

NNRO 2.0

NORTHEAST NEIGHBORHOOD
REVITALIZATION ORGANIZATION

Engaging Community



TABLE OF CONTENTS

Executive Summary.....	1-2
Organizational Overview.....	3
Accomplishments.....	4-6
2020: Transition Year.....	7-8
Key Challenges.....	9-10
NNRO 2.0 Work Program Proposal.....	11-17
Partnerships	
Resident Wellness	
Affordable Housing	
Economic Empowerment	
3 Year Timeline.....	18-19
Resource Strategy.....	20
Outcomes-Values.....	21

EXECUTIVE SUMMARY

After 20 years of effective operation, the Northeast Neighborhood Revitalization Organization (NNRO) finds itself at a crossroads: while much enhancement of the built environment has been achieved, vital work is required to preserve the gains. In addition, it has become clear that there are pressing and urgent needs in the human environment that the NNRO is uniquely positioned to address. This document proposes an updated and expanded scope of work including initiatives in both spheres.

Historical Scope of Work: The Built Environment

When the NNRO was formed in 2000, the Northeast Neighborhood (NEN) of South Bend was a troubled area characterized by severe blight, declining home ownership, a virtual absence of commercial businesses, and crime. The NNRO brought together the City of South Bend, four other area institutions, and neighborhood residents in a collaboration to address these pressing issues.

Of necessity, the original scope of work focused on the built environment, and we have enjoyed success that far exceeds original expectations: Eddy Street Commons has replaced scruffy woods, vacant lots, and blighted housing with a \$315 million, mixed-use, new urbanist neighborhood now nearing completion; the Notre Dame Avenue Housing Program brought 52 new/rehabbed, high-quality, owner-occupied homes to the area immediately south of Notre Dame; The Triangle replaced a seriously blighted residential neighborhood with 50 new, high-quality, market-rate (70%) and affordable (30%) detached homes, also owner-occupied as required by neighborhood covenant; and 48 affordable housing units have been generated in multiple locations throughout the NEN, most visibly on Hill Street.

As dramatic as the physical transformation of the NEN has been, there is still work to be done: the re-sale of affordable homes to market-rate buyers has reduced the number of affordable-housing units, market pressures near Notre Dame's campus have increased the threat of gentrification, and multiple factors have conspired to make the delivery of new affordable housing there more difficult. Without continued/concerted action by the NNRO, the core objective of "preserving and enhancing neighborhood diversity" is likely to be seriously eroded and perhaps lost forever.

We propose two key strategies for preserving diversity in the Northeast Neighborhood. The first is to refocus our efforts geographically in areas of the NEN that have not yet been priced out of reach by market forces. The second is to identify and implement one or more affordable housing approaches that will do a better job of preserving affordable units and/or subsidies over the long term.

Proposed Expanded Scope of Work: The Human Environment

While the built environment is an important -- arguably necessary -- first step, it has become clear that the well-being of many of the neighborhood's residents has not kept pace. Prior to the onset of COVID-19, the Median Household Income for Census Tract 10 (essentially the Northeast Neighborhood) was over \$10,000 lower than that of St. Joseph County as whole. In addition, estimates for Census Tract 10 indicate that the percentage of families and people whose income in

the past 12 months is below the Poverty Level is nearly double that of St. Joseph County. While data on the effect of COVID-19 is not yet available, it is reasonable to assume that COVID-19 has only exacerbated these problems.

We propose that the NNRO's scope of work be expanded to include initiatives directed to enhancing the human environment as well as the built environment. This will require the NNRO to explore and implement new initiatives that go beyond our historical skillset and draw on the expertise and manpower of our institutional partners: The City of South Bend, the University of Notre Dame, St. Joseph Health System, South Bend Clinic, and our newest partner, Oaklawn. Initial thoughts on potential initiatives can be found on pages 11-16, but selection of the areas for attention will need to be a collaborative effort by our institutional and resident partners, consistent with the NNRO's historical approach.

The NNRO is uniquely positioned to address these issues. The "machinery" is already in place: an organization made up of both area institutions and neighborhood residents that has been working together for over 20 years, and communication and trust between the partners is high. Our institutional partners offer incredible expertise, and our residential partners offer an instant network for reaching out to NEN residents. Completion of the new Robinson Community Learning Center at the south end of Eddy Street Commons offers a centralized location for programs – yet to be imagined – to take place.

We ask our institutional partners to continue their commitment to the NNRO in order to not only preserve the gains already made but to establish new initiatives that will ensure that the NEN remains the high-quality, family-oriented, diverse neighborhood that it is today, arguably one of the most desirable places to live in the entire Michiana region.





ORGANIZATIONAL OVERVIEW

Since 2000, the Northeast Neighborhood Revitalization Organization (NNRO) has been a catalyst in the transformation of the Northeast Neighborhood. Originating out of the desire to reverse the social, physical and economic decline of the Northeast Neighborhood, the NNRO brought together local industry partners and neighbors to develop a comprehensive neighborhood redevelopment plan.

In the past decade, the Northeast Neighborhood has seen intensive revitalization, with population growth and owner-occupied housing. The NNRO has helped stabilize critical sections of the neighborhood for residential and commercial investment.

This progress has been made possible through the generous support of NNRO Funding Partners including City of South Bend, South Bend Clinic, Saint Joseph Regional Medical Center, Oaklawn, Beacon Health System, and the University of Notre Dame, as well as neighborhood residents who generously give their time and talent. The NNRO Board of Trustees has evolved to include a diverse group of organizations and residents that reflects the positive change and growth happening throughout the neighborhood and larger community.

Since 2002, the NNRO has been staffed by South Bend Heritage (SBH). SBH serves as the operational manager for the NNRO, performing administrative, development, programmatic and technical support on behalf of the NNRO. South Bend Heritage is one of Indiana's most accomplished Community Development Corporations and a chartered NeighborWorks America organization.

