

Community Development Block Grant Annual Action Plan



Second Program Year: 2026

Prepared for annual review by:

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Executive Summary

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

1. Introduction

The City of Goshen is an entitlement community for the CDBG program which is under 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 Annual Action Plan (AAP) is a strategically developed document required by HUD for any jurisdiction receiving entitlement grant funds allocated based upon a funding formula. The formula factors in a community's needs, poverty, age of housing stock, population growth and decline. Goshen has been a recipient of CDBG funds for over 40 years, receiving its first grant in 1984.

This Program Year 2026 AAP serves as Goshen's application for funding. The program year runs from July 1, 2026 – June 30, 2027. The AAP outlines how Goshen plans to spend this year's HUD appropriation for CDBG and how funding decisions were determined. The 2026 AAP describes Goshen's community needs and identifies local priorities for using CDBG funds to assist low- and moderate-income residents. This is the Second Annual Action Plan in our Five-Year Consolidated Plan for 2025-2029. For this plan, the City of Goshen will receive an allocation of \$294,400 from HUD in CDBG funding. 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
- Housing Construction
- Homeownership Services including Housing Counseling
- Prevention or Elimination of Slum & Blight
- Public Service Grants
- Public Facilities & Improvements
- General Program Planning & Administration

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

Overview

Objectives:

(1) Decent Affordable Housing

Housing was identified as one of the City's greatest needs. CDBG funding will be focused on 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 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, and energy conservation improvements 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

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The Goshen CDBG program has typically met its yearly objectives which will be demonstrated in the AAP, primarily due to strong local partnerships and active sub-recipients. Program Year 2025 is currently underway as we develop our AAP for 2026. For PY25 it was projected that there would be 1,052 beneficiaries from public service activities and we are currently at 1,143 beneficiaries, exceeding our defined goal. In addition, the housing projects are underway with 19 households who will benefit upon completion of open activities. Lastly, HUD requires that a timeliness threshold be met 60 days prior to the end of the program year (approximately May 1 for our entitlement). The standard is that we must have a balance that is no greater than one and one-half (1.5) times our annual grant remaining in the Line of Credit. Our current percentage is at 1.06, which is below the threshold requirement. Timeliness has been met every year of the current and past five-year Consolidated Plans.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City of Goshen followed its Citizen Participation Plan in the preparation of the AAP for 2026. Input and participation is 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 2025, to solicit input for the 2026 AAP, and to identify needs and set priorities for program year 2026 activities. The second public hearing was held to review the draft 2026 AAP and progress made on the 2025-2029

Consolidated Plan. The draft plan was posted on the City website with a link for feedback at: <https://goshen.in.gov/cdbg>. Notice of availability of the draft plan was also emailed to the local Continuum of Care (Indiana Region 2 Homeless Coalition). The final plan was submitted for approval at a public meeting of the Goshen Common Council.

- Public hearing #1 for current plan review and input for upcoming plan, January 16, 2026
- Invitation to Continuum of Care requesting input on 2026 Annual Action Plan and submittal timeline, February 26, 2026
- Public presentation of proposed 2026 CDBG activities, March 3, 2026
- 30-day public comment period for draft 2026 Annual Action Plan, March 16-April 14, 2026
- Public hearing #2 to receive input on draft 2026 Annual Action Plan and current plan review, March 23, 2026
- Public meeting to authorize submittal of 2026 Annual Action Plan, April 27, 2026

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

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Public input identified that the greatest need is affordable housing, followed by funding to meet the increased need or demand for services and housing due to inflation's effect on the cost of living. Higher everyday expenses are creating affordability challenges for housing, medical care, groceries, and education causing people to choose between basic needs and go without in some areas.

Details of all public comments and the citizen participation process are provided in the Citizen Participation Overview and Detailed Comments that are attached upon completion of the public hearings and comment period.

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 2026 AAP. The discussions, comments, and suggestions were constructive in the development of these documents and would not have been possible without their vested interest.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity 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 (optional)

For over forty years the City of Goshen has participated in the Community Development Block Grant program. The Goshen Planning Office has primary responsibility for management and oversight of 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, Common Council and Community Relations Commission. CDBG staff works closely with partnerships in the community, local agencies and jurisdictions. Collaborating with the Warsaw Housing Authority who administers Goshen's Housing Choice Voucher program. Along with Lacasa and Oaklawn who administer the Permanent Supportive Housing program in Goshen.

In the preparation and administration of the Annual Action Plan the City of Goshen agrees that its compliance in all respects with all applicable Federal anti-discrimination laws is material to the U.S. Government's payment decisions for purposes of section 3729(b)(4) of title 31, United States Code. In addition, the City of Goshen will not operate any programs that violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.

Consolidated Plan Public Contact Information

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

1. Introduction

The Community Development Specialist of the City of Goshen's Planning Department consulted directly with public and private housing organizations, health, and social service agencies to solicit input and feedback regarding the current and foreseeable needs of the community. Input was also gained from public meetings, planning sessions and collaboration with the local Continuum of Care.

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

The City of Goshen does not have public housing, however, the Community Development Specialist works closely with the Warsaw Housing Authority who manages the City's housing choice vouchers. The City of Goshen also provides a Community Service Partnership Grant in the amount of \$35,000 to the Warsaw Housing Authority to support their efforts in Goshen for helping with rental education, rental deposits, office hours in town to help with completing housing applications for assistance, encouraging voucher holders in "good housekeeping" efforts, and recruiting and keeping good landlords who will accept housing choice vouchers.

Oaklawn, a mental health provider, and Lacasa of Goshen, Inc. help provide permanent supportive housing and affordable housing in Goshen. The City has partnered financially with them to build 19 new PSH units and 16 low/mod units which opened in February. Plans are in place to build 24 more low/mod units. The Community Development Specialist organizes and facilitates the bi-monthly meetings with mental health, governmental health, and service agencies through the Continuum of Care meetings for our region. There are approximately 40 local agencies that attend these sessions to coordinate services, efforts, and share information.

Opportunities for feedback are provided throughout the CDBG program year and during the planning process for the 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 are notified of and invited to public hearings, availability of draft plans, public comment periods and public meetings. 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 14 participants, representing eight local agencies and two City departments, was held on January 16, 2026, to review the current five-year and program year 2025 plans, and to discuss needs, priorities, and potential activities for the 2026 annual plan. A second public hearing was held March 23, 2026 with 31 participants, as part of a regular Goshen Common Council meeting, to provide opportunity for input for the draft 2026 annual plan, and to review program year 2025. The draft 2026

annual plan was also distributed to the Continuum of Care and to the broad CDBG contact list.

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 Community Development Specialist is on the executive team serving as the Secretary for the Indiana Region 2 Homeless Coalition (IR2HC), the local Continuum of Care. This role coordinates and facilitates bi-monthly meetings and dissemination of information between the 175+ members. The IR2HC is a group of public and private agencies who coordinate and discuss services to address and prevent homelessness in Elkhart, Marshall, Fulton and Kosciusko County. Members who help with veterans would be the Veterans Administration and Brightpoint, Oaklawn helps with the chronically homeless by providing mental health services and permanent supportive housing. First Light Mission, Faith Mission, and Fellowship Mission all attend to also help chronically homeless, families with children and veterans. And finally, a representative from Bashor Children's Home attends to help with unaccompanied youth.

A partnership from 2025 between Oaklawn, Lacasa, Bashor and the City of Goshen, who are all members of the CoC, partnered on building and developing a program at Oaklawn's Goshen campus to create 11 units to house those youth that are aging out of foster care. The building opened in February of 2026 and addresses the prevention of homelessness amongst young adults. An 8 unit building opened that contained permanent supportive housing, along with another 16 units of affordable housing for low/mod tenants. These 35 units will be used to help persons at risk of homelessness with plans to build 24 more units over the next several years.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and 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 jurisdiction's consultations with housing, social service agencies and other entities

1	Agency/Group/Organization	Boys and Girls Club of Greater Goshen, Inc.
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Public service needs assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email list, participated in the January 16, 2026, public hearing, and sub-recipient meeting, and is a current public service grant sub-recipient.
2	Agency/Group/Organization	Elkhart County Clubhouse (d/b/a Cora Dale House)
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email list, participated in the January 16, 2026, public hearing, and sub-recipient meeting, and is a current public service grant sub-recipient.
3	Agency/Group/Organization	Goshen Interfaith Hospitality Network (d/b/a First Light Mission)
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email list, is a member of the Region 2 Continuum of Care, participated in the January 16, 2026, public hearing, and sub-recipient meeting, and is a current public service grant sub-recipient.
4	Agency/Group/Organization	Maple City Health Care Center, Inc.
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Public service needs assessment Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email list, participated in the January 16, 2026, public hearing, and sub-recipient meeting, and is a current public service grant sub-recipient.
5	Agency/Group/Organization	Lacasa of Goshen, Inc.
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email 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, participated in the January 16, 2026, public hearing and the sub-recipient meeting, and provided input for the plan on affordable housing needs.
6	Agency/Group/Organization	Walnut Hill Early Childhood Education Center
	Agency/Group/Organization Type	Services-Children Services-Education

	What section of the Plan was addressed by Consultation?	Public service needs assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email list, participated in the January 16, 2026, public hearing, and sub-recipient meeting, and is a current public service grant sub-recipient.
7	Agency/Group/Organization	Council on Aging
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Public service needs assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email list, participated in the January 16, 2026, public hearing, and sub-recipient meeting, and is a current public service grant sub-recipient.
8	Agency/Group/Organization	Warsaw Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email list, participated in the January 16, 2026, public hearing, and sub-recipient meeting, and is consulted via staff contacts.
9	Agency/Group/Organization	Goshen Mayor's Office

	Agency/Group/Organization Type	Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email list, participated in the public hearings on January 16, 2026, and March 23, 2026, the public meeting on April 27, 2026, and provides overall guidance for the CDBG program.
10	Agency/Group/Organization	Goshen Community Relations Commission
	Agency/Group/Organization Type	Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Fair Housing & Equal Opportunity
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email list and the activities of the Commission are an integral part of the overall CDBG program. A public meeting to hear CDBG proposals was held at CRC meeting on March 3, 2026.
11	Agency/Group/Organization	Goshen Common Council
	Agency/Group/Organization Type	Other government - Local Elected Officials
	What section of the Plan was addressed by Consultation?	Overall plan review

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	All Goshen Common Council members are on the email list and one public hearing was held on March 23, 2026 with 31 participants during a regular council meeting. As well as a public meeting being held on April 27th during a regular Council meeting to authorize submittal of the Annual Action Plan. Council members are invited to all CDBG meetings.
12	Agency/Group/Organization	Taylor Siefker Williams Design Group
	Agency/Group/Organization Type	Planning organization
	What section of the Plan was addressed by Consultation?	Zoning Ordinance Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Goshen hired consultants from Taylor Siefker Williams Design Group to review and revise the City's Zoning Ordinance and to identify if there are existing negative effects from public policies that serve as barriers to affordable housing.
13	Agency/Group/Organization	St. Joseph River Basin Commission
	Agency/Group/Organization Type	Managing Flood Prone Areas Management of Public Land or Water Resources
	What section of the Plan was addressed by Consultation?	Resilience Planning
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City provides a small local grant to the Commission for its work regarding the river basin and providing us with technical assistance, studies, demonstration projects and information sharing opportunities between local governments. The commission helps with flood mitigation due to increased rainfall and storm impacts and focuses on watershed-wide strategies. For Goshen efforts included scientific studies on the North Branch of the Elkhart River and recommendations to improve community resilience without increasing downstream risk.

