

An aerial photograph of a city, likely Indianapolis, with a blue color overlay. The image shows a dense urban area with various buildings, including a prominent tall skyscraper on the left. A river is visible in the upper left quadrant. The text "Policy Board" and "September 2026" is overlaid in white.

Policy Board

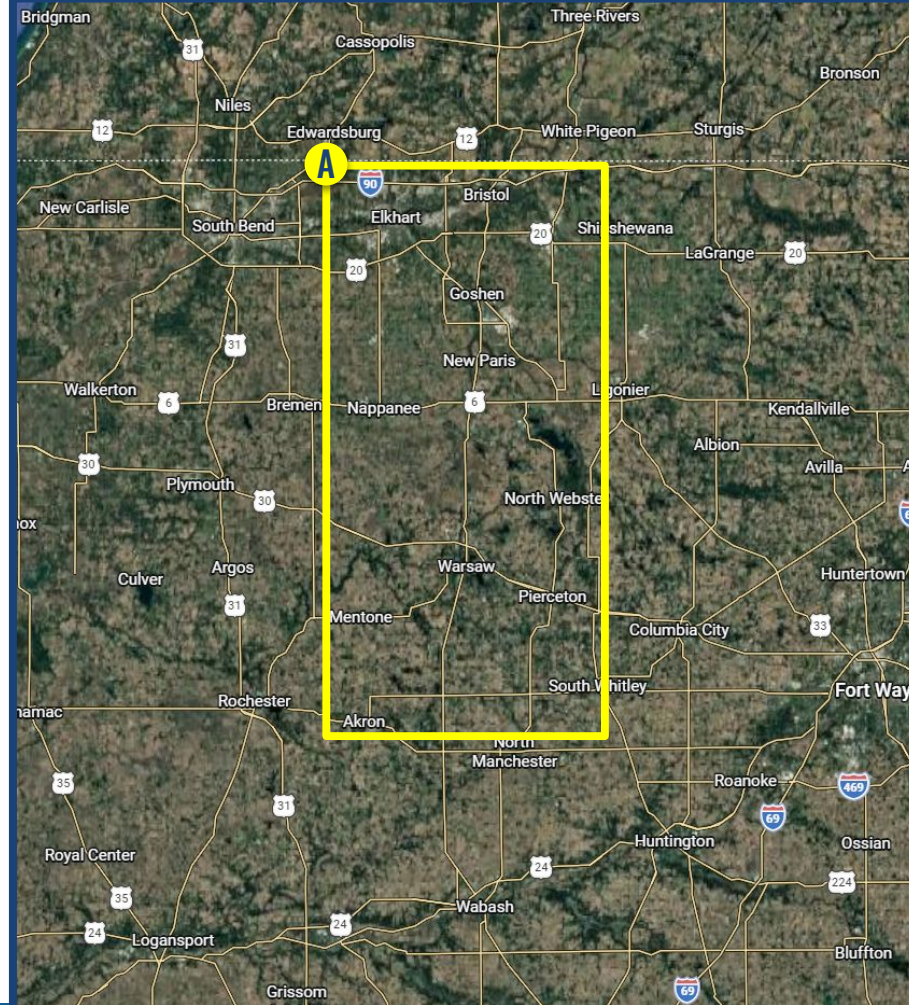
September 2026

Transportation Resolution 21-26

INDOT Initiated

A

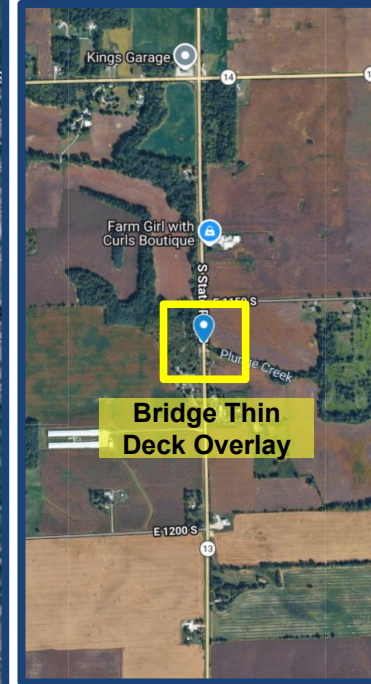
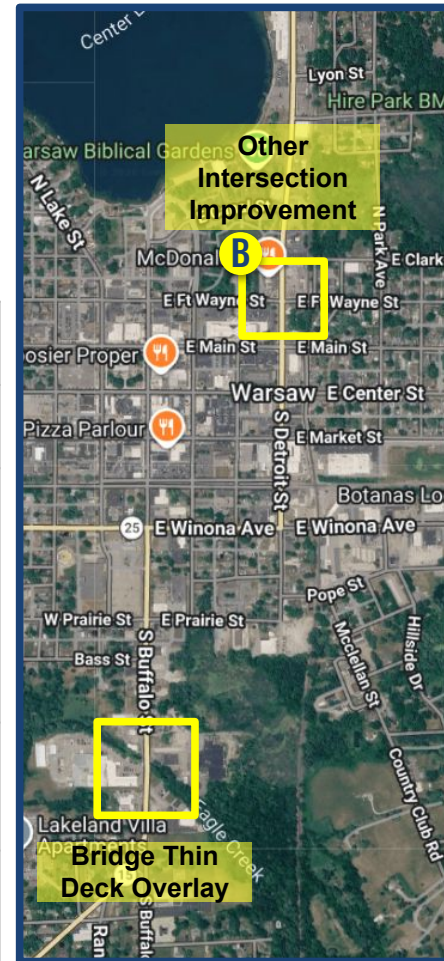
Sponsor	INDOT
Contract/Des #	2600761
Location	FY 29 & FY 30 IDIQ Various Locations throughout the Fort Wayne District
Work Type	Pavement Patching
Action	Add Project and CN Phase to TIP



