



South Bend Heritage

2020

A YEAR LIKE NO OTHER



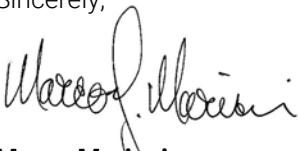
FROM THE EXECUTIVE DIRECTOR

I was asked all year how South Bend Heritage was managing with the COVID-19 pandemic. Throughout the year, my answer never changed: we never stop working, and like so many other critical community organizations, we pressed forward. I'm so grateful for the SBH team of property managers, maintenance technicians, and administrative staff that adapted and rose to the challenge of 2020. Generosity from all of our funding partners, contractors, and board members ensured we had the organizational resources needed to serve our residents and deliver on projects.

Despite the heartbreak and pressures of 2020, new opportunities and alliances were leveraged through the resourcefulness of the SBH team. SBH was able to provide nearly \$50,000 in vital rental assistance grants to more than 100 residents, as well as secure a site to build Hope Avenue Homes that will house 22 individuals experiencing homelessness. 2020 has also hastened our efforts to discover more efficient and effective ways to serve our residents, small businesses, and organizational partners through new initiatives, including new educational and housing resources with the Audrey G Ratner Housing Fund and the launch of the Owner-Occupied Repair program with the Northeast Neighborhood Revitalization Organization.

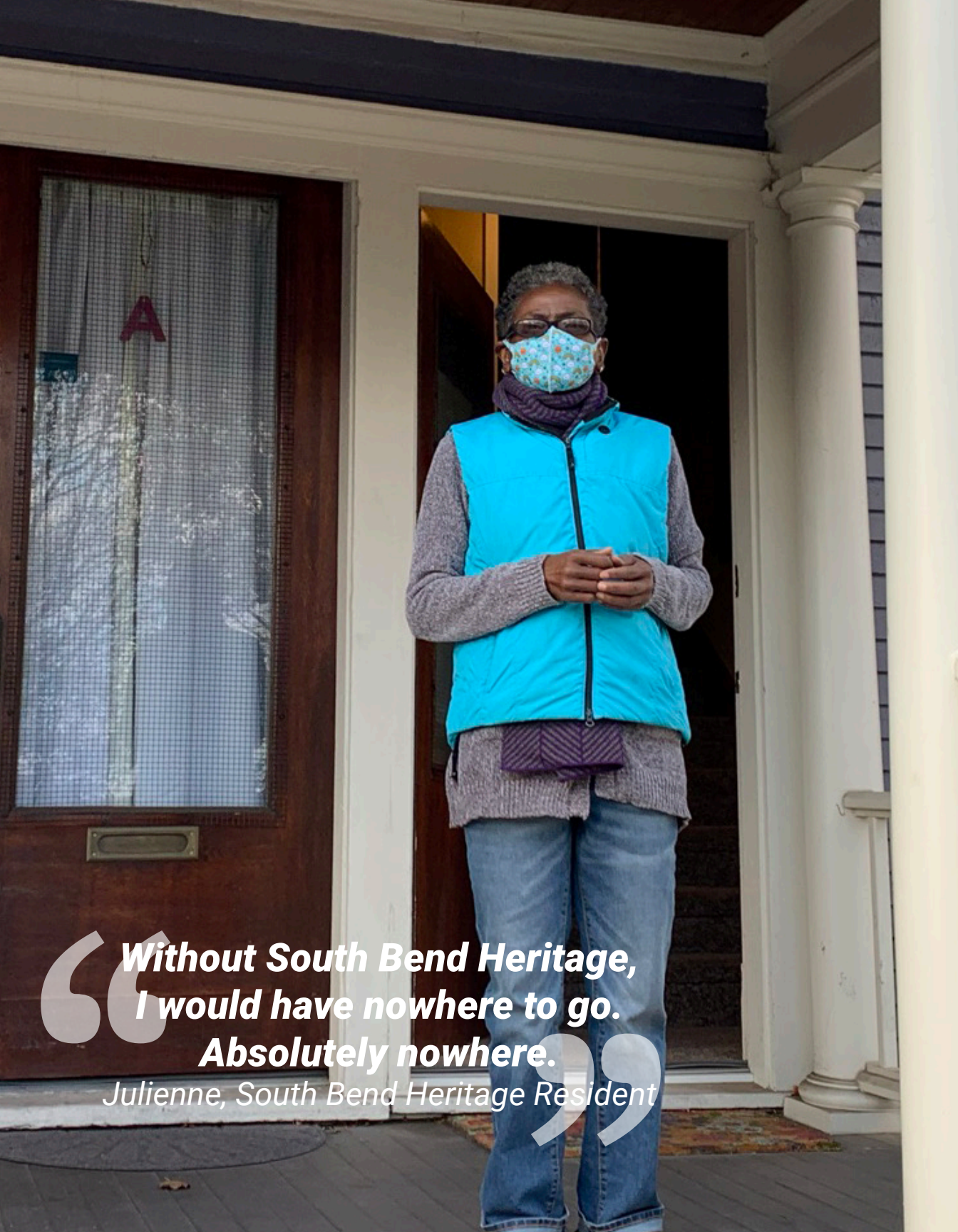
The photos in this annual report reflect the vital relationships and resources needed to keep building a better community. I am confident that we will emerge from this pandemic more motivated and united in our efforts to foster greater opportunity for family empowerment, housing stability, and neighborhood vitality.

