rent limits for HOME as set by IHEDA and HUD.

Funding for the rehabilitation of approximately four single-family, owner-occupied homes in program year 2025 is budgeted at \$68,000. CDBG funds will be matched with private and in-kind donations and volunteer labor.

Funding for homeownership assistance done in conjunction with housing counseling for three home purchases is budgeted at \$51,750 for 2025. This program is designed to assist low-and moderate-income first-time homebuyers in the purchase of a home with HUD Certified Housing Counseling. Additional funds for the program are contributed by the HOME Innovations Grant and program, administered by Lacasa.

For CDBG public service activities, CDBG funding is not an adequate amount to support the full extent of their programs. Non-profit organizations carrying out these activities must raise funds from other sources to implement and support these programs. There is not a match requirement for CDBG funds at this time for participants, however, they all raise a significant amount of funds to implement their activities. In PY 2024, CDBG public service budgeted funds of \$41,950 were matched with \$128,937.55 of State, local, private and other funds, as reported in IDIS as of January 31, 2025.

**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 2025, approximately 67% of the CDBG budget will be used for housing activities, including single-unit rehab and multi-unit rehab, including energy efficiency improvements, homeownership assistance with housing counseling, 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 2025, approximately 14% of the CDBG budget will be used for public service grants, funded below 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 19% of the 2025 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	City Wide
Lacasa of Goshen, Inc.	Subrecipient	Ownership Rental Planning	City Wide
Boys and Girls Club of Goshen	Subrecipient	Public Services	City Wide
Council on Aging of Elkhart County	Subrecipient	Public Services	City Wide
Elkhart County Clubhouse	Subrecipient	Public Services	City Wide
Goshen Interfaith Hospitality Network	Subrecipient	Public Services – Homelessness	City Wide
Maple City Health Care, Inc.	Subrecipient	Public Services	City Wide
Walnut Hill Early Childhood Education Center	Subrecipient	Public Services	City Wide

Table 50 - 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, Building 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. Any planned infrastructure improvements will be implemented as a joint activity of the Planning and Engineering departments. Elimination of slum and blight through demolition will be implemented as a joint activity of the Planning and Building 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, 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.

**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
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X	X	
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics	X		
Other Street Outreach Services	X	X	
<b>Supportive Services</b>			
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
<b>Other</b>			
Other			

**Table 51 - 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)**

Goshen Interfaith Hospitality Network, dba First Light Mission, offers housing with 24 beds for homeless individuals and provides the following services at their facility: 1) Mental health support from the Bowen Center, 2) Financial planning sessions provided by Lacasa and two banks that come onsite, 3) Triple P – Positive Parenting Program on the 3<sup>rd</sup> Thursday of the month to both clients and to the community, 4) Sewing classes so clients can learn to repair their own clothes, and 5) Cooking classes with access to food pantry and kitchen for meal prep. In 2025 First Light Mission will begin a project to expand the shelter to 43 beds.

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 Downtown Ministries, 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.

In January 2022 the City of Goshen created a new position within the Police Department to assist the homeless in our community. The position is called the Behavior Health Response Coordinator. Duties include directly engaging people who suffer from mental illness or are in crisis, those experiencing homelessness, and who experience substance misuse disorders. The Officer assesses their needs and coordinates the provision of social services including mental health treatment, healthcare, substance use disorder treatment, and housing or shelter. The Coordinator utilizes an Educate, Encourage, Enforcement policy documenting all offers of assistance including the acceptance or denial of services and/or shelter.

Proposed for 2025 is the addition of a Mobile Integrated Health Team which Mayor Leichty says will address “the ever increasing needs of response teams for issues related to mental health addictions, homelessness and behavioral crises that are not typical of traditional either EMS (Emergency Medical Services) calls or police calls.” This team would help the current Behavioral Response Coordinator in the Police Department. The State of Indiana recognizes the burden mental health issues place on police and fire departments and EMS teams, so it has encouraged the development of interdisciplinary teams to respond to that need. This team would be proactively working together to address mental health needs in the community. The City plans to hire a mobile integrated health coordinator – likely someone already with the Police or Fire Department – that would pull the team together. The Mayor said the City is seeking a grant to hire a social worker to be part of that team, which would reduce the number of calls for other first responders and all would work alongside the Behavioral Health Response Coordinator.

**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 Community Development Specialist 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 Community Development Specialist 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	2025	2029	Affordable Housing	City Wide Initiatives	Housing Opportunities Neighborhood Revitalization	CDBG: \$550,000	Rental units rehabilitated: 20 Household Housing Unit
2	Housing Rehabilitation Single Unit	2025	2029	Affordable Housing	City Wide Initiatives	Housing Opportunities Neighborhood Revitalization	CDBG: \$325,000	Homeowner Housing Rehabilitated: 20 Household Housing Unit
3	Housing Construction	2025	2029	Affordable Housing	City Wide Initiatives	Housing Opportunities Neighborhood Revitalization	CDBG: \$0	
4	Public Service Grants	2025	2029	Access to Services	City Wide Initiatives	Access to Services	CDBG: \$172,750	Public service activities other than Low/Moderate Income Housing Benefit: 4,500 Persons Assisted
5	Homeless Facilities	2025	2029	Homeless	City Wide Initiatives	Housing Opportunities Access to Services	CDBG: \$75,000	Homeless Person Overnight Shelter: 500 Persons Assisted
6	Public Facilities & Improvements	2025	2029	Non-Housing Community Development	City Wide Initiatives	Housing Opportunities Neighborhood Revitalization	CDBG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
7	Homeownership Assistance	2025	2029	Affordable Housing	City Wide Initiatives	Housing Opportunities	CDBG: \$250,000	Low/Moderate Income Homeowners Assistance in Purchasing Homes: 15 Persons Assisted

8	Housing Counseling	2025	2029	Affordable Housing	City Wide Initiatives	Housing Opportunities	CDBG: \$5,000	Low/Moderate Income Homeowners Counseled in conjunction with Homeownership Assistance in Purchasing Homes: 15 Persons Assisted
9	Slum and Blight Clearance	2025	2029	Non-Housing Community Development Slum and Blight Clearance	City Wide Initiatives	Neighborhood Improvements	CDBG: \$50,000	Buildings Demolished with Housing Code Enforcement/Foreclosed Property Care: 3 household/housing units

Table 52 – Goals Summary

**Goal Descriptions**

1	<b>Goal Name</b>	<b>Housing Rehabilitation Multi Unit</b>
	<b>Goal Description</b>	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	<b>Goal Name</b>	<b>Housing Rehabilitation Single Unit</b>
	<b>Goal Description</b>	The loan/grant program for owner-occupied housing rehabilitation will continue, with a goal of providing assistance to four units per year, using approximately 20% 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	<b>Goal Name</b>	<b>Housing Construction</b>
	<b>Goal Description</b>	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	<b>Goal Name</b>	<b>Public Service Grants</b>
	<b>Goal Description</b>	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	<b>Goal Name</b>	<b>Homeless Facilities</b>
	<b>Goal Description</b>	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	<b>Goal Name</b>	<b>Public Facilities &amp; Improvements</b>
	<b>Goal Description</b>	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.

7	<b>Goal Name</b>	<b>Homeownership Assistance</b>
	<b>Goal Description</b>	CDBG funding for direct homeownership assistance will be used to help low/moderate income homebuyers purchase single family homes in Goshen, with a goal of assisting up to three households a year and using approximately 14% of the overall CDBG budget each program year. The objective is to provide decent housing, with the outcome of the housing being affordable. Assistance may include up to 50% of the down payment, all or part of reasonable closing costs, all or part of the up-front mortgage insurance premium, funds to reduce the effective interest rate, and/or mortgage principal reduction.
8	<b>Goal Name</b>	<b>Housing Counseling (in conjunction with Homeownership Assistance)</b>
	<b>Goal Description</b>	Housing Counseling done in conjunction with direct homeownership assistance will be used to prepare homebuyers for the purchase and ownership of a single family home in Goshen, with the goal of counseling three homebuyers a year receiving downpayment assistance and using <1% of the overall CDBG budget each program year. The objective is to provide decent housing, with the outcome of the housing being affordable.
9	<b>Goal Name</b>	<b>Slum &amp; Blight Clearance</b>
	<b>Goal Description</b>	Demolition and clean-up of blighted, vacant, unsafe properties in the city, as enforced by the City's Building Department and approved by the Board of Public Works. The future goal beyond program year 2025 if funding is available is to demolish one building a year using <5% of the overall CDBG budget. The objective is to eliminate slum and blight with the outcome of neighborhood revitalization.

**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 on average four units of multi-family rental housing and four units of single-family owner-occupied housing, and help with homeownership assistance for up to three homebuyers 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 million annual budget, that was supporting 192 vouchers as of December 31, 2024, including 24 NED (non-elderly disabled) vouchers for persons with disabilities. The WHA also partners with Lacasa to help voucher holders who are ready to transition to homeownership by working with them to purchase a home through Lacasa's homeownership assistance program.

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 over 100 homeless persons assisted each year and 29 households provided permanent supportive housing and 7 scattered site units. In addition, there are 8 units at Westplains II for those ready to transition to independent living.

## **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 65% (124) of participants are individuals with disabilities and 45% (85) 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 ten years ago, 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 2024 71% of WHA clients received a Good Housekeeping award. The WHA also partners with Lacasa to help voucher holders who are ready to transition to homeownership by working with them to purchase a home through Lacasa's homeownership assistance program.

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

N/A

### **Plan to remove the 'troubled' designation**

N/A

## 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. Goshen has adopted minimum housing standards and enforces these standards for long-term vacant properties. A number of the vacant rental properties are on a list to be potentially demolished as a part of a blight reduction program.

In February 2024 the City gave Lacasa a \$250,000 loan in support of the 10-year project to build 59 permanent supportive housing units on Goshen's Oaklawn campus. A groundbreaking ceremony was held in November of 2024 on the first 8-unit building.

The City is not aware of any local ordinances or policies which create unreasonable barriers to affordable housing. However, in 2025 plans have been made to hire a consultant to review the City's Zoning Ordinance for potential changes to increase lot density, explore the allowance of ADUs (Accessory Dwelling Units), and analyze current zoning regulations. 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.

To attract and stimulate housing development, in 2022 the City introduced a residential Tax Increment Financing (TIF) policy. The following basic objectives would be considered in utilizing a TIF:

1. Stimulate and continue revitalization of the City of Goshen by:
  - a. Improving and expanding infrastructure
  - b. Supporting the creation of a variety of housing opportunities to grow the City's population, including but not limited to the following:
    - i. Low-income housing (30-60% AMI);
    - ii. Entry-level workforce housing (61-90% AMI);
    - iii. Advanced level workforce housing (91-120% AMI);
    - iv. Market rate housing (121% AMI and above).

Consideration will be given to other housing types where there is a demonstrated gap (i.e. affordable assisted living projects, complicated development sites, etc.)

- c. Constructing mixed-use developments; and
- d. Attracting desirable businesses and retaining existing businesses.

2. Promote efficient usage of land through redevelopment of blighted and underutilized areas in addition to brownfield properties.
3. Strengthen and diversify the economic base of the City and support economic development.
4. Stabilize and upgrade neighborhoods.
5. Create and retain family supporting jobs in the City.
6. Increase property value and tax revenues.
7. Leverage the maximum amount of non-city funds into a development and back into the community.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

In 2025 the City of Goshen is hiring a consultant to review the Zoning Ordinance, adopted in 1984, which will also include an examination for any potential barriers to building housing. While the City is not aware of any policies which create unreasonable barriers, an analysis of the ordinance will be performed.

Another strategy to attract and stimulate housing development, the City instituted a residential Tax Increment Financing (TIF) policy. Cherry Creek Development, which plans to provide approximately 1,200 housing units to the City of Goshen on 170 acres, is one example of how a TIF can be used to help support the development public infrastructure and housing. Groundbreaking for this development occurred in October of 2024.

## 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 (IHCD), 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 Community Development Specialist 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 8 units on Oaklawn's Campus in Goshen started in 2024. Future plans are to build a total of 59 PSH units over the next ten years. This project is done in partnership between Oaklawn, Lacasa and the City of Goshen;
2. Agencies such as First Light Mission, 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 IHCD to increase the effectiveness of the Region 2 Continuum of Care;
4. In January 2022 the City of Goshen created a new position within the Police Department to assist the homeless in our community. The position is called the Behavior Health Response Coordinator. Duties include directly engaging people who suffer from mental illness or are in crisis, those experiencing homelessness, and who experience substance misuse disorders. The Officer assesses their needs and coordinates the provision of social services including mental health treatment, healthcare, substance use disorder treatment, and housing or shelter. The Coordinator utilizes an Educate, Encourage, Enforcement policy documenting all offers of assistance including the acceptance or denial of services and/or shelter.
5. Proposed for 2025 is the addition of a Mobile Integrated Health Team which will be to address "the ever increasing needs of response teams for issues related to mental health addictions, homelessness and behavioral crises that are not typical of traditional either EMS (Emergency Medical Services) calls or police calls." This team would help the current Behavioral Response Coordinator in the Police Department.

It was noted at a IR2HC meeting that Goshen is "ahead of the curve" and innovative in their approach to helping the homeless by implementing staff and programs designed to reach those experiencing homelessness and aid in prevention. 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**

In Goshen, emergency shelter for families and single women with children is provided by Goshen Interfaith Hospitality Network (GIHN) also known as First Light Mission. In November of 2022 they opened a new location, in a rehabilitated elementary school, with 24 beds. Plans are in place to expand their capacity to 43 beds starting in 2025. Within Elkhart County, emergency shelter for homeless individuals and families is provided by Faith Mission, located in Elkhart. Emergency shelter for victims of domestic violence is provided by the YWCA Safe Haven Women's Shelter with 45 beds also in Elkhart. Permanent supportive housing (PSH) is provided in Elkhart County by AIDS Ministries and Oaklawn Psychiatric Center, with 29 fixed-site PSH units in Goshen, and an additional 36 fixed and scattered site (vouchers) beds in Elkhart County.

Transitional housing programs provide services, support and training to assist families and individuals toward stability. Transitional housing for homeless households is provided by Downtown Ministries of Goshen with four transitional houses in Goshen and another in Elkhart, with 16 beds total for homeless with children. Emerge Ministries, located in the Elkhart, has a total of 16 beds, serving households with and without children. Faith Mission's transitional housing program just opened at 525 Middlebury Street. It is called Graber House and contains 11 apartments, with two or three bedroom units, for families with children. In December 2022, Faith Mission opened their Tiny House Village on campus which includes 12 individual homes as part of their transitional housing program to provide a low-cost housing option to clients while also encouraging them toward financial independence and long-term stable housing.

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.

Based on the Point In Time (PIT) Count data from our region, programs are making an impact on reducing homelessness and show a decrease in the number of homeless by over 40% in the past 9 years. The 2015 PIT Count showed 261 persons experiencing homelessness compared to 157 in 2024. Households with at least one child went from 31 in 2015 to 5 in 2024. All four counties in the region reported this year, which is not always the case, therefore a decrease with all reporting is indicating strides in the right direction to reduce homelessness. The 2024 PIT data is included in attachments for reference.

**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 the second PSH project, Westplains I Apartments, contains 15 units (29 units total). The PSH projects are a partnership of Lacasa, the owner/developer, and Oaklawn Mental Health Center, the service provider. There are also 7 scattered site PSH units. In addition, there are 8 units at Westplains II for those ready to transition to independent living. These aim to fill a gap in housing needs for Oaklawn clients, by providing independent options for clients who are at risk of being under/unstably housed. In 2024 a Lacasa-Oaklawn PSH project broke ground on an 8 unit building, which is also partly funded by the City of Goshen, with plans over the next ten years to construct a total of 59 PSH units in seven buildings on Oaklawn's Goshen Campus.

Permanent supportive housing is also provided by AIDS Ministries, with a program serving families and individuals in Elkhart County, with housing located in 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 and direct connections with participating agencies are the primary structure through which the City of Goshen will carry out its homelessness strategy.

Members from the coalition shared recent "successes" in helping improve opportunities for the homeless and expressed that this region is "ahead of the curve" in developing programs and teams to address the issues surrounding the homeless. Programs such as: Oaklawn's Crisis Stabilization Center, PATH team, Mobile Crisis Response Team, Mobile Opioid Response Team, the Behavioral Response Coordinator, the addition of a Mobile Integrated Health Team and construction of additional PSH units on Oaklawn's Goshen Campus are all essential to the homelessness strategy.

The Coalition had participation from forty-eight local agencies during calendar year 2024 which included:

AIDS Ministries, Bashor Children's Home, Baugo Community Schools, Beaman Home, Beacon Medical, Bowen Center, Bradley Company, Brightpoint, CAPS, Caston Community Schools, Center for Business Excellence, Church Community Services, City of Elkhart, City of Goshen, Concord Schools, Downtown Ministries, Elkhart Community Schools, Elkhart County Community Corrections, Elkhart County Public Defender's Office, Elkhart Housing Authority, Emerge Ministries, Faith Mission, Family & Social Services Administration, Faith Mission, Fellowship Missions, First Light Mission, Goodwill, Goshen Community Schools, Goshen Police Department, Habitat for Humanity, Health Plus Indiana, Heart City Health, Indiana Health Centers, MHS Medicaid, Minority Health Coalition, Oaklawn Psychiatric Center, Plymouth

Community Schools, REAL Services, Recovery Café, Rise Above Academy, Rochester Community Schools, Senator Todd Young's office, Shepherds House, United Health Care, Veteran's Administration, WaNee Community Schools, Wawasee Community Schools, and YWCA of Northern Indiana.

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

The 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 million, with 192 vouchers in use as of December 31, 2024, including 24 for persons with disabilities.

Oaklawn, in partnership with Lacasa, in 2024 started construction on 8 units of permanent supportive housing, with another 51 PSH units to be built in the next 10 years. The City is contributing funding in support of this project. These one- and two-bedroom apartments will be for Oaklawn clients.

At the present time, there is not a coordinated discharge policy in place for Elkhart County, however the IN BoS CoC is moving towards this goal at implementing one at a state level. Current goals of the CoC include increasing affordable housing opportunities for people experiencing homelessness, advocating for resources to support the homeless response system, create a more equitable homeless response system to support and elevate minoritized people, strengthen internal operations to ensure organizations and people are supported within the homeless response system, and right size and refine programs across the housing spectrum for people experiencing homelessness.

The Elkhart County Reentry Initiative (ECRI) is a collaborative group of local agencies and service providers that aims to meet monthly to network and share resources with the goal of removing barriers to successful reentry from incarceration and to reduce recidivism, which is estimated at 30-70% for Elkhart County. 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.

In 2020, Project Scope, a 4-5 bed transitional housing program for men coming out of incarceration started in Elkhart. The Elkhart County Jail Ministry has seven re-entry homes for formerly incarcerated

people. Since 2015, they have been able to provide safe, stable, affordable housing to people recently released from jail.

In an effort to reduce recidivism, in November 2022 the City of Goshen Board of Zoning Appeals approved a variance to allow low-level violent offenders to now have access to the Elkhart County Work Release Center located in Goshen. By permitting them to have continued employment, it benefits the employer, employee, reduces the risk of homelessness and economic instability after release.

In fall of 2024, Oaklawn opened a new Crisis Center in Goshen. It is open 24 hours a day year-round to serve as a short-term stabilization center for people experiencing a mental health or substance abuse crisis. The center's goal is to fill the gaps in mental health treatment and offer alternatives to hospital emergency departments or jail for people in crisis. The Crisis Center may connect them to services that can prevent them from becoming homeless or lead them out of homelessness.

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

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

The City of Goshen CDBG staff require all subrecipients and CBDO to comply with HUD's Lead-Based Paint Regulations and include in written agreements language outlining expectations for compliance. Lacasa, a CDBG subrecipient and CBDO, utilizes certified lead-based paint inspectors to analyze and address lead paint hazards in the housing rehabilitation program, unless the project is exempt, and provides participants, both homeowners and renters, with information regarding lead paint hazards.

Elkhart County was awarded \$3 million dollars in 2009 and an additional \$2.4 million dollars in 2012 in Lead Hazard Control funding from HUD. The 2012 grant was completed in 2015. Major partners with the recipient, the Elkhart County Health Department, were Lacasa and many additional community partners, including the City of Goshen and City of Elkhart. This investment provided a positive impact within CDBG income eligible areas and strengthened the overall community development efforts taking place within the City of Goshen. No additional Lead Grant funds have been awarded since. The Elkhart County Health Department does facilitate a Lead Poisoning Prevention Program, employs a Case Manager along with five Environmental Health Specialists that perform lead-based paint inspections and lead risk assessments.

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. 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.

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

Per *ACS Housing Characteristics Survey from 2018-2022*, the age of housing in Goshen shows that 49% or 6,901 homes were built before 1980 and the remaining 51% or 7,140 were built in the last 45 years. Goshen homes built before 1939 account for 17.1% of the housing stock or approximately 2,406 homes. According to HUD's Lead Hazard Reduction Grant Program in Elkhart County there are 3,689 occupied pre-1940 rental units. There is no data related to the number of housing units occupied by low/mod income families and the age of the housing. *ACS 2018-2022 Table B25126* shows 48% of owner-occupied homes were built before 1980 and also 48% of renter occupied homes were built before 1980. Of owner-occupied housing units, 5% of pre-1980 units are occupied by householders 15-34 years of age, and of renter occupied units 13.8% of pre-1980 units are occupied by householders 15-34 years of age, which *could* indicate the presence of small children in approximately 18% of older homes. The

*Decennial Census* showed there are 8,894 people under the age of 18 in Goshen accounting for 25.7% of the overall population.

According to the *Indiana Lead Surveillance Dashboard from 2018-2022* Elkhart County tested 3,879 children of which 41, or 1.06%, tested with a confirmed elevated result. Maple City Health Care Center (MCHCC) routinely screens children seen at one of three sites (Northside Community Health Center, Vista Community Health Center, and Westend Community Health Center) to check blood lead levels. Members of the NCHC/VCHC/WCHC patient care teams provide written information for parents and discuss the causes of lead poisoning and ways to decrease exposure to lead in the home. Children with high blood lead levels are referred to ECHD for follow up. In calendar year 2023, 211 out of 271 children, ages 0-24 months, were screened, and 0 children needed to be referred to the ECHD for follow-up. For children who have not yet received a lead poisoning test, MCHCC continues to work at contacting and encouraging parents to bring the children in for testing.

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

As the City of Goshen has no city health department, it 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. 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.

The City and Lacasa will continue to inspect for and address lead paint hazards in the housing rehabilitation program and will provide participants (both homeowners and renters) with information regarding lead paint hazards per guidelines. CDBG funds can be used to undertake lead-based paint hazard mitigations in housing projects as required by Federal regulations. This can include inspection, assessment, abatement, clean up and disposal in addition to clearance testing after all work is performed. A lead-based paint risk assessment and testing is done for every CDBG multi-family rehab project and lead clearance is obtained as part of the rehabilitation process. Tenants are provided written materials on lead-based paint risk hazards. CDBG program policy does not allow for final payment of rehabilitation claims until lead exemption or clearance paperwork has been certified and submitted.