Transportation Resolution 21-26

INDOT Initiated

B Sponsor	INDOT
Contract/Des #	2600325, 2600326, 2600675
Location	Bridge Thin Deck Overlays on SR 13, 0.60 miles south of SR 14, SR 15, 0.35 miles south of SR 25; Other Intersection Improvement at SR 15, 0.54 mi North of SR 25 (Fort Wayne St)
Work Type	Bridge Thin Deck Overlays, Other Intersection Improvement
Action	Add Project, PE and RW phases to TIP

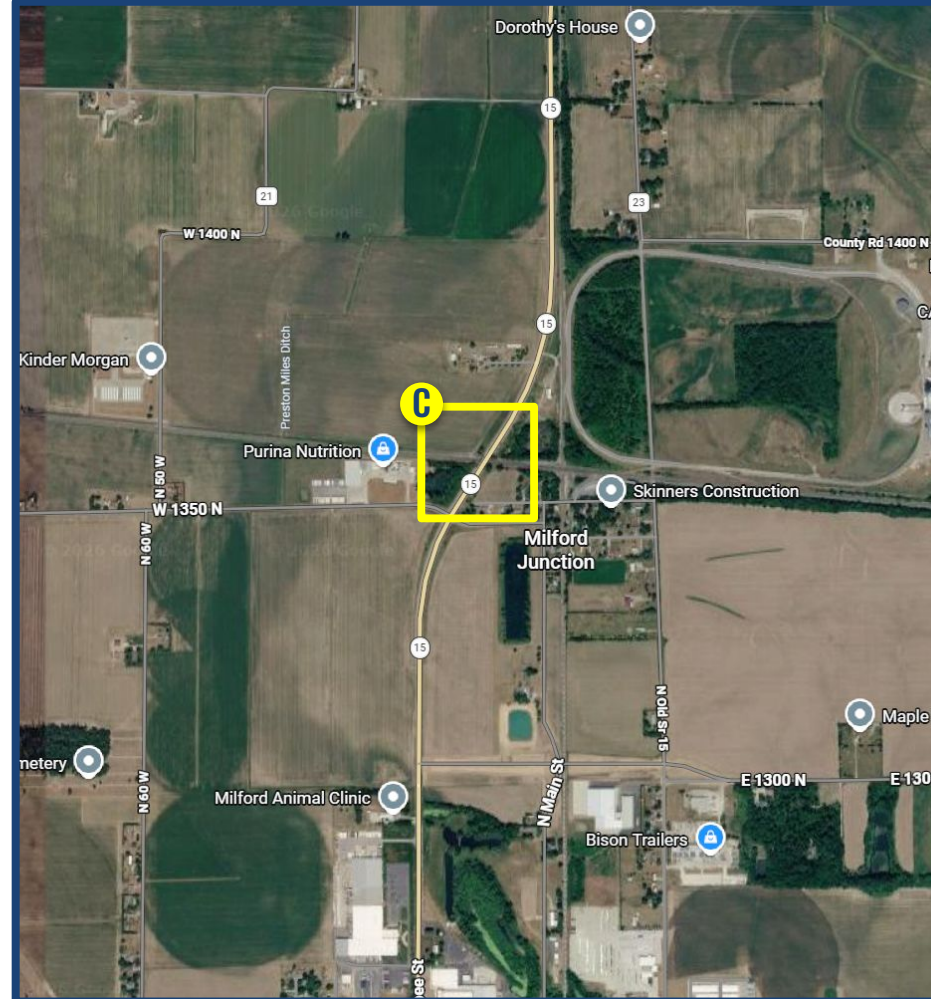


Transportation Resolution 21-26

INDOT Initiated

C

Sponsor	INDOT
Contract/Des #	2200557
Location	SR 15 Bridge over CSX RR, 1.45 miles S of US 6
Work Type	Bridge Replacement, Concrete
Action	Move from FY 27 to FY 32, Move CN from Contract 44526 to 46494, Remove from TIP