Sincerely,



Marco Mariani
Executive Director





***Without South Bend Heritage,
I would have nowhere to go.
Absolutely nowhere.***

Julienne, South Bend Heritage Resident



FROM THE PRESIDENT

While 2020 proved to be a very difficult year, the team at SBH has shown us how compassion, love for what you do, and an unwavering commitment to elevating the human condition, creates a beacon of light during such a dark time.

John Wingfield
Board President

While South Bend Heritage (SBH) has always provided decent, safe, and sanitary affordable housing for individuals and families, 2020 proved to be the most critical time in our history to ensure that SBH met this important housing purpose. During this past year, the SBH team continuously helped our residents and small business partners remain healthy and housed. I am so thankful to be a part of an organization that cares about the well-being of others and works to provide critical services during hard times.

The funding provided to SBH this year by NeighborWorks America, the City of South Bend, the United Way of St Joseph County, the Community Foundation of St. Joseph County, the Audrey G. Ratner Housing Fund, and a host of other donors allowed SBH to assist our community with rental housing payments, food security, healthcare needs, technology access and improvements, and housing repairs. In addition to serving hundreds of residents with programs like Team HEAT for utility payment relief and setting up Individual Development Account savings programs, we also sold three, new construction single-family homes to first-time homebuyers, and welcomed three new residents to Oliver Apartments.

As the SBH Board President, it is also my privilege to ensure the financial accountability of SBH. In addition to the impactful programs and housing projects that SBH delivers, there is also an enormous amount of financial compliance that the small staff must complete on a daily basis. The dedicated adherence to internal controls while completing challenging audit work and complex transactions is a remarkable feat. After a terribly difficult year, I'm extremely thankful for how the SBH team collaborates to keep the organization fiscally sound.

On behalf of the board of South Bend Heritage, we express our heartfelt thanks for the many hours of work expended by the staff to deliver another remarkable year of service to our community, as well as to our program partners and residents who showed tremendous perseverance.

John Wingfield

Johnathan Wingfield
Board President



▼ Sidney, SBH Maintenance Technician, works on porches at Washington-Dunbar.



▼ Centier Bank presents South Bend Heritage with a charitable donation.



▼ SBH staff, Rosie and Bernice, work with a resident to apply for Team HEAT.