14	Agency/Group/Organization	Goshen Engineering Department
	Agency/Group/Organization Type	Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Public facilities & improvements
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email list and participates in the planning and implementation of public facilities & improvements projects.
15	Agency/Group/Organization	OAKLAWN PSYCHIATRIC CENTER, INC.
	Agency/Group/Organization Type	Services - Housing Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email list, is a member of the Region 2 Continuum of Care, advises for the plan in relation to homelessness and participated in the February 26, 2026, homeless coalition meeting.
16	Agency/Group/Organization	VA Northern Indiana

	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Health Health Agency Other government - Federal
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email list, participated in the February 26, 2026, homeless coalition meeting and is a member of the Region 2 Continuum of Care.
17	Agency/Group/Organization	Goshen Building Department
	Agency/Group/Organization Type	Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email list and provides input related to housing needs, operates program to address homes that are categorized as slum and blight and participated in Public Hearing on March 23, 2026.
18	Agency/Group/Organization	Goshen Community Development Dept
	Agency/Group/Organization Type	Other government - Local Grantee Department

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email list, provides economic development input, participated in the public hearing on March 23, 2026, and is consulted on the overall CDBG program.
19	Agency/Group/Organization	Goshen Police Department
	Agency/Group/Organization Type	Agency – Emergency Management Other government - Local
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Neighborhood Conservation
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email list and participated in the Public Hearing on March 23, 2026, provides liaison officers for each neighborhood association, provides a liaison to the homeless coalition. Instituted the Behavior Health Response Coordinator and Mobile Integrated Health Team to respond to homeless calls.
20	Agency/Group/Organization	MACOG
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Economic Development Transportation
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email list and the CDBG administrator participates in the agency's transit advisory committee.

21	Agency/Group/Organization	Goshen Department of Environmental Resilience
	Agency/Group/Organization Type	Other government – Local Agency-Managing Flood Prone Areas Agency – Management of Public Land or Water Resources
	What section of the Plan was addressed by Consultation?	Resilience Planning and Mitigation
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email list and provides overall guidance for the City to institute government operations to reduce the City's environmental impact and improving the City's resilience to potential natural disasters. After record rainfall in 2018, the department was established to address the community vulnerabilities and respond and prepare for the risks the city may face.
22	Agency/Group/Organization	Goshen Stormwater Department
	Agency/Group/Organization Type	Other government – Local Agency – Management of Public Land or Water Resources
	What section of the Plan was addressed by Consultation?	Resilience Planning and Mitigation
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email list and reviews proposed projects to ensure prevention of polluted stormwater runoff from impacting the natural water resources in collaboration with public and private partners. In the case of drainage or flood issues, agency would assist in finding solutions.
23	Agency/Group/Organization	Surf Broadband
	Agency/Group/Organization Type	Services – Broadband Internet Service Providers
	What section of the Plan was addressed by Consultation?	Broadband Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is a local broadband internet service provider who works with area affordable housing service providers in Goshen to provide free internet to residents of low- and moderate-income apartment buildings. In 2023 Surf installed cables for approximately half of Goshen's households and in February of 2026 provided information on expansion projects underway which will enable additional areas in Goshen to have access to broadband internet services.
24	Agency/Group/Organization	Frontier Communications
	Agency/Group/Organization Type	Services – Broadband Internet Service Providers
	What section of the Plan was addressed by Consultation?	Broadband Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is a local broadband internet service provider for all households in Goshen with 100% coverage per online interactive map consulted.
25	Agency/Group/Organization	Bashor Children's Home
	Agency/Group/Organization Type	Services – Housing Services - Children
	What section of the Plan was addressed by Consultation?	Homelessness Needs – Unaccompanied youth Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email list, participated in the February 26, 2026, homeless coalition meeting and is a member of the Region 2 Continuum of Care. Agency assists in housing placement for youth aging out of foster care, homelessness prevention.
26	Agency/Group/Organization	Northern Indiana Workforce Board, Inc. WorkOne

	Agency/Group/Organization Type	Services - Employment Other Government - Federal
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email list, participated in the February 26, 2026, homeless coalition meeting and is a member of the Region 2 Continuum of Care.
27	Agency/Group/Organization	HABITAT FOR HUMANITY OF ELKHART COUNTY
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email list, participated in the February 26, 2026, homeless coalition meeting and is a member of the Region 2 Continuum of Care.
28	Agency/Group/Organization	IHCDA
	Agency/Group/Organization Type	Housing Services – Housing Services – Homeless Other government - State
	What section of the Plan was addressed by Consultation?	Homelessness Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email list, participated in the February 26, 2026, homeless coalition meeting and is an advising member of the Region 2 Continuum of Care.
29	Agency/Group/Organization	YWCA OF NORTH CENTRAL INDIANA
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email list, participated in the February 26, 2026, homeless coalition meeting and is a member of the Region 2 Continuum of Care.
30	Agency/Group/Organization	Brightpoint
	Agency/Group/Organization Type	Services - Homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency is on email list, participated in the February 26, 2026, homeless coalition meeting, facilitates Coordinated Entry in our region, and is a member of the Region 2 Continuum of Care.

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

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.

AP-12 Participation – 91.105, 91.200(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 2026 annual action plan was obtained through the following:

- Citizen Participation Schedule posted on City's CDBG website, December 12, 2025
- Email to 100 CDBG contacts regarding upcoming draft planning for CDBG and public hearing #1, December 16, 2025
- Public hearing and invitation for input notice posted on website, December 22, 2025
- Public hearing #1 added to City Calendar, December 30, 2025
- Advertisement for public hearing published in Goshen News, January 2, 2026
- Public hearing #1 for current plan review and input for upcoming plan, January 16, 2026
- Invitation to Continuum of Care requesting input on 2026 Annual Action Plan and submittal timeline, February 26, 2026
- Presentation of proposed 2026 CDBG Activities at Community Relations Commission Meeting, March 3, 2026
- Advertisement for public comment period and public hearing published in Goshen News, March 13, 2026
- Public comment period for draft 2026 Annual Action Plan, March 16 - April 14, 2026
- Public hearing #2 to receive input on draft 2026 Annual Action Plan and current plan review, March 23, 2026
- Public meeting to authorize submittal of 2026 Annual Action Plan, April 27, 2026

Details of the input received and how it impacted goal-setting are provided in the attached Citizen Participation Overview and Detailed comments, also referenced in the following section.

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	Newspaper AD	Non-targeted/broad community	Notice that Public Hearing #1 to be held January 16, 2026 was published in Goshen News on January 2, 2026	n/a	n/a	
2	Public Hearing	Non-targeted/broad community Housing & Service Providers	14 attendees, representing eight local agencies, and two City departments	Comments used as a reference for the CDBG plans and outlined in the attached Citizen Input Summary.	n/a	
3	Public Meeting	Continuum of Care	Regular CoC meeting in February with 28 participants	Information is included in the plan related to homeless needs.	n/a	
4	Newspaper AD	Non-targeted/broad community	Notice of Public Hearing #2 and 30-day comment period, draft plan availability published in Goshen News	Comments are included in citizen participation section.	n/a	
5	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	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	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	http://goshen.in.gov/cdbg
7	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	
8	Public Hearing	Non-targeted/broad community	Public Hearing #2 held at Regular Common Council meeting 31 attendees	Comments are included in citizen participation section.	n/a	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Anticipated Resources

An allocation of \$294,400 in annual entitlement, along with \$15,388 of prior year resources, and \$65,212 in program income will be used in program year 2026 for a proposed PY 2026 annual budget of \$375,000.

Contingency Provision

Since the Federal appropriation was not enacted at the time the 2026 draft annual plan was originally developed, the budget was estimated and then finalized following the receipt of the actual formula allocation in April. The estimated budget had read in the draft plan as follows, *“Anticipated CDBG funding is calculated by using an average of the past allocations received. An estimated \$272,525 in annual entitlement, along with estimated \$21,475 of prior year resources, estimated \$65,165 in program income and \$2,725 in miscellaneous income will be used in program year 2026 for a proposed PY 2026 estimated annual budget of \$361,890.”* The final amount of Program Income was based on the total calculated at the time the plan was submitted to HUD, and the final Program Income total as proposed was incorporated into the budget without further public notice. As specified in the draft plan, the final 2026 budget amounts of proposed activities were proportionally increased (not decreased in this case) where applicable from the estimated funding levels to match actual allocation amount, subject to the required caps and maximum funding requests, with no public hearing or further public notice as was specified in the draft plan. The amount of prior year resources and miscellaneous income were also adjusted as a result of the allocation amount being greater than estimated.

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.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	294,400	65,212	15,388	375,000	790,828	A 2026 allocation of \$294,400 will be combined with Program Income of \$65,165, and prior year resources of \$15,388 from PY2023 from owner occupied and multi-unit rehab.