Language that is included in agreements to subrecipients and CBDO's to ensure compliance is as follows:

**Lead-Based Paint**

*"The subrecipient or CBDO agrees that any construction or rehabilitation of residential structures with assistance provided under this Agreement shall be subject to HUD Lead-Based Paint Regulations at 24 CFR 570.608, and 24 CFR Part 35, Subpart B. Such regulations pertain to all CDBG-assisted housing and require that all owners, prospective owners, and tenants of*

*properties constructed prior to 1978 be properly notified that such properties may include lead-based paint. Such notification shall point out the hazards of lead-based paint and explain the symptoms, treatment and precautions that should be taken when dealing with lead-based paint poisoning and the advisability and availability of blood lead level screening for children under seven. The notice should also point out that if lead-based paint is found on the property, abatement measures may be undertaken. The regulations further require that, depending on the amount of Federal funds applied to a property, paint testing, risk assessment, treatment and/or abatement may be conducted.”*

## 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, childcare assistance, and healthcare assistance. Homeownership training and financial fitness training will be available to neighborhood residents through the housing construction, homeownership assistance, and housing rehabilitation programs.

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

The Housing Choice voucher program, administered by Warsaw Housing Authority, 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.

Goals of 2020-2024 Consolidated and Annual Plan were 1) create housing opportunities, 2) access to services, 3) neighborhood revitalization. The strategy for creating housing opportunities and neighborhood revitalization were met through the coordinated CDBG activities facilitated by housing partner and CBDO, Lacasa, which are Owner-Occupied Rehab, Homeownership Assistance, and Multi-Family Rehab. These activities helped improve and renovate existing housing supply for low/mod income residents as well as aid in access to an affordable place to live. Rehabilitation of single- and multi-unit housing and direct homeownership assistance for single family homebuyers provide affordable housing with outcomes of affordable housing services and availability of quality, affordable housing units for low- and moderate-income Goshen households this also helps aid in the creation and preservation of affordable housing.

For access to services multiple public service organizations are supported through CDBG. Public service grants provide access to affordable services, such as a daily nutrition program, senior transportation, homeless shelter meals, primary medical care, supportive services for those with mental illness and early childhood education.

To reduce the number of those in poverty related to homelessness, mental health crisis and addictions in January 2022 the City of Goshen created a new position within the Police Department to assist the homeless in our community. The position is called the Behavior Health Response Coordinator. Duties

include directly engaging people who suffer from mental illness or are in crisis, those experiencing homelessness, and who experience substance misuse disorders. The Officer assesses their needs and coordinates the provision of social services including mental health treatment, healthcare, substance use disorder treatment, and housing or shelter. The Coordinator utilizes an Educate, Encourage, Enforcement policy documenting all offers of assistance including the acceptance or denial of services and/or shelter.

Oaklawn received a grant to build a Crisis Center in Goshen to be open 24 hours a day year-round to serve as a short-term stabilization center for people experiencing a mental health or substance abuse crisis. The center's goal is to fill the gaps in mental health treatment and offer alternatives to hospital emergency departments or jail for people in crisis opened in October of 2024 and can help those with special needs. The Crisis Center may connect them to services that can prevent them from becoming homeless or lead them out of homelessness.

Proposed for 2025 is the addition of a Mobile Integrated Health Team for the City of Goshen which Mayor Leichty says will address "the ever increasing needs of response teams for issues related to mental health addictions, homelessness and behavioral crises that are not typical of traditional either EMS (Emergency Medical Services) calls or police calls." This team would help the current Behavioral Response Coordinator in the Police Department. The State of Indiana recognizes the burden mental health issues place on police and fire departments and EMS teams, so it has encouraged the development of interdisciplinary teams to respond to that need. This would be proactively working together to address mental health needs in the community. A \$75,000 grant will support this initiative and state funding will be available in 2025.

## 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 Community Development Specialist. 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, and for certain activities, not less than each quarter if no funds are requested. The Community Development Specialist monitors the status of all activities, including unspent balances, each time a report is submitted, and every time a draw is made in IDIS. The IDIS-PRO2 report “List of Activities by Program Year and Project” is downloaded and reviewed 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.

In the event of urgent need funds, the CDBG application for public service grants requires potential sub-recipients to disclose any other sources of funding to ensure there is no duplication of funds. An on-site monitoring schedule and process similar to that of traditional CDBG funds will be established for urgent need funds. Verification of other funding or assistance received for or applied to urgent need activities will be required to be made available at time of on-site monitoring.

The Community Development Specialist 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 Community Development Specialist to ensure compliance with CDBG program requirements.

## Expected Resources

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

#### Introduction

For program year 2025, direct funding available for CDBG is expected to include an **estimated** annual entitlement grant of \$**272,000**, **estimated** Program Income of approximately \$**38,000**, and **estimated** prior year resources of approximately \$**29,750** for a proposed PY 2025 **estimated** annual budget of \$**339,750**. The CDBG program year includes funding for owner occupied rehabilitation, homeownership assistance with HUD housing counseling, energy conservation of multi-unit housing, public services and planning and administration. All monies, with the exception of Administration costs, are anticipated to benefit low- to moderate-income residents.

#### Contingency Provision

Since the Federal appropriation was **not** enacted at the time the 2025 draft annual plan was developed, the budget **is** estimated and **will be** finalized following the receipt of the actual formula allocation. The final amount of Program Income **will be** based on the total calculated at the time the plan **is** submitted to HUD, and the final Program Income total as proposed **will be** incorporated into the budget without further public notice. The final 2025 budgets of all proposed activities, **if necessary, will be** proportionally increased or decreased from the estimated funding levels to match actual allocation amounts, subject to the required caps and maximum funding requests with no public hearing or further public notice as was specified in the draft plan.

In times of urgent need or widespread crisis, additional CDBG funding may be awarded. In that event, an amendment, in accordance with the Citizen Participation Plan, will be completed.

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 a Community Based Development Organization 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.

Warsaw Housing Authority administers a Housing Choice voucher program that includes vouchers used in Goshen and provided approximately \$1 million in assistance payments for Goshen voucher holders in their most recent completed fiscal year.

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

## 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			272,000	38,000	29,750	339,750	1,088,000	A 2025 estimated allocation of \$272,000 will be combined with estimated Program Income of \$38,000, and prior year resources of \$30,000 from PY 2021=\$15,226.34 from owner occupied rehab, PY2022=\$11,813.72 from owner occupied rehab and homeownership assistance, and PY2023=\$2,709.94 from owner occupied rehab.

Table 53 - 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 million HUD Housing Choice Voucher program

Program year 2025 will include \$110,000 of CDBG funds to upgrade the energy system of an existing 12-unit affordable housing development at 210 E Lincoln Avenue with 2 units affordable at 30% AMI, 2 units affordable at 40% AMI, and 8 units affordable at 50% AMI. The project will have a five year affordability period based on investment of less than \$15,000 per unit and rents will follow rent limits for HOME as set by IHEDA and HUD.

Funding for the rehabilitation of approximately four single-family, owner-occupied homes in program year 2025 is budgeted at \$68,000. CDBG funds will be matched with private and in-kind donations and volunteer labor.

Funding for homeownership assistance done in conjunction with housing counseling for three home purchases is budgeted at \$51,750 for 2025. This program is designed to assist low-and moderate-income first-time homebuyers in the purchase of a home with HUD Certified Housing Counseling. Additional funds for the program are contributed by the HOME Innovations Grant and program, administered by Lacasa.

For CDBG public service activities, CDBG funding is not an adequate amount to support the full extent of their programs. Non-profit organizations carrying out these activities must raise funds from other sources to implement and support these programs. There is not a match requirement for CDBG funds at this time for participants, however, they all raise a significant amount of funds to implement their activities. In PY 2024, CDBG public service budgeted funds of \$41,950 were matched with \$128,937.55 of State, local, private and other funds, as reported in IDIS as of January 31, 2025.

**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**

Approximately **67%, \$229,750**, of the total 2025 CDBG budget will be allocated toward housing activities, including single-unit rehab, homeownership assistance with housing counseling, and energy conservation to multi-unit housing to be undertaken by a CBDO, 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.

Approximately **14%, \$48,500**, of the total 2025 CDBG budget will be used for public service grants, funded near 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 primary healthcare, mental health supportive services, early childhood education, senior transportation, and daily nutrition programs.

Approximately **19%, \$61,500**, of the total 2025 CDBG budget will be spent for program planning & administration, and funded below the 20% Admin cap, will facilitate the implementation of all other activities. Program planning funds will support neighborhood outreach in neighborhoods citywide to support the overall CDBG program and promote CDBG activities. 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	2025	2029	Affordable Housing	East Lincoln Crossroads Neighborhood	Housing Opportunities Neighborhood Revitalization	CDBG: \$110,000	Rental units rehabilitated: 12 Household Housing Unit
2	Housing Rehabilitation Single Unit	2025	2029	Affordable Housing	City Wide	Housing Opportunities Neighborhood Revitalization	CDBG: \$68,000	Homeowner Housing Rehabilitated: 4 Household Housing Unit
3	Public Service Grants	2025	2029	Access to Services	City Wide	Access to Services	CDBG: \$48,500	Public service activities other than Low/Moderate Income Housing Benefit: 900 Persons Assisted
4	Homeless Facilities	2025	2029	Homeless	City Wide	Housing Opportunities Access to Services	CDBG: \$19,500	Homeless Person Overnight Shelter: 100 Persons Assisted
5	Homeownership Assistance	2025	2029	Affordable Housing	City Wide	Housing Opportunities Neighborhood Revitalization	CDBG: \$50,750	Direct Financial Assistance to Homebuyers: 3 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Housing Counseling for Homeownership Assistance	2025	2029	Affordable Housing	City Wide	Housing Opportunities	CDBG: \$1,000	Housing Counseling for Homeownership Assistance: 3 homebuyers assisted

Table 54 – Goals Summary

**Goal Descriptions**

1	<b>Goal Name</b>	<b>Housing Rehabilitation Multi Unit</b>
	<b>Goal Description</b>	In program year 2025, approximately 32% of the CDBG budget will be used for energy efficiency improvements to 12 multi units of permanent supportive housing, 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 likely be a primary funding source.
2	<b>Goal Name</b>	<b>Housing Rehabilitation Single Unit</b>
	<b>Goal Description</b>	The loan/grant program for owner-occupied housing rehabilitation will continue in program year 2025, with a goal of assisting four units per year, using approximately 20% of the program year 2025 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	<b>Goal Name</b>	<b>Public Service Grants</b>
	<b>Goal Description</b>	In program year 2025, approximately 15% of the overall CDBG budget (funded near the 15% cap and including funding for homeless facilities) will be used for public service grants, with the objectives of creating a suitable living environment for low/moderate income families and individuals, with the outcomes of available and affordable access to services, such as primary healthcare, mental health supportive services, early childhood education, transportation and daily nutrition programs.
4	<b>Goal Name</b>	<b>Homeless Facilities</b>
	<b>Goal Description</b>	In program year 2025, CDBG funding will be used for the homeless facility to support the daily meals 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.
5	<b>Goal Name</b>	<b>Homeownership Assistance</b>
	<b>Goal Description</b>	In program year 2025, approximately 15% of the overall CDBG budget will be used to provide direct homeownership assistance to help low/mod income homebuyers purchase single family homes in Goshen, with a goal of assisting three households. The objective is to provide decent housing, with the outcome of the housing being affordable. The assistance provided will be forgivable over a period of 5 years, may include up to 50% of the down payment, all or part of: reasonable closing costs and up-front mortgage insurance premium, funds to reduce the: interest rate and/or mortgage principal.
6	<b>Goal Name</b>	<b>Housing Counseling for Homeownership Assistance</b>
	<b>Goal Description</b>	In program year 2025, <1 % of the overall CDBG budget will be used for housing counseling that will be provided to homebuyers in conjunction with the homeownership assistance program. The objective is to educate and prepare homebuyers for the purchase process and responsibilities of owning a home. All instructors are HUD-certified and work to develop a customized home purchase plan with each person.

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

To determine how to focus our efforts for this AAP, collaboration was conducted with a wide range of agencies. The City reviewed funding applications, analyzed community needs, consulted our Analysis of Impediments, along with our objectives and high priority areas outlined in our Consolidated Plan. Each of the projects listed below are designed at meeting the needs of the community and making the greatest impact on our residents.

In Program Year 2025, the following line items **were all estimated amounts** for the overall budget of **\$339,750, which is composed of an estimated formula allocation of \$272,000, \$38,000 of program income, and \$29,750 of prior year resources**, the following projects are expected to receive CDBG funding:

1. Public Service grants **(\$48,500)** 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, senior transportation, shelter meals, primary medical care, mental health supportive services, and early childhood education;
2. Rehabilitation of single-family, owner-occupied housing **(\$68,000)** 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. Direct homeownership assistance **(\$50,750)** to meet the objective of decent housing, with the outcome of affordable housing for purchase by low/mod income homebuyers;
4. Housing counseling **(\$1,000)** to be done in conjunction with direct homeownership assistance to meet the objective of decent housing, with the outcome of affordable housing for purchase by low/mod income homebuyers.
5. Energy Improvements Multi-family Rehabilitation, rental housing **(\$110,000)** 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
6. Program planning and general administration **(\$64,500)**.

Once HUD **has** released the final allocation amounts, the proposed above budgets **will be** proportionally increased or decreased from the estimated funding levels to match actual allocation amounts. These planned adjustments **will be** done without the need for a public hearing or notice as specified in the plan.

**Projects**

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

**Table 55 – Project Information**

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

The biggest obstacle to addressing the many underserved needs in the community is lack of funding availability. In the competitive requests for funding soliciting process, the City determined to prioritize funding for:

**Multi-Family Rehab-Energy Improvements:**

Undertaken by a CDBO

Approximately 32% of the budget

Objective is to create and preserve decent rental housing for low/mod income families and individuals

Outcomes of available and affordable access to high quality rental housing

Support for sustainable and viable neighborhoods

Goal for 2025 is 12 units

Require a five-year affordability period based on investment of less than \$15,000 per unit

**Owner-Occupied Housing Rehab:**

Approximately 20% of the budget

Objective of supporting the retention of decent, safe housing

Outcome of affordable rehab services

Goal for 2025 is 4 units

**Direct Homeownership Assistance with Housing Counseling:**

Approximately 15% of the budget

Objective of providing decent, affordable housing

Outcome of affordable housing for low/mod income single family homebuyers

Goal for 2025 is 3 homebuyers

**Public Service Grants:**

Approximately 14% of the budget, funded near the 15% maximum cap

Objectives of creating a suitable living environment and providing decent housing for homeless and low/moderate income families and individuals

Outcomes of available and affordable access to primary healthcare, mental health supportive services, early childhood education, senior transportation, and daily nutrition programs

**Program Planning & Administration:**

Approximately 19% of the budget, funded below the 20% maximum cap

Facilitate the implementation of all other activities

Planning funds primary objective is to support neighborhood outreach in income eligible areas

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. 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 to maximize the impact of limited funds.

Other obstacles to addressing underserved needs besides inadequate funding are a lack of participation by landlords and homeowners, and lack of awareness. These obstacles will be addressed 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 Community Relations Commission will 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	<b>Project Name</b>	Program Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing Rehabilitation Multi Unit Housing Rehabilitation Single Unit Public Service Grants Homeless Facilities Homeownership Assistance Housing Counseling
	<b>Needs Addressed</b>	Housing Opportunities Access to Services Neighborhood Revitalization
	<b>Funding</b>	CDBG: \$54,500
	<b>Description</b>	Program administration to pay for staff, staff training, supplies and other administrative costs.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	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	<b>Project Name</b>	Program Planning
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing Rehabilitation Multi Unit Housing Rehabilitation Single Unit Homeownership Assistance Housing Counseling
	<b>Needs Addressed</b>	Housing Opportunities Neighborhood Revitalization

	<b>Funding</b>	CDBG: <b>\$7,000</b>
	<b>Description</b>	Program planning, including neighborhood outreach in a low/moderate income designated area, in support of the CDBG program and CDBG activities.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Program planning, including neighborhood outreach, in support of the CDBG program and CDBG activities.
	<b>3</b>	<b>Project Name</b>
<b>Target Area</b>		City Wide Initiatives
<b>Goals Supported</b>		Public Service Grants
<b>Needs Addressed</b>		Access to Services
<b>Funding</b>		CDBG: <b>\$5,000</b>
<b>Description</b>		Provide support for daily nutrition program at Boys & Girls Club.
<b>Target Date</b>		6/30/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>		An estimated 700 school-age, low/mod income children will benefit.
<b>Location Description</b>		306 Crescent St., Goshen, IN 46528
<b>Planned Activities</b>		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 making services available and affordable, including access to a daily nutrition program at the Boys & Girls Club.
<b>4</b>	<b>Project Name</b>	Council on Aging of Elkhart County
	<b>Target Area</b>	City Wide Initiatives
	<b>Goals Supported</b>	Public Service Grants
	<b>Needs Addressed</b>	Access to Services
	<b>Funding</b>	CDBG: <b>\$5,000</b>

	<b>Description</b>	Provide support for senior transportation program.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 12 low/mod income senior citizens will benefit.
	<b>Location Description</b>	Citywide. Income qualified resident seniors living within Goshen city limits are picked up and transported to appointments throughout Goshen.
	<b>Planned Activities</b>	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 support for the Goshen senior transportation program at the Council on Aging.
<b>5</b>	<b>Project Name</b>	Elkhart County Clubhouse
	<b>Target Area</b>	City Wide Initiatives
	<b>Goals Supported</b>	Public Service Grants
	<b>Needs Addressed</b>	Access to Services
	<b>Funding</b>	CDBG: \$4,000
	<b>Description</b>	Provide support for daily lunch program for individuals with mental illness.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 125 low/mod individuals who are considered disabled because of mental illness will benefit.
	<b>Location Description</b>	114 S. 5 <sup>th</sup> Street, Goshen, IN 46528
	<b>Planned Activities</b>	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 support for the daily lunch program for those with mental illness at the Elkhart County Clubhouse.
	<b>Project Name</b>	Goshen Interfaith Hospitality Network

6	<b>Target Area</b>	City Wide Initiatives
	<b>Goals Supported</b>	Public Service Grants Homeless Facilities
	<b>Needs Addressed</b>	Housing Opportunities Access to Services
	<b>Funding</b>	CDBG: \$19,500
	<b>Description</b>	Provide support for shelter healthy eating program.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 100 individuals, including homeless families with children and single females, will benefit.
	<b>Location Description</b>	801 W. Wilkinson St., Goshen, IN
	<b>Planned Activities</b>	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.
7	<b>Project Name</b>	Maple City Health Care Center
	<b>Target Area</b>	City Wide Initiatives
	<b>Goals Supported</b>	Public Service Grants
	<b>Needs Addressed</b>	Access to Services
	<b>Funding</b>	CDBG: \$5,000
	<b>Description</b>	Provide support for integrated primary health care.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 100 low/mod individuals will benefit.
	<b>Location Description</b>	213 Middlebury Street, Goshen, IN 46528

	<b>Planned Activities</b>	Funding in this category will contribute to direct support for 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 making services available and affordable, including access to affordable primary health care at Maple City Health Care Center.
<b>8</b>	<b>Project Name</b>	Walnut Hill Early Childhood Center
	<b>Target Area</b>	City Wide Initiatives
	<b>Goals Supported</b>	Public Service Grants
	<b>Needs Addressed</b>	Access to Services
	<b>Funding</b>	CDBG: <b>\$10,000</b>
	<b>Description</b>	Provide support to supplement parent fees for early childhood education.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 15 low/mod income children will benefit.
	<b>Location Description</b>	1700 Shasta Dr., Goshen, IN 46526
	<b>Planned Activities</b>	Funding in this category will contribute to direct support of service programs designed to benefit low/moderate individuals and families, with the objective of supporting and enhancing a suitable living environment, with the outcome of making services affordable and available, including access to affordable early childhood education at Walnut Hill Early Childhood Center.
<b>9</b>	<b>Project Name</b>	Single Unit Housing Rehab
	<b>Target Area</b>	City Wide Initiatives
	<b>Goals Supported</b>	Housing Rehabilitation Single Unit
	<b>Needs Addressed</b>	Housing Opportunities Neighborhood Revitalization
	<b>Funding</b>	CDBG: <b>\$68,000</b>
	<b>Description</b>	Rehabilitation of single-family, owner-occupied housing units, to improve housing for low- and moderate-income homeowners.
	<b>Target Date</b>	6/30/2026

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 4 low/mod homeowners will benefit.
	<b>Location Description</b>	Addresses of beneficiaries vary; however, all are within the city limits of Goshen, Indiana. Recipients are selected based upon their need for repairs and income qualification.
	<b>Planned Activities</b>	The City intends to continue the loan/grant program for owner-occupied housing rehabilitation in program year 2025. 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.
<b>10</b>	<b>Project Name</b>	Energy Conservation Multi Unit Housing
	<b>Target Area</b>	East Lincoln Crossroads Neighborhood
	<b>Goals Supported</b>	Housing Rehabilitation Multi Unit
	<b>Needs Addressed</b>	Housing Opportunities Neighborhood Revitalization
	<b>Funding</b>	CDBG: <b>\$110,000</b>
	<b>Description</b>	Energy conservation for multi-family, rental housing units, to maintain & preserve quality rental housing for low-and moderate-income renters.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The energy conservation project for multi-family rental housing will benefit 12 units of affordable housing. To breakdown it down more specifically of the 12 units: 8 are at <50% AMI, 2 are at <40% AMI, and 2 are at <30% AMI.
	<b>Location Description</b>	210 E Lincoln Avenue, Goshen, IN

	<b>Planned Activities</b>	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.
11	<b>Project Name</b>	Homeownership Assistance
	<b>Target Area</b>	City Wide Initiatives
	<b>Goals Supported</b>	Homeownership Assistance
	<b>Needs Addressed</b>	Housing Opportunities
	<b>Funding</b>	CDBG: <b>\$50,750</b>
	<b>Description</b>	Direct assistance to low/mod homebuyer households to increase access to affordable single family homes.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated three first time low- and moderate-income homebuyers will benefit.
	<b>Location Description</b>	Addresses of beneficiaries vary; however, all are within the city limits of Goshen, Indiana.
	<b>Planned Activities</b>	Direct homeownership assistance, with the objective of providing decent housing, with the outcome of increased access to affordable housing for low/mod income single family homebuyers, through assistance of up to 50% of the down payment, all or part of reasonable closing costs, all or part of the up-front mortgage insurance premium, funds to reduce the effective interest rate, and/or mortgage principal reduction to purchase a home in the City of Goshen and help provide affordable, decent housing.
12	<b>Project Name</b>	<b>Housing Counseling in conjunction with Homeownership Assistance</b>
	<b>Target Area</b>	City Wide Initiatives
	<b>Goals Supported</b>	Homeownership Assistance
	<b>Needs Addressed</b>	Housing Opportunities
	<b>Funding</b>	CDBG: <b>\$1,000</b>

<b>Description</b>	Housing counseling given in conjunction with Homeownership Assistance provides direct assistance to low/mod homebuyer households to increase access and opportunity to affordable single family homes.
<b>Target Date</b>	6/30/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated three first time low- and moderate-income homebuyers will benefit.
<b>Location Description</b>	Addresses of beneficiaries vary; however, all are within the city limits of Goshen, Indiana.
<b>Planned Activities</b>	Housing counseling done in conjunction with direct homeownership assistance to help prepare homebuyers for purchase process and homeownership, with the objective of providing decent housing, with the outcome of increased access to affordable housing for low/mod income single family homebuyers.