ECONOMIC OUTPUT

2014 - 2019



Report by New England Market Research

\$66.8M

Total Economic Output

\$23.2M

Value Added

Associated payments made to workers, interest, business profit & taxes

\$1.8M

State & Local Taxes

From Employee Compensation, Indirect Business Tax, Households, & Corporations

\$4.29

Total Economic Output
for Every Dollar of SBH's Annual Budget

\$3.3M

Federal Taxes

From Employee Compensation, Proprietor Income, Indirect Business Tax, Households, & Corporations

\$15.4M

Labor Income

Contributed to

238

Jobs

39.7

Jobs Annually

\$0.33

Total Federal, State, and Local Taxes

Collected for Every Dollar of SBH's Operating Budget

\$5.1M

Total Tax Generation

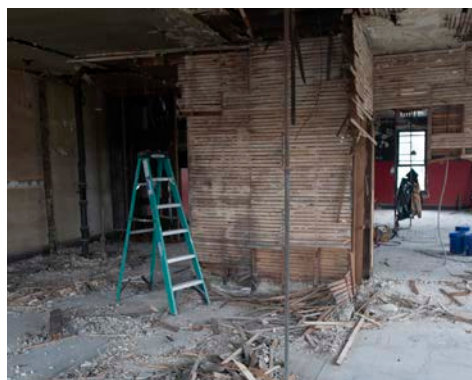


▲ The 34th Annual **DR. MARTIN LUTHER KING, JR CELEBRATION** was held at the Century Center with guest speaker Christina Greer, Ph.D.



▼ **THE COLFAX GALLERY** hosted 5 exhibitions, with a mix of both in-person and virtual options to view the artwork. The 31st Annual Middle School Exhibition was held virtually.

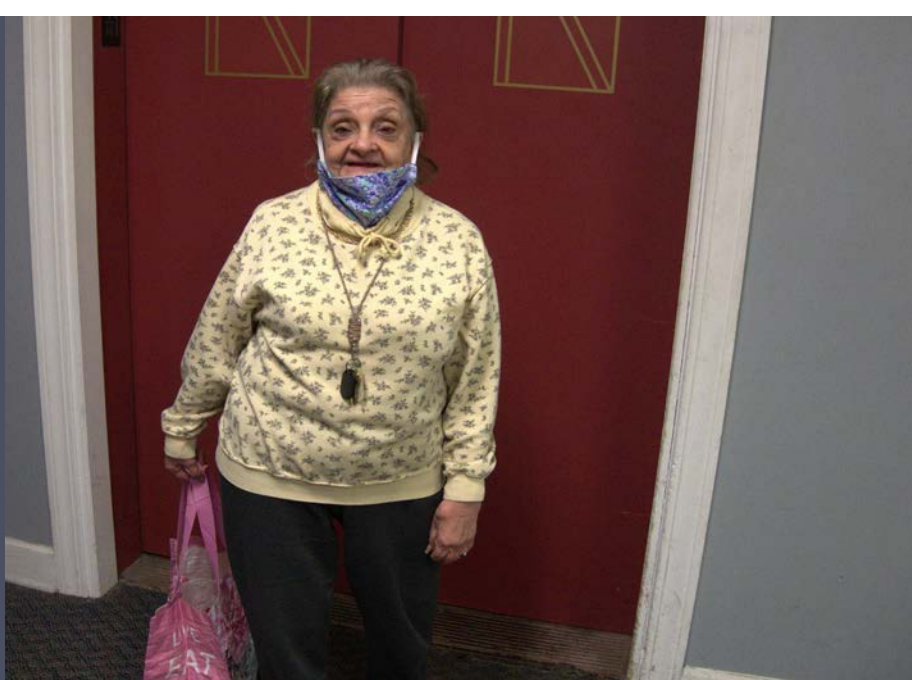
Partnered with the NNRO to create **NNRO 2.0: ENGAGING COMMUNITY**, in response to the changing needs of the Northeast Neighborhood and the impacts of COVID-19 to expand the scope to include more resident engagement initiatives.



◀ **REHAB WORK** began on the final units at **CHAPIN STREET**, which will contain two one-bedroom, affordable apartments. Construction work also continued at **GEMINI APTS**, where fire stairs, landscaping, and roofing work was completed.