Table 5 - 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 2026 will include \$160,411 of CDBG funds to upgrade the energy systems of an existing 8-unit and an 11-unit affordable housing developments at 111 and 129 Lakeview Drive with 8 units (4 are 1-bedroom, and 4 are 2-bedrooms) affordable at 30% AMI, and 11 units (8 are 1-bedroom and 3 are 2-bedrooms) 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 IHCD and HUD.

Funding for the rehabilitation of approximately three single-family, owner-occupied homes in program year 2026 is budgeted at \$47,909. 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 2026. 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 funding to implement their activities. In PY 2025, CDBG public service reported matching funds of \$195,171 as of April 20, 2026.

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 2026, approximately 70% of the CDBG budget will be used for housing activities. Plan includes single-unit rehab and multi-unit rehab in the form of energy efficiency improvements, and homeownership assistance with housing counseling. Activities will focus on 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 2026, approximately 13% of the CDBG budget will be used for public service grants, funded below the 15% maximum cap. Activities will focus on the objectives of creating a suitable living environment, providing shelter for homeless, and services to low/moderate income families and individuals. These actions will produce outcomes of available and affordable access to housing, primary healthcare, mental health services, early childhood education, senior transportation, and daily nutrition programs.

Finally, approximately 17% of the 2026 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 administrating 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	2026	2029	Affordable Housing		Housing Opportunities Neighborhood Revitalization	CDBG: \$160,411	Rental units rehabilitated: 19 Household Housing Unit
2	Housing Rehabilitation Single Unit	2026	2029	Affordable Housing	City Wide	Housing Opportunities Neighborhood Revitalization	CDBG: \$47,909	Homeowner Housing Rehabilitated: 3 Household Housing Unit
3	Public Service Grants	2026	2029	Access to Services	City Wide	Access to Services	CDBG: \$49,930	Public service activities other than Low/Moderate Income Housing Benefit: 906 Persons Assisted
4	Homeless Facilities	2026	2029	Homeless	City Wide	Housing Opportunities Access to Services	CDBG: \$17,140	Homeless Person Overnight Shelter: 150 Persons Assisted
5	Homeownership Assistance	2026	2029	Affordable Housing	City Wide	Housing Opportunities Neighborhood Revitalization	CDBG: \$50,750	Direct Financial Assistance to Homebuyers: 3 Households Assisted
6	Housing Counseling for Homeownership Assistance	2026	2029	Affordable Housing	City Wide	Housing Opportunities	CDBG: \$1,000	Housing Counseling for Homeownership Assistance: 3 homebuyers assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehabilitation Multi Unit
	Goal Description	In program year 2026, approximately 43% of the CDBG budget will be used for energy efficiency improvements to 19 multi units of permanent supportive housing, to be undertaken by a Community Based Development Organization. The objective is sustainability and preservation of affordable rental housing for low/moderate income families and individuals. Outcomes anticipated are available and affordable access to high quality rental housing, and support for sustainable and viable neighborhoods. CDBG funds will be the primary funding source.
2	Goal Name	Housing Rehabilitation Single Unit
	Goal Description	The loan/grant program for owner-occupied housing rehabilitation will continue in program year 2026, with a goal of assisting three units per year, using approximately 13% of the program year 2026 budget. Owner-occupied rehabilitation preserves existing housing at a much lower cost than new construction, and rehabilitation may encourage private investment in maintenance and rehabilitation by neighbors. This program assists elderly residents and people with special needs to continue living in their homes and neighborhoods. The objective is to support the retention of decent housing, with the outcome of affordable rehabilitation services.
3	Goal Name	Public Service Grants
	Goal Description	In program year 2026, approximately 13% 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	Goal Name	Homeless Facilities
	Goal Description	In program year 2026, 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	Goal Name	Homeownership Assistance
	Goal Description	In program year 2026, approximately 14% 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	Goal Name	Housing Counseling for Homeownership Assistance
	Goal Description	In program year 2026, <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.

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 91.215(b)

It is estimated that approximately 25 income qualified families, ranging from extremely low, to low or moderate-income, living within city limits will benefit from the affordable housing activities proposed by CDBG for program year 2026.

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 and housing needs, and consulted our objectives and high priority areas outlined in the 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 2026, the following line items account for the overall budget of \$375,000, which is composed of \$294,400 in annual entitlement, \$15,388 of prior year resources, and \$65,212 in program income. The following projects are expected to receive CDBG funding:

1. Public Service grants (\$49,930) 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 (\$47,909) 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 Efficiency Improvements Multi-family Rehabilitation, rental housing (\$160,411) 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 (\$65,000).

Once HUD released the final allocation amount in April, the proposed draft budget was proportionally increased, where applicable, from the estimated funding levels to match actual allocation amount. The planned adjustments were made 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 7 - 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 the funding soliciting process, the City determined to prioritize funding for:

Multi-Family Rehab-Energy Improvements:

Undertaken by a CDBO

Approximately 43% of the budget

Objective is sustainability and preservation of decent affordable 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 2026 is 19 units

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

Owner-Occupied Housing Rehab:

Approximately 13% of the budget

Objective of supporting the retention of decent, safe housing

Outcome of affordable rehab services

Goal for 2026 is 3 units

Direct Homeownership Assistance with Housing Counseling:

Approximately 14% of the budget

Objective of providing decent, affordable housing

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

Goal for 2026 is 3 homebuyers

Public Service Grants:

Approximately 13% 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 17% 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 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	Project Name	Program Administration
	Target Area	
	Goals Supported	Housing Rehabilitation Multi Unit Housing Rehabilitation Single Unit Public Service Grants Homeless Facilities Homeownership Assistance Housing Counseling
	Needs Addressed	Housing Opportunities Access to Services Neighborhood Revitalization
	Funding	CDBG: \$58,000
	Description	Program administration to pay for staff, staff training, supplies and other administrative costs.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	National Objective: N/A Eligibility: Administration – 24 CFR 570.206 - 21A Matrix Code
	Planned Activities	General Program administration funds will pay for staff, staff training, supplies and other administrative costs in support of the implementation and administration of the overall CDBG program.
2	Project Name	Program Planning
	Target Area	
	Goals Supported	Housing Rehabilitation Multi Unit Housing Rehabilitation Single Unit Homeownership Assistance Housing Counseling

	Needs Addressed	Housing Opportunities Neighborhood Revitalization
	Funding	CDBG: \$7,000
	Description	Program planning, including neighborhood outreach in a low/moderate income designated area, in support of the CDBG program and CDBG activities.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	National Objective: N/A Eligibility: Planning – 24 CFR 570.205 - 20 Matrix Code
	Planned Activities	Program planning, including neighborhood outreach, in support of the CDBG program and CDBG activities.
3	Project Name	Boys & Girls Club
	Target Area	City Wide Initiatives
	Goals Supported	Public Service Grants
	Needs Addressed	Access to Services
	Funding	CDBG: \$5,300
	Description	Provide support for daily nutrition program at Boys & Girls Club.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 650 school-age, low/mod income children will benefit.
	Location Description	306 Crescent St., Goshen, IN 46528 National Objective: Low Mod Limited Clientele (LMC) Eligibility: Child Care Services – 24 CFR 570.201(e) – 05L Matrix Code
	Planned Activities	Funding in this category will contribute to direct support of service programs designed to benefit low/moderate income individuals and families, with the objective of making services available and affordable, including access to a daily nutrition program at the Boys & Girls Club.

4	Project Name	Council on Aging of Elkhart County
	Target Area	City Wide Initiatives
	Goals Supported	Public Service Grants
	Needs Addressed	Access to Services
	Funding	CDBG: \$5,300
	Description	Provide support for senior transportation program.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 20 low/mod income senior citizens will benefit.
	Location Description	Citywide. Income qualified resident seniors living within Goshen city limits are picked up and transported to appointments throughout Goshen. National Objective: Low Mod Limited Clientele (LMC) Eligibility: Senior Services – 24 CFR 570.201(e) – 05A Matrix Code
5	Planned Activities	Funding in this category will contribute to direct support of service programs designed to benefit low/moderate income individuals and families, with the objective of supporting and enhancing a suitable living environment, with the outcome of making services available and affordable, including support for the Goshen senior transportation program at the Council on Aging.
	Project Name	Elkhart County Clubhouse
	Target Area	City Wide Initiatives
	Goals Supported	Public Service Grants
	Needs Addressed	Access to Services
	Funding	CDBG: \$4,210
	Description	Provide support for daily lunch program for individuals with mental illness.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 125 low/mod individuals who are considered disabled because of mental illness will benefit.

	Location Description	114 S. 5 th Street, Goshen, IN 46528 National Objective: Low Mod Limited Clientele (LMC) Eligibility: Mental Health Services – 24 CFR 570.201(e) – 05O Matrix Code
	Planned Activities	Funding in this category will contribute to direct support of service programs designed to benefit low/moderate income individuals and families, with the objective of supporting and enhancing a suitable living environment, with the outcome of making services available and affordable, including support for the daily lunch program for those with mental illness at the Elkhart County Clubhouse.
6	Project Name	Goshen Interfaith Hospitality Network
	Target Area	City Wide Initiatives
	Goals Supported	Public Service Grants Homeless Facilities
	Needs Addressed	Housing Opportunities Access to Services
	Funding	CDBG: \$17,140
	Description	Provide staff support for shelter's healthy eating program.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 150 individuals, all classified as homeless (including families with children and single females), will benefit.
	Location Description	801 W. Wilkinson St., Goshen, IN National Objective: Low Mod Limited Clientele (LMC) Eligibility: Homeless Program – 24 CFR 570.201(e) – 03T Matrix Code
	Planned Activities	Funding in this category will contribute to direct support of service programs designed to benefit homeless individuals, including families with children, with the objective of supporting and enhancing a suitable living environment, with the outcome of making services available and affordable, including support for the shelter meal and snack program at Goshen Interfaith Hospitality Network.
	Project Name	Maple City Health Care Center

7	Target Area	City Wide Initiatives
	Goals Supported	Public Service Grants
	Needs Addressed	Access to Services
	Funding	CDBG: \$5,300
	Description	Provide support for integrated primary health care.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 100 low/mod individuals will benefit.
	Location Description	213 Middlebury Street, Goshen, IN 46528 National Objective: Low Mod Limited Clientele (LMC) Eligibility: Health Services – 24 CFR 570.201(e) – 05M Matrix Code
	Planned Activities	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.
8	Project Name	Walnut Hill Early Childhood Center
	Target Area	City Wide Initiatives
	Goals Supported	Public Service Grants
	Needs Addressed	Access to Services
	Funding	CDBG: \$12,680
	Description	Provide support to supplement parent fees for early childhood education.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 11 low/mod income children will benefit.