## 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 located within 31 Census Tracts block groups, of which 10 have a concentration of low- and moderate-income residents greater than 51%. These areas are "income eligible" for CDBG area-based activities. A map of these areas is in the attachment for your reference. The income-eligible areas are:

- Census Tract 2.01, Block Group 1 = 65.5% low/mod
- Census Tract 2.01, Block Group 2 = 63.3% low/mod
- Census Tract 2.02, Block Group 2 = 66.4% low/mod
- Census Tract 3.02, Block Group 2 = 84.4% low/mod
- Census Tract 3.02, Block Group 5 = 62.6% low/mod
- Census Tract 4, Block Group 1 = 58.1% low/mod
- Census Tract 5.02, Block Group 1 = 61.2% low/mod
- Census Tract 5.02, Block Group 4 = 56.6% low/mod
- Census Tract 20.01, Block Group 1 = 56.3% low/mod
- Census Tract 20.02, Block Group 1 = 61.7% low/mod

Census 2020 data indicates that Goshen's population has increased an estimated 5% since 2010 data was released and is 63.8% White, 3.29% Black/African American, 1.41% Asian, 1.14% American Indian/Alaska Native, .04% Native Hawaiian, 18.36% some other race, and 11.97% two or more races, with 33.75% being Hispanic/Latino.

Goshen does not have any designated Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs). To examine areas where concentrations of race are found data from *ACS 2018-2022 Table B03003 and B02001* depicting Race and Ethnicity was examined across all eleven Census Bureau tracts. There were three tracts to note. Tracts 2.01 and 5.01 have the highest concentration of Hispanic population at 49.31% and 44.55%, accounting for 41.5% of overall Hispanic population in these two tracts, composed of 6 block groups. It is important to understand that those two tracts combined hold one third of Goshen’s entire population so overall a significant representation of the overall population lives there. Census Tract 2.02 has the highest concentration of Black and Asian population at 9.91% and 4.65%, accounting for 32.9% of Black (373 out of 1,136) and 47% of Asian (228 out of 485) living here, which is composed of three block groups.

### Geographic Distribution

Target Area	Percentage of Funds

**Table 56 - Geographic Distribution**

## **Rationale for the priorities for allocating investments geographically**

The City of Goshen selects projects through an application process. Proposals must meet federal eligibility guidelines, be an identified goal in the Consolidated Plan and meet a need in the community. Nearly half, 45.3%, of the residents are classified as low- and moderate-income therefore CDBG funds will be targeted towards projects that help these citizens. 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 needs of Goshen's low- and moderate-income residents continue to exceed the capacity of the CDBG program. The City will continue to prioritize our partnership with affordable housing developers, such as Lacasa, to increase opportunities for neighborhood revitalization and expansion of housing opportunities with the aid of CDBG funds. Goshen has ten neighborhoods that have a greater than 51% population of low- and moderate- income households. CDBG funds will be targeted in these areas to help provide support to facilities in these areas that serve this clientele.

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.

# Affordable Housing

## AP-55 Affordable Housing – 91.220(g)

### Introduction

The City is committed to increasing affordable housing options for low- and moderate-income residents by working closely with local organizations for the development of rental projects and homeownership. 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 IDA program. In PY 2022, a new CDBG program for providing direct homeownership assistance was implemented by Lacasa helped increase access to affordable housing for low/mod income homebuyer households.

The City is not aware of any local ordinances or policies which create unreasonable barriers to affordable housing. However, in 2025 plans have been made to hire a consultant to review the City's Zoning Ordinance for potential changes to increase lot density, explore the allowance of ADUs (Accessory Dwelling Units), and analyze current zoning regulations. 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. To attract and stimulate housing development, the City introduced a residential Tax Increment Financing (TIF) policy.

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, direct homeownership assistance, 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.

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 three locations. Ground broke in 2024 on an 8-unit

project, with plans to build approximately 59 total over the next 10 years.

LaCasa applied for a total of 9 project-based vouchers (PBV) for two of their properties in early 2021. The Lincoln Avenue Redevelopment property (including Shoots and Hattle buildings) has 28 units, and LaCasa requested 7 PBVs. Approval for these vouchers is still in process with potential issuance this year. The Westplains II property has 8 units, and LaCasa requested and was approved for 2 PBVs in May 2021.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	
Non-Homeless	19
Special-Needs	
Total	19

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

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	
The Production of New Units	
Rehab of Existing Units	16
Acquisition of Existing Units	3
Total	19

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

## Discussion

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

Energy conservation improvements are planned to 12 PSH rental units, through multi-unit rehab, to be undertaken by a CBDO. The objective is to create and preserve high quality affordable rental housing for low/mod income families and individuals, with the outcomes of available and affordable access to high quality rental housing, and support for sustainable and viable neighborhoods.

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

In PY 2025, the goal is to rehab four single-unit owner-occupied homes, with CDBG funds matched with in-kind donations and volunteer labor. This program targets low/mod income elderly, persons with disabilities, and large and small related households who want to continue living in their homes. Assistance is primarily in the form of deferred loans and available citywide. Rehab preserves existing housing, encourages private investment in maintenance and rehab in the neighborhood.

### ***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 2024 are based on the 192 Housing Choice vouchers currently in use with another 7 awaiting lease up, including 24 NED 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 2025 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. PSH is a successful model that provides stable housing and supportive services and aims to fill a gap in housing needs for Oaklawn clients, by providing independent options for clients who are at risk of being underhoused. In January 2024, the City of Goshen agreed to loan Lacasa up to \$250,000 to support construction of multifamily permanent supportive housing (PSH) units at Oaklawn. This project will produce 59 units over a 10-year period. The City will forgive \$100,000 after the completion of the first 8 units, and then another \$100,000 at the completion of 24 units. The remaining \$50,000 will be forgiven when all units are completed, assuming all \$250,000 is borrowed by Lacasa.

***Priority #5: Homeownership Assistance with Housing Counseling (Low/mod income homebuyers, 0-80% AMI)***

The goal is to provide direct assistance along with HUD certified housing counseling to low/mod income households for acquisition of affordable single-family housing, through assistance of: up to 50% of the down payment, all or part of reasonable closing costs, cover up-front mortgage insurance premiums, or funds to reduce the interest rate or mortgage principal. CDBG funds will assist three low/mod single family homebuyers in purchasing a home within Goshen city limits.

## **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 Psychiatric Center, Greencroft Goshen, Habitat for Humanity, Council on Aging, City of Elkhart, Elkhart County, and other local organizations to address housing and related needs.

In their most recent completed fiscal year, Warsaw Housing Authority administered approximately \$1 million in housing assistance to Goshen voucher recipients. There are approximately 192 vouchers currently in use in Goshen, including 24 NED (non-elderly disabled) vouchers for persons with disabilities.

In 2024 WHA received 246 pre-applications for families needing housing assistance. 150 were pulled from this list for vouchers. Out of the 150 pulled, 74 were housed with their voucher and an additional 42 were elderly persons who leased at the new Green Oaks senior living facility.

### **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 sustaining housing choice voucher assistance in Goshen. The CDBG program advocates to preserve the use of housing choice vouchers in the City of Goshen and has led initiatives to garner more support for WHA operations and capacity building, promoting greater accessibility for their services for City of Goshen residents.

### **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 the 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. If tenants participated in the program their name got entered into a prize drawing. At the end of the year a drawing was held and a Goshen resident received a \$150 gift certificate to Walmart, a balloon bouquet and candy. WHA also has been administering a Rental Education class, educating new voucher holders about the fundamentals of being

a good, well-informed tenant. In 2024, 19 families attended and 18 of them leased up and received a \$400 deposit.

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

Not applicable.

**Discussion**

Since the city does not have public housing, we will continue to work with the Warsaw Housing Authority, who operates Goshen’s housing choice voucher program, and other local community partners for the development and maintenance of affordable housing options for our residents.

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

### Introduction

Homeless prevention is a high priority need identified in the Consolidated Plan. Locally there is one homeless shelter, First Light Mission, that is a recipient of CDBG funds. 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 Community Development Specialist 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 2025 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

Actions to reach out to the homeless (especially unsheltered persons) and assessing their individual needs are:

1. The Behavioral Health Response Coordinator, specifically helps people who are experiencing homelessness and assess and coordinate their needs for housing and shelter, utilizes an Educate, Encourage, Enforcement policy documenting all offers of assistance including the acceptance/denial of said assistance prior to Enforcement action used to drive people toward services/shelter. Officer Ballard works closely with organizations within the Continuum of Care to help the homeless of Goshen. The department responded to over 220 calls to assist homeless persons in 2023.
2. The 2025 addition of a new Mobile Integrated Health Team, will work directly with the Behavioral Health Response Coordinator, and address “the ever increasing needs of response teams for issues related to mental health addictions, homelessness and behavioral crises that are not typical of traditional either EMS (Emergency Medical Services) calls or police calls.”
3. A total of 38 units of permanent supportive housing have been constructed and occupied in Goshen; and there is a 10 year plan to add 59 more units on Oaklawn’s Goshen campus. This is help reduce the number of homeless. The City is contributing funding to support this development and ground broke on the first 8 units in fall of 2024.
4. In November of 2022, Goshen Interfaith Hospitality Network opened a homeless shelter, First Light Mission, in a rehabilitated elementary school in the City of Goshen. For 27 years they had operated out of various churches and hotels. In 2025 they will expand the facility and have 43 beds, versus 26.

5. Westplains II, a Lacasa/Oaklawn project to increase affordable rental options, was completed and occupied in late Spring 2021, and includes 8-one bedroom-units. It aims to fill a gap in housing needs for Oaklawn clients, by providing independent options for clients who are at risk of being under/unstably housed.
6. Agencies outside the City of Goshen, such as Oaklawn Psychiatric Center, Elkhart County Clubhouse, Salvation Army, Warsaw Housing Authority, The Window, and Elkhart Township Trustee's office, will continue to provide supportive services to the chronically homeless population.
7. The Indiana Region 2 Homeless Coalition will continue to work with IHCD to increase the effectiveness of the Region 2 Continuum of Care. The 2020 Point in Time count done at the beginning of the last Consolidated Plan for Elkhart County was 137 homeless persons or 115 households. The most recent count, in 2024, revealed Elkhart County had 133 homeless persons or 124 households, indicating little improvement. However, recent years have been inflicted with inflation and a housing crisis so the fact that the number has not greatly increased is actually positive.
8. The City of Goshen, City of Elkhart, Faith Mission, Lacasa, Oaklawn Psychiatric 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**

Emergency shelter in Goshen is supported with CDBG public service funds in the amount of **\$19,500** for Goshen Interfaith Hospitality Network d/b/a First Light Mission. The shelter serves families with children and single women. Currently there are 26 beds, however plans to rehab the existing building to add 17 additional beds have been approved for 2025. Other emergency shelter options in Elkhart County are Faith Mission and YWCA Safe Haven Women's Shelter for victims of domestic violence.

Transitional housing in Goshen is provided by Downtown Ministries with four transitional housing homes in Goshen and another in Elkhart, with 16 beds total for homeless with children. Faith Mission's transitional housing program just opened at 525 Middlebury Street. It is called Graber House and contains 11 apartments, with two or three bedroom units, for families with children. In December 2022, Faith Mission opened their Tiny House Village on campus which includes 12 individual homes as part of their transitional housing program to provide a low-cost housing option to clients while also encouraging them toward financial independence and long-term stable housing. Transitional housing programs provide services, support and training to assist families and individuals toward stability.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals**

**and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

The City of Goshen is “ahead” of other cities in developing teams and services to aid in helping the homeless and those experiencing mental health and substance use challenges. Goshen’s strives to stay ahead of the curve. Recent programs and facilities started are: Oaklawn’s Crisis Stabilization Center, Behavioral Health Response Coordinator, PATH team, Mobile Crisis Response Team, Mobile Opioid Response Team, and soon the addition of Mobile Integrated Mental Health Team to work with the Behavioral Response Coordinator, and Permanent Support Housing construction plans on Oaklawn’s Goshen campus for another 59 units. First Light Mission is in the process of expanding the homeless shelter to add 17 more beds and increase capacity.

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 and direct connections with participating agencies are the primary structure through which the City of Goshen will carry out its homelessness strategy. The Coalition had participation from forty eight local agencies during calendar year 2024 which included:

AIDS Ministries, Bashor Children’s Home, Baugo Community Schools, Beaman Home, Beacon Medical, Bowen Center, Bradley Company, Brightpoint, CAPS, Caston Community Schools, Center for Business Excellence, Church Community Services, City of Elkhart, City of Goshen, Concord Schools, Downtown Ministries, Elkhart Community Schools, Elkhart County Community Corrections, Elkhart County Public Defender’s Office, Elkhart Housing Authority, Emerge Ministries, Faith Mission, Family & Social Services Administration, Faith Mission, Fellowship Missions, First Light Mission, Goodwill, Goshen Community Schools, Goshen Police Department, Habitat for Humanity, Health Plus Indiana, Heart City Health, Indiana Health Centers, MHS Medicaid, Minority Health Coalition, Oaklawn Psychiatric Center, Plymouth Community Schools, REAL Services, Recovery Café, Rise Above Academy, Rochester Community Schools, Senator Todd Young's office, Shepherds House, United Health Care, Veteran's Administration, WaNee Community Schools, Wawasee Community Schools, and YWCA of Northern Indiana.

**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 Goshen 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 program provided approximately \$1 million in assistance payments to Goshen residents in its most recently completed fiscal year. There are approximately 192 vouchers currently in use in Goshen, including 24 for persons with disabilities.

Oaklawn and Lacasa have partnered together to construct three permanent supportive housing projects with a total of 38 units. Future plans to build an additional 59 units on Oaklawn's campus over the next ten years with groundbreaking on 8 units started in fall of 2024.

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.

The Elkhart County Reentry Initiative (ECRI) is a collaborative group of local agencies and service providers that aims to meet monthly to network and share resources with the goal of removing barriers to successful reentry from incarceration and to reduce recidivism, which is estimated at 30-70% for Elkhart County. 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.

In an effort to reduce recidivism, in November 2022 the City of Goshen Board of Zoning Appeals approved a variance to allow low-level violent offenders to now have access to the Elkhart County Work Release Center located in Goshen. By permitting them to have continued employment, it benefits the employer, employee, reduces the risk of homelessness and economic instability after release.

## 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 Community Development Specialist 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.

In January 2022 the City of Goshen created a new position within the Police Department to assist the homeless in our community. The position is called the Behavior Health Response Coordinator. Duties

include directly engaging people who suffer from mental illness or are in crisis, those experiencing homelessness, and who experience substance misuse disorders. The Officer assesses their needs and coordinates the provision of social services including mental health treatment, healthcare, substance use disorder treatment, and housing or shelter. The Coordinator utilizes an Educate, Encourage, Enforcement policy documenting all offers of assistance including the acceptance or denial of services and/or shelter.

In 2023, Oaklawn received a grant to build a new Crisis Center in Goshen to be open 24 hours a day year-round to serve as a short-term stabilization center for people experiencing a mental health or substance abuse crisis. The center's goal is to fill the gaps in mental health treatment and offer alternatives to hospital emergency departments or jail for people in crisis opening in 2024. The Crisis Center may connect them to services that can prevent them from becoming homeless or lead them out of homelessness.

Proposed for 2025 is the addition of a Mobile Integrated Health Team which Mayor Leichy of Goshen says will address "the ever increasing needs of response teams for issues related to mental health addictions, homelessness and behavioral crises that are not typical of traditional either EMS (Emergency Medical Services) calls or police calls." This team would help the current Behavioral Response Coordinator in the Police Department. The State of Indiana recognizes the burden mental health issues place on police and fire departments and EMS teams, so it has encouraged the development of interdisciplinary teams to respond to that need. This would be proactively working together to address mental health needs in the community.

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

### Introduction:

The cost of land, housing, and construction has increased exponentially causing difficulty to create and sustain affordable housing. According to REDFIN, Goshen home prices in January 2024 were up 20.3% compared to 2023, making homes less affordable for low-and moderate-income homebuyers. Inflation and high mortgage interest rates also continue to affect housing affordability which causes concern for homeowners and tenants. When you factor in the job market, unemployment increased over the past five years from 2.7% to 4.5% for December 2019 to December 2024 as reported by the *US Bureau of Labor Statistics*.

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 fifteen-year \$500,000 loan to Lacasa, which was 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.

To encourage landlords to lease to low/mod tenants who receive assistance, the Warsaw Housing Authority started an incentive program in 2023 to give landlords that have never participated in the Housing Choice Voucher Program a one-time bonus for signing a contract for a voucher family. Six new landlords in Goshen received this bonus and opened up more housing opportunities for low- and moderate- income tenants so far. The program will continue in 2025.

A Fair Housing Planning meeting was held on December 17, 2024, between city officials, local housing and service providers to identify barriers and actions that could be taken to eliminate them. Barriers discussed were: affordability, accessibility and availability. Other mentioned were strict Section 8 housing standards set by the government for housing managers or landlords to meet in order to have affordable housing are a deterrence. Medicaid waivers that need to be obtained for senior housing take a long time and are often a barrier to getting housing. And finally, large rental deposits plus first month's rent requirements are often a barrier to getting housing or upgrading housing.

**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. However, in 2025 plans have been made to hire a consultant to review the City's Zoning Ordinance for potential changes to increase lot density, explore the allowance of ADUs (Accessory Dwelling Units), and analyze current zoning regulations. 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. To attract and stimulate housing development, in 2022 the City introduced a residential Tax Increment Financing (TIF) policy. The following basic objectives would be considered in utilizing a TIF:

1. Stimulate and continue revitalization of the City of Goshen by:
  - a. Improving and expanding infrastructure
  - b. Supporting the creation of a variety of housing opportunities to grow the City's population, including but not limited to the following:
    - i. Low-income housing (30-60% AMI);
    - ii. Entry-level workforce housing (61-90% AMI);
    - iii. Advanced level workforce housing (91-120% AMI);
    - iv. Market rate housing (121% AMI and above).Consideration will be given to other housing types where there is a demonstrated gap (i.e. affordable assisted living projects, complicated development sites, etc.)
  - c. Constructing mixed-use developments; and
  - d. Attracting desirable businesses and retaining existing businesses.
2. Promote efficient usage of land through redevelopment of blighted and underutilized areas in addition to brownfield properties.
3. Strengthen and diversify the economic base of the City and support economic development.
4. Stabilize and upgrade neighborhoods.
5. Create and retain family supporting jobs in the City.
6. Increase property value and tax revenues.
7. Leverage the maximum amount of non-city funds into a development and back into the community.

### **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, direct homeownership assistance, 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.

Fair Housing Training was undertaken by the Community Development Specialist. The following classes were completed this last year:

- Fair Housing Planning for Smaller Metropolitan Areas, January 20, 2024
- Fair Housing Webinar, March 26, 2024
- Basics of Fair Housing Planning, July 31, 2024
- Fair Housing Seminar, August 30, 2024
- HUD CPD Grantees Forum, Fair Housing Discussion Panel, September 23, 2024
- Barriers to Affordable Housing Webinar Series, October 28, 2024
- Using Data to Identify Affordable Housing Needs, October 28, 2024
- Fair Housing Office Hours Working with Community Partners in Fair Housing Planning, November 21, 2024

## AP-85 Other Actions – 91.220(k)

### Introduction:

The 2025-2029 five-year consolidated CDBG plan includes the following priorities, which will guide the choice of specific activities and actions for program year 2025:

#### 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 participation by neighborhood residents. These obstacles 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.

### **Access to Service**

This year the City prioritized public service funding for programs that provide shelter meals for the homeless, a daily nutrition program for youth, senior transportation, primary medical care, supportive services for those with mental illness and early childhood education.

### **Housing Opportunities**

The City also prioritized funding to improve owner-occupied housing through rehab, support for affordable housing creation and preservation, and expanding housing options and assistance. Housing conditions in certain areas are poor due to age of housing stock and inability of residents and owners to maintain them due to constraints. CDBG will continue to invest what limited funds we have in improving these areas.

### **Neighborhood Revitalization**

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.

In addition, CDBG funding for the owner-occupied rehab program through Lacasa will continue for a way to help low-income homeowners fixed up their homes through rehab. The City has been working on identifying rentals that are not up to code and/or abandoned, putting them up for auction and possible demolition – thus removing blighted properties and addressing vacant and run down houses. Some of the homes will be rehabilitated by the new owners, others will be demolished with a possibility of a new home being built in its place.

## **Actions planned to foster and maintain affordable housing**

Actions planned to foster and maintain affordable housing include rehabilitation of multi-unit rental housing and owner-occupied housing for low/mod income homeowners, direct homeownership assistance, energy conservation, 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 and persons with special needs.

Permanent supportive housing (PSH) is a partnership of Lacasa, the owner/developer, and Oaklawn, the service provider, with a total of 38 units in Goshen at three locations. PSH is a successful model that provides stable housing and supportive services.

- Oaklawn, in partnership with Lacasa, in 2024 broke ground on 8 units of permanent supportive housing, with another 51 units to be built in the next 10 years. The City is contributing funding for this project.
- In 2023 the CDBG homeownership assistance activity implemented by Lacasa helped four low-moderate income homebuyers purchase a home in Goshen. This program continued in 2024 with the goal of assisting three first-time homebuyers. Loans are forgivable over a period of 5 years and reduced the mortgage principal making the loans more affordable.
- Lacasa received approval for 2 project-based vouchers at Westplains II late Spring 2021. Lacasa's application for 7 project-based vouchers for their Lincoln Avenue Redevelopment properties is pending approval.
- Lacasa completed the rehab of 409 Madison in 2024. This building added 4 more units of affordable housing.
- Lacasa received a HOME grant from IHCD for 1.5 million to recapitalize the Hattle apartment building. The Hattle contains 12 units of affordable housing from 30% AMI to 60% AMI.
- Lacasa received a HOME grant from IHCD for \$800k to finance the conversion of the former daycare/ laundry building at Arbor Ridge apartments into 7 ADA units of affordable housing. Income and rent levels will be at 50% and 60% AMI.
- In 2024 Lacasa completed a CDBG energy conservation project to 39 units, of which 30 are permanent support housing, 8 additional are affordable housing units and 1 market rate.
- In 2024 Lacasa received \$1.5 million from IHCD for the rehabilitation of the Shoots building. The Shoots building contains 16 units of affordable housing with rents ranging from 30% AMI to 60% AMI.
- Lacasa financial empowerment services include financial training/coaching, matched savings, homebuyer training, and workplace financial empowerment.
- Since April 2022, with support through a grant from the City of Goshen, Warsaw Housing Authority has staff in Goshen every Tuesday, to accept pre-applications and complete re-certifications for existing voucher holders, to promote greater accessibility to their services for City of Goshen residents and preserve the utilization of vouchers. In addition, they are providing a monthly Rental Education class in Goshen, educating new voucher holders about the fundamentals of being a well-informed tenant and linking clients to community resources. As of November 2024, 19 families attended and 18 leased up and received a \$400 deposit.