CRITICAL RESIDENT SERVICES continued throughout COVID-19 across the entire SBH rental portfolio, including safe and supportive programming, rent relief, and food security.

▼ Three new construction homes were **SOLD TO INCOME-QUALIFIED** families in 2020, with two rehabilitations and one new construction in progress for completion for new homeowners in 2021.



▼ **THE LITERACY CENTER** continued operations virtually, supporting 20 students in 1st - 8th grade with their reading and educational goals. In total, students read over 800 books in 2020.



▲ **REBUILDING TOGETHER** provided home repairs to 15 elderly and disabled homeowners in South Bend.

► **HOPE AVE HOMES**, the second Permanent Supportive Housing development in South Bend to house individuals that are experiencing homelessness, was announced in September. Pictured is the lot that will be developed.

▼ Rosie Leyva, Director of Property Management, and Rushton Apts resident, David, pose together during a resident engagement event.



SUPPORTING RESIDENTS



United Way of
St. Joseph County



Audrey G Ratner Housing Fund
**South Bend
Heritage**



▼ Rushton resident Don enjoys spending time on the Rushton porch.

RENT RELIEF \$48,000

OVER 100 RESIDENTS were provided rent relief in response to COVID-19, thanks to generous grants from the United Way St Joseph County and the Audrey G. Ratner Housing Fund at South Bend Heritage.

South Bend Heritage has been assisting residents for more than 30 years across its growing rental portfolio, which now supports over 400 residents across six apartment communities. When the COVID-19 pandemic hit South Bend, it was more important than ever to ensure residents had the resources they needed to stay housed, purchase groceries, and make bill payments.



▼ Staff from VegEDU show Oliver resident Rod different types of healthy meals.

Through a generous grant from United Way St Joseph County and the Audrey G. Ratner Housing Fund at South Bend Heritage, more than 100 residents were supported with rent relief payments, food boxes and grocery delivery, household goods, and utility payments totaling over \$50,000 in support.

This is a true blessing. I am very grateful for this assistance. I have been trying to get current on my rent, and this really helps!
Consuela, Washington-Dunbar Resident



▼ Robertson's residents enjoy a Thanksgiving meal together.

In addition to monetary support, SBH staff actively worked to provide safe engagement and programming activities, including a Thanksgiving dinner for Robertson's and Rushton residents, healthy food education for Oliver residents, and free lunches for students living at South Bend Mutual Homes.



BUILDING A BETTER LIFE

I feel extremely lucky to have been able to purchase this home, my sons and I love it. The opportunity and support that we have been shown has literally changed our lives.

Melissa, New Homeowner

In 2020, South Bend Heritage established the Audrey G Ratner Housing Fund (AGRHF) to provide resources for women and their families to succeed through housing and education. Audrey Gilbert Ratner was born locally and her family emphasized the vital significance of supporting the broader community. When her mother moved Audrey and her sister Beverly from their local home to a new Chicago one, Audrey recognized the importance of housing women and their families.

The down payment assistance grant is so wonderful! This is all super exciting and I can't wait to become a homeowner!

MaKayla, First Time Homebuyer

For Audrey, a home has always been more than a roof and four walls. She has bettered countless lives through her deep commitment to ensuring women are housed in spaces where their families feel safe, loved, and empowered. The AGRHF is guided by her belief that a woman's home is a foundation to building and preserving resilient communities.

When the COVID-19 pandemic hit the South Bend community in April 2020, many South Bend Heritage residents were suddenly left unemployed and forced to choose between paying rent or buying groceries for their families. The AGRHF was deployed to provide a first round relief of \$10,000 and second round relief of \$25,000 to families who were struggling to



▲ Paula, Rushton Senior Apts resident who benefited from a rent relief grant.



▲ Dolores, a Rebuilding Together client, stands on her new porch that was provided as part of the Rebuilding Together program and SBH Audrey G Ratner Housing Fund.

RENT RELIEF

\$35,000

DOWN PAYMENT

\$5,000

OWNER-OCCUPIED

\$7,000

It's been a wonderful experience. I couldn't have gotten this work done on my home alone.

