



South Bend Heritage



# ANNUAL REPORT

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- Debra Stanley
- Toy Villa
- Susan R Visser
- Debra Walker
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**2018 SBH STAFF  
ADMINISTRATIVE**

- Dea Andres
- Shirley Boykins
- Stephanie Ball
- Mary Gibson
- Diana Jones
- Jessica K. Kitchens
- Rosie Leyva
- Patrick Lynch
- Marco J. Mariani
- Jackie Martin
- Gladys Muhammad
- Safa Saddawi
- Cora Springman
- Yolanda Young

**PROPERTY MANAGEMENT**

- Nicole Allen
- Rakea Armstead
- Anthony Clark
- Jay Clark
- Kevin Colbert
- Seiffuddin El-Amin
- Brian Martin
- Anthony Pittman
- Raymond Pryor
- Sonja Thomas

# A YEAR OF GROWTH

2018 was a year of exciting growth for South Bend Heritage. Today, it is critical for community development corporations to stretch beyond traditional lines of business in order to continue to impact the community. I'm proud to showcase here our revitalization of the historic Washington-Colfax Apartments as an example of South Bend Heritage reaching new heights. In this report, we also highlight our exploration into residential property management. I believe these projects will help South Bend Heritage continue to positively impact our community in new ways.

South Bend Heritage has had many things to celebrate throughout the past year. A beloved staff member, Dea Andrews, retired after 35 exceptional years with SBH. We miss Dea deeply, but are happy to have her as an active volunteer. Additionally, it was incredible to be recognized by the State of Indiana for our excellence in affordable housing through Oliver Apartments and South Bend Mutual Homes. These prestigious awards are a testament to our strong partnerships and wonderful residents.

With your support as community partners, we believe it is time to seize the moment, declare our vision, and hit our stride. Please enjoy this report, and on behalf of the board, we thank you for being a part of our success.

*Tim Mehall*  
Tim Mehall  
President, Board of Directors  
South Bend Heritage





# OUR PURPOSE

Established in July 1974, South Bend Heritage Foundation, Inc. (SBH) is a not-for-profit service and community development corporation that is committed to the stabilization and enhancement of our neighborhoods.

**Purpose:** To enhance the beauty and value of neighborhoods and empower residents, through collaboration, physical transformation, advocacy and education.

**Vision:** A united community where diverse neighborhoods are considered choice places to live, as well as to operate a business, and where all residents have equitable and just opportunities to reach their full potential.

## Our Non-Profit Partners



In 2018, we assisted in managing the rehabilitation of 12 homes for low-income elderly and disabled homeowners in our community. Over 650 volunteers from the skilled trades and community volunteers assist in improving the homes.



In 2018, the NNRO began construction on three new homes on South Bend Ave and Hill St. The NNRO launched the Historic Firehouse #7 campaign, a community fundraising effort to revive the Firehouse on Notre Dame Ave.



## STATEMENT OF FINANCIAL POSITION AS OF DECEMBER 31, 2018

### ASSETS

Cash	\$707,225
Receivables	\$4,467,812
Real Estate Held for Resale	\$371,428
Capital Assets	\$27,090,306
Other Assets	\$41,125
Operation & Replacement Reserves	\$1,934,746
Investments in Subsidiaries	\$90,159
Total	\$34,702,801

### LIABILITIES & NET ASSETS

Accounts Payables & Accruals	\$1,109,584
Notes & Mortgages Payable	\$10,785,932
Forgivable Loan	\$3,951,877
Net Assets	\$10,929,154
Non-controlling Interest	\$7,926,254
Total	\$34,702,801

### REVENUE

Grants & Contributions	29%
Management and Project Fees	12%
Rents	52%
Other Income	7%

### EXPENSES

Program	95%
Management & General	4%
Fundraising	1%

# 2018: The Year In Review

Partnered on the launch of the CUC Business Center

Graduated 15 students from the Literacy Center

Hosted over 900 people at the Dr. Martin Luther King Jr. Breakfast

Received the 2018 Lt. Governor's Excellence in Affordable Housing Award for Oliver Apartments