### **Actions planned to reduce lead-based paint hazards**

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. 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.

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 per guidelines. CDBG funds can be used to undertake lead-based paint hazard mitigations in housing projects as required by Federal regulations. This can include inspection, assessment, abatement, clean up and disposal in addition to clearance testing after all work is performed. A lead-based paint risk assessment and testing is done for every CDBG multi-family rehab project and lead clearance is obtained as part of the rehabilitation process. Tenants are provided written materials on lead-based paint risk hazards.

### **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, childcare assistance and healthcare assistance. Homeownership training and financial fitness training will be available to neighborhood residents through the housing construction, rehabilitation programs, and homeownership assistance.

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. WHA hosts a Rental Education Class monthly in Goshen and 19 families attended (by November 2024) with 18 of them leasing up and receiving a deposit.

In addition to the Housing Choice voucher program, there are 952 designated affordable housing units in Goshen, some examples are:

250 = Section 8 elderly units at Greencroft Goshen,

120 = Elderly units for <80% AMI at Green Oaks

41 = Section 202 PRAC units for elderly in Maple Leaf Commons,

15 = income-based rental units at Mercer Manor, supported by USDA Rural Development,

60 = low/moderate income apartment units at Maple Court Place,

28 = affordable units in the Shoots and Hattle buildings,

72 = affordable units at Arbor Ridge,

38 = units of fixed-site permanent supportive housing (PSH) in three locations,

7 = units of scattered site PSH were occupied in Goshen in PY 2021, for individuals with disabilities

33 = affordable one- and two-bedroom units, Hawks Arts and Enterprise Center

### **Actions planned to develop institutional structure**

The City of Goshen's annual plan for program year 2025 will be carried out through the Planning office, Board of Public Works & Safety, Clerk Treasurer's office, 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 also 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, Council on Aging of Elkhart County, Elkhart County Clubhouse, Goshen Interfaith Hospitality Network, Maple City Health Care Center, Walnut Hill Early Childhood Center, Oaklawn Psychiatric 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. 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 Community Development Specialist 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**

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, provided notice of public hearings, notice of the availability of the draft consolidated and annual plan and public comment periods. 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.

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 Community Development Specialist participates and serves on the executive committee 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 City of Goshen Redevelopment Department conducted a citywide housing market analysis, published in May of 2022, to gather information on housing availability and affordability, housing conditions, and future housing development priorities. Current demand estimates indicated the Goshen housing market was underserved. Looking at current and projected demand, it was estimated that the local market needs approximately 4,537 new housing units, which is a 33% increase, through 2030 (2,466 rental and 2,017 owner-occupied). It was also noted that there was a need for more low/mod affordable housing units that could only be built with government subsidies to keep expenses lower and meet that demand. Information from the analysis is being used to identify general strategies to address housing needs and future developments. The City has been working with a private developer to begin a housing project, named Cherry Creek, that will add approximately 1,400 family units to Goshen.

## **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.

## 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   | 38,000 |
| 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 |        |
| 3. The amount of surplus funds from urban renewal settlements   |        |
| 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.   |        |
| 5. The amount of income from float-funded activities  |        |
| Total Program Income  | 38,000 |

#### Other CDBG Requirements

1. The amount of urgent need activities

#### Discussion:

The overall benefit to persons of low and moderate income will be calculated based on a single program year, PY 2025.

The Federal appropriation was estimated at the time the draft 2025 annual plan was developed, and the budget will be based upon receipt of the actual formula allocation. The final 2025 budget for all proposed activities will be proportionally increased from the estimated funding levels to match actual allocation amounts, subject to the required caps and maximum funding requests, with no public hearing or further public notice as was specified in the draft plan.

## Appendix - Alternate/Local Data Sources

## Citizen Participation Overview and Detailed Comments

### 2025-29 Five-Year Consolidated Plan & 2025 Annual Action Plan: Goshen, Indiana

Opportunities for feedback are provided throughout the CDBG program year and 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 2025-29 Five-Year Consolidated Plan & 2025 Annual Action Plan was obtained through the following:

- Lacasa CDBG pre-planning meeting, June 24, 2024
- Council on Aging board meeting, September 18, 2024
- Local Continuum of Care (Indiana Region 2 Homeless Coalition) meeting to discuss homelessness needs, October 24, 2024
- Walnut Hill board meeting, October 30, 2024
- Community Relations Commission meeting, November 12, 2024
- Warsaw Housing Authority feedback, November 18, 2024
- City officials CDBG planning meeting, November 20, 2024
- Elkhart County Clubhouse board meeting, November 21, 2024
- Fair Housing Planning Group meeting, December 17, 2024
- Goshen Interfaith Hospitality Network (First Light Mission) board meeting, December 19, 2024
- Lacasa of Goshen, Inc., executive team meeting, December 19, 2024
- Public hearing for current plan review and input for upcoming plans, January 10, 2025
- Community Relations Commission meeting, March 4, 2025
- Public comment period for draft 2025-2029 consolidated plan & 2025 annual action plan, (30 days) March 18, 2025 through April 26, 2025
- Public hearing to review current plans and take input for draft 2025-2029 consolidated plan and 2025 annual action plan, April 1, 2025
- Public meeting to authorize 2025-2029 consolidated plan and 2025 annual action plan submittal, April 28, 2025

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, September 18, 2024 – questions and responses:

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

- Transportation
- In-home care
- Life enrichment – activity center (free) had closed due to COVID – however will be re-opening
- Medicare counseling – help find insurance (free)

- Tax preparation (free)
- Serve all townships
- 11% of clients are in Goshen area, COA also services all of Elkhart County
- Veterans a significant part of client group

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

- Too expensive for housing if have to leave home – insufficient amount of affordable housing
- Affordability of at-home services – elderly who need care often go without due to finances
- Age restrictions of funding, people younger need services but aren't eligible
- Insufficient amount of segregated housing for seniors only – putting elderly in vulnerable and at-risk situations living integrated with younger people

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
- Addition of Green Oaks, a 120-unit elderly living center in Goshen for those <80% AMI, has helped meet some of the need for elderly housing in the area – definite improvement!
- Resource database for referrals – need info for Goshen services

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

- <15% of elderly can afford assisted living and cost has increased 17% from 2021 to 2024
- Housing/assisted living not available & unaffordable
- Can't afford in-home services – eligible if meet Medicaid or Medicare
- Need more in-home services – Goshen gave an ARP funding grant to help Council on Aging provide services for elderly in need, however, once the funding is expended the gap will exist again.

The local Continuum of Care, Indiana Region 2 Homeless Coalition, was consulted at a meeting on October 24, 2024. A total of 22 people attended, representing 21 agencies. This feedback would represent Elkhart, Marshall, Fulton, and Kosciusko counties, not just the City of Goshen. Therefore, some problems people were experiencing may not all be relative to Goshen. This portion of the homeless coalition meeting was done in collaboration with the City of Elkhart as part of coordinating regional efforts. Questions and responses were as follows:

What barriers (or potential barriers) those at risk to becoming homeless (especially extremely low-income) and/or existing homeless face when looking for a place to live (rent or buy a home)?

- No or poor rental history
- Insufficient savings, financial challenges
- Poor credit history
- Sporadic employment, not steady employment
- No GED, education
- Recent or current abuse
- Criminal background
- Serious health problems
- Discrimination from landlords not wanting to rent to low-income or accept housing choice vouchers
- Lack of proper required documentation to rent, such as ID, birth certificate or driver's license

- Long waiting list and difficult to obtain a Section 8 HCV
- Lack of transportation options to get to housing authority or similar places offering services creates a

What housing characteristics have been linked with instability and an increased risk of homelessness?

- 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
- Tenants who lack necessary skills, knowledge or confidence to stand up for themselves
- Lack of understanding about tenant rights, rules, and regulations for renting – leading to eviction
- Shortage of housing options – housing shortage
- Landlords uncooperative with HCVs and prefer renting at or above market rate, limiting options

What are some examples of good things that are happening to help the homeless in Goshen? Share about programs, new or expanded facilities, areas you have been encouraged:

- Oaklawn’s Crisis Stabilization Center opened October 2024
- PATH Team
- Mobile Crisis Response Team
- Mobile Opioid Response Team
- Behavioral Response Coordinator added in 2022 to help the homeless and those having mental health crisis
- Addition of a Mobile Integrated Health Team in 2025
- Permanent Supportive Housing project to add 59 units to Oaklawn’s Goshen Campus, construction started in 2024 on the first 8 units

What are some suggestions or “wishes” that would help improve the services and programs to the homeless and help reduce the number of homeless in the Region? What are we lacking or most in need of?

- Need more shelter options in the area and/or a need more diverse options (for example-only one option in Goshen and is specific for families and single women, or with only a few shelters in the area there could be someone at the local shelter that you cannot be around or have trouble working with).
- More “sober living” options – after completing rehab treatments for substance use disorders there is a need for housing and living arrangements to aid in keeping them sober.
- Need for helping educate individuals that are experiencing homelessness and moving them towards a career path and permanent full-time job. If they have a steady job after leaving the mission, this increases their success. Fellowship Mission is working on developing a program with Ivy Tech to accomplish this.
- Increase case management – The Behavioral Response Coordinator gave the example of a person who just got in permanent supportive housing who is elderly and has struggled with alcohol misuse. The rule is you cannot stay in PSH if you get arrested and are in jail for more than 90 days. You will lose your unit for 90+ day jail terms. This person was arrested and is now at risk of being homeless when he gets out and the rule creates a barrier.
- A program to get clients involved in volunteering at other service organizations. It has been proven that when people serve it gives them a purpose and improves outcomes.
- A need for a list of “felony friendly” employers in our area that will employ people with criminal backgrounds. This resource could be beneficial to service providers to handout to clients looking for employment. Steady employment will help end homelessness and increase chances of finding stable housing. It was suggested that the Chamber of Commerce might be able to provide a list and another

member volunteered to do a search for that and share it with the group. (Note a list was compiled and sent to the group on December 20, 2024.)

- A need for landlord registry and programs to get more landlords involved. CDBG staff explained that Warsaw Housing Authority started a landlord outreach program that offers a one-time incentive to a landlord who rents to someone with a housing choice voucher for the first time. Last year for Goshen they had 3 new landlords agree to house a voucher client and this year 2 more joined.

Walnut Hill Board Meeting was held on October 30, 2024. Questions and discussion were as follows:

What needs of children are met by the strategic priorities and activities of Walnut Hill?

- State objectives met for learning
- Quality pre-K education
- Preparation for success in school
- Affordable average weekly rate because of grants, donations, and scholarships
- Food stability – meals for students
- Parental education too. Offering budgeting classes, parent support groups, information on insurance, referrals for parents to organizations that can help. Also help parents with tools and approaches to managing behavior and finally help meet social and emotional needs too.
- Safe stable environment for children to grow and learn
- Continuation of care – children typically have the same teacher for two years in a row which provides both stability, familiarity, and security

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)
- Access to a safe environment for children that parents trust and not worry about their child's care – a gap would be parents have difficulty finding someplace they trust and feel is safe to leave their child
- Lacking in simple life skills, children going to Kindergarten not prepared (for example: not potty trained yet)

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” – a learning center
- Availability – there is a need for more space so additional children can have the opportunity to attend
- Walnut Hill is one of the only centers that utilizes online tracking for gaps in learning for classroom. Data is then taken and used to develop customized instruction for children to help fill in that gap and meet that need.

What unequal access obstacles are children/parents facing for education in Goshen?

- Without financial resources, cannot access quality childcare and education

- Quality is costly
- Quality childcare / education is needed for Kindergarten readiness
- Availability of pre-K education services, need is greater than supply
- Expansion of services is needed to provide opportunity for more children to have access
- Turnover of staff creates hardships for program
- An obstacle is compensating teaching staff well to keep them employed and on the other hand keeping tuition costs lower and affordable for parents – constant tension between the two

What are some successes Walnut Hill has had in providing early childhood education?

- Walnut Hill began utilizing data to help the children progress and meet their needs where they were lacking. The program is so much more than data, it is the strategic application of that data applied to programs and specialized lessons that has led to advances for students. It has been encouraging to see the growth that children in the program are experiencing academically, as well as socially and emotionally. Students are happy, growing, and successful and seeing their growth is a real reward. The growth students are experiencing is demonstrated in the data which can be used to back up their success stories. This data has also been beneficial in the application and obtainment of grants for the school to help fund the education efforts.
- Another success would be specialized training for the teaching staff regarding how to handle behavioral issues and different tools to utilize in the classroom to address them. The goal is to help the students effectively manage their behavior and keeping them in the classroom verses removing them for disrupting instruction, which in the past could lead to removal from the program.

A Community Relations Commission (CRC) meeting was held on November 12, 2024, with 14 people present to discuss potential changes to the Fair Housing Ordinance. The proposed change was to remove the CRC from the duty of investigating and resolving discrimination complaints. There was a consensus that, *“because of a lack of financial and other resources necessary to fully administer enforcement proceedings and possible civil actions under the Ordinance, herein elect to refer all formal complaints of violation of this Article by complainants to the Indiana Civil Rights Commission for administrative enforcement actions pursuant to I.C. 22-9.5-6, and the Mayor or Mayor’s designee shall refer all said complaints to the Indiana Civil Rights Commission for purposes of investigation, resolution, and appropriate relief as provided under I.C. 22-9.5-6.”* A revised discrimination complaint form was developed and posted to the website for online submission after passage of the amended Fair Housing Ordinance assigning these duties on December 16, 2024. The discrimination complaint form is in the attachments at the end of the document.

Input from the Warsaw Housing Authority Director was given on November 18, 2024. Questions and discussion were as follows:

What obstacles are people facing who are seeking housing in Goshen?

- Available units are the biggest obstacle. We stay in touch with landlords we are familiar with and send families as quickly to them when they have openings. 1-bedroom units are the most needed and are still difficult to find.
- Housing deposits will always be an obstacle. When issued vouchers, most families have less than \$50 in their bank accounts.

What are the current primary obstacles for WHA in issuing housing choice vouchers?

- The percentage of families that follow through with the intake appointment and gather the required verifications when they are called off the wait list.
- 10 days are given to get documents turned in. The majority turn them in on the 10<sup>th</sup> day, then call to schedule appointment and they cannot attend for another week or so. HUD requires that we give them this amount of time.

Example:

Call in 12 families. On the 10<sup>th</sup> day 3 families turn in their paperwork. It takes 1-2 more weeks to get them in here for intake and issue the voucher. Now an entire month to 6 weeks has passed. Next the family has 60 days to find a place to rent. Many times, 60 more days of extensions are given. Meanwhile other families are waiting on housing on the wait list. This delays housing families on the wait list that will get the verifications in and possibly have leads on a place to live.

- Young mothers tend to be living with family. When they come in for a voucher and find out they will be paying part of rent/utilities, they tend to stay living with family and not use the voucher issued.

What do you think these obstacles are due to?

- Attitudes have changed.
- Sometimes it's easier to be homeless, many services that provide just enough to keep people complacent.
- Banking information is harder to obtain to meet HUD financial verifications due to all the internet banks. People have no idea how to access the information and it isn't always easy.
- Not enough affordable housing that fits into the annual Fair Market set by HUD.

What do you see is the greatest need under specific types of housing?

- Answer: 1-bedroom units.  
Most of the applicants for housing assistance are single adults who are on disability or applying for disability, therefore, the greatest need is for 1-bedroom units. We serve a lot of seniors, Green Oaks and our partnership with Green Croft has made more units available for that population.

Elkhart County Clubhouse Board Meeting was held on November 21, 2024. Questions and discussion were as follows:

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-fulfilling & productive life
- Assistance in achieving and sustaining stability and security – helping access and maintain entitlements and needed medical care
- Food stability – provision of daily meals (breakfast and lunch)
- Transportation to appointments

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
- 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 more than double what is currently available)
- Insufficient amount of affordable housing
- Landlords unwilling to accept Housing Choice Vouchers for rental payments
- Trolley is limited in route (can't get to Oaklawn in Goshen on Trolley, however have heard a plan is in place to resolve that in the future)
- Lack of assistance for members with limited income for security deposits on rentals
- Difficult to access information on the Housing Authority's website, or get transportation to Milford to go in person to their office
- Private landlords have a policy that requires a 3x's income to rent ratio to qualify for rental housing. At current rent rates, it is increasing difficult for renters to meet this criteria when on a limited income.
- The demand for rentals is greater than the supply of rentals, so landlords can be "choosy" about who they pick to rent with so many prospective clients. Those with mental illness get passed over.
- Lack of prior rental history or poor rental history prevents them from accessing housing.
- There is a gap of people who do not quite qualify for assistance because they are just over the thresholds, but they are still in need of services.

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 three more PSH facilities (which are planned through partnership with Oaklawn & Lacasa)
- 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 is not available due to proximity of schools to rentals.
- Information and access to services at the Housing Authority could use improvements
- Need more HUD Section 8 Housing Choice Vouchers and an increase in the amount allocated to pay for rent with the voucher

What are some positive strides that will aid or have aided in addressing these issues?

- The issue of public transportation not going to Oaklawn is being addressed
- Ground just broke on 8 units of permanent supportive housing at Oaklawn and there are plans to build 51 additional units
- Housing choice voucher use has improved in the past five years
- The Warsaw Housing Authority started a program to reach landlords to encourage them to accept housing choice vouchers, their efforts have increased rental options by adding five landlords (3 in 2023 and 2 in 2024)

A Fair Housing Focus Group was formed to analyze the data and provide input on the potential barriers to protected classes and fair housing issues. This group was made up of the Mayor, Community Relations Manager, Director of Administrative Affairs, representatives from Lacasa, Green Oaks, Warsaw Housing Authority, Goshen Police Department, Oaklawn, and Planning Department and met on December 17, 2024. Federal housing data and information was presented for Goshen. Next a discussion of local issues and needs were held along with a comparison of the data to present local conditions. Finally, barriers, disparities and impediments were discussed.

Differences in comparing Federal and Local data discussed were: the number of those with a housing cost burden could be underrepresented, along with those experience overcrowding. The numbers were potentially not high enough to accurately portray the need in the area.

Barriers discussed were: Affordability, accessibility and availability. Others included Section 8 housing standards set by the government for housing managers or landlords to meet in order to have affordable housing are strict and a deterrence. Medicaid waivers that need to be obtained for seniors to have housing take a long time and are often a barrier to getting housing. And finally, rental deposits plus first month's rent are often a barrier to getting housing or upgrading housing.

Goshen's current impediments to housing discussed were: lack of affordable housing units for those on a limited income and especially for those people with disabilities, economic barriers when a large deposit and first month's rent is required and potential tenants lack the necessary resources to meet that requirement, another economic barrier is landlords now require a certain credit score or they will not consider you, and an economic barrier exists when the cost of construction has doubled in the past five years making it harder to acquire the funds to build affordable housing, discriminatory practices due to limited availability - since the supply of units is less than the large demand for rentals landlords can be very selective in who they rent to since there are multiple people interested in their property, this can also drive up the price or the deposit requirements to exclude certain income groups, lastly we discussed finding landlords willing to accept housing choice vouchers from tenants.

Recommendations and potential goals to address housing issues were: continued support of WHA voucher program, rental education classes and landlord recruitment efforts, continued efforts to support affordable housing development, an examination of the zoning ordinance to determine if efforts can be made to improve regulations and lot requirements when building affordable units, and continued support, like through the residential TIF, of development of market rate units and houses to stimulate economic growth and jobs in the area.

Goshen Interfaith Hospitality Network / First Light Mission Board Meeting was held on December 19, 2024. Questions and discussion were as follows:

What needs of the homeless are met by the strategic priorities and activities of First Light Mission?

- Housing for families with children, single women, and single moms with children
- Help through other organizations to transition back to housing (Oaklawn, Housing Authority, Downtown Ministries, Lacasa, etc.)
- Safety and shelter
- Addressing all aspects of a person's life to help them discover their place in world
- Look at factors other than homelessness and connect to resources for financial training, mental health, addictions, employment
- Program driven – each person has individual plan
- Food stability

- Life skill development – like cooking skills, meal preparation, and basic sewing skills
- Clothing closet and supplies for babies (like diapers, wipes, formula, etc.)

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

- The Mission or the Goshen Police Department are typically first point of contact for homeless referrals/services
- Elkhart County Homeless Coalition and Indiana Region 2 Homeless Coalition
- Faith community support
- Lacasa
- Warsaw Housing Authority
- Oaklawn
- Not a single cause for homelessness – tailor services to each person
- Opened new facility in 2022 and will expand current one from 26 to 43 beds in 2025

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

- Cost of housing – continues to increase at a higher rate than wages
- 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 and with demand being greater than the supply – it drives up the prices and allows landlords to be “selective” in who they rent to
- Rental management agencies denying tenants with a housing voucher – noted Warsaw Housing Authority started a landlord outreach program
- Transportation is an obstacle – people lack resources to fix and maintains their vehicles which is needed for transportation to work, therefore if the car breaks down they lose their job, or they chose to fix their car instead of paying their rent and they lose their housing
- Criminal records, such as felons and sex offenders, are not able to get jobs due to their records, not enough places in the area that hire offenders
- Manufacturing jobs in Goshen account for 50% of the share of jobs, it is seasonal and slower with a lot of layoffs occurring. Not enough stable jobs in the area to support the workforce.

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

- Need additional transitional housing for people in between limits for Permanent Supportive Housing (PSH) & vouchers
- Goshen Zoning Ordinance – revise the R-1 zoning to broaden opportunities – it was noted that in 2025 the zoning ordinance was going to be reviewed for potential changes
- Case management has been successful and can lead to helping rental management agencies be willing to accept someone as a tenant since they were receiving case management
- Education to landlords and landlord outreach
- Collaboration between agencies to help with jobs, housing, counseling, education, etc.
- Current point system policy that the Warsaw Housing Authority has can result in people losing their vouchers, revision of the policy or education regarding how it works to the voucher holder would be beneficial to prevent loss of housing
- An unmet need is many lack complete kitchen facilities for preparation and storage of food. An example would be that a family is given a turkey, but they do not have an oven to cook it in or they are given

supplies to make sandwiches for their family but they do not have a refrigerator to store it in so the food will spoil before they can safely consume what they were given.

Lacasa of Goshen Executive Team Meeting was held on December 19, 2024. Questions and discussion were as follows:

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

- Asset building for families
- Neighborhood vitality/stabilization and community outreach
- Personal empowerment
- Family stability
- Financial education (understanding money, credit), leading to saving for particular goals (Individual Development Account - 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 and downpayment assistance (new in 2022)
- Quality affordable housing

Think of the different specific types of housing – what is currently in greatest demand in Goshen?

- 1-bedroom and 3+ bedroom units

What obstacles are expressed to Lacasa through clientele or people looking for housing?

- Insufficient income, finances
- Lack of affordable housing options / cost burden
- Client lacks education
- Victim of crime
- Large deposits required for rentals, unable to cover cost
- Lack of ability to complete application or obtain required documentation
- Lack of transportation (to get documentation or to go to an office for help)

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
- Several landlords with many substandard properties is a huge issue
- Housing in surrounding communities is more affordable and more readily available, 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 12 participants, representing eight local agencies and two City departments, was held on January 10, 2025, to review the current five-year and program year 2024 plans, and to discuss needs, priorities and activities for the 2025-2029 consolidated plan and 2025 annual plan. To identify CDBG priorities and potential activities to undertake each participant was given \$278,000 in “CDBG play money” to allocate towards activities they felt needed to take precedence and had the greatest need. The following data shows the results of the exercise along with the discussion that followed on why they delegated money to those activities.