NNRO GOALS

Purpose: To facilitate the revitalization efforts and continue to foster diversity within the Northeast Neighborhood – its residents, businesses, and stakeholders – into a safe, vital, cohesive community that preserves its assets and respects the needs of all who reside, work, and visit within its boundaries.

Goals: Upon formation, the NNRO established the following goals:

- » A safe, clean and attractive neighborhood
- » An economically and ethnically diverse community
- » High-quality housing and increased home ownership opportunities
- » Attractive and appropriate retail and commercial development
- » Good schools and improved educational opportunities



MAJOR ACCOMPLISHMENTS

THE TRIANGLE

50 new, single-family detached homes, 30% of which were constructed under affordable housing programs.

AFFORDABLE SINGLE FAMILY HOMES

The NNRO has developed and sold 48 new & rehabbed affordable housing units in various locations around the NEN. The concentration of new, affordable homes transformed Hill Street overlooking downtown South Bend and catalyzed significant market investment.

NOTRE DAME AVE HOUSING PROGRAM

The Notre Dame Avenue Housing Program (NDAHP): 52 new, high-quality, detached homes occupied by full-time Notre Dame faculty & staff employees.

EDDY STREET COMMONS PARTNERSHIP

A 2-phase, \$315 million, mixed-use, new urbanist neighborhood developed by Kite Realty Group is now nearing completion. ESC contains retail, restaurant, and office, two hotels with 283 rooms, 700+ rental apartments, 208 attached, for-sale homes, a structured parking garage, and a new, significantly expanded Robinson Community Learning Center (RCLC).

HISTORIC FIREHOUSE #7

Owned and managed by the NNRO, restoration has commenced on this NEN landmark at corner of Notre Dame Avenue and South Bend Avenue, with over \$155,000 raised for renovation.



Single Family Housing Neighborhood Impact

146

total single family homes built or rehabilitated since 2002

48

total income qualified/affordable homes

32

percent of all homes are income qualified/affordable

9

average number of homes built or rehabilitated per year

\$47,620,000

total estimated market values of all homes built and rehabilitated since 2002

THE TRIANGLE

50 Total New Construction Homes
12 Affordable New Construction Homes
2 Affordable Homes In Progress
\$18,050,000 Estimated Market Value

HILL ST & SOUTH BEND AVE

9 New Construction Affordable Homes
\$4,370,000 Estimated Market Value Of All New Homes

NOTRE DAME AVE HOUSING PROGRAM

52 Total New Construction Homes
2 Affordable New Construction Homes
\$23,400,000 estimated market value

AQUISITION-REHAB

24 Rehabilitated Affordable Homes
\$1,800,000 Estimated Market Value

\$582,930

total estimated annual tax revenues from all homes built and rehabilitated since 2002

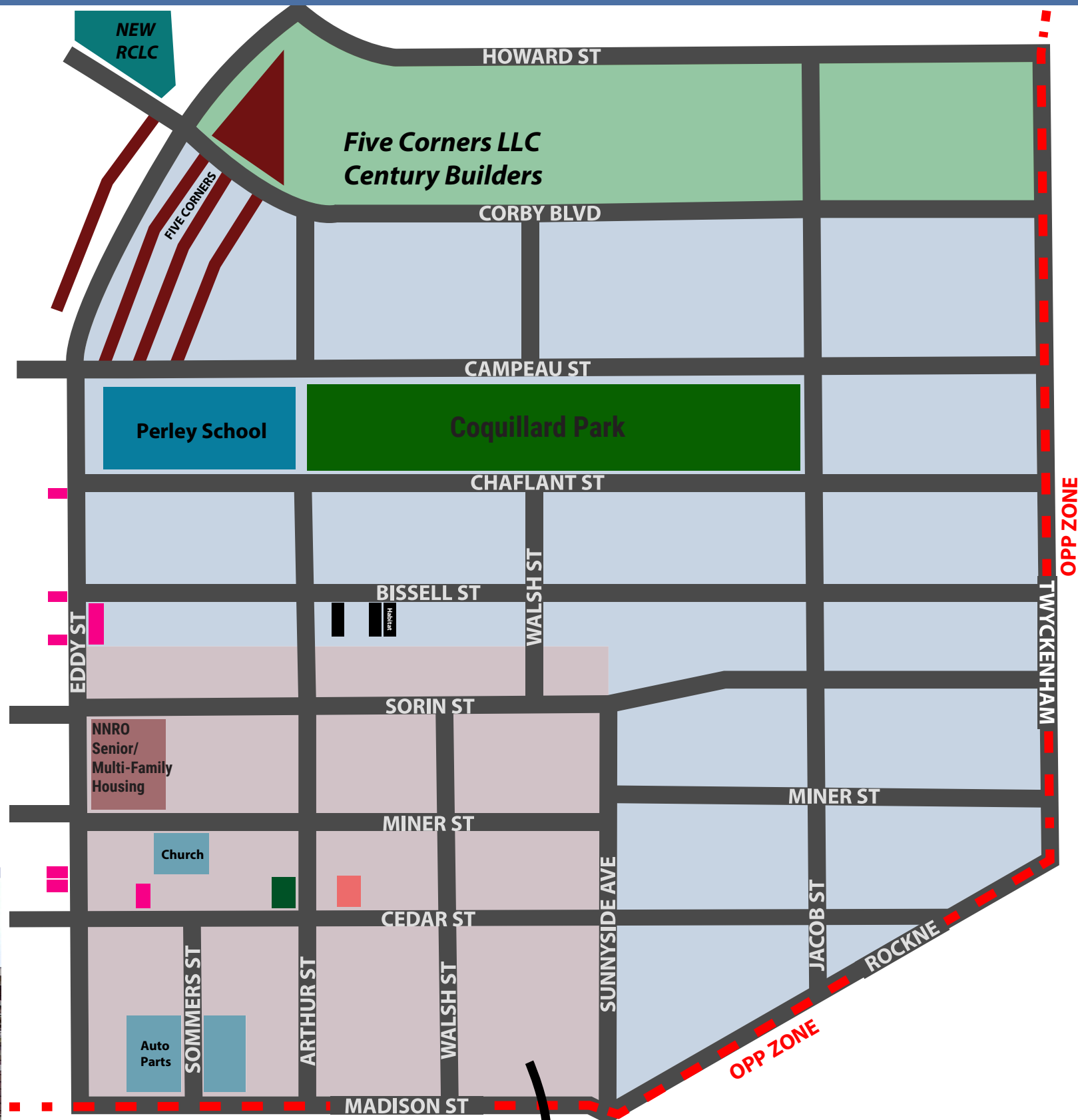
ACCOMPLISHMENTS: PROCESS/ENVIRONMENTAL OUTCOMES