Purchased the historic Washington-Colfax Apartments and renamed them Gemini Apartments

Provided life enrichment services for 120 seniors living at SBH senior apartments

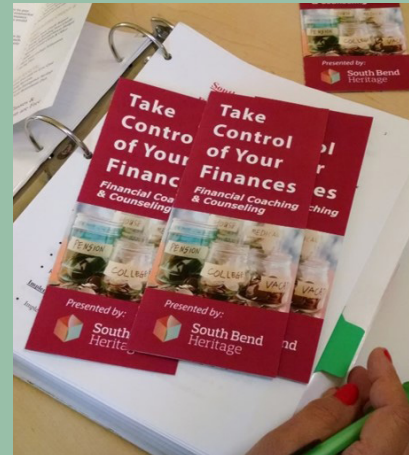
Received the Governor's Award for Excellence in Affordable Housing, 2018 Urban Project of the Year for South Bend Mutual Homes

Sold 6 houses in the Northeast Neighborhood & Near Westside to income eligible home buyers

Assisted 12 homeowners in the South Side Neighborhoods with vital home repairs through Rebuilding Together St. Joseph County

Secured 35 Individual Development Accounts and hired a part-time financial capabilities coach

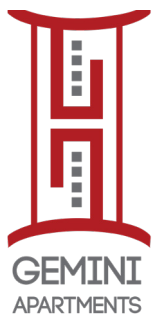
Launched in-house property management of 394 residential units











# THE GEMINI HISTORIC APARTMENTS

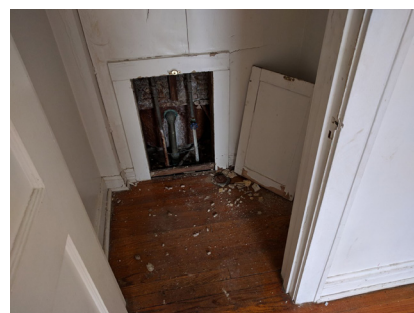
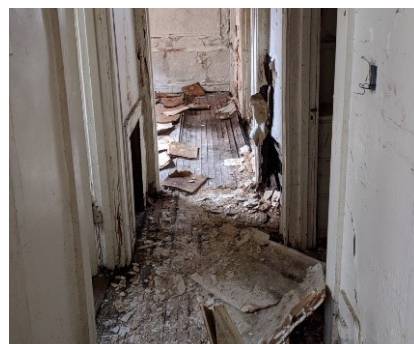
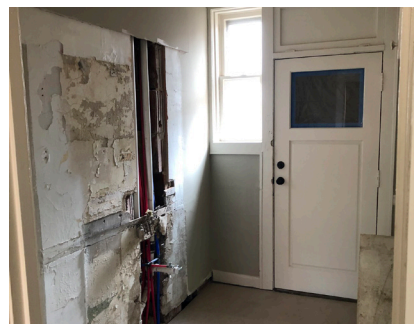
In the heart of the West Washington Historic District, just steps away from beautiful downtown South Bend, stand two beautiful, but crumbling, apartment buildings. Exact twins of each other – one facing Colfax, the other West Washington St. - the buildings are on the brink of failure. The Washington-Colfax Apartments were built in 1925, designed in the Chicago court yard style. Once called home by upper management at Studebaker Automobile Corporation, the buildings fell into the hands of absentee owners and troublesome tenants.



With some units having been vacant for over a decade, the structures are decaying and the roofs are leaking. With little hope for the buildings to survive another winter, something needed to be done to save the historic, once charming, apartments.