### **Eligible Activities**

The first set of activities involved **Community Development**. Participants had \$230,000 each to allocate to the following activities. The total of all participants CDBG dollars was \$2.53 million.

### **Acquisition & Disposition of Property=\$60,000 or 2.4%**

The Mayor commented that acquisition and disposition of property is sometimes the first step towards rehabilitation of the property.

### **Clearance & Demolition (30% cap and approximate cost to demo one building is \$12,000)=\$215,000 or 8.5%**

Comments were clearance and demolition helps with neighbors who live next door to the “unsightly” building. Often times the owners do not have the money to make the improvements. It helps with neighborhood revitalization. It is a way to deal with problematic landlords to help solve the problem of not keeping their rentals up to code. Another benefit to clearing them is it eliminates the chance for squatters to be living in an unsafe building and protects health and safety.

### **Code Enforcement=\$0**

Comment was CDBG funds could be better utilized in other areas.

### **Economic Development=\$280,000 or 11%**

Comment was jobs are what is important to help people live independently, without the need for services.

### **Homeownership Assistance=\$345,000 or 13.6%**

Ashley Bowen, Lacasa, explained that this program was implemented in 2023 and it was pivotal to address the need or gap that was created for low/mod income homebuyers due to increased home prices and increased interest rates. A discussion about how the difference in interest rates from 2020 to 2024 made a mortgage of \$150,000 have approximately \$450 more a month in interest alone, which wasn’t affordable for someone on a fixed income. Theresa Cummings shared about how Lacasa’s CDBG homeownership assistance activity was featured / recognized by HUD at a meeting of all grantees as part of their 50-year CDBG celebration and she told one of the stories of a homebuyer who was impacted to give an example of the difference this activity is making.

### **New Housing by CBDO=\$830,000 or 32.8%**

Comments were this activity goes hand in hand with clearance and demolition. There is a great need for housing right now and Aaron Lehman of Lacasa explained there are some other federal funds that could be utilized in conjunction with CDBG to build them. There was also a discussion on how the cost of construction has increased significantly over the past few years and it is impossible to build affordable housing without subsidies or funding support.

### **Microenterprise Assistance=\$40,000 or 1.5%**

To support the start up of a small business by a low/mod entrepreneur.

### **Public Facilities & Improvements=\$95,000 or 3.8%**

In the discussion prior to this exercise the Mayor explained that most public works and utilities projects costs millions of dollars and they are beyond the scope of what CDBG can fund. Theresa Cummings explained that it

could potentially support some small park projects like the addition of park benches or picnic tables if the park was located in a designated Census tract low/mod block group.

**Rehabilitation=\$665,000 or 26.3%**

Rehab is essential in creating a suitable living environment, neighborhood revitalization, and creating affordable housing for low/mod tenants. It also helps low/mod homeowners be able to afford to make necessary repairs to make their homes safe and sustainable for the long term, and can contribute to improving the housing stock in the neighborhood.

The other set of activities to fund were **Public Services** that had a separate set of money to allocate.

**Public Services (15% cap) can have approximately \$48,000 per participant, grand total was \$528,000**

**All/General=\$162,000**

**Daily nutrition programs= \$28,000**

**Early childhood education=\$85,000**

**Healthcare=\$50,000**

**Homeless=\$70,000**

**Mental health supportive services=\$71,000**

**Senior services=\$62,000**

Mindy Morehead, First Light Mission explained that all of the services are important, and it takes everyone working together to meet the needs of people as a whole. One is not more important than the other and one service alone cannot meet all the needs for the community. Everyone plays a key part.

Lee Wheeler, Walnut Hill Early Childhood Education, explained that early childhood education is essential for future impact. He said every dollar invested at an early age in helping children succeed in school and in life will save a community anywhere from \$6-\$8 (per dollar invested) in the future because studies have shown that when the children are older they are less likely to need services as a result of their early education.

The local Continuum of Care, the Indiana Region 2 Homeless Coalition (IR2HC), was consulted through a group email and a meeting held February 27, 2025. 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 14, 2025.

A presentation of potential and proposed CDBG activities for Program Year 2025 and a discussion of the Consolidated Plan process was presented at a public meeting of the Community Relations Commission meeting on March 4, 2025.

Notice of public hearing and notice of availability of the 2025-2029 consolidated plan and 2025 annual plan was published in the Goshen News on March 17, 2025 with the plans available for review on March 18, 2025 through April 16, 2025, at the Goshen Planning office and online at <https://goshenindiana.org/cdbg>. Notice of the public hearing and availability of the 2025-2029 consolidated plan and 2025 annual plan was also provided to the email contact list, consisting of more than 100 individuals and organizations, on March 14, 2025. A copy of the draft 2025-2025 consolidated plan and 2020 annual plan was emailed to the Region 2 Continuum of Care, on March 14, 2025. **Insert comments received, if any.**

A second public hearing was held **April 1, 2025, as part of a regular Community Relations Commission meeting**, to provide opportunity for input for the draft 2025-2029 consolidated plan and 2025 annual plan, and to review

program year 2024. 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 Commissions distribution list, along with a summary of the proposed CDBG priorities, budget, and an overview of the current program year 2025. Attending the April 1, 2025, Commission meeting were Mayor Leichty, \_\_\_\_\_ Commission members, \_\_\_\_\_ City of Goshen department heads and staff, along with several members of the local media and approximately \_\_\_\_\_ community members. At the Commission meeting, the Community Development Specialist gave a brief overview of the 2025-2029 consolidated plan priorities. During the public hearing there were \_\_\_\_\_ comments.

A final public meeting was held April 28, 2025, at a regular Goshen Common Council meeting, to authorize submittal of the 2025-2029 consolidated plan and 2025 annual plan, with Mayor Leichty, \_\_\_\_\_ Council members, Council youth advisor, \_\_\_\_\_ City department heads and staff, and approximately \_\_\_\_\_ community members attending. There were \_\_\_\_\_ questions from the Council, City staff or community members.



**GRANTEE APPENDICES**

CDBG 2025 -2029 Consolidated Plan &  
2025 Annual Action Plan

March 18, 2025

1. Proof of Publication – Public Hearing #1
2. Proof of Publication – Public Hearing #2
3. CDBG – Low-Moderate Income Eligible Areas Map
4. Goshen’s Neighborhood Associations Map
5. Surf Internet Construction and Fiber availability Map of Goshen
6. Maple City Greenway Map
7. Goshen Trail Map
8. Goshen Parks Map
9. Climate Change Vulnerability Assessment for Stormwater - Socio-Economic Profile of Goshen
10. Region 2 Point-In-Time Homeless Count 2024

# Proof of Publication

COPY

Ad # 1912579

STATE OF INDIANA,  
Elkhart County, } ss:

I, being duly sworn, on oath say that THE GOSHEN NEWS is a daily newspaper of general circulation, printed and published in the City of Goshen, in the County and State of aforesaid; that the annexed true copy was published in said newspaper one consecutive week as follows:

On the day of January 2, 2025

**Notice of Public Hearing  
City of Goshen**

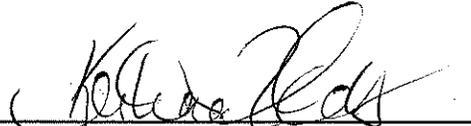
**CDBG Five-Year Consolidated Plan (2025-2029) &  
Annual Action Plan for Program Year 2025**

The City of Goshen is preparing the Community Development Block Grant (CDBG) Five-Year Consolidated Plan (2025-2029) & Annual Action Plan for Program Year 2025 and is soliciting input. Priorities for community and neighborhood development in the City of Goshen for the five-year consolidated plan (2025-2029) will be discussed.

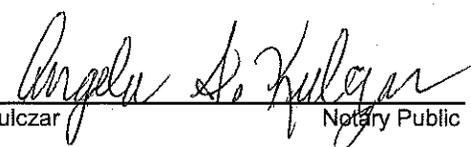
The City will hold a public hearing to review the previous five-year consolidated plan (2020-2024) and program year 2024, and to solicit input for the five-year consolidated plan (2025-2029) & annual plan for program year 2025 on Friday, January 10, 2025, at 9:00 AM, in the Annex Conference Room, at the Municipal Annex Building, 204 E. Jefferson Street, Goshen. The Goshen Municipal Annex Building is handicap accessible. Non-English speaking persons and others needing special assistance to participate in the hearing process should contact the City as soon as possible.

Gina Leichty, Mayor  
City of Goshen  
202 S. 5th Street  
Goshen, IN 46528  
Phone 574-533-8621  
TTY 574-534-3185

January 2 hspaxlp

  
\_\_\_\_\_  
Kristine F. Erb

Subscribed and sworn before me this day of January 2, 2025

  
\_\_\_\_\_  
Angela S. Kulczar Notary Public

\$30.35

My commission expires February 04, 2027  
Commission # NP0718334

The Goshen News  
114 S. Main St., Goshen, IN 46526  
ID # 82-2664009



# Proof of Publication

COPY

Ad # 1921915

STATE OF INDIANA,

## Notice of Public Hearing and Notice of Availability of 2025-2029 Five-Year Consolidated Plan & Annual Action Plan for Program Year 2025 City of Goshen Community Development Block Grant (CDBG)

The City of Goshen's CDBG 2025-2029 Five-Year Consolidated Plan and Annual Action Plan for Program Year 2025 have been prepared and are available for public review and comment beginning March 18, 2025. The plans are available on the City website at [www.goshenindiana.org/cdbg](http://www.goshenindiana.org/cdbg)

The following priorities were among those identified for community and neighborhood development in the City of Goshen for the 2025-2029 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 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

### Proposed 2025 Action Plan

For program year 2025 the City of Goshen expects to receive an estimated allocation of \$272,000 in CDBG funds, and will use an estimated \$38,000 of Program Income, along with \$29,750 of prior year resources, for an approximate total budget of \$339,750.

The proposed use of CDBG funds for program year 2025 is as follows:

1. <b>Public Service Grants</b> - provision of services to low- and moderate-income households and persons City-wide	\$48,500
2. <b>Owner-occupied Rehabilitation</b> of homes occupied by low- and moderate-income households through grants or deferred payment loans City-wide	\$68,000
3. <b>Energy Conservation Multi-family Housing Rehabilitation</b> of one 12-unit building to maintain and preserve quality affordable rental housing for low- and moderate-income renters	\$110,000
4. <b>Homeownership Assistance in conjunction with Housing Counseling</b> - provide direct assistance and housing counseling to low- and moderate-income homebuyer households to increase access to affordable single-family homes	\$51,750
5. <b>Planning, general administration, environmental reviews, and audit</b>	\$61,500
<b>Approximate Budget</b>	<b>\$339,750</b>

Comments may be submitted to Theresa Cummings, Goshen City Planning, 204 E. Jefferson, Suite 4, Goshen, IN 46528; 574-533-9370, [theresacummings@goshencity.com](mailto:theresacummings@goshencity.com) on or before 30 days after March 18, 2025, and no later than April 16, 2025. A summary of comments and responses will be submitted to HUD.

The City will hold a public hearing on the proposed 2025-2029 Five-Year Consolidated Plan & 2025 Annual Action Plan on Tuesday, April 1, 2025, at 4:00 PM during the Community Relations Commission meeting in the City Council Chambers, at the Goshen Police and Courts Building, 111 E. Jefferson Street, Goshen. The Goshen Police and Courts Building is handicapped accessible. Non-English speaking persons and others needing special assistance to participate in the hearing process should contact the City as soon as possible.

The public hearing will include a review of the proposed 2025-2029 Five-Year Consolidated Plan & 2025 Annual Action Plan, a review of the current 2024 program year, and opportunity for citizen comment.

Gina Leichty, Mayor  
City of Goshen  
202 S. 5th Street  
Goshen, IN 46528  
Phone 574-533-8621  
TTY 574-534-3185

March 17 hspaxlp

EN NEWS is a daily  
published in the City of  
at the annexed true copy  
consecutive week as follows:

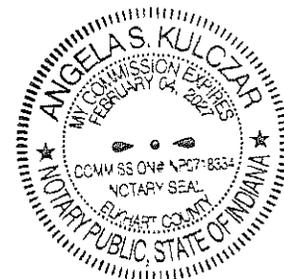
March 17, 2025

  
\_\_\_\_\_  
Kristine F. Erb

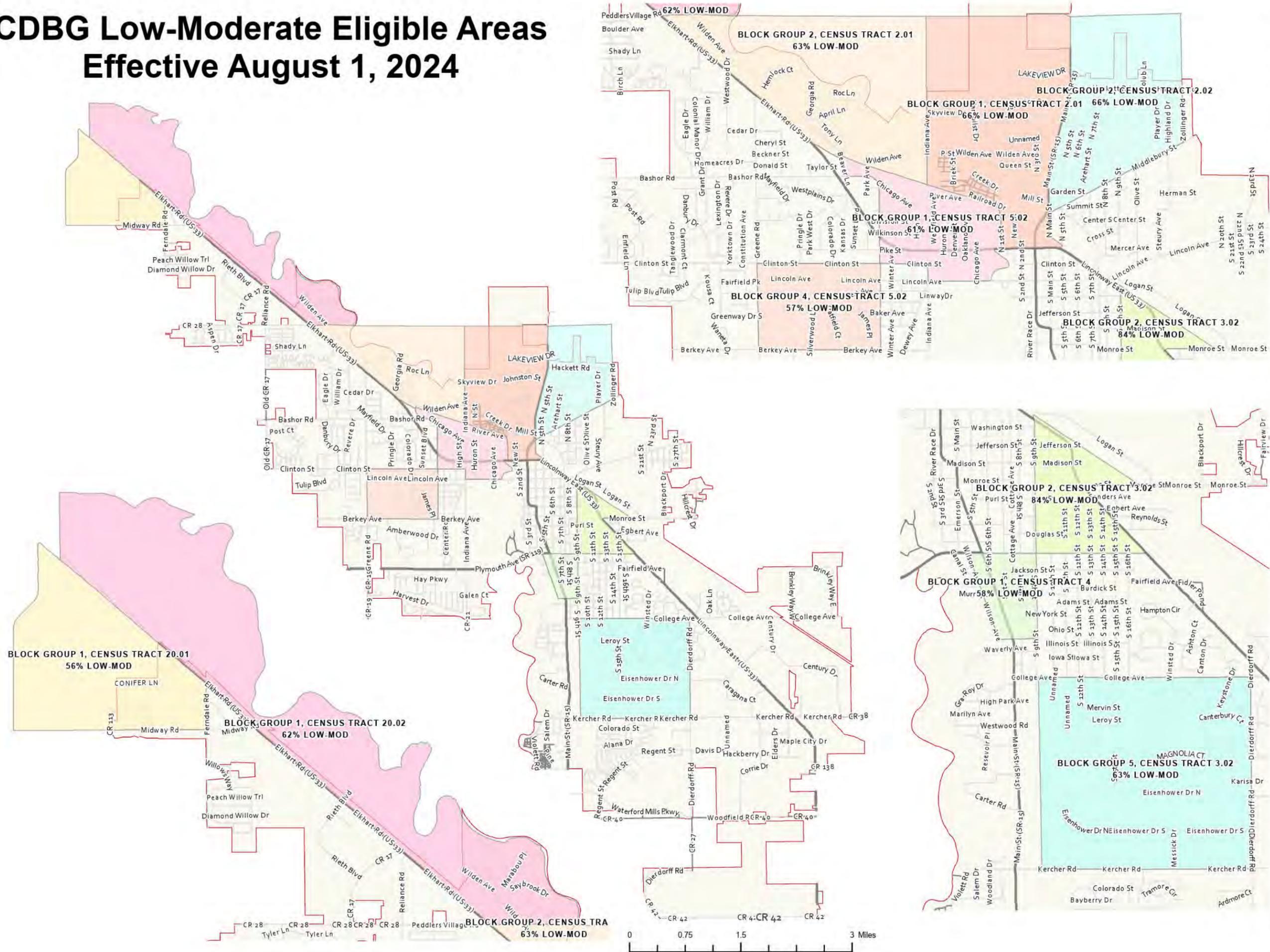
March 17, 2025

  
\_\_\_\_\_  
Notary Public

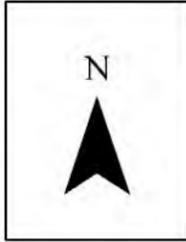
Commission expires February 04, 2027  
Commission # NP0718334



# CDBG Low-Moderate Eligible Areas Effective August 1, 2024



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 constantly undergoing change and is not warranted for content or accuracy. The city and county do not guarantee the positional or thematic accuracy of the data. The cartographic digital files are not a legal representation of any of the features depicted, and the city and county disclaim any assumption of the legal status they represent. Any implied warranties, including warranties of merchantability or fitness for a particular purpose, shall be expressly excluded. The data represents an actual reproduction of data contained in the city's or county's computer files. This data may be incomplete or inaccurate, and is subject to modifications and changes. City of Goshen and Elkhart County cannot be held liable for errors or omissions in the data. The recipient's use and reliance upon such data is at the recipient's risk. By using this data, the recipient agrees to protect, hold harmless and indemnify the City of Goshen and Elkhart County and its employees and officers. This indemnity covers reasonable attorney fees and all court costs associated with the defense of the city and county arising out of this disclaimer.

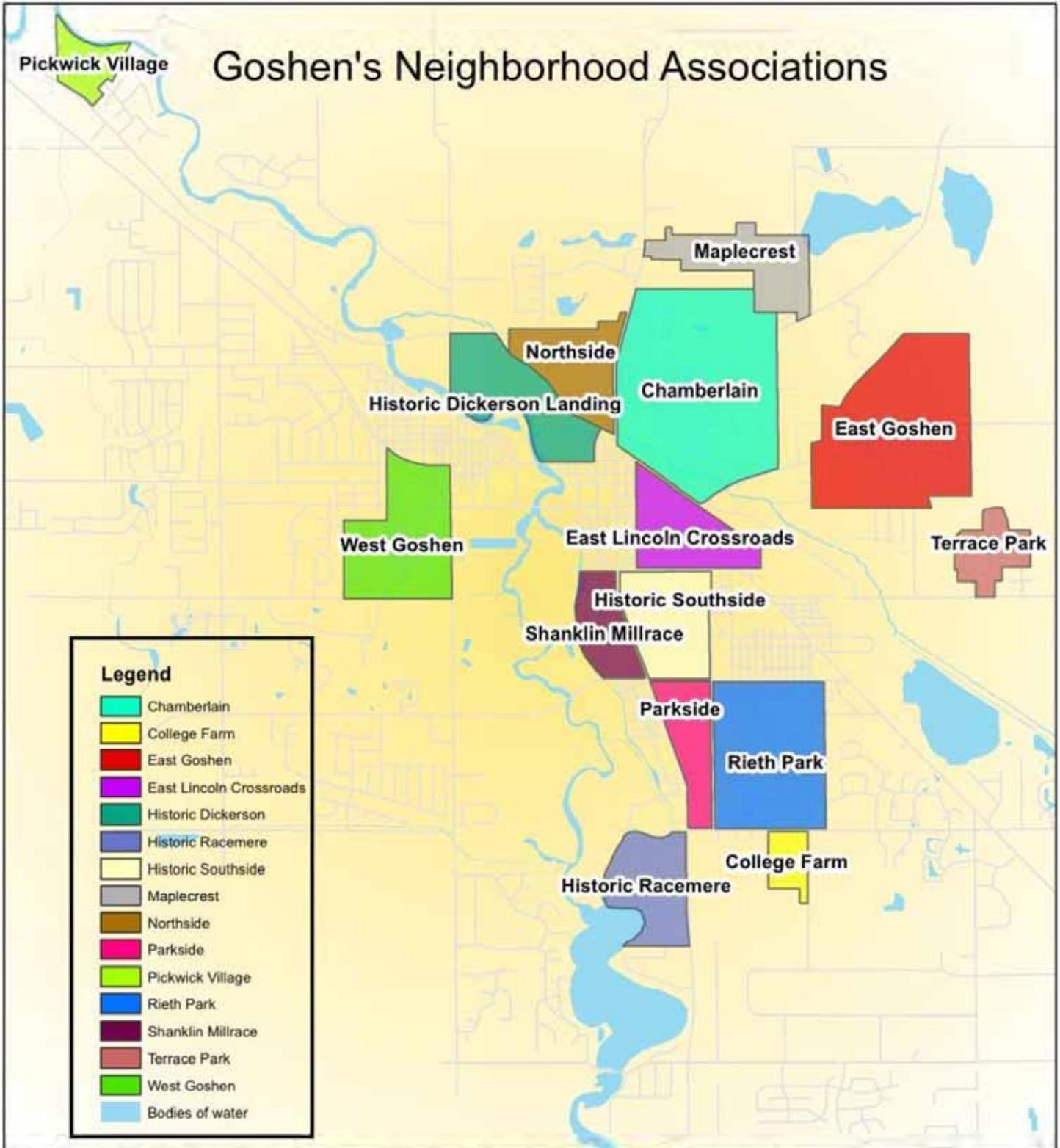


**The City of Goshen**  
Department of  
Planning & Zoning  
204 East Jefferson Street, Goshen, Indiana 46528  
Phone: 574-534-3600 Fax: 574-533-8626

**City of Goshen**  
CDBG Low-Moderate Eligible Areas  
Effective August 1, 2024

Pickwick Village

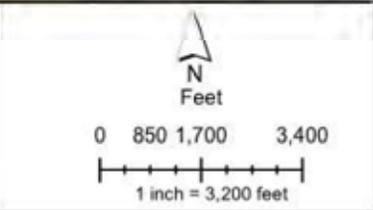
# Goshen's Neighborhood Associations



**Legend**

- Chamberlain
- College Farm
- East Goshen
- East Lincoln Crossroads
- Historic Dickerson
- Historic Racemere
- Historic Southside
- Maplecrest
- Northside
- Parkside
- Pickwick Village
- Rieth Park
- Shanklin Millrace
- Terrace Park
- West Goshen
- Bodies of water

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 constantly undergoing change and is not warranted for content or accuracy. The city and county do not guarantee the positional or thematic accuracy of the data. The cartographic digital files are not a legal representation of any of the features depicted, and the city and county disclaim any assumption of the legal status they represent. Any implied warranties, including warranties of merchantability or fitness for a particular purpose, shall be expressly excluded. The data represents an actual reproduction of data contained in the city's or county's computer files. This data may be incomplete or inaccurate, and is subject to modifications and changes. City of Goshen and Elkhart County cannot be held liable for errors or omissions in the data. The recipient's use and reliance upon such data is at the recipient's risk. By using this data, the recipient agrees to protect, hold harmless and indemnify the City of Goshen and Elkhart County and its employees and officers. This indemnity covers reasonable attorney fees and all court costs associated with the defense of the city and county arising out of this disclaimer.