	Location Description	1700 Shasta Dr., Goshen, IN 46526 National Objective: Low Mod Limited Clientele (LMC) Eligibility: Child Care Services – 24 CFR 570.201(e) – 05L Matrix Code
	Planned Activities	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.
9	Project Name	Single Unit Housing Rehab
	Target Area	City Wide Initiatives
	Goals Supported	Housing Rehabilitation Single Unit
	Needs Addressed	Housing Opportunities Neighborhood Revitalization
	Funding	CDBG: \$47,909
	Description	Rehabilitation of single-family, owner-occupied housing units, to improve housing for low- and moderate-income homeowners.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 3 low/mod homeowners will benefit.
	Location Description	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. National Objective: Low Mod Housing (LMH) Eligibility: Rehabilitation: Single-Unit Residential – 24 CFR 570.202(a)(1) – 14A Matrix Code

	Planned Activities	The City intends to continue the loan/grant program for owner-occupied housing rehabilitation in program year 2026. 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.
10	Project Name	Energy Conservation Multi Unit Housing
	Target Area	
	Goals Supported	Housing Rehabilitation Multi Unit
	Needs Addressed	Housing Opportunities Neighborhood Revitalization
	Funding	CDBG: \$160,411
	Description	Energy conservation for multi-family, rental housing units, to maintain & preserve quality rental housing for low-and moderate-income renters.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	This solar array improvement project for multi-family rental housing will benefit 19 units of affordable housing. To break it down more specifically of the 19 units: 11 are at <50% AMI, and 8 are at <30% AMI.
	Location Description	111 and 129 Lakeview Drive, Goshen, IN – Census Tract 2.01, Block Group 1, 65.5% low/mod income National Objective: Low Mod Housing (LMH) Eligibility: Rehabilitation: Energy Efficiency Improvements – 24 CFR 570.202(b)(4) – 14F Matrix Code
	Planned Activities	Energy efficiency improvements for multi-unit affordable housing, to be undertaken by a Community Based Development Organization. The objective is to preserve affordable rental housing for low/moderate income families and individuals, with the outcomes of available and affordable access to high quality rental housing, and support for sustainable and viable neighborhoods.

11	Project Name	Homeownership Assistance
	Target Area	City Wide Initiatives
	Goals Supported	Homeownership Assistance
	Needs Addressed	Housing Opportunities
	Funding	CDBG: \$50,750
	Description	Direct assistance to low/mod homebuyer households to increase access to affordable single-family homes.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	An estimated three first time low- and moderate-income homebuyers will benefit.
	Location Description	Addresses of beneficiaries vary; however, all are within the city limits of Goshen, Indiana. National Objective: Low Mod Housing (LMH) Eligibility: Homeownership Assistance (excluding Housing Counseling under 24 CFR 5.100) – 24 CFR 570.201(n) – 13B Matrix Code
12	Planned Activities	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.
	Project Name	Housing Counseling in conjunction with Homeownership Assistance
	Target Area	City Wide Initiatives
	Goals Supported	Housing Counseling
	Needs Addressed	Housing Opportunities
	Funding	CDBG: \$1,000

Description	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.
Target Date	6/30/2027
Estimate the number and type of families that will benefit from the proposed activities	An estimated three first time low- and moderate-income homebuyers will benefit.
Location Description	Addresses of beneficiaries vary; however, all are within the city limits of Goshen, Indiana. National Objective: Low Mod Housing (LMH) Eligibility: Housing Counseling, under 24 CFR 5.100, for Homeownership Assistance (13B) – 24 CFR 570.201(n) – 13A Matrix Code
Planned Activities	Certified HUD 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

CDBG funds are used city wide in an effort to help address the needs of our residents. 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 4.00, 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

According to ACS 2016-2020 Low- and Moderate-Income Summary Data Goshen has 45.31% of low mod residents. 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.

Neighborhood planning and coordination efforts led by Lacasa of Goshen, Inc. with the help of CDBG funds are being focused in Census Tract 3.02, Block Group 2 which has an 84.4% low/mod concentration, the highest in the city limits. Strategies for neighborhood development include a door-to-door survey to determine residents' demographics, needs, concerns, etc., resident engagement, leadership development, establishing a neighborhood association, and the creation of a grassroots neighborhood plan.

Geographic Distribution

Target Area	Percentage of Funds
City Wide Initiatives	100

Table 8 - 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 block groups 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 helping 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, the City of Goshen hired consultants from Taylor Siefker Williams Design Group to review and revise the City's Zoning Ordinance and examine it for existing negative effects from public policies that serve as barriers to affordable housing such as land use controls, zoning restrictions, fees and charges, and growth limitations. Potential changes to increase lot density, explore the allowance of ADUs (Accessory Dwelling Units), and analyze current zoning regulations are also being looked at.

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 49 units (up from 30 last year) in Goshen at three locations. LaCasa's Westplains II property has 2 PBVs. They received 8 PBV's from IHCD for new units at Oaklawn's Lakeview Drive. Overall the City of Goshen has approximately 994 affordable rental units, which has increased by 42 units over the past year.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	25
Special-Needs	0
Total	25

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	22
Acquisition of Existing Units	3
Total	25

Table 10 - 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 efficiency improvements are planned to 19 affordable 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 2026, the goal is to rehab three 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 2026 are based on the 184 Housing Choice vouchers currently in use with another 13 awaiting lease up, including 37 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 2026 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 49 PSH units at three 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, 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 \$1.1 million in housing assistance to Goshen voucher recipients. As of December 30, 2025, there were approximately 186 vouchers currently in use in Goshen, including 37 NED (non-elderly disabled) vouchers for persons with disabilities.

In 2025 WHA received 240 pre-applications for families needing housing assistance. 145 were pulled from this list for vouchers. Out of the 145 pulled, 61 were housed with their voucher. It is estimated that the waitlist for obtaining a housing choice voucher for Goshen is approximately 6-8 months.

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

With Goshen lacking 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.

The City of Goshen supported the Warsaw Housing Authority in 2026 by pledging a \$35,000 Community Service Partnership Grant to help cover administrative expenses of staff traveling to Goshen weekly to help voucher holders, for teaching the rental education class monthly, helping with \$400 rental deposits for graduates of the class, and incentivizing landlords to accept housing choice vouchers. Twelve families who took the Rental Education Class this past year received a \$400 rental deposit at lease up, amounting to \$4,800.

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 2025, 29 families attended the class and were issued vouchers.

When housing choice voucher holders graduate from the program, the WHA encourages them to look at the homeownership assistance program offered by Lacasa or Habitat for Humanity to consider homeownership as their next housing option. These programs help low- and moderate-income residents become first time homebuyers with the assistance of grants.

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, like Lacasa and Habitat for Humanity, 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 and Annual Action 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 as the Secretary coordinating and hosting meetings and distributing information between organizations. The City of Goshen does not expect to receive any direct public or private funding in program year 2026 to address homeless needs or 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 to 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. The Officer works closely with organizations within the Continuum of Care to help the homeless of Goshen. The department responded to over 190 calls to assist homeless persons in 2025.
2. Goshen's Mobile Integrated Health Team, which began in 2025, works directly with the Behavioral Health Response Coordinator and addresses 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. Maple, a trained emotional support and therapy dog, joined the Mobile Integrated Health Team in 2025 to help support the department's community care and crisis response efforts.
3. There are now 49 permanent supportive housing units in Goshen. At Oaklawn's Goshen Campus 8 PSH units opened early 2026 along with 11 PSH units to support youth who are aging out of foster care. 16 units of low/mod affordable housing are available too at the site. There is a plan to add 24 more affordable units to this location. This will help reduce the number of homeless. The City is contributing funding to support this development.

4. First Light Mission, a homeless shelter occupies a rehabilitated elementary school in the City of Goshen. Last year the facility expanded their capacity and now have 43 beds, up from 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 fills 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 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.
8. The City of Goshen's CDBG Community Development Specialist will continue to volunteer on the Homeless Coalition and coordinate meetings and information between local agencies like Faith Mission, Lacasa, Oaklawn Psychiatric Center, Goshen Interfaith Hospitality Network, and Habitat for Humanity to 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 \$17,140, which is 34% of the public service budget, for Goshen Interfaith Hospitality Network d/b/a First Light Mission. The shelter serves families with children and single women. In addition, the City of Goshen also supports the mission with a Community Service Partnership Grant in the amount of \$30,000 for 2026. In 2025 the mission expanded its capacity to 43 beds (from 26) and has been able to help shelter additional homeless in our community. During extremely cold winter nights the mission added cots to set up in their cafeteria / gymnasium for homeless to sleep on and get out of the elements. 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 Inc. 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 also in Elkhart is called Graber House and contains 11 apartments 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 progressive in its approach to developing teams, programs and services to aid in helping the homeless and those experiencing mental health and substance use challenges to live independently and move towards permanent housing. Goshen strives to stay ahead of the curve with recent programs and facilities like: Oaklawn's Crisis Stabilization Center, Behavioral Health Response Coordinator, PATH team, Mobile Crisis Response Team, Mobile Opioid Response Team, and the Mobile Integrated Mental Health Team.

New housing developments, containing 35 units, located on Oaklawn's Goshen campus opened in February of 2026. Eleven housing units were for foster youth transitioning to adults along with eight permanent supportive housing units for Oaklawn clients. Another sixteen units are now available, eight are designated for those 55+ and up and the remaining eight units are low-income housing. Future plans to build 24 more affordable housing units at this location are in process.

First Light Mission expanded capacity this past year from 26 beds to 43 beds for homeless. Typical stay is three months during which time they are connected to services and programs to help them obtain counseling, work, start saving for housing and transition to independence.