Pages 3 & 4 highlight the NNRO's accomplishments in the built (i.e. physical) environment. Far less visible -- but equally important -- are the following process outcomes that are worthy of protection/preservation:

- » **Improved communication & cooperation:** The NNRO brought together the City of South Bend, four area institutions, and neighborhood residents in a collaborative planning effort to address pressing issues in the NEN. Working together toward shared goals has created an environment of communication and trust, vastly improved from the environment that existed before.
- » **NNRO influence on neighborhood development:** A unique dynamic has evolved in which developers seek NNRO input and support for their NEN projects prior to submission for financing and City approval. This is very different from most communities around the country in which development plans are generally created and implemented by the developer with no input at all from area residents or institutions.
- » **NNZO Northeast Neighborhood Zoning Overlay:** The NNRO created an overlay district for the NEN to establish additional zoning requirements consistent with the use and quality standards the NNRO has sought to implement throughout the neighborhood.
- » **HOA & use covenants:** As land developer/sponsor, the NNRO established two key covenants in The Triangle: primary residency (the owner must occupy the home as his/her primary residence) and a ban on rentals of any kind or duration. These covenants are overseen by the Triangle homeowner's association. The NNRO has also been able to use its influence to secure similar operating covenants in other third-party development projects in the NEN. These covenants ensure that the operation of these developments will harmonize with NNRO goals over the long term. The NNRO oversees compliance with these covenants.



OPPORTUNITY: EAST OF EDDY ST



TARGET AREA:

~255 Properties: 66% non-owner occupied
Over 30 properties with Code complaints in 2019

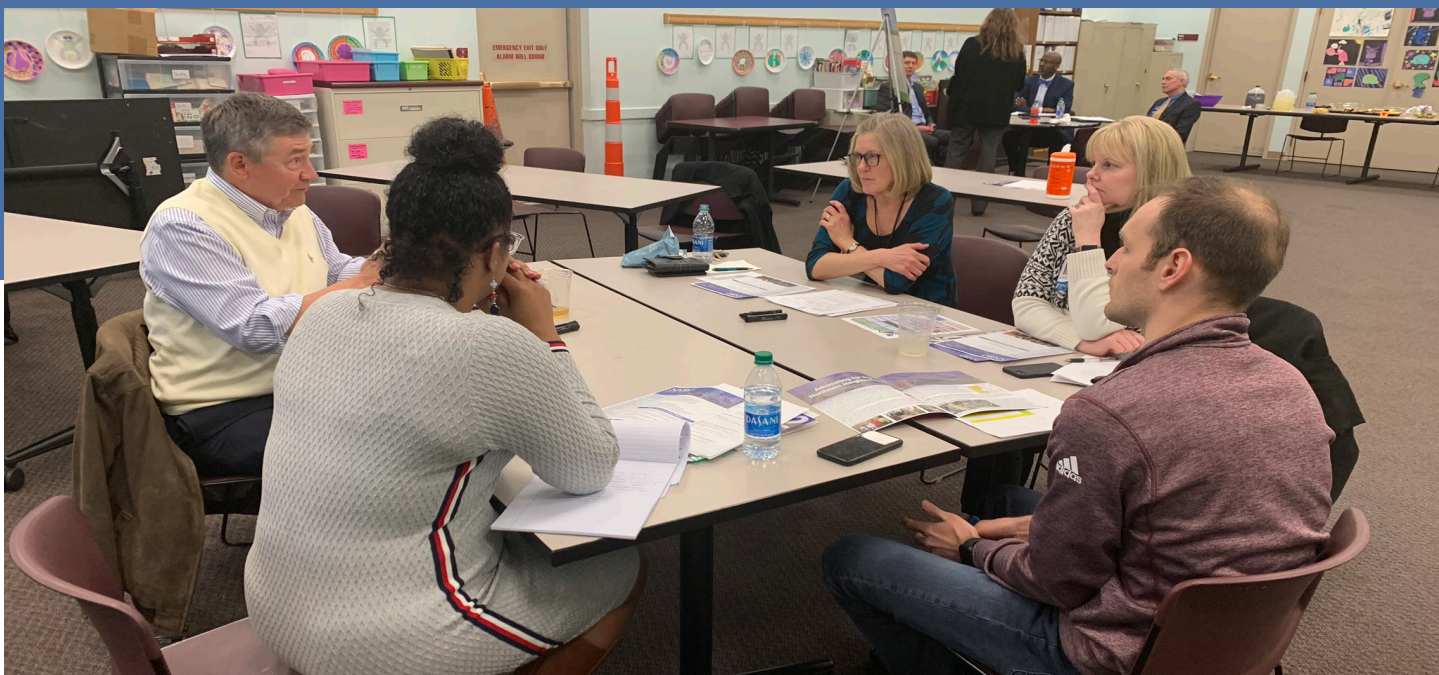
Compared to Harter Heights:

~230 Properties: 39% non-owner occupied

ACTIVITIES:

PRESERVING AFFORDABLE HOMEOWNERSHIP

- Owner Occupied Repair
- In-Fill New Construction
- Property Acquisition



2020: TRANSITION YEAR

See target area map, pg 6.