## Goshen's Neighborhood Associations

Map created July 19, 2019

**The City of Goshen**  
 Department of  
 Planning & Zoning  
 204 East Jefferson Street, Goshen, Indiana 46528  
 Phone: 574-534-3600 Fax: 574-533-8626

<https://surfinternet.com/construction/indiana/goshen/>

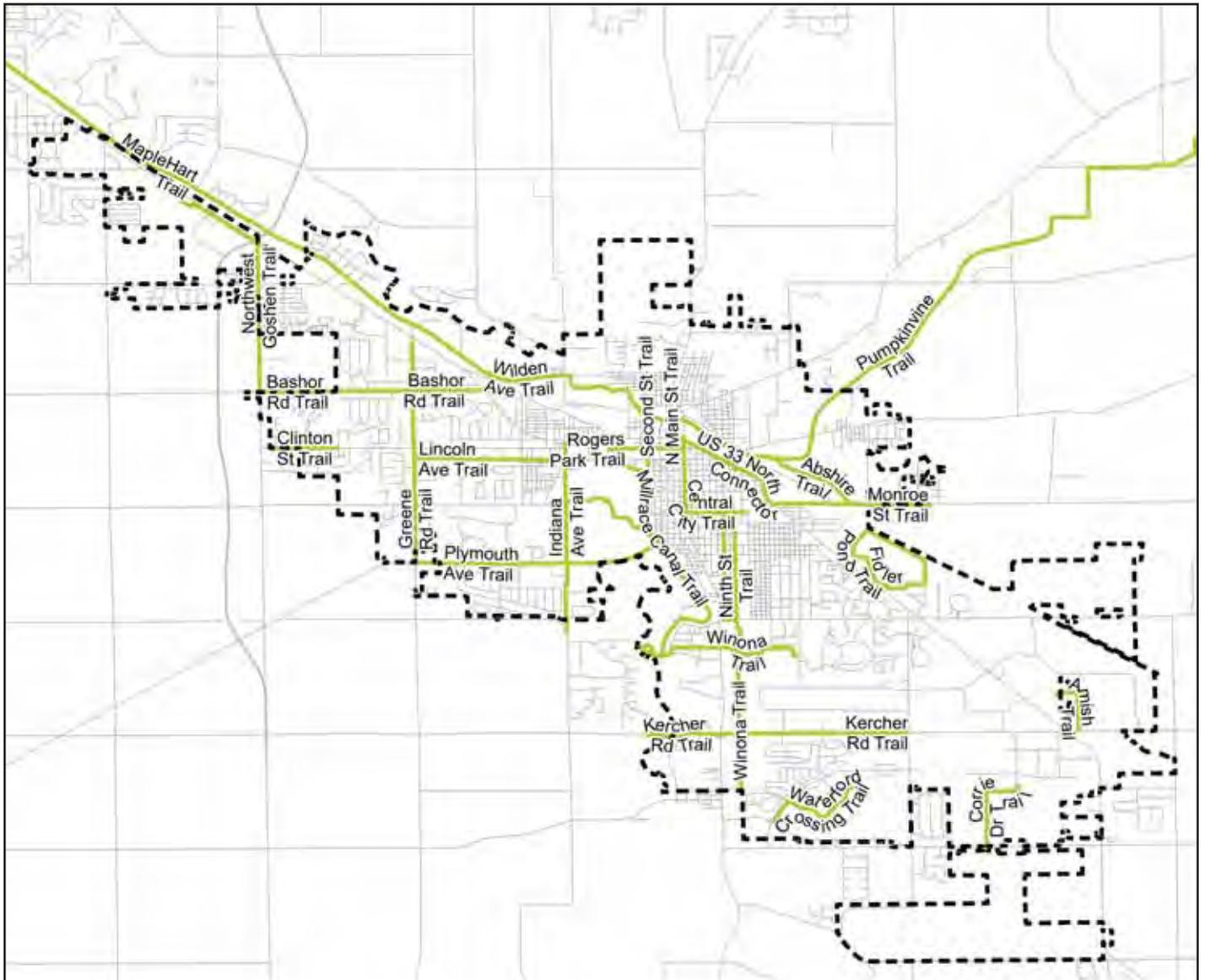
The screenshot displays the Surf Internet website's construction map for Goshen, Indiana. The browser's address bar shows the URL <https://surfinternet.com/construction/indiana/goshen/>. The website's navigation bar includes the Surf Internet logo, a search bar, and links for Services, Fiber-Optic Advantage, Support, Company, Business, Construction, Sign In, and Check Availability. The map itself is a satellite view with fiber project areas overlaid. A legend on the right side of the map indicates that orange areas represent 'Fiber Available', red areas represent 'In Progress', and purple areas represent 'Coming Soon'. Several project labels are visible on the map, such as 'Active Fiber - 402 Elkhart CR19, CR 26, Fawn River' and 'Active Fiber - GSHNIN11.SA03 (EKHTIN NLC West SA03)'. The 'Coming Soon' area is a purple-shaded region in the center of the map, near the town of Goshen. The legend also includes buttons for 'CHECK AVAILABILITY' and 'GET NOTIFICATIONS'.

# Bike, Walk, Run & Enjoy

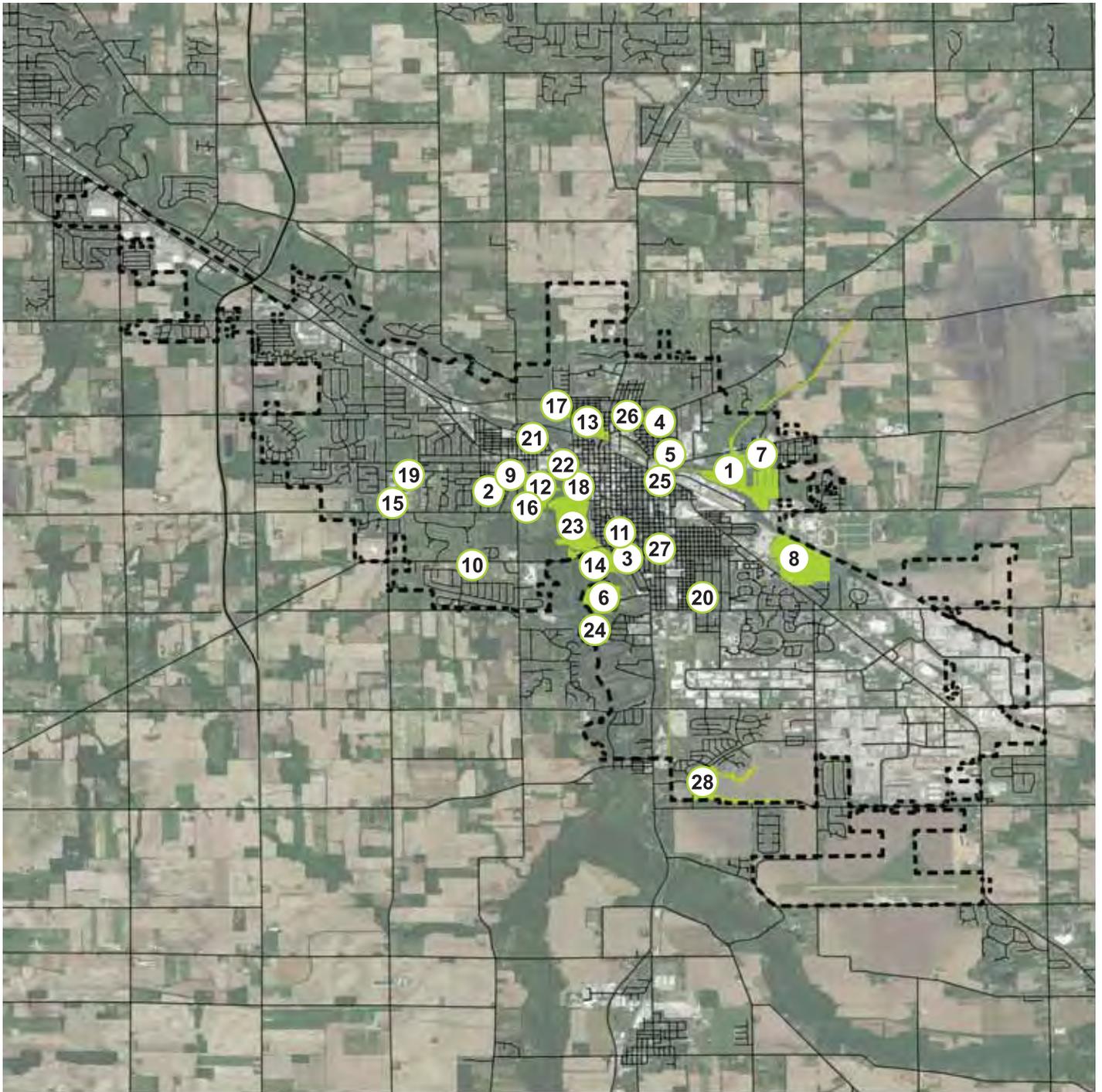


# Maple City Greenway

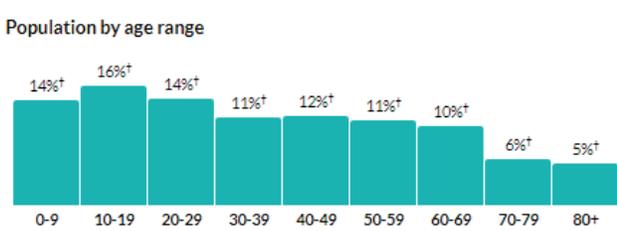
# TRAILS INVENTORY



# PARKS INVENTORY



## 2. SOCIO-ECONOMIC PROFILE OF GOSHEN

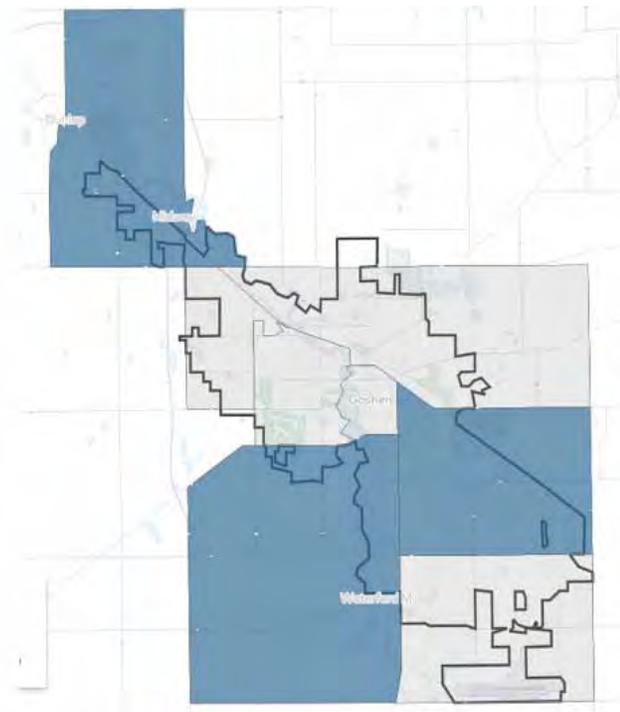
Table 1: Section Summary <sup>1</sup>			
Population by age range	Age	Income	
<p>Population by age range</p> 	<p>35.4</p> <p>Median age</p>	<p>\$21,603</p> <p>Per capita income</p>	<p>\$48,399</p> <p>Median household income</p>

Goshen is a unique and diverse city—a multi-generational community home to peoples representing a variety of languages, ethnicities, religious practices, political views, educational achievement, economic situations, and jobs. It is this diversity that makes Goshen great.

Some of the characteristics of the community mark Goshen’s strengths in an uncertain climate future while others reveal some of its vulnerabilities—the neighborhoods and peoples that will need additional

resources to adapt to this future in an equitable way. To fully understand how the City of Goshen is resilient or vulnerable to climate change, a deeper look at the community’s socio-economic (social and economic) characteristics is needed. Using the [Neighborhoods at Risk](#) (Data Mapper, compiles 2018 American Community Survey data) tool from Headwaters Economics, nine characteristics were analyzed that help explain local vulnerabilities:

- A. Percent of population over 65
- B. Percent of population under 5
- C. Percent of community in poverty
- D. Percent of population with limited English proficiency
- E. Percent of population identifying as a Person of Color or Hispanic
- F. Percent of households without health insurance
- G. Percent of households without a car
- H. Percent of population with disabilities
- I. Percent of rental and mobile homes
- J. Percent of population without a high school diploma



**Figure 3:** Blue Census Tracts: Tracts in Goshen where the percentage of the population 65 years and older exceeds the national average of 15.2%.

*A Note On the Data:*

*A new census was conducted in the year 2020. At the time of writing, the new numbers were not yet publicly accessible.*

The American Community Survey periodically updates demographic data using survey methodology and the 2018 Survey numbers used in the analysis represent the best available data for Goshen.

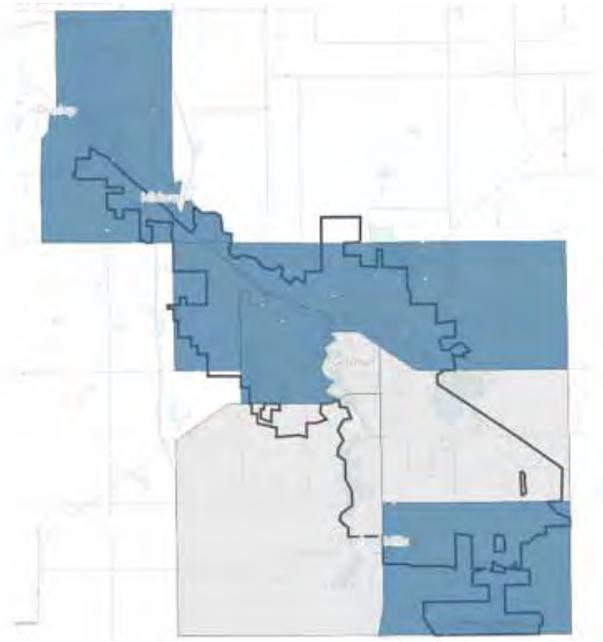
The size of census tracts in Goshen—the geographic unit available to display demographic data—are too large in area to understand clearly the finer detail of vulnerability distribution amongst distinct neighborhoods in Goshen. Census tracts also do not align with City limits. Thus, the following analysis should be considered as generalizations to guide thinking, but on-the-ground knowledge remains essential to thinking about equity in the vulnerability assessment and ongoing planning efforts.

### A. Percent of population over 65

As of 2018, the City of Goshen had 33,915 residents, 16% (5,675) of which were 65 years or older.<sup>2</sup> This is higher than the U.S. national average for residents over 65, which is 15.2%. Of this population, approximately 1,037 (3.1%) are 80 years or older. Goshen is home to many services developed specifically for elderly populations. Notably, Greencroft Communities located along College Avenue is one of the largest elderly residential housing facilities in the region. Several other neighborhoods have been specifically designed with retirement age persons in mind.

This figure is important because elderly populations are at increased risk of compromised health related to environmental hazards and climate change. In fact, age is the single greatest risk factor related to illness and death from extreme heat<sup>3</sup> and the elderly are more likely to have pre-existing medical conditions or compromised mobility, which reduces their ability to respond to extreme heat and extreme weather events<sup>4</sup> (which are both likely to become more frequent due to climate change). Finally, the increased likelihood of chronic disease,<sup>5</sup> combined with the fact that older adults are more susceptible to air pollution, which is expected to become worse due to climate change, makes them a uniquely vulnerable population.<sup>6</sup>

All of these factors combined mean that the elderly require unique and/or additional services compared to younger residents. As such, understanding the community's age profile helps determine the appropriate types of services and resources needed to ensure all of Goshen's residents can survive and thrive in a climate-altered future.



**Figure 4:** Blue Census Tracts: tracts in Goshen where the population under the age of five exceeds the national average of 6.1%.

### B. Percent of population under 5

As of 2018, 6.9% (2,346) of the City of Goshen's population was under five years of age. This is just one-tenth of a percentage point higher than the national average of 6.8%.<sup>7</sup> The areas of Goshen with higher than average populations of children under the age of five are largely concentrated in the northwest section of the City. Note that at least one of these tracts lies mostly outside City limits, but can give a general sense that there may be more family housing units in that region.

Knowing what percentage of residents are under the age of five, and where they reside, is important because children's developing bodies are particularly sensitive to health problems and environmental stresses,<sup>8</sup> including those associated with climate change. Children also spend more time outside and have faster breathing rates than adults, so they are more at risk for respiratory problems related to things such as ground-level ozone, airborne particulates, wildfire smoke, and allergens:<sup>9</sup> all of which can be exacerbated by climate change. Moreover, because their immune systems are not fully developed, children are more susceptible to infectious diseases,<sup>10</sup> including those that spread during natural disasters.

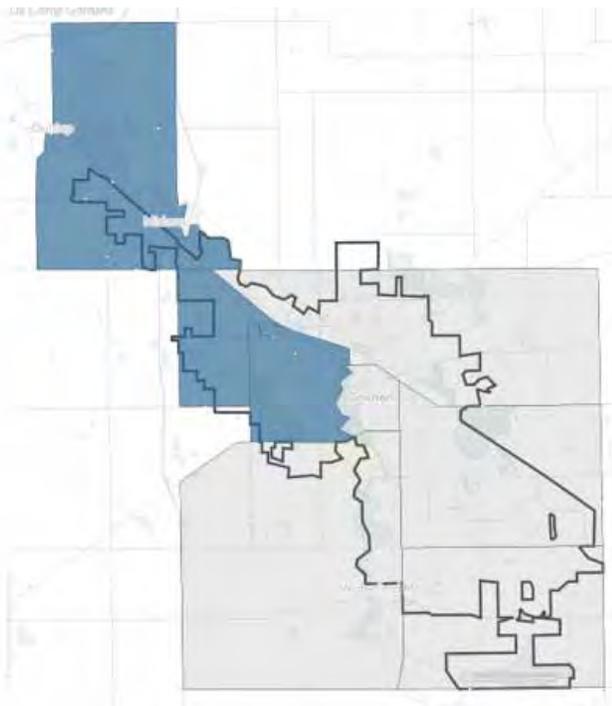
Focusing efforts on reducing youth vulnerability makes

sense for many reasons, including the fact that childhood lays the foundation for lifelong health, meaning that poor health during childhood can significantly increase the likelihood of problems throughout adulthood.<sup>11</sup> With the rising cost of health care in the U.S., ensuring that Goshen has a healthy, productive community is pivotal to not only wellbeing but also social structure and the economy.

As the City seeks to ensure its youth are resilient to climate change, particular attention needs to be paid to youth that are living in poverty. Children living in poverty are less likely to receive high-quality health care, meaning that they may be especially sensitive to changes in climate and the ensuing health impacts.<sup>12</sup> Children living in poverty are also more likely to live in vulnerable areas, including areas that have poor air quality, limited transit options, and homes that are less resilient to changing weather patterns. As the City moves forward with building community-wide resilience, care must be taken to ensure that children, especially those in poverty, are prioritized.

### C. Percent of community in poverty

Poverty is typically defined using multiple factors including household income and the number of household members. In 2018, the City of Goshen had 1,197 families living in poverty. The U.S. Department of Commerce



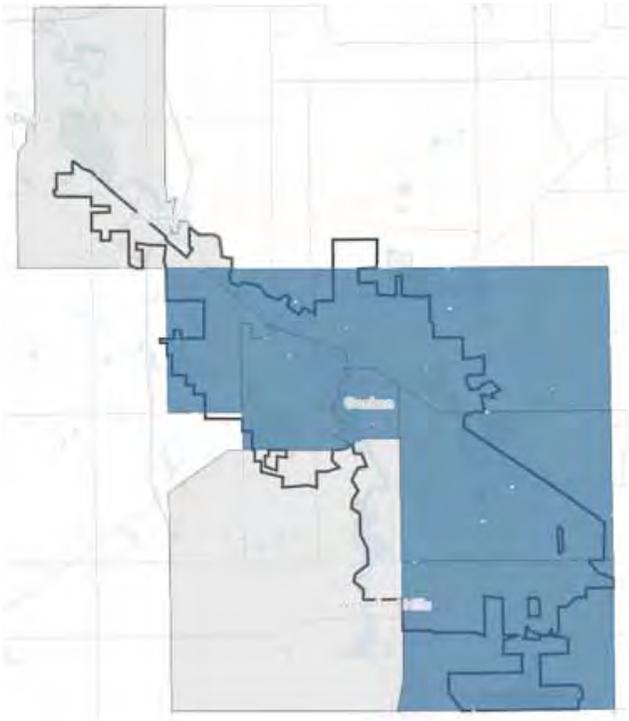
**Figure 5:** Blue Census Tracts: tracts in Goshen where the percentage of families living in poverty exceeds the national average of 10.1%.

Census Bureau calculated a total of 8,264 family units in Goshen for whom they determined poverty status in 2018. That makes the rate of families living in poverty 14.5% in 2018. This number is significantly above the U.S. national average of 10.1%.<sup>13</sup> Looking closer into these groups, data shows that in Goshen 13.1% of families with children live in poverty—well above the national average of 7.5%. Finally, 10.5% of the City's families are both living in poverty and a single mother household. That's more than double the national average of 4.5%.

The City will look for updated numbers from the 2020 census as the Global Pandemic and its fallout may have significantly impacted these numbers. National trends could provide some insight on the expected impacts, but Goshen's heavy reliance on manufacturing may make for trends unique to the region. While the raw numbers for rates of poverty may have changed dramatically, the distribution of the populations more likely to be in poverty likely did not. The map of census tracts can thus still give a general sense of where the most economically vulnerable populations may live.

Understanding the percent and location of those living in poverty is critical because low income is one of the strongest predictors of compromised health as well as an individual's ability to recover from disasters.<sup>14</sup> Moreover, natural disasters disproportionately impact the poor because of things such as inadequate housing, social exclusion, a diminished ability to evacuate, lack of property insurance, and more acute emotional stress.<sup>15</sup> In addition, research has shown that low-income people are more likely to be overlooked during the emergency response period following a disaster.<sup>16</sup> Low-income populations are also more likely to live or work in areas with greater exposure to environmental hazards, including working in jobs that require outdoor labor.<sup>17</sup>

Income inequality within a community is also associated with poor health outcomes: residents in low-income neighborhoods tend to have higher incidences of asthma, depression, diabetes, heart conditions, and emotional stress compared to higher-income neighborhoods.<sup>18</sup> Low-income households also have to make lifestyle compromises to make ends meet, such as choosing unhealthy foods, less food, substandard housing, or delayed medical care.<sup>19</sup> Having limited income may also mean that it is simply too expensive to run fans, air conditioners, or heaters to manage indoor living temperatures, not to mention that many low-income



**Figure 6:** Blue Census Tracts: tracts in Goshen where the percentage of persons who do not speak English well exceeds the national average of 4.4%.

residences are located in high crime areas, meaning that residents may feel unsafe opening their windows.<sup>20</sup> Finally, the poor are least likely to have health insurance, which further exacerbates their vulnerability to the negative health impacts associated with climate change such as deteriorating air quality, higher incidences of asthma, and increased allergens.<sup>21</sup>

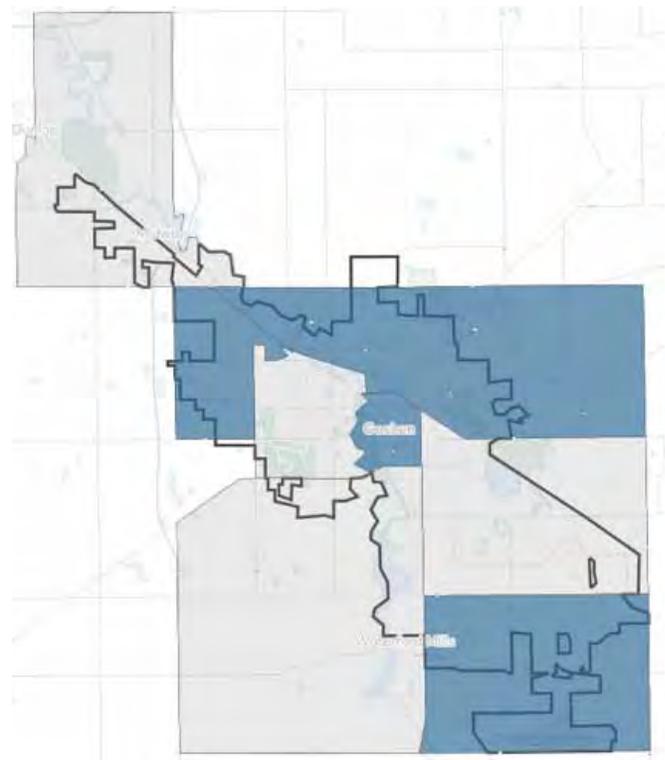
Goshen's rates of poverty being higher than the national average make these considerations all the more important. Lower-income areas tend to have the highest exposure to environmental harm and the least capacity to recover. With concerted effort, Goshen can work to be an exception to the trend that lower-income neighborhoods receive fewer climate mitigation efforts and slower and weaker emergency response in a disaster. Making resources accessible and incorporating vulnerability into emergency planning are important first steps.