Delores, Homeowner Repair Client

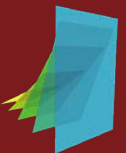
pay rent, specifically those who were female headed households and women with children.

Throughout 2020, the AGRHF continued to help women and their families achieve their dreams and goals, including purchasing a home, creating a savings plan, opening a small business, and doing home repair work. In addition to helping numerous women and families with rent relief, financial assistance, household needs, and down payment assistance grants, the Audrey G Ratner Housing Fund has also been an integral part in the rehabilitation process of several units at the Gemini Apartments. Once completed, these units will provide an affordable housing option in the downtown area, allowing low income women and their families the opportunity to live within a supportive apartment community.

The Audrey Gilbert Ratner Housing Fund was established to honor Audrey Ratner and her South Bend-Mishawaka roots. The fund provides resources to develop and preserve holistic affordable housing for women and their families. The Audrey Gilbert Ratner Fund also includes a Housing Retention and Social Service Reserve, which directly assists women residents who might be encountering a rough period in their employment or could benefit from targeted educational support.

TIDES

A Force for Social Good



Audrey G Ratner Housing Fund

**South Bend
Heritage**



HOPE AVENUE HOMES

OVER FIVE YEARS AGO, SOUTH BEND HERITAGE, THE CITY OF SOUTH BEND, LOCAL HEALTH SYSTEMS, AND HOMELESS SERVICE PROVIDERS BEGAN RESEARCHING THE DEVELOPMENT OF PERMANENT SUPPORTIVE HOUSING (PSH) AS A CRITICAL METHOD TO BREAK THE CYCLE OF HOMELESSNESS.

The cycle of homelessness is tragic, creates an unfavorable community environment, and is inefficient and expensive to maintain. By focusing on PSH/housing first and providing direct social service support, persons experiencing homelessness will have housing stability and a suitable location from which to begin strengthening their lives. After extensive research and public discussion, and in response to increasing homelessness over the last decade, SBH and other public and private housing providers have been utilizing PSH to rapidly house people experiencing homelessness.

We look forward to providing pathways to progress for our homeless neighbors as we've seen how lives can shift to productive community members when provided with supportive housing and services.

***Cindy Schulz, LCSW, LCAC
Director, Adult Case Management, Oaklawn***

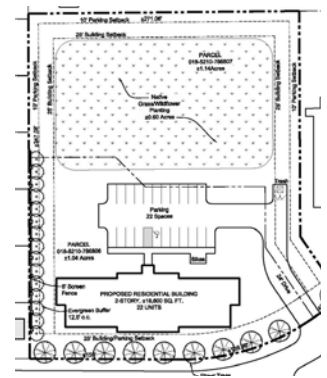
PROJECT DETAILS

- » 19,000 sq. ft. (2 floors)
- » 22 one-bedroom apartment units
- » Office space for Property Management & Support staff
- » Community Room & Laundry Room
- » Small parking lot & dumpster area
- » Outdoor pavilion, landscaping, fencing, safety lighting & cameras
- » Short car ride to grocery store & shopping (or 15-20 minute walk), with transportation provided
- » Bus line with free bus passes located on Corby (2 blocks away)

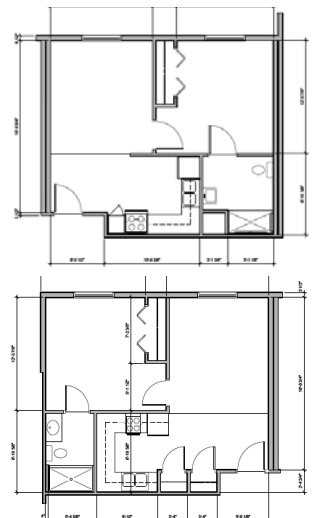




Hope Avenue Homes is 22 unit Permanent Supportive Housing development that will house individuals in South Bend that are facing homelessness and suffering from chronic homelessness. Residents are chosen from a prioritized list of people - the Coordinated Entry List - that are actively pursuing housing options. Hope Ave Homes will use the harm reduction approach as supportive programming and will utilize housing retention plans and eviction prevention education for residents. In addition, residents will work with case managers, recovery coaches, and skills trainers to improve mental health, promote recovery, and improve daily living skills in order to thrive in their community.