The year began with the inauguration of a new mayor, James Mueller and a refreshed energy for building upon the significant progress made in the neighborhood through the partnership with the City of South Bend. The NNRO also benefited from the addition of three new neighborhood residents to the board of directors along with their fresh perspectives. While a longstanding funding partner finished its commitment to the NNRO, the organization welcomed Oaklawn as a new partner, bringing a critical viewpoint to neighborhood health.

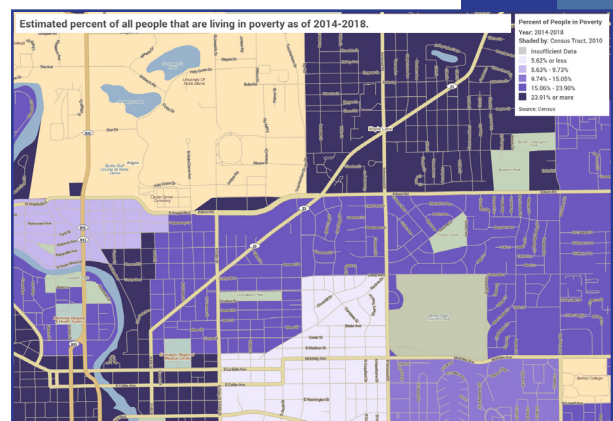
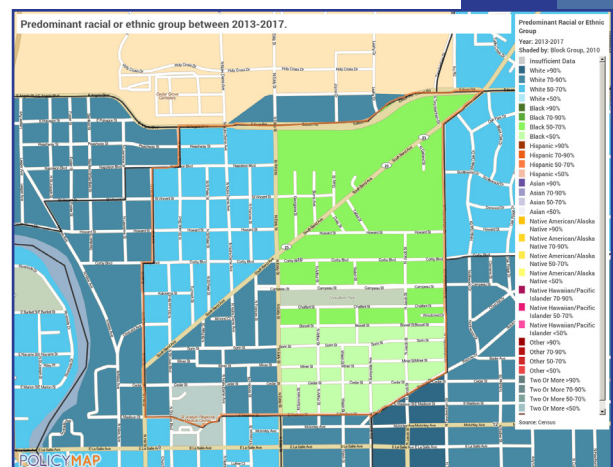
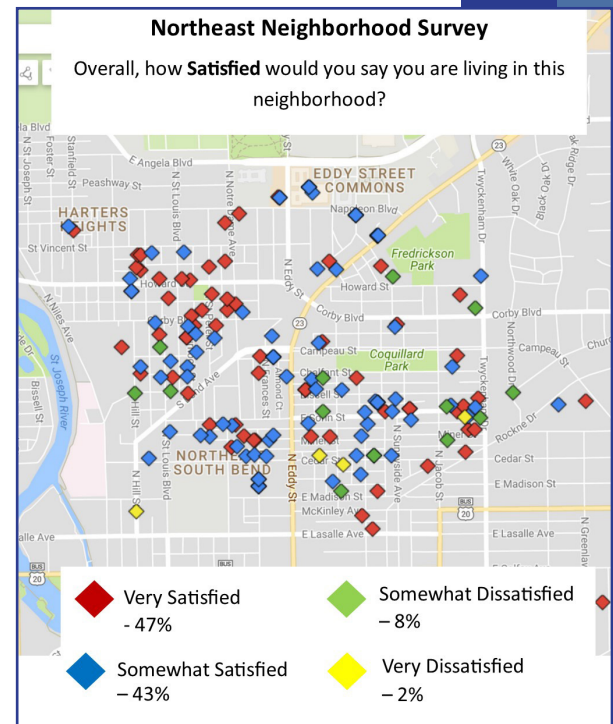
In response to evolving priorities for community and economic development efforts, two NNRO board members prepared resource documents that serve as planning guides for the future work of the NNRO as discussed in this Work Plan. A NNRO 2.0 Task Force was also organized to advance the ideas presented in the resource documents (see Task Force notes appendix A). The work of the Task Force affirmed in three (3) major work themes:

- » Maintain focus on current NNRO priority pipeline projects in the built environment; Eddy Street Central (ESC) Plan, affordable Single-Family Housing, ESC multi-family housing site, and the Firehouse renovation.
- » Explore activities in the human environment to assist existing residents in need- Resident Wellness, Economic Empowerment and affordable housing preservation.
- » Leverage existing NNRO funding partnerships beyond financial to include their programmatic and human resources; and to create new alliances to implement initiatives in education, health and employment.

During the Task Force planning for NNRO 2.0, the COVID 19 pandemic began. Several members of the task force have stressed that the negative impacts of the virus on NEN residents were essentially unknown at that time; however, now the effects of the COVID-19 pandemic on the NEN is likely to be severe because many low-income jobs are likely to be lost by residents due to the stay-at-home orders. As the mid and long-term economic fallout from business closures becomes clearer, it is anticipated that vulnerable residents will experience a host of problems from income loss, illness, and housing vulnerability. The members noted that it will be increasingly important for the NNRO to become engaged with residents to counter the expected negative outcomes from the pandemic.