In July 2018, South Bend Heritage acquired the apartments to save them from the wrecking ball. Each building is 3.5 stories with 30 units each, a mix of studio and one-bedroom apartments. Hoping to breathe new life into the buildings known for their public safety problems, SBH renamed the development “Gemini Apartments”, after the Latin word for twins. After acquisition, work began on Phase I of the project- stabilization, with new HVAC, roof, doors, masonry, electrical, windows, and other health and safety upgrades. In addition to drywall and other renovation work in all of the units, SBH will replace furnaces, plumbing fixtures, and flooring. Throughout the renovation, SBH is committed to keeping the historic charm of the buildings by restoring as many of the architectural features as possible, including ornate sconces, hand carved doors, and hardwood floors. SBH is investing over three million dollars in the buildings.

By investing in a long-standing problem property, SBH has committed to strengthening the West Washington National Historic District. The neighborhood has long desired to see the renovation of these unique buildings to complement existing investment in the neighborhood by homeowners and businesses. After renovation, Gemini Apartments will fill a void in the downtown area for affordable apartments near local employers and quality of life attractions, enticing students, young professionals, and new families to move into the downtown area. The overall investment and influx of new residents living at the Gemini is sure to enhance forthcoming neighborhood and downtown revitalization efforts.



60

TOTAL UNITS

18

UNITS UNDER  
CONSTRUCTION

93

YEAR OLD  
BUILDINGS

3.2

MILLION  
INVESTED

# PROPERTY MANAGEMENT



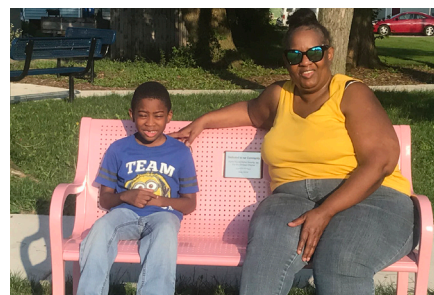
In 2018, South Bend Heritage launched South Bend Heritage Property Management, an in-house property management team operating a 394 apartment portfolio. Led by Director of Property Management, Mary Gibson, and Assistant Director of Property Management, Rosie Leyva, the team has seen outstanding success in the growth of our housing portfolio.

Occupancy rates soared throughout the year; in January, Historic Rushton Senior Apartments were realizing a 74% occupancy. By December, every apartment was occupied. Additionally, through eviction prevention actions, resident evictions for non-payment of rent have significantly reduced, and in turn, reduced turn over. Lingered maintenance requests have also been reduced across the portfolio of properties; the maintenance team is quick to respond to issues and takes great care in the overall upkeep of our apartment communities.

South Bend Mutual Homes, a unique housing co-op opportunity for residents that enjoy being engaged in their neighborhood, has seen Board and resident engagement increase. Before bringing management in-house, it was difficult to coordinate activities and events with an outside property management team. Now, the Board provides direct input for events and trainings, is hosting more activities, and is actively engaged with South Bend Heritage as their neighborhood continues to thrive.

**“Property management brings unique challenges and opportunities where you can connect with individuals across all backgrounds and communities. Since bringing property management in house, I’ve loved being able to work with individuals and families to assist them in creating a wonderful place to call home.”**

*Mary Gibson, SBH Dir. of Property Management*







## THE GEMINI APTS

**60**  
UNITS

OPENING  
SUMMER  
2019



## HISTORIC RUSHTON SENIOR APTS

**23**  
UNITS

**100%**  
OCCUPANCY



## ROBERTSON'S SENIOR APTS

**92**  
UNITS

**100%**  
OCCUPANCY



## SB MUTUAL HOMES

**24**  
UNITS

**100%**  
OCCUPANCY



## WASHINGTON-DUNBAR HOMES

**80**  
UNITS

**97%**  
OCCUPANCY



## NEW HERITAGE HOMES SE

**54**  
UNITS

**98%**  
OCCUPANCY



## SCATTERED SITES

**25**  
UNITS

**86%**  
OCCUPANCY





# COMMUNITY BUILDING & RESIDENT ENGAGEMENT



South Bend Heritage has been a strong advocate and catalyst for community change in South Bend for over 40 years. SBH has helped organize and participate in numerous diversity and inclusion activities, and is often at the forefront of major affordable housing developments. Throughout 2018, SBH was proud to be a leader and partner in numerous special events and resident-led initiatives. Of special note, SBH assumed management of South Bend Mutual Homes, a unique resident-led housing cooperative in the Lincoln Park neighborhood. In partnership with the cooperative, SBH has helped build a new park, assisted residents with their finances, and improved safety in the neighborhood.

