



# 2019

## ANNUAL REPORT



South Bend Heritage

COMMUNITY FOUNDATION ST JOSEPH COUNTY

# JUDD LEIGHTON AWARD FOR NONPROFIT EXCELLENCE

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## 2019 SPECIAL RECOGNITION AWARD

*recognizing efforts to stabilize and revitalize neighborhoods, with an emphasis on  
recent work involving permanent supportive housing*





# South Bend Heritage

## ***A NOTE FROM OUR BOARD PRESIDENT***

As the new President of our board of directors and staff, I am so proud of the work that we do every day to uplift our community. I am honored that my fellow board members have entrusted me with helping to lead SBH into a new decade. 2019 was an eventful year, and I'm pleased to highlight here the Special Recognition Award we received from the Community Foundation of St. Joseph County for Non-Profit Excellence. The work we complete is difficult, so it's always wonderful to be recognized for how we are able to help our community. In this report, we also showcase our longstanding link to Mr. Charles Martin and his love of mentoring young people through the Charles Martin Youth/Community Center.

In partnership with the City of South Bend, we also advanced in our efforts to save Gemini Apartments as a beautiful, historic apartment building for our community. We were also encouraged by all of the positive community engagement and education that occurred in 2019 as part of our partnership initiative to develop more permanent supportive housing (PSH) to house people experiencing homelessness. We are so fortunate to have such a caring community and we look forward to opening a new building soon. You'll also read about the Pigeon and The Hen Pottery at Robertson's Apartments as a reminder about how we assist small businesses.

As we continue to adapt to an ever changing world, we endeavor for your financial and community support to continue our important work. Please share this report with your friends, and on behalf of the board, we thank you and we look forward to hearing from you soon.



Jonathan Wingfield  
Board President



# South Bend Heritage

## A holistic approach to enhancing people and places.

Established in 1974, South Bend Heritage Foundation, Inc. (SBH) is a not-for-profit Community Development Corporation (CDC) that is committed to the stabilization and enhancement of neighborhoods. SBH helps people and strengthens neighborhoods in many ways, from creating quality housing opportunities to assisting small businesses. We believe that where people live and work affects their quality of life like almost no other factor, and enhancing the beauty, value, and efficacy of neighborhoods and their residents is at the center of our work: beauty in the form and function of buildings, value in terms of building economic worth, and efficacy in the ability of people to improve their lives through housing stability, connection to resources and a caring community. Working in partnership with government organizations, the financial sector, non-profits, and residents, SBH strives to create a united community where diverse neighborhoods are considered choice places to live, as well as operate a business, and where all residents have equitable and just opportunities.

### Our Non-Profit Partners



In 2019, we assisted in managing the rehabilitation of 16 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 2019, the NNRO began construction on three new, affordable homes on St. Louis Blvd and Hill St. Additionally, construction began on the restoration efforts for Historic Firehouse #7.

## STATEMENT OF FINANCIAL POSITION AS OF DECEMBER 31, 2019

### ASSETS

Cash	\$355,228
Receivables	\$1,073,933
Real Estate Held for Resale	\$553,871
Capital Assets	\$26,113,408
Other Assets	\$322,363
Operation & Replacement Reserves	\$1,856,784
Investments in Subsidiaries	\$86,159
Total	\$30,361,746

### LIABILITIES & NET ASSETS


Accounts Payables & Accruals	\$1,390,749
Notes & Mortgages Payable	\$8,360,902
Forgivable Loan	\$2,766,686
Net Assets	\$7,259,697
Non-controlling Interest	\$10,583,712
Total	\$30,361,746

### REVENUE

Grants & Contributions	27%
Management and Project Fees	11%
Rents	53%
Other Income	8%

### EXPENSES

Program	91%
Management & General	8%
Fundraising	1%

A photograph of Rosie Leyva, Assistant Director of Property Management, and a man standing in a room under construction. Rosie is on the left, wearing a black short-sleeved shirt over a floral patterned dress and black sandals. She is pointing her right hand towards a doorway. The man is on the right, wearing a light-colored short-sleeved button-down shirt and blue jeans with a yellow measuring tape around his waist. He is looking at the doorway. The room has white walls and a concrete floor. The doorway is framed with wooden studs.