KEY CHALLENGES: THE HUMAN ENVIRONMENT

- » **Economic Wellbeing:** Estimates show that the median household income for Census Tract 10 is \$10,000 lower than the St. Joseph County median household income. Additionally, estimates show that the percentage of families and people whose income in the past 12 months is below the Poverty Level is 23.9%, nearly double the St. Joseph county percentage. **Before COVID-19, 1 out of every 4 households in the NEN were living poverty.** While data of the economic effects of the pandemic is not yet available, it is likely that COVID-19 will have exacerbated these problems.
- » **Demographics:** The racial make-up of Census Tract 10 is extremely diverse, with areas of west of Eddy St predominately white and areas east of Eddy St mostly black, and an overall diversity index of 42% or more across the entire area. The median age is 33 or under and the area is comprised of approx. 54% males vs 46% females.
- » **Neighborhood Dissatisfaction:** As indicated by the top map, there is some neighborhood dissatisfaction in the NEN, especially in the area east of Eddy Street. Areas where satisfaction is higher correlates to the areas in which there has been targeted revitalization efforts.
- » **Displacement:** As work within the built environment continues, especially by developers looking to make profits in the area, displacement of current low-moderate income residents is become increasingly more likely. Specific initiatives and measures will need to be implemented to ensure that residents are not displaced as the revitalization of the neighborhood continues into the areas east of Eddy St.



KEY CHALLENGES: THE BUILT ENVIRONMENT

- » **Changing Mission:** The physical environment in the NEN has been transformed beyond what was originally envisioned. Private capital is now being invested in portions of the NEN, a clear indication that parts of the catalyzing mission have been accomplished.
- » **Increased Land Cost:** The demand for land in the neighborhood has surged to the point that real estate developers are buying houses and demolishing them in order to make the land available for new construction.
- » **Increased New Home Construction Costs:** Product and labor cost and availability remain an issue in building homes as does a lack of improved productivity in the home building industry, because there has been relatively little change in the construction methods of building homes over the last forty years.
- » **Development Focus:** Because of increased land cost and the issues faced by home builders, home builders are focused on building houses and townhouses at prices in top end of the market where they can still make a profit.
- » **Funding:** Affordability is created by using public or private funds to lower the housing costs for low-moderate income residents. Changing funding priorities will result in the availability of such funds to the NNRO being considerably diminished in the future.
- » **Affordability Restrictions:** Some NNRO homes do not have long-term affordability restrictions. As the demand for housing in the neighborhood has risen and houses have rapidly increased in price, owners of several of the houses bought through the NNRO as affordable have sold them at market rates.



NNRO PROPOSED WORK PROGRAM

NNRO CORE FUNCTIONS

Serving as the staff and support team to the NNRO, South Bend Heritage provides over 40 years of community development experience. SBH has a dedicated and experienced staff equipped to execute the vision of the NNRO for the Northeast Neighborhood. In partnership with board members, there are a number of current projects in the pipeline and core operational functions that must be executed in order to make NNRO 2.0 successful.

Administration & Finance

- » Board maintenance, communication, and record keeping
- » Corporate and legal record keeping for multiple corporations and subsidiaries
- » Partnerships with local agencies and businesses to help families build assets
- » Fund development management and execution of fundraising initiatives
- » Preparation of budgets and financial statements & management of financial performance

Planning & Real Estate Development

- » Acquisition and selling of commercial and residential properties
- » Architectural design creation and development of bid packages for project development
- » Design assistance to other contracted architects for various projects
- » General contractor to large scale construction projects
- » Owner's representative for other partnership projects
- » Large scale neighborhood strategic planning
- » Resident engagement and neighborhood organizing in targeted areas for the critical issues affecting residents

Housing & Economic Empowerment

- » Facilitating homeownership applications and bank relations for potential new homeowners
- » Partnerships with local agencies and businesses to help families build assets through homeownership
- » Public relations, marketing, events and communications
- » Financial Capabilities (with coach and counseling)

Current Pipeline

Each year, the NNRO completes a detailed Implementation Action Plan, that identifies key activities to be completed. Moving forward, a new action plan would be created through the work of the NNRO 2.0 Task Force to add new efforts in resident wellness, affordable housing preservation, and economic empowerment.

GOAL 3: HOUSING- High quality housing and increased homeownership							
Key Smart Goals							
The NNRO will successfully assist at least six (6) clients in purchasing a homes-- Hill St. (2), St. Louis and Triangle (4)	x	x		NNRO/SBH		-	One home remaining on Hill Street, two on St. Louis and two lots remaining on Duesy
The NNRO will submit applications to the City annually to acquire-rehab or construct up to 3 new affordable houses in the neighborhood.		x	x	NNRO/SBH	\$420,000	COBG/HOME	Ongoing- Secured funding for two New Construction in 2019. One in 2020. All to be finished in 2020
The NNRO will sell six (6) lots along Hill St. for market rate housing development by June 2015.	x	x		NNRO/SBH		-	Complete
The NNRO will facilitate and monitor progress of the construction of six (6) new market rate homes along Hill St.	x	x		NNRO/SBH		Century Builders	Completed in Dec 2017
The NNRO will complete no less than two (2) targeted homeownership marketing campaigns/events annually.	x	x	x	NNRO/SBH		Private Funds	Working with Halmark Real Estate. Marketing on-line and various publications in 2020.
The NNRO will acquire key parcels along Eddy Street South to gain site control for future affordable multi-family housing and streetscape development	x	x		NNRO/SBH		NNRO	On-going SBHA agreed to sell 1112 Sorin Unit. Also, one private home at 1113 Minor. Pursue acquisition in 2020
The NNRO will investigate two financing options/partnership for the development of a mixed income/senior multi-family affordable housing development		x		NNRO/SBH	\$ 150,000.00	NNRO	Completing preliminary site plans for senior housing with K&A Arch & Planning for board review in April 2020.
Using the NNDA as a guide, the NNRO will designate two new priority block groups/lots for affordable housing rehab and/or infill			x	NNRO/SBH			In Jan 2020, the NNRO board targeted an area east of Eddy for further study. 2017 K&A-UND-City affordable housing commitment per Eddy St. TIF investment remains under study.
The NNRO will monitor it's land holdings and the annual tax sale listing/auctions to acquire, sell or develop, as needed, properties that support revitalization efforts/plans.	x	x		NNRO/SBH		County-UND-Developers	Tax sale listing is very limited. NNRO continues to hold a small inventory.
The NNRO will assist the HOA ARC on an as needed basis to review and process up to five (5) new Triangle home designs.	x	x		HOA ARC NNRO/SBH		HOA	Complete. As needed, SBH assists ARC reviews