SB Mutual Homes is the first housing co-op in Indiana in over 40 years. A housing cooperative is formed when people join forces to own or control the housing and related community assets in which they live. The resident members of SB Mutual Homes coordinate monthly board meetings, manage co-op finance, and establish social services. Additionally, sub-committees, such as youth engagement and outreach and education, have been formed in order to broaden participation. In 2018, SB Mutual Homes crowdfunded to raise money to complete the Lincoln Park Community Friendship Park, a small pocket park for local residents that is owned and managed by the co-op. The park hosts a special Lunch Program every summer for all neighborhood children and also offers arts and crafts activities for kids.

**“Living in the co-op and being on the board has been a great opportunity to re-build our community. My voice is being heard. This area was declining with a lot of vacant lots after homes were torn down, and now there’s a fresh breath of air in our community. Local leaders are working with us to revitalize our community, like helping us get new curbs and sidewalks. We have new people in the neighborhood that care and are getting involved. It’s great to be a part of positive change, especially in my own community!”**

*Willie Dearing, SBMH Board President*

# 12

SPECIAL EVENTS

# 15

LITERACY CENTER  
GRADUATES

# 240

SENIOR ENGAGEMENT  
ACTIVITIES

# 6

ART EXHIBITIONS

# ONE YEAR LATER: REFLECTING ON OLIVER



In October 2017, South Bend Heritage opened Oliver Apartments, a Permanent Supportive Housing development that provides 32 one-bedroom units for the most vulnerable individuals experiencing homelessness in our community. Research has shown that supportive housing has a variety of positive effects on housing stability, employment, and mental-physical health. People in supportive housing live more stable and productive lives. Because of their housing, formerly homeless individuals who were frequent users of emergency services are less likely to present at hospitals with trauma, and are less likely to be arrested due to their mental illness or addiction.

Oliver Apartments aren't an exception to the research; after a year of tenancy, emergency room usage, incarceration, and arrest rates all decreased for the residents, and the number of formerly homeless individuals receiving some type of income also increased. Additionally, there have been over 700 recognized resident engagements with service providers, such as Oaklawn, Indiana Health Clinic, and other social services providers. While residents at Oliver aren't required to participate in supportive services, it's evident that the "housing first" approach is working, and residents are taking advantage of the assistance offered to help improve their lives.







In 2018, SBH recieved the **Lt. Governor's Excellence in Affordable Housing Award** for Oliver Apartments. South Bend Heritage and its partners, 1st Source Bank, Cinnaire, Oaklawn, Bradley Company, the City of South Bend, Indiana Health Centers, Corporation for Supportive Housing, United Way and Neighborhood Development Associates were on hand to accept the IHCD Award.

**“Since we’ve opened, Oliver Apartments has maintained a 90% occupancy rate. It hasn’t been perfect but we’ve stabilized and improved the lives of 32 individuals that were experiencing homelessness. We’re extremely proud of our residents and partners that are proving that permanent supportive housing a viable solution to breaking the cycle of homelessness.”**

*Marco Mariani, Executive Director of SBH*

**32**  
UNITS

**10**  
COMMUNITY  
PARTNERS

**90%**  
AVERAGE  
OCCUPANCY RATE

**45**  
FORMERLY HOMELESS  
INDIVIDUALS PROVIDED  
WITH SUPPORTIVE  
SERVICES

**700**  
RESIDENT SERVICE  
ENGAGEMENTS

**94%**  
DECREASE IN  
HOMELESS  
POPULATION ARRESTS

# FOUNDATIONS OF HOMEOWNERSHIP



Throughout the past 40 years, SBH has enjoyed transforming South Bend's neighborhoods into places that people are proud to call their home. SBH's Home Buyer Education Program is an important component of helping to build strong neighborhoods. Our staff provides much more than technical assistance to potential home buyers. We walk them through the processes of credit evaluation (often assisting in the credit repair process), what banks look for when determining mortgage approval, shopping for the right home, what to expect in the home buying process, maintaining a home and foreclosure prevention. Our goal is to create an environment which promotes successful homeownership - not just increasing the number of homes sold.