#### **D. Percent of population with limited English proficiency**

Goshen's diversity of peoples makes for a dynamic City. According to the US Census Bureau, in 2018, 6.8% of the Goshen community "speak English 'not well'" (2,144 people). This is higher than the national average of 4.4%.<sup>22</sup>

Understanding the percentage and location of people with limited English proficiency is important because many, if not most aspects of life in the US require basic fluency in English. For example, knowing about and then accessing emergency services, learning about poverty reduction programs, or accessing health care all necessitate basic English proficiency. Research has found that limited English proficiency can:

- Limit a person's ability to effectively act during emergencies;<sup>23</sup>
- Make it harder to interact with agencies and access advisory information, thereby limiting the amount of support available to respond to and recover from disasters of all types;<sup>24</sup>
- Make it harder for people to get higher-wage jobs;<sup>25</sup> and
- Result in isolation from other segments of the US population, and social isolation can be a serious health risk.<sup>26</sup>



**Figure 7:** Blue Census Tracts: tracts in Goshen with a percentage of people identifying as a person of color or Hispanic exceeds the community median of 33.2% (the national average is 38.9%).

Because of these factors, the City must work to ensure populations with limited English proficiency have access to the information, tools, and resources they need to build resilience. In Goshen, this often means creating dual-language informational materials, but it also takes creative thinking about how to reach diverse populations and who the most effective messengers are.

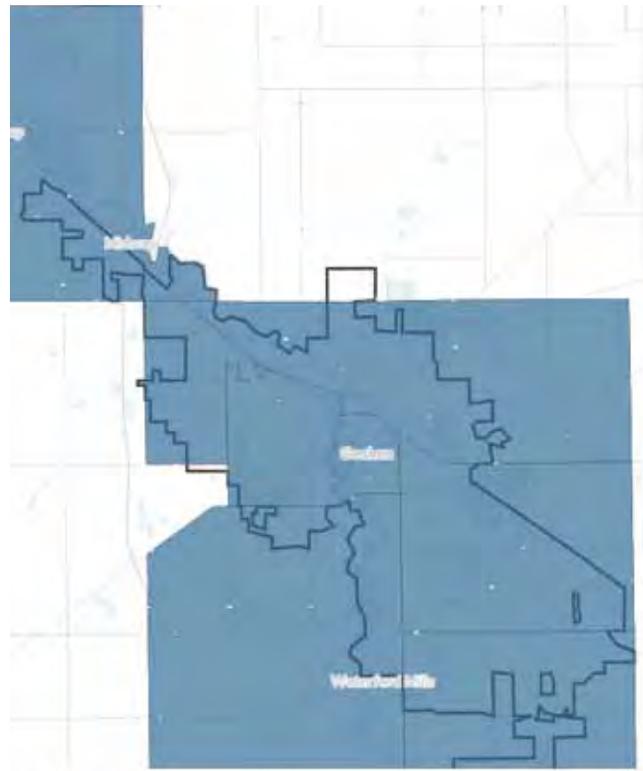
### E. Percent of population identifying as a Person of Color or Hispanic

As of 2018, 34.3% of the population in Goshen (11,639) identified as a person of color or Hispanic. This is lower than the national average of 38.9%. Looking in greater detail at a few key categories, 2.6% (891) identified as Black or African American, 3.7% (1,248) identified as two or more races, and 27.6% (9,372) identified as Hispanic or Latino.<sup>27</sup>

Looking to the next generation, the demographics of Goshen Community Schools (GCS) give some sense of the direction the community is heading. Of GCS's approximately 6,500 currently enrolled students, over 63% identify as a race other than white, non-Hispanic. Hispanic origin alone accounts for 56% of students—making them the largest single sub-group.<sup>28</sup>

This information is important because race and ethnicity strongly correlate with disparities in health, exposure to environmental pollution, and vulnerability to natural hazards, including climate-related natural hazards.<sup>29</sup> More specifically:

- Research consistently finds race-based environmental inequities across many variables, including the tendency for minority populations to live closer to noxious facilities and Superfund sites, and to be exposed to pollution at greater rates than whites.<sup>30</sup>
- Across races, the rates of preventable hospitalizations are highest among black and Hispanic populations. Preventable hospital visits often reflect inadequate access to primary care. These types of hospital visits are also costly and inefficient for the health care system.<sup>31</sup> Relative to other ethnicities and races, Hispanics and Black/African Americans are less likely to have health insurance but rates of uninsured are dropping for both groups.<sup>32</sup>
- Compared to other races, blacks have higher rates of



**Figure 8:** Blue Census Tracts: tracts in Goshen where the percentage of households without health insurance exceeds the national average of 9.4%.

infant mortality, homicide, heart disease, stroke, and heat-related deaths.<sup>33</sup>

- Hispanics have higher rates of diabetes and asthma, compared to other ethnicities.<sup>34</sup>
- Minority communities often have less access to parks and nutritious food and are more likely to live in substandard housing, all of which can negatively impact health outcomes.<sup>35</sup>
- Minorities tend to be particularly vulnerable to disasters and extreme heat events. This is due to language differences, housing patterns, substandard housing, community isolation, and cultural barriers.<sup>36</sup>
- Blacks and Hispanics, two segments of the population that are currently experiencing poorer health outcomes, are an increasing percentage of the U.S. and Goshen's population.<sup>37</sup>

Given these realities, it is important the City of Goshen ensures the effective integration of the needs, perspectives, and lived realities of its diverse population into efforts to enhance resilience. To this end, Mayor

Jeremy Stutsman (January 2016-present) has initiated a number of efforts to include more diverse voices in conversations about the City's work and future direction. These efforts include a number of citizen advisory councils and commissions including, but not limited to, the Community Relations Commission, Goshen Arts Council, Mayor's Environmental Advisory Committee, and Mayor's Latino Advisory Committee.

## F. Percent of households without health insurance

As of 2018, an estimated 5,004 households within Goshen (15%) did not have health insurance. This is well above the national average of 9.4%. As apparent in Figure 8, all of the census tracts in Goshen have an uninsured rate that exceeds this national average.

Goshen's particular vulnerability in this regard means a number of services have developed over the years in an attempt to fill some gaps in available healthcare services. Maple City Healthcare, the Goshen Health Foundation, and The Center for Healing and Hope are a few organizations that work to provide lower-cost medical services to Goshen residents.

Researchers have found that those without health insurance often do not have a regular source of medical care which means they are more likely to use hospital emergency services for preventable conditions or standard needs.<sup>38</sup> About a quarter of uninsured adults have reported that they delayed or did not seek medical care due to the expected costs.<sup>39</sup> Many have also skipped medications and healthcare providers are less likely to prescribe medications to the uninsured in the first place.<sup>40</sup>

All of these consequences of being uninsured make Goshen's population less equipped to deal with health threats. Compromised sanitary conditions due to flooding, extreme heat, and increased air pollution are just a few health threats that residents may face in the future. Given the changing environment and the sensitivity of Goshen's population to health threats, the City needs to create systems and continue to support existing services that promote a healthier population with adequate health resources for all.

## G. Percent of households without a car

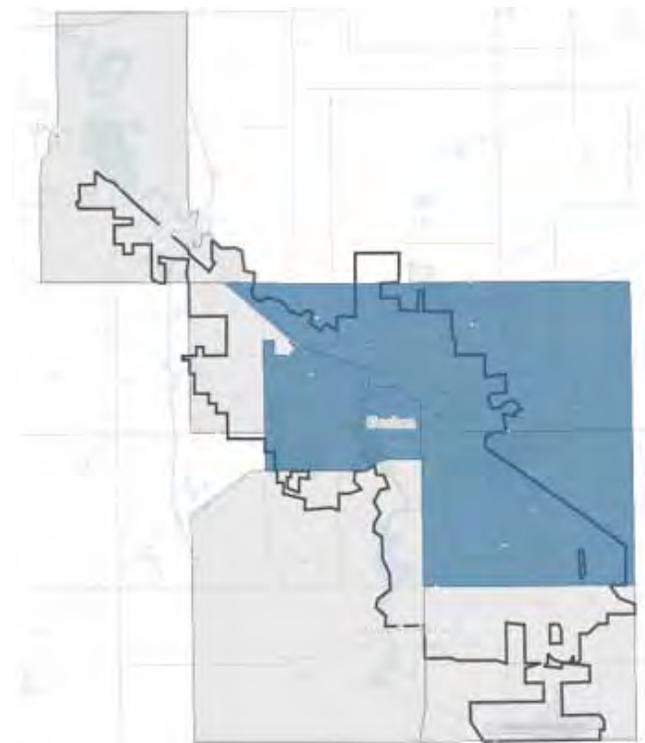
As of 2018, 1,342 households in Goshen did not own a car. That is 10.9% of all households as compared to 8.7% nationally.

In a small sized city like Goshen where public transportation options are limited, lack of access to a car creates a major vulnerability for a sizeable percentage of the City's households. The City is actively working with the Michiana Area Council of Governments (MACOG) to expand the region's public transportation system. The latest efforts include expansion into the northside of Goshen—an area that is currently underserved.

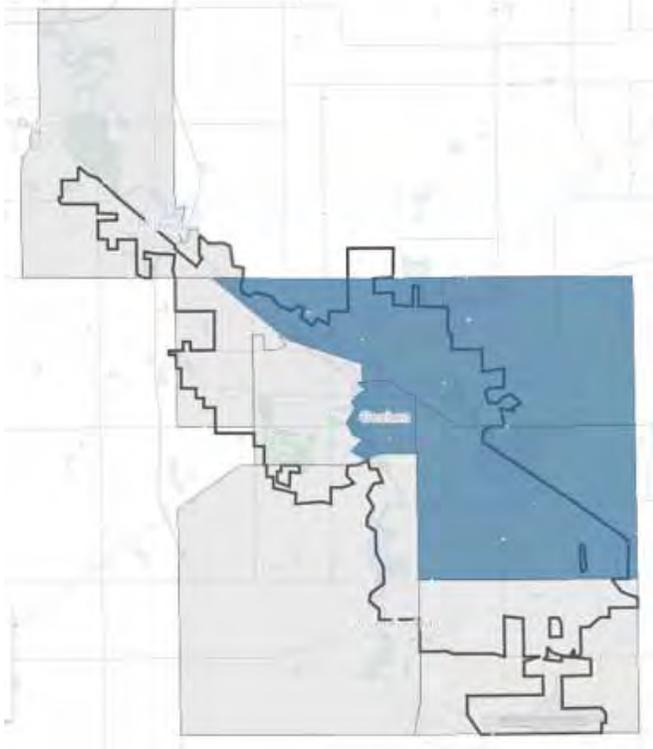
Research has shown that access to a car promotes greater financial stability as people are more likely to be employed and work higher paying jobs.<sup>41</sup> Vehicles can also be essential during emergency situations. For natural disasters, heat waves, and other threats, cars give people the mobility to evacuate or seek safety and care within their community.<sup>42</sup>

## H. Percent of population with disabilities

As of 2018, 4,416 residents in Goshen were living with some kind of disability. This represents 13.3% of the total population; a figure higher than the national average of 12.6%.<sup>43</sup>



**Figure 9:** Blue Census Tracts: tracts in Goshen where the percentage of households without a car exceeds the national average of 8.7%.



**Figure 10:** Blue Census Tracts: tracts in Goshen where the percentage of those living with disabilities exceeds the national average of 12.6%.

Disabled persons are subject to a series of health complications that are often significantly heightened due to environmental conditions. For example, limited mobility raises heat mortality,<sup>44</sup> as it can significantly delay and/or prevent effective evacuation during times of disaster. Extreme weather events can also disrupt one’s ability to get medical treatment, which can be disastrous for those with compromised health. These are only some of the heightened vulnerabilities faced by people with disabilities.

Because of this, Goshen is determined to incorporate the needs of the disabled into attempts to create a more resilient community. This includes ensuring entities that service populations with disabilities (i.e., Courtyard Health Care, Greencroft, The Laurels of Goshen, Waterford Crossing, etc.) have adequate resources for responding to crises events.

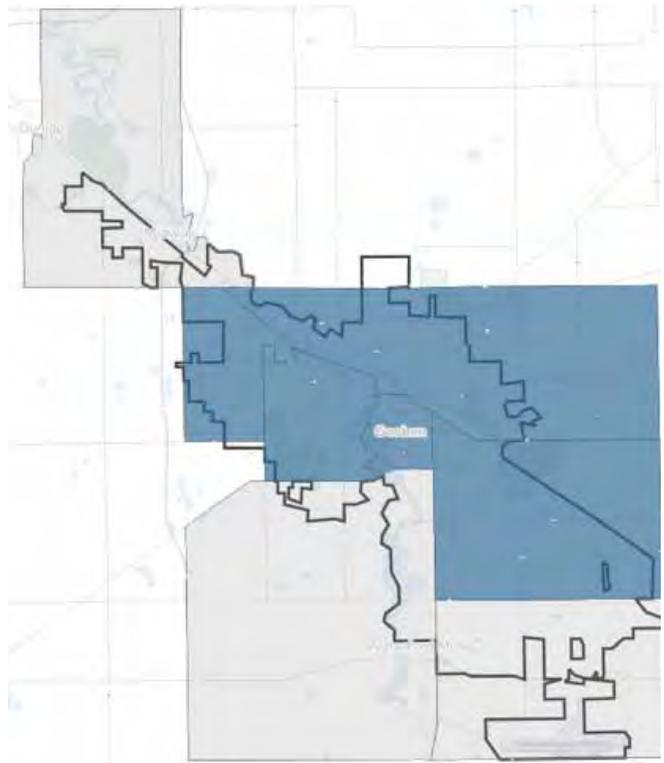
### I. Percent of rental or mobile homes

As of 2018, 44.9% of housing units in Goshen were rentals; an additional 10.7% were mobile homes.<sup>45</sup> This rate is

significantly higher than the national average (36.2% for rentals, 5.6% for mobile homes).

Understanding what percentage of the population owns a home is important because home ownership contributes to well-being and stability. Home ownership also improves mental health, including increasing self-esteem and creating a heightened sense of control over one’s living situation and financial security.<sup>46</sup> On the flip side, the financial stress associated with losing one’s home is heightened by people’s attachment to place and their neighborhoods.<sup>47</sup>

In terms of renters, studies have repeatedly shown that renters pay a larger proportion of their income in rent; rental rates have increased over the past 25 years with no sign of abatement.<sup>48</sup> This financial burden is exacerbated by the fact that rental homes are typically not well maintained with conditions such as dampness, mold, and exposure to toxic substances or allergens heightened for those residing in rental units.<sup>49</sup> Because of this, renters may pay even more to heat, cool, or make their rentals more accommodating, further exacerbating the financial impact associated with renting.



**Figure 11:** Blue Census Tracts: tracts in Goshen where the percentage of rental housing units exceeds the national average of 36.2%.

Not explicitly shown in census data, another important factor impacting Goshen is sufficient affordable housing. Goshen's median home tax valuation for a single family, non-rental home is currently \$148,400.<sup>50</sup> Lack of available rental units and increasing costs of home ownership in Goshen pushes more and more people to substandard and overcrowded housing. Interrelated, people experiencing temporary or prolonged periods of homelessness are especially vulnerable during extreme heat and rain events. To decrease the vulnerabilities associated with inadequate and substandard housing, Goshen must work to address its lack of affordable and appropriate housing.

## J. Percent of population without a high school diploma

- As of 2018, 4,666 people age 25 or older in Goshen did not have a high school diploma (21.9%). This is significantly higher than the national average of 12.3%,<sup>51</sup> a troubling statistic since high school completion is a common proxy for overall socio-economic circumstances. In particular, lack of education is strongly correlated with poverty and poor health. For example:
- People without a high school degree are more than twice as likely to live in inadequate housing compared to those with some college education.<sup>52</sup>
- Thirty-eight percent of Americans without a high school degree do not have health insurance, compared to 10 percent with a college degree.<sup>53</sup>
- The rate of diabetes is much greater for those without a high school degree. Incidence of this disease is more than double the rate of those who have education beyond high school.<sup>54</sup>
- Binge drinking is most severe among those without a high school degree. This demographic group had the highest rate of binge drinking across all measured categories (such as income, race, ethnicity, or disability status).<sup>55</sup>

The high percentage of the population without a high school diploma requires special considerations for how information is communicated regarding disaster risks and response. Identifying which population segments are more likely to be without a high school diploma will help in creating better targeted community risk education and ensuring equitable disaster response.

## A Note on Vulnerabilities Faced by Goshen's Immigrant Community

The census data alone cannot fully describe the unique vulnerabilities within significant segments of Goshen's population. A notable part of Goshen's community profile is the immigrant community and the sizable undocumented population. Goshen is home to many first- and second-generation immigrant families—the majority from Mexico and other parts of Central America. Many of the vulnerabilities looked at in this section disproportionately affect immigrant families including a percentage of the community living in poverty, peoples with limited English proficiency, and those lacking health insurance, high school diplomas, and access to affordable, adequate housing.

For many, there are also the added stresses and barriers of life without legal documentation. Even if a person could afford to own a car for example, they may be unable to obtain a valid driver's license. Similar barriers exist for obtaining health insurance or securing a home loan.

A sizable portion of the community without legal documentation requires a few special considerations when considering climate mitigation and disaster response planning. First, there is the possibility that the census statistics undercount persons living with a particular vulnerability. Second, much work is needed to establish trust and work in collaboration with partners who are already serving immigrant populations. Hesitancy to work with government agencies creates barriers to climate disaster risk education, informed emergency response, and recovery efforts.

## Cumulative Socio-Economic Vulnerability

Combining the findings from each of the previous sections, a map was created denoting some of the most socio-economically vulnerable neighborhoods (Figure 12). This figure identifies all the Census Tract where the City of Goshen has higher than the national average for all of the following variables: people who have difficulty speaking English; the number of rental units; population that is uninsured; households who lack access to a car; children under 5 years and people over 65 years old; and people with disabilities.

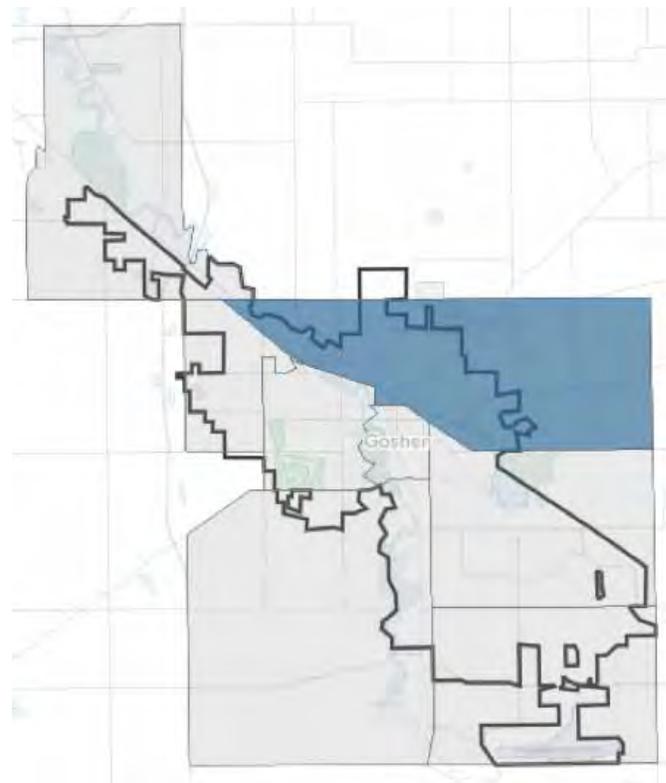
While the characteristics in this section give a window into Goshen's particular vulnerabilities and the area of the

City most impacted, they are limited. The United States' most accessible census tools are on a scale that does not necessarily make sense for the size of the community. For example, the census tract in the northeast corner of Goshen identified as the most vulnerable represents a large area that encompasses a wide variety of smaller communities ranging from wealthier suburbs to truly underserved neighborhoods. Thus, on-the-ground knowledge remains incredibly important. At this time, the above section offers a starting point, but as climate vulnerable areas are identified, more work needs to be done to understand the particular needs of residents in diverse neighborhoods.

For those new to the demographic data of Goshen, the above numbers may seem dramatic (i.e., a City-wide rental unit rate of 44.9%). It's helpful then to look at these numbers with some kind of context. How does the City of Goshen stack up with the rest of Elkhart County? Indiana? What about the rest of the Country? Figures 13 and 14 below put Goshen's vulnerability in a Local, State, and National context using the Center for Disease Control's (CDC) Social Vulnerability Index.