NNRO PROPOSED WORK PROGRAM



We propose that the NNRO's scope of work should incorporate an additional focus on the human environment while preserving/perpetuating the gains achieved in the built environment. Organizations undergoing material change rarely get from where they are to where they're going in a single step, and the NNRO is no different. To frame the inclusion of the human environment as an activity area, a few key definitions of related terms are noted below.

ECONOMIC EMPOWERMENT: Economic Empowerment provides residents with important tools, such as legal assistance, financial coaching, and securing employment opportunities to help them succeed while maintaining housing stability.

RESIDENT WELLNESS: Resident Wellness includes projects and programs that assist residents with resources that support their mental, emotional, and physical health. Lead by a Resident Wellness Task Force, this opportunity area addresses needs for direct health services for NEN residents, such as mental health counseling and physical health screenings.

PROMOTING AND PRESERVING AFFORDABLE HOUSING: Activities promoting home ownership and rental housing, including financial capability and other education, pre-purchase counseling, financial assistance (both loans and grants), and the marketing and sale of newly developed properties.

ECONOMIC EMPOWERMENT



RESIDENT WELLNESS



AFFORDABLE HOUSING



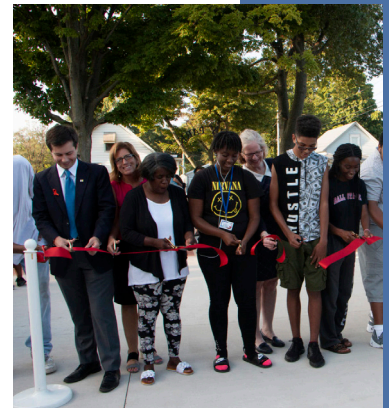
PARTNERSHIPS



PARTNERSHIPS

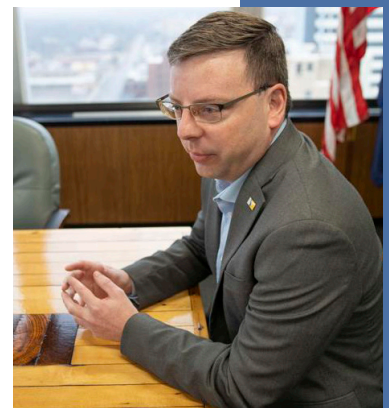
While still leveraging current funding partnerships, engaging in new alliances with other organizations will help the NNRO continue maintaining and increasing the supply of affordable housing, as well as offering new programming and activities related to resident health and wellness and economic empowerment. Such partnerships might include:

- » Alliances with businesses and institutions located in or near the Northeast Neighborhood to develop employer-assisted housing for their employees,
- » Partnerships with healthcare institutions who consider affordable housing a key socioeconomic factor that contributes to health outcomes in the community,
- » Partnerships with churches in the Northeast Neighborhood



WORK PLAN

- » **Private Businesses:** NNRO Board & Staff engage key private businesses to discuss mutually beneficial activities.
 - a. Four Corners (potential program sponsor)
 - b. Eddy St Commons Phase 2 Partners
 - i. Commitment to the neighborhood to support affordable housing developments
 - c. Housing Developers – Affordable housing partnerships & incentives
- » **Public Organizations:** Develop new programs to impact resident economic empowerment and wellness.
 - a. Venues Parks & Arts
 - b. Community Investment
 - c. City Council representatives and associated council committees
 - d. CUC Business Development Center
 - e. Enfocus
 - f. Innovation Park
 - g. Housing Authority South Bend (HASB)
 - i. Create incentives to acquire existing HASB unit on Eddy St Central housing site
 - ii. Dedicate a portion of Eddy St Central housing site to affordable housing.
- » **Explore alliances with larger, local affordable housing developers**
 - a. Merchants Affordable Housing
 - b. Bradley Company
 - c. South Bend Heritage





RESIDENT WELLNESS

A critical task to be completed in relation to the objective of improving resident wellness is to organize a Resident Wellness Task Force, made up of NNRO board members, neighborhood residents, related business and partners. This Task Force will engage directly with NEN residents to assess health and wellness needs, audit existing assets and directly execute on those opportunities by creating pilot projects, programs and events.

WORK PLAN

- » Organize a NNRO Resident Wellness Task Force to complete:
 - a. Data Collection
 - i. Complete a direct mail survey to targeted neighborhood blocks.
 - ii. Host community meetings to discuss resident engagement and health/wellness needs.
 - iii. Inventory existing health and wellness programs, engaging with South Bend Clinic, Oaklawn, UND, IU Medical School, UND, Innovation Park, and St. Joseph Health System
 - iv. Collect ongoing surveys from Food Pantry clients.
 - b. Data Analysis
 - i. From the data collected, analyze for reoccurring themes and suggested programs.
 - ii. Begin engagement with potential partners to brainstorm and create programs.
 - c. Implementation
 - i. Implement action plans derived from data analysis;
Example: The data collected showed that residents need more mental health care. After speaking with partners and reviewing the data, monthly, individual mental health evaluations with trained counselors from Oaklawn are provided for free at the Robinson Community Learning Center. These evaluations support mental health wellness and provide resources for residents who need ongoing care, all while supporting a funding partner of the NNRO.
- » Build on existing efforts in the NEN, such as iPorch, RCLC senior services and health programs.
- » Engage with workforce development agencies to discuss direct services to NEN residents.
- » Host quarterly health fairs in partnership with NENC, Oaklawn, South Bend Clinic, and Notre Dame.