Staff Update

GRANTS & FUNDING

South Bend Urbanized Area 5310 Grant Update



Other Actions

Resolution 22-26

Endorsement of FTA
Section 5310 Capital Funding
Recommendations within the
South Bend Urbanized Area



Logan Center	
Item	Replacement Vehicles 4 Small Transit vehicles - 14 passenger
Total Eligible Cost	\$426,576.00
Award	\$341,260.80
Match	\$85,315.20

Other Actions

Resolution 22-26

Endorsement of FTA
Section 5310 Capital Funding
Recommendations within the
South Bend Urbanized Area



Health Plus IN	
Item	Expansion Vehicle 1 ADA Minivan with Ramp
Total Eligible Cost	\$69,841
Award	\$55,872.80
Match	\$13,968.20

Other Actions

Resolution 22-26

Endorsement of FTA
Section 5310 Capital Funding
Recommendations within the
South Bend Urbanized Area



Corvilla	
Item	Replacement Vehicles 2 Medium Transit Vehicles with Lift - 12 passengers + 2 Wheelchairs
Total Eligible Cost	\$240,090.00
Award	\$192,072.00
Match	\$48,018.00

Other Actions

Resolution 22-26

Endorsement of FTA
Section 5310 Capital Funding
Recommendations within the
South Bend Urbanized Area



Southfield Village of Greencroft Communities	
Item	Replacement Vehicle 1 Small Transit Vehicle with Lift - 8 passengers + 2 Wheelchairs
Total Eligible Cost	\$111,641.00
Award	\$89,312.80
Match	\$22,328.20

Other Actions

Resolution 23-26

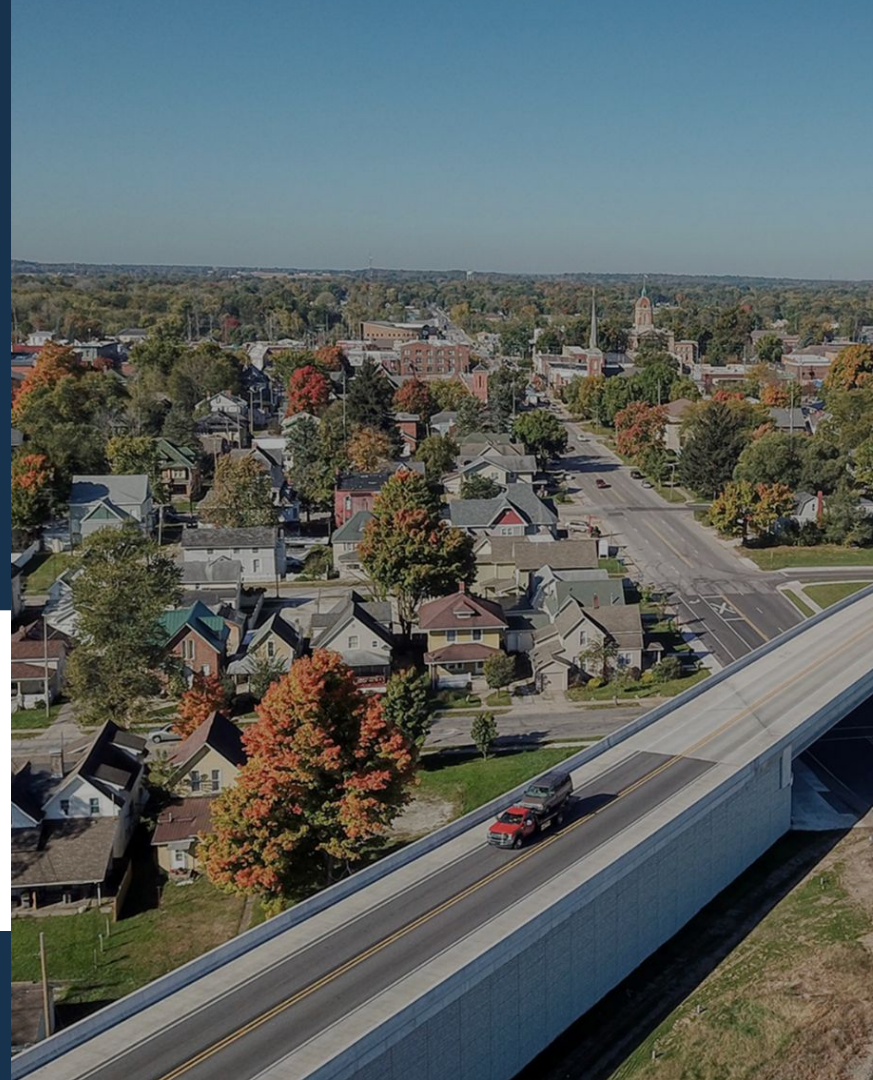
Endorsement of the Kosciusko County Community Foundation (KCCF) Grant Agreement for the establishment of the Kosciusko County Land Bank