The CDC pulls US Census Bureau data for a census-tract level data set called the Social Vulnerability Index (SVI). The SVI greatly simplifies the process of demographic data gathering and the indexing methodology relates multi-variable markers of vulnerability into a single, comparable score based on extensive research on factors impacting vulnerability. The CDC developed the SVI as a tool specifically for community natural disaster planning and response for events like flooding and earthquakes.<sup>58</sup>

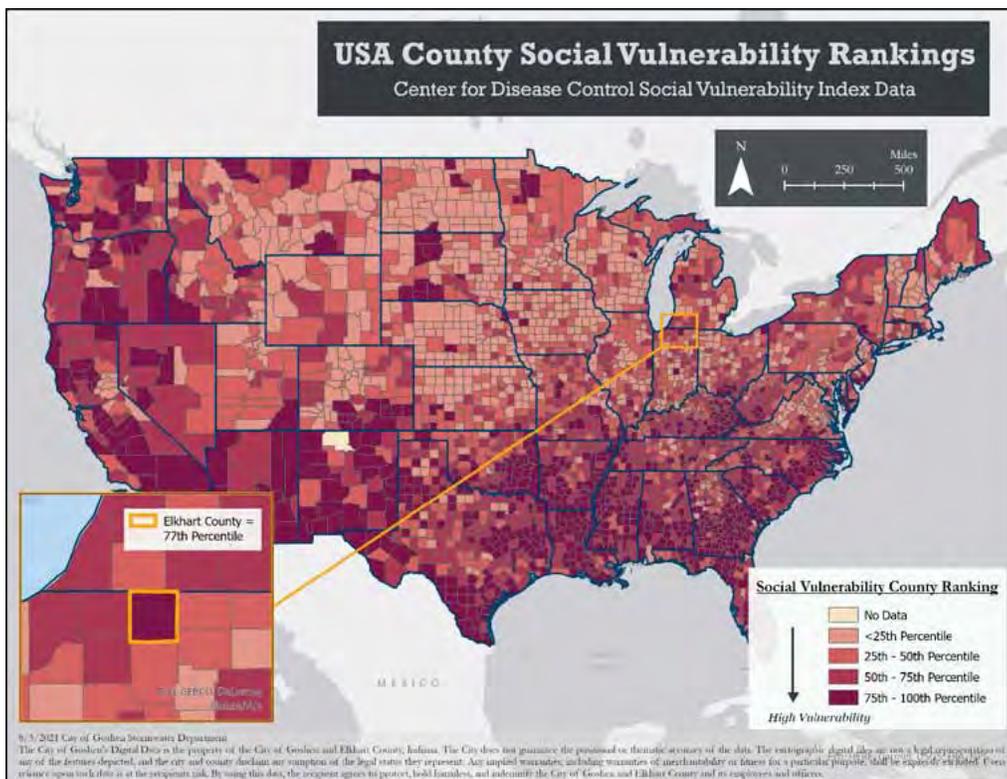
Looking at the broader context of socio-economic vulnerability in Goshen through the SVI, it becomes clear that overall Goshen may be considered fairly vulnerable. However, as observed in earlier analysis, this vulnerability is not necessarily distributed equally throughout the City. Northeast Goshen emerged as particularly vulnerable when looking at individual markers of social vulnerability and the SVI reemphasizes this point. The Northeast Goshen census tract falls in Indiana's 92nd percentile for vulnerability.<sup>59</sup>



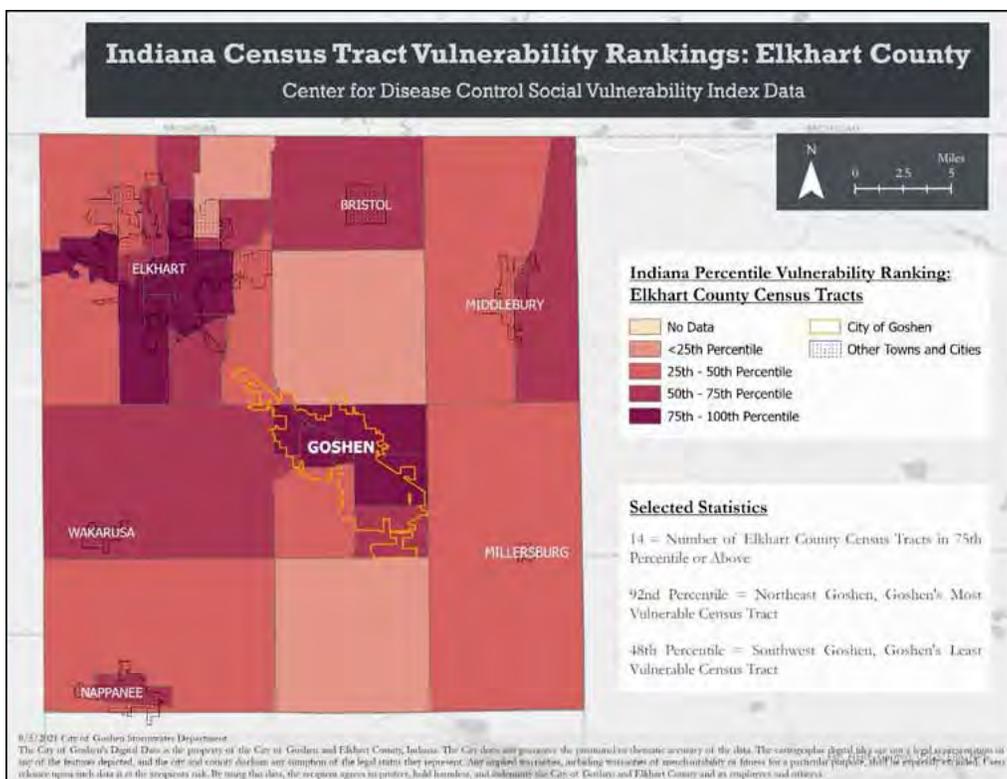
**Figure 12:** Census Tract within the City of Goshen that has the highest overall socioeconomic vulnerability. This map highlights a Census Tract with percentages higher than the national average for: people who have difficulty speaking English; the number of rental units; population that is uninsured; households who lack access to a car; children under 5 years and people over 65 years old; and people with disabilities.

It may be worth noting as well that a number of census tracts in Elkhart are even more vulnerable than Goshen's most vulnerable. Being downstream, the City of Elkhart directly benefits from Goshen's efforts to mitigate flooding. Goshen thus has a part to play in protecting people in those neighborhoods as well.

Evaluating social vulnerability is important because of the ways it exacerbates flood risks, damage, and recovery. Goshen's climate future holds far greater risk than ever before. In the next section we highlight our exposure to historic, current, and projected future changes in weather and climate.



**Figure 13:** The Center for Disease Control (CDC) Social Vulnerability Index data showing vulnerability percentile rankings in comparison to all counties in the United States. Elkhart County falls in the 77th percentile nationally for vulnerability factors.<sup>56</sup>



**Figure 14:** The Center for Disease Control (CDC) Social Vulnerability Index data showing vulnerability percentile rankings compared to all census tracts in Indiana. This map looks at Elkhart County census tract vulnerability as a percentile ranking across Indiana.<sup>57</sup>

**Region 2 Point-in-Time Homeless Count 01/24/2024**

**Households with at Least One Adult and One Child**

	Sheltered			Unsheltered	2024 Total	Elkhart	Fulton	Kosciusko	Marshall
	ES	TH	SH						
Total number of households	3	2	0	0	5	4	0	1	0
Total number of persons (adults & children)	7	7	0	0	14	12	0	2	0
Number of children (under age 18)	4	5	0	0	9	8	0	1	0
Number of youth (age 18-24)	0	0	0	0	0	0	0	0	0
Number of adults (age 25 to 34)	1	1	0	0	2	2	0	0	0
Number of adults (age 35 to 44)	2	1	0	0	3	2	0	1	0
Number of adults (age 45 to 54)	0	0	0	0	0	0	0	0	0
Number of adults (age 55 to 64)	0	0	0	0	0	0	0	0	0
Number of adults (age 65 or older)	0	0	0	0	0	0	0	0	0
Unknow Age	0	0	0	0	0	0	0	0	0
	Sheltered			Unsheltered	2024 Total	Elkhart	Fulton	Kosciusko	Marshall
	ES	TH	SH						
Gender (adults and children)	5	5	0	0	10	9	0	1	0
Woman (Girl, if child)	5	5	0	0	10	9	0	1	0
Man (Boy, if child)	2	2	0	0	4	3	0	1	0
Culturally Specific Identity	0	0	0	0	0	0	0	0	0
Transgender	0	0	0	0	0	0	0	0	0
Non-Binary	0	0	0	0	0	0	0	0	0
Questioning	0	0	0	0	0	0	0	0	0
Different Identity	0	0	0	0	0	0	0	0	0
More Than One Gender	0	0	0	0	0	0	0	0	0
<i>Of those that selected More Than One Gender, how many people reported gender identity that</i>									
Includes Woman (Girl, if child)	0	0	0	0	0	0	0	0	0
Includes Man (Boy of child)	0	0	0	0	0	0	0	0	0
Includes Culturally Specific Identity	0	0	0	0	0	0	0	0	0
Includes Transgender	0	0	0	0	0	0	0	0	0
Includes Non-Binary	0	0	0	0	0	0	0	0	0
Includes Questioning	0	0	0	0	0	0	0	0	0
Includes Different Identity	0	0	0	0	0	0	0	0	0
	Sheltered			Unsheltered	2024 Total	Elkhart	Fulton	Kosciusko	Marshall
	ES	TH	SH						
Race and Ethnicity (adults and children)	3	7	0	0	10	10	0	0	0
American Indian or Alaska Native, or Indigenous	0	0	0	0	0	0	0	0	0
American Indian or Alaska Native, or Indigenous & Hispanic/Latina/e/o	0	0	0	0	0	0	0	0	0
Asian or Asian American	0	0	0	0	0	0	0	0	0
Asian or Asian American & Hispanic/Latina/e/o	0	0	0	0	0	0	0	0	0
Black, African-American, or African	0	0	0	0	0	0	0	0	0
Black, African-American, or African & Hispanic/Latina/e/o	0	0	0	0	0	0	0	0	0
Hispanic/Latina/e/o	3	7	0	0	10	10	0	0	0
Middle Eastern or North African	0	0	0	0	0	0	0	0	0
Middle Eastern or North African & Hispanic/Latina/e/o	0	0	0	0	0	0	0	0	0
Native Hawaiian or Pacific Islander	0	0	0	0	0	0	0	0	0
Native Hawaiian or Pacific Islander & Hispanic/Latina/e/o	0	0	0	0	0	0	0	0	0
White	3	0	0	0	3	2	0	1	0
White & Hispanic/Latina/e/o	1	0	0	0	1	0	0	1	0
Multi-Racial & Hispanic/Latina/e/o	0	0	0	0	0	0	0	0	0
Multi-Racial (not Hispanic/Latina/e/o)	0	0	0	0	0	0	0	0	0
	Sheltered			Unsheltered	2024 Total	Elkhart	Fulton	Kosciusko	Marshall
	ES	TH	SH						
Chronically Homeless	0	N/A	0	0	0	0	0	0	0
Total Number of households	0	N/A	0	0	0	0	0	0	0
Total Number of persons	0	N/A	0	0	0	0	0	0	0
<b>Households without children</b>									
	Sheltered			Unsheltered	2024 Total	Elkhart	Fulton	Kosciusko	Marshall
	ES	TH	SH						
Total number of households	120	2	0	18	140	120	8	0	12
Total number of persons	123	2	0	18	143	121	8	0	14

Number of youth (age 18-24)	7	0	0	2	9	9	0	0	0
Number of adults (age 25 to 34)	26	0	0	2	28	23	1	0	4
Number of adults (age 35 to 44)	29	1	0	0	30	23	4	0	3
Number of adults (age 45 to 54)	33	1	0	4	38	30	3	0	5
Number of adults (age 55 to 64)	23	0	0	9	32	31	0	0	1
Number of adults (age 65 or older)	5	0	0	1	6	5	0	0	1
Unknow Age	0	0		0	0	0	0	0	0
	Sheltered			Unsheltered	2024 Total	Elkhart	Fulton	Kosciusko	Marshall
Gender	ES	TH	SH						
Woman (Girl, if child)	51	1	0	8	60	49	4	0	7
Man (Boy, if child)	70	1	0	10	81	70	4	0	7
Culturally Specific Identity (e.g., Two-Spirit)	0	0	0	0	0	0	0	0	0
Transgender	0	0	0	0	0	0	0	0	0
Non-Binary	2	0	0	0	2	2	0	0	0
Questioning	0	0	0	0	0	0	0	0	0
Different Identity	0	0	0	0	0	0	0	0	0
More Than One Gender	0	0	0	0	0	0	0	0	0
<i>Of those that selected More Than One Gender, how many people reported gender identity that</i>									
Includes Woman (Girl, if child)	0	0	0	0	0	0	0	0	0
Includes Man (Boy of child)	0	0	0	0	0	0	0	0	0
Includes Culturally Specific Identity	0	0	0	0	0	0	0	0	0
Includes Transgender	0	0	0	0	0	0	0	0	0
Includes Non-Binary	0	0	0	0	0	0	0	0	0
Includes Questioning	0	0	0	0	0	0	0	0	0
Includes Different Identity	0	0	0	0	0	0	0	0	0
	Sheltered			Unsheltered	2024 Total	Elkhart	Fulton	Kosciusko	Marshall
Race and Ethnicity	ES	TH	SH						
American Indian or Alaska Native, or Indigenous	1	0	0	1	2	1	1	0	0
American Indian or Alaska Native, or Indigenous & Hispanic/Latina/e/o	0	0	0	0	0	0	0	0	0
Asian or Asian American	0	0	0	1	1	1	0	0	0
Asian or Asian American & Hispanic/Latina/e/o	0	0	0	0	0	0	0	0	0
Black, African-American, or African	28	0	0	3	31	28	1	0	2
Black, African-American, or African & Hispanic/Latina/e/o	0	0	0	0	0	0	0	0	0
Hispanic/Latina/e/o	7	0	0	0	7	6	0	0	1
Middle Eastern or North African	0	0	0	0	0	0	0	0	0
Middle Eastern or North African & Hispanic/Latina/e/o	0	0	0	0	0	0	0	0	0
Native Hawaiian or Pacific Islander	0	0	0	0	0	0	0	0	0
Native Hawaiian or Pacific Islander & Hispanic/Latina/e/o	0	0	0	0	0	0	0	0	0
White	78	1	0	12	91	77	5	0	9
White & Hispanic/Latina/e/o	3	1	0	1	5	3	1	0	1
Multi-Racial & Hispanic/Latina/e/o	1	0	0	0	1	0	0	0	1
Multi-Racial (not Hispanic/Latina/e/o)	4	0	0	0	4	4	0	0	0
	Sheltered			Unsheltered	2024 Total	Elkhart	Fulton	Kosciusko	Marshall
Chronically Homeless	ES	TH	SH						
Total Number of Persons	15	N/A	0	0	15	15	0	0	0
<b>Households with Only Children (under age 18)</b>									
	Sheltered			Unsheltered	2024 Total	Elkhart	Fulton	Kosciusko	Marshall
	ES	TH							
Total number of households	0	0		0	0	0	0	0	0
Total number of children (under age 18)	0	0		0	0	0	0	0	0
Unknow Age	0	0		0	0	0	0	0	0
	Sheltered			Unsheltered	2024 Total	Elkhart	Fulton	Kosciusko	Marshall
Gender	ES	TH							
Woman (Girl, if child)	0	0		0	0	0	0	0	0
Man (Boy, if child)	0	0		0	0	0	0	0	0
Culturally Specific Identity (e.g., Two-Spirit)	0	0		0	0	0	0	0	0
Transgender	0	0		0	0	0	0	0	0
Non-Binary	0	0		0	0	0	0	0	0

Questioning	0	0		0	0	0	0	0	0
Different Identity	0	0		0	0	0	0	0	0
More Than One Gender	0	0		0	0	0	0	0	0
<i>Of those that selected More Than One Gender, how many people reported gender identity that</i>									
Includes Woman (Girl, if child)	0	0		0	0	0	0	0	0
Includes Man (Boy of child)	0	0		0	0	0	0	0	0
Includes Culturally Specific Identity	0	0		0	0	0	0	0	0
Includes Transgender	0	0		0	0	0	0	0	0
Includes Non-Binary	0	0		0	0	0	0	0	0
Includes Questioning	0	0		0	0	0	0	0	0
Includes Different Identity	0	0		0	0	0	0	0	0
	Sheltered			Unsheltered	2024 Total	Elkhart	Fulton	Kosciusko	Marshall
Race and Ethnicity	ES	TH							
American Indian or Alaska Native, or Indigenous	0	0		0	0	0	0	0	0
American Indian or Alaska Native, or Indigenous & Hispanic/Latina/e/o	0	0		0	0	0	0	0	0
Asian or Asian American	0	0		0	0	0	0	0	0
Asian or Asian American & Hispanic/Latina/e/o	0	0		0	0	0	0	0	0
Black, African-American, or African	0	0		0	0	0	0	0	0
Black, African-American, or African & Hispanic/Latina/e/o	0	0		0	0	0	0	0	0
Hispanic/Latina/e/o	0	0		0	0	0	0	0	0
Middle Eastern or North African	0	0		0	0	0	0	0	0
Middle Eastern or North African & Hispanic/Latina/e/o	0	0		0	0	0	0	0	0
Native Hawaiian or Pacific Islander	0	0		0	0	0	0	0	0
Native Hawaiian or Pacific Islander & Hispanic/Latina/e/o	0	0		0	0	0	0	0	0
White	0	0		0	0	0	0	0	0
White & Hispanic/Latina/e/o	0	0		0	0	0	0	0	0
Multi-Racial & Hispanic/Latina/e/o	0	0		0	0	0	0	0	0
Multi-Racial (not Hispanic/Latina/e/o)	0	0		0	0	0	0	0	0
	Sheltered			Unsheltered	2024 Total	Elkhart	Fulton	Kosciusko	Marshall
Chronically Homeless	ES	TH							
Total Number of Persons	0	0		0	0	0	0	0	0
<b>Veterans Households with at Least One adult and One child - Subpopulation</b>									
	Sheltered			Unsheltered	2024 Total	Elkhart	Fulton	Kosciusko	Marshall
	ES	TH							
Total number of households	0	0		0	0	0	0	0	0
Total number of persons	0	0		0	0	0	0	0	0
Total number of veterans	0	0		0	0	0	0	0	0
	Sheltered			Unsheltered	2024 Total	Elkhart	Fulton	Kosciusko	Marshall
Gender (veterans only)	ES	TH							
Woman (Girl, if child)	0	0		0	0	0	0	0	0
Man (Boy, if child)	0	0		0	0	0	0	0	0
Culturally Specific Identity (e.g., Two-Spirit)	0	0		0	0	0	0	0	0
Transgender	0	0		0	0	0	0	0	0
Non-Binary	0	0		0	0	0	0	0	0
Questioning	0	0		0	0	0	0	0	0
Different Identity	0	0		0	0	0	0	0	0
More Than One Gender	0	0		0	0	0	0	0	0
<i>Of those that selected More Than One Gender, how many people reported gender identity that</i>									
Includes Woman (Girl, if child)	0	0		0	0	0	0	0	0
Includes Man (Boy of child)	0	0		0	0	0	0	0	0
Includes Culturally Specific Identity	0	0		0	0	0	0	0	0
Includes Transgender	0	0		0	0	0	0	0	0
Includes Non-Binary	0	0		0	0	0	0	0	0
Includes Questioning	0	0		0	0	0	0	0	0
Includes Different Identity	0	0		0	0	0	0	0	0
	Sheltered			Unsheltered	2024 Total	Elkhart	Fulton	Kosciusko	Marshall
Race and Ethnicity (veterans only)	ES	TH							
American Indian or Alaska Native, or Indigenous	0	0		0	0	0	0	0	0





Total Parenting Youth	0	0	0	0	0	0	0	0	0
Total Children in Parenting Youth Households	0	0	0	0	0	0	0	0	0
Number of parenting youth under age 18	0	0	0	0	0	0	0	0	0
Children in households with parenting youth (under 18)	0	0	0	0	0	0	0	0	0
Number of parenting youth age 18 to 24	0	0	0	0	0	0	0	0	0
Children in households w/ parenting youth age 18 to 24	0	0	0	0	0	0	0	0	0
Unknown Age	0	0	0	0	0	0	0	0	0
	Sheltered			Unsheltered	2024 Total	Elkhart	Fulton	Kosciusko	Marshall
Gender (unaccompanied youth)	ES	TH	SH						
Woman (Girl, if child)	0	0	0	0	0	0	0	0	0
Man (Boy, if child)	0	0	0	0	0	0	0	0	0
Culturally Specific Identity (e.g., Two-Spirit)	0	0	0	0	0	0	0	0	0
Transgender	0	0	0	0	0	0	0	0	0
Non-Binary	0	0	0	0	0	0	0	0	0
Questioning	0	0	0	0	0	0	0	0	0
Different Identity	0	0	0	0	0	0	0	0	0
More Than One Gender	0	0	0	0	0	0	0	0	0
<i>Of those that selected More Than One Gender, how many people reported gender identity that</i>									
Includes Woman (Girl, if child)	0	0	0	0	0	0	0	0	0
Includes Man (Boy of child)	0	0	0	0	0	0	0	0	0
Includes Culturally Specific Identity	0	0	0	0	0	0	0	0	0
Includes Transgender	0	0	0	0	0	0	0	0	0
Includes Non-Binary	0	0	0	0	0	0	0	0	0
Includes Questioning	0	0	0	0	0	0	0	0	0
Includes Different Identity	0	0	0	0	0	0	0	0	0
	Sheltered			Unsheltered	2024 Total	Elkhart	Fulton	Kosciusko	Marshall
Race and Ethnicity (unaccompanied youth)	ES	TH	SH						
American Indian or Alaska Native, or Indigenous	0	0	0	0	0	0	0	0	0
American Indian or Alaska Native, or Indigenous & Hispanic/Latina/e/o	0	0	0	0	0	0	0	0	0
Asian or Asian American	0	0	0	0	0	0	0	0	0
Asian or Asian American & Hispanic/Latina/e/o	0	0	0	0	0	0	0	0	0
Black, African-American, or African	0	0	0	0	0	0	0	0	0
Black, African-American, or African & Hispanic/Latina/e/o	0	0	0	0	0	0	0	0	0
Hispanic/Latina/e/o	0	0	0	0	0	0	0	0	0
Middle Eastern or North African	0	0	0	0	0	0	0	0	0
Middle Eastern or North African & Hispanic/Latina/e/o	0	0	0	0	0	0	0	0	0
Native Hawaiian or Pacific Islander	0	0	0	0	0	0	0	0	0
Native Hawaiian or Pacific Islander & Hispanic/Latina/e/o	0	0	0	0	0	0	0	0	0
White	0	0	0	0	0	0	0	0	0
White & Hispanic/Latina/e/o	0	0	0	0	0	0	0	0	0
Multi-Racial & Hispanic/Latina/e/o	0	0	0	0	0	0	0	0	0
Multi-Racial (not Hispanic/Latina/e/o)	0	0	0	0	0	0	0	0	0
	Sheltered			Unsheltered	2024 Total	Elkhart	Fulton	Kosciusko	Marshall
Chronically Homeless	ES	TH	SH						
Total Number of households	0	0	0	0	0	0	0	0	0
Total Number of persons	0	0	0	0	0	0	0	0	0
<b>Additional Homeless Populations</b>									
	Sheltered			Unsheltered	2024 Total	Elkhart	Fulton	Kosciusko	Marshall
	ES	TH	SH						
Adults with a Serious Mental Illness	18	0	0	7	25	24	0	0	1
Adults with Substance Use Disorder	12	0	0	7	19	19	0	0	0
Adults with HIV/AIDS	2	0	0	0	2	1	0	0	1
Adult Survivors of Domestic Violence (optional)	9	3	0	0	12	11	0	1	0
<b>ALL HOUSEHOLDS/ALL PERSONS</b>									
	Sheltered			Unsheltered	2024 Total	Elkhart	Fulton	Kosciusko	Marshall
	ES	TH	SH						
Number of Households	123	4	0	18	145	124	8	1	12
Number of persons	130	9	0	18	157	133	8	2	14