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-three local agencies during calendar year 2025 meetings which included:

Aids Ministries, Bashor, Baugo Community Schools, Beaman Home, Bradley Co, Brightpoint, CAPS, City of Elkhart CDBG, City of Goshen CDBG, Concord Community Schools, Council on Aging, Elkhart Community Schools, Elkhart County Community Corrections, Elkhart Housing Authority, Emerge Ministries, Faith Mennonite Church, Faith Mission, Family and Social Services Admin, Fellowship Mission, First Light Mission, Goshen Community Schools, Goshen Police Dept., Goshen First Dept., Habitat for Humanity, Health Plus Indiana, IHCD, Indiana DWD, LaCasa of Goshen, Managed Health Services, Maple City Health Care Center, MdWise, Minority Health Coalition, Minority Health Services, Mosaic of Northern Indiana, Oaklawn, REAL Services, Rise Above Academy, Senator Young's Office, SPA Ministry, Veterans Administration, WaNee Community Schools, Warsaw Housing Authority, and YWCA.

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 over \$1.1 million in assistance payments to Goshen residents in its most recently completed fiscal year. There are approximately 190 vouchers currently in use in Goshen, including 37 for persons with disabilities.

Another strategy to prevent homelessness is affordable housing. Oaklawn and Lacasa partnered together, with the City of Goshen contributing funding, to construct affordable housing units in Goshen on Oaklawn's campus. Newly opened in 2026 are 8 units of permanent supportive housing, 16 units of low-income housing, and 11 units for those aging out of foster care. Bashor is partnering to help fill the units with young adults, while the Warsaw Housing Authority is offering the use of vouchers if qualifications are met. There are future plans to build 24 additional low/mod housing units.

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 Sheriff's office has programs to reduce recidivism with participants enrolled in more than 1,200 classes last year. Classes addressed areas such as anger management, domestic violence, job readiness, victim impact and relapse prevention. Outside organizations also teach classes like high school diploma or equivalency testing by The Crossing, financial education from Horizon Education Alliance and LaCasa and parenting by Jail Ministries of Elkhart County.

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 coordinate meetings and 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.

Four years ago, 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. The Crisis Center may connect them to services that can prevent them from becoming homeless or lead them out of homelessness.

In 2025 the City of Goshen added a Mobile Integrated Health Team which addresses 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 works with the current Behavioral Response Coordinator in the Police Department. The State of Indiana recognizes the burden mental health issues placed on police and fire departments and EMS teams, so it has encouraged the development of interdisciplinary teams to respond to that need. They proactively work 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 December 2025 were up 6.9% compared to last year, making homes less affordable for low-and moderate-income homebuyers. Inflation and high mortgage interest rates are also barriers that continue to affect housing affordability which causes concern for homeowners and tenants.

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.

To encourage landlords to lease to low/mod tenants who receive assistance and reduce barriers, 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 2026.

The City of Goshen is aware that regulatory practices, such as the zoning ordinance, can unintentionally create barriers to the creation and/or preservation of affordable housing and is committed to addressing the potential obstacles in order to create housing opportunities for low- and moderate-income residents.

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

In 2026 Consultant, Taylore Siefker Williams Design Group, was hired to begin review of 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 for barriers to the creation of affordable housing and housing in general in the regulatory practices. The review is expected to take two years to complete. 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.

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. Other barriers include the high cost of construction and land and a housing supply and demand imbalance as the demand is greater than the supply. This imbalance drives up the cost of housing for both homebuyers and renters. According to the US Census, Housing Unit Change Viewer Data released in January 2026, the number of housing units in the 11 Census tracts that make up the City of Goshen from 2020 to 2025 increased by 621 units at an average percentage change of 4%.

Strategies to address housing barriers include rehab of multi-unit rental housing, rehab of owner-occupied housing, direct homeownership assistance, construction of new affordable housing, energy efficiency upgrades to affordable housing to increase sustainability, upgrades to infrastructure and new infrastructure to complement housing activities, rental assistance for low-income tenants and the homeless, assistance for homeless persons and persons with special needs, and the addition of a residential TIF to stimulate development. These activities help create and preserve housing units in the City of Goshen.

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 to meet all the needs. 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

The City also prioritized funding to improve owner-occupied housing through rehab, support for affordable housing creation and preservation, and expanding housing choice 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. CDBG will continue to invest in improving these areas.

Neighborhood Revitalization

Lacasa's neighborhood outreach worker, the City's neighborhood association coordinator, and the Community Relations Commission 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 them. When neighborhood associations are active, residents work together to improve their neighborhood and the implementation of the CDBG program is more effective.

The City has been working on identifying rentals that are not up to code and/or abandoned, putting them up for auction or demolition – thus removing blighted properties and addressing vacant and run down houses. These homes will either be rehabbed by new owners or demolished opening a site for a new home.

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 to maintain affordability and long term sustainability, construction of new affordable housing, upgrades to infrastructure and new infrastructure to complement housing activities, and rental assistance for low-income tenants and the homeless.

Permanent supportive housing (PSH) is a partnership of Lacasa, the owner/developer, and Oaklawn, the service provider, with a total of 49 units in Goshen at three locations. PSH is a successful model that provides stable housing and supportive services.

- Lacasa, in partnership with Oaklawn, built 19 new units of permanent supportive housing, along with 16 units of low/mod housing which just opened in February on Lakeview Dr. There are plans to build 24 more units, a total of 59 upon completion. The City is contributing funding for this project.
- Since 2023 the CDBG homeownership assistance activity implemented by Lacasa helped seven low-moderate income homebuyers purchase a home in Goshen. This program continued in 2025 with the goal of assisting three first-time homebuyers. Loans are forgivable over a period of 5 years and reduce the mortgage principal making the loans more affordable.
- Lacasa received approval for 8 new project-based vouchers at the Lakeview Dr PSH units to add to their 2 project-based vouchers at Westplains II.
- 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 helping over 500 people with financial training/coaching, matched savings, homebuyer training, and workplace financial empowerment.
- Since April 2022, with support through an annual 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 2025, 29 families attended and 12 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. This point was emphasized by several participants at the public hearing and planning meeting. 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 29 families attended (by November 2025) with 12 of them leasing up and receiving a \$400 deposit.

Actions planned to develop institutional structure

The City of Goshen's annual plan for program year 2026 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 Goshen was 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 annual plan and public comment periods. 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 input.

The public hearing and planning meeting for the 2026 annual plan helped with coordinating the housing authority with affordable housing management and social service agencies. A member from the Warsaw Housing Authority, who facilitates the use of Goshen housing choice vouchers, was in attendance and met with Lacasa an affordable housing provider and social service agencies working in

Goshen. Information was shared about services, housing, needs and challenges. The Deputy Director said it was extremely beneficial to learn about housing and services that HCV clients can be referred to for help to keep them housed.

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 as Secretary of 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 role of Secretary includes sharing information, communication between agencies, coordinating and hosting meetings, dispersing information about events, needs, and activities. The Community Development Specialist is actively participating and promoting coordination of over 185 members representing 93 local service agencies by coordinating and hosting the six bi-monthly meetings.

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(l)(1,2,4)

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	65,212
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	65,212

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 2026.

The Federal appropriation was estimated at the time the draft 2026 annual plan was developed, and the budget now presented is based upon receipt of the actual formula allocation. The final 2026 budget for proposed activities was proportionally increased where applicable 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's contingency provision.

Citizen Participation Overview and Detailed Comments

2026 Annual Action Plan: Goshen, Indiana

Opportunities for feedback are provided throughout the CDBG program year, however 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.

Input for the 2026 annual action plan was obtained through the following:

- Citizen Participation Schedule posted on City's website, December 12, 2025
- Email to 100 CDBG contacts regarding upcoming draft planning for CDBG and public hearing #1, December 16, 2025
- Public hearing and invitation for input notice posted on City's website, December 22, 2025
- Advertisement for public hearing published in Goshen News, January 2, 2026
- Public hearing #1 for current plan review and input for upcoming plan, January 16, 2026
- Invitation to Continuum of Care requesting input on 2026 Annual Action Plan and submittal timeline, February 26, 2026
- Presentation of proposed 2026 CDBG activities for the annual plan on March 3, 2026 at the Community Relations Commission meeting
- Draft plan to CDBG and IR2HC contacts for input March 13, 2026
- Public comment period for draft 2026 Annual Action Plan, March 16 - April 14, 2026
- Public hearing #2 to receive input on draft 2026 Annual Action Plan and current plan review, March 23, 2026
- Public meeting to authorize submittal of 2026 Annual Action Plan, April 27, 2026

A public hearing was held on January 16, 2026, to review the current program year and request input for the upcoming plan. Fourteen (14) individuals were in attendance, with eight local agencies having representation and two City departments. Comments received during this public hearing affirmed the current practices and use of CDBG funds.

Notice of this public hearing was published in the Goshen News on January 2, 2026, emailed to over 100 CDBG contacts on December 16, 2025, plus information was posted to the CDBG website on December 22, 2025, and on December 30, 2025, notice was provided on the City's calendar.

To facilitate discussion for CDBG 2026 planning and identification of needs, the following questions were asked of each organization present:

- 1) What service(s) your organization provides & who do you serve
- 2) Greatest challenges or needs of beneficiaries and for your organization
- 3) (Optional) Share an idea or suggestion for future way to address challenges/needs

Representation of services present at the meeting included: transportation for elderly, food and support programs for mentally ill, homeless shelter beds and meals, early childhood education, after school meals and activity program, affordable health and dental care, affordable housing creation and management, and housing choice vouchers for affordable rentals.

The challenges and needs voiced by these organizations were (in no particular order):

- Affordable Housing (greatest need)
- Lack of funding
- Inflation / Increase in cost of construction, cost of living, etc.
- Increased need for services and housing
- Parents concerned about safety
- Landlords checking for evictions in past 10 years
- High deposits for rentals
- HUD standards for rentals hard for landlords to meet
- Financial constraints on households
- Lack of civic engagement – low engagement barrier
- Reduced subsidies for medical care creating barrier to access to care
- Transportation – insufficient public transportation to services, work, care
- Loss of Medicaid coverage, recertifying every three months
- Reduction/elimination in State Education Vouchers

The Indiana Region 2 Homeless Coalition (IR2HC), the local Continuum of Care, was notified during a meeting on February 26, 2026, of the 2026 Annual Action Plan completion timeline. Twenty-eight people were present during the meeting, representing about 26 different organizations. 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 13, 2026.