RAHIF: Regional Affordable Housing Investment Fund

How a regional revolving loan fund supports more housing solutions



MACOG Policy Board | September 9, 2026



MEET THE EDGE FUND TEAM

The people delivering the RAHIF tools



Demetrius Warren

Director of Edge Fund



Kim Wherry

Senior Loan Officer



Edwin Montano

Single Family Loan
Portfolio Manager



Katherine Flores

Lending Specialist

WHY THIS MATTERS

A Regional Opportunity

13,440-

16,800

Additional homes
over the next decade

\$334,000

Regional median
listing price

2,000+

Vacant, abandoned or
deteriorating
properties

Housing supply

Rising housing costs

Infrastructure

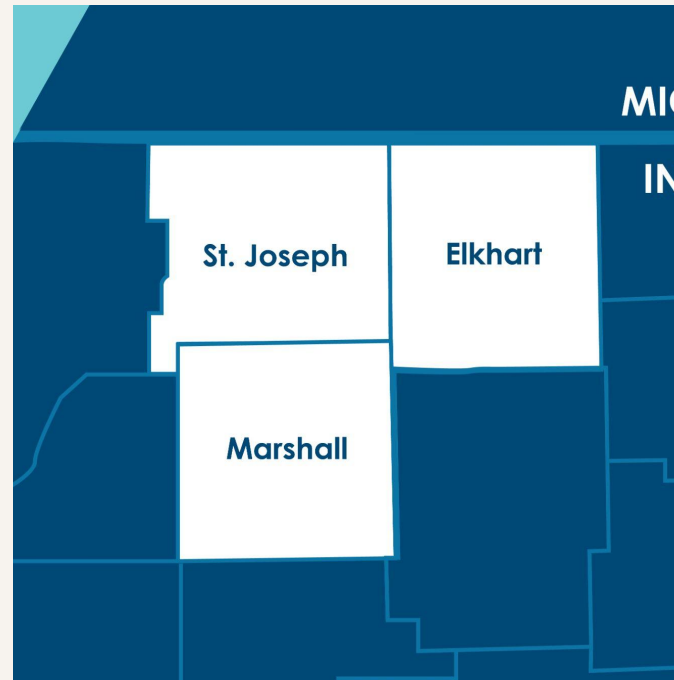
Workforce demands

Neighborhood stability

Transportation

Are interconnected policy issues.

No single municipality can solve the shortage alone.



THE RESPONSE

A regional platform built for sustained impact

\$12.2 M

Initial funds within the
RAHIF

3:1 Leverage

Combine resources to
maximize impact

300+ units

Target units to develop
in first five years

Regionally coordinated. Locally delivered. Resident focused.

HOW IT WORKS

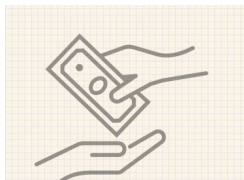
Buy. Build. Keep.

BUY | HOMEPower

Purchase a home

Pairs a conventional first mortgage with a low-cost second mortgage for income-qualified buyers.

2% fixed • No PMI • No down payment



BUILD | BRIDGESMART + HOMEBUILD

Create more housing

Provides flexible bridge and construction financing to qualified nonprofit developers.

Multifamily + single-family



KEEP | EDGEREFI

Preserve homeownership

Refinances mortgage debt on more favorable terms so current homeowners can remain rooted.

Owner-occupied • Income-qualified



One regional platform, three tools matched to different points in the housing journey.

BUY: HOMEPower | TERMS + REQUIREMENTS

Affordable financing for Elkhart County homebuyers

HomePower 2nd Mortgage

- Covers at least 20%
- 2% fixed interest rate for 30 years
- Interest-only payment for 30 years

Buyer Requirements

- Owner-occupied primary residence
- Household income not above 80% AMI
- Homebuyer education certificate required
- Subject to first-mortgage pre approval

CORE STRUCTURE | Market-rate 1st mortgage + low-cost HomePower 2nd mortgage

HOMEPower | PURCHASING POWER



\$255,000 HOME EXAMPLE

\$1,442

combined monthly payment with HomePower

\$1,697

monthly payment without HomePower

Example assumes 20% HomePower coverage; excludes homeowners insurance, taxes and fees. First-mortgage payment varies by market rate and credit score.