1 Bedrooms



TOTAL DEVELOPMENT COST
\$3,910,827

IHCDA Housing Trust Fund
\$2,200,000

SJC Housing Consortium HOME
\$1,710,827

FUNDING DETAILS

- » No local property tax dollars or TIF funds are being used
- » HOME funding is passed through the state, City, or SJC Housing Consortium by the federal government
- » HOME funding is required to be used to support low- and very-low income individuals & families

SUPPORT & PARTNERS

FRIENDS OF THE FOUNDATION

Alliance Architects, Inc.
Stephen Anella
Bellwether Enterprise Real Estate
Capital, LLC
Rebecca Bonham
Debra Caldwell-Walker
Centier Bank
Community Foundation of
St. Joseph County
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Lara Walker
Jackie Welsh
William Welsheimer, Jr.
Jessie Whitaker
Martyn & Kathleen Wills
Whole Foods
Johnathan Wingfield
Robert Wise
Kara Wood

GRANTING PARTNERS

Beacon Community Impact
Beacon Health System
City of South Bend:
Community Development
Block Grant
HOME Funds
Community Foundation of
St. Joseph County:
ArtsEverywhere Philanthropic
Fund
Robert P. & Clara I. Milton Fund
Dollar General Literacy Foundation
Flagstar Bank
NeighborWorks America
Tides Foundation
United Way of St. Joseph County
Wells Fargo Wealth
Management Group:
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

DR. MARTIN LUTHER KING, JR CELEBRATION SPONSORS

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Community Foundation of St. Joseph
County African American Fund
Episcopal Diocese of Northern
Indiana
Deb Fleming
Four Winds Casino
Indiana Michigan Power
Indiana University South Bend
KeyBank
Mel Hall
University of Notre Dame

**Thank you to our 2020
major funding partners:**



Mayor James Mueller



LEADERSHIP

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Johnathan Wingfield
Board President

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Vice-President

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Treasurer

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Elizabeth Leachman
Rosie Leyva
Patrick Lynch
Marco J. Mariani
Jackie Martin
Gladys Muhammad
Ashley Northern
Safa Saddawi

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Kevin Colbert
Sidney Forrester Jr
Gloria Murphy
Brian Martin
Maria Velazquez
Robert Wrzesien



▲ **GLADYS MUHAMMAD**, South Bend Heritage Associate Director, retired in 2020 after more than 30 years of work. NeighborWorks America presented Gladys with the “Opening Doors Award,” recognizing Gladys’ achievements during her long career at SBH helping people secure housing and promoting anti-discrimination in housing. Gladys continues to serve in an emeritus capacity.



◀ Staff members Elizabeth Leachman, Brian Martin, and Gloria Murphy enjoy Downtown South Bend's October First Fridays.

STATEMENT OF FINANCIAL POSITION AS OF DECEMBER 31, 2020

ASSETS

Cash	\$858,845
Receivables	\$924,324
Real Estate Held for Resale	\$542,692
Capital Assets	\$24,969,651
Other Assets	\$232,262
Operation & Replacement Reserves	\$1,754,814
Investments in Subsidiaries	\$86,159
TOTAL	\$29,368,747

LIABILITIES & NET ASSETS

Accounts Payables & Accruals	\$2,920,798
Long Term Liabilities	\$8,940,515
Net Assets	\$7,752,167
Non-controlling Interest	\$9,755,267
TOTAL	\$29,368,747

REVENUE

Grants & Contributions	31%
Management and Project Fees	7%
Rents	55%
Other Income	7%

EXPENSES

Program	78%
Management & General	21%
Fundraising	1%

South Bend Heritage Foundation

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sbheritage.org