*Rosie Leyva, Assistant Director  
of Property Management, shows  
a new home under construction  
to a potential home buyer.*

## BOARD OF DIRECTORS

**Tim Mehall**  
*Board Chair*

**Jonathan Wingfield**  
*Board President*

**Karl Edmonson**  
*Vice-President*

**Mary Jan Hedman**  
*Treasurer*

**Marguerite A Taylor**  
*Secretary*

**Solomon Anderson**  
**Rebecca Bohnam**  
**Dé Bryant**

**George Cressy III**  
**Lynn Coleman**

**Margo Demont**  
**Matthew J. Gray**  
**Consuella Hopkins**  
**Rev. Mary L. Hubbard**  
**Marcia Jones**

**Pastor Canneth Lee**  
**Charles Lehman**

**Jo Ann MacKenzie**  
**Charlotte Pfeifer-Gilliam**  
**Debra Stanley**  
**Toy Villa**

**Susan R Visser**  
**Andre Waddell**  
**Debra Walker**

## STAFF

**Stephanie Ball**  
**Shirley Boykins**  
**Michele Brown**  
**Mary Gibson**  
**Elizabeth Leachman**  
**Rosie Leyva**  
**Patrick Lynch**  
**Marco J. Mariani**  
**Jackie Martin**  
**Gladys Muhammad**  
**Ashley Northern**  
**Safa Saddawi**  
**Yolanda Young**

## Property Management

**Nicole Allen**  
**Anthony Clark**  
**Kevin Colbert**  
**Sidney Forrester Jr**  
**Gloria Murphy**  
**Brian Martin**

# 2019

## *The Year in Review*

- » Assisted 16 homeowners in Westside neighborhoods with home repairs in partnership with Rebuilding Together SJC
- » Finished rehabilitation of 18 units at Gemini Apartments
- » 4 new construction homes built and sold to income qualified buyers in Northeast & Westside neighborhoods
- » Celebrated the 25th Anniversary of the Charles Martin Youth Center
- » Submitted tax credit application for 24 new homes in the Southeast & Westside neighborhoods
- » Marched with over 100 students at the SBH Annual Red Ribbon March Against Drugs & Violence
- » Secured funding and community support for Permanent Supportive Housing Phase 2 initiative
- » Hosted 6 exhibitions, featuring over 200 artists from the region, at the SBH Colfax Campus Gallery
- » Broke ground on the Historic Firehouse #7 Restoration Project in partnership with the NNRO
- » Enrolled over 60 students at the CMYC Literacy Center
- » Hosted NeighborWorks Week with several community building events






The image shows the exterior of a brick building with large windows and a balcony. The name 'CHARLES MARTIN' is visible in large, raised letters at the top. The entire image is framed by a thick orange border.

CHARLES MARTIN

# CHARLES MARTIN YOUTH CENTER

*Celebrating 25 Years of Community Engagement*



The Charles Martin Youth/Community Center (CMYC) was established in 1994, named after youth mentor and education champion Charles E. Martin, who believed firmly that educational achievement at a young age was an essential component for building self-esteem to last a lifetime. The CMYC offers a safe and welcoming space for the surrounding neighborhood and broader community, serving as a central location for important discussions and meetings. Primarily, the Center seeks to engage with young people, especially those that are striving to achieve educational goals, as a unique place to expand their horizons. Many of the tenants in the center reinforce this purpose by offering programs for youth empowerment, as well as resident wellness and educational workshops.

Since its opening, the center has only received minor upgrades due to budgetary constraints. In 2019, after a successful fundraiser celebration of the 25th anniversary of the Center opening, SBH received a \$25,000 matching grant from the Community Foundation of St. Joseph County to make critical repairs to the building. The City of South Bend provided the match to repair the parking lot. By 2020, other repairs, such as upgraded restrooms, and an entirely new audio-visual system, will be underway. The major goal for these repairs is to preserve the Charles Martin Youth & Community Center an active, safe, and choice locations for both youth and SBH partners by offering new and updated features. Repairing the building will facilitate more partnership opportunities and assist with tenant programming. The success of the Center is supported by these improvements and will ensure it fulfills its mission as personified by Charles Martin: youth empowerment, education and special gathering place for community building initiatives.