No PMI • No down payment • No closing costs • Potential to save hundreds per month

BUILD

Creating more attainable options by backing nonprofit developers

BridgeSmart

Short-term bridge financing helps multifamily developments close capital gaps and reach completion.

HomeBuild

Construction financing helps experienced nonprofit builders scale production of single-family homes for income-qualified buyers.

RAHIF does not replace local development work. It helps qualified nonprofit projects move from plan to home.



BUILD: DEALS UNDER CONSTRUCTION

BridgeSmart: Garden Court Plymouth

32-unit development in Marshall County, including **8 units** geared toward permanent supportive housing. A **\$3 million** BridgeSmart loan is planned.

HomeBuild: Cross Community CDC | South Bend

12 homes are in the HomeBuild pipeline as of August 31, 2026:
2 Cross Community CDC homes and **11** Near Northwest Neighborhood homes.

KEEP: EDGEREFI

Helping current homeowners keep what they have built

LOWER MONTHLY STRAIN

Create more room in the household budget.

FAVORABLE TERMS

Rates as low as 4.5% for up to 30 years.

LOWER UPFRONT COSTS

Reduced closing costs may be financed.

WHY IT MATTERS

EdgeRefi can reduce housing-cost pressure while helping eligible homeowners remain rooted in their communities.

CORE REQUIREMENTS

- **PRIMARY RESIDENCE**
Owner-occupied single-family home
- **INCOME**
Household income at or below 80% AMI
- **MORTGAGE BALANCE**
\$10,000 to \$200,000 in existing debt

AVAILABLE IN ELKHART, MARSHALL, AND ST. JOSEPH COUNTIES

IMPACT

What the RAHIF has delivered across the region so far

78

Units created and/or occupied to date

74

Additional units pending across three counties

175+

Participants in homeownership education courses

33

Families who have experienced homeownership through RAHIF support

Units, education and closings add up to families rooted in their communities.



IMPACT

\$4.7M

RAHIF dollars deployed

50.8%

average borrower AMI

\$27.6M

Total leverage

\$251

average monthly savings

Who is benefitting?

- Educators
- Medical professionals
- Construction workers
- Students
- Service workers
- Counselors
- Factory workers



RHC ADVISORY COMMITTEE

Regional guidance for connecting residents to RAHIF



PURPOSE

The committee guides our efforts as we work to connect residents to the opportunities the RAHIF provides.

WHO SERVES



HOW CAN YOU SUPPORT?

OPEN DOORS

Connect Edge Fund to employers, lenders, realtors, neighborhood groups and trusted community organizations.

AMPLIFY ACCESS

Share HomePower and EdgeRefi through city and county communication channels.



Attainable housing is regional infrastructure.

When residents can buy, builders can build, and homeowners can stay, communities are stronger.

Questions + discussion



Staff Update

GRANTS & FUNDING

MACOG Call for Projects

- Applications opened on August 26
- Due: October 12



A map of the MACOG (Midwest Area Council of Governments) region, showing the South Bend and Elkhart-Goshen Urbanized Areas. The map includes labels for various counties: Berrien, Cass, St. Joseph, Elkhart, Marshall, and Fulton. It also shows major highways like I-190, I-290, and I-475, and various towns and cities within the region.

MACOG
Midwest Area Council of Governments

2026 Call for Projects - New Project

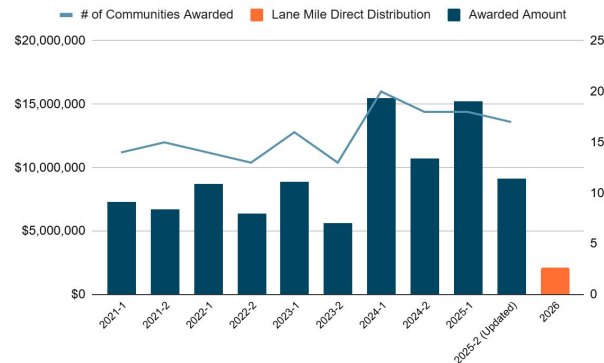
LPA Information	Project Information	Project Details	Additional Information
MACOG's Call for Projects Application for new projects for Local Public Agencies within the South Bend and Elkhart-Goshen Urbanized Areas. These funds are available for any type of new projects such as bridge, road, safety, sidewalk, transit, planning study, or any type of project that is eligible under the Infrastructure Investment and Jobs Act (IIJA). The application will be available until October 12, 2026. MACOG will evaluate the applications and make recommendations to the Policy Board in December. For more information, review the Project Selection Process document. Additionally, please review the Move Safe Plan and Regional Complete Streets Policy, which all projects must comply with. Please complete all sections of the application. You will be able to save your progress and return to the application at a later date. You will be sent a unique link for that application. Partially submitted applications will not be considered for evaluation. If you have any questions about the application, please contact Kelsey Triebold at ktriebold@macog.com.			
Contact Information			
Local Public Agency			
Employee of Responsible Charge (ERC) Name			
First		Last	
Email		Phone	