Kathleen Canavan had the experience of purchasing a rehabilitated home through SBH in 2018. "We LOVE our new home. My husband and I just got married this past fall and we have a blended family now. Even though the house was built in 1891, we have a brand new house for all intents and purposes because SBH renovated with expert care."

Her favorite part of being a homeowner is having a place that is completely their own – a place where the family can feel connected and call home. "I take a lot more pride in my home as an owner than I did as a renter because I can make it exactly what I want it to be and create the kind of environment that best suits my family."

"I'm just really glad an organization like SBH exists to help people find good, decent affordable housing. I've always thought it was a tragedy to see beautiful old homes go to ruin, knowing that the neighborhood used to be a vibrant place."

**"I think SBH's mission of revitalizing and bringing caring homeowners into more forgotten neighborhoods is one of the best ways to maintain a sense of history while building a new future."**

6

HOMES SOLD

117

INDIVIDUALS COUNSELED  
IN HOMEOWNERSHIP

4

NEW CONSTRUCTION  
HOMES BUILT

500K

TOTAL HOUSING  
INVESTMENT





# SUPPORT & PARTNERS

South Bend Heritage counts on your financial support. For 45 years, we have been a trusted partner, treating people with kindness and improving neighborhoods. Your donation will help us continue to create beautiful and safe neighborhoods throughout South Bend.

To make a monetary donation to South Bend Heritage please send a check to 803 Lincolnway West South Bend, IN. 46616, or give online at [www.sbheritage.org](http://www.sbheritage.org).

To make an in-kind donation contact Elizabeth Leachman at 574-289-1066 ext. 1215 or at [ElizabethL@sbheritage.org](mailto:ElizabethL@sbheritage.org). To make a planned gift contact Marco Mariani at 574-289-1066 ex. 1216 or [marcomariani@sbheritage.org](mailto:marcomariani@sbheritage.org).

We extend a heartfelt thank you to every person, organization, business and institution that supported South Bend Heritage during 2018.

## Friends of SBH

Solomon Anderson	Karol Griffin	Don Ritschard &
Dea Andrews	Penny Groth	Chelle Dolniak
Tammy Bell	Kreg Gruber	Denise Roemer
Cristal Brisco	Gregory Hakanen	Sylvie Romanowski
John & Mary Ann Butkovich	Mitch Heppenheimer	Sioban & Safa Saddawi
James & Kara Boyles	Rev. Mary L. Hubbard	Philip Schatz
Virginia Calvin	Karen Jacob & David Cortright	Jim Seitz
Rosalind Clark	Linda Johnson	Brad Serf
Thomas Cook	Karl and Margaret King	Timothy Sexton
Toni & Jonathan Cook	Kil Architecture/Planning	James and Patricia Short
Timothy Curran	Jonathan & Jessica Kitchens	Nancy W Singham
William & Anna Jean Cushwa	Charles Lehman	Nancy Weeks Singham
Dr. Noreen Deane-Moran	Chuck Leone	Barbara & Don Sniegowski
Margo Demont	James N Lodwick	Charlotte B. Sobel
Patricia Denner	Steve & Peg Luecke	Dr. Kenneth Spells
Anna Derengowski	JoAnn MacKenzie	Mr. & Mrs. Don Sporleder
Mr. & Mrs. Ron DeWinter	Mariani Family	Debra Stanley
Brad Dixon	Sue Mikel	Nancy Stanton
Don Ritschard and Chelle Dolniak	Gladys Muhammad	Ellyn Stecker & Peter Smith
Gregory Downes	Mary Naragon	Marguerite Taylor
Zeeland Lumber	Charles & Sharon Nelson	Quinn & Mikki Thurin
Karl Edmonson	Angie Nelson Deutch	Martha Varga
Helen and Pablo Eisenberg	Clarence Newell	Tom & Anita Veldman
Kirby Falkenberg	Rex & Sandra Northcutt	Rev. Tina Velthuisen
Liz Flowers	Marcus Northern	Sandy & Nellie Vogel
Foegley Landscape, Inc.	Mary Pat & Dick Nussbaum	William Welsheimer, Sr.
Leslie Gitlin	Scott Peacock	Dr. & Mrs. Martyn Wills
Steven A. Goldberg, CPA	Charlotte & Verge Pfeifer-Gilliam	Carter Wolf & Kim Gattle
Bruce Gordon	Andy Place	James & Kara Boyles
Mr. & Mrs. Matthew Gray	Alma & Bill Powell	Peter Zapf
	Wanda Prentkowski	Zeeland Lumber & Supply