*Thank you to our granting partners for their generous support of the Charles Martin Youth Center:*



# COMMUNITY BUILDING & ENGAGEMENT

Community Building & Engagement (CB&E) is sustained in South Bend through the passion and commitment of residents and community organizations who seek to change our neighborhoods for the better. While sometimes a complex part of community change, the CB&E model believes resident engagement and leadership are essential for communities to create a vibrant and welcoming place for all to call home. Community building & engagement work brings the talents, resources, and skills of people and organizations in a community together, increasing their collective capacity.

The CB&E program at South Bend Heritage strives to engage residents, through a collaborative approach that strengthens relationships among neighbors and community organizations. South Bend Heritage serves as both a partner in community building efforts and also as the lead organizer of many events and housing developments throughout the community. We continue to be a strong advocate for affordable housing development, economic empowerment initiatives and efforts to end homelessness.

## In 2019, SBH supported many CB&E initiatives:

- » Hosting & participating in many community events throughout the year
- » Providing enrichment and health services for senior residents at Oliver, Robertson's & Historic Rushton Apartment communities
- » Assisting the South Bend Mutual Homes Co-op & Board
- » Engaging with community volunteers and college internships
- » Offering event space for critical community conversations
- » Advocating for vulnerable groups, including individuals experiencing homelessness
- » Partnering with local organizations and civic groups to advance neighborhood revitalization efforts
- » Providing resident leadership training
- » Literacy Center for elementary & middle school students
- » Homeownership education & counseling for new homeowners



## EVENTS

- » Martin Luther King Jr Breakfast Celebration
- » Art Reception: Intermediate School Art Exhibit
- » Art Receptions: On Exhibit #1, #2, #3
- » Gemini Apartments Open House
- » 2019 Soul Food Luncheon
- » Group Violence Initiative Call-In
- » Art Reception: Art & Social Justice
- » Charles Martin Youth Center 25th Anniversary Celebration
- » Art Reception: Community Arts Gallery, Indiana Women's Caucus for Art
- » Over the Edge with Youth Service Bureau
- » Westside Wednesday with Best. Week. Ever.
- » NeighborWorks Week with NeighborWorks America
- » Historic Firehouse #7 Groundbreaking
- » Red Ribbon March Against Drugs & Violence





Don, Historic Rushton



Jacob, Gemini Apartments



April, Oliver Apartments



Traci, South Bend Mutual Homes

Moving beyond cookie cutter apartments, SBH strives to create housing that is conducive to a family lifestyle, part of a welcoming community and a place that anyone would feel proud to call home. SBH seeks to connect everyone to a dwelling that fits their needs and lifestyle, from supportive services at Oliver Apartments to beautifully rehabilitated historic units at Gemini Apartments. SBH and its partners endeavor to help residents remain stable in their housing in order to achieve their life goals, whether it be through financial coaching or health care assistance.

**“Back in the day when this place was first built, I always liked it and I always wanted to live here - so when I got the opportunity to, I did.”**

*-Dennis Johnson Jr., Washington Dunbar Resident*

At South Bend Mutual Homes, residents gather monthly for board meetings, resident-led events, and raise grant funds to support their neighborhood. In October 2019, resident LaKenya Bird received an AHAIN college scholarship for a personal essay about how stable housing has helped her get ahead in life by allowing her to go to college while being a single parent. At Robertson’s and Historic Rushton Senior Apartments, senior residents enjoy weekly coffee and bingo, movie nights, and health enhancement services. And at Heritage Homes Southeast, Washington-Dunbar, and Gemini Apartments, residents enjoy being close to downtown and partnering with SBH property management staff.

*Washington*  
DUNBAR HOMES

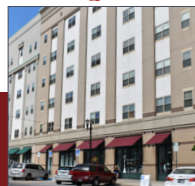
HISTORIC  
RUSHTON

heritage  
homes

GEMINI  
APARTMENTS

Robertson's  
Senior Apartments

OLIVER  
APARTMENTS



# RESIDENT ENGAGEMENT



*Thank you to the City of South Bend for providing support to our apartment communities.*



*Susan Payne, Property Manager,  
Sandy Hempel, Certified Recovery Specialist,  
April, Oliver Apts resident*



## PERMANENT SUPPORTIVE HOUSING

In 2017, SBH opened Oliver Apartments, a Permanent Supportive Housing (PSH) initiative to house a number of the community's most vulnerable men and women experiencing homelessness. With the 32 one-bedroom units, residents are offered stable housing, allowing them to focus on improving their health and financial stability. SBH partners with several local organizations, including Oaklawn, Bradley Co, and Indiana Health Centers, to provide supportive services such as counseling, life skills development, and mental health services. The residents have shown tremendous growth throughout their tenure at the Oliver and are achieving personal goals, including health and housing stability.

The success seen at Oliver Apartments is a reflection of the nation-wide movement to utilize PSH as a way to combat homelessness across the



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*Beacon Community Impact generously supports the mission and operations of Oliver Apartments and Permanent Supportive Housing through their Healthy Mind & Spirit initiative programming.*

country. The PSH approach is a cost-effective, economically stabilizing solution, integrating affordable housing and supportive services to meet the needs of vulnerable homeless individuals, many of whom have preexisting disabilities that do not allow them to utilize traditional housing pathways. PSH follows a housing first approach with low barriers to entry, meaning that individuals do not have to meet preconditions like sobriety as a specific health condition to gain housing. Housing first also provides the same tenancy rights as any other rental housing, even offering extra eviction prevention services to residents. Multiple studies have shown that PSH not only resolves homelessness and increases housing stability, but also improves overall community health indicators and lowers publicly-funded service costs, such as jail, hospital, shelter, and emergency room stays.

**“I just couldn’t believe this is mine ...I finally have a place to call home!”**

*-Sandra, Oliver Apartments Resident*



**PSH PHASE II:** Throughout 2019, SBH was engaged in a process with the Indiana Housing & Community Development Authority, Corporation for Supportive Housing, City of South Bend and Oaklawn to develop another PSH 22 unit apartment community serving the chronically homeless. The effort is an outgrowth of the goals and recommendations contain in the Mayor’s Working Group to Address Homelessness and the St. Joseph County Housing Consortium Housing & Community Development Plan. Several priority sites remain understudy and it is anticipated that SBH will be underway with a new development soon.

**17**

*residents who have lived at  
Oliver for over 1 year*

**10**

*new residents moved-in  
during 2019*

**51**

*total residents housed  
from 2017-2019*

**14**

*residents housed from  
the Main St bridge  
encampment*

# SUPPORTING SMALL BUSINESS





In 2014, after just four months of knowing each other, Diana Palomo and Amy Klinger started selling their ceramic and pottery pieces - and it was so successful that they opened their own shop, The Pigeon and The Hen Pottery, in downtown South Bend. Since opening, their shop has grown tremendously and has become a favorite destination in the heart of downtown South Bend. Their commercial space is located in the historic Robertson's Building, a longstanding problem property that South Bend Heritage acquired in the early 90s and rehabilitated into affordable senior apartments and retail/office space. Also located at Robertson's is Downtown South Bend, Inc. (DTSB) and several other small businesses and start-ups.

South Bend Heritage continues to connect small business entrepreneurs with affordable office and commercial space that will help them grow their businesses. From helping develop a medical student led health care center at the Marycrest Building to creating ballet studios at the Colfax Cultural Center, SBH remains committed to helping minority-owned nonprofits, small businesses, and start-ups succeed in the South Bend area. In addition to affordable space, SBH also provides businesses with marketing opportunities and client outreach, and is often a partner in planning and promoting business events.

In 2019, SBH welcomed many new businesses to our commercial spaces, including the CUC-Small Business Development Center, a space that is specifically designed to support the growth and development of businesses that will enhance the surrounding neighborhoods by stimulating and supporting strong, sustainable neighborhood businesses.

**South Bend Heritage believes in opportunists and is flexible and trusting in the vision of its clients; being flexible with start-ups is especially helpful when the beginning is often the hardest part.**

*-The Pigeon & The Hen Pottery*

# 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 or a planned gift, contact Elizabeth Leachman at 574-289-1066 ext. 1215 or at [ElizabethL@sbheritage.org](mailto:ElizabethL@sbheritage.org).

We extend a heartfelt thank you to every person, organization, business and institution that supported South Bend Heritage during 2019.

## Friends of SBH

Mike Anderson  
Bellwether Enterprise Real Estate Capital, LLC  
David & Karen Cortright  
William Cushwa  
Chris & Debby Davey  
Noreen Deane-Moran  
Margo Demont  
Mr & Mrs Ronald DeWinter  
Rachelle Dolniak  
Dominiack Plumbing & Mechanical  
Gregory Downes  
EventSys  
Kirby J. Falkenberg  
Mike & Mary Gail Vogel  
Leslie Gitlin  
Bruce Gordon  
Matthew Gray & Carolyn Hahn  
Mary Jane Gray  
Greg & Heather Hakanen  
John Hamilton  
Hayes Family Foundation  
Consuella Hopkins  
Mary Hubbard  
Edward Jordanich  
Edward Jurkovic  
Kil Architecture/Planning  
Karl and Margaret King  
Douglas & Majorie Kinsey  
Elizabeth Leachman  
Martin & Angela Leachman

Lehman and Lehman, Inc.  
Greta & Jay Lewis  
JoAnn MacKenzie  
Mantle Construction  
Mariani Family  
Tim Mehall  
Butch Morgan  
Charles and Sharon Nelson  
Rex & Sandra Northcutt  
Mary Pat & Dick Nussbaum  
Charlotte D Pfeifer  
Karen Pritzker  
Putt Putters Golf League  
Ritschard Bros., Inc.  
Denise Roemer  
Sioban & Safa Saddawi  
Philip Schatz  
Brad Serf  
James and Patricia Short  
Deborah Smith  
Nancy and Charles Stanton  
John Torti  
Tom & Anita Veldman  
Susan Visser  
Cathy and Neil Warner  
William Welsheimer, Jr.  
T. EnStacia White  
Martyn Wills  
Ramal Winfield

# Special Events & Granting Partners

1st Source Bank  
AM General  
Beacon Community Impact  
Beacon Health System  
City of South Bend:  
Community Development Block Grant  
HOME Funds  
Community Foundation of St. Joseph County:  
African American Fund  
ArtsEverywhere Philanthropic Fund  
Robert P. & Clara I. Milton Fund  
Dollar General Literacy Foundation  
Four Winds Casino  
Indiana Michigan Power  
Judd Leighton Foundation  
KeyBank

Lake City Bank  
Mel Hall  
NeighborWorks America  
Notre Dame Federal Credit Union  
St. Joseph Health System  
Teachers Credit Union  
United Way of St. Joseph County  
University of Notre Dame  
Urban Enterprise Association of South Bend  
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

## Thank you to our 2019 major funding partners:



## BOARD FEATURE: KARL EDMONSON



Karl Edmonson has been a South Bend resident since 2001 and has been a member of the South Bend Heritage board since 2013. Karl graduated from Indiana University Bloomington with a major in Music and received his MBA in Finance from the University of Notre Dame. Karl currently is an underwriter for multifamily apartment loans throughout the country insured by HUD and USDA. He works from home for Bellwether Enterprise Real Estate Capital. Since living in South Bend, Karl has been active with the Near West Side Neighborhood

Association, helping to beautify his immediate neighborhood. Karl owns and maintains a small pocket park on West Jefferson Blvd.

Karl bought his first home on West Jefferson from South Bend Heritage in 2001, and was asked to join the board 2012 after taking part in a Neighborhood Leadership Academy. Karl's favorite part about being on the SBH board is helping shape activities and programs in his local community. The two most significant projects Karl has been a part of are the single home renovations and sales, which he believes are some of the most important work SBHF is involved in, as well as the ongoing rehab at the Gemini Apartments.

# South Bend Heritage Foundation

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