Staff Update

GRANTS & FUNDING

INDOT Funding Opportunities:

- Community Crossings Matching Grant Program - Opens Sept. 1 - Closes Sept. 30th
- INDOT NOFA for Rural Federal-Aid Projects - Opens Nov. 2 - Closes December 4



Staff Update

PLANS & PROGRAMS

Michiana on the Move: 2055 Transportation Plan Update

- Pop-Up Events
- Project Website: engage.macog.com/LRTP/Input

Help Shape the Future Transportation in
Michiana

[Take the Survey](#)

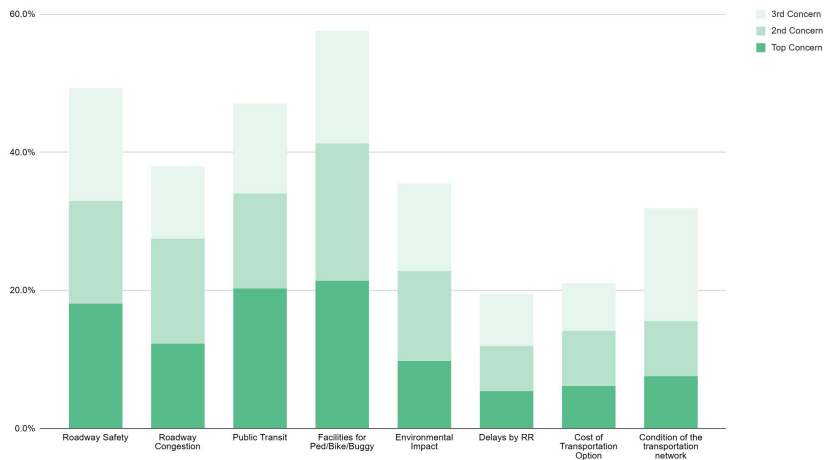
[Map Your Concerns](#)

Staff Update

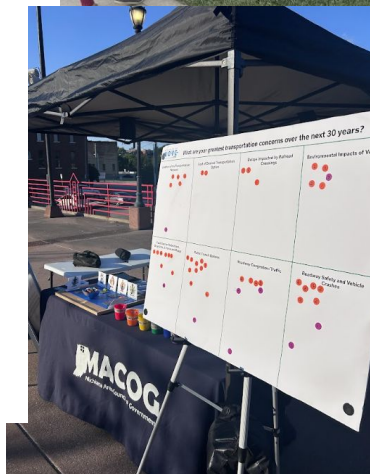
PLANS & PROGRAMS

● 276 Contributions

Top Transportation Concerns in the Region



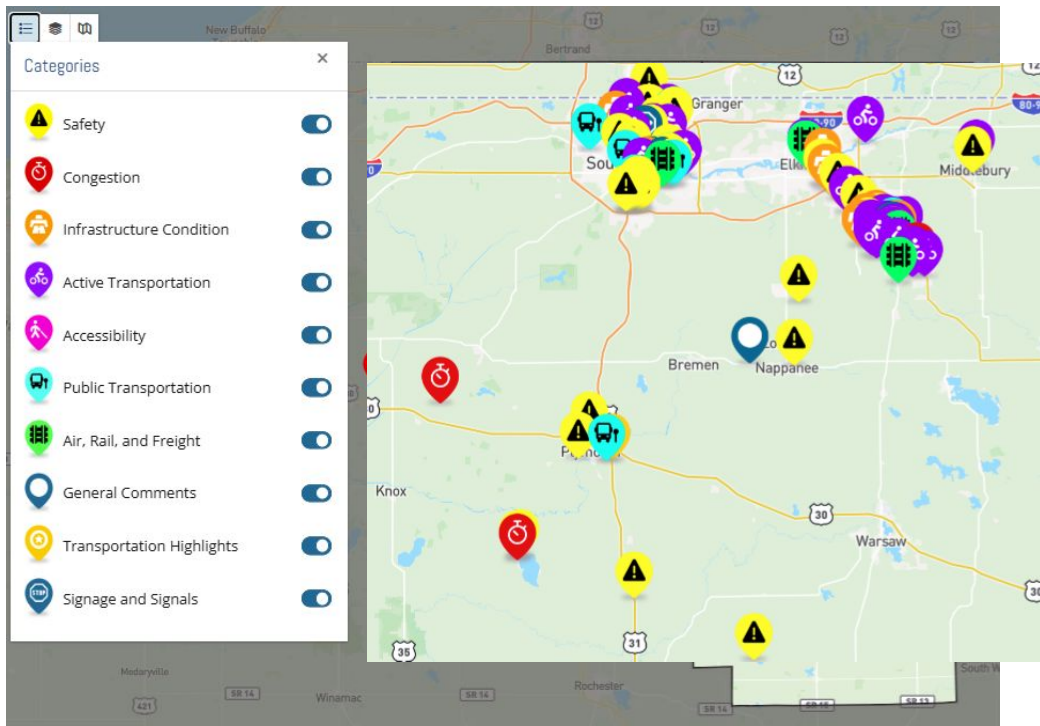
Michiana on the Move: 2055 Transportation Plan Update