**Special Events & Project Support Partners**

1st Source Bank  
AM General  
Beacon Health System  
City of South Bend:  
    Community Development Block Grant  
    HOME Funds  
Chemical Bank  
Community Foundation of St. Joseph County:  
    African American Fund  
    ArtsEverywhere Philanthropic Fund  
    Robert P. & Clara I. Milton Fund  
Four Winds  
Hayes Family Foundation  
I&M Power  
James F. & Mary Anna Peacock Family Fund  
KeyBank Foundation  
Lake City Bank  
Mel Hall

NeighborWorks America  
Nipsco  
Notre Dame Federal Credit Union  
St. Joseph Health System  
Teachers Credit Union  
United Way of St. Joseph County  
University of Notre Dame  
Urban Enterprise System of South Bend  
Wells Fargo Wealth Management Group:  
    The Muessel-Ellison Memorial Trust  
        Foundation  
    Robert P. & Clara I. Milton Charitable Trust  
    Stanley A. and Flora P. Clark Memorial Trust  
        Foundation  
    Florence v. Carroll Charitable Trust  
    John, Anna, and Martha Jane Fields Trust  
        Foundation  
    Tom F. Bunge Charitable Trust

**BOARD FEATURE: DEBRA WALKER**

Debra Walker has been a resident of South Bend for most of her life. She graduated from Washington High School in 1977 and then attended Ball State University, graduating with a bachelor degree in Social Work. For the past 34 years, Debra has been affiliated with Big Brothers Big Sisters of St. Joseph County, serving as an Outreach Coordinator/Match Support Specialist. She works with children growing up in single parent homes, providing positive volunteers for the children on a one-on-one basis. Additionally, she is affiliated with numerous community service organizations, including St. Joseph County African American Democrat Coalition, Delta Sigma Theta Sorority Alumnae Chapter, Pride of South Bend Temple #269, St. Joseph County Police Dept. Merit Board, and a proud member of the Laymen Chapel CME Church.



Debra Walker has been a member of the South Bend Heritage board for the past 5 years. Debra says her favorite part about being on the board is seeing the actual service first hand and seeing the results of the positive programs that SBH leads in the community. Debra has, and continues, to work on many projects organized by the SBHF, such as Martin Luther King, Jr. Celebration, Red Ribbon Program-Say No to Drugs, Soul Food Luncheon, NeighborWorks trainings. The two projects which she feels is most rewarding is the Literacy Program, which improves the reading skills of children K-4th grade, and the homeownership program, which allows low-income families the opportunity to have a place to call home.

**“I feel that the SBHF has been the voice for those residents who are often forgotten, which allows them to benefit from the vast opportunities within our community.”**







**THANK YOU FOR A WONDERFUL YEAR**



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