At the March 3, 2026 Community Relations Commission meeting CDBG applicants presented ideas on proposed 2026 activities for the annual plan.

The draft 2026 Annual Action Plan was posted online for review at <https://goshen.in.gov/cdbg> beginning March 10, 2026. Next notice of the public comment period and upcoming public hearing was distributed to the broad CDBG contact list and the IR2HC contact list, consisting of more than 275 individuals and organizations on March 13, 2026.

Notice of public hearing and notice of availability of the 2026 Annual Action Plan was published in the Goshen News on March 13, 2026, with the plan available for review beginning on March 16, 2026, both at the Goshen Planning Office or online at <https://goshen.in.gov/cdbg>. During the 30-day public comment period, from March 16 – April 14, 2026, no comments were received.

A second public hearing was held on March 23, 2026, as part of a Goshen Common Council meeting, to provide opportunity for input for the draft 2026 Annual Action Plan and again review the current program year. Prior to the public hearing, the link to the draft plan, along with a notice of public hearing and notice of availability of the draft plans was provided to the City Council along with a summary of the proposed CDBG priorities, budget, and an overview of the current program year 2025. There were 31 people in attendance including Mayor Leichty, Deputy Mayor Brinson, seven Council members, eight City of Goshen department heads and staff, two members of the media and a dozen community members. During the public hearing there were no comments received.

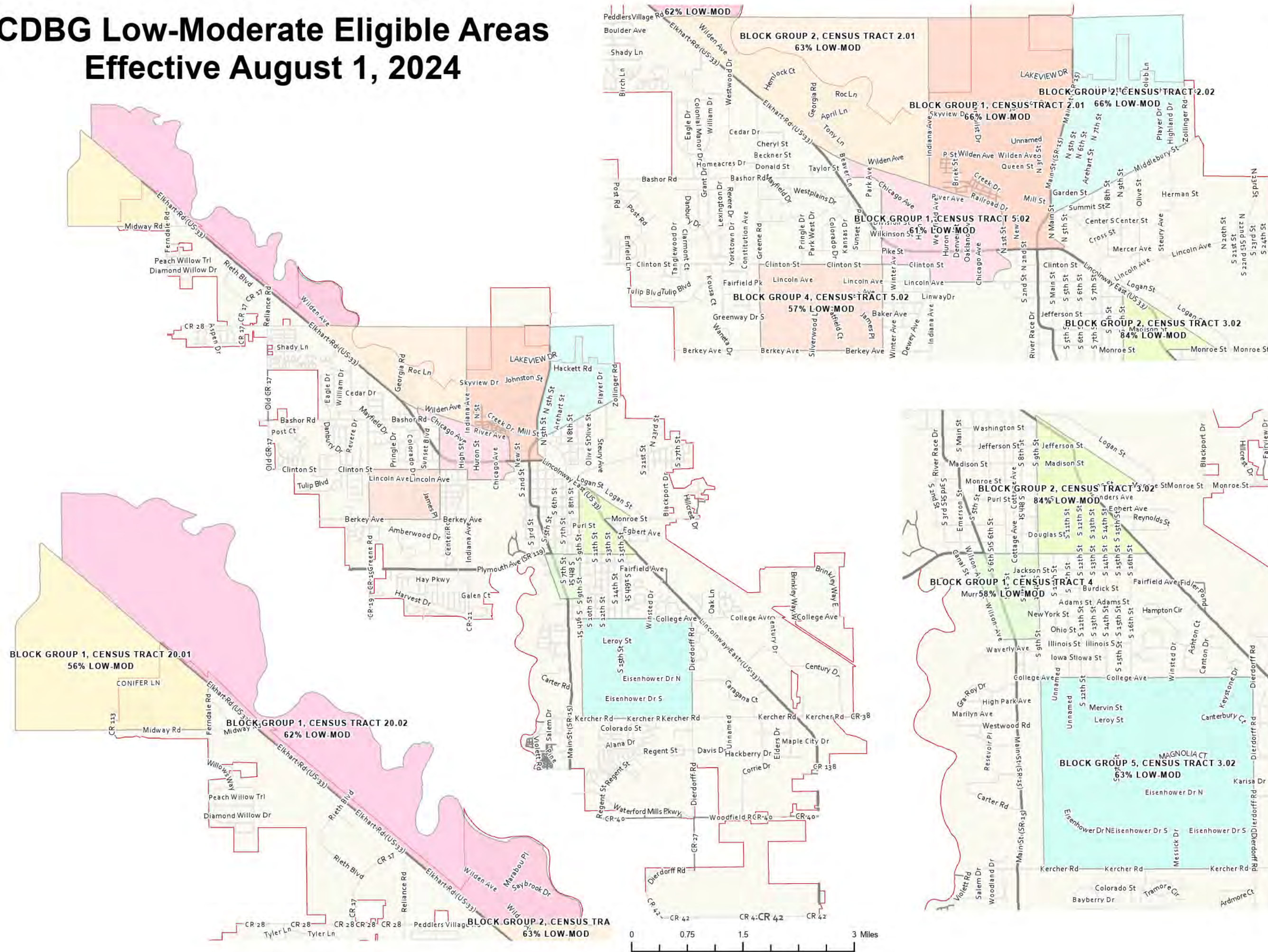
A final public meeting was held April 27, 2026, at a regular Goshen Common Council meeting, to authorize submittal of the 2026 annual plan, with Mayor Leichty, Deputy Mayor Brinson, Clerk Treasurer Aguirre, seven Council members, 11 City department heads and staff, two members of the local media, and 16 community members were in attendance, for a total of 39 attendees. Let it be noted that two Council members, Brett Weddell and Megan Peel, recused themselves from voting and stepped out of the chambers for this matter due to their affiliation with one of the CDBG subrecipients, Lacasa of Goshen, Inc. The Community Development Specialist explained the HUD allocation of \$294,400 had been received, the budget had been finalized according to the contingency provision by proportionally increasing the activity budgets subject to the required caps, and the plan was ready to be submitted upon approval. It was noted the final budget was set at \$375,000. There were no questions from the Council, City staff or community members. Council unanimously agreed to authorize the submittal of the 2026 CDBG annual plan.



GRANTEE APPENDICES
CDBG Annual Action Plan 2026
March 13, 2026

1. MAP OF INCOME-ELIGIBLE CENSUS BLOCK GROUPS
2. PROOF OF PUBLICATION
 - a) PUBLIC HEARING #1
 - b) PUBLIC HEARING #2 & 30-DAY PUBLIC COMMENT PERIOD
3. ADDITIONAL INFORMATION REQUIRED NOT COVERED IN E-CON

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
Phone: 574-534-3600 Fax: 574-533-8

City of Goshen

CDBG Low-Moderate Eligible Areas
Effective August 1, 2024

Proof of Publication

COPY

Ad # 1956907

STATE OF INDIANA,

Notice of Public Hearing
City of Goshen
Annual Action Plan for Program Year 2026

The City of Goshen is preparing the Community Development Block Grant (CDBG) Annual Action Plan for Program Year 2026 and is soliciting input. The following were identified as priority needs and specific objectives for community and neighborhood development in the City of Goshen for the CDBG Five-year Consolidated Plan (2025-2029):

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

The City will hold a public hearing to review the current Five-year Consolidated Plan (2025-2029) and program year 2025, and to solicit input for the annual plan for program year 2026 on Friday, January 16, 2026, 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 hspaxip

Kristine F. Erb

Subscribed and sworn before me this day of **January 2, 2026**

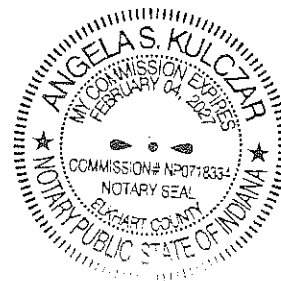
Angela S. Kulczar

Notary Public

\$93.58

My commission expires February 04, 2027
Commission # NP0718334

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



Proof of Publication

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Ad # 1965549

STATE OF INDIANA,
Elkhart County,

} ss:

Notice of Public Hearing and Notice of Availability of Annual Action Plan for Program Year 2026 City of Goshen Community Development Block Grant (CDBG)

The City of Goshen's CDBG Annual Action Plan for Program Year 2026 has been prepared and is available for public review and comment beginning March 16, 2026. The plan is available on the City website at www.goshen.in.gov/cdbg

For program year 2026, the City of Goshen expects to receive an **estimated** allocation of \$272,525 in CDBG funds. This allocation will be combined with **estimated** miscellaneous income of \$2,725, **estimated** program income of \$65,165, and estimated prior year resources of \$21,475 for an **estimated** total budget of \$361,890.

The proposed use of **estimated** CDBG funds for program year 2026 is as follows:

1. **Public Service Grants** - provision of services to low- and moderate-income households and persons City-wide est. \$49,225
2. **Owner-occupied Rehabilitation** of homes occupied by low- and moderate-income households through loans, grants and deferred payment loans City-wide est. \$47,909
3. **Homeownership Assistance & Housing Counseling** - down payment assistance along with housing counseling to low- and moderate-income single family homebuyers est. \$51,750
4. **Energy Conservation Multi-Unit Housing Rehabilitation** - a multi-unit project to create and preserve affordable housing est. \$148,006
5. **Planning, general administration, environmental reviews, and audit** est. \$65,000

Estimated Total

= \$361,890

Since the Federal appropriation was not enacted at the time the 2026 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 2026 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.

Comments may be submitted to Theresa Cummings, Goshen City Planning, 204 E. Jefferson Street, Suite 4, Goshen, IN, 46528; (574) 533-9370, theresacummings@goshencity.com on or before 30 days after March 16, 2026, and no later than April 14, 2026. A summary of comments and responses will be submitted to HUD.