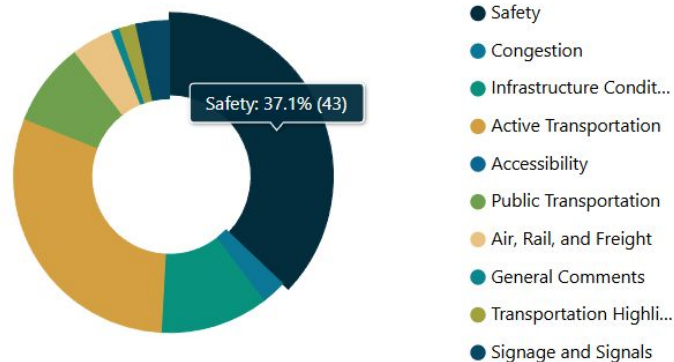
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PLANS & PROGRAMS

Michiana on the Move: 2055 Transportation Plan Update



- 116 Contributions



Staff Update

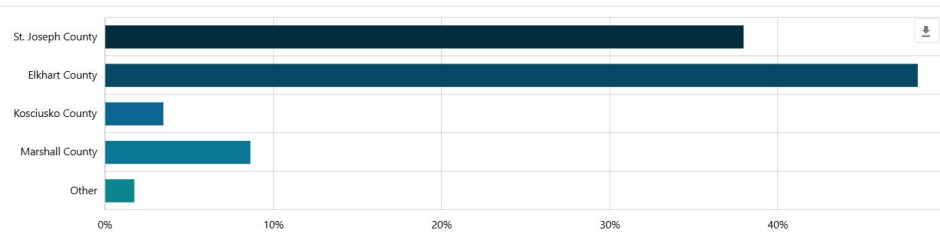
PLANS & PROGRAMS

Michiana on the Move: 2055 Transportation Plan Update

- 59 Surveys Completed

1 Where do you live?
Multi Choice | Skipped: 1 | Answered: 58 (98.31%)

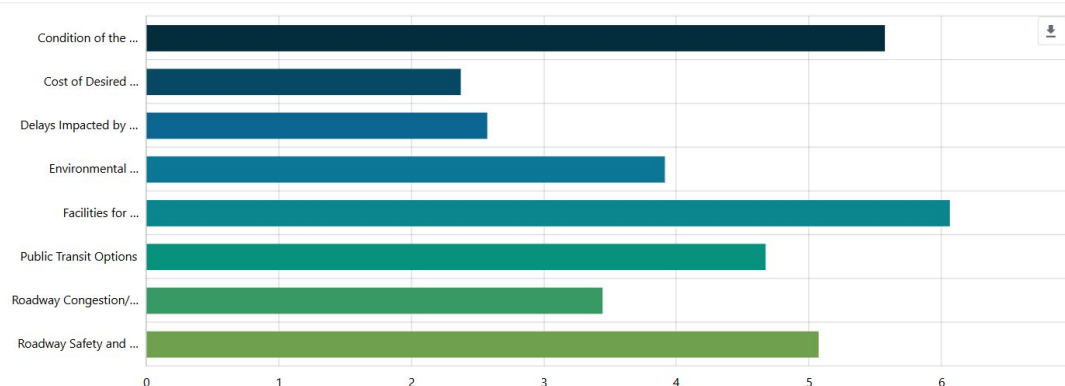
Hide Question



14 What are your greatest transportation concerns over the next 30 years?

Ranking | Skipped: 5 | Answered: 54 (91.53%)

Hide Question



Staff Update

PLANS & PROGRAMS

Rail Corridor Study Public Information Session No. 2

- September 16 & 17, 2026
- 6 PM - 8 PM EDT
- Moran Elementary School
(305 North Beech Road
Osceola, IN 46561)