- » Offer housing lead assessment, with a focus on older homes.
- » Increase neighborhood safety.
 - a. Increased partnership opportunity with South Bend Police Department
 - b. Reinvigorate any neighborhood watch programs
 - c. Assist Code Enforcement and affected residents with effective measures to clear violations
- » Identify household affected by COVID-19, both from an unemployment and health standpoint, to offer necessary support services.
- » Provide events and activities at three neighborhood parks (Fredrickson, Kelly, Coquillard)
- » Provide family wellness activities in partnership with the RCLC and South Bend Community School Corp to increase educational opportunities
- » Re-connect Perley School for health and wellness activities, including opening the gym to residents for physical activity.
- » Partner with St Joseph Regional Medical Centers, South Bend Clinic, and Oaklawn to offer technological services related to telemed and other on-line health resources.

AFFORDABLE HOUSING



WORK PLAN

- » Amplify existing affordable single-family housing development with City of South Bend and Kite by building an NNRO shared appreciation loan program.
- » Explore options for a variety of housing types with existing partners such as Oaklawn
- » Exploration of partnership with private housing developers east of Eddy Street and along Howard Street to include affordable housing in their developments in partnership with the City and their associated incentives (continue to monitor census tract 10 opportunity zone potential).
- » Define ways to create new affordable rental opportunities on vacant lots or development sites east of Eddy Street.
- » Identify and leverage neighborhood resident developers with assistance from the Incremental Development Alliance (IDA).
- » Establish an NNRO problem property acquisition fund to target homes and vacant lots along Eddy Street for demo and new construction of affordable housing.
- » Leverage new CDFI initiatives and funding to launch the NNRO shared appreciation loan fund to incentivize affordable housing across single and scattered sites.
- » Establish an owner-occupied housing rehabilitation program.
- » Create initiative to prevent residential displacement caused by increased private market interest and investment in NEN real estate.



ECONOMIC EMPOWERMENT

Economic Empowerment programs help residents increase income and assets, access financial benefits, and reduce debt. Specialized curriculum are targeted to the unique needs of NEN residents, including financial coaching, small business development, and employment opportunities.

WORK PLAN

- » Enhance job skills for currently employed residents so they can qualify for jobs in industries that pay better wages than they now earn.
- » Create an NNRO scholarship fund for students pursuing higher education or job training programs.
- » Develop a Financial Literacy curriculum, including financial counseling and coaching, and programs in partnership with local banks and volunteer financial experts.
- » Offer small entrepreneur education and development in coordination with City of South Bend, CUC Business Development Center, Work One, and others.
- » Host employment fairs at the RCLC and Firehouse with local partners.
- » Fund small “Love Your Block” ideas in partnership with the City of South Bend, Division of Economic Engagement.
- » Business development/recruitment with incentives for hiring residents.
 - a. providing incentives for businesses to locate in the neighborhood,
 - b. providing incentives for businesses to hire neighborhood residents, and
 - c. negotiating benefits agreements that include neighborhood employment in exchange for tax abatement and other concessions for major new developments.



3 YEAR TIMELINE

2020

CURRENT PIPELINE

1. Approve NNRO 2.0 Work Program.
2. Complete Firehouse renovation.
3. Finish St. Louis affordable home construction.
4. Sell two affordable homes.
5. Begin development of affordable lots in the Triangle in coordination with NNRO shared loan appreciation program.
6. Complete final concept plan with the City planning consultant for Eddy Street Central: streetscape, traffic flow, engineering and design.
7. Finalize site plan for Eddy Street Central Senior affordable rental housing development.
8. Complete the negotiation and secure purchase option agreements on acquisition and demolition of two housing units on Eddy Street Central housing site.
9. New RCLC opens.

FALL/WINTER

10. Pre-development activities for Eddy Street Commons Phase 3 complete.
11. Form an NNRO resident wellness task force.
12. Engage potential partners such as RCLC, Innovation Park, RTSJC, enFocus, City Economic Empowerment, NENC, Work One, CUC Business Development Center, Kite Development, Habitat for Humanity, CDFI Friendly South Bend, SBCSC, and UND Law Clinic.
13. Complete resident wellness reference planning document.
14. Finalize physical inventory and resident engagement for the target area east of Eddy Street.
15. Create/develop/launch an Owner Occupied Repair pilot program.
16. Finalize affordable housing commitments with stakeholders.
17. Identify and engage private businesses and potential NNRO program partners for new initiatives.



2021

AFFORDABLE HOUSING

1. Eddy Street Central:
Secure affordable housing developer & financing for Eddy Street Central site.
Construction begins on Eddy Street Central housing site; two housing units are acquired and demolished.
2. Celebrate the final two affordable homeowners moving into the Triangle.
3. Implementation of Eddy Street Phase II affordable housing commitment with partners/builder (s) begins.
4. Completion of 2-3 new affordable single family homes on scattered sites in new target area East of Eddy Street
5. 4 Corners redevelopment complete.
6. Owner Occupied Repair event/volunteer day: 5 or more houses assisted in partnership with Rebuilding Together St. Joseph County.
7. Eddy street central streetscape and redevelopment begins (property acquisition and demolition begins in partnership with the City).