The City will hold a **public hearing on the proposed 2026 Annual Action Plan on Monday, March 23, 2026, at 6:00 pm** during the City Council 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. A link to access this meeting will be posted on the City's website at <https://goshen.in.gov/calendar>. The public hearing will include a review of the proposed 2026 Annual Action Plan, a review of the current 2025 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 13

Kristine F. Erb

Subscribed and sworn before me this day of

March 13, 2026

Angela S. Kulczar

Notary Public

\$88.56

My commission expires February 04, 2027
Commission # NP0718334

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

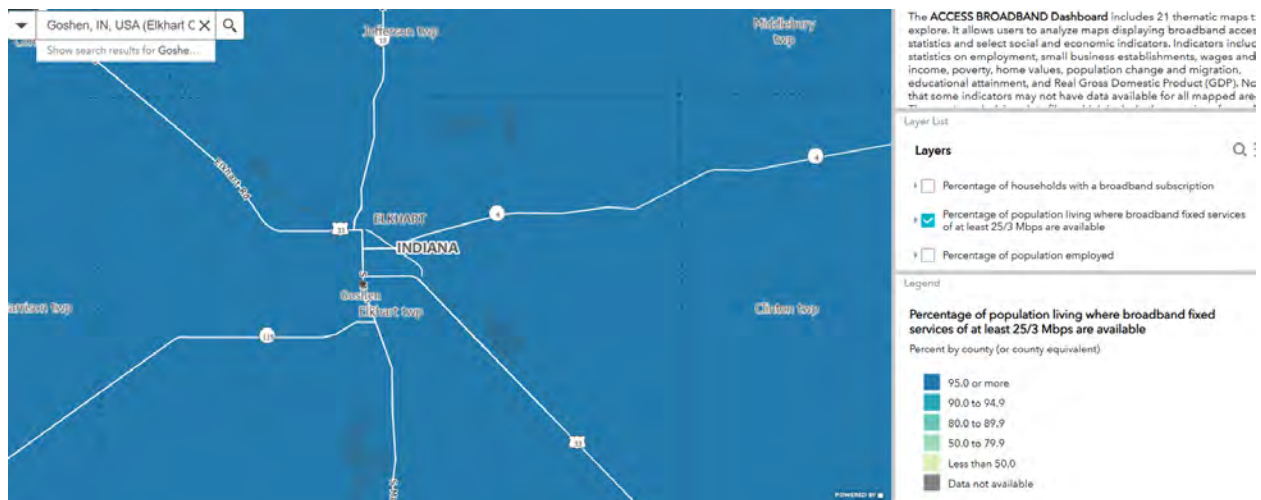


Information required however not included in E-Con – updates to:

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

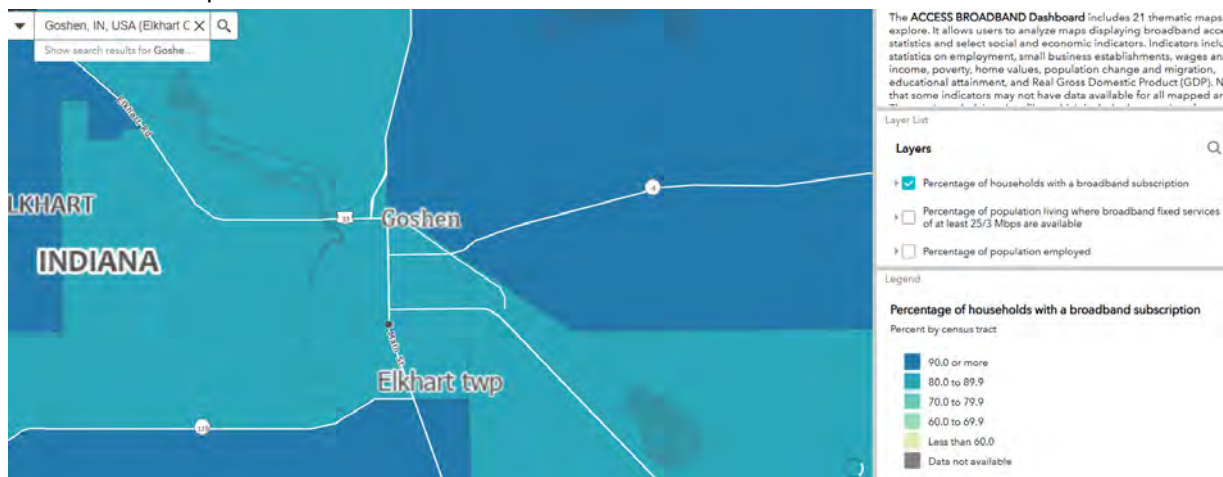
Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Data downloaded from the *US Census Bureau* indicated that the percentage of population living where broadband fixed services of at least 25/3 Mbps are available fall into 95% or more for all of Goshen. See chart below and link to data.



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

In addition, according to information reviewed in February 2026 the *US Census Bureau* also indicated that the percentage of households in Goshen with a broadband subscription fell into the 80-90% or more categories as shown in the map below:



Based on information reviewed in February 2026 at *broadbandnow.com*, fiber, satellite and 5G Internet are listed along with cable and DSL as internet types available in Goshen, with 24 internet providers, 17 offering residential service and 94% broadband coverage. The *2020-2024 ACS 5-year estimates Table S2801* for types of computers and internet subscriptions indicate 10,886 households out of 12,152 total households (88.6% of total households) have a broadband internet subscription, and that 11,276

households out of 12,152 total households (92.7% of total households) have a computer. Of those with a computer, 96.5% have an internet subscription.

To demonstrate how access to broadband has improved over the past decade in Goshen look at *ACS CP02 5-year Comparison Profiles*. In *2015-2019* it estimated that 77.5% of Goshen residents had a broadband internet subscription. For *2020-2024* the number increased to 89.6%, or a 12.1% improvement which was noted as a “*statistical significance*”.

ACS 2020-2024 Table S2801 - Income and broadband access have some correlation, as follows:

- 73.2% of households with less than \$20,000 annual household income have a broadband subscription, which increased as it was at 48.2% in the *2013-2017 ACS report*. Access increased from just under half of the households to nearly three-fourths of very low-income households.
- 87.5% of households with \$20,000 to \$74,999 annual household income have a broadband subscription, significantly increased as it was at 66.4% in the *2013-2017 ACS report*.
- 97.2% 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 2020-2024 ACS 5-year estimates* were reviewed by block group, and the total households with an internet subscription ranged from a low of 61% (up from 50%) to a high of 99%. The average for the entire City of Goshen is 84.8%. The ten CDBG income eligible block groups were as follows: 61%, 63%, 73%, 81%, 87%, 90%, 91%, 91%, 92%, 93%. Based on this data, low/moderate income block groups have a similar range of broadband subscriptions as compared to all block groups in the City of Goshen.

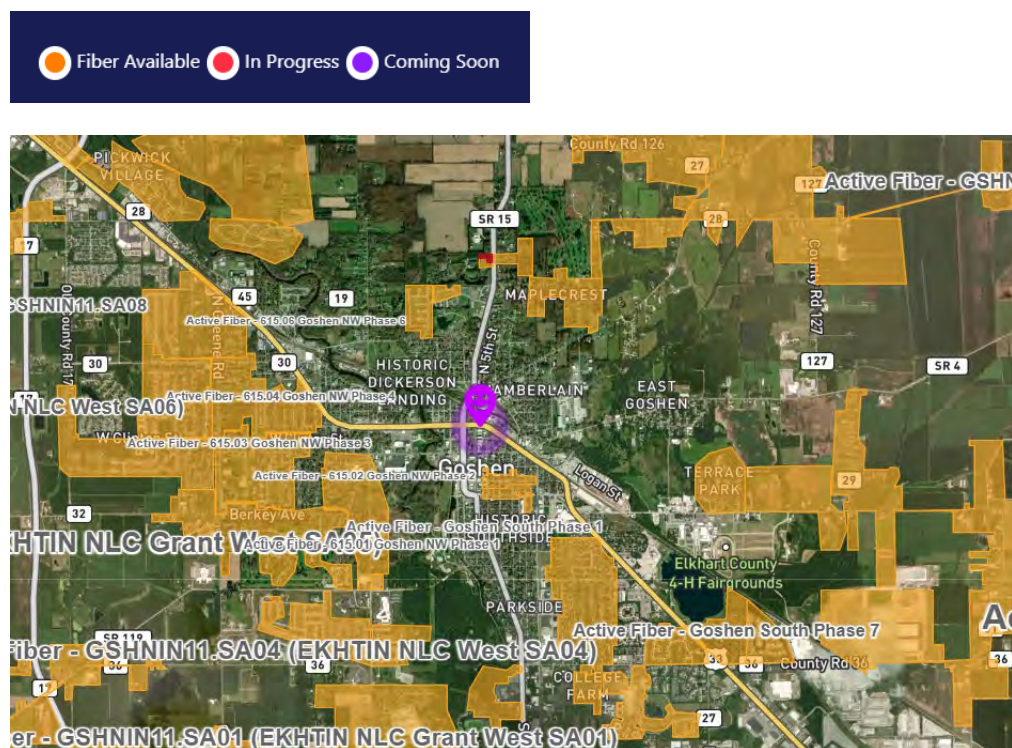
Surf Internet, a local broadband internet provider, has a memorandum of understanding with CDBG Sub-Recipient, Lacasa, to provide free internet and whole house WI-FI systems for a fifteen-year period to residents at several of its low/mod apartments buildings (146 units total); including 12 units at 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 past year’s 2024 project will install it in 16 units at the Shoots building. New in 2026, Surf Internet has agreed to supply free broadband internet for the next twenty years to the new affordable housing units at Lakeview Drive located on Oaklawn’s Goshen Campus. A total of 51 units will benefit including permanent support housing, aging out of foster care housing, units for seniors, and low-and moderate-income residents. This is a huge investment provided by Surf Internet to support the needs of low income households and give them access to internet services.

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.