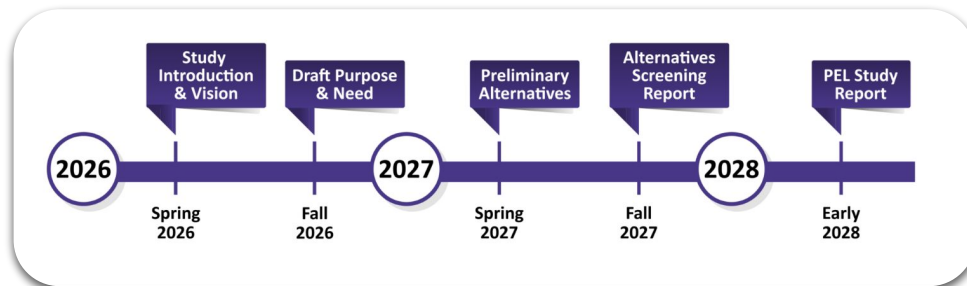
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PLANS & PROGRAMS



ProPEL State Road 2 Study

- Community Office Hours
- September 10
- St. Joseph County Library- Western Branch
- 1 to 3 pm



Staff Update

PLANS & PROGRAMS



INDOT IN-ACT Public Survey

- INDOT is developing IN-ACT, Indiana's First Active Transportation Plan, to help guide the future of walking, bicycling, and rolling

Survey Link



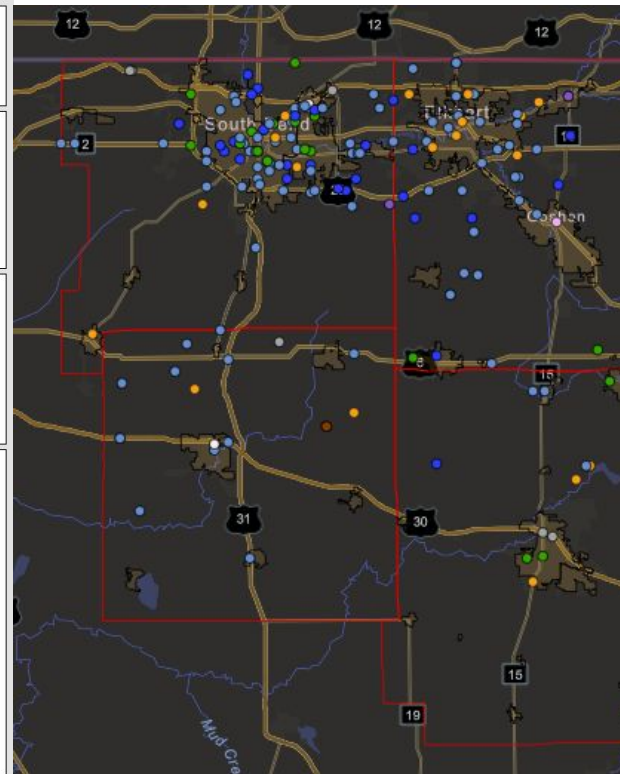
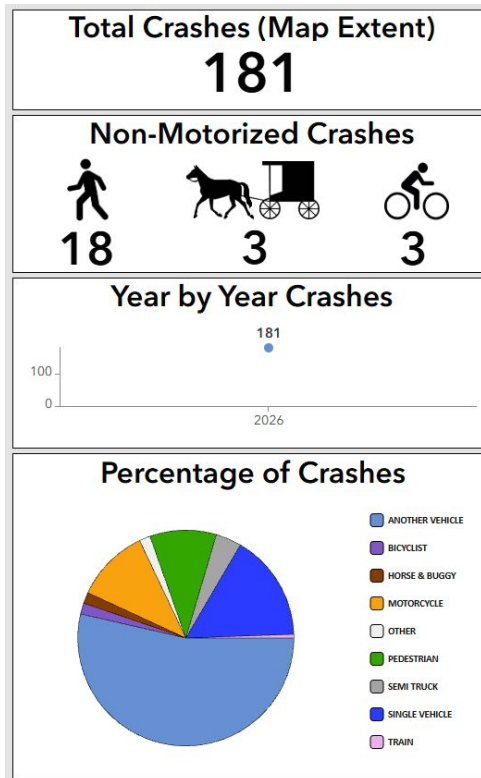
<https://www.veravoice.com/all-surveys/in-act-public-survey>

Staff Update

PLANS & PROGRAMS

Crash Data Update

- **181** Fatal/Suspected Serious Injury Crashes (January 1st - June 30th)
 - **24** Fatal Crashes
 - **4 VRU** Crashes
- Ranks 2nd lowest over 5 year period (**2025 - 179**)



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September 2026