RESIDENT WELLNESS/ECONOMIC EMPOWERMENT

8. Resident Task Force formed: implementation of programs and monitoring; continuing annual neighborhood survey to ensure proper resident outcomes.
9. Enhanced and expanded RCLC programming through NNRO 2.0 partnerships.
10. 100 residents assisted through NNRO partner health programs and projects.
11. 100 residents assisted with job training and/or placement.

2022

1. Eddy St. Commons Phase III complete.
2. Eddy Street Central Streetscape complete.
3. NNRO Eddy St East Housing Target Area revitalized.
4. Eddy Street Central Housing Site Complete; residents move-in.



RESOURCE STRATEGY

Funding partners contribute \$275,000 annually to the NNRO and the organization strives to preserve a modest operational reserve each year. The costs to fundraise, produce affordable housing, and to create-implement economic and wellness initiatives are beyond the current NNRO funds available. As a result, the NNRO expects to continue pursuing project grant funding as it has always done and will need to deepen fundraising efforts and secure in-kind community resources so that some activities can be launched for low or no direct cost to the NNRO.

More specifically, the NNRO will continue to pursue CDBG and HOME grants from the City of South Bend/St. Joseph Housing Consortium to construct affordable single family homes in throughout the neighborhood. The development of the Eddy Street Central housing site will require a combination of public and private financing much like the Triangle development. It is expected that River East TIF funding could be utilized for the site to support infrastructure requirements and other site preparation activities. Funding from State of Indiana such as the Federal Home Loan Bank of Indianapolis Affordable Housing Program (AHP) might also be secured for affordable rental senior housing construction. The new CDFI Friendly South Bend may also provide gap financing for the project. Core NNRO dollars might also serve as gap funding for the development on a limited basis.

Fund Development

Foundation grants from various sources, such as the United Way, the Community Foundation of St. Joseph County and Wells Fargo Trusts could support Resident Wellness and Economic Empowerment initiatives. However, a primary goal is to leverage existing human and programmatic resources among existing NNRO partners to limit the need for extensive fund raising and to avoid creating duplicative efforts. Additionally, the strategy anticipates that other community stakeholders and can be engaged to help achieve wellness and empowerment goals.

NNRO 2.0 Conceptual Budget

Revenues

Partner Contributions:	\$275,000
Project/Program Grants*:	\$335,000
Reserved Fund**:	\$200,000
Other:	\$ 10,000
TOTAL (estimated)	\$820,000

Cash Expenditures

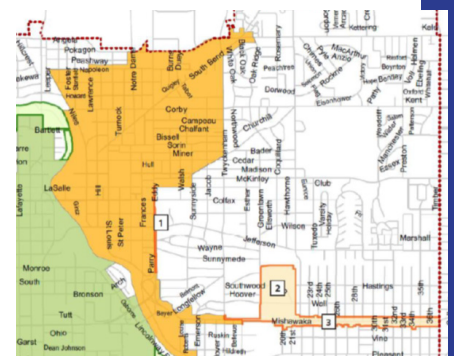
Core Operating:	\$ 30,000
Professional Services:	\$250,000
Projects & Programs:	\$335,000
2.0 Work Program*:	\$100,000
TOTAL (estimated)	\$715,000

*2 affordable housing matching grants, housing subsidies, program grants
**NNRO Cash Balance

*Economic Empowerment, Resident Wellness, Affordable Housing

Conclusion

The implementation of the projects and programs highlighted will enhance previous NNRO and partner projects and result in additional private investment and most importantly benefit existing residents and preserve affordable rental and owner occupied living in the neighborhood for generations to come.



OUTCOMES-VALUE

In partnership with the City, community institutions and new partners, the NNRO expects to experience a new level of neighborhood and resident improvement over the next three years.

A few projected key outcomes across NNRO work areas are:

Affordable Housing & Partnership Projects

- » Stabilize 30 owner-occupied homes east of Eddy Street.
- » Develop up to 32 senior affordable rental apartments and townhomes along Eddy Street Central.
- » Eddy Street Commons Phase II-III & 4 Corners Mixed Use Community completed.
- » NNRO owner-occupied repair program launched with Rebuilding Together and UND Alumni groups.
- » Firehouse renovation completed.
- » Two affordable homes completed in the Triangle.
- » Eddy Street Central redevelopment completed.
- » Additional scattered and/or single site affordable housing completed in partnership with Kite Development, City of South Bend and UND.
- » Scattered site, single family affordable housing sold in coordination with the NNRO shared appreciation loan program.
- » Projects/Sites identified for supportive housing efforts in partnership with Oaklawn.
- » Acquisition and demolition of HASB unit & other private home on Eddy Street Central housing site completed.
- » Problem Code Enforcement homes identified and addressed through acquisition and repair, demolition or owner assistance.
- » Affordable senior rental and owner occupied housing opened on Eddy Street Central site in partnership with developer, City (CDFI), Federal Home Loan Bank of Indianapolis and state (IHCD) housing support.

Resident Wellness

- » Resident Wellness reference document completed.
- » Perley School gym opened for resident health & wellness activities.
- » Mental health screening programs created with Oaklawn and hosted at the Firehouse and RCLC.
- » Neighborhood healthcare programming established.
- » Senior resident services program launched in partnership with the South Bend Clinic and SJRM at RCLC.
- » New Telemed initiatives offered in partnership with the South Bend Clinic.

Economic Empowerment

- » Resident economic assessment survey tool developed and deployed.
- » NNRO resident assistance fund created for those affected by COVID-19.
- » Financial capabilities curriculum created and offered at Firehouse/RCLC.
- » New job training partnership established and hosted at the RCLC and Firehouse.
- » Pilot NNRO educational scholarship fund established.
- » Love Your Block pilot program launched in partnership with City of South Bend.



NNRO

NORTHEAST NEIGHBORHOOD
REVITALIZATION ORGANIZATION