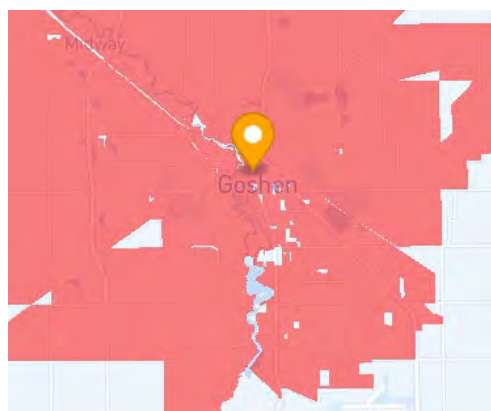
Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Based on information reviewed in February 2026 at *broadbandnow.com*, fiber, satellite and 5G Internet are listed along with cable and DSL as internet types available in Goshen, with 24 internet providers and 17 offering residential service. According to information reviewed in February 2026 at *inmyarea.com*, they list 33 internet service providers for Goshen, 18 of which offer residential service. *Highspeedinternet.com* indicated internet coverage by type for Goshen is 93% fiber, 94% cable, 100% DSL, 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 2026 shows fiber available in yellow and the area in red in progress.



Frontier reported they have reached 100% coverage. (Frontier Interactive Map with updated coverage areas below).



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

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

The top weather-related hazards for our area would be severe / extreme weather, flooding and winter storms. Some examples of these occurrences from the past are:

- 1) 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.
- 2) Dangerous extreme heat and drought conditions (2012), record-breaking rains and subsequent floods (2015 and 2018).
- 3) 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. Historic river flooding was due to warming temperatures that melted a large amount of snow concurrent with heavy rain.
- 4) 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.

In April of 2019 Resolution 2019-19 was passed by the Council. It proposed:

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.

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

The regulatory floodplain boundaries from FEMA Flood Insurance Rate Maps were reviewed, as these are the areas adjacent to rivers, streams and other waterways most likely to experience flooding. There is regulatory floodplain located in five of the 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.

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.*”

The Census Bureau released *Community Resilience estimates for 2024* for Goshen. Of the 11 Census Tracts percentages of social vulnerability ranged from 9.91% to 27.56%, an improvement from last year’s figures of 12.21% to 34.98%. Tracts 3.02 and 13.02 had the most socially vulnerable at 27.56% and 26.63%. The percentage of population with three or more components of social vulnerability in each tract were as follows:

Census Tract 1 = 9.91%

Census Tract 2.01 = 18.64%

Census Tract 2.02 = 18.79%

Census Tract 3.01 = 22.06%

Census Tract 3.02 = 27.56%

Census Tract 4 = 21.98%

Census Tract 5.01 = 14.73%

Census Tract 5.02 = 19.57%

Census Tract 13.02 = 26.63%

Census Tract 20.01 = 14.20%

Census Tract 20.02 = 9.99%

All households within the City of Goshen are susceptible to risk and damage associated with the weather-related hazards mentioned in the previous section. As for vulnerability, low-income and elderly households have a tendency to be more vulnerable with access to less resources to repair or recover from a natural disaster.

CERTIFICATIONS

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

Affirmatively Further Fair Housing --The jurisdiction will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

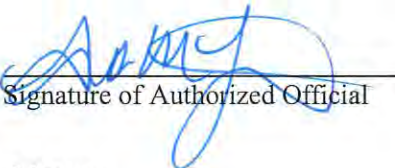
Anti-Lobbying --To the best of the jurisdiction's knowledge and belief:

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

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

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.



Signature of Authorized Official

4-30-26

Date

Mayor

Title

Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

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

Community Development Plan -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan that has been approved by HUD.

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

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2026 [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

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

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

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

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

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



Signature of Authorized Official

4-30-20

Date

Mayor

Title

OPTIONAL Community Development Block Grant Certification

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

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



Signature of Authorized Official

4-30-20

Date

Mayor

Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification

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

Application for Federal Assistance SF-424

*** 1. Type of Submission:**

- ☐ Preapplication
☒ Application
☐ Changed/Corrected Application

*** 2. Type of Application:**

- ☒ New
☐ Continuation
☐ Revision

*** If Revision, select appropriate letter(s):**

*** Other (Specify):**

*** 3. Date Received:**

05/15/2026

4. Applicant Identifier:

5a. Federal Entity Identifier:

5b. Federal Award Identifier:

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

*** a. Legal Name:** City of Goshen

*** b. Employer/Taxpayer Identification Number (EIN/TIN):**

35-6001045

*** c. UEI:**

SN1FLHNTQJZ3

d. Address:

*** Street1:**

202 South 5th Street

Street2:

*** City:**

Goshen

County/Parish:

*** State:**

IN: Indiana

Province:

*** Country:**

USA: UNITED STATES

*** Zip / Postal Code:**

46528-3703

e. Organizational Unit:

Department Name:

Community Development

Division Name:

Planning

f. Name and contact information of person to be contacted on matters involving this application:

Prefix:

Mrs.

*** First Name:**

Theresa

Middle Name:

*** Last Name:**

Cummings

Suffix:

Title: Community Development Specialist

Organizational Affiliation:

*** Telephone Number:** 574-533-9370

Fax Number: 574-533-8626

*** Email:** theresacummings@goshencity.com

Application for Federal Assistance SF-424

* 9. Type of Applicant 1: Select Applicant Type:

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

* 10. Name of Federal Agency:

Department of Housing & Urban Development

11. Assistance Listing Number:

14.218

Assistance Listing Title:

Community Development Block Grant

* 12. Funding Opportunity Number:

* Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment

Delete Attachment

View Attachment

* 15. Descriptive Title of Applicant's Project:

City of Goshen will carry out the following CDBG activities during PY 2026: 1)Administration, 2) Planning, 3) Public Services, and 4) Housing-SF & MF Rehabilitation and Homeownership Assistance

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant

* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment

Delete Attachment

View Attachment

17. Proposed Project:

* a. Start Date:

* b. End Date:

18. Estimated Funding (\$):

* a. Federal	294,400.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	15,388.00
* f. Program Income	65,212.00
* g. TOTAL	375,000.00

* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?

- ☐ a. This application was made available to the State under the Executive Order 12372 Process for review on .
- ☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- ☒ c. Program is not covered by E.O. 12372.

* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)

☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment

Delete Attachment

View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:

Middle Name:

* Last Name:

Suffix:

* Title:

* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative:



* Date Signed:

**Applicant and Recipient
Assurances and Certifications**

U.S. Department of Housing
and Urban Development

OMB Number: 2501-0044
Expiration Date: 02/28/2027

Instructions for the HUD-424-B Assurances and Certifications

As part of your application for HUD funding, you, as the official authorized to sign on behalf of your organization or as an individual, must provide the following assurances and certifications, which replace any requirement to submit an SF-424-B or SF-424-D. The Responsible Civil Rights Official has specified this form for use for purposes of general compliance with 24 CFR §§ 1.5, 3.115, 8.50, and 146.25, as applicable. The Responsible Civil Rights Official may require specific civil rights assurances to be furnished consistent with those authorities and will specify the form on which such assurances must be made. A failure to furnish or comply with the civil rights assurances contained in this form may result in the procedures to effect compliance at 24 CFR §§ 1.8, 3.115, 8.57, or 146.39.

By submitting this form, you are stating that all assertions made in this form are true, accurate, and correct.

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

*Authorized Representative Name:

Prefix: Ms. *First Name: Gina
Middle Name:
*Last Name: Leichty
Suffix:
*Title: Mayor
*Applicant Organization: City of Goshen

1. Has the legal authority to apply for Federal assistance, has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan, manage and complete the program as described in the application and the governing body has duly authorized the submission of the application, including these assurances and certifications, and authorized me as the official representative of the application to act in connection with the application and to provide any additional information as may be required.
2. Will administer the grant in compliance with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000(d)) and implementing regulations (24 CFR part 1), which provide that no person in the United States shall, on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or otherwise be subject to discrimination under any program or activity that receives Federal financial assistance OR if the applicant is a Federally recognized Indian tribe or its tribally designated housing entity, is subject to the Indian Civil Rights Act (25 U.S.C. 1301-1303).
3. Will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), as amended, and implementing regulations at 24 CFR part 8, the American Disabilities Act (42 U.S.C. §§ 12101 et seq.), and implementing regulations at 28 CFR part 35 or 36, as applicable, and the Age Discrimination Act of 1975 (42 U.S.C. 6101-07) as amended, and implementing regulations at 24 CFR part 146 which together provide that no person in the United States shall, on the grounds of disability or age, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance; except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.
4. Will comply with the Fair Housing Act (42 U.S.C. 3601-19), as amended, and the implementing regulations at 24 CFR part 100, which prohibit discrimination in housing on the basis of race, color, religion, sex, disability, familial status, or national origin and will affirmatively further fair housing; except an applicant which is an Indian tribe or its instrumentality which

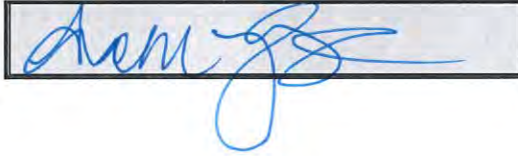
is excluded by statute from coverage does not make this certification; and further except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

5. Will comply with all applicable Federal nondiscrimination requirements, including those listed at 24 CFR §§ 5.105(a) and 5.106 as applicable.
6. Will not use Federal funding to promote diversity, equity, and inclusion (DEI) mandates, policies, programs, or activities that violate any applicable Federal anti-discrimination laws.
7. Will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601) and implementing regulations at 49 CFR part 24 and, as applicable, Section 104(d) of the Housing and Community Development Act of 1974 (42 U.S.C. 5304(d)) and implementing regulations at 24 CFR part 42, subpart A.
8. Will comply with the environmental requirements of the National Environmental Policy Act (42 U.S.C. 4321 et seq.) and related Federal authorities prior to the commitment or expenditure of funds for property.
9. That no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress, in connection with the awarding of this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying. I certify that I shall require all subawards at all tiers (including sub-grants and contracts) to similarly certify and disclose accordingly. Federally recognized Indian Tribes and tribally designated housing entities (TDHEs) established by Federally-recognized Indian tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage by the Byrd Amendment, but State-recognized Indian tribes and TDHEs established under State law are not excluded from the statute's coverage.

I/We, the undersigned, certify under penalty of perjury that the information provided above is true, accurate, and correct.

WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§287, 1001, 1010, 1012, 1014; 31 U.S.C. §3729, 3802; 24 CFR §28.10(b)(1)(iii)).

*Signature:



*Date:

