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**Final Report**

May 13, 2008

**2008 Indiana Action Plan****Prepared for**

State of Indiana  
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Indiana Housing and Community Development Authority  
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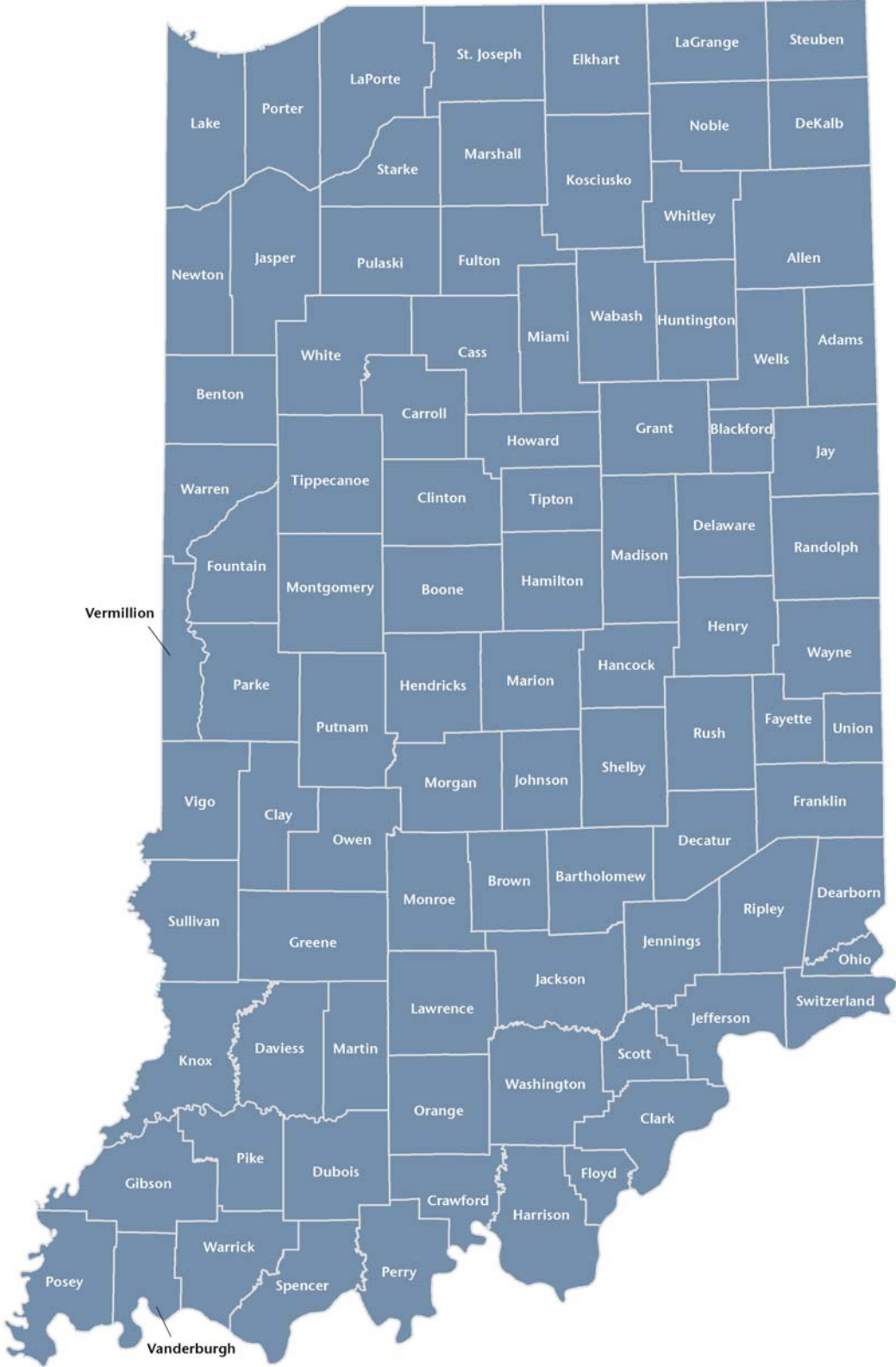
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# MAP OF INDIANA COUNTIES



# FREQUENTLY USED ACRONYMS

Acronym	Definition
<b>AHP</b>	Affordable Housing Program—a grant program through the Federal Home Loan Bank
<b>BMIR</b>	Below market interest rate
<b>CAP</b>	Community Action Program agency
<b>CBDO</b>	Community Based Development Organization—as defined by the CDBG regulations in 24 CFR 570.204(c)
<b>CDBG</b>	Community Development Block Grant (24 CFR Part 570)
<b>CHDO</b>	Community housing development organization—a special kind of not-for-profit organization that is certified by the Indiana Housing and Community Development Authority
<b>CPD Notice</b>	Community Planning and Development Notice—issued by the U.S. Department of Housing and Urban Development to provide further clarification on regulations associated with administering HUD grants
<b>CoC</b>	Continuum of Care—a federal program providing funding for homeless programs
<b>ESG</b>	Emergency Shelter Grant—operating grants for emergency shelters. Applied for through the IHCDCA
<b>FEMA</b>	Federal Emergency Management Agency
<b>FHLBI</b>	Federal Home Loan Bank of Indianapolis
<b>First Home</b>	Single family mortgage program through IHCDCA that combines HOME dollars for down payment assistance with a below market interest rate mortgage
<b>FMR</b>	Fair market rents
<b>FMV</b>	Fair market value, generally of for-sale properties
<b>FSP Memo</b>	Federal and State Programs Memo—issued by IHCDCA to provide clarification or updated information regarding grant programs IHCDCA administers
<b>FSSA</b>	Family and Social Services Administration
<b>GIM</b>	Grant Implementation Manual—given to all IHCDCA grantees at the start-up training. It provides guidance on the requirements of administering IHCDCA grants
<b>HOC/DPA</b>	Homeownership Counseling/Down Payment Assistance
<b>HOME</b>	HOME Investment Partnerships Program (24 CFR Part 92)
<b>HOPWA</b>	Housing Opportunities for Persons With AIDS—grant program awarded by HUD and administered by the IHCDCA
<b>HUD</b>	U.S. Department of Housing and Urban Development
<b>ICHHI</b>	Indiana Coalition on Housing and Homeless Issues, Inc.
<b>IDEM</b>	Indiana Department of Environmental Management
<b>IFA</b>	Indiana Finance Authority
<b>IHCDCA</b>	Indiana Housing and Community Development Authority

Acronym	Definition
<b>LIHTF</b>	Low Income Housing Trust Fund
<b>MBE</b>	Minority Business Enterprise—certified by the State Department of Administration
<b>NAHA</b>	National Affordable Housing Act of 1990—federal legislation that created the HOME Investment Partnerships Program
<b>NC</b>	New construction
<b>NOFA</b>	Notice of Funds Availability
<b>OCRA</b>	Indiana Office of Community and Rural Affairs
<b>OOR</b>	Owner-occupied rehabilitation
<b>PITI</b>	Principal, interest, taxes, and insurance—the four components that make up a typical mortgage payment
<b>QCT</b>	Qualified census tract
<b>RFP</b>	Request for Proposals
<b>RHTC</b>	Rental Housing Tax Credits (also called Low Income Housing Tax Credits or LIHTC)
<b>S+C</b>	Shelter Plus Care - part of the McKinney grant that is applied for directly to HUD through the SuperNOFA application
<b>SHP</b>	Supportive Housing Program - part of the McKinney grant that is applied for directly to HUD through the SuperNOFA application
<b>SRO</b>	Single room occupancy
<b>SuperNOFA</b>	Notice of Funds Availability issued by HUD for a number of grant programs. It is an annual awards competition. Shelter Plus Care and Supportive Housing Program and the Continuum of Care are some of the programs applied for through this application process.
<b>TBRA</b>	Tenant-Based Rental Assistance
<b>TPC</b>	Total project costs
<b>URA</b>	Uniform Relocation Act
<b>WBE</b>	Women Business Enterprise—certified by the State Department of Administration

# **EXECUTIVE SUMMARY**

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## EXECUTIVE SUMMARY

Each year the State of Indiana is eligible to receive grant funds from the U.S. Department of Housing and Urban Development (HUD) to help address housing and community development needs statewide. The dollars are primarily meant for investment in the State's less populated and rural areas, which do not receive such funds directly from HUD<sup>1</sup>.

HUD requires that any state or local jurisdiction that receives block grant funds prepare a report called a Consolidated Plan every three to five years. The Consolidated Plan is a research document that identifies a state's, county's or city's housing and community development needs. It also contains a strategic plan to guide how the HUD block grants will be used during the Consolidated Planning period.

In addition to the Consolidated Plan, every year states and local jurisdictions must prepare two other documents related to the Consolidated Plan:

- **Annual Action Plan**—this document details how the HUD block grants *are planned to be* allocated to meet a state's/county's/city's housing and community development needs; and
- **Consolidated Annual Performance and Evaluation Report (CAPER)**—this document reports how each year's dollars were *actually allocated* and where the actual allocation varied from what was planned.

This report is the State of Indiana's 2008 Action Plan. The State of Indiana Five-Year Consolidated Plan was prepared in 2005, and covers the years from 2005 through 2009. The 2008 Action Plan report contains a plan for how the State proposes to allocate the CDBG, HOME, ADDI, ESG and HOPWA during the 2008 program year, July 1, 2008 to June 30, 2009.

### Compliance with Consolidated Plan Regulations

The State of Indiana's Five-Year Consolidated Plan and 2008 Action Plan were prepared in accordance with Sections 91.300 through 91.330 of the U.S. Department of Housing and Urban Development's Consolidated Plan regulations.

### Lead and Participating Agencies

The Indiana Office of Community and Rural Affairs (OCRA) and the Indiana Housing and Community Development Authority (IHCDA) are the lead agencies responsible for overseeing the development of the 2008 Action Plan. OCRA administers the State's CDBG grant. IHCDA administers the State's HOME, ADDI, ESG and HOPWA grant programs.

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<sup>1</sup> Some cities and counties in Indiana, mostly because of their size, are able to receive HUD grant dollars for housing and community development directly. These "entitlement" areas must complete a Consolidated Plan separately from the State's to receive funding. The entitlement areas in Indiana include the cities of Anderson, Bloomington, Carmel, Columbus, East Chicago, Elkhart, Evansville, Fort Wayne, Gary, Goshen, Hammond, Indianapolis, Kokomo, La Porte, Lafayette, Michigan City, Mishawaka, Muncie, New Albany, South Bend, Terre Haute, West Lafayette, Hamilton County and Lake County.



The State of Indiana retained BBC Research & Consulting (BBC), an economic research and consulting firm specializing in housing research, to assist in the preparation of the 2008 Action Plan. BBC worked with the Indiana minority-owned business Engaging Solutions and Indiana women-owned business Brilljent to complete the 2008 Action Plan.

### **Citizen Participation Process and Consultation**

The State's Five-Year Consolidated Plan was developed with a strong emphasis on community input. Citizens were able to share their opinions about the State's housing and community development needs in numerous ways including:

- A targeted survey of low-income citizens, citizens receiving public housing assistance and citizens with special needs;
- A key person/organization survey sent to approximately 1,800 stakeholders in the State's nonentitlement areas; and
- A telephone survey, the Indiana Rural Poll, conducted of Indiana residents living outside of Indiana's urbanized areas.

**2008 Action Plan.** Citizens had the opportunity to comment on the draft 2008 Action Plan for CDBG, HOME, ADDI, ESG and HOPWA through two public hearings held on April 25<sup>th</sup> during the 30-day public comment period, April 1 through April 30, 2008. In addition, residents completed a survey and stakeholders were consulted about the State's greatest needs and encouraged to provide comments on the Action Plan through personal interviews conducted in February 2008.

**Acceptance of public comments.** The State of Indiana accepted public comments on the draft 2008 Action Plan between April 1 and April 30, 2008. All of the comments received—both verbal and written—are appended to the Action Plan, unless otherwise requested by the commenter.

### **Updated Research Findings**

This section contains relevant demographic, housing market and community development data and information that have been released since the preparation of the State's Five-Year Consolidated Plan.

### **Trends in Housing and Community Development**

**Population Growth.** Indiana's 2007 population was estimated to be 6,345,289. Despite an increase from 2000 (6,080,485) and last year's estimate of 6,313,520, the state's population growth has slowed. Between 1990 and 2000, the state grew at average annual rate of 1.0 percent per year. Between 2000 and 2007, the state grew at an average annual growth rate of 0.6 percent.

From a regional perspective, Indiana grew most similarly to Kentucky. Indiana's population increased 4.4 percent between 2000 and 2007, compared to Kentucky's population increase of 4.9 percent. Ohio's population increase of 1.0 percent during 2000 to 2007 made it the slowest growing of Indiana's neighboring states.

**City and County growth rates** Many of Indiana's top twenty growth cities were located in the nine-counties that comprise the Indianapolis region, indicating that suburban metropolitan communities are absorbing much of Indiana's new growth. The fastest declining cities in Indiana, based on numeric population losses, were Evansville, Gary, Hammond, and South Bend, respectively<sup>2</sup>. Many of Indiana's smaller communities also experienced declines in population. Four of the five largest population losses, on a percentage basis, were located in Grant County<sup>3</sup>.

Exhibit ES-1 depicts county-specific growth patterns between 2000 and 2006. The entitlement counties of Lake and Hamilton experienced population growth overall; however, as can be seen in Exhibit ES-2, fourteen of the twenty-one entitlement cities in Indiana experienced population declines. Counties near large metropolitan areas grew at rates faster than Indiana as a whole, while counties with declining populations were seen east and north of the Indianapolis MSA and along the western border shared with Illinois.

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<sup>2</sup> Rachel Justis, Indiana Business Research Center, Kelley School of Business, Indiana University, "Population Change in Indiana Cities and Towns, 2000 to 2006," *Indiana Business Research Center, Kelley School of Business, Indiana University*, August 2007.

<sup>3</sup> *Ibid.*

# Exhibit ES-1. Population Change of Indiana Counties, 2000 to 2006

Note:  
Indiana's population change was 3.8 percent from 2000 to 2006.

Source:  
U.S. Census Bureau's Population Estimates and BBC Research & Consulting.

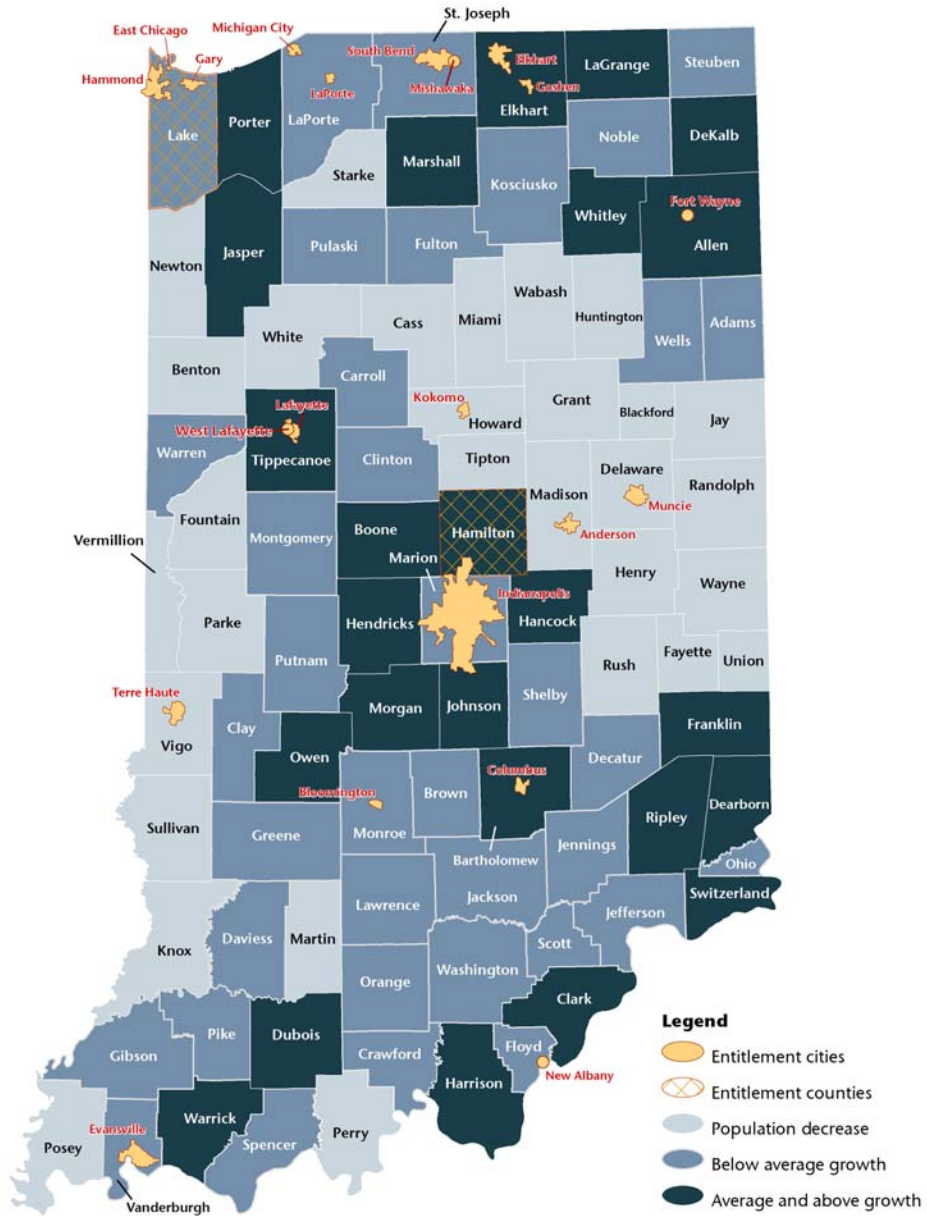


Exhibit ES-2 shows population growth from 2000 to 2006 in Community Development Block Grant (CDBG) entitlement and non-entitlement areas. As of 2006, 58 percent of Indiana's total population resides outside of CDBG entitlement areas. Higher growth was seen in non-entitlement areas (4.9 percent) from 2000-2006 compared to entitlement area growth (2.4 percent) during the same time period.

**Exhibit ES-2.  
2000 to 2006  
Population Growth**

Note:

Columbus, Michigan City, LaPorte and Hamilton County are included as entitlement areas. The cities of Beech Grove, Lawrence, Speedway, Southport and the part of the Town of Cumberland located within Hancock County are not considered part of the Indianapolis entitlement community. Applicants that serve these areas would be eligible for CHDO Works funding. HOME entitlement areas include: Bloomington, East Chicago, Evansville, Fort Wayne, Gary, Hammond, Indianapolis, Lake County, St. Joseph County Consortium, Terre Haute, Tippecanoe County Consortium.

Source:

U.S. Census Bureau's 2000 Census and 2006 Population Estimates.

	2000		2006		Percent Change 2000 - 2006
	Number	Percent	Number	Percent	
<b>Indiana</b>	<b>6,080,485</b>	<b>100%</b>	<b>6,313,520</b>	<b>100%</b>	<b>3.8%</b>
<b>Non-Entitlement</b>	<b>3,493,149</b>	<b>57%</b>	<b>3,664,467</b>	<b>58%</b>	<b>4.9%</b>
<b>CDBG Entitlement</b>	<b>2,587,336</b>	<b>43%</b>	<b>2,649,053</b>	<b>42%</b>	<b>2.4%</b>
<b>CDBG Entitlement Areas:</b>					
<b>Hamilton County</b>	<b>185,422</b>		<b>250,979</b>		<b>35.4%</b>
<b>Lake County</b>	<b>484,687</b>		<b>494,202</b>		<b>2.0%</b>
East Chicago	32,340		30,594		-5.4%
Gary	102,301		97,497		-4.7%
Hammond	82,850		78,292		-5.5%
Balance of Lake County	267,196		287,819		7.7%
<b>Cities</b>					
Anderson	59,693		57,496		-3.7%
Bloomington	71,599		69,247		-3.3%
Columbus	39,179		39,690		1.3%
Elkhart	52,538		52,748		0.4%
Evansville	121,156		115,738		-4.5%
Ft. Wayne	250,153		248,637		-0.6%
<b>Goshen</b>	<b>29,687</b>		<b>31,882</b>		<b>7.4%</b>
Indianapolis (balance)	781,837		785,597		0.5%
Kokomo	46,568		45,923		-1.4%
Lafayette	61,161		61,244		0.1%
LaPorte	21,609		21,231		-1.7%
Michigan City	32,884		32,116		-2.3%
Mishawaka	46,980		48,912		4.1%
Muncie	67,922		65,287		-3.9%
New Albany	37,839		36,963		-2.3%
South Bend	108,241		104,905		-3.1%
Terre Haute	59,506		57,259		-3.8%
<b>West Lafayette</b>	<b>28,675</b>		<b>28,997</b>		<b>1.1%</b>

**Components of population change.** Exhibit ES-3 shows the components of the population change for 2001 through 2007. Population growth from 2000 to 2007 has primarily been attributed to natural increase. However, the State saw an increase in net migration in 2005 and 2006 from previous years. Net migration decreased in 2007.

**Exhibit ES-3.  
Components of  
Population Change in  
Indiana, 2001 to 2007**

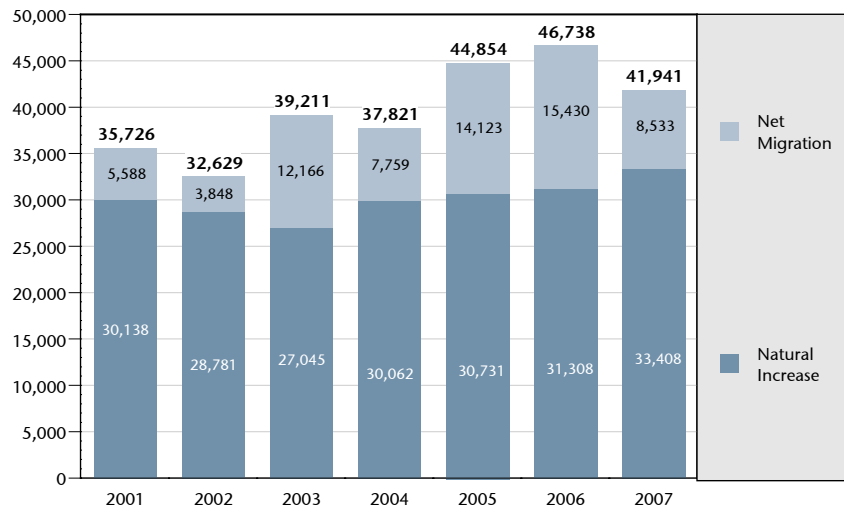
Note:

Population changes for each year are from July 1 to July 1 of the next year. The 2000 population change is not included because it is from April 1 to July 1 of 2000.

Natural increase is births minus deaths.

Source:

U.S. Census Bureau's Population Estimates.



**Future growth.** The Indiana Business Research Center (IBRC) projects a State population of 6,417,198 in 2010. This equates to an average annual growth rate of less than 0.5 percent from 2007 to 2010, which is less than half of the average annual growth rate experienced in the prior decade and from 2000 through 2007. Thus, growth in Indiana is slowing.

**Age.** In 2006, Indiana's median age was estimated to be 36.3, compared to 35.2 in 2000 and 35.9 in 2005. In 2006, approximately 63 percent of the State's population was between the ages of 18 and 64 years. Overall, 12 percent of Indiana's population was age 65 years and over in 2006.

**Racial/ethnic diversity.** Indiana's racial composition changed very little between 2000 and 2006. Individuals defining themselves as White comprised 89 percent of the population in 2000 and 88 percent in 2006. The state did experience an increase in Asian residents and Black or African American residents. Although these groups still make up a small percentage of the overall population, their presence is increasing.

The U.S. Census defines ethnicity as persons who do or do not identify themselves as being Hispanic/Latino and treats ethnicity as a separate category from race. Persons of Hispanic/Latino descent represented 3.6 percent of the State's population in 2000, and grew to 4.8 percent by 2006. Exhibit ES-4 shows the breakdown by race and ethnicity of Indiana's 2000 and 2006 populations.

**Exhibit ES-4.  
Indiana Population by Race and Ethnicity, 2000 and 2006**

	2000		2006		Percent Change 00-06
	Number	Percent	Number	Percent	
<b>Total Population</b>	<b>6,091,955</b>	<b>100%</b>	<b>6,313,520</b>	<b>100%</b>	<b>3.6%</b>
American Indian and Alaska Native Alone	15,834	0.3%	18,603	0.3%	17.5%
Asian Alone	60,638	1.0%	83,583	1.3%	37.8%
Black or African American Alone	518,077	8.5%	563,037	8.9%	8.7%
Native Hawaiian/Other Pacific Islander Alone	2,332	0.0%	2,850	0.0%	22.2%
White Alone	5,439,298	89.3%	5,575,402	88.3%	2.5%
Two or More Races	55,776	0.9%	70,045	1.1%	25.6%
Hispanic or Latino (of any race)	216,919	3.6%	300,857	4.8%	38.7%

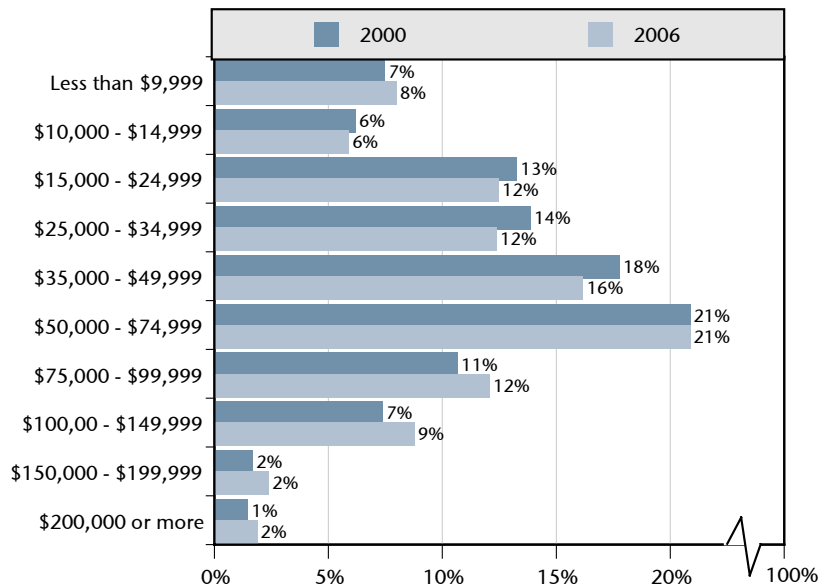
Source: U.S. Census Bureau's Population Estimates.

**Income growth.** Indiana's median household income in 2006 was \$45,394, compared to \$41,567 in 2000. Exhibit ES-5 shows the distribution of income in the State in 2000 compared to 2006 in inflation-adjusted dollars. The percentage of residents in the higher income brackets has risen since 2000. Nearly 13 percent of Indiana households earned more than \$100,000 in 2006.

**Exhibit ES-5.  
Percent of Households  
by Income Bracket,  
State of Indiana,  
2000 and 2006**

Note:  
Data are adjusted for inflation.

Source:  
U.S. Census Bureau's 2000 Census and  
2006 American Community Survey

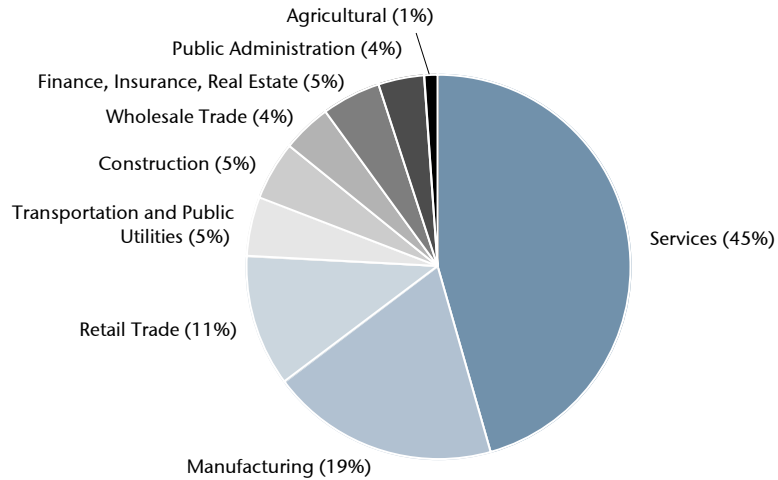


**Employment and Education.** This section addresses the State’s economy in terms of employment and workforce education.

Manufacturing continues to play a large role in Indiana’s job market, providing more than 19 percent of the State’s jobs in the second quarter of 2007 (the most recent data available), however this was down slightly from 22 percent in 2006. The retail trade industry employed 11 percent of the State’s workforce, and services—which includes management, educational and healthcare services—employed the largest share at 45 percent. Exhibit ES-6 shows the distribution of jobs by industry for the second quarter of 2007.

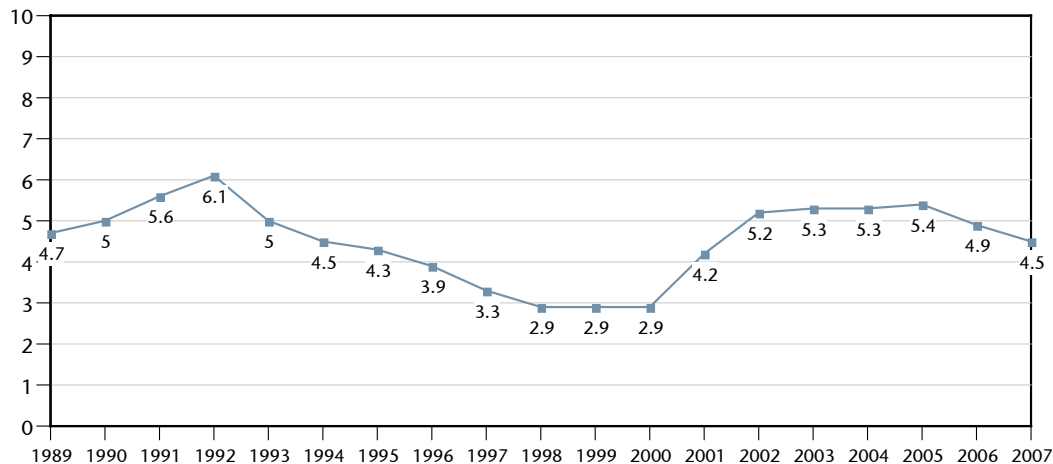
**Exhibit ES-6.  
Employment by Industry,  
State of Indiana, Second  
Quarter 2007**

Source:  
Indiana Business Research Center.



**Unemployment.** As of 2007, the average unemployment rate in Indiana was 4.5 percent. This compares to 4.9 percent in 2006 and 5.4 percent in 2005. Unemployment rates are stabilizing after having risen significantly from 2000 to 2002. Exhibit ES-7 displays the broad trend in unemployment rates since 1989.

**Exhibit ES-7.  
Indiana’s Average Annual Unemployment Rate from 1989 to 2007**



Source: Indiana Department of Workforce Development, Bureau of Labor Statistics and Indiana Business Research Center, IU Kelley School of Business.

**Poverty.** In 2006, the U.S. Census Bureau reported that 12.7 percent of Indiana residents were living below the poverty level. This included 18 percent (276,950) of persons aged under 18 and 8 percent (57,392) of those aged 65 and older. Almost 40 percent of female-headed households with children present were living in poverty in 2006. Exhibit ES-8 below displays poverty statistics for Indiana from 2006.

**Exhibit ES-8.  
Residents Living Below the  
Poverty Level, State of Indiana, 2006**

Source:  
U.S. Census Bureau's 2006 American Community Survey.

Indiana Resident	Percentage of Population in Poverty
All Residents	13%
Persons under age 18	18%
Persons age 18 to 64	12%
Persons age 65 and over	8%
Households with related children under 18 years	15%
Female head of household with children present	38%

**Housing costs.** The ACS estimated the median value of an owner occupied home in Indiana as \$120,700 in 2006, which is slightly higher than the 2006 median value of \$114,400. This is substantially lower than the U.S. median home price of \$185,200. Regionally, Indiana trails Illinois and Michigan in median home prices, as shown in Exhibit ES-9.



**Exhibit ES-9.  
Regional Median Owner  
Occupied Home Values,  
Indiana, 2006**

Note:

The home values are in inflation-adjusted dollars for specified owner-occupied units.

Source:

U.S. Census Bureau's 2006 American Community Survey.



The Census Bureau reported that the median gross rent in Indiana was \$638 per month in 2006. Gross rent includes contract rent and utilities.<sup>4</sup> About 24 percent of all units statewide were estimated to rent for less than \$499 in 2006, while another 40 percent were estimated to rent for \$500 to \$749.

Although housing values in Indiana are still affordable relative to national standards, many Indiana households have difficulty paying for housing. Housing affordability is typically evaluated by assessing the share of household income spent on housing costs, with 30 percent of household income being the affordability threshold.

In 2006, 23 percent of all homeowners (about 399,000 households) in the State were paying 30 percent or more of their household income for housing, and 44 percent of Indiana renters – or 302,000 – paid more than 30 percent of household income for gross rent. Over half of these (23 percent of renters, or 158,000) were paying more than 50 percent of their incomes. Rentals constituted only 28 percent of the State's occupied housing units in 2006; however, there were almost as many cost-burdened renter households (302,000) as cost-burdened owner households (399,000).

**Housing Affordability.** Housing affordability issues span across various sections of the population. A recent study by the National Low-Income Housing Coalition found that extremely low-income households (earning \$17,609, which is 30 percent of the AMI of \$58,695) in Indiana can afford a monthly rent of no more than \$440, while the HUD Fair Market Rent for a two bedroom unit in the State is \$674. For single-earner families at the minimum wage, it would be necessary to work 89 hours a week to afford a two-bedroom unit at the HUD Fair Market Rent for the State. Exhibit ES-10 reports the key findings from the study.

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<sup>4</sup> According to the U.S. Census, 82 percent of rental units do not include utilities in the rent price.

**Exhibit ES-10.  
Housing Cost Burden, Indiana Non-Metro Areas, 2008**

	No Bedrooms	One Bedroom	Two Bedrooms	Three Bedrooms	Four Bedrooms
<b>Median Rent</b>	<b>\$436</b>	<b>\$480</b>	<b>\$596</b>	<b>\$767</b>	<b>\$850</b>
Percent of median family income needed	33%	36%	45%	58%	64%
Work hours/week needed at the minimum wage	57	63	78	101	112
Income needed	\$17,424	\$19,197	\$23,829	\$30,686	\$33,993

Note: The HUD 2008 family annual median income was estimated at \$52,812 for non-metropolitan Indiana.

Source: National Low-Income Housing Coalition, Out of Reach 2007-2008.

According to the study, Indiana’s non-metro areas annual median family income increased by 14.8 percent from 2000 to 2008. However, the fair market rent for a two-bedroom apartment increased by 26 percent during the same time period, indicating a decline in housing affordability over the past eight years.

**Evaluation of Part Performance**

The State typically uses a competitive application process when awarding the grants. Therefore, the actual allocations and anticipated accomplishments may not equal the proposed funding goal. For example, the State may have a goal to build 10 units of rental housing and receives no applications proposing this goal. Therefore, the goal would not be met.

Exhibit ES-11 compares the program year goals established at the beginning of FY2006 with the actual dollars allocated to housing and community development activities.

**Exhibit ES-11.  
FY2006 Goals v. Actual Allocations**

Goals	Activities	2006 Award Allocated	Units Anticipated	2006 Actual Award	2006 Actual units
<b>1. Expand and preserve affordable housing opportunities throughout the housing continuum.</b>					
HOME and ADDI	Transitional Hsg - Rehab+New Construction	\$680,000	10 housing units	\$1,185,000	35 housing units
	Permanent Supportive Hsg - Rehab+New Construction	\$950,700	25 housing units		
	Rental Housing - Rehabilitation+New Construction	\$6,989,075	210 housing units	\$4,283,062	190 housing units
	Homebuyer - Rehabilitation+New Construction	\$1,559,800	40 housing units	\$1,580,379	41 housing units
	Owner Occupied Rehabilitation			\$2,279,113	113 housing units
	Tenant Based Rental Assistance (TBRA)	\$256,140	30 housing units		
	CHDO Operating Support	\$640,000	NA	\$699,500	NA
	CHDO Predevelopment and Seed Money Loans	\$235,000	251 housing units	\$97,800	0 housing units
	HOC/Downpayment Assistance (HOME)			\$1,383,060	172 housing units
	ADDI - DPA	\$338,926		\$338,926	96 housing units
HOME - DPA			\$2,736,326	704 housing units	
CDBG	Emergency shelters			\$1,000,000	44 shelters
	Youth shelters			\$0	0 shelters
	Transitional housing				
	Migrant/Seasonal farmworker housing	\$1,188,250	172 housing units		
	Permanent supportive housing				
	Rental housing	\$25,500	6 households		
	Owner-occupied units	\$3,340,650	285 housing units	\$870,844	67 housing units
	Voluntary acquisition/demolition				
	Feasibility studies	\$112,500	94 studies		
	Housing Needs Assessment			\$20,000	852 assessments
<b>2. Reduce homelessness and increase housing stability for special-needs populations.</b>					
HOME	See special-needs housing activities in Goal 1.				
CDBG	See special-needs housing activities in Goal 1.				
ESG	Operating support	\$1,409,350	92 shelters	\$1,393,277	84 shelters
	Homeless prevention	\$68,009	37 shelters	\$64,621	22 shelters
	Essential services	\$361,450	56 shelters	\$360,000	54 shelters
	Accessibility Rehab		3 shelters		
	Admin/Unexpended Funds	\$89,636		\$43,490	89 shelters
					For all activities = 34,250 unduplicated clients served
HOPWA	Rental assistance	\$445,306	107 households/units	\$434,632	135 households/units
	Short-term rent, mortgage, utility assistance	\$202,524	232 households/units	\$198,152	180 households/units
	Supportive services	\$160,099	675 households	\$157,771	546 households
	Housing information	\$22,249		\$22,249	
	Project sponsor information				
	Acquisition, Rehabilitation and Conversion				
	Operating Costs	\$13,034		\$11,485	
Grantee Administrative Costs	\$38,789		\$38,789		
<b>3. Promote livable communities and community revitalization through addressing unmet community development needs.</b>					
CDBG, Community Focus Fund	Planning Grants	\$1,441,539	34 Planning Grants	\$1,727,353	45 planning grants
	Foundations	\$100,000		\$0	
	Brownfields			\$500,000	1 project
Community Focus Fund	Downtown/neighborhood Revitalization	\$650,000	2 projects	\$1,024,594	2 projects
	Construction of Fire Stations	\$1,400,000	4 fire stations	\$1,260,000	3 projects
	Fire Truck purchases	\$450,000	3 fire trucks	\$545,502	4 fire trucks
	Historic Preservation	\$750,000	2 projects	\$914,724	2 projects
	Construction/Rehabilitation of wastewater collection and treatment systems	\$6,769,565	14 systems	\$8,876,985	18 systems
	Construction/Rehabilitation of water distribution and treatment systems	\$4,269,565	9 systems	\$7,692,585	15 systems
	Construction of stormwater collection systems	\$1,540,000	3 systems	\$1,039,500	2 systems
	Community Development projects	\$6,000,000	15 facilities/projects	\$5,277,892	12 facilities/projects
<b>4. Promote activities that enhance local economic development efforts.</b>					
CDBG	Community Economic Development Fund	\$1,794,826		\$625,000	2 projects, unknown jobs
	See community and economic development activities in Goal 3				

Source: 2006 State of Indiana CAPER.

**Community and Economic Development.** During FY2006, the State of Indiana funded one more fire truck than projected in the action plan; four additional wastewater projects, and six additional water project. Community Development projects were four under the projected action plan. In addition, one urgent need fire station was funded, one Brownfield project and forty-five planning grants.

There were two new job creation/retention economic development projects awarded. Also, through the initiatives of the Governor and Lt. Governor, the rural listening sessions, and RISE 2020 an emphasis on economic development project creation will be greater in the coming years; fulfilling goal number four in the action plan.

Exhibit ES-12 shows the State’s community and economic development accomplishments in FY2006 compared to FY2006 goals, which were established for the FY2006 Action Plan.

**Exhibit ES-12.  
Community/Economic  
Development FY2006  
Goals v. Actual  
Performance**

Source:  
2006 State of Indiana CAPER.

Community/Economic Development	Number of Projects	
	Goals	Actual
Community Development	15	12
Downtown Revitalization	2	2
Fire Trucks	3	4
Fire Stations	4	3
Historic Preservation	2	2
Water Systems	9	15
Wastewater Systems	14	18
Stormwater Systems	3	2

**Housing.** During FY2006, \$3.3 million (68 percent) of the CDBG funds that were allocated to housing activities were used for owner-occupied rehabilitation to help preserve the value of the largest asset most Hoosiers will ever own. An additional \$1.2 million was allocated for the creation of migrant farmworker housing, a priority in many rural communities across Indiana. The remaining funds were awarded to five feasibility studies and one rental rehabilitation project.

HOME dollars were used primarily for affordable rental housing and downpayment assistance.

Exhibit ES-13 on the following page shows the State’s community and economic development accomplishments in FY2006 compared to FY2006 goals, which were established for the FY2006 Action Plan.

**Exhibit ES-13  
Housing FY2006 Goals v. Actual Performance**

Housing/Special Needs	Amount of Funding		Housing/Special Needs	Amount of Funding	
	Goals	Actual		Goals	Actual
<b>CDBG Funds</b>			<b>HOME Funds</b>		
Amount Awarded	\$4,510,720	\$4,896,400	Amount Awarded	\$10,100,000	\$7,205,515
Feasibility Studies		\$112,500	Permanent Supportive Housing		\$950,700
Migrant Farmworker		\$1,188,250	Rental Rehabilitation+New Construction		\$6,989,075
Rental Rehabilitation		\$255,000	Tenant Based Rental Assistance		\$256,140
Owner-Occupied Rehabilitation		\$3,340,650	Homebuyer Rehabilitation+New Construction		\$1,559,800
<b>Total Units</b>	<b>184</b>	<b>557</b>	<b>Total Units</b>	<b>362</b>	<b>315</b>
<b>HOME Funds</b>			<b>HOME Funds</b>		
Amount Awarded			Amount Awarded	\$3,070,011	\$4,458,312
			Downpayment Assistance		
			<b>Total Units</b>	<b>700</b>	<b>972</b>
<b>HOME Funds</b>			<b>HOME Funds</b>		
Amount Awarded			Amount Awarded	\$1,100,000	\$875,000
			CHDO Operating		\$640,000
			CHDO Predevelopment and Seed Loans		\$235,000

Source: 2006 State of Indiana CAPER.

**Strategic Plan and Action Items**

**2008 funding levels.** Exhibit ES-14 provides the estimated 2008 program year funding levels for each of the four HUD programs. These resources will be allocated to address the identified housing and community development strategies and actions.

**Exhibit ES-14.  
2008 Consolidated  
Plan Funding by  
Program and  
State Agency**

Program	FY 2008 Funding Allocations
CDBG (Indiana Office of Community and Rural Affairs)	\$30,866,525
HOME (Indiana Housing and Community Development Authority)	\$15,012,167
ADDI (Indiana Housing and Community Development Authority)	\$127,867
ESG (Indiana Housing and Community Development Authority)	\$1,925,813
HOPWA (Indiana Housing and Community Development Authority)	\$863,000
<b>Total</b>	<b>\$48,795,372</b>

Source:  
HUD and State of Indiana,  
2008.

**Five-Year Strategic Goals**

Four goals were established to guide funding during the FY2005–2009 Consolidated Planning period:

- Goal 1.** Expand and preserve affordable housing opportunities throughout the housing continuum.
- Goal 2.** Reduce homelessness and increase housing stability for special-needs populations.
- Goal 3.** Promote livable communities and community revitalization through addressing unmet community development needs.
- Goal 4.** Promote activities that enhance local economic development efforts.

The goals are not ranked in order of importance, since it is the desire of the State to allow each region and locality to determine and address the most pressing needs it faces.

The following section outlines the FY2005–2009 Strategic Plan and FY2008 Action Plan in detail.

### **Objective Category: Decent Housing**

**1. Availability/Accessibility and Affordability—HOME.** During FY2008, the State will allocate \$10.1 million of HOME funds to assist in the production and/or rehabilitation of 336 housing units. The type of units will be determined based on the greatest needs in nonentitlement areas.

Eligible unit types include:

- Transitional housing (Availability/Accessibility of Housing);
- Permanent supportive housing (Availability/Accessibility of Housing);
- Affordable rental housing (Affordability); and
- Affordable owner housing (Affordability).

In addition, the State will provide \$700,000 to CHDO operating support and \$200,000 to CHDO predevelopment seed money loans.

During FY2008, the State will also provide \$2 million for homeownership assistance to 500 households (Affordability).

**2. Availability/Accessibility and Affordability—CDBG.** In the 2008 program year, the State will allocate \$4.2 million of CDBG funding to produce 244 units of housing for special-needs populations, to acquire and demolish units in support of affordable housing development, and to conduct affordable housing feasibility studies.

The type of units will be determined based on the greatest needs in nonentitlement areas. Eligible unit types include:

- Emergency shelters;
- Youth shelters;
- Migrant/Seasonal Farm Worker—rehabilitation/new construction;<sup>5</sup>
- Transitional housing;
- Permanent supportive housing;
- Rental housing; and
- Owner-occupied housing.

**3. Availability/Accessibility and Sustainability of shelters.** In FY2008, the State will use CDBG, HOME, ESG and HOPWA dollars to improve the accessibility and availability of decent housing to

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<sup>5</sup> Migrant Seasonal Farm Worker Housing and Rental Housing Rehabilitation will not be targeted priorities, rather they will be considered for funding under a “special projects” set-aside.

special-needs populations. The dollars will also be used to ensure the sustainability of the shelters. In all, approximately 28,000 persons who are homeless will be assisted through the various activities.

ESG dollars will be used for the following:

- **Operating support**—89 shelters receiving support totaling \$1,408,732, assisting 18,000 clients with access to emergency housing and basic needs (Sustainability for shelters);
- **Homelessness prevention activities**—22 shelters provided with homelessness prevention activity funding of \$73,181. These 22 shelters will provide direct rental assistance to prevent eviction, utility assistance and legal services for tenant mediation to 80 percent of the clients who ask for assistance, serving approximately 300 clients. (Availability/Accessibility);
- **Essential services**—54 shelters provided with funding totaling \$347,609 for essential services, assisting 11,000 clients. These services will assist approximately 80 percent of clients at each shelter in the form of case management, mainstream resources referral and counseling, as needed. (Availability/Accessibility); and
- **Permanent Supportive Housing**—Increase the availability and access to services, mainstream resources, and case management, and financial assistance, employment assistance, counseling for drug/alcohol abuse, mental illness, domestic violence, veterans, and youth pregnancy. By utilizing these activities it will increase their ability to access permanent housing and decrease the likelihood of repeated homelessness. Anticipate that approximately 25 percent of the clients who are housed by emergency housing or transitional housing will have accessed permanent housing upon leaving the facility (clients who stay at least 30 days at the facility).

HOPWA dollars will be used for the following:

- **Housing Information**—HOPWA care sites provide community-based advocacy and information/referral services for the purposes of either placement into housing or homelessness prevention. Via care site case management, homeless outreach will occur to increase the number of those living with HIV/AIDS that become housed. An anticipated 25 HOPWA-eligible homeless individuals will be housed during the 2008 program year due to homeless outreach from HOPWA care sites and via the Continuum of Care network. \$35,000 in funding will be allocated in 2008. (Availability/Accessibility).
- **Operating Costs**—HOPWA care sites provide housing costs that are specific to HIV/AIDS housing, such as furniture for group homes and utilities. Operating costs may also include the salaries of security and maintenance crews. \$15,000 in funding, benefiting an anticipated 15 individuals will be provided in 2008. (Suitable Living Environment).
- **Rental Assistance**—HOPWA care sites provide case management, mainstream resource assistance and housing assistance for up to 12 months of a HOPWA program to increase housing stability for those living with HIV/AIDS and their families. \$432,000 in funding will be dedicated to this activity, which will assist approximately 170 individuals (Availability/Accessibility).
- **Short-Term Rent, Mortgage and Utility Assistance**—HOPWA care sites provide case management, mainstream resource assistance and housing assistance for up to 21 weeks of a HOPWA program

year to increase housing stability for those living with HIV/AIDS and their families. Short-term rent, mortgage and utility payments will be provided to prevent homelessness of the tenant. \$160,000 in funding will be provided in 2008, assisting an anticipated 300 individuals (Availability/Accessibility).

- **Supportive Services**—HOPWA care sites provide the following forms of assistance in order to increase housing stability for those living with HIV/AIDS, including, but not limited to, food/nutrition, transportation, housing case management, mental health treatment, substance abuse treatment and basic telephone provision. An anticipated 125 individuals will receive supportive service assistance from HOPWA in 2008 with \$150,000 in funding (Suitable Living Environment).

### **Objective Category: Economic Opportunities**

In FY2008, CDBG will be allocated to provide downtown revitalization, job creation and micro-enterprise activities. Downtown/neighborhood revitalization projects are eligible under the CFF program and OCRA anticipates receiving applications for 3-5 projects in 2008.

The State will also continue the use of the OCRA's Community Economic Development Fund (CEDF), which funds job training and infrastructure improvements in support of job creation for low- to moderate-income persons. The projected allocation in 2008 is \$1,200,000 to support the creation of 240 jobs. The State will also fund a Micro-enterprise Assistance Program, which funds training and micro-lending for low- to moderate-income persons. The projected allocation in 2008 is \$225,000.

### **Objective Category: Suitable Living Environment**

**Community development.** In FY2008, CDBG will be allocated to provide various activities that improve living environments of low- to moderate-income populations. The following performance measures are expected to be achieved:

- **Construction/rehabilitation of 26 wastewater, water and storm water infrastructure systems.**  
Projected allocation: \$12,731,702.
- **Twenty-six miscellaneous community development projects** (e.g., libraries, community centers, social service facilities, youth centers, fire stations, downtown revitalization, historic preservation, etc).  
Projected allocation: \$10,416,848.
- **Planning grants:**
  - Twenty-nine planning grants;
  - Projected allocation: \$1,200,000; and
  - Anticipated match: \$120,000.

**Essential service activities.** ESG dollars will also be used to provide a suitable living environment for those who are homeless and at risk of homelessness. ESG will provide funding to emergency shelters and/or transitional housing for case management, housing search, substance abuse counseling, mainstream resource assistance, employment assistance and individual assistance to clients who are homeless.

**Operations activities.** Emergency shelters and/or transitional housing will provide temporary housing for homeless individuals and families. The shelters provide all of the client's necessities of food, clothing,



heat, bed, bathroom facilities, laundry facilities, and a mailing address. The facilities provide assistance to achieve self-sufficiency.

**Operating costs.** HOPWA care sites provide housing costs that are specific to HIV/AIDS housing, such as furniture for group homes and utilities. Operating costs may also include the salaries of security and maintenance crews. \$15,000 in funding, benefiting an anticipated 15 individuals will be provided in 2008.

**Supportive services.** HOPWA care sites provide the following forms of assistance in order to increase housing stability for those living with HIV/AIDS, including, but not limited to, food/nutrition, transportation, housing case management, mental health treatment, substance abuse treatment and basic telephone provision. An anticipated 125 individuals will receive supportive service assistance from HOPWA in 2008 with \$150,000 in funding.

### **Action Plan Matrix**

A matrix that outlines the Consolidated Plan Strategies and Action Items for the FY2007 program year appears on the following page. The matrix includes:

- The State's Five-Year Strategic Goals;
- Type of HUD grant;
- Objective category the funding will address;
- Outcome category the funding will address;
- The activities proposed to address housing and community development needs;
- Funding targets (by dollar volume); and
- Assistance goals (by number of households, number of facilities, etc).

**Exhibit ES-15.  
Strategies and Action Matrix, 2008 Action Plan**

Goals	Funds	Objective Category	Outcome Categories	Activities	Specific Objectives	Funding Goals	Assistance Goals		
1. Expand and preserve affordable housing opportunities throughout the housing continuum.	HOME and ADDI	Decent Housing	Availability/Accessibility	Transitional Housing—Rehabilitation and New Construction	Improve range of housing options for special-needs populations.		For Housing from Shelters to Homeownership, QAP, OOR = 336 units, For First Home = 500 units		
		Decent Housing	Availability/Accessibility	Permanent Supportive Housing—Rehabilitation and New Construction	Increase number of homeless in permanent housing.	\$10,117,529			
		Decent Housing	Affordability	Rental Housing—Rehabilitation and New Construction	Increase the supply and improve the quality of affordable rental housing.				
		Decent Housing	Affordability	Homebuyer—Rehabilitation and New Construction	Increase the supply and improve the quality of affordable homeownership.	\$700,000			
		Decent Housing	Availability/Accessibility	CHDO Operating Support	Improve services for low/mod income persons.	\$200,000			
		Decent Housing	Affordability	CHDO Predevelopment and Seed Money Loans	Increase the supply of affordable housing.	\$2,000,000			
	CDBG	Decent Housing	Availability/Accessibility	Downpayment Assistance	Increase the supply and improve the quality of affordable homeownership.		\$4,166,981	For all CDBG (Housing) = 244 units	
		Decent Housing	Availability/Accessibility	Emergency shelters	End chronic homelessness.				
		Decent Housing	Availability/Accessibility	Youth shelters	End chronic homelessness.				
		Decent Housing	Availability/Accessibility	Transitional housing	Improve range of housing options for special-needs populations.				
		Decent Housing	Availability/Accessibility	Migrant/seasonal farmworker housing	Improve range of housing options for special-needs populations.				
		Decent Housing	Availability/Accessibility	Permanent supportive housing	Increase number of homeless in permanent housing				
		Decent Housing	Affordability	Rental housing	Increase the supply and improve the quality of affordable rental housing.				
		Decent Housing	Affordability	Owner-occupied units	Increase the supply and improve the quality of affordable homeownership.				
		Decent Housing	Sustainability	Voluntary acquisition/demolition	Improve the quality of rental and owner housing.				
Decent Housing	Availability/Accessibility	Feasibility studies	Increase the supply of affordable housing.						
2. Reduce homelessness and increase housing stability for special-needs populations.	HOME	Decent Housing	Availability/Accessibility	See special-needs housing activities in Goal 1.	Improve range of housing options for special-needs populations.		25% of emergency and transitional clients		
		Decent Housing	Availability/Accessibility	Permanent Supportive Housing	Improve range of housing services for special-needs populations.				
	CDBG	Decent Housing	Availability/Accessibility	See special-needs housing activities in Goal 1.	Improve range of housing options for special-needs populations.		\$1,408,732	89 shelters	
		Decent Housing	Availability/Accessibility	Operating support	Improve range of housing options for special-needs populations.	\$73,181			22 shelters
		Decent Housing	Availability/Accessibility	Homeless prevention	End chronic homelessness.	\$347,609			54 shelters
	ESG	Decent Housing	Availability/Accessibility	Essential services	End chronic homelessness.		\$432,000	For all activities = 28,000 unduplicated clients served	
		Decent Housing	Availability/Accessibility	Rental assistance	Improve range of housing options for special-needs populations.				
		Decent Housing	Availability/Accessibility	Short-term rent, mortgage, utility assistance	Improve range of housing options for special-needs populations.	\$160,000			170 households/units
		Suitable Living Environment	Availability/Accessibility	Supportive services	Improve range of housing options for special-needs populations.	\$150,000			300 households/units
		Decent Housing	Availability/Accessibility	Housing information	Improve range of housing options for special-needs populations.	\$35,000			125 households
	HOPWA	Suitable Living Environment	Availability/Accessibility	Operating costs	Improve range of housing options for special-needs populations.	\$15,000	25 households	5 units	
		Decent Housing	Availability/Accessibility	Construction/rehabilitation of wastewater water and storm water systems	Improve quality/quantity of public improvements for low/mod persons.	\$12,676,702	26 systems		
Suitable Living Environment		Sustainability	Community development projects (Senior Centers, Youth Centers, Community Centers, Historic Preservation Downtown Revitalization, ADA Accessibility, Fire Stations, Fire Trucks)	Improve quality/quantity of neighborhood services for low/mod persons.	\$10,371,847	26 facilities/projects			
3. Promote livable communities and community revitalization through addressing unmet community development needs.	CDBG	Suitable Living Environment	Availability/Accessibility	Planning/Feasibility Studies	Improve quality/quantity of public improvements for low/mod persons.	\$1,200,000	29 planning grants		
		Suitable Living Environment	Sustainability	Technical Assistance Program Set-Aside	Improve quality/quantity of public improvements for low/mod persons.	\$308,665	As needed basis		
	4. Promote activities that enhance local economic development efforts.	CDBG	Economic Opportunities	Sustainability	Community Economic Development Fund	Improve economic opportunities for low/mod persons.	\$1,200,000	240 jobs	
				Micro-enterprise Assistance Program	Improve economic opportunities for low/mod persons.	\$225,000			

Source: Office of Community and Rural Affairs and Indiana Housing and Community Development.

**SECTION I.**  
**Citizen Participation Plan**

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## **SECTION I.**

# **Citizen Participation Plan**

The Citizen Participation Plan (CPP) described below is based on the CPP established for the State's five-year Consolidated Plan, covering program years 2005–2009. The CPP was developed around a central concept that acknowledges residents as stakeholders and their input as key to any improvements in the quality of life for the residents who live in a community.

The purpose of the CPP is to provide citizens of the State of Indiana maximum involvement in identifying and prioritizing housing and community development needs in the State, and responding to how the State intends to address such needs through allocation of the federal Community Development Block Grant (CDBG), HOME Investment Partnerships Program funding (HOME), American Dream Downpayment Initiative (ADDI), Emergency Shelter Grant (ESG) and Housing Opportunity for Persons with AIDS (HOPWA) funding. S

This document guides the CPP for the five-year Consolidated Planning period. Each program year affords Indiana residents an opportunity to be involved in the process. Citizens have a role in the development of the Consolidated Plan and annual Action Plans regardless of age, gender, race, ethnicity, disability and economic level. A special effort is made each year to enhance the participation efforts of the previous year and to reach sub-populations who are marginalized in most active participation processes. For example, for the FY2005–2009 five-year Consolidated Plan, a telephone survey was conducted of residents in the State's non-entitlement areas to obtain broad input into the Consolidated Planning process. Through this survey, 300 residents were able to participate in the process from the convenience of their homes. In addition, a similar citizen survey was distributed to the State's housing and social service organizations, including public housing authorities, to maximize input from the State's low-income citizens and citizens with special needs.

From the onset of the first community forum to the distribution of the surveys and writing of the Plan, the needs of the Indiana residents, government officials, nonprofit organizations, special-needs populations and others and have been carefully considered and reflected in the drafting of the document.

### **Five-Year Consolidated Plan Participation Process**

The participation process for the five-year Consolidated Plan included four phases and took nine months to complete. There were multiple approaches used to inform residents of the process and then gather community opinions. Citizens throughout the State were actively sought out to participate and provide input for the process.

**Phase I. Citizen Participation Plan development.** The citizen participation plan (CPP) was crafted by the administering agencies and Consolidated Plan Coordinating Committee in late 2005. The CPP was modified with an eye toward obtaining broader public input and facilitating more direct input from low-income individuals and persons with special needs.

**Phase II. Survey preparation and implementation.** Four survey instruments were prepared for the Consolidated Plan CPP:

- A key person survey to capture stakeholder input;
- A telephone survey, the Indiana Rural Poll, conducted of Indiana residents living outside of Indiana's urbanized areas;
- A citizen survey targeted to special-needs and low-income individuals, including persons who had been or are currently homeless; and
- A survey of public housing authorities.

Drafts of the survey instruments were reviewed with the Coordinating Committee. The Committee assisted in developing the list of organizations to receive the mail/email citizen survey, which was passed onto clients. The Committee also helped spread the word about the citizen survey and its importance to the Consolidated Plan. The Indiana Housing and Community Development Authority (IHCDA) sent an announcement about the citizen survey to their email subscribers and encouraged public participation. They also posted a downloadable version of the survey on their website.

**Phase III. Strategic, Action and Allocation Plan development.** After the Consolidated Plan research was completed, the administering agencies reviewed and discussed the FY2005–2009 Strategic Plan Strategies and Actions to develop new five-year goals. These goals are used to guide the funding allocation of CDBG, HOME, ADDI, ESG and HOPWA during each program year covered by the Plan.

In addition, OCRA consulted with local elected officials and the Office of Community and Rural Affairs Grant Administrator Networking Group in the development of the method of distribution set forth in the State's Consolidated Plan for CDBG funding.

**Phase IV. Public hearing and comment period.** Citizens and agency representatives were notified of the publication of the Draft Consolidated Plan during the surveys and by public notification in newspapers throughout the State. The draft report was posted on the Indiana Housing and Community Development Authority and Office of Community and Rural Affairs websites.

Residents had the opportunity to comment on the Draft Consolidated Plan in verbal or written form during a 30-day public comment period. During the comment period, copies of the Draft Plan were provided on agency websites, and Executive Summaries were distributed to the public. Two public hearings were held in non-entitlement areas to give residents an opportunity to discuss the Draft Plan in person. Residents were informed through the public hearings and notices about how to submit comments and suggestions on the Plan.

The State has a policy to provide citizens and units of general local government with reasonable and timely access to records regarding the past and proposed use of CDBG funds, as such records are requested.

## **2008 Action Plan Participation Process**

A Resident Survey was distributed to several housing and community development organizations throughout the state in February 2008 to better understand housing and community development needs in rural areas. These organizations were asked to distribute the survey to their clients to ensure input from people with low incomes, people who are homeless, persons with disabilities, at-risk youth, public housing clients and persons with special needs. The survey was also available to complete electronically on IHCDA's website. Of the 280 individuals that began the survey, 239 completed the survey in its entirety.

Stakeholders were also directly consulted about the State's greatest needs and encouraged to provide comments on the Action Plan through personal interviews conducted in February 2008.

Citizens had the opportunity to comment on the draft 2008 Action Plan for CDBG, HOME, ADDI, ESG and HOPWA through two public hearings held on April 25<sup>th</sup> during the 30-day public comment period, April 1 through April 30, 2008. The public hearings were publicized through legal advertisements in 13 regional newspapers with general circulation statewide. In addition, the notice was distributed by email to more than 1,000 local officials, nonprofit entities and interested parties statewide. A copy of the notice appears in Appendix B.

On April 25, 2008, two virtual public hearings were held in several locations across Indiana, the first began at 2:00 p.m. and the second began at 5:30 p.m. OCRA coordinated with Ivy Tech Community College of Indiana to do a video conference with 8 Ivy Tech locations. The presentation will be broadcasted from Lawrence (Indianapolis) out to Valparaiso, Warsaw, Richmond, Salem, Batesville, Crawfordsville and Tell City.

During the session, executive summaries of the Plan were distributed and instructions on how to submit comments were given. In addition, participants were given an opportunity to provide feedback or comment on the Draft Plan. A summary of the public hearing comments is available in Appendix B.

**Comments Accepted, Considered and Not Accepted or Considered.** The State of Indiana accepted public comments on the draft 2008 Action Plan between April 1 and April 30, 2008. All of the comments received—both verbal and written—are summarized and appended to the Action Plan, unless otherwise requested by the commenter.

## **Annual Performance Report**

Before the State submits a Consolidated Plan Annual Performance and Evaluation Report (CAPER) to HUD, the State will make the proposed CAPER available to those interested for a comment period of no less than 15 days. Citizens will be notified of the CAPER's availability through a notice appearing in at least one newspaper circulated throughout the State. The newspaper notification may be made as part of the State's announcement of the public comment period and will be published two to three weeks before the comment period begins.

The CAPER will be available on the websites of the Indiana Housing and Community Development Authority and the Office of Community and Rural Affairs during the 15-day public comment period. Hard copies will be provided upon request.

The State will consider any comments from individuals or groups received verbally or in writing. A summary of the comments, and of the State's responses, will be included in the final CAPER.

### **Substantial Amendments**

Occasionally, public comments warrant an amendment to the Consolidated Plan. The conditions for whether to amend are referred to by HUD as "Substantial Amendment Criteria." The following conditions are considered to be Substantial Amendment Criteria:

1. A substantial change in the described method of distributing funds to local governments or nonprofit organizations to carry out activities. "Substantial change" shall mean the movement between programs of more than 10 percent of the total allocation for a given program year's block-grant allocation, or a major modifications to programs.

Elements of a "method of distribution" are:

- Application process for local governments or nonprofits;
  - Allocation among funding categories;
  - Grant size limits; and
  - Criteria selection.
2. An administrative decision to reallocate all the funds allocated to an activity in the Action Plan to other activities of equal or lesser priority need level, unless the decision is a result of the following:
    - There is a federal government recession of appropriated funds, or appropriations are so much less than anticipated that the State makes an administrative decision not to fund one or more activities;
    - The governor declares a state of emergency and reallocates federal funds to address the emergency; or
    - A unique economic development opportunity arises wherein the State administration asks that federal grants be used to take advantage of the opportunity.

**Citizen participation in the event of a substantial amendment.** In the event of a substantial amendment to the Consolidated Plan, the State will conduct at least one additional public hearing. This hearing will follow a comment period of no less than 30 days, during which the proposed amended Plan will be made available to interested parties. Citizens will be informed of the public hearing, and of the amended Plan's availability, through a notice in at least one newspaper prior to the comment period and hearing.

In the event of substantial amendments to the Consolidated Plan, the State will openly consider all comments from individuals or groups submitted at public hearings or received in writing. A summary of the written and public comments on the amendments will be included in the final Consolidated Plan.

**Changes in Federal Funding Level.** Any changes in federal funding level after the Consolidated Plan's draft comment period has expired, and the resulting effect on the distribution of funds, will not be considered an amendment or a substantial amendment.

### **Citizen Complaints**

The State will provide a substantive written response to all written citizen complaints related to the Consolidated Plan, Action Plan amendments and the CAPER within 15 working days of receiving the complaint. Copies of the complaints, along with the State's response, will be sent to HUD if the complaint occurs outside of the Consolidated Planning process and, as such, does not appear in the Consolidated Plan.

### **OCRA Citizen Participation Requirements**

The State of Indiana, Office of Community and Rural Affairs, pursuant to 24 CFR 91.115, 24 CFR 570.431 and 24 CFR 570.485(a), wishes to encourage maximum feasible opportunities for citizens and units of general local government to provide input and comments as to its Methods of Distribution set forth in the Office of Community and Rural Affairs' annual Consolidated Plan for CDBG funds submitted to HUD as well as the Office of Community and Rural Affairs' overall administration of the State's Small Cities Community Development Block Grant (CDBG) Program.

In this regard, the Office of Community and Rural Affairs will require each unit of general local government to comply with citizen participation requirements for such governmental units as specified under 24 CFR 570.486(a), to include the requirements for accessibility to information/records and to furnish citizens with information as to proposed CDBG funding assistance as set forth under 24 CFR 570.486(a)(3), provide technical assistance to representatives of low-and-moderate income groups, conduct a minimum of two public hearings on proposed projects to be assisted by CDBG funding, such hearings being accessible to handicapped persons, provide citizens with reasonable advance notice and the opportunity to comment on proposed projects as set forth in Title 5-3-1 of Indiana Code, and provide interested parties with addresses, telephone numbers and times for submitting grievances and complaints.

### **Key Informant and Citizen Input**

To collect additional information from key informants and citizens about Indiana's housing and community development needs, interviews were conducted during February 2008 with key persons who are knowledgeable about these needs in the State. These key persons included economic development organizations, local government representatives, an engineering consultant, housing providers, community service providers, advocates and others. The interviews provided information about the housing market in general and about the top housing and community development needs in the State. Their responses build upon those received through key person interviews conducted as part of the five-year Consolidated Plan and following Action Plans.

The following is a list of organizations and agencies who participated in the planning process as part of key person interviews. Their input was very welcome and their thoughts much appreciated. The information from the interviews is summarized in Section II of this report.



**Exhibit I-1.  
Organizations/Agencies Consulted, February 2008**

Organizations/Agencies	Organizations/Agencies
AARP Indiana Administrative Resources Assoc. Ball State University Center for Urban Policy and the Environment Commonwealth Engineering Community Action Program of Western Indiana FSSA Division of Aging Grant County Economic Development Council Hoosier Uplands Indiana Assoc. for Community Economic Devel. Indiana Assoc. of Homes for the Aging Indiana Assoc. of Realtors Indiana Assoc. of United Ways Indiana Builders Assoc. Indiana Coalition for Housing and Homeless Issues Indiana Community Action Assoc. Indiana Rural Health Assoc.	Indiana University Kankakee Iraqouis Regional Planning Commission Office of Tourism and Devel. Partners in Housing Devel. Corp. Pathfinder Services Providence Self-Sufficiency Ministries Randolph County Economic Devel. Region III-A Economic Devel. River Hills Economic Devel. Rural Opportunities, Inc. Southern Indiana Devel. Commission Southern Indiana Regional Planning Commission Southwest Indiana Regional Devel. State Farm Insurance Tikijian Associates Vectren Energy West Central Indiana Economic Devel.

Source: 2008 Key Informant Interviews.

In addition to the interviews, a resident survey was distributed to several housing and community development organizations throughout the state in February 2008 to better understand housing and community development needs in rural areas. These organizations were asked to distribute the survey to their clients to ensure input from people with low incomes, people who are homeless, persons with disabilities, at-risk youth, public housing clients and persons with special needs. The survey was also available to complete electronically on IHCD's website. Of the 280 individuals that started the survey, 239 completed the survey in its entirety. The survey results are presented in Section II of this report.

## **SECTION II.**

# **Housing and Community Development Needs**

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## SECTION II.

# Housing and Community Development Needs

This section discusses the State’s housing and community development conditions and needs, as identified by citizens through a survey and key informant interviews. This section partially satisfies the requirements of Sections 91.305, 91.310, and 91.315 of the State Government’s Consolidated Plan Regulations. A more comprehensive market analysis for the State is found in the Socioeconomic and Housing Analysis section of this report.

### Key Informant Interviews

The Indiana Housing and Community Development Authority (IHCDA) and the Indiana Office of Community and Rural Affairs (OCRA) identified 45 key persons who were knowledgeable concerning the housing and community development needs in the State. Thirty-four or 76 percent were successfully contacted over a thirty-day (30) period. The following is a list of organizations and agencies who participated in the planning process as part of key person interviews.

#### Exhibit II-1. Organizations/Agencies Consulted, February 2008

Organizations/Agencies	Organizations/Agencies
AARP Indiana	Indiana University
Administrative Resources Assoc.	Kankakee Iraqouis Regional Planning Commission
Ball State University	Office of Tourism and Devel.
Center for Urban Policy and the Environment	Partners in Housing Devel. Corp.
Commonwealth Engineering	Pathfinder Services
Community Action Program of Western Indiana	Providence Self-Sufficiency Ministries
FSSA Division of Aging	Randolph County Economic Devel.
Grant County Economic Development Council	Region III-A Economic Devel.
Hoosier Uplands	River Hills Economic Devel.
Indiana Assoc. for Community Economic Devel.	Rural Opportunities, Inc.
Indiana Assoc. of Homes for the Aging	Southern Indiana Devel. Commission
Indiana Assoc. of Realtors	Southern Indiana Regional Planning Commission
Indiana Assoc. of United Ways	Southwest Indiana Regional Devel.
Indiana Builders Assoc.	State Farm Insurance
Indiana Coalition for Housing and Homeless Issues	Tikijjian Associates
Indiana Community Action Assoc.	Vectren Energy
Indiana Rural Health Assoc.	West Central Indiana Economic Devel.

Source: 2008 Key Informant Interviews.

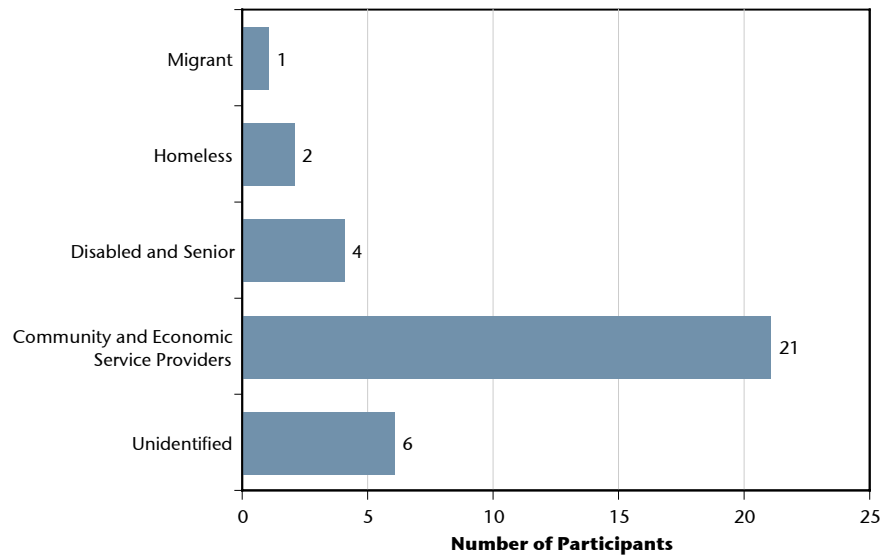
The following is a summary of their responses.

Overall, the responses indicate a consensus on the multiple challenges as related to housing and community development needs. The results also detail if funds were increased and policies modified, what needs could be met. As reflected in the exhibit below, 62 percent or 21 of the key informants that participated identified themselves as Community/Economic Development Organizations and Planning Group Associations. Of the Community and Economic Development Organizations, 33 percent or seven (7) were housing organizations.

**Exhibit II-2.  
Key Informant  
Participants by  
Provider Type**

Note:  
Service providers who did not identify what type of service they provided was included in the “unidentified: category.

Source:  
Key Informant Interviews,  
2008 Indiana Action Plan.



**Migrant and homeless service providers.** Survey responses focused on the needs of migrant workers and the homeless suggest they endure generally the same housing challenges. By in large, both groups reportedly face housing discrimination and do not have the resources to purchase a home. Of the migrants, some are able to rent, however, the properties are normally overcrowded, in need of repair and without the essential amenities, as basic as, running water. The respondents suggest a considerable percentage of the homeless are families, and others are struggling with mental and/or physical disabilities. Additionally, the survey responses conclude that if policies were changed and more funding available, it should be directed toward repairing and building affordable rental housing for migrant workers; providing rent subsidies for the homeless; and guarantee wrap around services to include financial counseling, medical assistance, alcohol/drug rehabilitation, education and jobs training for both communities.

**Disabled and senior service providers.** Due to the aging “Baby Boomers” and the desire to return seniors to smaller homelike settings from nursing homes, nearly all of the organizations surveyed determine the senior and disabled client populations are growing. Many disabled and elderly persons live with family who are ill-equipped to meet their specific needs. Those who do own a home find themselves unable to make much needed repairs to roofs, plumbing, or weatherization updates to windows and doors. Paying high utility bills on a fixed income is a major concern for seniors. There are some reported cases of housing discrimination due to age or physical condition. All agreed there is a desperate need for affordable rental housing which is equipped to meet limited physical abilities (e.g., has accessibility modifications).

Worthy of noting is the mention by some respondents of a disadvantaged and often overlooked group: youth aging out of the foster care system. In many cases, this group is not prepared to live on their own, nor have they received adequate education and training to obtain sustainable employment and survive without assistance. Many in this population face housing discrimination and are prey to alcohol/drug/sexual abuse. Respondents propose more funding for supportive services and extended housing for this group.

**Community and economic service providers.** As it relates to community and economic needs, those surveyed mentioned repeatedly the need for affordable housing. Equally critical at this time is a need for mortgage foreclosure assistance programs. A good number imply that the top three greatest community and/or economic development needs in the area they serve are: affordable housing, good paying jobs close to where people live, and infrastructure repairs. These top needs are consistent with those identified through interviews with key informants in prior Consolidated Planning years.

Responding to the question, what would you do with “unlimited authority and a large pot of money,” most surveyed agreed that infrastructure improvements including upgrades in water and sewer treatment, and roads are a high priority. Additional infrastructure needs include high speed internet and cellular communication towers. Revitalization of town centers/downtown areas for housing, business, shopping, and entertainment was a second funding focus. Others would use their authority to create solid community and economic development plans utilizing a comprehensive network of experts to follow through on the plans.

**Zoning and regulations.** Very few surveyed believe exclusionary zoning has been an issue in developing affordable housing. Only one surveyed, who thinks there are restrictions, believes that certain zoning regulations are old and were created reactively.

**Small cities and rural areas.** On quality of life issues in small cities and rural areas, most sentiments note the advantages of slower paced living and more time with family and friends. Others point to the lack of a diverse population, medical services, and opportunity. Still some noted the need for expanded park systems and infrastructure improvements including storm water management, wastewater treatment, and roads.

**Central themes.** Echoed throughout the survey responses is the serious need for funding which produces affordable quality housing in all Indiana communities, structured programs which aid Hoosiers in credit/finance counseling, home ownership, education and job training and employment opportunities.

**Top 3 Provider Concerns.** Key informants were asked to identify the top three housing and community development needs in their community. The following is a summary of their top needs.

#### **Migrant Worker Service Providers (1 provider surveyed)**

1. Dire need for quality affordable housing for ownership and rental.
2. Construction of new housing and rehabilitation of existing housing.
3. Migrant farm workers are able to rent short term housing, however, the properties are normally overcrowded, in need of repair and without the essential amenities, as basic as, running water.

**Homeless Service Providers (2 providers surveyed)**

1. Need for quality affordable housing, for ownership and rental.
2. Education/job training/employment.
3. Wrap around services to include medical assistance, alcohol/drug rehabilitation.

**Disabled & Senior Service Providers (4 providers surveyed)**

1. Need for quality affordable housing (for ownership and rental) which is outfitted for special needs (hand rails, low countertops, wheelchair access).
2. Maintenance (major repairs to roofs, etc.) and rehabilitation of existing housing.
3. Assistance with home energy bills.

\*Other concerns include safety and regulation for frail elderly persons being moved from nursing facilities.

**Community & Economic Service Providers  
(21 providers surveyed, 7 of which were housing organizations)**

1. Lack of affordable housing.
2. Mortgage foreclosure crisis.
3. General economic conditions (i.e., job losses, housing market).

**Top 3 Provider Funding Priorities.** The following is a summary of the top funding priorities the key informants would do to address needs in their area.

**Migrant Worker Service Providers (1 provider surveyed)**

1. Rehabilitation of existing farm worker housing/building new housing.
2. Off-season employment opportunities.
3. Medical/general supportive services.

**Homeless Service Providers (2 providers surveyed)**

1. Creating more rental subsidies for housing.
2. Supportive services with medical assistance (including mental health)/education/jobs programs.
3. Special needs programs (alcohol/drug rehab, AIDS/HIV).

**Disabled & Seniors Service Providers (4 surveyed)**

1. Creation of affordable housing for elderly/disabled to live independently.
2. The elimination of unregulated/unlicensed mini-homes (according to respondents, Mini-homes are unlicensed, relatively unregulated homes for the elderly operated by people who are just housing seniors for the money).
3. Rural county providers note transportation as an issue because there are no buses/ taxis or drivers for seniors.

An additional concern is the development of safe/decent housing for youth aging out of the foster care system with the extension of supportive services.

### **Community & Economic Service Providers (21 surveyed)**

1. Infrastructure repairs (highways, bridges, water treatment facilities) affordable housing.
2. Credit/financial counseling services (due to mortgage industry crisis).
3. Create a stimulus package for small businesses to create good paying jobs.

### **2008 Resident Survey**

The 2008 Indiana Consolidated Plan Resident Survey was distributed to several housing and community development organizations throughout the state in February 2008 to better understand housing and community development needs in rural areas. The findings from this survey will be used to better determine how to effectively apply anticipated federal funding.

These organizations were asked to distribute the survey to their clients to ensure input from people with low incomes, people who are homeless, persons with disabilities, at-risk youth, public housing clients and persons with special needs. The survey was also available to complete electronically on IHCD's website.

The following is a summary of the responses to the 2008 Resident Survey. Of the 280 individuals that started the survey, 239 completed the survey in its entirety.

**Respondent/demographic information.** The 2008 Resident Survey was sent to Indiana residents statewide. Notification of the survey was given through various means of communication including but not limited to: email, housing authorities, community-based organizations, etc. Fifty-five percent of the respondents learned about the survey through email. An additional 40 percent learned of the survey through an organization or a group<sup>1</sup>.

- Forty-four percent of the respondents are residents of non-entitlement cities.
- Fifty-six percent of the respondents are residents in one of the following entitlement cities, as shown in the exhibit on the following page.

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<sup>1</sup> Many respondents did not select the option for "organization/group," rather they selected "other" and wrote in the name of the organization.

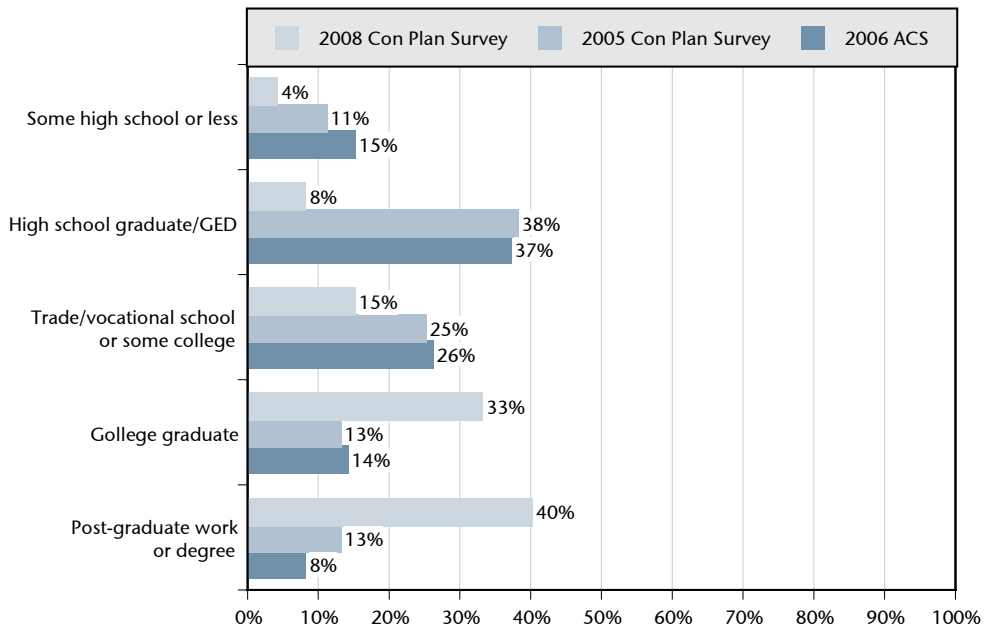
**Exhibit II-3.  
Percent of Respondents that are Residents of Entitlement Cities, 2008**

Entitlement City	Percent of respondents that are residents	Entitlement City	Percent of respondents that are residents
Anderson	8%	Lafayette	4%
Bloomington	12%	Merrillville	1%
Cedar Lake	1%	Michigan City	2%
Columbus	13%	Muncie	4%
Elkhart	3%	New Albany	3%
Evansville	6%	Noblesville	2%
Fort Wayne	11%	South Bend	8%
Goshen	3%	Terre Haute	3%
Hammond	1%	Washington	4%
Hobart	1%	West Lafayette	1%
Indianapolis	56%	Westfield	1%
Kokomo	5%		

The demographic and socioeconomic characteristics of the respondents were compared to similar characteristics of Indiana residents gathered from the U.S. Census Bureau’s American Community Survey (ACS), which presents data on the State from 2006 and the 2005 Indiana Consolidated Plan Resident Survey. The comparison identified differences and similarities between the survey samples and the overall population of Indiana.

- The number of respondents possessing at least a college degree increased by 47 percent when compared to the 2005 Consolidated Plan Survey.

**Exhibit II-4.  
What is the highest level of education you have completed?**

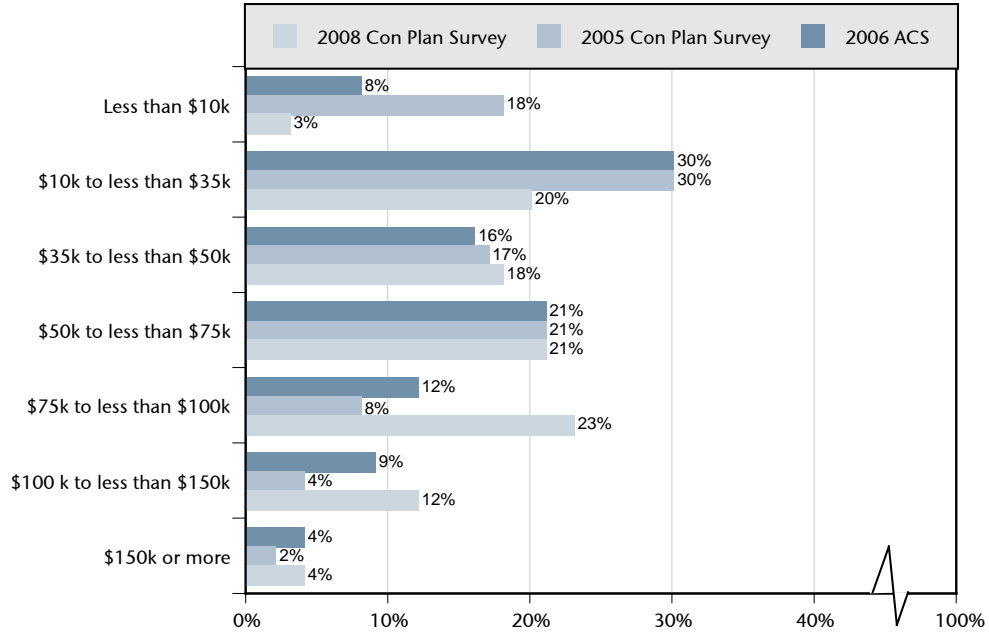


Source: 2008 Resident Survey, 2008 Indiana Action Plan; 2005 Resident Survey, 2005-2009 Indiana Consolidated Plan; and 2006 American Community Survey, U.S. Census Bureau.



- When compared to the 2005 Consolidated Plan Survey, those earning between \$75,000 and \$100,000 was up 15 percent.

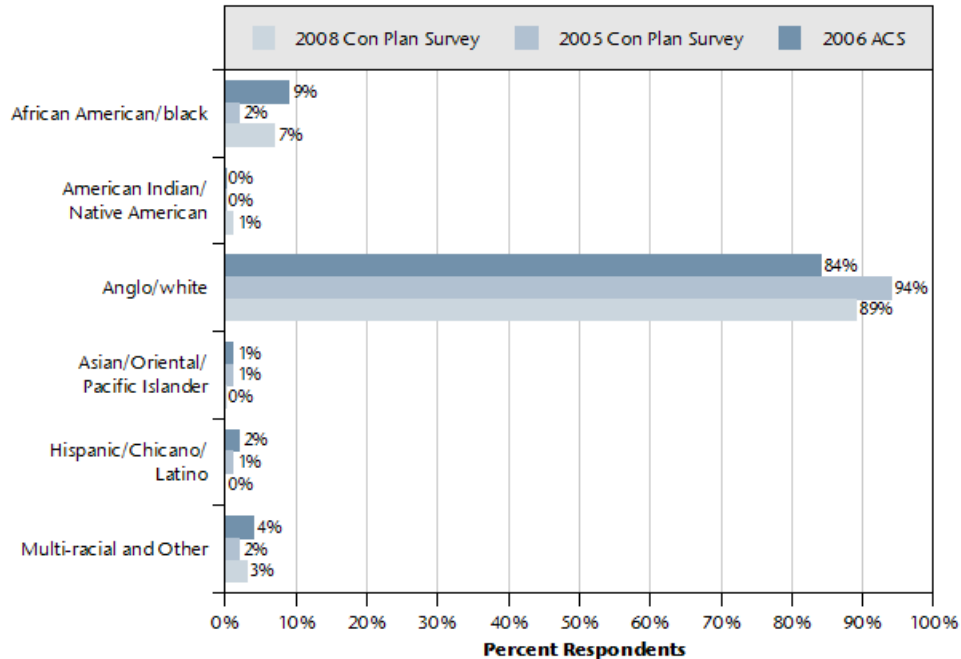
**Exhibit II-5.  
Respondents Household Income**



Source: 2008 Resident Survey, 2008 Indiana Action Plan; 2005 Resident Survey, 2005-2009 Indiana Consolidated Plan; and 2006 American Community Survey, U.S. Census Bureau.

- Eighty-nine percent of the survey respondents were Anglo/White.

**Exhibit II-6.  
Race and Ethnicity of Survey Respondents**



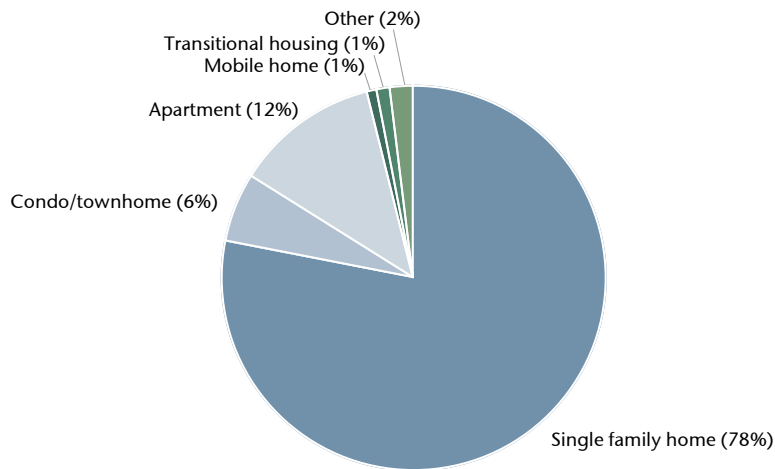
Source: 2008 Resident Survey, 2008 Indiana Action Plan; 2005 Resident Survey, 2005-2009 Indiana Consolidated Plan; and 2006 American Community Survey, U.S. Census Bureau.

**Housing.** The purpose of the housing questions was to establish residents' living situations and obtain their opinions on what is needed in their town or city. We also wanted a better understanding of mortgage costs and if any government assistance was used.

- A significant amount (78 percent) of respondents live in a single family home. An additional 12 percent live in apartments.

**Exhibit II-7.  
What type of housing do you currently live in?**

Source:  
2008 Resident Survey,  
2008 Indiana Action Plan.

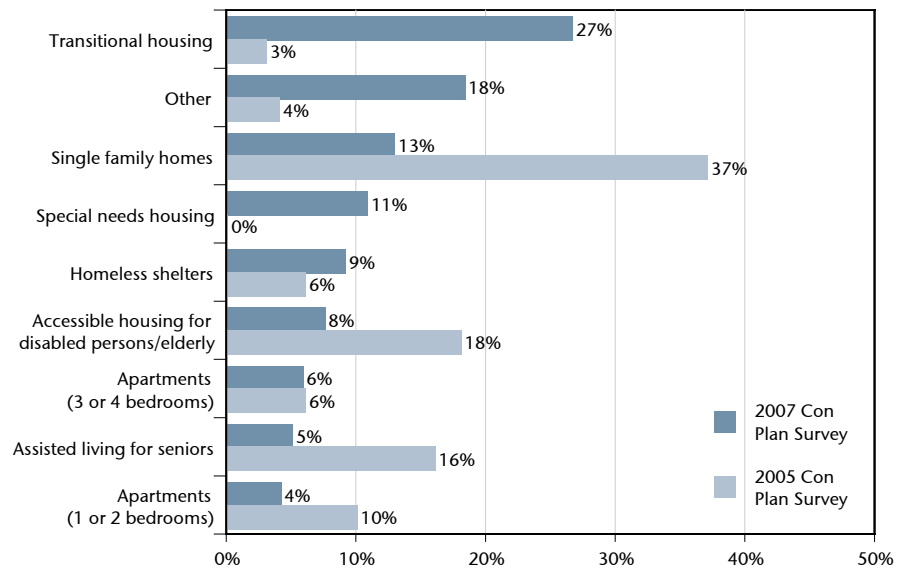


- Of those living in a single family home:
  - Own (68 percent)
  - Rent (26 percent)
  - Other (6 percent)
- Regarding respondents' ability to pay for their housing, 19 percent state their mortgage is too much and need to sacrifice several things, go into debt or move in the near future. The 2006 ACS reported that 23 percent of Indiana's owner households were cost burdened, meaning these households spent 30 percent or more of their household income on housing. Therefore, the survey respondents were more likely able to afford their housing—or at least to perceive that it is affordable—compared to affordability statistics for the state overall.
- The average annual income believed necessary to pay rent/mortgage was \$37,630. According to ACS, 62 percent of Hoosiers earned a household income of \$35,000 and over in 2006.
- When compared to the 2005 Consolidated Plan Survey results:
  - The percent of those living in a single family home was up 5 percent while those living in apartments was down 5 percent
  - Transitional housing remained the same (1 percent)
  - A higher percentage of respondents live in condo/townhomes in 2008, while 4 percent fewer live in mobile homes

- Only six of the 239 respondents, or 2.5 percent, indicated that they received housing assistance from the government to help pay for their mortgage.
- Seventy-three percent of renters (64 of 88 respondents) who wish to own a home/condo suggested that the lack of down payment money or monthly mortgage payments kept them from buying a home/condo.
- Disrepair was the number one reason why respondents were not satisfied with their current home or apartment.
- As shown in the following exhibit, 27 percent of the respondents feel that the greatest housing need is transitional housing. This is a significant increase compared to the 2005 Resident Survey results where only 3 percent felt it was the most needed housing type.

**Exhibit 11-8.**  
**In your opinion,**  
**which of the**  
**following housing**  
**types is most**  
**needed in your**  
**area of residence?**

Source:  
 2008 Resident Survey, 2008  
 Indiana Action Plan and 2005  
 Resident Survey, 2005-2009  
 Indiana Consolidated Plan.

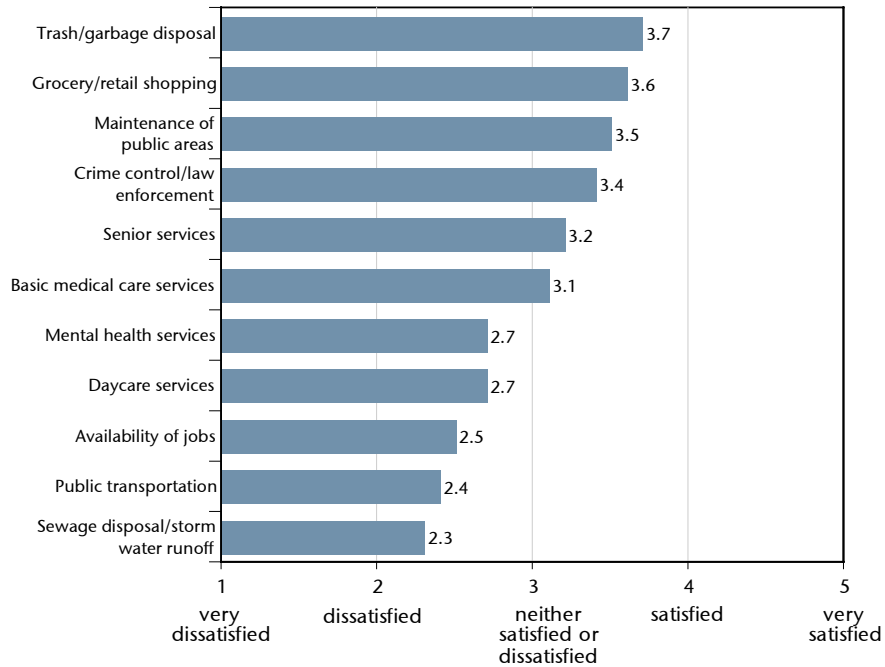


**Community services.** Respondents were asked to rate their satisfaction with various community services, what they would change about their community and whether they planned to move away from the community.

The following exhibit details the average rating from respondents in regards to each community service. The majority of resident respondents were generally neither satisfied nor dissatisfied with several aspects of their community.

**Exhibit II-9.  
How satisfied  
are you with  
the following  
aspects of your  
community?**

Source:  
2008 Resident Survey, 2008  
Indiana Action Plan and 2005  
Resident Survey, 2005-2009  
Indiana Consolidated Plan.



- The leading responses when asked “if they could change two things about their community” were:
  - Help bring jobs to my city/town (44 percent)
  - Build more affordable single family and rental housing (26 percent each)
- The 19 percent that indicated they would move in the next three years listed the following top reasons for their move:
  - Need a larger living place
  - Dissatisfied with area
  - Taking job elsewhere or looking for job after schooling

**Housing discrimination.** Residents were asked if they ever experienced housing discrimination. Twenty-six individuals (11 percent) indicated they had. The exhibit below shows the reasons why the residents felt they were discriminated against. Note that while low income, marital status, and credit issues were included in the discrimination question, they are not protected classes.

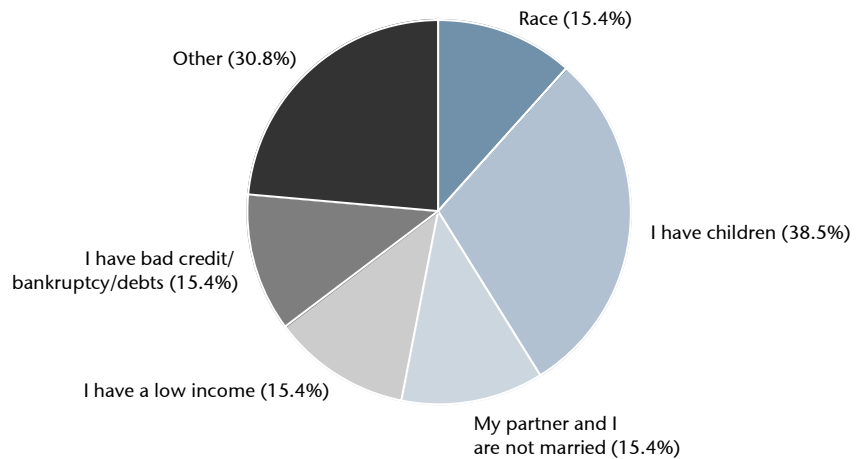
**Exhibit II-10.  
What was the reason you were discriminated against?**

Note:

It should be noted that, in the absence of other factors, discrimination based on low income, marital status and income or credit/bankruptcy is legal

Source:

2008 Resident Survey, 2008 Indiana Action Plan.



- Of the 26 respondents who felt discriminated against, 62 percent did not do anything about it. This is up 22 percent from the 2006 Citizen Survey.
- Regarding their sources for fair housing information, the top three responses were:
  1. Internet (61 percent)
  2. HUD website (42 percent)
  3. Local government (30 percent)

**Lead-based paint.** On the subject of awareness of lead-based paint and lead-safe work practices:

- Only 29 percent of renters were sure that they received a Keep Your Family Safe from Lead in Your Home pamphlet. Seventy-one percent noted they were not provided or did not recall being provided with the pamphlet.
- Sixty-five percent of those making repairs to their house/apartment indicated they used lead-safe work practices.
- Twenty-three percent stated that their house/apartment had been treated for lead contamination.

**SECTION III.**  
**Socioeconomic and Housing Analysis**

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## SECTION III.

# Socioeconomic and Housing Analysis

Section III discusses the socioeconomic and housing characteristics of the State of Indiana, which includes changes in population, household characteristics, employment, education, housing prices and affordability.

### Population Growth

Indiana's 2007 population was estimated to be 6,345,289. Despite an increase from 2000 (6,080,485) and last year's estimate of 6,313,520, the state's population growth has slowed. Between 1990 and 2000, the state grew at average annual rate of 1.0 percent per year. Between 2000 and 2007, the state grew at an average annual growth rate of 0.6 percent.

From a regional perspective, Indiana grew most similarly to Kentucky. Indiana's population increased 4.4 percent between 2000 and 2007, compared to Kentucky's population increase of 4.9 percent. Ohio's population increase of 1.0 percent during 2000 to 2007 made it the slowest growing of Indiana's neighboring states.

**City and County growth rates.** Many of Indiana's top twenty growth cities were located in the nine-counties that comprise the Indianapolis region, indicating that suburban metropolitan communities are absorbing much of Indiana's new growth. The fastest declining cities in Indiana, based on numeric population losses, were Evansville, Gary, Hammond, and South Bend, respectively<sup>1</sup>. Many of Indiana's smaller communities also experienced declines in population. Four of the five largest population losses, on a percentage basis, were located in Grant County<sup>2</sup>.

Exhibit III-1 depicts county-specific growth patterns between 2000 and 2006. The entitlement counties of Lake and Hamilton experienced population growth overall; however, as can be seen in Exhibit III-2, fourteen of the twenty-one entitlement cities in Indiana experienced population declines. Counties near large metropolitan areas grew at rates faster than Indiana as a whole, while counties with declining populations were seen east and north of the Indianapolis MSA and along the western border shared with Illinois.

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<sup>1</sup> Rachel Justis, Indiana Business Research Center, Kelley School of Business, Indiana University, "Population Change in Indiana Cities and Towns, 2000 to 2006," *Indiana Business Research Center, Kelley School of Business, Indiana University*, August 2007.

<sup>2</sup> *Ibid.*

### Exhibit III-1. Population Change of Indiana Counties, 2000 to 2006

Note:  
Indiana's population change  
was 3.8 percent from 2000  
to 2006.

Source:  
U.S. Census Bureau's 2000  
Census and 2006 Population  
Estimates, and BBC Research  
& Consulting.

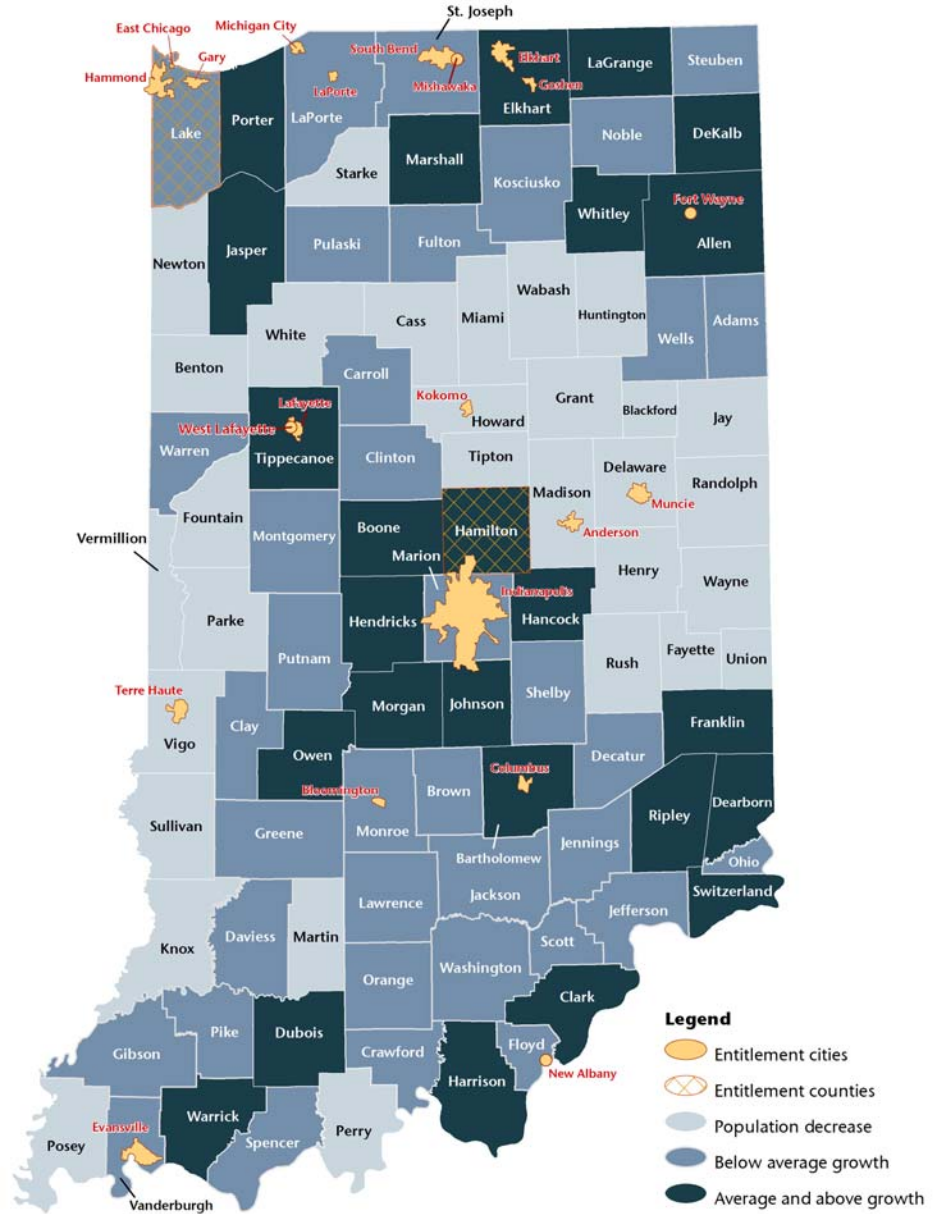




Exhibit III-2 shows population growth from 2000 to 2006 in Community Development Block Grant (CDBG) entitlement and non-entitlement areas. As of 2006, 58 percent of Indiana's total population resides outside of CDBG entitlement areas. Higher growth was seen in non-entitlement areas (4.9 percent) from 2000-2006 compared to entitlement area growth (2.4 percent) during the same period.

**Exhibit III-2.  
2000 to 2006 Population Growth**

	2000		2006		Percent Change 2000 - 2006
	Number	Percent	Number	Percent	
Indiana	6,080,485	100%	6,313,520	100%	3.8%
Non-Entitlement	3,493,149	57%	3,664,467	58%	4.9%
CDBG Entitlement	2,587,336	43%	2,649,053	42%	2.4%
<b>CDBG Entitlement Areas:</b>					
Hamilton County	185,422		250,979		35.4%
Lake County	484,687		494,202		2.0%
East Chicago	32,340		30,594		-5.4%
Gary	102,301		97,497		-4.7%
Hammond	82,850		78,292		-5.5%
Balance of Lake County	267,196		287,819		7.7%
<b>Cities</b>					
Anderson	59,693		57,496		-3.7%
Bloomington	71,599		69,247		-3.3%
Columbus	39,179		39,690		1.3%
Elkhart	52,538		52,748		0.4%
Evansville	121,156		115,738		-4.5%
Ft. Wayne	250,153		248,637		-0.6%
Goshen	29,687		31,882		7.4%
Indianapolis (balance)	781,837		785,597		0.5%
Kokomo	46,568		45,923		-1.4%
Lafayette	61,161		61,244		0.1%
LaPorte	21,609		21,231		-1.7%
Michigan City	32,884		32,116		-2.3%
Mishawaka	46,980		48,912		4.1%
Muncie	67,922		65,287		-3.9%
New Albany	37,839		36,963		-2.3%
South Bend	108,241		104,905		-3.1%
Terre Haute	59,506		57,259		-3.8%
West Lafayette	28,675		28,997		1.1%

Note: Columbus, Michigan City, LaPorte and Hamilton County are included as entitlement areas. The cities of Beech Grove, Lawrence, Speedway, Southport and the part of the Town of Cumberland located within Hancock County are not considered part of the Indianapolis entitlement community. Applicants that serve these areas would be eligible for CHDO Works funding. HOME entitlement areas include: Bloomington, East Chicago, Evansville, Fort Wayne, Gary, Hammond, Indianapolis, Lake County, St. Joseph County Consortium, Terre Haute, Tippecanoe County Consortium.

Source: U.S. Census Bureau's 2000 Census and 2006 Population Estimates.

**Components of population change.** Exhibit III-3 shows the components of the population change for 2001 through 2007. Population growth from 2000 to 2007 has primarily been attributed to natural increase. However, the State saw an increase in net migration in 2005 and 2006 from previous years. Net migration decreased in 2007.

**Exhibit III-3.  
Components of  
Population Change in  
Indiana, 2001 to 2007**

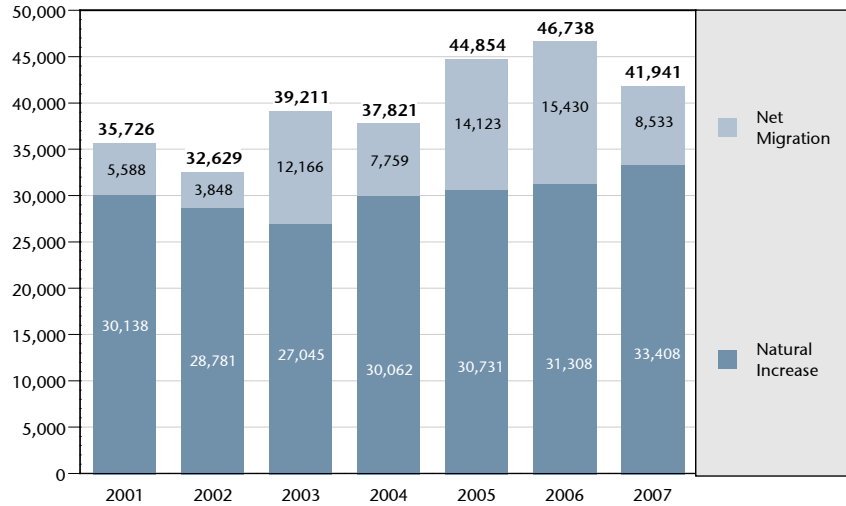
Note:

Population changes for each year are from July 1 to July 1 of the next year. The 2000 population change is not included because it is from April 1 to July 1 of 2000.

Natural increase is births minus deaths.

Source:

U.S. Census Bureau's Population Estimates.



**Future growth.** The Indiana Business Research Center (IBRC) projects a State population of 6,417,198 in 2010. This equates to an average annual growth rate of less than 0.5 percent from 2007 to 2010, which is less than half of the average annual growth rate experienced in the prior decade and from 2000 through 2007. Thus, growth in Indiana is slowing.

## Population Characteristics

In 2006, Indiana's median age was estimated to be 36.3, compared to 35.2 in 2000 and 35.9 in 2005. In 2006, approximately 63 percent of the State's population was between the ages of 18 and 64 years. Overall, 12 percent of Indiana's population was age 65 years and over in 2006.

Seventy-two of Indiana's 92 counties had a higher percentage of residents aged 65 and older than the total state average. Exhibit III-4 shows which counties have a large proportion of residents aged 65 years and older.

### Exhibit III-4. Counties Where Population 65 Years and Over is Higher than State Average, 2006

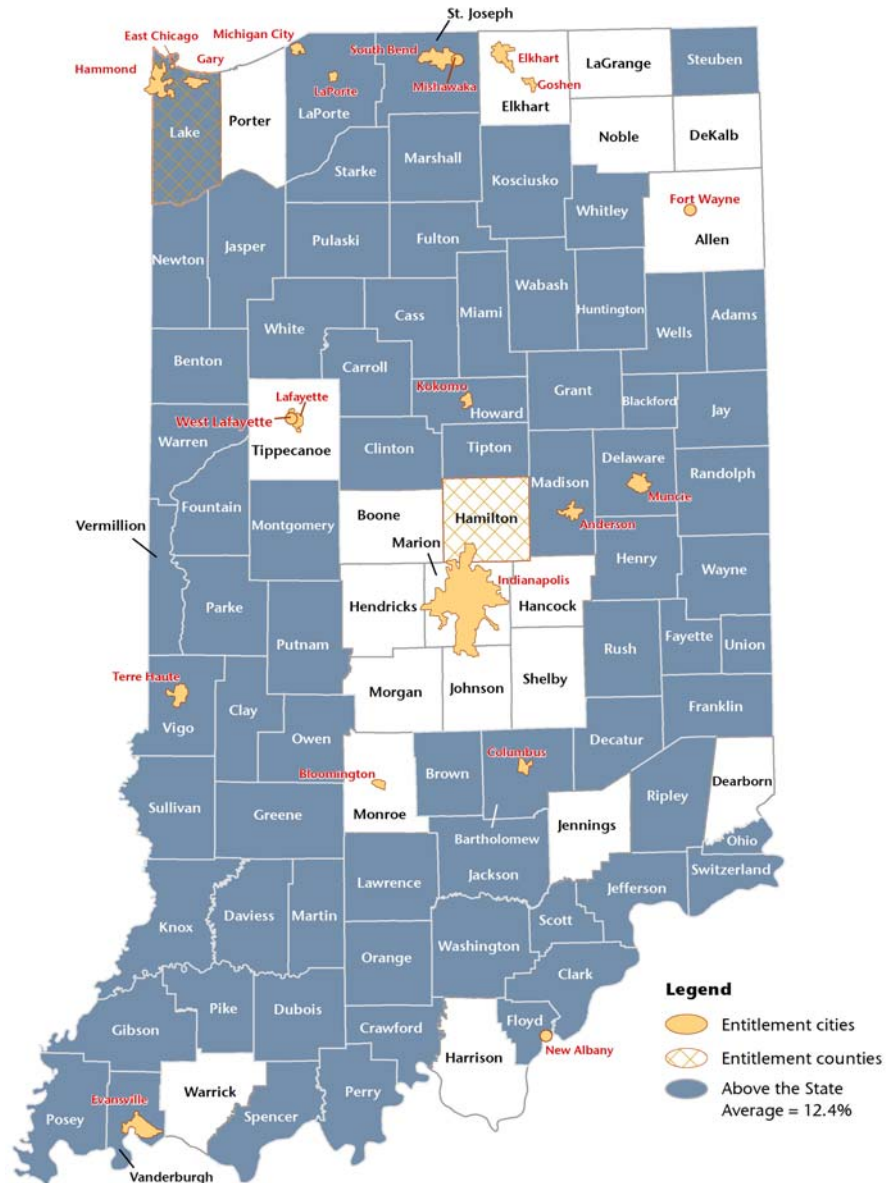
**Note:**

In 2006, 12.4 percent of the State's population was 65 years and over.

The shaded counties have a higher percentage of their population that is 65 years and over than the State overall.

**Source:**

U.S. Census Bureau's Population Estimates and BBC Research & Consulting.



**Racial/ethnic diversity.** Indiana’s racial composition changed very little between 2000 and 2006. Individuals defining themselves as White comprised 89 percent of the population in 2000 and 88 percent in 2006. The state did experience an increase in Asian residents and Black or African American residents. Although these groups still make up a small percentage of the overall population, their presence is increasing.

The U.S. Census defines ethnicity as persons who do or do not identify themselves as being Hispanic/Latino and treats ethnicity as a separate category from race. Persons of Hispanic/Latino descent represented 3.6 percent of the State’s population in 2000, and grew to 4.8 percent by 2006. Exhibit III-5 shows the breakdown by race and ethnicity of Indiana’s 2000 and 2006 populations.

**Exhibit III-5.  
Indiana Population by Race and Ethnicity, 2000 and 2006**

	2000		2006		Percent Change 00-06
	Number	Percent	Number	Percent	
<b>Total Population</b>	<b>6,091,955</b>	<b>100%</b>	<b>6,313,520</b>	<b>100%</b>	<b>3.6%</b>
American Indian and Alaska Native Alone	15,834	0.3%	18,603	0.3%	17.5%
Asian Alone	60,638	1.0%	83,583	1.3%	37.8%
Black or African American Alone	518,077	8.5%	563,037	8.9%	8.7%
Native Hawaiian/Other Pacific Islander Alone	2,332	0.0%	2,850	0.0%	22.2%
White Alone	5,439,298	89.3%	5,575,402	88.3%	2.5%
Two or More Races	55,776	0.9%	70,045	1.1%	25.6%
Hispanic or Latino (of any race)	216,919	3.6%	300,857	4.8%	38.7%

Source: U.S. Census Bureau’s Population Estimates.

**Concentration of race/ethnicity.** The State’s population of African Americans and persons of Hispanic/Latino descent are highly concentrated in counties with urban areas, most of which contain entitlement areas. Exhibits III-6 and III-7 show the counties that contain the majority of these population groups.

Exhibit III-6 displays the counties that have a larger percentage of African Americans in their population than the State average. Indiana’s African American population is highly concentrated in the State’s urban counties. Lake, LaPorte, St. Joseph, Marion, and Allen counties contain 78 percent of the African Americans in the State. Please note these data do not include racial classifications of Two or More Races, which include individuals who classify themselves as African American along with some other race.

**Exhibit III-6.  
Counties Whose  
African American  
Population is  
Greater than the  
State Average,  
2006**

Note:  
In 2006, African Americans made up 8.9 percent of the State’s population.  
The shaded counties have a higher percentage of their population that is African American than the State overall.

Source:  
U.S. Census Bureau’s Population Estimates and BBC Research & Consulting.

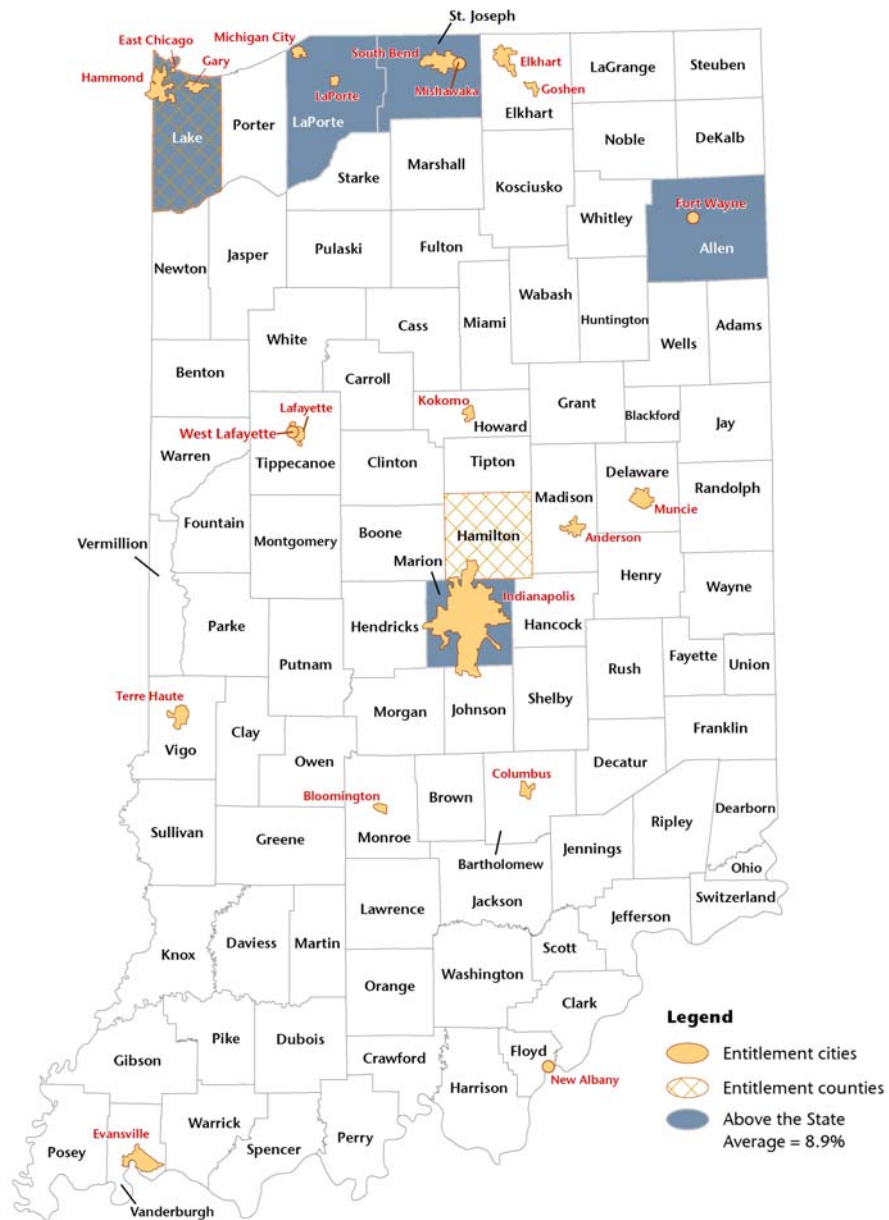


Exhibit III-7 shows the 13 counties whose population had a greater concentration of the Hispanic/Latino population than the 2006 State average of 4.8 percent.

**Exhibit III-7.  
Counties Whose  
Hispanic/Latino  
Population is  
Greater than the  
State Average, 2006**

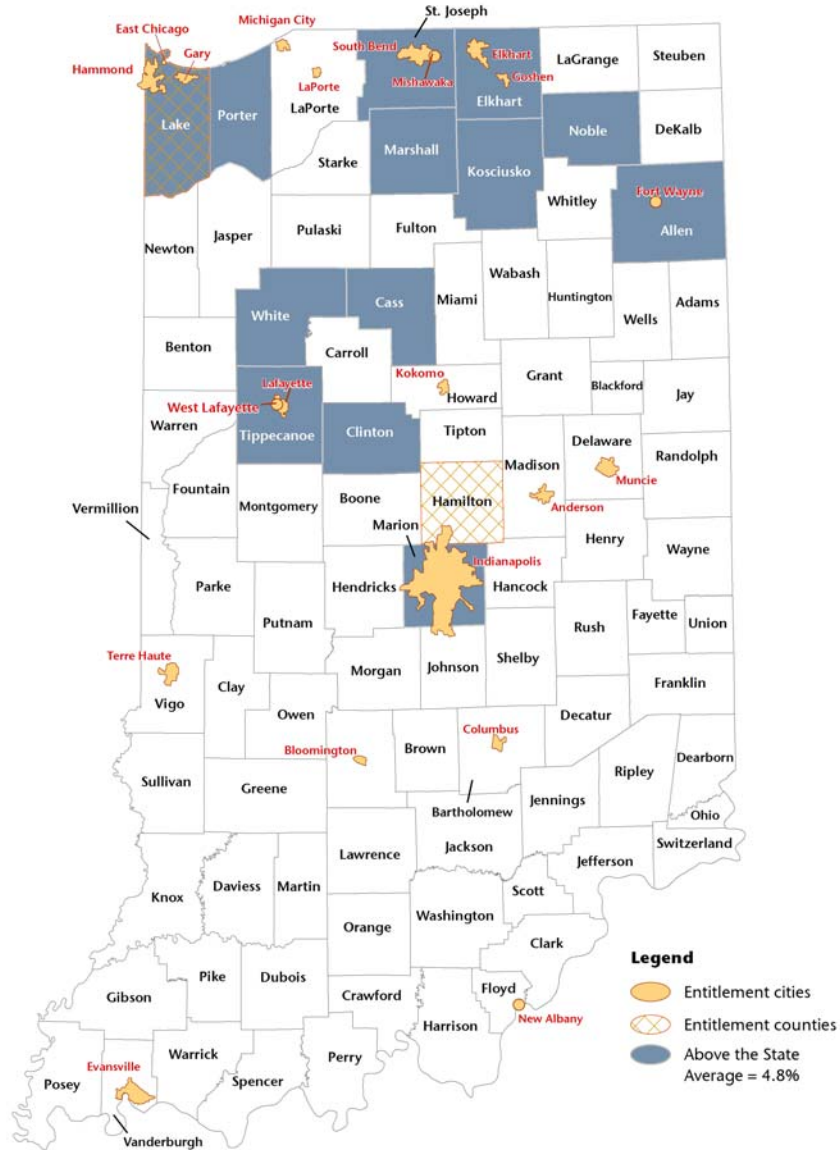
Note:

In 2006, 4.8 percent of the State's population was Hispanic/Latino.

The shaded counties have a higher percentage of persons of Hispanic/Latino ethnicity than the State overall.

Source:

U.S. Census Bureau's Population Estimates and BBC Research & Consulting.



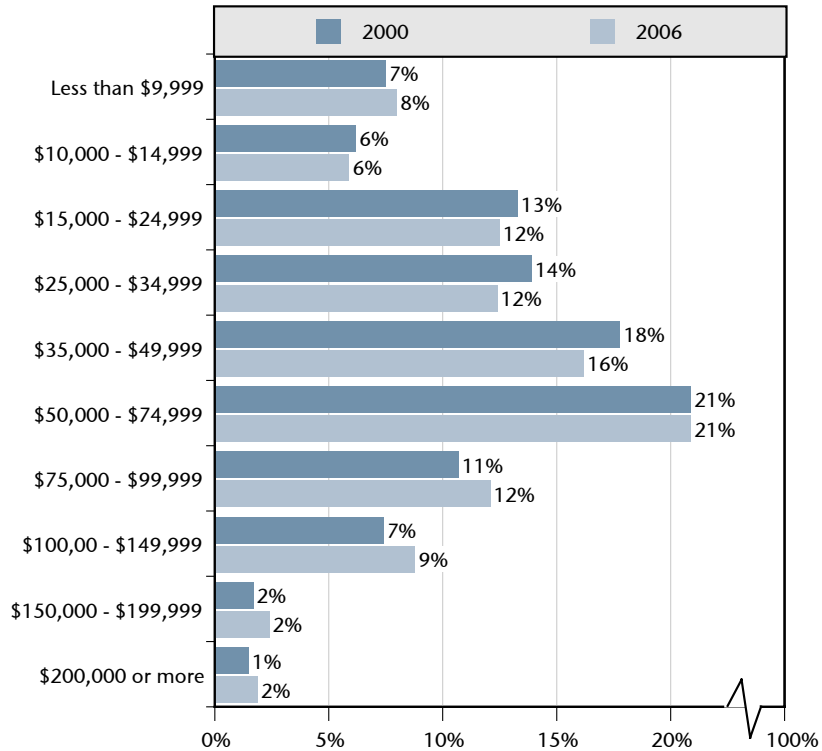


**Income growth.** Indiana’s median household income in 2006 was \$45,394, compared to \$41,567 in 2000. Exhibit III-9 shows the distribution of income in the State in 2000 compared to 2006 in inflation-adjusted dollars. The percentage of residents in the higher income brackets has risen since 2000. Nearly 13 percent of Indiana households earned more than \$100,000 in 2006.

**Exhibit III-9.**  
**Percent of Households**  
**by Income Bracket,**  
**State of Indiana,**  
**2000 and 2006**

Note:  
 Data are adjusted for inflation.

Source:  
 U.S. Census Bureau’s 2000 Census and  
 2006 American Community Survey.



**Poverty.** In 2006, the U.S. Census Bureau reported that 12.7 percent of Indiana residents were living below the poverty level. This included 18 percent (276,950) of persons aged under 18 and 8 percent (57,392) of those aged 65 and older. Almost 40 percent of female-headed households with children present were living in poverty in 2006. Exhibit III-10 below displays poverty statistics for Indiana from 2006.

**Exhibit III-10.**  
**Residents Living Below the**  
**Poverty Level, State of Indiana, 2006**

Source:  
 U.S. Census Bureau’s 2006 American Community Survey.

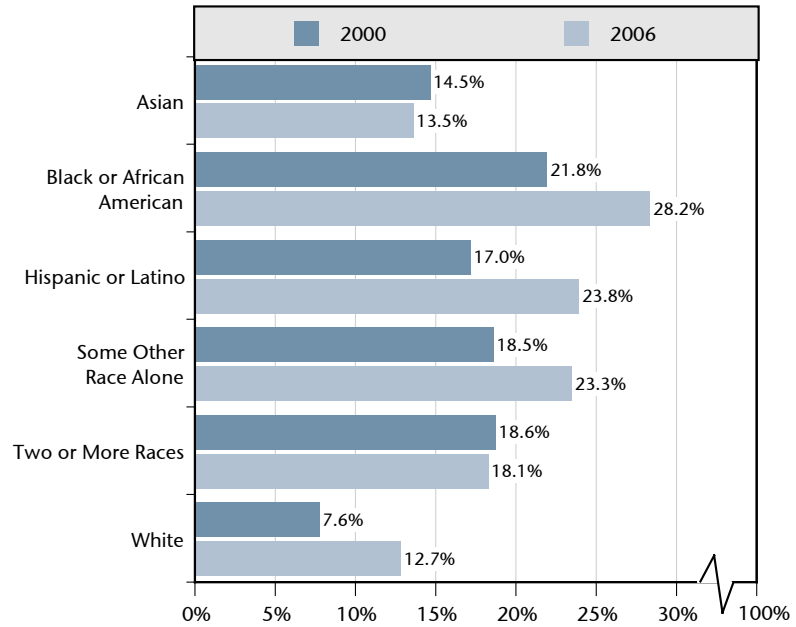
Indiana Resident	Percentage of Population in Poverty
All Residents	13%
Persons under age 18	18%
Persons age 18 to 64	12%
Persons age 65 and over	8%
Households with related children under 18 years	15%
Female head of household with children present	38%



Exhibit III-11 compares the percentage of persons living in poverty for each race and ethnicity in 2000 and 2006. Indiana residents who were White had the lowest poverty rate; African Americans, Hispanics/Latinos and those of Two or More Races had the highest rates of poverty in the State.

**Exhibit III-11.  
Percentage of  
Population Living  
Below the Poverty  
Level by Race  
and Ethnicity,  
State of Indiana,  
2000 and 2006**

Source:  
U.S. Census Bureau's 2000 Census and  
2006 American Community Survey.



Of the State of Indiana's total population of persons living in poverty in 2006, 73 percent were White, 19 percent were Black/African American, 9 percent were Hispanic/Latino and 2 percent were Two or More Races. This compares to the general population distribution of 88 percent White, 9 percent Black/African American, 5 percent Hispanic/Latino and 1 percent Two or More Races. Therefore, the State's Black/African American and Hispanic/Latino populations are disproportionately more likely to be living in poverty.

In addition, 20.5 percent of persons with disabilities, or 182,460 persons, lived below the poverty level in 2006.

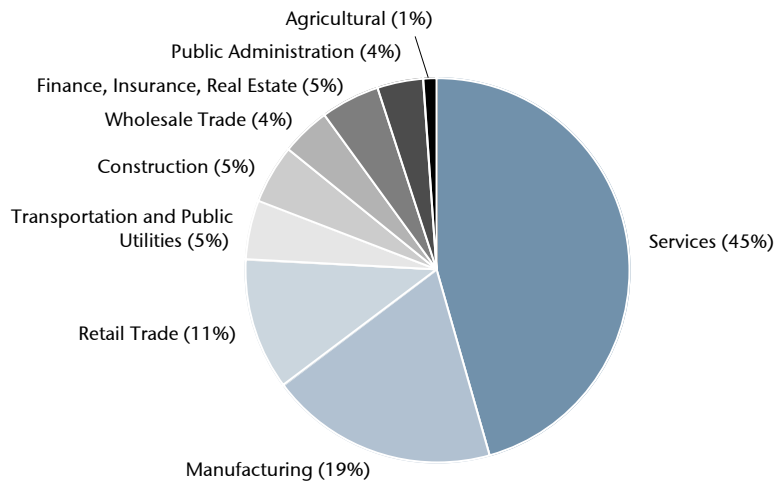
## Employment and Education

This section addresses the State's economy in terms of employment and workforce education.

Manufacturing continues to play a large role in Indiana's job market, providing more than 19 percent of the State's jobs in the second quarter of 2007 (the most recent data available), however this was down slightly from 22 percent in 2006. The retail trade industry employed 11 percent of the State's workforce, and services—which includes management, educational and healthcare services—employed the largest share at 45 percent. Exhibit III-12 shows the distribution of jobs by industry for the second quarter of 2007.

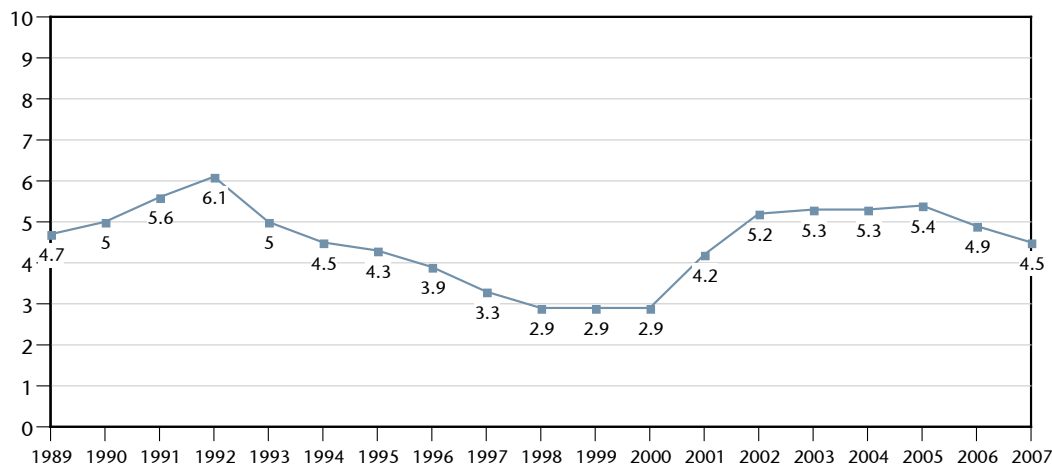
**Exhibit III-12.**  
**Employment by Industry,**  
**State of Indiana, Second**  
**Quarter 2007**

Source:  
Indiana Business Research Center, IU Kelley  
School of Business.



**Unemployment.** As of 2007, the average unemployment rate in Indiana was 4.5 percent. This compares to 4.9 percent in 2006 and 5.4 percent in 2005. Unemployment rates are stabilizing after having risen significantly from 2000 to 2002. Exhibit III-13 displays the broad trend in unemployment rates since 1989.

**Exhibit III-13.**  
**Indiana's Average Annual Unemployment Rate from 1989 to 2007**



Source: Indiana Department of Workforce Development, Bureau of Labor Statistics and Indiana Business Research Center, IU Kelley School of Business.



Exhibit III-15 shows the 2<sup>nd</sup> quarter 2007 average weekly wage by employment industry for Indiana. The highest wage industries are “Management of Companies and Industries” and “Utilities”. The lowest wage industries include “Accommodation and Food Services” followed by “Retail Trade.”

**Exhibit III-15.  
Average Weekly Wage by  
Industry, State of Indiana,  
Second Quarter 2007**

Source:  
Indiana Business Research Center (based on ES202 data).

	Average Weekly Wages
<b>Total</b>	<b>\$ 702</b>
Management of Companies and Enterprises	\$ 1,271
Utilities	1,216
Mining	1,054
Finance and Insurance	966
Manufacturing	953
Professional, Scientific, and Technical Services	949
Wholesale Trade	941
Construction	833
Information	792
Transportation & Warehousing	749
Public Administration	722
Health Care and Social Services	716
Educational Services	681
Real Estate and Rental and Leasing	597
Agriculture, Forestry, Fishing and Hunting	523
Admin. & Support & Waste Mgt. & Rem. Services	471
Arts, Entertainment, and Recreation	471
Unallocated	471
Other Services(Except Public Administration)	469
Retail Trade	432
Accommodation and Food Services	236

Exhibit III-16 on the following page maps the average weekly wage by county. Indiana’s highest average weekly wages are in Martin County (\$1,051). Martin County’s employment composition is comprised mostly of Professional, Scientific, and Technical Services, and Public Administration jobs (54 percent). Brown County possesses the lowest average weekly wage in Indiana (\$421). Over 38 percent of Brown County jobs are in Accommodation and Food Services and Retail, which are typically low-waged jobs.

**Exhibit III-16.  
Average Weekly  
Wage by County,  
Second Quarter,  
2007**

Note:

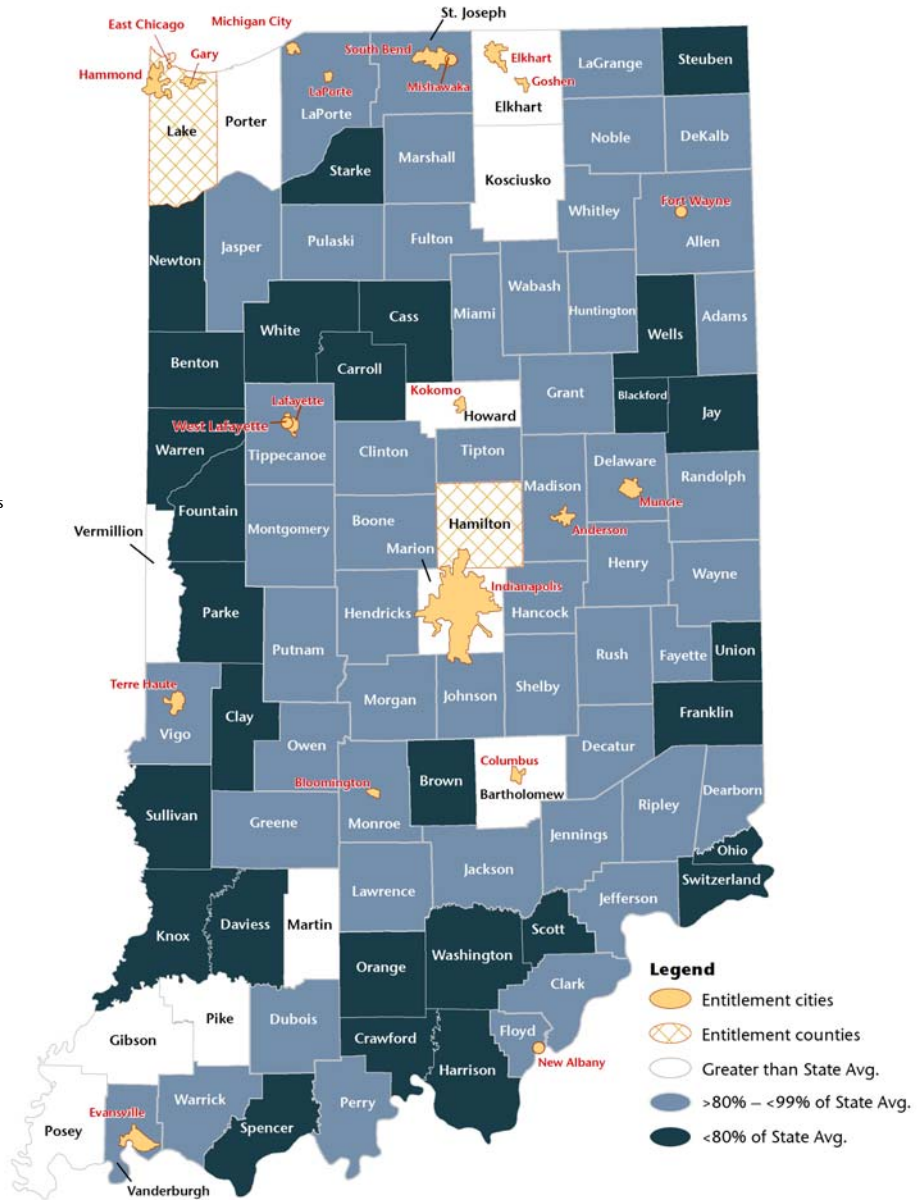
In 2007, the average weekly wage for the State was \$702.

The lighter shaded counties indicate an average weekly wage below the State overall.

The darker shaded counties indicate counties whose average weekly wage is less than \$561, or 80 percent of the State's overall average.

Source:

STATS Indiana, Indiana Business Research Center based on ES202 data, IU Kelley School of Business, BBC Research & Consulting.



**Educational attainment.** The percent of college-educated Indiana residents increased moderately between 2000 (19 percent) and 2006 (22 percent). Indiana trails the U.S. average of 27 percent in higher education attainment. In general, Indiana has a less educated population than the U.S. as a whole.

Exhibit III-17 maps all counties with a higher percent increase in high school dropouts from 2000 to 2006 than the overall population percent increase of 3.8 percent. The increase in high school dropout rates is widespread in Indiana, and is pervasive in rural as well as urban areas.

**Exhibit III-17.  
High School  
Dropouts, Percent  
Increase Greater  
Than That of  
Population,  
2000-2006**

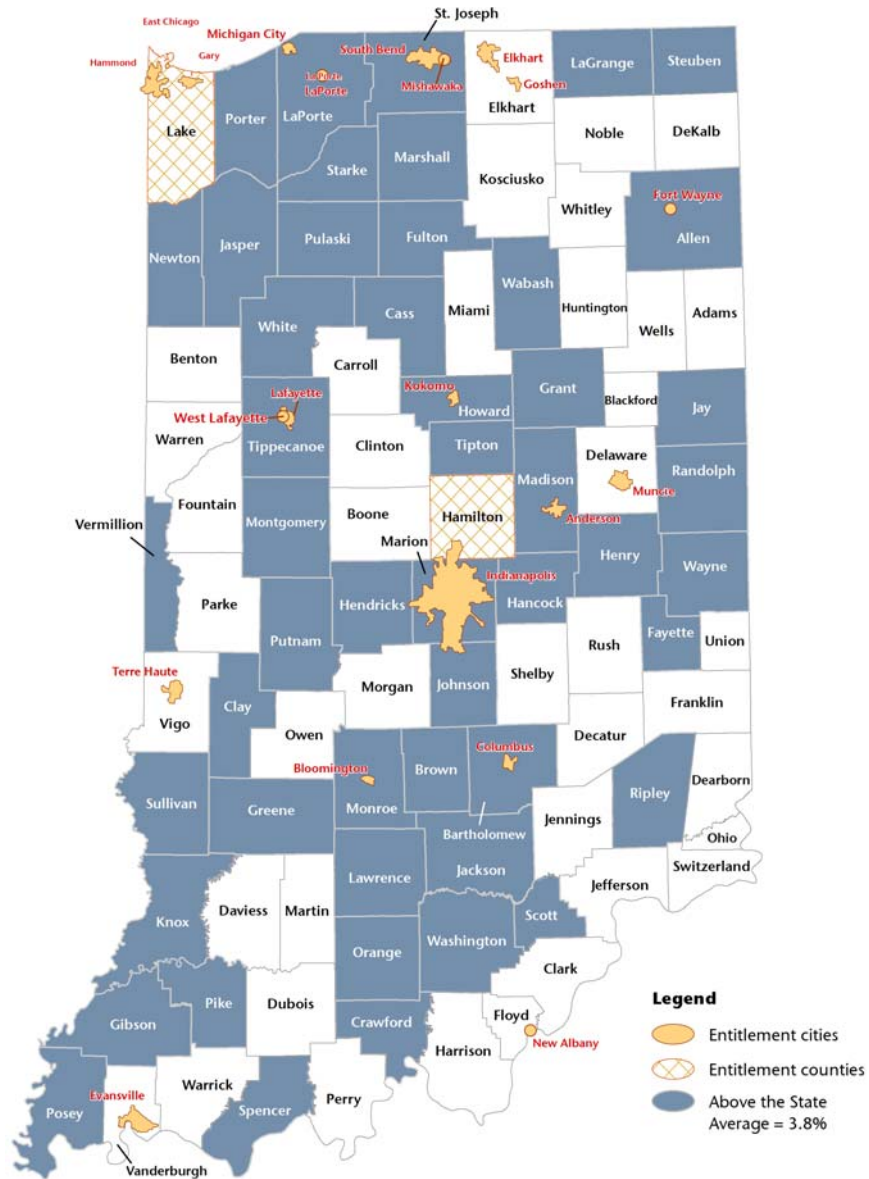
Note:

The data do not include students who do not participate in public schools.

The shaded counties have a higher percent increase in high school dropouts from 2000 to 2006 than the overall State population percent increase of 3.8 percent

Source:

STATS Indiana, Indiana Business Research Center at Indiana University's Kelley School of Business.



## Housing and Affordability

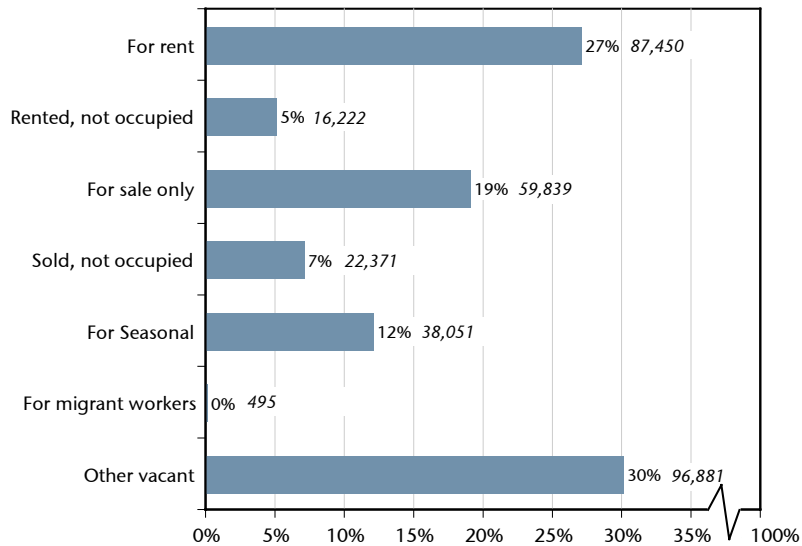
Data from the 2006 ACS indicates that Indiana's housing stock is primarily comprised of single-family, detached homes (74 percent). Over 80 percent of Indiana's housing stock were structures with two or fewer units. Fourteen percent of homes were structures with 3 units or more and 5 percent of homes were mobile or other types of housing.

**Vacant units.** The 2006 statewide homeownership vacancy rate was estimated by the Census Bureau's ACS to be 3.3 percent. The 2006 rental vacancy rate was estimated at 11.2 percent. In 2006, over half of all vacant units in Indiana (58 percent) consisted of owner or renter units that were unoccupied and for sale or rent. Twelve percent of vacant units were considered seasonal units, while 30 percent of units were reported as "other vacant." Other vacant units included caretaker housing, units owners choose to keep vacant for individual reasons and other units that did not fit into the other categories.

Exhibit III-18 shows the vacant units in the State by type.

### Exhibit III-18. Vacant Units by Type in Indiana, 2006

Source:  
U.S. Census Bureau's  
2006 American Community Survey.



**Housing to buy.** The ACS estimated the median value of an owner occupied home in Indiana as \$120,700 in 2006, which is slightly higher than the 2006 median value of \$114,400. This is substantially lower than the U.S. median home price of \$185,200. Regionally, Indiana trails Illinois and Michigan in median home prices, as shown in Exhibit III-19.

**Exhibit III-19.  
Regional Median Owner  
Occupied Home Values, 2006**

Note:  
The home values are in inflation-adjusted dollars for specified owner-occupied units.

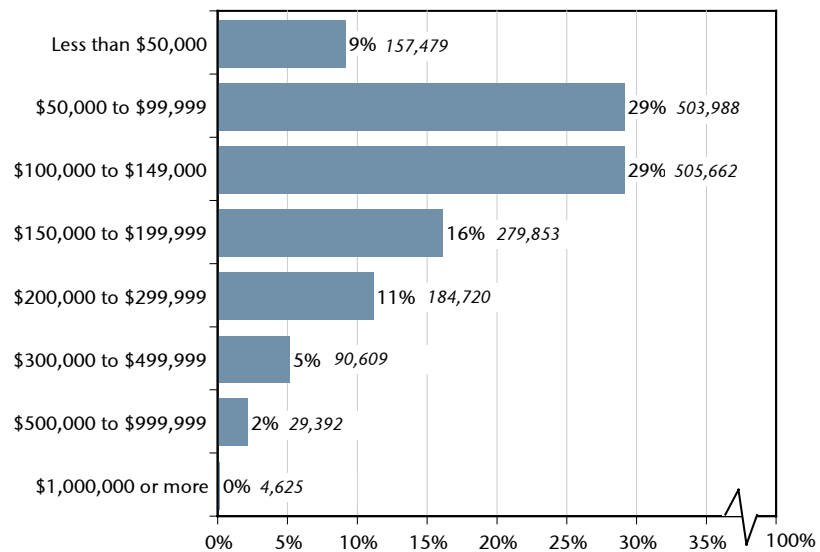
Source:  
U.S. Census Bureau's  
2006 American Community Survey.



In Indiana, 38 percent of owner occupied units had values less than \$100,000, and about 67 percent were valued less than \$150,000. Exhibit III-20 presents the price distribution of owner occupied homes in the State.

**Exhibit III-20.  
Owner Occupied  
Home Values, State of  
Indiana, 2006**

Source:  
U.S. Census Bureau's  
2006 American Community Survey.



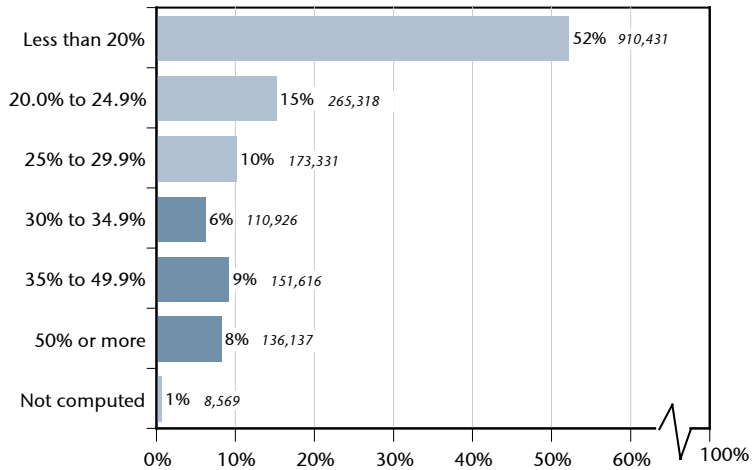


Although housing values in Indiana are still affordable relative to national standards, many Indiana households have difficulty paying for housing. Housing affordability is typically evaluated by assessing the share of household income spent on housing costs. For owners, these costs include mortgages, real estate taxes, insurance, utilities, fuels, and, where appropriate, fees such as condominium fees or monthly mobile home costs. Households paying over 30 percent of their income for housing are often categorized as cost burdened.

In 2006, 23 percent of all homeowners (about 399,000 households) in the State were paying 30 percent or more of their household income for housing, and 8 percent (136,000 households) were paying 50 percent or more. Exhibit III-21 presents these data.

**Exhibit III-21.**  
**Owners' Housing Costs**  
**as Percent of Household**  
**Income, State of Indiana,**  
**2006**

Source:  
 U.S. Census Bureau's  
 2006 American Community Survey.



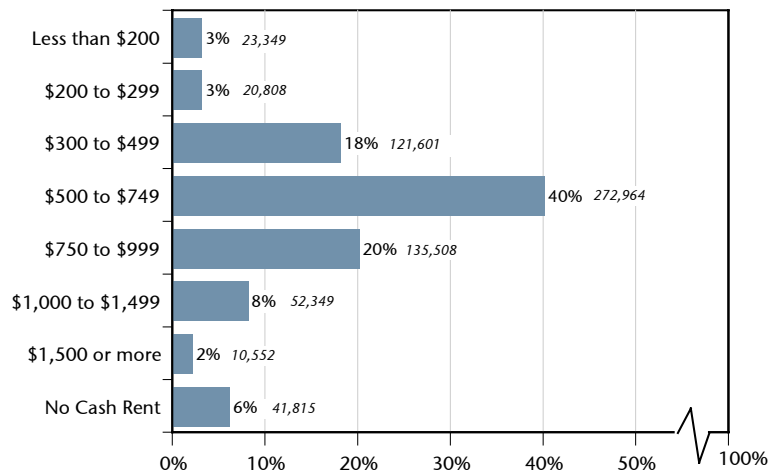
Among homeowners with mortgages, approximately 27 percent were reported as cost burdened. However, only 13 percent of homeowners without mortgages reported being cost burdened.

**Housing to rent.** The Census Bureau reported that the median gross rent in Indiana was \$638 per month in 2006. Gross rent includes contract rent and utilities.<sup>3</sup> About 24 percent of all units statewide were estimated to rent for less than \$499 in 2006, while another 40 percent were estimated to rent for \$500 to \$749. The distribution of statewide gross rents is presented in Exhibit III-22.

**Exhibit III-22.**  
**Distribution of Statewide**  
**Gross Rents, State of**  
**Indiana, 2006**

Note: "No Cash Rent" represents units that are owned by friends or family where no rent is charged and/or units that are provided for caretakers, tenant farmers, etc.

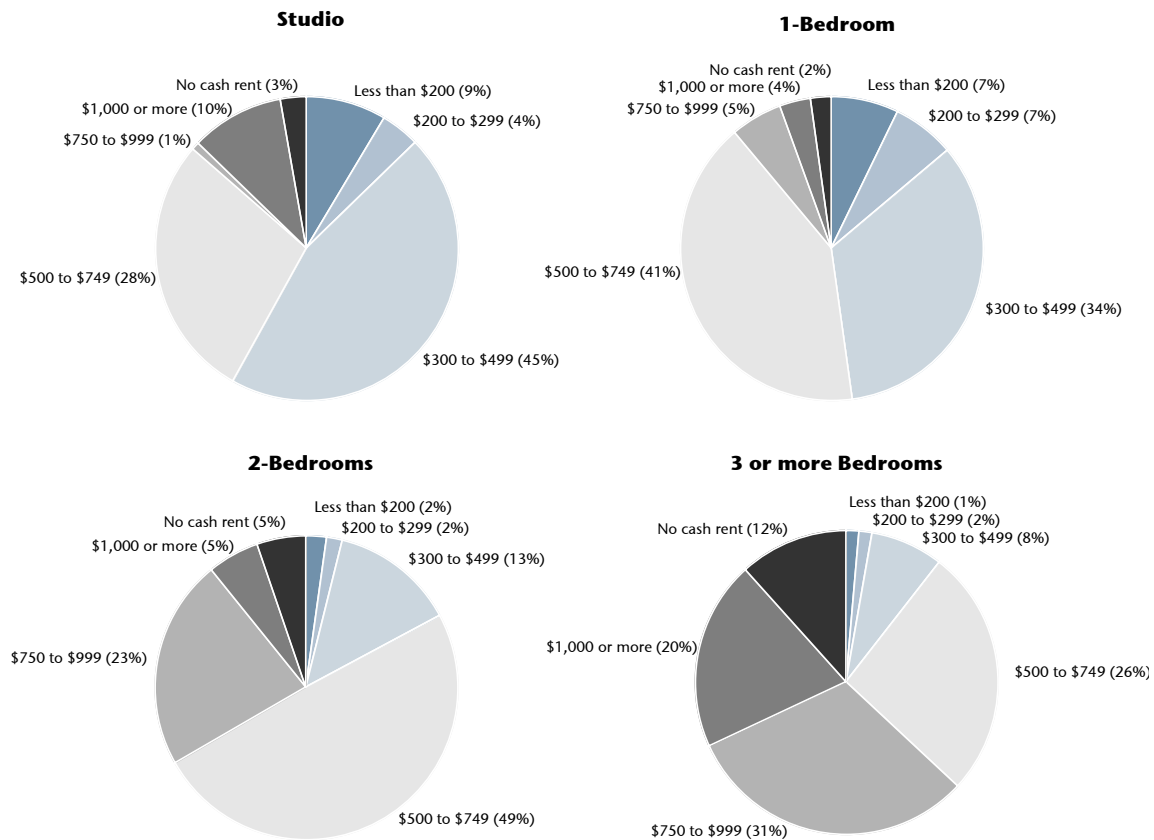
Source:  
 U.S. Census Bureau's  
 2006 American Community Survey.



<sup>3</sup> According to the U.S. Census, 82 percent of rental units do not include utilities in the rent price.

Exhibit III-23 shows the distribution of rent costs by size of housing unit.

**Exhibit III-23.**  
**Distribution of Rents by Size of Unit, State of Indiana, 2006**

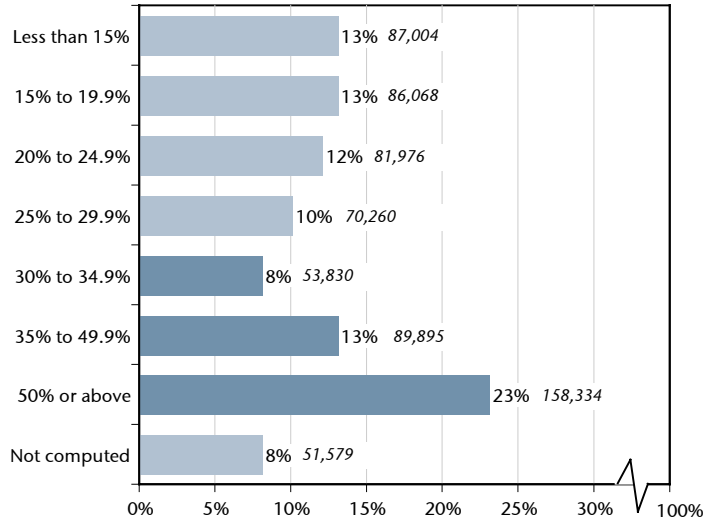


Source: U.S. Census Bureau's 2006 American Community Survey.

Rent burdens can be evaluated by comparing rent costs to household incomes. The 2006 ACS estimates that 44 percent of Indiana renters – or 302,000 – paid more than 30 percent of household income for gross rent, with over half of these (23 percent of renters, or 158,000) renters paying more than 50 percent of their incomes. Rentals constituted only 28 percent of the State's occupied housing units in 2006; however, there were almost as many cost-burdened renter households (302,000) as cost-burdened owner households (399,000). Exhibit III-24 on the following page presents the share of income paid by Indiana renters for housing.

**Exhibit III-24.  
Renters' Housing Costs  
as Percent of Household  
Income, State of  
Indiana, 2006**

Source:  
U.S. Census Bureau's  
2006 American Community Survey.



**Mortgage Lending and Home Loan Foreclosure**

The following section contains a review of recent studies that examined subprime lending and predatory lending activity in Indiana. A complete lending analysis is provided in Section II of the 2008 Analysis of Impediments to Fair Housing Choice.

**Indiana Legislature.** In 2007, the Indiana Legislation established the Interim Study Committee on Mortgage Lending Practices and Home Loan Foreclosures to study mortgage lending practices and home loan foreclosures in Indiana, and to devise solutions to the problem. The Committee received information, heard testimony, and reviewed proposed bills concerning foreclosures and mortgage lending in Indiana.

**Foreclosures.** The testimony heard indicated that 2.98 percent of all loans in Indiana are in foreclosure, compared to a national foreclosure rate of 1.28 percent. This statistic places Indiana second in the nation (behind Ohio) among states with the highest foreclosure rates.

In addition, a Senior Policy Analyst at the Center for Urban Policy and the Environments presented a study he conducted on statewide patterns of foreclosures. According to the study, the data showed that areas with higher concentrations of foreclosures had higher percentages of low income residents. It was also reported that areas with high concentrations of foreclosures also tend to occur in neighborhoods in which:

- The housing supply outstrips demand;
- Home prices range from \$80,000 to \$120,000;
- Home prices are declining or appreciating at a slower rate; or
- There is a high rate of property abandonments.

An attorney for the Indiana Mortgage Bankers Association pointed out that in Indiana, the high foreclosure rate is not as highly correlated with the subprime market as it is in other states. Rather, Indiana's 2.98 percent foreclosure rate is largely connected with a loss of manufacturing jobs, low home price appreciation rate, and a loan mix that consists of a high percentage of low-down payment loans.

Other testimony from the Indiana Association of Realtors discussed a study suggesting that the five key factors to the widening gap of the Indiana foreclosure rate versus the national foreclosure rate include:

- Job losses in Indiana;
- The number of first-time homebuyers in Indiana;
- Loans with high LTV ratios;
- The state’s slow rate of home price appreciation; and
- Certain lending practices.

**Mortgage fraud.** Testimony included an estimate of the percentage of foreclosures that involve mortgage fraud ranges from 5 percent to 13 percent. Mortgage fraud cases were described as being very complex and that 10 to 20 people are typically charged in connection with a scheme, including brokers, appraisers and title agents. It was also noted that mortgage fraud cases can take over four years to prosecute and that the investigation phase alone can take up to two years.

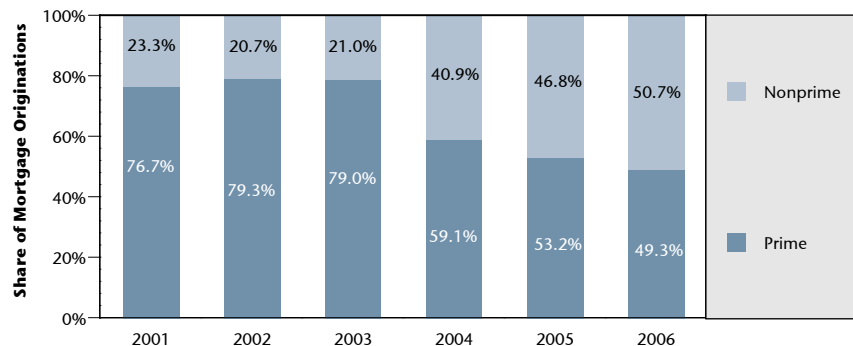
**Subprime loans.** Subprime loans are—as the name would suggest—mortgage loans that carry higher interest rates than those priced for “prime,” or less risky, borrowers. Initially, subprime loans were marketed and sold to customers with blemished or limited credit histories who would not typically qualify for prime loans. In theory, the higher rate of interest charged for each subprime loan reflects increased credit risk of the borrower.

Estimates of the size of the national subprime market vary between 13 to 20 percent of all mortgages. Holden Lewis, who writes for CNNMoney.com and Bankrate.com, estimates that the subprime market made up about 17 percent of the mortgage volume in 2006. This is based on Standard & Poors’ estimate of subprime loan originations and the Mortgage Bankers Associations’ estimate of total loan originations during the year. The number of subprime borrowers could be higher than 17 percent if the average amount of a subprime loan is lower than non-subprime loans. In Indiana, about 13 percent of all 2006 mortgage loan transactions for owner-occupied properties were subprime.

The subprime market in the United States grew dramatically during the current decade. The share of mortgage originations that had subprime rates in 2001 was less than 10 percent; by 2006, this had grown to 20 percent. This was coupled with growth of other nonprime products, such as “Alt-A” loans (somewhere between prime and subprime) and home improvement products. Exhibit III-25 shows the growth in these non-prime products—and the movement away from conventional, prime products.

**Exhibit III-25.  
Share of Mortgage  
Originations by  
Product, 2001  
to 2006**

Note:  
Harvard Joint Center for Housing  
Studies and Inside Mortgage  
Finance, 2007 Mortgage Market  
Statistical Annual, adjusted for  
inflation by the CPI-UX for all  
Items.



Not all subprime loans are predatory loans (discussed below), but many predatory loans are subprime. A study released by the University of North Carolina, Kenan-Flagler Business School in 2005,<sup>4</sup> discussed how predatory loan terms increase the risk of subprime mortgage foreclosure. The study reported in the fourth quarter of 2003, 2.13 percent of all subprime loans across the country entered foreclosure, which was more than ten times higher than the rate for all prime loans.

Subprime lending has fallen under increased scrutiny with the increase in foreclosures and the decline in the housing market. Some argue that because minorities are more likely to get subprime loans than white or Asian borrowers, and since subprime loans have a greater risk of going into foreclosure, minorities are disproportionately harmed by subprime lending.

Subprime lending has implications under the Fair Housing Act when the loans are made in a discriminatory and/or predatory fashion. This might include charging minorities higher interest rates than what their creditworthiness would suggest and what similar non-minorities are charged; charging minorities higher fees than non-minorities; targeting subprime lending in minority-dominated neighborhoods; adding predatory terms to the loan; and including clauses in the loan of which the borrower is unaware (this is mostly likely to occur when English is a second language to the borrower).

**Predatory lending.** There is no one definition that sums up the various activities that comprise predatory lending. In general, predatory loans are those in which borrowers are faced with payment structures and/or penalties that are excessive and which set up the borrowers to fail in making their required payments. Subprime loans could be considered as predatory if they do not accurately reflect a risk inherent in a particular borrower.

Although there is not a consistent definition of “predatory loans,” there is significant consensus as to the common loan terms that characterize predatory lending. There is also the likelihood that these loan features may not be predatory alone. It is more common that predatory loans contain a combination of the features described below.

Most legislation addressing predatory lending seeks to curb one or more of the following practices:

- Excessive fees;
- Prepayment penalties;
- Balloon payments;
- Debt packaging;
- Yield spread premiums;
- Unnecessary products; and/or
- Mandatory arbitration clause.

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<sup>4</sup> Roberto G. Quercia, Michael A. Stegman and Walter R. Davis, “The Impact of Predatory Loan Terms on Subprime Foreclosures: The Special Case of Prepayment Penalties and Balloon Payments,” *Center for Community Capitalism, Kenan Institute for Private Enterprise, University of North Carolina at Chapel Hill*, January 25, 2005.

It is difficult to identify and measure the amount of predatory lending activity in a market, largely because much of the industry is unregulated and the information is unavailable. For example, HMDA data do not contain information about loan terms. In addition, predatory activity is difficult to uncover until a borrower seeks help and/or recognizes a problem in their loan. As such, much of the existing information about predatory lending is anecdotal.

**UNC Study.** A recent study by the Center for Community Capitalism at the University of North Carolina (UNC) at Chapel Hill linked predatory loan terms, specifically prepayment penalties and balloon payments, to increased mortgage foreclosures. The foreclosure rate in the subprime mortgage market was over 10 times higher than in the prime market. The study also provide supplemental tables that reported 31.2 percent of Indiana’s subprime first-lien refinance mortgage loans had been in foreclosure at least once. This is the second highest rate of all states (South Dakota was the highest with 34.8 percent) and over 10 percentage points higher than the national rate of 20.7 percent.

**Conclusions.** A number of recent studies have analyzed the reasons for the increasing foreclosure rate nationally and in Indiana and subprime and predatory lending activities. Although a more comprehensive analysis of data over time is required to identify the particular causes of the State’s foreclosures and the link to the subprime lending market, these studies point out a number of issues relevant to fair lending activities:

- Largely because of their loan terms, subprime loans have a higher probability of foreclosure than conventional loans.
- At 13 percent, subprime loans make a small, but growing proportion of mortgage lending in Indiana.
- Subprime lenders serve the State’s minorities at disproportionate rates.
- Other factors—high homeownership rates, use of government guaranteed loans, high loan to value (LTV) ratios and low housing price appreciation—have likely contributed to the State’s increase in foreclosures.

### **Special Needs Population and Housing Statistics**

Due to lower incomes and the need for supportive services, special needs groups are more likely than the general population to encounter difficulties finding and paying for adequate housing and often require enhanced community services. The groups discussed in this section include:

- Youth;
- The elderly;
- Persons experiencing homelessness;
- Persons with developmental disabilities;
- Persons with HIV/AIDS;
- Persons with physical disabilities;
- Persons with mental illnesses and/or substance abuse problems; and
- Migrant agricultural workers.

Exhibit III-26 displays summary population and housing statistics by special needs group. Special needs data is often difficult to obtain and update. Thus, these statistics incorporate the most current data available to estimate the specified living arrangements, unmet housing needs and homeless numbers by special needs population.

**Exhibit III-26.  
Special Needs Groups in Indiana**

Special Needs Group			Number
Youth	<i>Population</i>	<b>Total aging out of foster care each year</b>	<b>787</b>
	<i>Housing</i>	Youth shelters (17 years and under)	6 shelters
		Sheltered homeless youth (point-in-time)	726
		Former foster youth in 4 or more foster homes	315
		Former foster youth ending up homeless	315
Elderly	<i>Population</i>	<b>Total population over 65 (2006)</b>	<b>780,992</b>
	<i>Housing</i>	Group quarters population (2000)	50,034
		Cost burdened owners	96,763
		Cost burdened renters	44,233
		Nursing facilities	484 units/53,000 beds
		Living in substandard housing (nonentitlement areas)	27,000
		Living in units with condition problems:	
		Renters	48,599
Owners	83,255		
Persons Experiencing Homelessness	<i>Population</i>	<b>Total:</b>	<b>18,811</b>
		Individuals	6,600
		Persons in families with children	12,211
		Balance of Indiana:	15,932
		Individuals	4,591
	Persons in families with children	11,341	
	<i>Housing</i> <i>(Balance of Indiana, excluding metro areas)</i>	Emergency beds	2,080
		Transitional housing	1,859
		Permanent supportive housing	1,449
Chronically homeless		2,777	
	Unmet need, literally homeless	5,963	
Persons with Developmental Disabilities	<i>Population</i>	<b>Total</b>	<b>70,787</b>
		DD population receiving services from state or non-state agencies (2003)	10,097
	<i>Housing</i>	Facilities for DD (2002)	2,039
		Persons in congregate care	4,729
		Persons in host home/foster home	782
		Living in own home	4,586
		Living with family member and receiving supportive services	4,587
		Unmet housing need	7,000

Source: BBC Research & Consulting.

**Exhibit III-26. (Continued)  
Special Needs Groups in Indiana**

Special Needs Group			Number
Persons with HIV/AIDS	<i>Population</i>	<b>Total living with HIV/AIDS (2003)</b>	<b>7,588</b>
	<i>Housing</i>	Units for persons with HIV/AIDS	143
		Tenant-based rental assistance units	144
		Short term rent/mortgage and/or utility assistance	239
		Sheltered homeless with HIV/AIDS (point-in time)	633
		Housing need	2,086
		Homeless or at-risk of experiencing homelessness	2,276 - 3,797
Persons with Physical Disabilities	<i>Population</i>	<b>Total (2000)</b>	<b>1,054,757</b>
	<i>Housing</i>	Living in poverty (rural areas)	71,000
Persons with Mental Illness	<i>Population</i>	<b>Total</b>	<b>236,831</b>
		Target population for State services	68,311
		SMI population served by DMHA (SFY 2002)	48,018
	<i>Housing</i>	Living in rural areas	11,999
		Living in urban areas	36,019
		Beds reported by CMHCs (2001)	1,900
Persons with Chronic Substance Abuse	<i>Population</i>	<b>Total</b>	<b>87,946</b>
		Chronically addicted population served by DMHA (SFY 2002)	24,295
	<i>Housing</i>	Beds for substance abuse treatment	5,662
		Homeless with substance dependencies (1-year period)	30,000 - 71,000
		Sheltered homeless with chronic substance abuse (point-in-time)	4,176
Migrant Farmworkers	<i>Population</i>	<b>Total</b>	<b>8,000</b>
	<i>Housing</i>	State licensed camps (2003)	52
		Living in substandard housing	1,760
		Living in crowded conditions	4,160
		Substandard, cost burdened and crowded conditions	480

Source: BBC Research & Consulting.



**Housing Affordability.** Housing affordability issues span across various sections of the population. A recent study by the National Low-Income Housing Coalition found that extremely low-income households (earning \$17,609, which is 30 percent of the AMI of \$58,695) in Indiana can afford a monthly rent of no more than \$440, while the HUD Fair Market Rent for a two bedroom unit in the State is \$674. For single-earner families at the minimum wage, it would be necessary to work 89 hours a week to afford a two-bedroom unit at the HUD Fair Market Rent for the State.

According to the study, Indiana’s non-metro areas annual median family income increased by 14.8 percent from 2000 to 2008. However, the fair market rent for a two-bedroom apartment increased by 26 percent during the same time period, indicating a decline in housing affordability over the past eight years. Exhibit III-27 reports the key findings from the study.

**Exhibit III-27.  
Housing Cost Burden, Indiana Non-Metro Areas, 2008**

	No Bedrooms	One Bedroom	Two Bedrooms	Three Bedrooms	Four Bedrooms
<b>Median Rent</b>	<b>\$436</b>	<b>\$480</b>	<b>\$596</b>	<b>\$767</b>	<b>\$850</b>
Percent of median family income needed	33%	36%	45%	58%	64%
Work hours/week needed at the minimum wage	57	63	78	101	112
Income needed	\$17,424	\$19,197	\$23,829	\$30,686	\$33,993

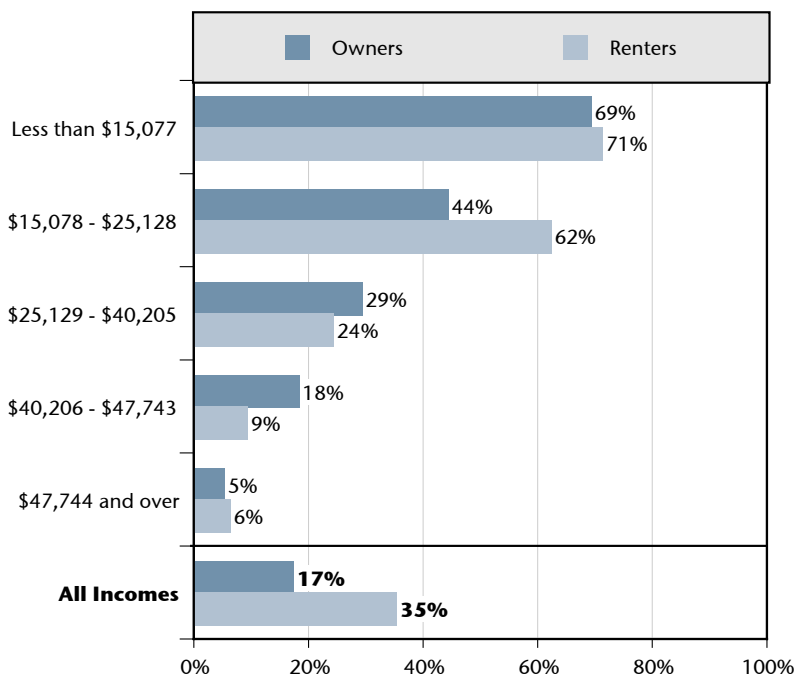
Note: The HUD 2008 family annual median income was estimated at \$52,812 for non-metropolitan Indiana.  
Source: National Low-Income Housing Coalition, Out of Reach 2007-2008.

Exhibit III-28 displays the correlation that exists between HUD-defined housing unit problems and the residing household’s income level. In sum, lower-income households are more likely to be living in homes lacking in basic amenities.

**Exhibit III-28.  
HUD-Defined Housing Unit Problems by Household Income in 1999, Indiana**

Note:  
The 1999 HUD Area Median Family Income for Indiana is \$50,256.  
Housing unit problems: Lacking complete plumbing facilities, or lacking complete kitchen facilities, or with 1.01 or more persons per room, or with cost burden more than 30.0 percent.  
Elderly households: 1 or 2 person household, either person 62 years old or older.  
Cost burden is the fraction of a household’s total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

Source:  
U.S. Census Bureau’s 2000 Census, HUD and BBC Research & Consulting.



Cost burden and housing unit problems highlight the need for identifying funding sources for community housing improvements. Numerous federal programs exist to produce or subsidize affordable housing. The primary programs include CDBG, HOME, Section 8, Low-Income Housing Tax Credits, mortgage revenue bonds, credit certificates and public housing.

Elderly individuals and individuals with physical disabilities and mental illnesses comprise a large portion of the special needs population in Indiana. In the case of the elderly population, many may be living with elderly spouses or may be widowed and living alone. Because of income constraints, many elderly individuals may be living in sub-standard housing conditions. For example, according to the 2000 U.S. Census, 38 percent of renters aged 62 to 74 and 46 percent of renters 75 and above were living in housing units with identified problems. According to the 2006 Indiana Action Plan, it is advised that the elderly population capitalize on funding opportunities available through Section 8, Section 202, and the Home Equity Conversion Mortgage Program, amongst others. Because individuals with physical disabilities and mental illnesses often reside in group homes, community funding sources, such as CDBG, HOME and tax credit funds can be used by communities for the development of new housing opportunities. Exhibit III-29 summarizes resources available for special needs groups.

**Exhibit III-29.  
Summary of Special Needs and Available Resources**

Population	Housing Need	Community Need	Primary Resource Available
<b>Youth</b>	Affordable housing Transitional housing with supportive services Rental vouchers with supportive services	Job training Transitional living programs Budgeting	HUD's FUP Medicaid Transitional Living Program Chafee Foster Care Independence Program IHEDA Education and Training Voucher Program
<b>Elderly</b>	Rehabilitation/repair assistance Modifications for physically disabled Affordable housing (that provides some level of care) State-run reverse mortgage program Minimum maintenance affordable townhomes	Public transportation Senior centers Improvements to infrastructure	CDBG CHOICE HOME/IHEDA Home Equity Conversion Mortgage Program Medicaid Public Housing Section 202 Section 8 USDA Rural Housing Services
<b>Homeless</b>	Beds at shelters for individuals Transitional housing/beds for homeless families with children Affordable housing for those at-risk of homelessness	Programs for HIV positive homeless Programs for homeless with substance abuse problems Programs for homeless who are mentally ill Service organization participation in HMIS	ESG CDBG HOME/IHEDA HOPWA OCRA ISDH County Step Ahead Councils County Welfare Planning Councils Local Continuum of Care Task Forces Municipal governments Regional Planning Commissions State Continuum of Care Subcommittee

Source: BBC Research & Consulting, updated 2006.

**Exhibit III-29. (continued)  
Summary of Special Needs and Available Resources**

Population	Housing Need	Community Need	Primary Resource Available
<b>Developmentally Disabled</b>	Semi-independent living programs Group homes	Smaller, flexible service provisions Community settings for developmentally disabled Service providers for semi-independent Integrated employment programs	CDBC CHOICE HCBS HOME/IHCDA SSI Medicaid Section 811 Olmstead Initiative Grant DARS BDDS Supported Living Supported Group Living
<b>HIV/AIDS</b>	Affordable housing for homeless people with HIV/AIDS Housing units with medical support services Smaller apartment complexes Housing for HIV positive people in rural areas Rental Assistance for people with HIV/AIDS Short-term rental assistance for people with HIV/AIDS	Support services for AIDS patients with mental illness or substance abuse problems Medical service providers Public transportation Increase number of HIV Care Coordination sites	HOME/IHCDA HOPWA Section 8 ISDH
<b>Physically Disabled</b>	Housing for physically disabled in rural areas Apartment complexes with accessible units Affordable housing for homeless physically disabled	Public transportation Medical service providers Integrated employment programs Home and community-based services	CDBC CHOICE HOME/IHCDA SSI Medicaid Section 811

Source: BBC Research & Consulting, updated 2006.

**Exhibit III-29. (continued)  
Summary of Special Needs and Available Resources**

Population	Housing Need	Community Need	Primary Resource Available
<b>Mental Illness and Substance Abuse</b>	<ul style="list-style-type: none"> <li>Community mental health centers</li> <li>Beds for substance abuse treatment</li> <li>Supportive services slots</li> <li>Housing for mentally ill in rural areas</li> </ul>	<ul style="list-style-type: none"> <li>Substance abuse treatment</li> <li>Education</li> <li>Psychosocial rehabilitation services</li> <li>Job training</li> <li>Medical service providers</li> <li>HAP funding</li> <li>Services in rural areas</li> <li>Follow-up services after discharge</li> </ul>	<ul style="list-style-type: none"> <li>CDBG</li> <li>HOME</li> <li>CHIP</li> <li>Division of Mental Health</li> <li>Section 811</li> <li>Hoosier Assurance Plan</li> <li>Olmstead Initiative Grant</li> </ul>
<b>Migrant Agricultural Workers</b>	<ul style="list-style-type: none"> <li>Grower-provided housing improvements</li> <li>Affordable housing</li> <li>Seasonal housing</li> <li>Family housing</li> <li>Raise standards for housing development approval</li> </ul>	<ul style="list-style-type: none"> <li>Family programs</li> <li>Public transportation</li> <li>Homeownership education</li> <li>Employment benefits</li> <li>Workers compensation</li> <li>Improved working conditions, including worker safety</li> <li>Literacy training</li> <li>Life skills training</li> </ul>	<ul style="list-style-type: none"> <li>CDBG</li> <li>Rural Opportunities, Inc.</li> <li>Comprando Casa Program</li> <li>USDA Rural Development 514 &amp; 516 Programs</li> </ul>

Source: BBC Research & Consulting, updated 2006.

**SECTION IV.**  
**2008 Action Plan**

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## **SECTION IV.**

### **2008 Action Plan**

Pursuant to Section 91.315 of the Consolidated Plan regulations, this section contains the following:

- A reiteration of the State’s philosophy of addressing housing and community development issues;
- How the State intends to address the identified housing and community development needs;
- How the State determined priority needs and fund allocations;
- A discussion of the general obstacles the State faces in housing and community development; and
- The State’s FY2008 One-Year Action Plan.

This section also fulfills the requirements of Section 91.320 of the Consolidated Plan regulations. The additional information concerning Section 91.320—a discussion of funding activities and allocation plans, geographic distribution of assistance, and program-specific requirements—are found in the attached FY2008 Allocation Plans.

#### **Approach and Methodology**

**Planning principles.** The State determined and followed the following guiding principles during its FY2005–2009 strategic planning process. These principles were retained for the FY2008 Action Plan process:

- Focus on the findings from citizen participation efforts (key person interviews, consultation with housing and social service providers, community surveys, public comments);
- Allocate program dollars to their best use, with the recognition that nonprofits and communities vary in their capacities and that some organizations will require more assistance and resources;
- Recognize that the private market is a viable resource to assist the State in achieving its housing and community development goals;
- Emphasize flexibility in funding allocations, and de-emphasize geographic targeting;
- Maintain local decision making and allow communities to tailor programs to best fit their needs;
- Leverage and recycle resources, wherever possible; and
- Understand the broader context within which housing and community development actions are taken, particularly in deciding where to make housing and community development investments.

**Geographical allocation of funds.** In the past, the responsibility for deciding how to allocate funds geographically has been at the agency level. The State has maintained this approach, with the understanding that the program administrators are the most knowledgeable about where the greatest needs for the funds are located. Furthermore, the State understands that since housing and community development needs are not equally distributed, a broad geographic allocation could result in funds being directed away from their best use.

**2008 funding levels.** Exhibit IV-1 provides the estimated 2008 program year funding levels for each of the four HUD programs. These resources will be allocated to address the identified housing and community development strategies and actions.

**Exhibit IV-1.  
2008 Consolidated  
Plan Funding by  
Program and  
State Agency**

Source:  
HUD and State of Indiana,  
2008.

Program	FY 2008 Funding Allocations
CDBG (Indiana Office of Community and Rural Affairs)	\$30,866,525
HOME (Indiana Housing and Community Development Authority)	\$15,012,167
ADDI (Indiana Housing and Community Development Authority)	\$127,867
ESG (Indiana Housing and Community Development Authority)	\$1,925,813
HOPWA (Indiana Housing and Community Development Authority)	\$863,000
<b>Total</b>	<b>\$48,795,372</b>

**Five-Year Strategic Goals**

Four goals were established to guide funding during the FY2005–2009 Consolidated Planning period:

- Goal 1.** Expand and preserve affordable housing opportunities throughout the housing continuum.
- Goal 2.** Reduce homelessness and increase housing stability for special-needs populations.
- Goal 3.** Promote livable communities and community revitalization through addressing unmet community development needs.
- Goal 4.** Promote activities that enhance local economic development efforts.

The goals are not ranked in order of importance, since it is the desire of the State to allow each region and locality to determine and address the most pressing needs it faces.

The following section outlines the FY2005–2009 Strategic Plan and FY2008 Action Plan in detail.



## **Strategic Plan and Action Plan**

### **Goal 1. Expand and preserve affordable housing opportunities throughout the housing continuum.**

#### **HOME and ADDI Program Activities**

An estimated \$11 million of HOME funds will be allocated by the Indiana Housing and Community Development Authority (IHCDA) via the following funding programs:

- HOME application;
- HOME portion of the Qualified Allocation Plan;
- HOME Homeownership Education Counseling & Downpayment Assistance (HEC/DPA);
- CHDO Works; and
- Indiana Permanent Supportive Housing Initiative.

ADDI funds are allocated via IHCDA's First HOME program. Resale and recapture guidelines associated with ADDI are located in the Program Description and Allocation Plan 2008 for HOME and ADDI, which is appended to this report. To be eligible for downpayment assistance using ADDI, borrowers must successfully complete a homeownership training program, provided by the participating lender.

To achieve the desired outcomes related to Goal 1, these programs make available funding for the following activities for applicants utilizing HOME funds:

- Transitional Housing—rehabilitation/new construction/refinance;
- Permanent Supportive Housing—rehabilitation/new construction/refinance;
- Rental Housing—rehabilitation/new construction/refinance;
- Homebuyer Education Counseling & Downpayment Assistance;
- Homebuyer—rehabilitation/new construction;
- CHDO Operating Support;
- CHDO Predevelopment Loans; and
- CHDO Seed Money Loans.

IHCDA will also allocate \$2 million of funds to downpayment assistance, another activity that is used to achieve Goal 1. In recent years, IHCDA used both ADDI and HOME funding via the First Home program to fund this initiative. While IHCDA will continue to offer downpayment assistance through the First Home program, it also provides HOME funds for homeownership counseling and downpayment assistance through the Community Development departments' HEC/DPA program.

**HOME and ADDI 2008 Outcomes**

IHCDA will use the indicators listed below to determine their ability to achieve the desired outcomes associated with Goal 1.

Indicators:	Indicators:
Via the Housing from HOME application, HOME portion of the Qualified Allocation Plan, and Development Fund Owner-Occupied Rehabilitation Programs <ul style="list-style-type: none"> <li>■ Match</li> <li>■ Number of units</li> <li>■ Income level of units by AMI</li> <li>■ Number of counties assisted (primary development county)</li> <li>■ Current racial/ethnic and special-needs categories</li> </ul>	Via the First Home Program <ul style="list-style-type: none"> <li>■ Match</li> <li>■ Number of units</li> <li>■ Income level of units by AMI</li> <li>■ Number of counties assisted</li> <li>■ Current racial/ethnic and special-needs categories</li> </ul>

Using these indicators, a numeric goal was determined for the FY2008 HOME and ADDI allocations. Exhibit IV-2 identifies the numeric indicators associated with the HOME application, HOME portion of the Qualified Allocation Plan, and the Development Fund Owner-Occupied Rehabilitation program and the HOME Homeownership Counseling and Downpayment Assistance Programs. Exhibit IV-3 represents HOME and ADDI via the First Home program.

**Exhibit IV-2.  
HOME and ADDI 2008  
Goals for Shelters, QAP  
and OOR Indicators**

Source:  
Indiana Housing and Community  
Development Authority.

	FY 2008 Goal
<b>Anticipated Match</b>	\$3,000,000
<b>Anticipated Number of Units</b>	336
<b>Anticipated Number Units by AMI:</b>	
Below 30% AMI	83
30.1–40% AMI	52
40.1–50% AMI	98
50.1–60% AMI	73
60.1–80% AMI	30
<b>Anticipated Number of Counties Assisted</b>	48
<b>Anticipated Number Assisted by Race/Ethnicity:</b>	
White	296
Black/African American	25
Asian	0
American Indian/Alaskan Native	0
Native Hawaiian/Other Pacific Islander	0
American Indian/Alaskan Native and White	0
Asian and White	0
Black/African American & White	0
American Indian/Alaskan Native & Black/African American	0
Other Multi-Racial	15
<b>Anticipated Number Assisted by Special Needs Category:</b>	
Disabled	45
Elderly	90
Female-Headed Household	60

**Exhibit IV-3.  
HOME and ADDI  
2008 Goals for  
First Home  
Indicators**

Source:  
Indiana Housing and Community  
Development Authority

	FY 2008 Goal
<b>Anticipated Match</b>	\$375,000
<b>Anticipated Number of Units</b>	500
<b>Anticipated Number Units by AMI:</b>	
Below 30% AMI	10
30.1–50% AMI	89
50.1–60% AMI	125
60.1–80% AMI	276
<b>Anticipated Number of Counties Assisted</b>	65
<b>Anticipated Number Assisted by Race/Ethnicity:</b>	
White	388
Black/African American	60
Asian	20
American Indian/Alaskan Native	0
Native Hawaiian/Other Pacific Islander	0
American Indian/Alaskan Native and White	0
Asian and White	0
Black/African American & White	0
American Indian/Alaskan Native & Black/African American	0
Other Multi-Racial	32
<b>Anticipated Number Assisted by Special Needs Category:</b>	
Disabled	5

**CDBG Program Activities (Housing)**

CDBG funds allocated by both IHCD and the Office of Community and Rural Affairs (OCRA) may be used to work to achieve Goal 1. IHCD allocates CDBG funds via the following programs:

- IHCD’s CDBG program, \$4,166,981 allocated in 2008; and
- Foundations, funded as needed.

To achieve the desired outcomes related to Goal 1, the following activities will be available to applicants using CDBG funds from IHCD’s programs:

- Emergency Shelter—rehabilitation/new construction;
- Youth Shelter—rehabilitation/new construction;
- Migrant/Seasonal Farm Worker—rehabilitation/new construction;<sup>1</sup>
- Transitional Housing—rehabilitation;
- Permanent Supportive Housing—rehabilitation/new construction;
- Rental Housing—rehabilitation;
- Owner-Occupied Rehabilitation; and
- Voluntary Acquisition/Demolition.

<sup>1</sup> Migrant Seasonal Farm Worker Housing and Rental Housing Rehabilitation will not be targeted priorities, rather they will be considered for funding under a “special projects” set-aside.

**CDBG (Housing) 2008 Expected Accomplishments**

IHCDA will use the indicators to determine their ability to achieve the desired outcomes associated with Goal 1, as shown in the table to the right.

Indicators:
IHCDA
■ Leverage
■ Number of units
■ Income level of units by AMI
■ Number of assisted counties assisted (primary development county)
■ Current racial/ethnic and special-needs categories

Using these indicators, a numeric goal has been determined associated with the FY2008 CDBG allocation for housing activities.

**Exhibit I-4.  
CDBG (Housing)  
2008 Goals**

Source:  
Indiana Housing and Community  
Development Authority.

	FY 2008 Goal
<b>Anticipated Match</b>	\$400,000
<b>Anticipated Number of Units</b>	244
<b>Anticipated Number Units by AMI:</b>	
Below 30% AMI	125
30.1–40% AMI	36
40.1–50% AMI	28
50.1–60% AMI	25
60.1–80% AMI	30
<b>Anticipated Number of Counties Assisted</b>	36
<b>Anticipated Number Assisted by Race/Ethnicity:</b>	
White	255
Black/African American	19
<b>Anticipated Number Assisted by Special Needs Category:</b>	
Disabled	25
Elderly	75
Female-headed Household	40

**Other Activities**

- Work to reduce the environmental hazards in housing, including lead-based paint risks. Also, participate in meetings of the Lead-Safe Indiana Task Force, which convenes stakeholders quarterly to discuss current issues.
- Promote homeownership to the State’s minority populations, specifically African American and Hispanic homebuyers, those living in manufactured housing, and residents of public housing.
- Promote housing solutions that meet the growing desire of Hoosiers to age in place.

## **Goal 2. Reduce homelessness and increase housing stability for special-needs populations.**

### **HOME Program Activities**

Via the HOME funds allocated by IHCDA through the HOME application and HOME portion of the Qualified Allocation Plan programs, IHCDA is able to provide funding for activities that assist those that are at risk of being homeless or who would otherwise be homeless.

These activities include:

- Transitional Housing—rehabilitation/new construction/refinance
- Permanent Supportive Housing—rehabilitation/new construction/refinance

With special-needs populations these beneficiaries have activities available to them via the HOME application, HOME portion of the Qualified Allocation Plan, First Home and the Development Fund OOR programs for the following types of activities:

- Transitional Housing—rehabilitation/new construction/refinance
- Permanent Supportive Housing—rehabilitation/new construction/refinance
- Tenant based rental assistance—targeted special-needs populations
- Rental Housing—rehabilitation/new construction/refinance
- Homebuyer—rehabilitation/new construction
- Downpayment Assistance
- Owner-Occupied Rehabilitation

For both the homeless population and those with special needs, IHCDA's programs often give preference or require applicants to target these types of beneficiaries. The Indiana Interagency Council on the Homeless 10-Year State Plan to End Chronic Homelessness identifies the linkage of rental assistance and integrated case management and supportive services programs as a key action item in addressing the housing needs of special-needs populations. IHCDA will utilize tenant-based rental assistance on a limited basis to serve targeted populations, such as, programs working to prevent homelessness among ex-offenders with mental illness or severe addictions.

**Indiana Permanent Supportive Housing Initiative (IPSHI).** Starting in 2007, IHCDA and the, Division of Mental Health and Addiction (DMHA) have collaborated through DMHA's transformation process. As a result, DMHA's Transformation Work Group has identified the need to develop permanent supportive housing for long-term homeless individuals and families with severe mental illness and/or chronic alcohol and drug addictions.

The IHCDA, DMHA and the Corporation for Supportive Housing (CSH) will spearhead the Indiana Permanent Supportive Housing Initiative (IPSHI). IPSHI is a collaborative six-year demonstration program designed to create affordable housing and support services for people affected by mental illness or chemical dependency who are facing homelessness. IPSHI will draw on national best practices while developing supportive housing with local partners to create an emerging Indiana model for permanent supportive housing.

The initiative aims to create at least 500 supportive housing units within Indiana over a three-year Demonstration period followed by a larger initiative to build on best practices developed with the Demonstration Project. The IPSHI will be the core component of the growing momentum of the Indiana's Interagency Council on the Homeless and Transformation Work Group to address the needs of Hoosiers facing long-term homelessness. The IPSHI will be a vehicle for state agencies, private foundations and other constituencies to invest in housing and services for families and individuals experiencing long-term homelessness.

**Overall Strategic Goal**—Increase the supply of permanent supportive housing for homeless individuals and families with severe mental illness or chronic alcoholism or drug addiction:

1. Reduce the number of homeless individuals and families who cycle through emergency systems;
2. Reduce the recidivism of ex-offenders with severe mental illness or chronic substance abuse; and
3. Improve communities by ending long-term homelessness through community-based partnerships.

**Demonstration Project: 2008 through 2010.** The initial three-year Demonstration Project is divided into two phases. Phase I (2008) will increase the capacity of housing and service providers and develop new models of permanent supportive housing. Phase II (2009 -2010) will implement and test the new models and create a pipeline for future development.

**Phase I (2008) Goals:**

1. Extend the reach of supportive housing to new communities;
2. Increase the capacity and number of nonprofits providing supportive housing at the local level;
3. Improve the connection between behavior health systems and housing systems;
4. Reduce the number of chronic homeless; and
5. Improve the cost-effectiveness of homeless assistance delivery system.

**Phase I (2008) Strategies:**

1. Engage housing developers and service systems to partner with new projects.
  - a. Select projects to create at least 120 supportive housing units.
  - b. Provide demonstration projects multi-agency funding and technical assistance.
2. Develop a housing and service resource matrix for Phase I and Phase II projects.
3. Develop financial models for IPSHI.
  - a. Develop financial models (housing and service) for demonstration projects (Phase I and Phase II).
  - b. Develop service models for demonstration projects (Phase I and Phase II).

4. Supportive Housing Leadership Forum.
  - a. Develop effective state policies for permanent supportive housing.
  - b. Develop and implement a Memorandum of Understanding for the Demonstration Project that secures interagency agreement on the roles, responsibilities and commitments of the agencies in the IPSHI, and outline the process for the funding.
5. Indiana Supportive Housing Institute—a comprehensive six-month interactive project development initiative that provides targeted training and technical assistance.
  - a. Private/Public partnership to build capacity of local agencies.
  - b. Pipeline for permanent supportive housing project (Phase II and Expansion Projects).
  - c. Develop long-term sustainability of institute through continued private funding. Institute start up date spring 2008 – ten teams.
6. Create an Interagency Funders Council.
  - a. Develop new funding resources.
  - b. One stop to access multiple funding streams for new projects:
    - Capital funding;
    - Operating subsidies; and
    - Service programs and funding.
7. Increase statewide Continuum of Care planning through:
  - a. SuperNOFA McKinney-Vento Application; and
  - b. Local plans to end homelessness.
8. Promote Housing First model throughout the planning and implementation of Indiana Permanent Supportive Housing Initiative.
  - a. Prevent homelessness when possible.
  - b. Rapidly re-house those who experience homelessness and ensure supportive services.
  - c. Break from model that homeless persons need to be made ready for housing.
9. Increase operating subsidies for project.
  - a. Project-based 20 percent of IHEDA HCVP for permanent supportive housing projects.
  - b. Work with other PHA's to create similar "project based" rental subsidies for permanent supportive housing their local communities.
10. Develop service system model for LIHTC set-asides.

**2008 funding commitment.** In 2008, IHCDA has made the following commitments to IPSHI:

1. \$2,500,000 HOME set aside for PSH demonstration projects (Capital);
2. \$1,000,000 Development Fund set aside (mixed use);
3. \$500,000 Development Fund set aside for predevelopment (Indiana Supportive Housing Institute);
4. Working toward QAP plan for PSH set aside;
5. Project base of up to 20 percent Section 8 vouchers for PSH (\$3,600,000 over next three years); and
6. Neighborhood Assistance Program (NAP) preference for permanent supportive housing projects.

**Tenant Based Rental Assistance for Refugees.** As part of a 2007 decision by the U.S. State Department and the United Nations High Commissioner for Refugees, a large number of Burmese Chin and Karen were granted refugee status to enter the United States. Consequently, the City of Indianapolis expects to resettle approximately 900-1,000 individuals, representing approximately 150-200 households.

In February 2008 the IHCDA released a Request for Proposals (RFP) for Tenant Based Rental Assistance for Refugees based on ongoing discussions with resettlement agencies experiencing a shortfall in funding because of increased resettlement cases. IHCDA awarded Catholic Charities Indianapolis and Exodus Refugee Immigration \$200,000 each in 2007 HOME funds to provide rental assistance to refugees resettling in Indiana. It is anticipated that these funds will provide rental assistance over the next 12 to 18 months for 70 to 80 refugee families.

#### **Other Homelessness prevention Activities and Elements**

The five priorities identified in Indiana's Plan to End Chronic Homelessness are:

- Enhance prevention activities and strategies;
- Increase organizational capacity for supportive housing development, increase supply of supportive housing, and revenue for supportive housing units;
- Enhance and coordinate support systems (mental health, substance abuse, employment, case management, outreach, primary health care);
- Optimize use of existing mainstream resources; and
- Develop a policy and planning infrastructure.



IHCDA as one of the lead agencies in the state's Interagency Council on the Homeless will undertake the following activities and strategies to address the plan priorities during program year 2008:

- ***Increase resources for family homelessness prevention.*** HOPWA funds can be used to prevent homelessness for low-income families with HIV/AIDS. Local HOPWA project sponsors provide short-term rent, mortgage and utility assistance to help families through financial crisis. In addition, some of the shelters that receive ESG funds allocate resources to homelessness prevention. Families can access homelessness prevention through local shelters to pay for rent and utility assistance.
- ***Provide*** up to 20 percent of the IHCDA Section 8 HCVP vouchers for supportive housings projects targeting individuals and families experiencing long-term homelessness.
- Though recognized as a population, homeless vets have not received sufficient attention. Presently, the Veterans Health Administration operates in fourteen locations throughout the state without a program to secure decent, safe, affordable supported housing for individuals (and families) who have served their country with distinction. IHCDA and the Veterans Health Administration will work toward issuing an RFP for a supportive housing project serving homeless veterans. IHCDA will also work with local PHA's to insure Indiana takes full advantage of the new HUD Veterans Affairs Supportive Housing Program.
- IHCDA has partnered with Great Lakes Capital Fund to open a ***Corporation for Supportive Housing (CSH) office in Indiana*** starting in June of 2007. This office will increase the capacity of local Continuum of Cares to develop permanent supportive housing. In addition, the CSH office will assist the state in implementing its 10 Year Plan to End Chronic Homelessness. CSH will also conduct its Supportive Housing Institute. The Institute is designed to provide technical assistance to 10 to 12 project teams over eight months, up to \$250,000 in no-interest Project Initiation Loans to eligible project sponsors and up to \$4 million in low-interest predevelopment/acquisition loans. It is expected to result in an estimated 200 to 250 new units added to the pipeline per year.
- ***Reinforce the importance of stable housing as necessary component of the service continuum.*** IHCDA has served as the lead applicant for three Shelter Plus Care programs to link rental assistance with supportive services for chronically homeless people. We have also made a commitment to the importance of Shelter Plus Care as stable housing by providing administrative reimbursement to local project sponsors as an incentive to bring more Shelter Plus Care stable housing programs to Indiana. IHCDA is also using HOME funds on two targeted tenant based rental assistance programs.
- ***Use HMIS*** to track the delivery of homeless assistance to reduce duplication, streamline access, ensure consistency of service provision and generate data to carry out this plan. Currently with the exception of domestic violence projects, all projects serving homeless individuals and families that are funded by any IHCDA grant are required to use HMIS. IHCDA and the Interagency Council on the Homeless will work with the state's two HMIS vendors to establish base-line data for the entire state.

### **CDBG Program Activities (Housing)**

Via the CDBG funds allocated by IHCD through the CDBG program, IHCD is able to provide funding for activities that assist those that are at risk of being homeless or who would otherwise be homeless.

These activities include:

- Emergency Shelter—rehabilitation/new construction;
- Youth Shelter—rehabilitation/new construction;
- Migrant/Seasonal Farm Worker—rehabilitation/new construction;<sup>2</sup>
- Transitional Housing—rehabilitation; and
- Permanent Supportive Housing—rehabilitation/new construction.

With special-needs populations these beneficiaries have activities available to them via the CDBG program, program for the following types of activities:

- Emergency Shelter—rehabilitation/new construction;
- Youth Shelter—rehabilitation/new construction;
- Migrant/Seasonal Farm Worker—rehabilitation/new construction;<sup>3</sup>
- Transitional Housing—rehabilitation;
- Permanent Supportive Housing—rehabilitation/new construction;
- Rental Housing—rehabilitation;
- Owner-Occupied Rehabilitation; and
- Voluntary Acquisition/Demolition.

For both the homeless population and those with special needs, IHCD's programs often give preference or require applicants to target these types of beneficiaries.

### **CDBG Program Activities and 2008 Expected Accomplishments (Community Focus Fund)**

Through the Community Focus Fund, provide funds for the development of health care facilities, public social service organizations that work with special needs populations, and shelter workshop facilities, in addition to modifications to make facilities accessible to persons with disabilities.

Goal for types of activities:

- The Office of Community and Rural Affairs anticipates receiving 1-2 applications for this type of project through the Community Focus Fund.

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<sup>2</sup> Migrant Seasonal Farm Worker Housing and Rental Housing Rehabilitation will not be targeted priorities, rather they will be considered for funding under a "special projects" set-aside.

<sup>3</sup> Ibid.

## **ESG Activities and 2008 Expected Accomplishments**

Through the ESG program, provide operating support to shelters, homelessness prevention activities and case management to persons who are homeless and at risk of homelessness.

Goals for activities:

- Operating support—89 shelters receiving support, \$1,408,732 allocated in 2008;
- Homelessness prevention activities—22 shelters provided with homelessness prevention activity funding, \$73,181 allocated in 2008;
- Essential services—54 shelters provided with funding for essential services, \$347,609 allocated in 2008;
- Anticipated match: Shelters match 100 percent of their rewards;
- Anticipated number of counties assisted: 91; and
- Anticipated number of clients served: 28,000 (unduplicated count).

Overall ESG indicators: Increase the availability and access to services, mainstream resources, case management and financial assistance, employment assistance, counseling for drug/alcohol abuse, mental illness, domestic violence, veterans' services and youth pregnancy. By utilizing these activities, individuals will increase their ability to access permanent housing and decrease the likelihood of repeated homelessness.

Outcomes are measured through indicators that grant recipients/shelters choose. These performance indicators are organized around Essential Services, Homelessness Prevention Activities, and Operations. It is anticipated that the shelters will achieve the required percent of the goals (under each of these three activities) that they establish for their grant performance periods.

### ***Other ESG Activities***

- Encourage the use of Homeless Management Information System (HMIS). This will be accomplished by funding only entities that agree to participate in HMIS and only continue funding when information is entered in HMIS on a regular and consistent nature.
- Encourage ESG grantees to attend their Continuum of Care Meetings regularly. The 2008 ESG Request For Proposal will have a scored question pertaining to attendance at the Continuum of Care Meetings in their regions

**HOPWA Activities**

Through the HOPWA program, IHCDA provides recipients that assist persons with HIV/AIDS with funding for rental assistance, housing information and resource identification, short-term rental, mortgage and utility assistance and supportive services.

HOPWA funds are used to support Goals 1 and 2 via the following activities:

- Rental Assistance, \$432,000 allocated in 2008 to assist 170 households;
- Short-Term Rent, Mortgage and Utility Assistance, \$160,000 allocated in 2008 to assist 300 households;
- Supportive Services, \$150,000 allocated in 2008 to assist 125 households;
- Housing Information, \$35,000 allocated in 2008 to assist 25 households; and
- Operating Costs, \$15,000 allocated in 2008 to support 5 units.

IHCDA uses the indicators to the right to determine their ability to achieve the desired outcomes:

Indicators:
Via the HOPWA Program Application
■ Rental Assistance—Households/Units
■ Short-term Rent, Mortgage and Utility Assistance—Households/Units
■ Supportive Services—Households
■ Housing Information—Households
■ Operating Cost—Number of units

Using these indicators, a numeric goal has been determined associated with the FY2008 HOPWA allocation. Exhibit IV-5 identifies the numeric indicators.

**Exhibit IV-5.  
HOPWA 2008 Goals**

Source:  
Indiana Housing and Community Development Authority.

	FY 2008 Goal
Rental Assistance—Households/Units	170
Short-term Rent, Mortgage and Utility Assistance—Households/Units	300
Supportive Services—Households	125
Housing Information—Households	25
Operating Cost—Number of units	5

For program year 2008 funding, IHCDA chose to facilitate a competitive request for proposals (RFP) for HIV/AIDS service providers since there was a slightly increased demand for new HOPWA projects. To ensure the broadest possible dissemination, IHCDA distributed the HOPWA RFP in December 2007 via the statewide Continua of Care network and via Indiana State Department of Health (ISDH) distribution lists. Because IHCDA allocates HOPWA to all ISDH-established care coordination regions except Region 7, it was determined that IHCDA will fund one HOPWA project sponsor per every care coordination region. This will remain true for all care coordination regions except Region 1, in which two HOPWA project sponsors will be funded for the 2008 program year due to the larger HIV/AIDS epidemiological burden in northwestern Indiana.

Via distribution of the HOPWA RFP, 16 HIV/AIDS service providers submitted letters of intent to apply for 2008 HOPWA funds. This included four service providers that were not IHCDAs HOPWA-funded project sponsors during the 2007 program year. Of the 16 service providers that submitted letters of intent to seek HOPWA funding for the 2008 program year, all were invited to submit annual plans detailing their intended use of HOPWA funds for the period of July 1, 2008 through June 30, 2009. In response, 15 of these service providers submitted annual plan applications. IHCDAs will therefore fund 13 of these providers for the 2008 program year. The project sponsors that will be funded will be community-based organizations that serve persons with HIV/AIDS. HOPWA allocations for the 2008 program year will reflect a combination of regional epidemiological need and quantitative score of the annual plan application.

IHCDAs goal for the HOPWA program is to reduce homelessness and increase housing stability for people living with HIV/AIDS and their families. Prospective project sponsors for the 2008 program year provided information on each program’s ability to support this goal via submission of the annual plan.

**Exhibit IV-6.  
HOPWA Service Area Counties by Care of Coordination Region**

Region	Service Area Counties
Region 1	Lake, LaPore, Porter
Region 2	Elkhart, Fulton, Marshall, Pulaski, St. Joseph, Starke
Region 3	Adams, Allen, DeKalb, Huntington, Kosciusko, LaGrange, Noble, Steuben, Wabash, Wells, Whitley
Region 4	Benton, Carroll, Clinton, Fountain, Jasper, Montgomery, Newton, Tippecanoe, Warren, White
Region 5	Blackford, Delaware, Grant, Jay, Randolph
Region 6	Cass, Hancock, Howard, Madison, Miami, Tipton
Region 8	Clay, Parke, Sullivan, Vermillion, Vigo
Region 9	Decatur, Fayette, Henry, Ripley, Ripley, Rush, Union, Wayne
Region 10	Bartholomew, Greene, Lawrence, Monroe, Owen
Region 11	Crawford, Jackson, Jefferson, Jennings, Orange, Switzerland,
Region 12	Daviess, Dubois, Gibson, Knox, Martin, Perry, Pike, Posey, Spencer, Vanderburgh, Warrick

Source: Indiana Housing and Community Development Authority.

**Other HOPWA Activities**

- Encourage the use of the Homeless Management Information System (HMIS). This will be accomplished by funding only entities that agree to participate in HMIS with emergency shelter, youth shelter, transitional housing, and permanent supportive housing activities.
- IHCDAs will work with the State Interagency Council on the Homeless to provide oversight of the Homeless Management Information System to track data collection and tract program progress. The interagency council will set data priorities in 2008.
- Provide Indiana Civil Rights Commission contact information to concerned beneficiaries.

- Continue to submit an annual SuperNOFA application to fund continuum-of-care activities. The State will be responsible for ensuring that a competitive State Continuum of Care application is submitted to HUD annually. In 2008, IHEDA, working with the Interagency Council on the Homeless, developed new policies and project evaluation tools to better align the application with national HUD objectives and to increase funds made available for new permanent supportive housing projects.
- Maintain and build the capacity of regional continuum-of-care consortia to coordinate continuum-of-care activities and improve the quality of homeless assistance programs.

**Goal 3. Promote livable communities and community revitalization through addressing unmet community development needs.**

**CDBG Program Activities (Community Focus Fund)**

Continue funding OCRA's Community Focus Fund (CFF), which uses CDBG dollars for community development projects ranging from environmental infrastructure improvements to development of community and senior centers.

- **Construction/rehabilitation of 26 wastewater, water and storm water infrastructure systems.** Projected allocation: \$12,676,702.
- **Twenty-six other miscellaneous community development projects** (e.g. libraries, community centers, social service facilities, youth centers, fire stations, downtown revitalization, historic preservation etc.). Projected allocation: \$10,371,847.
- Anticipated match, above activities: \$4,629,710.

Continue the use of the planning and community development components that are part of the Planning Grants and Foundations programs funded by CDBG and HOME dollars. These programs provide planning grants to units of local governments and CHDOs to conduct market feasibility studies and needs assessments, as well as (for CHDOs only) predevelopment loan funding.

**2008 Expected Accomplishments, Planning Grants and Foundations Program**

- **Planning grants:**
  - Twenty-nine planning grants;
  - Projected allocation: \$1,200,000; and
  - Anticipated match: \$120,000.
- **Foundation grants:** Funded on an as needed basis.

**Goal 4. Promote activities that enhance local economic development efforts**

Continue the use of the OCRA's Community Economic Development Fund (CEDF), which funds job training and infrastructure improvements in support of job creation for low- to moderate-income persons. The projected allocation in 2008 is \$1,200,000 with a goal to create 240 jobs.

OCRA has created a Micro-enterprise Assistance Program in 2008, which funds training and micro-enterprise lending for low- to moderate income persons. The proposed allocation in 2008 is \$225,000.

Through its CEDF and Micro-enterprise Assistance Program, OCRA coordinates with private industry, businesses and developers to create jobs for low- to moderate-income populations in rural Indiana.

### Priority Needs

The Consolidated Plan identifies the areas of greatest need for the State (and nonentitlement areas) in general, and this information is used to guide the funding priorities for each program year. However, the Plan is unable to quantify specific needs on the local level. For local needs, the State relies on the information presented in the funding applications. Exhibits IV-7 and IV-8 show the prioritization of housing and community development activities for FY2008.

#### Exhibit IV-7. Community Development Needs, Priorities for FY2008

Priority Community Development Needs	Need Level	Priority Community Development Needs	Need Level
<b>Public Facility Needs</b>		<b>Planning</b>	
Asbestos Removal	Medium	Community Center Studies	Medium
Health Facilities	High	Day Care Center Studies	Medium
Neighborhood Facilities	Medium	Downtown Revitalization	Low
Non-Residential Historic Preservation	Low	Health Facility Studies	High
Parking Facilities	Low	Historic Preservation	Low
Parks and/or Recreation Facilities	Low	Parks/Recreation	Low
Solid Waste Disposal Improvements	Medium	Senior Center Studies	Medium
Other	Medium	Water/Sewer/Stormwater Plans	High
		Youth Center Studies	High
<b>Infrastructure</b>		<b>Youth Programs</b>	
Flood Drain Improvements	High	Child Care Centers	Medium
Sidewalks	Low	Child Care Services	Low
Stormwater Improvements	High	Youth Centers	High
Street Improvements	Medium	Youth Services	Low
Water/Sewer Improvements	High	Other Youth Programs	Medium
Other Infrastructure Needs	Medium		
<b>Public Service Needs</b>		<b>Economic Development</b>	
Employment Training	High	CI Infrastructure Development	High
Handicapped Services	High	ED Technical Assistance	Medium
Health Services	Medium	Micro-Enterprise Assistance	High
Substance Abuse Services	Low	Other Commercial/ Industrial Improvements	Medium
Transportation Services	Medium	Rehab of Publicly or Privately-Owned Commercial/Industrial	Medium
Other Public Service Needs	Medium	Other Economic Development	Medium
<b>Senior Programs</b>		<b>Anti-Crime Programs</b>	
Senior Centers	Medium	Crime Awareness	Low
Senior Services	Medium	Other Anti-Crime Programs	Low
Other Senior Programs	Medium		

Source: Indiana Office of Community and Rural Affairs.

**Exhibit VI-8.  
Housing Needs, Priorities  
for FY2008**

Source:  
Indiana Housing and Community  
Development Authority.

Priority Housing Needs	Priority Need Level	
	Percentage	Need Level
<b>Renter:</b>		
<b>Small- and Large-related</b>	0-30%	High
	31-50%	High
	51-80%	Medium
<b>Elderly</b>	0-30%	High
	31-50%	High
	51-80%	Medium
<b>All Other</b>	0-30%	High
	31-50%	High
	51-80%	Medium
<b>Owner:</b>		
<b>Owner-occupied</b>	0-30%	High
	31-50%	High
	51-80%	Medium
<b>Homebuyer</b>	0-30%	Low
	31-50%	Medium
	51-80%	High
<b>Special Populations</b>	0-80%	High

During the program planning period (FY2008), the State will monitor housing conditions and, through its scoring criteria used to evaluation award applications, adjust funding allocations as appropriate to address changes in housing market conditions.

**ADDI Funds**

IHCDA will implement the following activities in conjunction with administration of the ADDI grant.

**Targeted outreach.** IHCDA will make the Indiana Association of Realtors aware of the ADDI program and how members of their respective organizations can obtain additional information to educate their clients on IHCDA programs and how to join the IHCDA List-Serve.

**Homeownership stability.** To ensure that families receiving ADDI funds are suitable to undertake and maintain homeownership, clients receiving ADDI funding will be required to complete a homeownership training program. It is strongly recommended that clients participated in a face-to-face or classroom course given by a HUD-approved counselor.



## **Performance Measurements**

This section provides Specific Outcome Indicators that the State will use to evaluate its performance during FY2008. The indicators are organized around HUD's Objective Categories.

### **Objective Category: Decent Housing**

**1. Availability/Accessibility and Affordability—HOME.** During FY2008, the State will allocate \$10.1 million of HOME funds to assist in the production and/or rehabilitation of 336 housing units. The type of units will be determined based on the greatest needs in nonentitlement areas.

Eligible unit types include:

- Transitional housing (Availability/Accessibility of Housing);
- Permanent supportive housing (Availability/Accessibility of Housing);
- Affordable rental housing (Affordability); and
- Affordable owner housing (Affordability).

In addition, the State will provide \$700,000 to CHDO operating support and \$200,000 to CHDO predevelopment seed money loans.

During FY2008, the State will also provide \$2 million for homeownership assistance to 500 households (Affordability).

**2. Availability/Accessibility and Affordability—CDBG.** In the 2008 program year, the State will allocate \$4.2 million of CDBG funding to produce 244 units of housing for special-needs populations, to acquire and demolish units in support of affordable housing development, and to conduct affordable housing feasibility studies.

The type of units will be determined based on the greatest needs in nonentitlement areas. Eligible unit types include:

- Emergency shelters;
- Youth shelters;
- Migrant/Seasonal Farm Worker—rehabilitation/new construction;<sup>4</sup>
- Transitional housing;
- Permanent supportive housing;
- Rental housing; and
- Owner-occupied housing.

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<sup>4</sup> Migrant Seasonal Farm Worker Housing and Rental Housing Rehabilitation will not be targeted priorities, rather they will be considered for funding under a "special projects" set-aside.

**3. Availability/Accessibility and Sustainability of shelters.** In FY2008, the State will use CDBG, HOME, ESG and HOPWA dollars to improve the accessibility and availability of decent housing to special-needs populations. The dollars will also be used to ensure the sustainability of the shelters. In all, approximately 28,000 persons who are homeless will be assisted through the various activities.

ESG dollars will be used for the following:

- **Operating support**—89 shelters receiving support totaling \$1,408,732, assisting 18,000 clients with access to emergency housing and basic needs (Sustainability for shelters);
- **Homelessness prevention activities**—22 shelters provided with homelessness prevention activity funding of \$73,181. These 22 shelters will provide direct rental assistance to prevent eviction, utility assistance and legal services for tenant mediation to 80 percent of the clients who ask for assistance, serving approximately 300 clients. (Availability/Accessibility);
- **Essential services**—54 shelters provided with funding totaling \$347,609 for essential services, assisting 11,000 clients. These services will assist approximately 80 percent of clients at each shelter in the form of case management, mainstream resources referral and counseling, as needed. (Availability/Accessibility); and
- **Permanent Supportive Housing**—Increase the availability and access to services, mainstream resources, and case management, and financial assistance, employment assistance, counseling for drug/alcohol abuse, mental illness, domestic violence, veterans, and youth pregnancy. By utilizing these activities it will increase their ability to access permanent housing and decrease the likelihood of repeated homelessness. Anticipate that approximately 25 percent of the clients who are housed by emergency housing or transitional housing will have accessed permanent housing upon leaving the facility (clients who stay at least 30 days at the facility).

HOPWA dollars will be used for the following:

- **Housing Information**—HOPWA care sites provide community-based advocacy and information/referral services for the purposes of either placement into housing or homelessness prevention. Via care site case management, homeless outreach will occur to increase the number of those living with HIV/AIDS that become housed. An anticipated 25 HOPWA-eligible homeless individuals will be housed during the 2008 program year due to homeless outreach from HOPWA care sites and via the Continuum of Care network. \$35,000 in funding will be allocated in 2008. (Availability/Accessibility).
- **Operating Costs**—HOPWA care sites provide housing costs that are specific to HIV/AIDS housing, such as furniture for group homes and utilities. Operating costs may also include the salaries of security and maintenance crews. \$15,000 in funding, benefiting an anticipated 15 individuals will be provided in 2008. (Suitable Living Environment).
- **Rental Assistance**—HOPWA care sites provide case management, mainstream resource assistance and housing assistance for up to 12 months of a HOPWA program to increase housing stability for those living with HIV/AIDS and their families. \$432,000 in funding will be dedicated to this activity, which will assist approximately 170 individuals (Availability/Accessibility).

- **Short-Term Rent, Mortgage and Utility Assistance**—HOPWA care sites provide case management, mainstream resource assistance and housing assistance for up to 21 weeks of a HOPWA program year to increase housing stability for those living with HIV/AIDS and their families. Short-term rent, mortgage and utility payments will be provided to prevent homelessness of the tenant. \$160,000 in funding will be provided in 2008, assisting an anticipated 300 individuals (Availability/Accessibility).
- **Supportive Services**—HOPWA care sites provide the following forms of assistance in order to increase housing stability for those living with HIV/AIDS, including, but not limited to, food/nutrition, transportation, housing case management, mental health treatment, substance abuse treatment and basic telephone provision. An anticipated 125 individuals will receive supportive service assistance from HOPWA in 2008 with \$150,000 in funding (Suitable Living Environment).

### **Objective Category: Economic Opportunities**

In FY2008, CDBG will be allocated to provide downtown revitalization, job creation and micro-enterprise activities. Downtown/neighborhood revitalization projects are eligible under the CFF program and OCRA anticipates receiving applications for 3-5 projects in 2008.

The State will also continue the use of the OCRA's Community Economic Development Fund (CEDF), which funds job training and infrastructure improvements in support of job creation for low- to moderate-income persons. The projected allocation in 2008 is \$1,200,000 to support the creation of 240 jobs. The State will also fund a Micro-enterprise Assistance Program, which funds training and micro-lending for low- to moderate-income persons. The projected allocation in 2008 is \$225,000.

### **Objective Category: Suitable Living Environment**

**Community development.** In FY2008, CDBG will be allocated to provide various activities that improve living environments of low- to moderate-income populations. The following performance measures are expected to be achieved:

- **Construction/rehabilitation of 26 wastewater, water and storm water infrastructure systems.**  
Projected allocation: \$12,731,702.
- **Twenty-six miscellaneous community development projects** (e.g., libraries, community centers, social service facilities, youth centers, fire stations, downtown revitalization, historic preservation, etc). Projected allocation: \$10,416,848.
- **Planning grants:**
  - Twenty-nine planning grants;
  - Projected allocation: \$1,200,000; and
  - Anticipated match: \$120,000.

**Essential service activities.** ESG dollars will also be used to provide a suitable living environment for those who are homeless and at risk of homelessness. ESG will provide funding to emergency shelters and/or transitional housing for case management, housing search, substance abuse counseling, mainstream resource assistance, employment assistance and individual assistance to clients who are homeless.

**Operations activities.** Emergency shelters and/or transitional housing will provide temporary housing for homeless individuals and families. The shelters provide all of the client's necessities of food, clothing, heat, bed, bathroom facilities, laundry facilities, and a mailing address. The facilities provide assistance to achieve self-sufficiency.

**Operating costs.** HOPWA care sites provide housing costs that are specific to HIV/AIDS housing, such as furniture for group homes and utilities. Operating costs may also include the salaries of security and maintenance crews. \$15,000 in funding, benefiting an anticipated 15 individuals will be provided in 2008.

**Supportive services.** HOPWA care sites provide the following forms of assistance in order to increase housing stability for those living with HIV/AIDS, including, but not limited to, food/nutrition, transportation, housing case management, mental health treatment, substance abuse treatment and basic telephone provision. An anticipated 125 individuals will receive supportive service assistance from HOPWA in 2008 with \$150,000 in funding.

### **Other Resources to Fulfill Goals**

**Affordable Housing and Community Development Fund.** For the first time, the state of Indiana has dedicated a revenue stream to its Affordable Housing and Community Development Fund. This revenue is expected to generate approximately \$6,000,000 annually for investment in housing and community development activities across the Indiana. IHCDA administers the Development Fund and distributes proceeds through its Community Development, Community Services, and Multi-family departments.

**Indiana Foreclosure Prevention Network.** Community service and housing-related organizations, government agencies, lenders, realtors, and trade associations have come together in a public-private partnership to provide a multi-tiered solution to Indiana's foreclosure problem. This statewide initiative is targeted public awareness campaign that utilizes grassroots strategies and mainstream media to drive Hoosiers facing foreclosure to a statewide toll-free helpline and educational website.

Anyone who has fallen behind on his or her mortgage payments, or thinks they might, will be encouraged to call 877-GET-HOPE or to visit [www.877GETHOPE.org](http://www.877GETHOPE.org). The confidential, toll-free helpline, operated by Momentive Consumer Credit Counseling Service, is available daily from 8:00 a.m. to 8:00 p.m. When ever possible, counselors will assist homeowners over the phone. If more extensive assistance is needed, the counselor will refer the homeowner to a local foreclosure intervention specialist.

The Don't Let the Walls Foreclose In On You: Get Help, Get Hope public awareness campaign evokes a sense of urgency, recognizes that foreclosure can happen to anyone, and offers a message of hope. Marketing materials including brochures, posters, and other collateral pieces will be distributed through a variety of local outlets such as:

- Places of worship;
- WorkOne centers;
- Hospitals;
- Libraries;
- Utilities;
- Community-based organizations; and
- State and municipal agencies.

In 2008, IFPN in partnership with the Indiana Mortgage Bankers Association will host a series of consumer seminars across the state. Lenders will market directly to homeowners that are behind on their mortgage payments. Members of the Indiana Foreclosure Prevention Network including the mortgagee will be on hand to initiate a workout solution with homeowner.

IFPN is collaborating with the Indiana Association of Realtors to identify and train its members in short sale transactions. When a foreclosure prevention specialist determines that a short sale is the most appropriate solution, he or she will have a pool of realtors to assist with the transaction. Similarly, IFPN has reached out to the Indiana Legal Services, Indiana Bar Association, and the Pro Bono Commission to identify and train attorneys who may assist homeowners during the foreclosure process.

**Low Income Housing Tax Credits (LIHTC).** IHCD utilizes set-aside categories in its Low Income Housing Tax Credit Program to target the housing priorities set forth in the agency's strategic plan and to achieve the goals in the Statewide Consolidated Plan. Below is a list of the set-aside categories in the 2008-2009 Qualified Allocation Plan:

- Qualified Nonprofit;
- Persons with Disabilities;
- Senior Housing;
- Lowest Income;
- Preservation; and
- Development Location.

IHCD further supports strategic objectives by targeting evaluation criteria of LIHTC applications based on rents charged, constituency served, development characteristics, project financing, market strength, and other unique features and services.

**Section 8 voucher program.** In July 2006, Section 8 Housing Choice Voucher program was transferred from the Indiana Family and Social Services Administration to IHCD. IHCD has put into place financial management systems to improve the way program funds are tracked in to improve the efficiency of the program.

**McKinney-Vento.** Annually, the Indiana Interagency Council on the Homeless (hereafter "IAC") prepares the Indiana Balance of State Continuum of Care application for any regional Continuum of Care that desires to apply as a consortium of Continua of Care. The development of Indiana's "Balance of the State" application is the result of many diverse efforts throughout the state to address homelessness, and it currently involves twelve of the state's thirteen Continua.

For the 2008 Balance of State application, there is an enormous amount of collaboration between state agencies, with strong leadership from the IAC's Homeless Task Force committee. The Homeless Task Force is comprised of staff from state agencies as well as homeless advocacy groups. This collaborative leadership enables the IAC to assure homeless housing and service providers that state agencies and local Continua are working together in a coherent manner to end homelessness across the state.

Through this extremely competitive Continuum of Care application, local and state jurisdictions, housing authorities, and nonprofits (secular and faith based) can apply for funding in supportive housing for homeless persons as defined by HUD. Regional Continua of Care applying through the Balance of State agree to a shared set of principals and policies. Participating Continua of Care plans and strategies will be reflected into Exhibit I of the final application. The IAC works with participating Continua of Care to articulate a statewide strategy on how to use McKinney-Vento funds to effectively address the uniqueness of each region. Regional Continua of Care are strongly encouraged to develop local plans to address homelessness. Participating Continua of Care agree to endorse the State's Ten-Year Plan to End Chronic Homelessness.

As part of IHCDA's larger Permanent Supportive Housing Initiative, starting in 2008, the Balance of State application prioritizes the need for permanent supportive housing for homeless individuals and families with a disabling condition. To this end, all renewal projects are required to apply for only one year of funding. This policy will allow the state to maximize funds for new permanent supportive housing project. All new projects are required to apply as permanent supportive housing projects and must apply as Shelter Plus Care, SHP: Permanent Supportive Housing for People with Disabilities or Section 8 SRO.

New projects applying through the Balance of State are solicited through a Letter of Interest to the IAC – Homeless Task Force. The purpose of the Letter of Interest is to identify appropriate projects and provide technical assistance to eligible projects prior to application deadlines and to allow ample time for the preparation of the Balance of State application. Some projects may be referred to the Corporation for Supportive Housing's Indiana Supportive Housing Institute for additional technical assistance prior to funding and some projects may not be invited to apply. Each year, the task force will take into consideration funds made available by requiring renewals to apply for one-year funding when considering whether applicants submitting Letters of Interest will proceed to a full application.

**FSSA partnership.** The Indiana Family and Social Services Administration Division of Aging is partnering with IHCDA to assist elderly persons transition from nursing homes back into the community of their choice where they can live more independently with appropriate support services. The Division of Aging will contribute \$1 million to the Affordable Housing and Community Development Fund administered by IHCDA. These funds will be used to provide 100 to 125 seniors with reduced rents in IHCDA financed units that are made accessible based on the specific needs of the resident.

**USDA.** IHCDCA received a \$2.25 million-dollar loan from USDA to rehabilitate 15 to 20 rural multi-family properties. This loan will be matched dollar-for-dollar from the Affordable Housing and Community Development Fund. Owners are encouraged to utilize Rural and Preservation Set Aside Categories through IHCDCA's LIHTC program to attract additional equity to offset project development costs. Nonprofit developers are encouraged to access HOME funds through the Community Development department for the acquisition of these rural properties ensuring a stable source of affordable housing remains in the community.

**RECAP program.** IHCDCA in collaboration with the Office of Community and Rural Affairs and the Office of Tourism will pilot the Real Estate Capital Access Program (RECAP) designed to facilitate the development of commercial space and related residential space in areas or for projects that are not sufficiently attractive to the private market, particularly in the "Main Streets" of rural areas and small towns, as well as commercial nodes that may be outside the downtown area. RECAP will provide predevelopment funds, a loan loss reserve pool, as well as matching grants for façade and beautification improvements for 3-5 communities. In 2007, a total of \$1 million was awarded to Logansport, Vevay, and Wabash. IHCDCA is committed to continuing its investment in commercial and mixed-use real estate development with an expansion of RECAP in 2008. Investments in 3-5 additional communities will be made from the Affordable Housing & Community Development Fund administered by IHCDCA.

### **Institutional Structure and Coordination**

Many firms, individuals, agencies and other organizations are involved in the provision of housing and community development in the State. Some of the key organizations within the public, private and not-for-profit sector are discussed below.

**Public sector.** Federal, State and local governments are all active in housing policy. At the federal level, two primary agencies exist in Indiana to provide housing: the U.S. Department of Housing and Urban Development (HUD) and Rural Economic Community Development (RECD) through the Department of Agriculture. HUD provides funds statewide for a variety of housing programs. RECD operates mostly in non-metropolitan areas and provides a variety of direct and guaranteed loan and grant programs for housing and community development purposes.

In addition to these entities, other federal agencies with human service components also assist with housing, although housing delivery may not be their primary purpose. For example, both the Department of Health and Human Services and the Department of Energy provide funds for the weatherization of homes. Components of the McKinney program for homeless assistance are administered by agencies other than HUD.

At the State level, the Indiana Office of Community and Rural Affairs (OCRA) is the State's main agency involved in community and economic development and related programs. It administers the State's CDBG program, a portion of which has been designated for affordable housing purposes since 1989.

The Indiana Housing and Community Development Authority (IHCDCA) is the lead agency for housing in the State. It coordinates the Mortgage Revenue Bond (MRB) and the Mortgage Credit Certificates (MCC) first-time homebuyer programs through its First Home program, and administers the State's allocation of Rental Housing Tax Credits. IHCDCA is responsible for the non-entitlement

CDBG dollars dedicated to housing, the Indiana Affordable Housing and Community Development Fund, and non participating jurisdiction HOME monies. IHCDA also administers community development programs for the state, including the Neighborhood Assistance Program tax credits and Individual Development Account, and is the grant administrator for HOPWA and ESG. In addition IHCDA is currently a HUD designated Participating Administrative Entity for expiring use contracts and an approved contract administrator of certain project-based Section 8 contracts. Since July 1, 2006, IHCDA has administered the Housing Choice Voucher Program (also known as Section 8 vouchers), LIHEAP and Weatherization programs formerly housed at FSSA.

The Indiana Family Social Services Administration (FSSA) administers the Medicaid CHOICE program, the childcare voucher program, and other social service initiatives, and is the lead agency overseeing State institutions and other licensed residential facilities. The Indiana State Department of Health (ISDH) coordinates many of the State's programs relating to persons living with HIV/AIDS and also administers the State's blood screening program for lead levels in children.

Communities throughout Indiana are involved in housing to greater or lesser degrees. Entitlement cities and participating jurisdictions are generally among the most active as they have direct resources and oversight for housing and community development.

**Private sector.** A number of private-sector organizations are involved in housing policy. On an association level, the Indiana Realtors Association, Indiana Homebuilders Association, Indiana Mortgage Bankers Association and other organizations provide input into housing and lending policies. Private lending institutions are primarily involved in providing mortgage lending and other real estate financing to the housing industry. Several banks are also active participants in IHCDA's First Home program.

Fannie Mae funds programs such as HomeChoice, which provides flexible underwriting criteria on conventional mortgages to persons with disabilities. The Federal Home Loan Bank (FHLB) and its member banks in Indiana provide mortgage lending as well as participate in FHLB's Affordable Housing Program.

The private sector is largely able to satisfy the demands for market-rate housing throughout the State.

**Not-for-profit sector.** Many not-for-profit organizations or quasi-governmental agencies are putting together affordable housing developments and gaining valuable experience in addressing housing needs on a local level. The State now has 50 organizations certified as Community Housing Development Organizations (CHDOs).

The State has an active network of community development corporations, many of which have become increasingly focused on housing and community development issues. These organizations are engaged in a variety of projects to meet their communities' needs, from small-scale rehabilitation programs to main street revitalization. The projects undertaken by community development corporations are often riskier and more challenging than traditional development projects.

Public housing authorities exist in the major metropolitan areas and in small to medium-sized communities throughout the State.



The State also has several organizations that advocate for state policies and organize housing and community development activities at the state level. The Indiana Association for Community Economic Development (IACED) is a membership organization for the State's housing and community development nonprofits and provides top level policy coordination, as well as training and technical assistance. The Indiana Coalition on Housing and Homeless Issues (ICHHI) is instrumental in development and implementation of the State's policies for persons who are homeless. Rural Opportunities, Incorporated (ROI) is an advocacy organization that focuses on the housing and social service issues of the State's migrant farmworker population.

Many not-for-profit organizations have become more actively engaged in delivering social services. Community mental health centers, religious and fraternal organizations and others provide support in the form of counseling, food pantries, clothing, emergency assistance, and other activities. The State's 16 Area Agencies on Aging have also become more involved in housing issues for seniors.

**Overcoming gaps in delivery systems.** Several gaps exist in the above housing and community development delivery system, especially for meeting the need for affordable housing. The primary gaps include:

- **Lack of coordination and communication.** Many social service providers, local business leaders and citizens continually express frustration about not knowing what programs are available and how to access those programs. Without full knowledge of available programs, it is difficult for communities to start addressing their housing needs. The State continues to address this gap through distribution of information about resources through regional agency networks and at public events.
- **Lack of capacity for not-for-profits to accomplish community needs.** In many communities, the nonprofits are the primary institutions responsible the delivery of housing and community development programs. These organizations function with limited resources and seldom receive funding designated for administrative activities. The State continues to include planning and capacity-building grants as eligible activities for CDBG and HOME.

### **Monitoring Standards and Procedures**

To ensure that all statutory and regulatory requirements are being met for activities with HUD funds, the Office of Community and Rural Affairs (OCRA) and the Indiana Housing and Community Development Authority (IHCDA) use various monitoring standards and procedures. OCRA and IHCDA are responsible for ensuring that grantees under the CDBG, HOME, ESG and HOPWA programs carry out projects in accordance with both Federal and State statutory and regulatory requirements. These requirements are set forth in the grant contract executed between the State and the grantee. The State provides maximum feasible delegation of responsibility and authority to grantees under the programs. Whenever possible, deficiencies are rectified through constructive discussion, negotiation and assistance.

**CDBG (non-housing) monitoring.** OCRA uses the following processes and procedures for monitoring projects receiving HUD funds:

- Evaluation on program progress;
- Compliance monitoring;
- Technical assistance;
- Project status reports;
- Monitoring technical assistance visits;
- Special visits; and
- Continued contact with grantees by program representatives.

**Monitoring.** OCRA conducts a monitoring of every grant project receiving HUD funds. Two basic types of monitoring are used: off-site, or “desk” monitoring and on-site monitoring.

- Desk monitoring is conducted by staff for non-construction projects. Desk monitoring confirms compliance with national objective, eligible activities, procurement and financial management.
- On-site monitoring is a structured review conducted by OCRA staff at the locations where project activities are being carried out or project records are being maintained. One on-site monitoring visit is normally conducted during the course of a project, unless determined otherwise by OCRA staff.

Grants utilizing a sub-recipient to carry out eligible activities are monitored on-site annually during the 5-year reporting period to confirm continued compliance with national objective and eligible activity requirements.

In addition, if there are findings at the monitoring, the grantee is sent a letter within 3 to 5 days of monitoring visit and is given 30 days to resolve it.

**HOME and CDBG (housing) monitoring.** IHCDA uses the following processes and procedures for monitoring projects receiving CDBG and HOME funds:

- Self monitoring;
- Monitoring reviews (on-site or desk-top);
- Results of monitoring review;
- Determination and responses;
- Clearing issues/findings
- Sanctions;
- Resolution of disagreements; and
- Audits.

IHCDA conducts at least one monitoring of every grant project receiving CDBG and HOME funds. The recipient must ensure that all records relating to the award are available at IHCDA’s monitoring. For those projects determined to need special attention, IHCDA may conduct one or more monitoring visits while award activities are in full progress. Some of the more common factors that would signal special attention include: activity appears behind schedule, previous audit or monitoring findings of recipient or administrative firm, high dollar amount of award, inexperience of recipient or administrative firm, and/or complexity of program. These visits will combine on-site technical assistance with compliance review. However, if the recipient’s systems are found to be nonexistent or are not functioning properly, other actions could be taken by IHCDA, such as suspension of funding until appropriate corrective actions are taken or termination of funding altogether.

**Monitoring.** Two basic types of monitoring are used: on-site monitoring and desk-top monitoring.

- On-site monitoring review:
  - Community Development Representative will contact recipient to set-up monitoring based on award expiration and completion/close-out documentation submitted and approved.
  - Recipient will receive a confirmation letter stating date, time, and general monitoring information.
  - On date of monitoring, IHCDA staff will need: files, an area to review files, and a staff person available to answer questions.
  - Before leaving, IHCDA staff will discuss known findings and concerns, along with any areas that are in question.
  
- Desk-top monitoring review:
  - Community Development Representative or Community Development Coordinator will request information/documentation from award recipient in order to conduct the monitoring. IHCDA staff will give approximately 30 days for this information to be submitted.
  - IHCDA staff will review information/documentation submitted and correspond via the chief executive officer the findings of the desk-top review. However, if during the course of the review additional information and/or documentation is needed, staff will contact the award administrator.

**Shelter Plus Care monitoring.** It is the policy of the IHCDA to monitor its Shelter Plus Care sub-recipients on an annual basis. Two types of reviews will be used to monitor sub-recipients: On Site Review and Remote Review. An On Site Review will consist of a complete review of the sub recipient's program and financial records as well as random review of Housing Quality Standard inspections. Remote Reviews will require sub-recipients to submit requested documentation to the IHCDA for review. Remote Reviews will address specific topics, such as participant eligibility, from random files. It is the policy of the IHCDA to perform On-Site Reviews of not less than thirty (30) percent of its sub-recipients annually. The remaining sub-recipients will be engaged in topical Remote Reviews.

The following risk factors will be used in determining which sub-recipients will be selected for On-Site Reviews:

1. Staff turnover;
2. Utilization of grant funds;
3. Claim iteration (deviation from monthly claims);
4. APR performance;
5. Consumer Complaints;
6. Unresolved HUD Finding (including APR Findings);
7. Compliance with terms and conditions of IHCDA S+C Agreement;
8. Time of last On-Site Review

Each program's past performance will be analyzed and compared against the full spectrum of IHCDA's Shelter Plus Care programs. Programs with highest risk will be selected for On-Site Review. Prior to either On Site or Remote Reviews, IHCDA will notify sub-recipient in writing of the type and date of the review. IHCDA will also provide sub-recipient with specific instructions and an explanation of review process.

**ESG monitoring.** The IHCDA is responsible for the state's allocation of ESG funding. IHCDA then allocates funds to eligible Grantees. As a grantee of ESG funding and a grantee through IHCDA, they are responsible for demonstrating compliance with all of the program requirements and the ESG Regulations at 24 CFR Part 576. The following is a list of the basic program requirements and responsibilities under the ESG program:

- Keeping Accurate Financial and Service Delivery Records
- Documentation of Homelessness
- Documentation for Homeless Prevention Activities
- Termination of Participation and Grievance Procedure
- Promising Practice: Participation of Homeless Persons
- Ensuring Confidentiality
- Building & Habitability Standards
- Sanctions for Noncompliance

**Monitoring reports.** ESG grantees are required to submit monthly, semi-annual and annual reports to the Special Needs Program Monitor.

- The Semi-Annual and Annual Reports will be considered late one business day after they are due. Points will be deducted on the next ESG application for those who are late.
- The monthly performance reports will be given a red mark every time they are five business days late (5). After four red marks a year, points will be deducted on the next ESG application submitted by the grantee.

The performance goals that are chosen must be met at the end of the fiscal (July -June) year as stated. If the goals are not met, points may be deducted on the next ESG application submitted by the grantee.

**Hoosier Management Information System.** Hoosier Management Information System (HMIS) is a secure, confidential electronic data collection system used to determine the nature and extent of homelessness. All ESG grantees are required to participate in HMIS. It is important that all ESG grantees enter client data in HMIS. The system is used to report to HUD on an annual basis.

**HOPWA monitoring.** The IHCDA is responsible for the state's allocation of HOPWA funding and allocates these funds to eligible Grantees. As a grantee of HOPWA funding and a grantee through IHCDA, they are responsible for demonstrating compliance with all of the program requirements and the HOPWA Regulations.

The HOPWA funded agencies are responsible for determining client eligibility for the national HOPWA objective and/or rental eligibility; maintaining financial documentation; and practicing fair housing equal opportunity requirements. After each monitoring conducted by IHCDA, a monitoring letter is sent to the agency outlining the categories that were reviewed as related to the award. Concerns and/or findings for insufficient or deficient items are listed in detail along with the required action needed to resolve the concern or finding.

### **Program Income Update**

The State of Indiana (Office of Community and Rural Affairs) does not project receipt of any CDBG program income for the period covered by this FY 2008 Consolidated Plan. In the event the Office of Community and Rural Affairs receives such CDBG Program Income, such moneys will be placed in the Community Focus Fund for the purpose of making additional competitive grants under that program. Reversions of other years' funding will be placed in the Community Focus Fund for the specific year of funding reverted. The State will allocate and expend all CDBG Program Income funds received prior to drawing additional CDBG funds from the U.S. Treasury. However, the following exceptions shall apply:

1. This prior-use policy shall not apply to housing-related grants made to applicants by the Indiana Housing & Community Development Authority (IHCDA), a separate agency, using CDBG funds allocated to the IHCDA by the Office of Community and Rural Affairs.
2. CDBG program income funds contained in a duly established local Revolving Loan Fund(s) for economic development or housing rehabilitation loans which have been formally approved by the Office of Community and Rural Affairs. However, all local revolving loan funds must be "revolving" and cannot possess a balance of more than \$100,000 at the time of application of additional CDBG funds.
3. Program income generated by CDBG grants awarded by the Office of Community and Rural Affairs (State) using FY 2008 CDBG funds must be returned to the Office of Community and Rural Affairs, however, such amounts of less than \$25,000 per calendar year shall be excluded from the definition of CDBG Program Income pursuant to 24 CFR 570.489.

All obligations of CDBG program income to projects/activities, except locally administered revolving loan funds approved by the Office of Community and Rural Affairs, require prior approval by the Office of Community and Rural Affairs. This includes use of program income as matching funds for CDBG-funded grants from the IHCDA. Applicable parties should contact the Office of the Indiana Office of Community and Rural Affairs at (317) 232-8333 for application instructions and documents for use of program income prior to obligation of such funds.

Local Governments that have been inactive in using their program income are required to return their program income to the State. The State will use program income reports submitted by local governments and/or other information obtained from local governments to determine if they have been active or inactive in using their program income. Local governments that have an obligated/approved application to use their program income to fund at least one project in the previous 24 months will be considered active. Local governments that have not obtained approval for a project to utilize their program income for 24 months will be considered inactive.

Furthermore, U.S. Department of Treasury regulations require that CDBG program income cash balances on hand be expended on any active CDBG grant being administered by a grantee before additional federal CDBG funds are requested from the Office of Community and Rural Affairs. These U.S. Treasury regulations apply to projects funded by both IHCDA and the Office of Community and Rural Affairs. Eligible applicants with CDBG program income should strive to close out all active grant projects presently being administered before seeking additional CDBG assistance from the Office of Community and Rural Affairs or IHCDA.

### **Lead-Based Paint Hazards**

According to the 2006 ACS, approximately 1.8 million housing units in Indiana—65 percent of the total housing stock—were built before 1980. About 524,000 units, or 19 percent of the housing stock, are pre-1940 and 509,500 units (18 percent of the housing stock) were built between 1940 and 1959. Urban areas typically have the highest percentages of pre-1940 housing stock, although the State's nonentitlement areas together have about the same percentage of pre-1940 units as the State overall. Marion County Health Department issued more than 200 citations for lead hazards between January 1, 2000 and July 31, 2003. More than 99 percent of these homes were rental properties. Many small landlords (with less than 50 properties) are unaware of their responsibility to comply with code, and tenants are also often unaware of their responsibilities.

According to the Indiana Childhood Lead Poisoning Elimination Plan, Indiana children with the following characteristics are at high risk for exposure to lead hazards:

- Children living in older housing;
- Children living in poverty or families with low incomes;
- Children enrolled in Hoosier Healthwise (HH, Indiana's Medicaid and S-CHIP program); and
- Minority children.

Lower-income homeowners generally have more difficulty making repairs to their homes due to their income constraints. Low-income renters and homeowners often live in older housing because it is usually the least expensive housing stock. This combination of factors makes lower-income populations most susceptible to lead-based paint hazards. One measure of the risk of lead-based paint risk in housing is the number of households that are low-income and also live in older housing units. According to PUMS data, in 2002, there were 53,233 (8.1 percent) renter households who were very low-income (earning less than 50 percent of the State median) and who lived in housing stock built before 1940. There were also 77,919 (4.6 percent) owners with very low incomes and who lived in pre-1940 housing stock. These households are probably at the greatest risk for lead-based paint hazards.

According to the Indiana State Department of Health's Indiana Childhood lead Poisoning Prevention Program (ICLPPP) Blood Lead Level Screening and Elevated Levels Legislative Report for 2006, over 53,000 children under seven years were tested in the State for elevated blood lead levels. Six hundred twenty-eight children were confirmed to be lead poisoned. Marion County had the largest number (188 children) of children lead poisoned, followed by Allen County with 67, Lake County with 61 children, Elkhart County with 46 and Vanderburgh with 30 children poisoned by lead. The CDC reported in 2006 there were 569 Indiana children under age six with elevated blood lead levels.

## **PHA Assistance**

During FY2008, IHCDA will collect regular information from the Indianapolis HUD field office on the “troubled” status of public housing authorities (PHA).

If a PHA in an area covered by the State HOME grant is designated as “troubled” by HUD, IHCDA will contact the PHA, interview their Executive Directors and other staff as appropriate about their needs and review their plan to address the problems that are putting them in a “troubled” status. IHCDA will then consult HUD to explore potential funding sources for technical assistance in financial and program management as well as physical improvements as may be required.

## **Barriers to Affordable Housing**

See the Housing Market Analysis section of the full Consolidated Plan and the 2008 Update to the Analysis of Impediments to Fair Housing Choice for a complete discussion of barriers to affordable housing.

Additional information on barriers to affordable housing and services was gathered from housing and community development stakeholders throughout the state as a part of the citizen participation process this year and in previous years. A description of comments from the 2008 stakeholder interviews is included in Section II of this report. The following are affordable housing and service barriers suggested by the stakeholders:

- *Very few surveyed believe exclusionary zoning has been an issue in developing affordable housing. Only one surveyed, who thinks there are restrictions, believes that certain zoning regulations are old and were created reactively.*
- *Echoed throughout the responses is the serious need for funding which produces affordable quality housing in all Indiana communities, structured programs which aid Hoosiers in credit/finance counseling, home ownership, education and job training and employment opportunities.*
- *Community perceptions/social stigma of low-income housing in certain communities prevents building.*
- *Drug dependency in rural areas.*
- *In many cases in rural areas, the lack of any land use or zoning regulations impedes development.*
- *Lack of education on available resources (public).*
- *Lack of good land use planning and subdivision planning.*
- *Lack of transportation to community services in rural areas.*
- *We need tax abatement ordinances put in place to encourage rehabilitation of homes (give owners a 5-year tax break).*
- *Not enough businesses to provide affordable housing.*

- *Poor government and state funding.*
- *The process is too labor-intensive for lenders to process government grants.*
- *The process is too paper-intensive and may be over-governed. (No public policies that impede access to fair housing.)*
- *There are zoning boards and commissions in Indiana that only want to approve homes for \$200,000 and up, thinking if they approve those for \$100,000 it will bring down property values. There is a zoning assumption that the lower the density, the better. Not always true.*
- *There may be some issues in regards to Planned Urban Development (PUDs) that could and should be addressed.*
- *There seems to be a propensity not to want anyone to plan in some areas. The only way homeowners can protect their investments is through restrictive covenants in subdivision planning.*
- *Uncooperative landlords/land owners who do not want to serve low-income tenants.*
- *We have empty lots in our community where we have torn down buildings. It is difficult to develop on these lots because we often run into special easements.*

**Affirmatively further fair housing.** The State of Indiana will undertake the following 2008 Fair Housing Action Plan to address the impediments identified in the 2008 update of the Analysis of Impediments to Fair Housing Choice:

1. All grantees of CDBG, HOME, ESG, and HOPWA funds will continue to be required to: 1) Have an up-to-date Affirmative Marketing Plan; 2) Display a Fair Housing poster in a prominent place; and 3) Include the Fair Housing logo on all print materials and project signage. All grantees of HOME, ESG, and HOPWA are still required to provide beneficiaries with information on what constitutes a protected class and instructions on how to file a complaint.
2. All grantees of CDBG, HOME, ESG, and HOPWA funds will continue to be monitored for compliance with the aforementioned requirements as well as other Fair Housing standards (e.g., marketing materials, lease agreements, etc.). As part of the monitoring process, OCRA and IHCDA staff will ensure that appropriate action (e.g., referral to HUD or appropriate investigative agency) is taken on all fair housing complaints at federally funded projects.
3. OCRA requires all CDBG projects to be submitted by an accredited grant administrator. Civil rights training, including fair housing compliance, will continue to be a required part of the accreditation process. IHCDA will continue to incorporate fair housing requirements in its grant implementation training for CSBG, HOME, ESG, and HOPWA grantees.
4. IHCDA will serve on the Indianapolis Partnership for Accessible Shelters and, through this Task Force, will educate shelters about Fair Housing and accessibility issues, and help identify way to make properties more accessible. In addition, IHCDA will target ESG and HOPWA funds for accessibility rehabilitation activities. These fair housing activities will be evaluated in 2008 and extended into future program years if they are found to be beneficial and the need for shelter education and funds for accessibility rehabilitation continues to exist.



5. IHCDA will work with ICRC to have testers sent to IHCDA funded rental properties to ensure they are in compliance with the Fair Housing Act. The goal for the number of properties tested per year is 4 per year (equates to 10 percent of federally-assisted rental portfolio over the remaining period).
6. IHCDA will also ensure that the properties it has funded are compliant with uniform federal accessibility standards during on-going physical inspections, as part of the regular inspections that occur. The goal for the number of properties inspected per year for fair housing compliance is 100 per year.
7. IHCDA will expand its Fair Housing outreach activities by 1) Posting ICRC information and complaint filing links on IHCDA website, and 2) enhancing fair housing month (April) as a major emphasis in the education of Indiana residents on their rights and requirements under Fair Housing.
8. IHCDA will work with regional Mortgage Fraud and Prevention Task Forces to educate consumers about how to avoid predatory lending. IHCDA will also partner with National City Bank, IACED, and IAR to provide three trainings on foreclosure prevention and predatory lending. IHCDA established the Indiana Foreclosure Prevention Network (IFPN), a program to provide free mortgage foreclosure counseling to homeowners. IFPN was launched in the fall of 2007, and is a partnership of community-based organizations, government agencies, lenders, realtors, and trade associations that has devised a multi-tiered solution to Indiana's foreclosure problem. This statewide initiative includes a targeted public awareness campaign, a telephone helpline, an educational website, and a network of local trusted advisors.
9. IHCDA will receive regular reports from ICRC regarding complaints filed against IHCDA properties and within 60 days ensure an action plan is devised to remedy future issues or violations.

### **Anti-Poverty Strategy**

The State of Indiana does not have a formally adopted statewide anti-poverty strategy. In a holistic sense, the entirety of Indiana's Consolidated Plan Strategy and Action Plan is anti-poverty related because a stable living environment is also a service delivery platform. However, many of the strategies developed for the Five-Year Plan directly assist individuals who are living in poverty.

Indiana has a history of aggressively pursuing job creation through economic development efforts at the state and local levels. This emphasis on creating employment opportunities is central to a strategy to reduce poverty by providing households below the poverty level with a means of gaining sustainable employment.

Other efforts are also needed to combat poverty. Many of the strategies outlined in the Consolidated Plan are directed at providing services and shelter to those in need. Once a person has some stability in a housing situation, it becomes easier to address related issues of poverty and provide resources such as childcare, transportation and job training to enable individuals to enter the workforce. Indiana's community action agencies are frontline anti-poverty service providers. They work in close cooperation with State agencies to administer a variety of State and federal programs.

Education and skill development are an important aspect of reducing poverty. Investment in workforce development programs and facilities is an essential step to break the cycle of poverty. Finally, there continue to be social and cultural barriers that keep people in poverty. Efforts to eliminate discrimination in all settings are important. In some cases, subsidized housing programs are vital to ensure that citizens have a safe and secure place to live.

## **Discharge Policies**

Indiana has implemented formal discharge policies pertaining to persons released from publicly funded institutions and systems of care. Each of these policies was developed and is monitored by its respective administrative agency. The Department of Health, the Department of Corrections, the Division of Child Services and the Division on Mental Health and Addiction are all represented on the Interagency Council to End Homelessness. Beginning late 2006, the Interagency Council began developing a set of recommendations for an integrated, statewide discharge policy. The Interagency Council approved a set of recommendations in 2007. A synopsis of the current agency specific policies is provided below:

**Foster care.** The Division of Child Services conducts a comprehensive independent living assessment to identify areas of strength and challenges for youth age 14 to 18. Services provided include financial, housing, mentoring, counseling, employment, education, and other appropriate support to ensure youth live as healthy, productive and self-sufficient adults.

**Health care.** The Bureau of Quality Improvement Services is responsible for ensuring that individuals transition from state operated facilities, large private ICF, MR settings and nursing homes into a community smoothly. The process includes a minimum of one pre-transition visit and two post-transition visits. Individuals are also surveyed six months after transition regarding residential and support services.

**Mental health.** The Division of Mental Health and Addiction requires that the admitting mental health center remain involved in the treatment and discharge planning of individuals placed in state-operated facilities. Facility staff, in conjunction with the consumer, develop the plan to ensure that the individual is not released into homelessness.

**Corrections.** The Department of Corrections requires case managers to develop individualized Re-Entry Accountability Plans that outline and coordinate the delivery of services necessary to ensure successful transition from incarceration to a community. Services include, but are not limited to: 1) enrollment in Medicaid, Food Stamps, TANF, and SSI; 2) issuance of birth certificates and BMV identification; 3) participation in workforce development programs; 4) limited rental assistance; and 5) referral to other community services.

## **Obstacles to Meeting Needs**

The State faces a number of obstacles in meeting the needs outlined in the Five-Year Consolidated Plan:

- Housing and community needs are difficult to measure and quantify on a statewide level. The Consolidated Plan uses both qualitative and quantitative data to assess statewide needs. However, it is difficult to reach all areas of the State in one year, and the most recent data in some cases are a few years old. Although the State makes a concerted effort to receive as much input and retrieve the best data as possible, it is also difficult to quantify local needs. Therefore, the State must rely on the number and types of funding applications as a measure of housing and community needs;
- The ability of certain program dollars to reach citizens is limited by the requirement that applications for funding must come from units of local government or nonprofit entities. If these entities do not perceive a significant need in their communities, they may not apply for funding; and
- Finally, limitations on financial resources and internal capacities at all levels can make it difficult for the State to fulfill the housing and community development needs of its many and varied communities.

To mitigate these obstacles, during the 2008 program year, the State will provide training for the application process associated with the HUD grants to ensure equal access to applying for funds, and continually review and update its proposed allocation with current housing and community development needs, gathered through the citizen participation plan and demographic, housing market and community development research.

## **Action Plan Matrix**

A matrix follows that outlines the Consolidated Plan Strategies and Action Items for the FY2008 program year. The matrix includes:

- The State's Five-Year Strategic Goals;
- Type of HUD grant;
- Objective category the funding will address;
- Outcome category the funding will address;
- The activities proposed to address housing and community development needs;
- Funding targets (by dollar volume); and
- Assistance goals (by number of households, number of facilities, etc.).

**Exhibit IV-9.  
Strategies and Action Matrix, 2008 Action Plan**

Goals	Funds	Objective Category	Outcome Categories	Activities	Specific Objectives	Funding Goals	Assistance Goals					
1. Expand and preserve affordable housing opportunities throughout the housing continuum.	HOME and ADDI	Decent Housing	Availability/Accessibility	Transitional Housing—Rehabilitation and New Construction	Improve range of housing options for special-needs populations.	\$10,117,529	For Housing from Shelters to Homeownership, QAP, OOR = 336 units, For First Home = 500 units					
		Decent Housing	Availability/Accessibility	Permanent Supportive Housing—Rehabilitation and New Construction	Increase number of homeless in permanent housing.							
		Decent Housing	Affordability	Rental Housing—Rehabilitation and New Construction	Increase the supply and improve the quality of affordable rental housing.							
		Decent Housing	Affordability	Homebuyer—Rehabilitation and New Construction	Increase the supply and improve the quality of affordable homeownership.							
		Decent Housing	Availability/Accessibility	CHDO Operating Support	Improve services for low/mod income persons.							
		Decent Housing	Affordability	CHDO Predevelopment and Seed Money Loans	Increase the supply of affordable housing.							
	CDBG	Decent Housing	Affordability	Downpayment Assistance	Increase the supply and improve the quality of affordable homeownership.	\$2,000,000	\$4,166,981	For all CDBG (Housing) = 244 units				
		Decent Housing	Availability/Accessibility	Emergency shelters	End chronic homelessness.							
		Decent Housing	Availability/Accessibility	Youth shelters	End chronic homelessness.							
		Decent Housing	Availability/Accessibility	Transitional housing	Improve range of housing options for special-needs populations.							
		Decent Housing	Availability/Accessibility	Migrant/seasonal farmworker housing	Improve range of housing options for special-needs populations.							
		Decent Housing	Availability/Accessibility	Permanent supportive housing	Increase number of homeless in permanent housing							
		Decent Housing	Affordability	Rental housing	Increase the supply and improve the quality of affordable rental housing.							
		Decent Housing	Affordability	Owner-occupied units	Increase the supply and improve the quality of affordable homeownership.							
Decent Housing	Sustainability	Voluntary acquisition/demolition	Improve the quality of rental and owner housing.									
Decent Housing	Availability/Accessibility	Feasibility studies	Increase the supply of affordable housing.									
2. Reduce homelessness and increase housing stability for special-needs populations.	HOME	Decent Housing	Availability/Accessibility	See special-needs housing activities in Goal 1.	Improve range of housing options for special-needs populations.	\$1,408,732	25% of emergency and transitional clients					
		Decent Housing	Availability/Accessibility	Permanent Supportive Housing	Improve range of housing services for special-needs populations.							
	CDBG	Decent Housing	Availability/Accessibility	See special-needs housing activities in Goal 1.	Improve range of housing options for special-needs populations.							
		ESG	Decent Housing	Availability/Accessibility	Operating support			Improve range of housing options for special-needs populations.				
			Decent Housing	Availability/Accessibility	Homeless prevention			End chronic homelessness.				
	HOPWA	Decent Housing	Availability/Accessibility	Essential services	End chronic homelessness.			\$347,609	\$432,000	170 households/units		
		Decent Housing	Availability/Accessibility	Rental assistance	Improve range of housing options for special-needs populations.							
		Decent Housing	Availability/Accessibility	Short-term rent, mortgage, utility assistance	Improve range of housing options for special-needs populations.							
		Suitable Living Environment	Availability/Accessibility	Supportive services	Improve range of housing options for special-needs populations.							
		Decent Housing	Availability/Accessibility	Housing information	Improve range of housing options for special-needs populations.							
		Decent Housing	Availability/Accessibility	Housing information	Improve range of housing options for special-needs populations.							
		Suitable Living Environment	Availability/Accessibility	Operating costs	Improve range of housing options for special-needs populations.							
3. Promote livable communities and community revitalization through addressing unmet community development needs.	CDBG	Suitable Living Environment	Sustainability	<b>Community Focus Fund:</b> Construction/rehabilitation of wastewater water and storm water systems Community development projects (Senior Centers, Youth Centers, Community Centers, Historic Preservation Downtown Revitalization, ADA Accessibility, Fire Stations, Fire Trucks)	Improve quality/quantity of public improvements for low/mod persons.	\$12,676,702	26 systems					
		Suitable Living Environment	Availability/Accessibility		Improve quality/quantity of neighborhood services for low/mod persons.							
	CDBG	Suitable Living Environment	Sustainability		Planning/Feasibility Studies	Improve quality/quantity of public improvements for low/mod persons.	\$1,200,000	\$308,665	29 planning grants As needed basis			
		Suitable Living Environment	Sustainability		Technical Assistance Program Set-Aside	Improve quality/quantity of public improvements for low/mod persons.						
		4. Promote activities that enhance local economic development efforts.	CDBG		Economic Opportunities	Sustainability	Community Economic Development Fund			Improve economic opportunities for low/mod persons.	\$1,200,000	240 jobs
							Micro-enterprise Assistance Program			Improve economic opportunities for low/mod persons.		

Source: Office of Community and Rural Affairs and Indiana Housing and Community Development.

**APPENDIX A.**  
**Consolidated Plan Certifications and Forms**

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## **APPENDIX A.**

### **Consolidated Plan Certifications and Forms**

The following includes the Consolidated Plan certifications and the Form SF-424, Application for Federal Assistance. Each certification and form is signed by a representative of the agency responsible for administering the funding. The Indiana Office of Community and Rural Affairs administers CDBG funds; and the Indiana Housing and Community Development Authority administers HOME funds, HOPWA funds and ESG funds.

Certifications are available upon request:

State of Indiana  
Office of Community and Rural Affairs  
One North Capitol Avenue, Suite 600  
Indianapolis, IN 46204



# CPMP State Grantee Certifications

Many elements of this document may be completed electronically, however a signature must be manually applied and the document must be submitted

in paper form to the Field Office.

- |                                     |                                                                          |
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| <input type="checkbox"/>            | <b>This certification does not apply.</b>                                |
| <input checked="" type="checkbox"/> | <b>This certification is applicable. See signature on the last page.</b> |

## STATE CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing** -- The State will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the state, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

**Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

**Drug Free Workplace** -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about –
  - a. The dangers of drug abuse in the workplace;
  - b. The grantee's policy of maintaining a drug-free workplace;
  - c. Any available drug counseling, rehabilitation, and employee assistance programs; and
  - d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will –
  - a. Abide by the terms of the statement; and
  - b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted –
  - a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
  - b. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

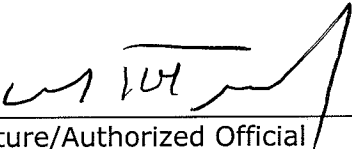
**Anti-Lobbying** -- To the best of the state's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of State** -- The submission of the consolidated plan is authorized under State law and the State possesses the legal authority to carry out the programs under the consolidated plan for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

  
\_\_\_\_\_  
Signature/Authorized Official

Date

Name

Title

Address

City/State/Zip

Telephone Number



- |                                                                                                              |
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| <input type="checkbox"/> <b>This certification does not apply.</b>                                           |
| <input checked="" type="checkbox"/> <b>This certification is applicable. See signature on the last page.</b> |

### Specific CDBG Certifications

The State certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR §91.115 and each unit of general local government that receives assistance from the State is or will be following a detailed citizen participation plan that satisfies the requirements of 24 CFR §570.486.

**Consultation with Local Governments** -- It has or will comply with the following:

1. It has consulted with affected units of local government in the nonentitlement area of the State in determining the method of distribution of funding;
2. It engages in or will engage in planning for community development activities;
3. It provides or will provide technical assistance to units of local government in connection with community development programs; and
4. It will not refuse to distribute funds to any unit of general local government on the basis of the particular eligible activity selected by the unit of general local government to meet its community development needs, except that a State is not prevented from establishing priorities in distributing funding on the basis of the activities selected.

**Local Needs Identification** -- It will require each unit of general local government to be funded to identify its community development and housing needs, including the needs of low-income and moderate-income families, and the activities to be undertaken to meet these needs.

**Community Development Plan** -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objectives of Title I of the Housing and Community Development Act of 1974, as amended. (See 24 CFR 570.2 and 24 CFR part 570)

**Use of Funds** -- It has complied with the following criteria:

1. **Maximum Feasible Priority** - With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. **Overall Benefit** - The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2008, 2\_\_\_\_, 2\_\_\_\_, (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. **Special Assessments** - The state will require units of general local government that receive CDBG funds to certify to the following:

It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs

of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

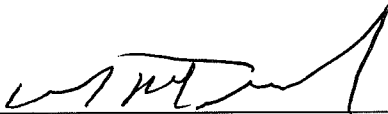
It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force** -- It will require units of general local government that receive CDBG funds to certify that they have adopted and are enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

**Compliance With Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

**Compliance with Laws** -- It will comply with applicable laws.



Signature/Authorized Official

4/30/08  
Date

David R. Terrell

Name

Executive Director

Title

One North Capitol, Suite 600

Address

Indianapolis, IN 46204

City/State/Zip

317-232-8856

Telephone Number

<input type="checkbox"/> <b>This certification does not apply.</b> <input checked="" type="checkbox"/> <b>This certification is applicable. See signature on the last page.</b>
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**APPENDIX TO CERTIFICATIONS**

Instructions Concerning Lobbying and Drug-Free Workplace Requirements

**Lobbying Certification**

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

**Drug-Free Workplace Certification**

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant: Place of Performance (Street address, city, county, state, zip code)  
Check if there are workplaces on file that are not identified here. The certification with regard to the drug-free workplace is required by 24 CFR part 21.

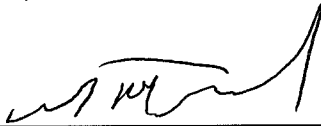
Place Name	Street	City	County	State	Zip

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules: "Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15); "Conviction" means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes; "Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance; "Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including:
  - i. All "direct charge" employees;

- ii. all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and
- iii. temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

Note that by signing these certifications, certain documents must be completed, in use, and on file for verification. These documents include:

- 1. Analysis of Impediments to Fair Housing
- 2. Citizen Participation Plan
- 3. Anti-displacement and Relocation Plan



Signature/Authorized Official

4/30/08  
Date

David R. Terrell

Name

Executive Director

Title

One North Capitol, Suite 600

Address

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# CPMP State Grantee Certifications

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in paper form to the Field Office.

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| <input type="checkbox"/> This certification does not apply.                                           |
| <input checked="" type="checkbox"/> This certification is applicable. See signature on the last page. |

## STATE CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing** -- The State will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the state, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

**Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

**Drug Free Workplace** -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about --
  - a. The dangers of drug abuse in the workplace;
  - b. The grantee's policy of maintaining a drug-free workplace;
  - c. Any available drug counseling, rehabilitation, and employee assistance programs; and
  - d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will --
  - a. Abide by the terms of the statement; and
  - b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted --
  - a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
  - b. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

**Anti-Lobbying** -- To the best of the state's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of State** -- The submission of the consolidated plan is authorized under State law and the State possesses the legal authority to carry out the programs under the consolidated plan for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

  
Signature/Authorized Official

13 May 2008  
Date

Sherry Seiwert

Name

Indiana Housing and Community  
Development Authority, Executive Director

Title

30 South Meridian, 10<sup>th</sup> Floor

Address

Indianapolis, IN 46204

City/State/Zip

317.232.7777

Telephone Number

This certification does not apply.  
 This certification is applicable. See signature on the last page.

### Specific HOME Certifications

The State certifies that:

**Tenant Based Rental Assistance** -- If it intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the State's consolidated plan.

**Eligible Activities and Costs** -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through §92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

**Appropriate Financial Assistance** -- Before committing any funds to a project, the State or its recipients will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

Sherry Seiwert  
Signature/Authorized Official

13 May 2008  
Date

Sherry Seiwert

Name

Indiana Housing and Community  
Development Authority, Executive Director

Title

30 South Meridian, 10<sup>th</sup> Floor

Address

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City/State/Zip

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Telephone Number

This certification does not apply.  
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### HOPWA Certifications

The State HOPWA grantee certifies that:

**Activities** -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

**Building** -- Any building or structure assisted under the program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of any building or structure purchased, leased, rehabilitated, renovated, or converted with HOPWA assistance,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

  
Signature/Authorized Official

13 May 2008  
Date

Sherry Seiwert

Name

Indiana Housing and Community  
Development Authority, Executive Director

Title

30 South Meridian, 10<sup>th</sup> Floor

Address

Indianapolis, IN 46204

City/State/Zip

317.232.7777

Telephone Number



This certification does not apply.  
 This certification is applicable. See signature on the last page.

### ESG Certifications

The Emergency Shelter Grantee certifies that:

1. The requirements of 24 *CFR* 576.21(a)(4) which provide that the funding of homeless prevention activities for families that have received eviction notices or notices of termination of utility services meet the following standards: (A) that the inability of the family to make the required payments must be the result of a sudden reduction in income; (B) that the assistance must be necessary to avoid eviction of the family or termination of the services to the family; (C) that there must be a reasonable prospect that the family will be able to resume payments within a reasonable period of time; and (D) that the assistance must not supplant funding for preexisting homeless prevention activities from any other source.
2. The requirements of 24 *CFR* 576.25(b)(2) concerning the submission by nonprofit organizations applying for funding of a certification of approval of the proposed project(s) from the unit of local government in which the proposed project is located.
3. The requirements of 24 *CFR* 576.53 concerning the continued use of buildings for which Emergency Shelter Grant funds are used for rehabilitation or conversion of buildings for use as emergency shelters for the homeless; or when funds are used solely for operating costs or essential services, concerning the population to be served.
4. The building standards requirement of 24 *CFR* 576.55.
5. The requirements of 24 *CFR* 576.56, concerning assistance to the homeless.
6. The requirements of 24 *CFR* 576.57, other appropriate provisions of 24 *CFR* Part 576, and other applicable Federal law concerning nondiscrimination and equal opportunity.
7. The requirements of 24 *CFR* 576.59(b) concerning the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970.
8. The requirements of 24 *CFR* 576.59 concerning minimizing the displacement of persons as a result of a project assisted with these funds.
9. (9) The requirements of 24 *CFR* 576.56(a) and 576.65(b) that grantees develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the Emergency Shelter Grants Program and that the address or location of any family violence shelter project assisted with ESG funds will not be made public, except with written authorization of the person or persons responsible for the operation of the shelter.
10. The requirement of that recipients involve, to the maximum extent practicable, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, and in providing services for occupants of these facilities as provided by 24 *CFR* 576.56(b)(2).
11. The new requirement of the McKinney Act (42 *USC* 11362) to develop and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons. I further understand that State and local governments are primarily responsible for the care of these individuals, and that ESG funds are not to be used to assist such persons in place of State and local resources.

I certify that the State will comply with the requirements of 24 *CFR* Part 24 concerning the Drug Free Workplace Act

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I certify that the State will comply with the provisions of, and regulations and procedures applicable under 24 *CFR* 576.57(e) with respect to the environmental review responsibilities under the National Environmental Policy Act of 1969 and related authorities as specified in 24 *CFR* Part 58 as applicable to activities of nonprofit organizations funded directly by the State. The State also agrees to assume the Department's responsibility and authority as set forth in 24 *CFR* 576.57(e) for acting on the environmental certifications and requests for the release of funds submitted to the State by local government recipients.

I certify that the State will ensure the provision of the matching funds required by 24 *CFR* 576.51 and 42 *USC* 11375, including a description of the sources and amounts of such supplemental funds, as provided by the State, units of general local government or nonprofit organizations.

I further certify that the submission of a complete and approved Consolidated Plan with its relevant certifications, which is treated as the application for an Emergency Shelter Grant, is authorized under State law, and that the State possesses legal authority to fund the carrying out of grant activities by units of general local government and nonprofit organizations in accordance with applicable laws and regulations of the Department of Housing and Urban Development.

  
Signature/Authorized Official

13 May 2008  
Date

Sherry Seiwert

Name

Indiana Housing and Community  
Development Authority, Executive Director

Title

30 South Meridian, 10<sup>th</sup> Floor

Address

Indianapolis, IN 46204

City/State/Zip

317.232.7777

Telephone Number

<input type="checkbox"/>	<b>This certification does not apply.</b>
<input checked="" type="checkbox"/>	<b>This certification is applicable. See signature on the last page.</b>

### APPENDIX TO CERTIFICATIONS

#### Instructions Concerning Lobbying and Drug-Free Workplace Requirements

##### Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

##### Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant: Place of Performance (Street address, city, county, state, zip code) Check if there are workplaces on file that are not identified here. The certification with regard to the drug-free workplace is required by 24 CFR part 21.

Place Name	Street	City	County	State	Zip

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules: "Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15); "Conviction" means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes; "Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance; "Employee" means the employee of a grantee directly engaged in the performance of work under a grant,

**Error! Not a valid link.**


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including:

- i. All "direct charge" employees;
- ii. all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and
- iii. temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

Note that by signing these certifications, certain documents must be completed, in use, and on file for verification. These documents include:

1. Analysis of Impediments to Fair Housing
2. Citizen Participation Plan
3. Anti-displacement and Relocation Plan

  
\_\_\_\_\_  
Signature/Authorized Official

13 May 2008  
Date

Sherry Seiwert

Name

Indiana Housing and Community  
Development Authority, Executive Director

Title

30 South Meridian, 10<sup>th</sup> Floor

Address

Indianapolis, IN 46204

City/State/Zip

317.232.7777

Telephone Number

**Application for Federal Assistance SF-424**

Version 02

\*1. Type of Submission:

- Preapplication
- Application
- Changed/Corrected Application

\*2. Type of Application

- New
- Continuation
- Revision

\* If Revision, select appropriate letter(s)

\*Other (Specify)  
\_\_\_\_\_

3. Date Received:

4. Applicant Identifier:

5a. Federal Entity Identifier:

\*5b. Federal Award Identifier:

B-07-DC-18-001

**State Use Only:**

6. Date Received by State:

7. State Application Identifier:

**8. APPLICANT INFORMATION:**

\*a. Legal Name:

\*b. Employer/Taxpayer Identification Number (EIN/TIN):

35-6000158

\*c. Organizational DUNS:

60-266-7136

**d. Address:**

\*Street 1: One North Capitol, Suite 600

Street 2: \_\_\_\_\_

\*City: Indianapolis

County: \_\_\_\_\_

\*State: Indiana

Province: \_\_\_\_\_

\*Country: USA

\*Zip / Postal Code 46204

**e. Organizational Unit:**

Department Name:

Office of Community and Rural Affairs

Division Name:

**f. Name and contact information of person to be contacted on matters involving this application:**

Prefix: Ms. \*First Name: Kathleen

Middle Name: \_\_\_\_\_

\*Last Name: Weissenberger

Suffix: \_\_\_\_\_

Title: Director, Community Affairs

Organizational Affiliation:

\*Telephone Number: 317-232-1703

Fax Number: 317-233-3597

\*Email: kweissenberger@ocra.in.gov

**Application for Federal Assistance SF-424**

Version 02

**\*9. Type of Applicant 1: Select Applicant Type:**

A.State Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

\*Other (Specify)

**\*10 Name of Federal Agency:**

**11. Catalog of Federal Domestic Assistance Number:**

14-228 \_\_\_\_\_

CFDA Title:

State \_\_\_\_\_

**\*12 Funding Opportunity Number:**

\_\_\_\_\_

\*Title:

\_\_\_\_\_

**13. Competition Identification Number:**

\_\_\_\_\_

Title:

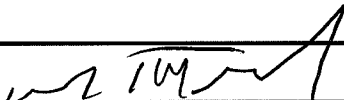
\_\_\_\_\_

**14. Areas Affected by Project (Cities, Counties, States, etc.):**

Cities, towns and counties in Indiana

**\*15. Descriptive Title of Applicant's Project:**

State Community Development Block Grant Program

<b>Application for Federal Assistance SF-424</b>		Version 02
<b>16. Congressional Districts Of:</b>		
*a. Applicant:	*b. Program/Project: 1-9	
<b>17. Proposed Project:</b>		
*a. Start Date:	*b. End Date:	
<b>18. Estimated Funding (\$):</b>		
*a. Federal	_____	30,866,525
*b. Applicant	_____	
*c. State	_____	
*d. Local	_____	
*e. Other	_____	
*f. Program Income	_____	
*g. TOTAL	_____	30,866,525
<b>*19. Is Application Subject to Review By State Under Executive Order 12372 Process?</b>		
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on _____		
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.		
<input checked="" type="checkbox"/> c. Program is not covered by E. O. 12372		
<b>*20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes", provide explanation.)</b>		
<input type="checkbox"/> Yes <input type="checkbox"/> No		
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U. S. Code, Title 218, Section 1001)		
<input checked="" type="checkbox"/> ** I AGREE		
** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions		
<b>Authorized Representative:</b>		
Prefix: Mr.	_____	*First Name: David _____
Middle Name:	_____	
*Last Name:	Terrell	_____
Suffix:	_____	
*Title: Executive Director		
*Telephone Number: 317-232-8856	Fax Number: 317-233-3597	
* Email: dterrell@ocra.in.gov		
*Signature of Authorized Representative:		*Date Signed: 4/30/08

**Application for Federal Assistance SF-424**

Version 02

**\*Applicant Federal Debt Delinquency Explanation**

The following should contain an explanation if the Applicant organization is delinquent of any Federal Debt.



**Application for Federal Assistance SF-424**

Version 02

<b>*1. Type of Submission:</b> <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	<b>*2. Type of Application</b> * If Revision, select appropriate letter(s) <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision	<b>*Other (Specify)</b> _____
----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------

<b>3. Date Received:</b>	<b>4. Applicant Identifier:</b>
--------------------------	---------------------------------

<b>5a. Federal Entity Identifier:</b>	<b>*5b. Federal Award Identifier:</b> M-08-SG-18-0100
---------------------------------------	----------------------------------------------------------

**State Use Only:**

<b>6. Date Received by State:</b>	<b>7. State Application Identifier:</b>
-----------------------------------	-----------------------------------------

**8. APPLICANT INFORMATION:**

<b>*a. Legal Name:</b> Indiana Housing and Community Development Authority	
<b>*b. Employer/Taxpayer Identification Number (EIN/TIN):</b> 35-1485172	<b>*c. Organizational DUNS:</b> 08-687-0479

**d. Address:**

<b>*Street 1:</b>	<u>30 South Meridian</u>
<b>Street 2:</b>	<u>10<sup>th</sup> Floor</u>
<b>*City:</b>	<u>Indianapolis</u>
<b>County:</b>	<u>Marion</u>
<b>*State:</b>	<u>IN</u>
<b>Province:</b>	_____
<b>*Country:</b>	<u>USA</u>
<b>*Zip / Postal Code</b>	<u>46204</u>

**e. Organizational Unit:**

<b>Department Name:</b> Community Development Department	<b>Division Name:</b>
-------------------------------------------------------------	-----------------------

**f. Name and contact information of person to be contacted on matters involving this application:**

<b>Prefix:</b> <u>Ms.</u>	<b>*First Name:</b> <u>Cecelia</u>
<b>Middle Name:</b> _____	
<b>*Last Name:</b> <u>Johnson-Powell</u>	
<b>Suffix:</b> _____	

<b>Title:</b> <u>Community Development Manager</u>
----------------------------------------------------

<b>Organizational Affiliation:</b>
------------------------------------

<b>*Telephone Number:</b> <u>317.232.7777</u>	<b>Fax Number:</b> <u>317.232.7778</u>
-----------------------------------------------	----------------------------------------

<b>*Email:</b> <u>cjpowell@ihcda.in.gov</u>
---------------------------------------------

**Application for Federal Assistance SF-424**

Version 02

**\*9. Type of Applicant 1: Select Applicant Type:**

A.State Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

\*Other (Specify)

**\*10 Name of Federal Agency:**

**U.S. Department of Housing and Urban Development**

**11. Catalog of Federal Domestic Assistance Number:**

14-239

CFDA Title:

HOME Investment Partnerships Act

**\*12 Funding Opportunity Number:**

\*Title:

**13. Competition Identification Number:**

Title:

**14. Areas Affected by Project (Cities, Counties, States, etc.):**

entire state

**\*15. Descriptive Title of Applicant's Project:**

To expand the supply of affordable housing, particularly rental housing for low and very-low income households; to increase asset generation by low income households through homeownership; to expand and strengthen partnerships among all levels of government and the private sector, including for-profit and nonprofit entities, in the production and operation of affordable housing.

**Application for Federal Assistance SF-424**

Version 02

**16. Congressional Districts Of:**

\*a. Applicant: IN-all

\*b. Program/Project: IN-all

**17. Proposed Project:**

\*a. Start Date: July 1, 2008

\*b. End Date: June 30, 2009

**18. Estimated Funding (\$):**

*a. Federal	_____	15,012,167
*b. Applicant	_____	
*c. State	_____	
*d. Local	_____	
*e. Other	_____	
*f. Program Income	_____	
*g. TOTAL	_____	15,012,167

**\*19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- a. This application was made available to the State under the Executive Order 12372 Process for review on \_\_\_\_\_
- b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- c. Program is not covered by E. O. 12372

**\*20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes", provide explanation.)**

Yes       No

21. \*By signing this application, I certify (1) to the statements contained in the list of certifications\*\* and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances\*\* and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U. S. Code, Title 218, Section 1001)

\*\* I AGREE

\*\* The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions

**Authorized Representative:**

Prefix: Ms.      \*First Name: Sherry

Middle Name: \_\_\_\_\_

\*Last Name: Selwert

Suffix: \_\_\_\_\_

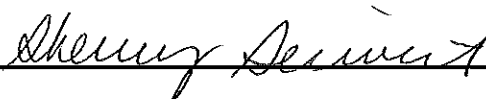
\*Title: Executive Director

\*Telephone Number: 317.232.7777

Fax Number: 317.232.7778

\* Email: sseiwert@ihcda.in.gov

\*Signature of Authorized Representative:



\*Date Signed: 13 May 2008

**Application for Federal Assistance SF-424**

Version 02

**\*Applicant Federal Debt Delinquency Explanation**

The following should contain an explanation if the Applicant organization is delinquent of any Federal Debt.

**Application for Federal Assistance SF-424**

Version 02

**\*1. Type of Submission:**

- Preapplication
- Application
- Changed/Corrected Application

**\*2. Type of Application**

- New
- Continuation
- Revision

\* If Revision, select appropriate letter(s)

\*Other (Specify)  
\_\_\_\_\_

3. Date Received:

4. Applicant Identifier:

5a. Federal Entity Identifier:

\*5b. Federal Award Identifier:

S-08-DC-18-0001

**State Use Only:**

6. Date Received by State:

7. State Application Identifier:

**8. APPLICANT INFORMATION:**

\*a. Legal Name: Indiana Housing and Community Development Authority

\*b. Employer/Taxpayer Identification Number (EIN/TIN):

35-1485172

\*c. Organizational DUNS:

08-687-0479

**d. Address:**

\*Street 1: 30 South Meridian

Street 2: 10<sup>th</sup> Floor

\*City: Indianapolis

County: Marion

\*State: IN

Province: \_\_\_\_\_

\*Country: USA

\*Zip / Postal Code 46204

**e. Organizational Unit:**

Department Name:

Community Services Department

Division Name:

**f. Name and contact information of person to be contacted on matters involving this application:**

Prefix: Mr. \*First Name: Rodney

Middle Name: \_\_\_\_\_

\*Last Name: Stockment

Suffix: \_\_\_\_\_

Title: Community Services Manager

Organizational Affiliation:

\*Telephone Number: 317.232.7777

Fax Number: 317.232.7778

\*Email: rstockment@ihcda.in.gov

**Application for Federal Assistance SF-424**

Version 02

**\*9. Type of Applicant 1: Select Applicant Type:**

A.State Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

\*Other (Specify)

**\*10 Name of Federal Agency:**

U.S. Department of Housing and Urban Development

**11. Catalog of Federal Domestic Assistance Number:**

14-231 \_\_\_\_\_

CFDA Title:

Emergency Shelter Grant \_\_\_\_\_

**\*12 Funding Opportunity Number:**

\_\_\_\_\_

\*Title:

\_\_\_\_\_

**13. Competition Identification Number:**

\_\_\_\_\_

Title:

\_\_\_\_\_

**14. Areas Affected by Project (Cities, Counties, States, etc.):**

entire state

**\*15. Descriptive Title of Applicant's Project:**

Funding for Emergency Shelters and clients who are homeless or at risk of becoming homeless.



**Application for Federal Assistance SF-424**

Version 02

**\*Applicant Federal Debt Delinquency Explanation**

The following should contain an explanation if the Applicant organization is delinquent of any Federal Debt.



**Application for Federal Assistance SF-424**

Version 02

<b>*1. Type of Submission:</b> <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	<b>*2. Type of Application</b> * If Revision, select appropriate letter(s) <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision	<b>*Other (Specify)</b> _____
----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------

3. Date Received: \_\_\_\_\_ 4. Applicant Identifier: \_\_\_\_\_

5a. Federal Entity Identifier:	5b. Federal Award Identifier: IN-H08-F999
--------------------------------	----------------------------------------------

**State Use Only:**

6. Date Received by State: \_\_\_\_\_ 7. State Application Identifier: \_\_\_\_\_

**8. APPLICANT INFORMATION:**

\*a. Legal Name: Indiana Housing and Community Development Authority

*b. Employer/Taxpayer Identification Number (EIN/TIN): 35-1485172	*c. Organizational DUNS: 08-687-0479
----------------------------------------------------------------------	-----------------------------------------

**d. Address:**

\*Street 1: 30 South Meridian  
Street 2: 10<sup>th</sup> Floor  
\*City: Indianapolis  
County: Marion  
\*State: IN  
Province: \_\_\_\_\_  
\*Country: USA  
\*Zip / Postal Code 46204

**e. Organizational Unit:**

Department Name: Community Services Department	Division Name:
---------------------------------------------------	----------------

**f. Name and contact information of person to be contacted on matters involving this application:**

Prefix: Mr. \*First Name: Rodney  
Middle Name: \_\_\_\_\_  
\*Last Name: Stockment  
Suffix: \_\_\_\_\_

Title: Community Services Manager

Organizational Affiliation: \_\_\_\_\_

\*Telephone Number: 317.232.7777 Fax Number: 317.232.7778

\*Email: rstockment@lhcdca.in.gov

**Application for Federal Assistance SF-424**

Version 02

**\*9. Type of Applicant 1: Select Applicant Type:**

A.State Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

\*Other (Specify)

**\*10 Name of Federal Agency:**

U.S. Department of Housing and Urban Development

**11. Catalog of Federal Domestic Assistance Number:**

14-241 \_\_\_\_\_

CFDA Title:

Housing for Persons with AIDS \_\_\_\_\_

**\*12 Funding Opportunity Number:**

\_\_\_\_\_

\*Title:

\_\_\_\_\_

**13. Competition Identification Number:**

\_\_\_\_\_

Title:

\_\_\_\_\_

**14. Areas Affected by Project (Cities, Counties, States, etc.):**

entire state

**\*15. Descriptive Title of Applicant's Project:**

Funding for housing for persons with AIDS through rental assistance, supportive services, resource information, and rehabilitation.

**Application for Federal Assistance SF-424**

Version 02

**16. Congressional Districts Of:**

\*a. Applicant: IN-all

\*b. Program/Project: IN-all

**17. Proposed Project:**

\*a. Start Date: July 1, 2008

\*b. End Date: June 30, 2009

**18. Estimated Funding (\$):**

*a. Federal	_____	863,000
*b. Applicant	_____	
*c. State	_____	
*d. Local	_____	
*e. Other	_____	
*f. Program Income	_____	
*g. TOTAL	_____	863,000

**\*19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- a. This application was made available to the State under the Executive Order 12372 Process for review on \_\_\_\_\_
- b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- c. Program is not covered by E. O. 12372

**\*20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes", provide explanation.)**

Yes  No

21. \*By signing this application, I certify (1) to the statements contained in the list of certifications\*\* and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances\*\* and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U. S. Code, Title 218, Section 1001)

\*\* I AGREE

\*\* The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions

**Authorized Representative:**

Prefix: Ms. \_\_\_\_\_ \*First Name: Sherry \_\_\_\_\_

Middle Name: \_\_\_\_\_

\*Last Name: Seiwert \_\_\_\_\_

Suffix: \_\_\_\_\_

\*Title: Executive Director

\*Telephone Number: 317.232.7777

Fax Number: 317.232.7778

\* Email: sseiwert@ihcda.in.gov

\*Signature of Authorized Representative:



\*Date Signed: 13 May 2008

**Application for Federal Assistance SF-424**

Version 02

**\*Applicant Federal Debt Delinquency Explanation**

The following should contain an explanation if the Applicant organization is delinquent of any Federal Debt.

**INSTRUCTIONS FOR THE SF-424**

Public reporting burden for this collection of information is estimated to average 60 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0043), Washington, DC 20503.

**PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.**

This is a standard form (including the continuation sheet) required for use as a cover sheet for submission of preapplications and applications and related information under discretionary programs. Some of the items are required and some are optional at the discretion of the applicant or the Federal agency (agency). Required items are identified with an asterisk on the form and are specified in the instructions below. In addition to the instructions provided below, applicants must consult agency instructions to determine specific requirements.

Item	Entry:	Item	Entry:
1.	<b>Type of Submission: (Required):</b> Select one type of submission in accordance with agency instructions. <ul style="list-style-type: none"> <li>• Preapplication</li> <li>• Application</li> <li>• Changed/Corrected Application – If requested by the agency, check if this submission is to change or correct a previously submitted application. Unless requested by the agency, applicants may not use this to submit changes after the closing date.</li> </ul>	10.	<b>Name Of Federal Agency: (Required)</b> Enter the name of the Federal agency from which assistance is being requested with this application.
2.	<b>Type of Application: (Required)</b> Select one type of application in accordance with agency instructions. <ul style="list-style-type: none"> <li>• New – An application that is being submitted to an agency for the first time.</li> <li>• Continuation - An extension for an additional funding/budget period for a project with a projected completion date. This can include renewals.</li> <li>• Revision - Any change in the Federal Government's financial obligation or contingent liability from an existing obligation. If a revision, enter the appropriate letter(s). More than one may be selected. If 'Other' is selected, please specify in text box provided.                             <ul style="list-style-type: none"> <li>A. Increase Award      B. Decrease Award</li> <li>C. Increase Duration    D. Decrease Duration</li> <li>E. Other (specify)</li> </ul> </li> </ul>	11.	<b>Catalog Of Federal Domestic Assistance Number/Title:</b> Enter the Catalog of Federal Domestic Assistance number and title of the program under which assistance is requested, as found in the program announcement, if applicable.
		12.	<b>Funding Opportunity Number/Title: (Required)</b> Enter the Funding Opportunity Number and title of the opportunity under which assistance is requested, as found in the program announcement.
		13.	<b>Competition Identification Number/Title:</b> Enter the Competition Identification Number and title of the competition under which assistance is requested, if applicable.
3.	<b>Date Received:</b> Leave this field blank. This date will be assigned by the Federal agency.	14.	<b>Areas Affected By Project:</b> List the areas or entities using the categories (e.g., cities, counties, states, etc.) specified in agency instructions. Use the continuation sheet to enter additional areas, if needed.
		15.	<b>Descriptive Title of Applicant's Project: (Required)</b> Enter a brief descriptive title of the project. If appropriate, attach a map showing project location (e.g., construction or real property projects). For preapplications, attach a summary description of the project.
4.	<b>Applicant Identifier:</b> Enter the entity identifier assigned by the Federal agency, if any, or applicant's control number, if applicable.	16.	<b>Congressional Districts Of: (Required)</b> 16a. Enter the applicant's Congressional District, and 16b. Enter all District(s) affected by the program or project. Enter in the format: 2 characters State Abbreviation – 3 characters District Number, e.g., CA-005 for California 5 <sup>th</sup> district, CA-012 for California 12 <sup>th</sup> district, NC-103 for North Carolina's 103 <sup>rd</sup> district. <ul style="list-style-type: none"> <li>• If all congressional districts in a state are affected, enter "all" for the district number, e.g., MD-all for all congressional districts in Maryland.</li> <li>• If nationwide (i.e., all districts within all states are affected), enter US-all.</li> <li>• If the program/project is outside the US, enter 00-000.</li> </ul>
5a.	<b>Federal Entity Identifier:</b> Enter the number assigned to your organization by the Federal Agency, if any.		
5b.	<b>Federal Award Identifier:</b> For new applications leave blank. For a continuation or revision to an existing award, enter the previously assigned Federal award identifier number. If a changed/corrected application, enter the Federal Identifier in accordance with agency instructions.		
6.	<b>Date Received by State:</b> Leave this field blank. This date will be assigned by the State, if applicable.		
7.	<b>State Application Identifier:</b> Leave this field blank. This identifier will be assigned by the State, if applicable.		
8.	<b>Applicant Information:</b> Enter the following in accordance with agency instructions:	17.	<b>Proposed Project Start and End Dates: (Required)</b> Enter the proposed start date and end date of the project.
	<b>a. Legal Name: (Required):</b> Enter the legal name of applicant that will undertake the assistance activity. This is the name that the organization has registered with the Central Contractor Registry. Information on registering with CCR may be obtained by visiting the Grants.gov website.		
	<b>b. Employer/Taxpayer Number (EIN/TIN): (Required):</b> Enter the Employer or Taxpayer identification Number (EIN or TIN) as assigned by the Internal Revenue Service. If your organization is not in the US, enter 44-4444444.		
	<b>c. Organizational DUNS: (Required)</b> Enter the organization's DUNS or DUNS+4 number received from Dun and Bradstreet. Information on obtaining a DUNS number may be obtained by visiting the Grants.gov website.		
	<b>d. Address:</b> Enter the complete address as follows: Street address (Line 1 required), City (Required), County, State (Required, if country is US), Province, Country (Required), Zip/Postal Code (Required, if country is US).		
<b>e. Organizational Unit:</b> Enter the name of the primary organizational unit (and department or division, if applicable) that will undertake the	18.	<b>Estimated Funding: (Required)</b> Enter the amount requested or to be contributed during the first funding/budget period by each contributor. Value of in-kind contributions should be included on appropriate lines, as applicable. If the action will result in a dollar change to an existing award, indicate only the amount of the change. For decreases, enclose the amounts in parentheses.	
		19.	<b>Is Application Subject to Review by State Under Executive Order 12372 Process?</b> Applicants should contact the State Single Point of Contact (SPOC) for Federal Executive Order 12372 to determine whether the application is subject to the

	<p>assistance activity, if applicable.</p> <p>f. Name and contact information of person to be contacted on matters involving this application: Enter the name (First and last name required), organization's affiliation (if affiliated with an organization other than the applicant organization), telephone number (Required), fax number, and email address (Required) of the person to contact on matters related to this application.</p>	<p>State intergovernmental review process. Select the appropriate box. If "a." is selected, enter the date the application was submitted to the State.</p>																								
20.		<p>Is the Applicant Delinquent on any Federal Debt? (Required) Select the appropriate box. This question applies to the applicant organization, not the person who signs as the authorized representative. Categories of debt include delinquent audit disallowances, loans and taxes.</p> <p>If yes, include an explanation on the continuation sheet.</p>																								
0.	<p>Type of Applicant: (Required) Select up to three applicant type(s) in accordance with agency instructions.</p> <table border="0" data-bbox="185 430 862 980"> <tr> <td data-bbox="185 430 526 462">A. State Government</td> <td data-bbox="526 430 862 462">M. Nonprofit with 501(c)(3) IRS Status (Other than Institution of Higher Education)</td> </tr> <tr> <td data-bbox="185 462 526 493">B. County Government</td> <td data-bbox="526 462 862 493">N. Nonprofit without 501(c)(3) IRS Status (Other than Institution of Higher Education)</td> </tr> <tr> <td data-bbox="185 493 526 525">C. City or Township Government</td> <td data-bbox="526 493 862 525">O. Private Institution of Higher Education</td> </tr> <tr> <td data-bbox="185 525 526 556">D. Special District Government</td> <td data-bbox="526 525 862 556">P. Individual</td> </tr> <tr> <td data-bbox="185 556 526 588">E. Regional Organization</td> <td data-bbox="526 556 862 588">Q. For-Profit Organization (Other than Small Business)</td> </tr> <tr> <td data-bbox="185 588 526 619">F. U.S. Territory or Possession</td> <td data-bbox="526 588 862 619">R. Small Business</td> </tr> <tr> <td data-bbox="185 619 526 651">G. Independent School District</td> <td data-bbox="526 619 862 651">S. Hispanic-serving Institution</td> </tr> <tr> <td data-bbox="185 651 526 682">H. Public/State Controlled Institution of Higher Education</td> <td data-bbox="526 651 862 682">T. Historically Black Colleges and Universities (HBCUs)</td> </tr> <tr> <td data-bbox="185 682 526 714">I. Indian/Native American Tribal Government (Federally Recognized)</td> <td data-bbox="526 682 862 714">U. Tribally Controlled Colleges and Universities (TCCUs)</td> </tr> <tr> <td data-bbox="185 714 526 745">J. Indian/Native American Tribal Government (Other than Federally Recognized)</td> <td data-bbox="526 714 862 745">V. Alaska Native and Native Hawaiian Serving Institutions</td> </tr> <tr> <td data-bbox="185 745 526 777">K. Indian/Native American Tribally Designated Organization</td> <td data-bbox="526 745 862 777">W. Non-domestic (non-US) Entity</td> </tr> <tr> <td data-bbox="185 777 526 808">L. Public/Indian Housing Authority</td> <td data-bbox="526 777 862 808">X. Other (specify)</td> </tr> </table>	A. State Government	M. Nonprofit with 501(c)(3) IRS Status (Other than Institution of Higher Education)	B. County Government	N. Nonprofit without 501(c)(3) IRS Status (Other than Institution of Higher Education)	C. City or Township Government	O. Private Institution of Higher Education	D. Special District Government	P. Individual	E. Regional Organization	Q. For-Profit Organization (Other than Small Business)	F. U.S. Territory or Possession	R. Small Business	G. Independent School District	S. Hispanic-serving Institution	H. Public/State Controlled Institution of Higher Education	T. Historically Black Colleges and Universities (HBCUs)	I. Indian/Native American Tribal Government (Federally Recognized)	U. Tribally Controlled Colleges and Universities (TCCUs)	J. Indian/Native American Tribal Government (Other than Federally Recognized)	V. Alaska Native and Native Hawaiian Serving Institutions	K. Indian/Native American Tribally Designated Organization	W. Non-domestic (non-US) Entity	L. Public/Indian Housing Authority	X. Other (specify)	<p>21. Authorized Representative: (Required) To be signed and dated by the authorized representative of the applicant organization. Enter the name (First and last name required) title (Required), telephone number (Required), fax number, and email address (Required) of the person authorized to sign for the applicant.</p> <p>A copy of the governing body's authorization for you to sign this application as the official representative must be on file in the applicant's office. (Certain Federal agencies may require that this authorization be submitted as part of the application.)</p>
A. State Government	M. Nonprofit with 501(c)(3) IRS Status (Other than Institution of Higher Education)																									
B. County Government	N. Nonprofit without 501(c)(3) IRS Status (Other than Institution of Higher Education)																									
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**APPENDIX B.**  
**Public Hearings and Public Comments**

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## **APPENDIX B.**

### **Public Hearings and Public Comments**

This appendix contains the documents pertaining to the two Public Hearings along with input from the hearings and additional public comments received during the 30-day public comment period, April 1 through April 30, 2008.

#### **Public Hearings**

Citizens had the opportunity to comment on the 2008 Draft Action Plan for CDBG, HOME, ADDI, ESG and HOPWA through two public hearings held during the 30-day public comment period, April 1 through April 30, 2008. The public hearings were publicized through legal advertisements in 13 regional newspapers with general circulation statewide. In addition, the notice was distributed by email to more than 1,000 local officials, nonprofit entities and interested parties statewide. A copy of the notice, a flyer in English and Spanish advertising the hearings and a copy of the PowerPoint presentation appear at the end of this section.

On April 25, 2008, two virtual public hearings were held in several locations across Indiana, the first beginning at 2:00 p.m. and the second beginning at 5:30 p.m. OCRA coordinated with Ivy Tech Community College of Indiana to do a video conference with eight Ivy Tech locations. The presentation was broadcasted from Lawrence (Indianapolis) out to Valparaiso, Warsaw, Richmond, Salem, Batesville, Crawfordsville and Tell City.

During the session, executive summaries of the Plan were distributed and instructions on how to submit comments were given. In addition, participants were given an opportunity to provide feedback or comment on the Draft Plan. The following is a summary of the public comments received during the public hearings.

#### **What do you think of the action plan?**

- It was requested to show the list of the key informants. This list was shown to those interested immediately following the public hearing and is also available in the complete Plan. (Lawrence/Indianapolis)
- It was recommended to include previous year(s) allocations in the action plan. This would show if there were changes in the allocation compared to previous year(s). (Lawrence/Indianapolis)

#### **What do you like about the plan?**

- A participant responded favorably concerning the planning grant allocation from CDBG. These planning grants are important to improve the quality of life for Indiana residents and they would like to see more funds made available for these grants. (Lawrence/Indianapolis)



- They are in support of and like that funds are available for planning grants. (Batesville)
- They appreciate having CDBG funds available for planning grants. (Crawfordsville)
- They like the application process for farm workers. (Richmond)

**What do you like the least about the plan? Suggestions?**

- Need to focus more on the needs of rural communities. (Crawfordsville)
- The continuing needs outstrip the available funds. (Crawfordsville)
- **Public participation:**
  - Would like to see more community involvement with the process. The resident survey and key informant interviews should be more in depth. (Crawfordsville)
  - Want more participation from non-entitlement areas. (Tell City)
  - The resident survey baseline and source of information was questioned—not a good reflection of overall population. Participants would like to see this improved for next year. (Lawrence/Indianapolis)
  - It was suggested to translate the resident survey into Spanish in addition to the English survey. (Lawrence/Indianapolis)
  - Limited participation in the resident survey impacts/skews the outcomes. (Lawrence/Indianapolis)
  - It seems the resident survey was not broadly distributed, and was not completed by persons that low- and moderate-income and who are historically residents of public housing, government subsidized housing, etc. (Lawrence/Indianapolis)
  - Apartment dweller statistics of the resident survey would be different if it reflected the entitlement areas. (Lawrence/Indianapolis)
  - The education level of the resident survey participants depicts a different audience than those most commonly unable to obtain fair/reasonable housing options. (Lawrence/Indianapolis)
  - It was recommended to change the methodology of the resident survey, ensure minority populations are included in the respondent base. (Lawrence/Indianapolis)

- **Community development and economic development activities:**
  - In addition to providing infrastructure improvements under Goal 3, it was suggested to include the language “create more infrastructure.” (Lawrence/Indianapolis)
  - More focus on rural health (especially seniors) and rural populations. (Crawfordsville)
  - Would like more funding for educational opportunities. (Richmond)
  - There is currently no CDBG funding allocated to urgent need projects. They would like to see funds available if needed. (Tell City)
  
- **Housing activities:**
  - Need more funding for home repairs. (Crawfordsville)
  - Would like more of CDBG funds to go to housing rehabilitation and infrastructure, and less to economic development. Possibly have a trigger amount, such that if CDBG funding goes over this amount then economic development will receive an allocation. (Tell City)
  - Need farm worker homeownership opportunities and need more farm worker housing. (Lawrence/Indianapolis)
  - Want more CDBG funding to go to housing activities. (Richmond)
  - Home rehabilitation is in great demand. (Richmond)
  - Would like a revenue fund for foreclosure prevention/rescue. (Richmond)
  - They would like to see more funding to go to housing activities. (Salem)
  - They would like to see the housing crisis addressed. (Salem)
  - Need financial literacy (understanding priorities, etc.), especially when providing homeownership assistance. Services (including financial literacy) should also be offered for Spanish speaking populations. (Lawrence/Indianapolis)
  - The State needs to provide housing counseling and foreclosure prevention. (Lawrence/Indianapolis)

■ **Homeless activities:**

- Transitional housing is important and more is needed. (Batesville)
- Would like more funding for ESG activities. (Batesville)
- In regards to ESG distribution of funds, it was mentioned there is a lack of homeless prevention services funding versus operating support. Supportive services for persons who are homeless should not be forgotten. (Lawrence/Indianapolis)
- More funding for transitional housing, supportive services and rental assistance. (Warsaw)
- ESG homeless prevention activities (emergency mortgage, rent, etc. assistance) are also offered by the Township Poor Relief. There is a concern that these services are being duplicated. (Crawfordsville)
- They are concerned with emergency shelter and transitional housing. (Valparaiso)

■ **Special needs populations:**

- Supportive services should be threaded throughout the 4 strategic goals. (Batesville)
- A few participants questioned the use of the term “mini-homes” and why that was a priority as expressed by a key informant. (Lawrence/Indianapolis)

■ **Allocation process:**

- CDBG—they would like the match requirement eliminated. This is a state requirement and is unfair. (Tell City)
- Leveraged funds: Unfair for counties that do not have riverboat casino revenue. (Tell City)
- Leveraging of Philanthropic Capital points is unfair for southern Indiana communities due to its distance from larger foundations. In addition, the local County Community Foundation does not fund some needed activities that CDBG funds do, therefore they are unable to obtain the needed funds to leverage. (Tell City)
- Priority points factors for CDBG activities should be determined by local recipients. (Tell City)

### **How would you like to be involved in this planning process in the future?**

- Participants volunteered to assist with identifying resident survey respondents and key informants to interview. (Lawrence/Indianapolis)
- CAP of Greater Indianapolis volunteered to be a point of service of handouts that could be mailed back. (Lawrence/Indianapolis)
- A suggestion was made to conduct focus groups and do meetings with presentations to gather public input. (Lawrence/Indianapolis)
- Suggested to distribute the resident survey to a diverse base of grantees. (Lawrence/Indianapolis)

### **Written Public Comments**

The following comments were submitted during the 30-day public comment period.

#### **Public comment #1:**

From: Larry Kleeman  
Sent: Monday, April 28, 2008 5:15 PM  
To: Dawson, Beth, OCRA  
Subject: Consolidated Plan comments

I attended the public hearing at Tell City on April 25th, however, I'm also sending this message to insure my comments are part of the public record.

First, I strongly object to match being required for the CDBG program. This is a state requirement that has been carried forward since the Mutz Administration. There is no federal requirement for match and entitlement cities are not required to have match to receive the same CDBG funds. It is unfair for rural areas to have this requirement.

Secondly, the point system that allows extra points for leveraged funds is discriminatory against counties or cities that do not have "riverboat/casino funds". A number of counties in Indiana, specifically Harrison and Switzerland, get lots of money through riverboat/casino operations and can use those funds to get additional points for leveraging while counties like Perry that have no riverboat/casino funds and have low assessed valuation because of a large national/non taxable forest are at a disadvantage. This part of the point system needs to be changed.

Thirdly, I believe the need is great for community development needs, especially in the area of homeowner repairs/rehab and the funds currently budgeted for economic development (\$1,200,000) should instead be used by Indiana Housing for additional housing activities.

Perhaps a funding formula could be used that when the amount of CDBG funds allocated to Indiana exceeds \$35 million funds will be budgeted for economic development and until then those funds will be used for other community development activities that are targeted more at lower income households. Especially now with the housing crisis faced by hundreds of homeowners.

Thanks for the opportunity to attend the public hearing and the opportunity to comment.

Larry K. Kleeman, Executive Director  
Lincoln Hills Development Corporation  
P.O. Box 336  
Tell City, IN 47586  
phone: 812-547-3435, extension 226  
fax: 812-547-3466  
[larry@lhdc.org](mailto:larry@lhdc.org)

**Public comment #2:**

Funds need to be available for government subsidized permanent housing that allows people moving out of our transitional shelter, to immediately move into a unit at the government subsidized rate. Not paying the full rate that they can't afford.

Tania Kerin, Executive Director  
Interfaith Mission, Inc.  
The Lighthouse

**Public comment #3**

1. Has the security deposit been removed as an allowable HOPWA supportive service?
2. Is the 21 week time frame for short-term rent, mortgage and utility assistance (STRMU) assistance for HOPWA new?

Tyler Secor  
AIDS Task Force, Inc.

**Response from IHCD:**

1. The security deposit aspect of HOPWA supportive services has not changed. It is included under federal HOPWA regulations and will be included as part of the 2008 Indiana HOPWA program year.
2. The 21 week limit of short term rental, mortgage, and utility assistance (STRMU) is not new to HOPWA guidelines and requirements. This limit was instituted via federal HOPWA regulations nearly two years ago and ensures that STRMU HOPWA beneficiaries receive no more than 21 weeks of assistance during the program year.



INDIANA OFFICE OF  
Community & Rural Affairs

Batesville

# State of Indiana 2008 Annual Action Plan Public Hearing, April 25, 2008 Sign In



Thank you for attending the 2008 Annual Action Plan Public Hearing. Please sign your name.  
If you would like to receive a final copy of the Executive Summary, please leave your mailing or email address.

NAME

ORGANIZATION/ADDRESS (mailing or email)

MELANIE RIEHLE

SAFE PASSAGE PO Box 235 BATESVILLE  
IN 47006

Trena Carter

APA, 3200 Sycamore Ct, IA  
Columbus, IN 47203

Kristi HAU

Heart House 1015 W 50 Aurora IN 47001

Rae E Buckley

HEART HOUSE

Rhik Fledderman

City of Batesville

Paul F Murphy

CHHC

Emily Duncan

IHCDA

Charles Coley

IHCDA

Erica Speer

OCRA



INDIANA OFFICE OF  
Community & Rural Affairs

# State of Indiana 2008 Annual Action Plan Public Hearing, April 25, 2008

Lawrence (Indianapolis), 2:00-4:00 p.m.



2-4pm

Sign In

Thank you for attending the 2008 Annual Action Plan Public Hearing. Please sign your name.  
If you would like to receive a final copy of the Executive Summary, please leave your mailing or email address.

NAME

ORGANIZATION/ADDRESS (mailing or email)

Greg Jones

Southern Indiana Dev. Comm.

PoBox 442 Loogootee IN

EDGAR Tipton

CAGI 2445 N. Meridian St.  
INDY 46214

Lucinda Nord

law 3901 N Meridian #306  
46208

Keelin Parks

Neighborhood Christian Legal Clinic

Ruth Lawson rlawson@37.com

P.O. Box 5230  
CAM Inc - Kokomo, IN 46903

Emily Able

Catholic Charities Holy Family Shelter

Amelia Baker

Gleaners Food Bank

Fred Hask

Great Lakes Capital

Jen Warner

Trusted Partners, 1035 S New  
Jersey, 46225





# State of Indiana 2008 Annual Action Plan Public Hearing, April 25, 2008 Sign In



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NAME

ORGANIZATION/ADDRESS (mailing or email)

Michelle Christopher

IACED

Annie Poole

ROI

Gilda Saathoff

ROI

Mike Recker

IHCDA

Michael Thasin

OCRA

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SALEM

# State of Indiana 2008 Annual Action Plan Public Hearing, April 25, 2008 Sign In



Thank you for attending the 2008 Annual Action Plan Public Hearing. Please sign your name.  
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NAME

ORGANIZATION/ADDRESS (mailing or email)

Bobby Lamm

Hoosier Uplands EDC [huedc@bly.com](mailto:huedc@bly.com)  
Net

April Sosh

Hoosier Uplands EDC

Richard Malloy

HOOSIER UPLANDS EDC

Lisa Westenberg

ARA

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Blank lines for organization/address entry



# State of Indiana 2008 Annual Action Plan Public Hearing, April 25, 2008 Sign In



INDIANA OFFICE OF  
Community & Rural Affairs

Thank you for attending the 2008 Annual Action Plan Public Hearing. Please sign your name.  
If you would like to receive a final copy of the Executive Summary, please leave your mailing or email address.

NAME

ORGANIZATION/ADDRESS (mailing or email)

Rodney Stockment

IHCDA

Ellen Harpen

OCRA

Larry K. Kleeman

Linedu Hills Dev. Corp.

Jeff Pruitt

EDC of SW IN

Debbie Bennett-O'Keefe

EDC of SW IN

Kelli Barker

IHCDA

Jalisha Bradley

IHCDA

VALPO

Valparaiso, 2:00-4:00 p.m. & 5:30-7:30 p.m.



# State of Indiana 2008 Annual Action Plan Public Hearing, April 25, 2008 Sign In



Thank you for attending the 2008 Annual Action Plan Public Hearing. Please sign your name.  
If you would like to receive a final copy of the Executive Summary, please leave your mailing or email address.

NAME

ORGANIZATION/ADDRESS (mailing or email)

Tom Isakson

Christian Community Action <sup>tomisakson</sup>  
@Aol.com

DIANA GORE, CASE MANAGER  
GERRY JONES, EXECUTIVE DIRECTOR

Stepping Stone Shelter for  
WOMEN, INC  
steppingstone@niiia.net

Multiple horizontal lines for additional sign-in entries.



# State of Indiana 2008 Annual Action Plan Public Hearing, April 25, 2008 Sign In



Thank you for attending the 2008 Annual Action Plan Public Hearing. Please sign your name.  
If you would like to receive a final copy of the Executive Summary, please leave your mailing or email address.

NAME ORGANIZATION/ADDRESS (mailing or email)

Dee Zimmerman

Noble House

Uel Hague

Noble House Ministries

SARA COMB

IHCDA

Rikki Coeiger

Interfaith Mission

Jania Keim

|

Tyler Secor

AIDS Task Force

Pat Jumer

City of East Wayne

# NOTICE OF PUBLIC HEARING FY 2008 CONSOLIDATED PLAN FOR FUNDING

## INDIANA OFFICE OF COMMUNITY AND RURAL AFFAIRS INDIANA HOUSING AND COMMUNITY DEVELOPMENT AUTHORITY

Pursuant to 24 CFR part 91.115(a)(2), the State of Indiana wishes to encourage citizens to participate in the development of the State of Indiana Consolidated Plan for 2008. In accordance with this regulation, the State is providing the opportunity for citizens to comment on the 2008 Consolidated Plan Update draft report, which will be submitted to the US Department of Housing and Urban Development (HUD) on or before May 15, 2008. The Consolidated Plan defines the funding sources for the State of Indiana's four (4) major HUD-funded programs and provides communities a framework for defining comprehensive development planning. The FY 2008 Consolidated Plan will set forth the method of distribution of funding for the following HUD-funded programs:

**State Community Development Block Grant (CDBG) Program**  
**Home Investment Partnership Program**  
**Emergency Shelter Grant Program**  
**Housing Opportunities for Persons With AIDS Program**

These public hearings will be conducted **on Friday, April 25** at several **Ivy Tech Community College** campuses (<http://www.ivytech.edu/>) across the state. Your choices of Ivy Tech campuses are:

**Indianapolis**  
Fairbanks Building,  
Room F250  
9301 E. 59<sup>th</sup> St.  
Lawrence, IN 46208  
2:00-4:00 p.m. or  
5:30-7:30 p.m.

**Valparaiso**  
3100 Ivy Tech Drive  
Room C217  
Valparaiso, IN 46383  
2:00-4:00 p.m. or  
5:30-7:30 p.m.

**Warsaw**  
3755 Lake City Highway  
Room 301  
Warsaw, IN 46580  
2:00-4:00 p.m. or  
5:30-7:30 p.m.

**Richmond**  
2357 Chester Boulevard  
Room 1171  
Richmond, IN 47374  
2:00-4:00 p.m.

**Tell City**  
1034 31<sup>st</sup> Street  
Room 106  
Tell City, IN 47586  
2:00-4:00 p.m.

**Salem**  
Community Learning Center  
1707 N. Shelby St.  
Salem, IN 47167  
2:00-4:00 p.m. or  
5:30-7:30 p.m.

**Batesville**  
920 County Line Road  
Room 129  
Batesville, IN 47006  
2:00-4:00 p.m.

**All times are listed as Eastern Daylight Time.**

If you are unable to attend the public hearings, written comments are invited April 1, 2008 through April 30, 2008, at the following address:

**Consolidated Plan**  
**Indiana Office of Community and Rural Affairs**  
**One North Capitol – Suite 600**  
**Indianapolis, IN 46204-2288**

Persons with disabilities will be provided with assistance respective to the contents of the Consolidated Plan. Interested citizens and parties who wish to receive a free copy of the Executive Summary of the FY 2008 Consolidated Plan or have any other questions may contact the Indiana Office of Community and Rural Affairs at its toll free number 800.824.2476, or 317.232.8911, during normal business hours or via electronic mail at [bdawson2@ocra.in.gov](mailto:bdawson2@ocra.in.gov).

# We Need Input From Citizens!

The State of Indiana is currently providing the opportunity for citizens to comment on its Draft Annual Action Plan report for 2008, and we need your input! Each year the U.S. Department of Housing and Urban Development (HUD) provides funding to states for housing and community development programs. To receive these funds, each state must complete a report called the Annual Action Plan. The funds include:



- State Community Development Block Grant (CDBG) Program
- Home Investment Partnerships Program
- Emergency Shelter Grant Program
- Housing Opportunities for Persons With AIDS Program



## PUBLIC HEARINGS AND WRITTEN COMMENTS

Beginning on April 1, 2008, the Draft 2008 Action Plan will be released for public comment. The Plan will be available electronically on the Indiana Housing and Community Development Authority website at <http://www.in.gov/ihcda/> and the Office of Community and Rural Affairs website at <http://www.in.gov/ocra/>. Hard copies will be available at the Office of Community and Rural Affairs. By voicing your opinion about issues of housing, homelessness and community economic development you will help shape the future of your community and the State. You can participate in the Annual Action Plan process by attending one of the public hearings (dates are listed below) or by sending us your written comments to:

Consolidated Plan  
Office of Community and Rural Affairs  
One North Capitol Avenue, Suite 600  
Indianapolis, Indiana 46204

## PUBLIC HEARING SCHEDULE

**DATE:** April 25th, 2008

Your choices of Ivy Tech campuses are:

**Richmond** - room 1171  
2357 Chester Blvd  
2 - 4pm

**Batesville** - room 129  
920 County Line Road  
2 - 4pm

**Tell City** - room 106  
1034 31st Street  
2 - 4pm

**Indianapolis** - Lawrence Campus room F250  
9301 E 59th Street  
2 - 4pm and 5:30 - 7:30pm

**Valparaiso** - room C217  
3100 Ivy Tech Drive  
2 - 4pm and 5:30 - 7:30pm

**Warsaw** - room 301  
3755 Lake City Highway  
2 - 4pm and 5:30 - 7:30pm

**Salem** - Salem Community Learning Center  
1707 N Shelby Street  
2 - 4pm and 5:30 - 7:30pm

## Need More Information?

If you have questions about the public hearings or need special accommodations, contact the Office of Community and Rural Affairs at its toll free number 800.824.2476, or 317.232.8911, during normal business hours or via electronic mail at [bdawson2@ocra.in.gov](mailto:bdawson2@ocra.in.gov). You may also contact the Indiana Housing and Community Development Authority at its toll free number 800.872.0371, or 317.233.5373 or via electronic mail at [jhalstead@ihcda.in.gov](mailto:jhalstead@ihcda.in.gov).

# ¡Necesitamos la Opinión de Nuestros Ciudadanos!

¡Necesitamos su opinión! Actualmente, el Estado de Indiana les está dando la oportunidad a los ciudadanos de comentar sobre la versión preeliminar de la Planilla de Acción Anual de 2008. Cada año el Departamento de Vivienda y Desarrollo Urbano de EE.UU. (HUD) provee a los estados fondos para viviendas y programas de desarrollo comunitario. Para poder recibir estos fondos, cada estado tiene que realizar el reporte titulado la Planilla de Acción Anual. Estos fondos incluyen:



- Programa de Subsidios Globales para el Desarrollo Comunitario Administrados por el Estado
- Programas de Asociación para Inversiones en Vivienda
- Programa de Subsidios para Refugios de Emergencia
- Programa de Oportunidades de Vivienda para Personas con SIDA



## VISTAS PÚBLICAS Y COMENTARIOS POR ESCRITO

Empezando el 1ro de abril de 2008, la versión preeliminar de la Planilla de Acción de 2008 será hecha pública y estaremos esperando comentarios. La planilla estará disponible electrónicamente en la página web de la Consejería de Viviendas y Desarrollo Comunitario del Estado de Indiana (<http://ihcda.in.gov>); también en la de Oficina de Asuntos Comunitarios y Rurales (<http://www.ocra.in.gov>). Copias impresas serán disponibles en la Oficina de Asuntos Comunitarios y Rurales. A través de hacer escuchar su opinión sobre asuntos de la vivienda, la carencia de hogar y el desarrollo económico de la comunidad, usted está ayudando a formar el futuro de su comunidad y Estado. Al asistir a una de las vistas públicas mencionadas aquí (véase más abajo), usted puede participar en el proceso de la Planilla de Acción Anual. También nos puede mandar sus comentarios por escrito a:

Consolidated Plan  
Office of Community and Rural Affairs  
One North Capitol Avenue, Suite 600  
Indianapolis, Indiana 46204

## PROGRAMA DE VISTAS PÚBLICAS

### Fecha: 25 de abril de 2008

Sus diferentes opciones para escuelas de Ivy Tech son:

**Richmond** - Sala #1171  
2357 Chester Blvd  
2 - 4pm

**Batesville** - Sala #129  
920 County Line Road  
2 - 4pm

**Tell City** - Sala #106  
1034 31st Street  
2 - 4pm

**Indianapolis** - Campus de Lawrence Sala #F250  
9301 E 59th Street  
2 - 4pm y 5:30 - 7:30pm

**Valparaiso** - Sala #C217  
3100 Ivy Tech Drive  
2 - 4pm y 5:30 - 7:30pm

**Warsaw** - Sala #301  
3755 Lake City Highway  
2 - 4pm y 5:30 - 7:30pm

**Salem** - Salem Community Learning Center  
1707 N Shelby Street  
2 - 4pm y 5:30 - 7:30pm

## ¿DESEA MÁS INFORMACIÓN?

Si tiene preguntas sobre las vistas públicas o si requiere asistencia, favor de comunicarse con la Oficina de Asuntos Comunitarios y Rurales al número de teléfono gratuito 1-800-824-2476 o 317-232-8911 o a través de correo electrónico a la dirección [bdawson2@ocra.in.gov](mailto:bdawson2@ocra.in.gov). También puede comunicarse con la Consejería de Viviendas y Desarrollo Comunitario llamando al número de teléfono gratuito 1-800-872-0371 o 317-233-5373 o a través de correo electrónico a la dirección [jhalstead@ihcda.in.gov](mailto:jhalstead@ihcda.in.gov).



**INDIANA HOUSING & COMMUNITY DEVELOPMENT AUTHORITY**

**INDIANA OFFICE OF Community & Rural Affairs**  
Where Rural Matters

**SEAL OF THE STATE OF INDIANA**  
1816

**Presented by:**

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**STATE OF INDIANA  
2008 ANNUAL  
ACTION PLAN**

**Public Hearing April 25, 2008**

**Agenda**

- **Introductions and Hearing Rules**
- **Background on the Consolidated Plan**
- **Presentation of Research Findings**
- **Public Comments and Input**

2

## Introduction and Forum Rules

To ensure that everyone in attendance has a chance to voice their opinion:

- **Please hold your comments to 2 minutes on each subject. This will give everyone an equal chance to make comments**
- **Please do not interrupt or debate others. There are no right or wrong answers in our discussion today!**
- **If you have more to say, or have very detailed questions about programs, visit with us after the hearing**

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## Purpose of the Consolidated Plan

**In 1995, the U.S. Department of Housing and Urban Development (HUD) began requiring states and local communities to prepare a Consolidated Plan in order to receive federal housing and community development funding**

**The purpose of the Consolidated Plan is:**

- **To identify a state's housing and community development needs, priorities, goals and strategies**
- **To stipulate how funds will be allocated to state housing and community development non-profit organizations and local governments**

**This is the State of Indiana's 2008 Action Plan of its 2005–2009 Five-Year Consolidated Plan**

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## The State of Indiana's Consolidated Plan

### ■ Annual Action Plan

- Pertains to specific HUD funding programs:
  - Community Development Block Grant (CDBG)
  - Home Investment Partnerships Program (HOME)
  - Emergency Shelter Grants Program (ESG)
  - Housing Opportunities for Persons with AIDS (HOPWA)
  - American Dream Downpayment Initiative (ADDI)

### ■ Also required to contain a Fair Housing Assessment and Fair Housing Action Plan (FHAP)

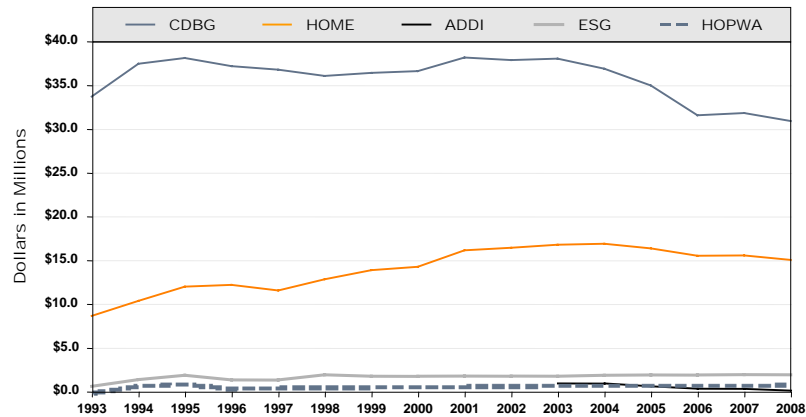
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## What Does the State Receive from HUD? (2008 funding allocations)

Program	FY 2008 Funding Allocations
<b>CDBG</b> (Indiana Office of Community and Rural Affairs)	\$30,866,525
<b>HOME</b> (Indiana Housing and Community Development Authority)	\$15,012,167
<b>ADDI</b> (Indiana Housing and Community Development Authority)	\$127,867
<b>ESG</b> (Indiana Housing and Community Development Authority)	\$1,925,813
<b>HOPWA</b> (Indiana Housing and Community Development Authority)	\$863,000
Total	\$48,795,372

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## Historical Amounts of Indiana HUD Funds



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## Citizen Participation Process

Citizens participated in the 2008 Action Plan process through:

- **Responding to key informant interviews: local government officials, community leaders, housing and service providers, advocates, were interviewed about housing and community development issues - 34 Interviews completed with these stakeholders**
- **Responding to a resident survey which asked questions about housing and community development needs and preferences - 239 Indiana residents completed the Survey**
- **Writing and emailing**
- **Being here today!**

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## Indiana Population

Population July 1, 2007: 6,345,289 (est.)

Projected Growth, 2010: 6,417,198

**23,970 average  
annual net increase**

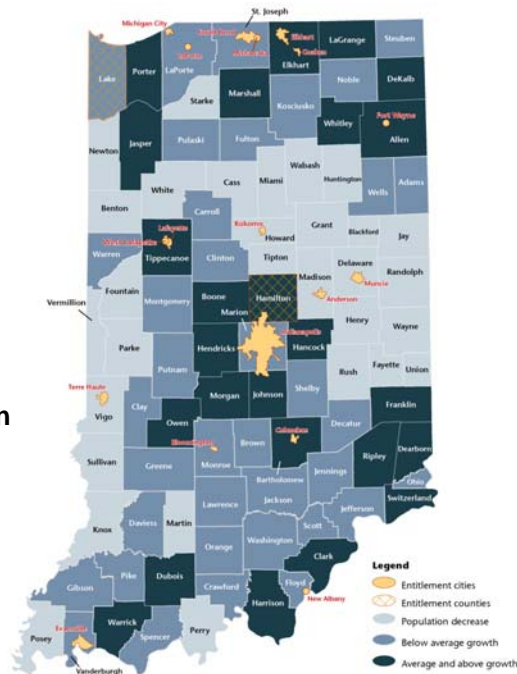
Why does Indiana grow? Natural increase (80%)  
Net migration (20%)

Nonentitlement areas = 58% of overall population

9

## 2000-2006 Population Change by County

- Indiana's overall population change was 0.8% from 2005 to 2006
- Indiana's population grew 3.8% from 2000 to 2006



10

## Change in Age Composition for Indiana

Indiana's 2006 median age was 36.3 years

	2000		2006		Percent Change 00-06
	Number	Percent	Number	Percent	
Total Population	6,080,485	100%	6,313,520	100%	3.8%
Under 18 years	1,574,396	26%	1,577,629	25%	0.2%
18 to 24 years	614,721	10%	615,836	10%	0.2%
25 to 44 years	1,791,828	29%	1,743,780	28%	-2.7%
45 to 64 years	1,346,709	22%	1,592,056	25%	18.2%
65 years and over	752,831	12%	784,219	12%	4.2%

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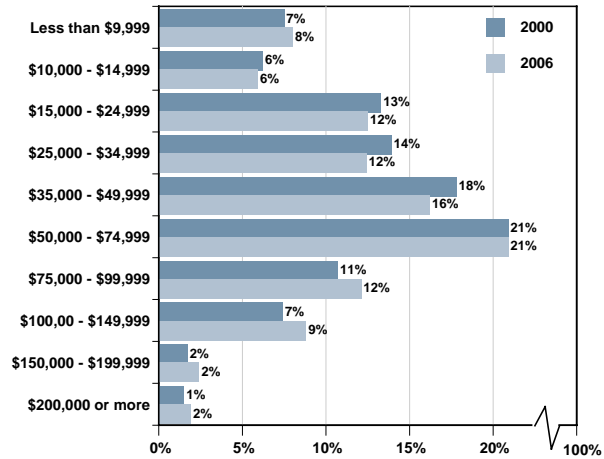
## Change in Race and Ethnicity for Indiana

	2006		Percent Change 00-06
	Number	Percent	
Total Population	6,313,520	100%	3.8%
American Indian and Alaska Native Alone	18,603	0.3%	11.7%
Asian Alone	83,583	1.3%	37.4%
Black or African American Alone	563,037	8.9%	9.1%
Native Hawaiian/Other Pacific Islander Alone	2,850	0.0%	19.7%
White Alone	5,575,402	88.3%	2.7%
Two or More Races	70,045	1.1%	25.3%
Hispanic or Latino (of any race)	300,857	4.8%	40.2%

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## Percent of Households by Income Bracket, 2000 and 2006

Indiana's  
2006 median  
household  
income was  
**\$45,394**



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## Poverty in Indiana, 2006

### ■ 12.7 % of Indiana's population lived in poverty in 2006

- 36% (276,950) were children
- 7% (57,392) were elderly (65 years and over)

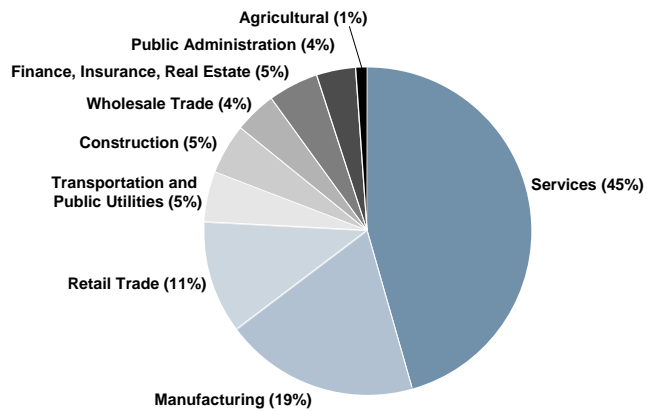
### ■ 20.5% of persons with disabilities lived in poverty in 2006

Indiana Resident	Percentage of Population in Poverty
All Residents	13%
Persons under age 18	18%
Persons age 18 to 64	12%
Persons age 65 and over	8%
Households with related children under 18 years	15%
Female head of household with children present	38%

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## Employment by Industry in Indiana, Second Quarter 2007

- 2007 Average Unemployment Rate = 4.5%
- Down from 5.4% in 2005 and 4.9% in 2006



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## Owners, Median Home Values and Affordability, 2006

**In 2006, 23% of homeowners in Indiana paid more than 30% of their household income for housing**



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## Renters, Affordability

- In 2006, 44% of all renters in Indiana paid more than 30 percent of their household income toward gross rent
- Rental Affordability by Minimum Wage, Indiana Non-Metro Areas, 2006

	No Bedrooms	One Bedroom	Two Bedrooms	Three Bedrooms	Four Bedrooms
Median Rent	\$409	\$451	\$559	\$720	\$798
Percent of median family income needed	31%	34%	42%	54%	60%
Work hours/week needed at the minimum wage	61	67	84	108	119
Income needed	\$16,354	\$18,021	\$22,369	\$28,801	\$31,913

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## Findings from Public Input/Consultation

- Public participation — the 2008 Action Plan process:
  - Key Informant Interviews - 34 Interviews completed with key informants, including local government officials, community leaders, housing and service providers, advocates, were surveyed about housing and community development issues
  - Resident Survey - 239 Indiana residents completed a resident survey which asked questions about housing and community development needs and preferences

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## Key Person Interviews

### ■ Experiential Input Crucial to the Process

### ■ Interviews Reflected Statewide Representation

- Migrant and Homeless Service Providers
- Disabled and Senior Service Providers
- Community and Economic Service Providers
- Other Provider Types

### ■ Interview Questions

### ■ Central Themes

- More Affordable Quality Housing
- Structured Educational Programs:
  - Credit/Finance Counseling
  - Home Ownership
  - Education
  - Job Training and Employment Opportunities

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## Key Person Interviews — Top Concerns and Funding Priorities

Migrant worker providers:

### ■ Concerns

- Quality affordable housing for ownership and rental
- New Housing
- Housing Rehabilitation

### ■ Funding Priorities

- Rehabilitation
- Off Season Employment Opportunities
- Medical/General Supportive Services

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## Key Person Interviews — Top Concerns and Funding Priorities

Homeless services providers:

### ■ Concerns

- Quality Affordable Housing
- Education/job training/employment
- Wrap around services

### ■ Funding Priorities

- More Rental Subsidies
- Supportive Services with Medical Assistance
- Special Needs Programs (alcohol/drug rehab, AIDS/HIV)

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## Key Person Interviews — Top Concerns and Funding Priorities

Disabled and Senior Service Providers:

### ■ Concerns

- Quality Affordable Housing (Special Needs)
- Maintenance/Rehabilitation
- Home Heating Assistance

### ■ Funding Priorities

- Affordable Housing
- Eliminate Unregulated/Unlicensed Mini-Homes
- Transportation

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## Key Person Interviews – Top Concerns and Funding Priorities

Community and Economic Service Providers:

### ■ Concerns

- Quality Affordable Housing
- Mortgage Foreclosure Crisis
- General Economic Conditions

### ■ Funding Priorities

- Infrastructure Repairs (Highways, Bridges) and Affordable Housing
- Credit/Financial Counseling Services
- Stimulus for Small Businesses to Create Good Paying Jobs

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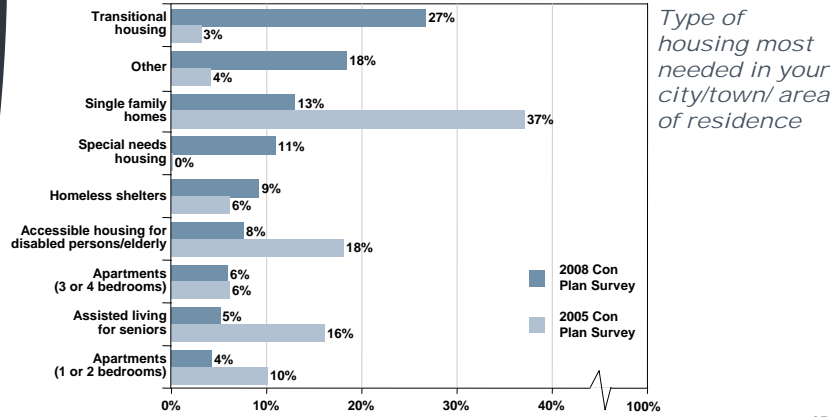
## Who Responded to the 2008 Resident Survey?

- **44% of respondents are residents of non-entitlement cities**
- **41% of respondents had a household income of less than \$50,000**
- **The majority (78%) of respondents live in single family homes**
- **89% of respondents are White**
- **73% of respondents graduated from college**

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## 2008 Resident Survey

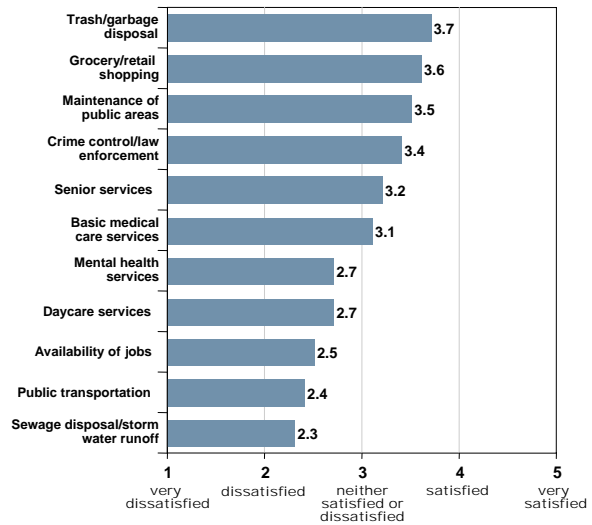
\$45,394 **vs.** \$37,630  
**Indiana's Median Household Income** **Annual income believed necessary to pay rent/mortgage**



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## 2008 Resident Survey

**How Satisfied Are You With the Following Aspects of Your Community?**



26

## Five-Year Consolidated Plan, Strategic Goals

- Goal 1: Expand and preserve affordable housing opportunities throughout the housing continuum
- Goal 2: Reduce homelessness and increase housing stability for special-needs populations
- Goal 3: Promote livable communities and community revitalization through addressing unmet community development needs
- Goal 4: Promote activities that enhance local economic development efforts

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### Goal 1. Expand and preserve affordable housing opportunities throughout the housing continuum.

**Funds** = HOME and ADDI

**Amount** = \$13 million

**Assistance Goals**

= 336 housing units

= Homeownership assistance for 500 households

■ **Eligible unit types include:**

- Affordable owner housing
- Affordable rental housing
- Permanent supportive housing
- Transitional housing

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**Goal 1. Expand and preserve affordable housing opportunities throughout the housing continuum.**

**Funds = CDBG**

**Amount = \$4.2 million**

**Assistance Goals  
= 244 housing units**

**Eligible unit types include:**

- Emergency shelters
- Migrant/seasonal farmworker housing
- Owner-occupied housing
- Youth shelters
- Permanent supportive housing
- Rental housing
- Transitional housing
- Voluntary acquisition/demolition

**Goal 2. Reduce homelessness and increase housing stability for special-needs populations.**

**Funds = ESG**

**Amount = \$1.8 million**

**Operating support for 89 shelters**

- \$1,408,732
- Assisting 18,000 clients

**Homelessness prevention activities for 22 shelters**

- \$73,181
- Assisting 300 clients

**Essential services for 54 shelters**

- \$347,609
- Assisting 11,000 clients

**Permanent Supportive Housing**

- 25 % of emergency or transitional housing clients

## Goal 2. Reduce homelessness and increase housing stability for special-needs populations.

Funds = HOPWA

Amount = \$792,000

### ■ Housing information (information/referral services)

- \$35,000
- Anticipate 25 eligible homeless individuals will be housed

### ■ Operating costs (furniture, utility payments, salaries)

- \$15,000
- Assisting 15 clients

### ■ Rental assistance (up to 12 months)

- \$432,000
- Assisting 170 clients

### ■ Short-Term rent, mortgage and utility assistance (up to 21 weeks)

- \$160,000
- Assisting 300 individuals

### ■ Supportive services (food nutrition, transportation, case management, etc.)

- \$150,000
- Assisting 125 individuals

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## Goal 3. Promote livable communities and community revitalization through addressing unmet community development needs.

Funds = CDBG

Amount = \$24.6 million

### ■ Infrastructure Improvements

- Amount = \$12.7 million
- Assistance goals = 26 wastewater, water and storm water infrastructure systems

### ■ Miscellaneous community development projects

- Amount = \$10.4 million
- Assistance goals = 26 projects (e.g., libraries, community centers, social service facilities, youth centers, fire stations, downtown revitalization, historic preservation, etc.)

### ■ Planning grants

- Amount = \$1.2 million
- Assistance goals = 29 planning grants

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## Goal 4. Promote activities that enhance local economic development efforts.

**Funds = CDBG**  
**Amount = \$1.4 million**

- **Community Economic Development Fund (CEDF)**
  - To support job creation for low- to moderate-income persons, through infrastructure improvements, capital equipment purchase and job training
  - Amount = \$1.2 million
  - Assistance Goals = 240 jobs

- **Micro-enterprise Assistance Program**

- To fund training and micro-lending for low- and moderate-income persons
- Amount = \$225,000

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## Use of Funds

Program	FY 2008 Funding Allocations
<b>CDBG (Indiana Office of Community and Rural Affairs)</b>	<b>\$30,866,525</b>
Community Focus Fund	\$23,048,549
Housing Program (IHCDA)	\$4,166,981
Community Economic Development Fund	\$1,200,000
Micro-enterprise Assistance Program	\$225,000
Quick Response Fund	\$0
Planning Fund	\$1,200,000
<b>HOME (Indiana Housing and Community Development Authority)</b>	<b>\$15,012,167</b>
<b>ADDI (Indiana Housing and Community Development Authority)</b>	<b>\$127,867</b>
<b>ESG (Indiana Housing and Community Development Authority)</b>	<b>\$1,925,813</b>
Operating support	\$1,408,732
Homeless prevention activities	\$73,181
Essential services	\$347,609
<b>HOPWA (Indiana Housing and Community Development Authority)</b>	<b>\$863,000</b>
Rental assistance	\$432,000
Short-Term Tent, Mortgage and Utility assistance (STRMU)	\$160,000
Supportive services	\$150,000
Housing information	\$35,000
Operating costs	\$15,000
<b>Total</b>	<b>\$48,795,372</b>

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## Your Input

- What do you think of the 2008 Action Plan?
- What do you like best about the Plan? The least?
- What questions do you have today?
- How would you like to be involved in this planning process in the future?

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## How to Comment on the 2008 Action Plan

***Through April, 30 2008 you may send email to:***

bdawson2@ocra.IN.gov

***Send a letter to:***

Indiana Office of Community and Rural Affairs  
One North Capitol Avenue, Suite 600  
Indianapolis, IN 46204-22288

***Attn:*** Consolidated Plan

***Access the Plan at:***

<http://www.in.gov/ihcda/>

***OR***

<http://www.in.gov/ocra/>

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**APPENDIX C.**  
**CDBG 2008 Allocation Plan**

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**STATE OF INDIANA**

**STATE COMMUNITY DEVELOPMENT BLOCK GRANT  
(CDBG) PROGRAM (CFDA: 14-228)**

**INDIANA OFFICE OF COMMUNITY AND RURAL AFFAIRS**

**FY 2008 PROGRAM DESIGN AND METHOD OF DISTRIBUTION**

**GENERAL BACKGROUND INFORMATION AND NATIONAL CDBG OBJECTIVES**

The State of Indiana, through the Indiana Office of Community and Rural Affairs, assumed administrative responsibility for Indiana's Small Cities Community Development Block Grant (CDBG) Program in 1982, under the auspices of the U.S. Department of Housing and Urban Development (HUD). In accordance with 570.485(a) and 24 CFR Part 91, the State must submit a Consolidated Plan to HUD by May 15th of each year following an appropriate citizen participation process pursuant to 24 CFR Part 91.325, which prescribes the State's Consolidated Plan process as well as the proposed method of distribution of CDBG funds for 2008. **The State of Indiana's anticipated allocation of federal Community Development Block Grant (CDBG) funds for FY 2008 is \$30,866,525.**

This document applies to all federal Small Cities CDBG funds allocated by HUD to the State of Indiana, through its Office of Community and Rural Affairs. **During FY 2008, the State of Indiana does not propose to pledge a portion of its present and future allocation(s) of Small Cities CDBG funds as security for Section 108 loan guarantees provided for under Subpart M of 24 CFR Part 570 (24 CFR 570.700).**

The primary objective of Indiana's Small Cities CDBG Program is to assist in the development and re-development of viable Indiana communities by using CDBG funds to provide a suitable living environment and expand economic opportunities, principally for low and moderate income persons.

Indiana's program will place emphasis on making Indiana communities a better place in which to reside, work, and recreate. Primary attention will be given to activities, which promote long term community development and create an environment conducive to new or expanded employment opportunities for low and moderate income persons.

Activities and projects funded by the Office of Community and Rural Affairs must be eligible for CDBG assistance pursuant to 24 CFR 570, et. seq., and meet one of the three (3) national objectives prescribed under the Federal Housing and Community Development Act, as amended (Federal Act). To fulfill a national CDBG objective a project must meet one (1) of the following requirements pursuant to Section 104 (b)(3) of the Federal Act, and 24 CFR 570.483, et seq., and must be satisfactorily documented by the recipient:

1. Principally benefit persons of low and moderate income families; or,
2. Aid in the prevention or elimination of slums and blight; or,
3. Undertake activities, which have urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community where no other financial resources are available to meet such needs.

In implementing its FY 2008 CDBG Consolidated Plan, the Indiana Office of Community and Rural Affairs will pursue the following goals respective to the use and distribution of FY 2008 CDBG funds:

**GOAL 1: Invest in the needs of Indiana's low and moderate income citizens in the following areas:**

- a. Safe, sanitary and suitable housing
- b. Health services
- c. Homelessness
- d. Job creation, retention and training
- e. Self-sufficiency for special needs groups
- f. Senior lifestyles

The Office of Community and Rural Affairs will pursue this goal of **investing in the needs of Indiana's low and moderate income citizens** and all applicable strategic priorities by distributing CDBG funds in a manner which promotes suitable housing, viable communities and economic opportunities.

**GOAL 2: Invest in the needs of Indiana's communities in the following areas:**

- a. Housing preservation, creation and supply of suitable rental housing
- b. Neighborhood revitalization
- c. Public infrastructure improvements
- d. Provision of clean water and public solid waste disposal
- e. Special needs of limited-clientele groups
- f. Assist local communities with local economic development projects, which will result in the attraction, expansion and retention of employment opportunities for low and moderate income persons

The Office of Community and Rural Affairs will pursue this goal of investing in the needs of Indiana's communities and all applicable strategic priorities by distributing CDBG funds in a manner which promotes suitable housing, preservation of neighborhoods, provision and improvements of local public infrastructure and programs which assist persons with special needs. The Office of Community and Rural Affairs will also pursue this goal by making CDBG funds available to projects, which will expand and/or retain employment opportunities for low and moderate income persons.

**GOAL 3: Invest CDBG funds wisely and in a manner which leverages all tangible and intangible resources:**

- a. Leverage CDBG funds with all available federal, state and local financial and personal resources
- b. Invest in the provision of technical assistance to CDBG applicants and local capacity building
- c. Seek citizen input on investment of CDBG funds
- d. Coordination of resources (federal, state and local)
- e. Promote participation of minority business enterprises (MBE) and women business enterprises (WBE)
- f. Use performance measures and continued monitoring activities in making funding decisions

The Office of Community and Rural Affairs will pursue this goal of **investing CDBG wisely** and all applicable strategic priorities by distributing CDBG funds in a manner, which promotes exploration of all alternative resources (financial and personal) when making funding decisions respective to applications for CDBG funding.

## PROGRAM AMENDMENTS

The Indiana Office of Community and Rural Affairs reserves the right to transfer up to ten percent (10%) of each fiscal year's available allocation of CDBG funds (i.e. FY 2008 as well as prior-years' reversions balances) between the programs described herein in order to optimize the use and timeliness of distribution and expenditure of CDBG funds, without formal amendment of this Consolidated Plan.

The Office of Community and Rural Affairs will provide citizens and general units of local government with reasonable notice of, and opportunity to comment on, any substantial change proposed to be made in the use of FY 2008 CDBG as well as reversions and residual available balances of prior-years' CDBG funds. "Substantial Change" shall mean the movement between programs of more than ten percent (10%) of the total allocation for a given fiscal year's CDBG funding allocation, or a major modification to programs described herein. The Office of Community and Rural Affairs, in consultation with the Indianapolis office of the US Department of Housing and Urban Development (HUD), will determine those actions, which may constitute a "substantial change".

The State (OCRA) will formally amend its FY 2008 Consolidated Plan if the Office of Community and Rural Affairs' **Method of Distribution for FY 2008 and prior-years funds** prescribed herein are to be significantly changed. The OCRA will determine the necessary changes, prepare the proposed amendment, provide the public and units of general local government with reasonable notice and opportunity to comment on the proposed amendment, consider the comments received, and make the amended FY 2008 Consolidated Plan available to the public at the time it is submitted to HUD. In addition, the Office of Community and Rural Affairs will submit to HUD the amended Consolidated Plan before the Department implements any changes embodied in such program amendment.

## ELIGIBLE ACTIVITIES/FUNDABILITY

All activities, which are eligible for federal CDBG funding under Section 105 of the Federal Housing and Community Development Act of 1974, as amended (Federal Act), are eligible for funding under the Indiana Office of Community and Rural Affairs' FY 2008 CDBG program. However, the Indiana Office of Community and Rural Affairs reserves the right to prioritize its method of funding; the Office of Community and Rural Affairs prefers to expend federal CDBG funds on activities/projects which will produce tangible results for principally low and moderate income persons in Indiana. Funding decisions will be made using criteria and rating systems, which are used for the State's programs and are subject to the availability of funds. It shall be the policy under the state program to give priority to using CDBG funds to pay for actual project costs and not to local administrative costs. **The State of Indiana certifies that not less than seventy-percent (70%) of FY 2008 CDBG funds will be expended for activities principally benefiting low and moderate income persons, as prescribed by 24 CFR 570.484, et. seq.**

## ELIGIBLE APPLICANTS

1. All Indiana counties, cities and incorporated towns which do not receive CDBG entitlement funding directly from HUD or are not located in an "urban county" or other area eligible for "entitlement" funding from HUD.
2. All Indian tribes meeting the criteria set forth in Section 102 (a)(17) of the Federal Act.

In order to be eligible for CDBG funding, applicants may not be suspended from participation in the HUD-funded CDBG Programs or the Indiana Office of Community and Rural Affairs due to findings/irregularities with previous CDBG grants or other reasons. In addition, applicants may not be suspended from participation in the state CDBG-funded projects administered by the Indiana Housing & Community Development Authority (IHCDA), such funds being subcontracted to the IHCDA by the Office of Community and Rural Affairs.

Further, in order to be eligible for CDBG funding, applicants may not have overdue reports, overdue responses to monitoring issues, or overdue grant closeout documents for projects funded by either the Office of Community and Rural Affairs or IHCDAs projects funded using state CDBG funds allocated to the IHCDAs by the Office of Community and Rural Affairs. All applicants for CDBG funding must fully expend all CDBG Program Income as defined in 24 CFR 570.489(e) prior to, or as a part of the proposed CDBG-assisted project, in order to be eligible for further CDBG funding from the State. This requirement shall not apply to principal and interest balances within a local CDBG Revolving Loan Fund approved by the Office of Community and Rural Affairs pursuant to 24 CFR 570.489.

Other specific eligibility criteria are outlined in **General Selection Criteria** provided herein.

**FY 2008 FUND DISTRIBUTION**

**Sources of Funds:**

FY 2008 CDBG Allocation	\$30,866,525
CDBG Program Income(a)	\$0
<b>Total:</b>	<b>\$30,866,525</b>

**Uses of Funds:**

1. Community Focus Fund (CFF)	\$23,048,549
2. Housing Program	\$4,166,981
3. Community Economic Development Fund	\$1,200,000
4. Micro-enterprise Assistance Program	\$225,000
5. Quick Response Fund	\$0
6. Technical Assistance Fund	\$308,665
7. Planning Fund	\$1,200,000
8. Administration	<u>\$717,330</u>
<b>Total:</b>	<b>\$30,866,525</b>

(a) The State of Indiana (Office of Community and Rural Affairs) does not project receipt of any CDBG program income for the period covered by this FY 2008 Consolidated Plan. In the event the Office of Community and Rural Affairs receives such CDBG Program Income, such moneys will be placed in the Community Focus Fund for the purpose of making additional competitive grants under that program. Reversions of other years' funding will be placed in the Community Focus Fund for the specific year of funding reverted. The State will allocate and expend all CDBG Program Income funds received prior to drawing additional CDBG funds from the US Treasury. However, the following exceptions shall apply:

1. This prior-use policy shall not apply to housing-related grants made to applicants by the Indiana Housing & Community Development Authority (IHCDAs), a separate agency, using CDBG funds allocated to the IHCDAs by the Office of Community and Rural Affairs.
2. CDBG program income funds contained in a duly established local Revolving Loan Fund(s) for economic development or housing rehabilitation loans which have been formally approved by the Office of Community and Rural Affairs. However, all local revolving loan funds must be "revolving" and cannot possess a balance of more than \$100,000 at the time of application of additional CDBG funds.

3. Program income generated by CDBG grants awarded by the Office of Community and Rural Affairs (State) using FY 2008 CDBG funds must be returned to the Office of Community and Rural Affairs, however, such amounts of less than \$25,000 per calendar year shall be excluded from the definition of CDBG Program Income pursuant to 24 CFR 570.489.

All obligations of CDBG program income to projects/activities, except locally-administered revolving loan funds approved by the Office of Community and Rural Affairs, require prior approval by the Office of Community and Rural Affairs. This includes use of program income as matching funds for CDBG-funded grants from the IHEDA. Applicable parties should contact the Office of the Indiana Office of Community and Rural Affairs at (317) 232-8333 for application instructions and documents for use of program income prior to obligation of such funds.

Local Governments that have been inactive in using their program income are required to return their program income to the State. The State will use program income reports submitted by local governments and/or other information obtained from local governments to determine if they have been active or inactive in using their program income. Local governments that have an obligated/approved application to use their program income to fund at least one project in the previous 24 months will be considered active. Local governments that have not obtained approval for a project to utilize their program income for 24 months will be considered inactive.

Furthermore, U.S. Department of Treasury regulations require that CDBG program income cash balances on hand be expended on any active CDBG grant being administered by a grantee before additional federal CDBG funds are requested from the Office of Community and Rural Affairs. These US Treasury regulations apply to projects funded both by IHEDA and the Office of Community and Rural Affairs. Eligible applicants with CDBG program income should strive to close out all active grant projects presently being administered before seeking additional CDBG assistance from the Office of Community and Rural Affairs or IHEDA.

Eligible applicants with CDBG program income should contact the Office of Community and Rural Affairs at (317) 232-8333 for clarification before submitting an application for CDBG financial assistance.

## **METHOD OF DISTRIBUTION**

The choice of activities on which the State (Office of Community and Rural Affairs) CDBG funds are expended represents a determination by Office of Community and Rural Affairs and eligible units of general local government, developed in accordance with the Department's CDBG program design and procedures prescribed herein. The eligible activities enumerated in the following Method of Distribution are eligible CDBG activities as provided for under Section 105(a) of the Federal Act, as amended.

All projects/activities funded by the State (Office of Community and Rural Affairs) will be made on a basis which addresses one (1) of the three (3) national objectives of the Small Cities CDBG Program as prescribed under Section 104(b)(3) of the Federal Act and 24 CFR 570.483 of implementing regulations promulgated by HUD. CDBG funds will be distributed according to the following Method of Distribution (program descriptions):

### **A. Community Focus Fund (CFF): \$23,048,549**

The Office of Community and Rural Affairs will award community Focus Fund (CFF) grants to eligible applicants to assist Indiana communities in the areas of public facilities, housing-related infrastructure, and all other eligible community development needs/projects. Applications for economic development activities may not be appropriate for the CFF Program. Applications for funding, which are applicable to local economic development and/or job-related training projects, should be pursued under the Office of Community and Rural Affairs' Community Economic Development Fund (CEDF). Projects eligible for consideration under the CEDF program under this Method of Distribution shall generally not be eligible for consideration under the CFF



Program. Eligible activities include applicable activities listed under Section 105(a) of the Federal Act. Typical Community Focus Fund (CFF) projects include, but are not limited to:

1. Local infrastructure improvements (i.e. water, sewer, storm water improvements);
2. Construction of other public facilities (i.e. youth centers, senior centers, etc.);
3. Commercial rehabilitation and downtown revitalization projects; and,
4. Special purpose facilities for "limited clientele" populations.

Applications will be accepted and awards will be made on a competitive basis two (2) times a year. Approximately one-half of available CFF funds shall be budgeted for each funding round. 55% of funds available in each funding round will be allocated to water, wastewater and storm water projects. 45% of funds available in each funding round will be allocated to all other community development projects. Awards will be scored competitively based upon the following criteria (total possible numerical score of 1,100 points):

**1. Economic and Demographic Characteristics: 450 Points - Variable by Each Application:**

- a. Benefit to low and moderate income persons: 200 points
- b. Community distress factors: 250 points

**2. Project Design Factors: 450 Points - Variable by Each Application:**

- a. Financial impact
- b. Project need
- c. Local effort

**3. Local Match Contribution: 100 Points - Variable by Each Application:**

**4. Priority Project Points: 75 Points – Variable by Each Application:**

- |                                      |           |
|--------------------------------------|-----------|
| a. Infrastructure Projects           | 75 points |
| Water System Improvements            |           |
| Sewer System Improvements            |           |
| Storm water System Improvements      |           |
| b. Community Development Projects    |           |
| Group A Projects                     | 75 points |
| Health Facilities                    |           |
| Youth Centers                        |           |
| Group B Projects                     | 60 points |
| Community Centers                    |           |
| Day Care Centers                     |           |
| Senior Centers                       |           |
| Fire Stations                        |           |
| Libraries                            |           |
| Infrastructure in support of housing |           |
| ADA/Handicap Compliance              |           |
| Other Special Needs Facilities       |           |
| Group C Projects                     | 45 points |
| Fire Trucks                          |           |
| Historic Preservation                |           |
| Downtown Revitalization              |           |
| Parks/Recreation                     |           |
| Slum/Blight Clearance                |           |

**5. Leveraging of Philanthropic Capital: 25 Points – Variable by Each Application:**

2% of total Grant amount or \$5,000 (whichever is greater) is being funded by Philanthropic capital. Sources include but are not limited to:

- County Community Foundations
- Lilly Foundation
- Kellogg Foundation
- University Foundations
- Private Endowments

The specific threshold criteria and basis for project point awards for CFF grant awards are provided in attachments hereto. The Community Focus Fund (CFF) Program shall have a maximum grant amount of \$500,000 for each project and each applicant may apply for only one project in a grant cycle. The only exception to this \$500,000 limit will be for those CFF applicants who apply for the Office of Community and Rural Affairs' Minority Business Enterprise (MBE) Utilization Program. Under this program, the Office of Community and Rural Affairs will allocate an additional amount of CDBG-CFF grant funds to those applicants who apply for participation in the MBE program and who are awarded CFF grants. The maximum additional allocation to the CFF grant amount will be five-percent (5%) of the total amount of CDBG allocated to each CFF budget line item to be considered participatory for such MBE utilization, limited to \$25,000 ( $\$500,000 \times 0.05 = \$25,000$ ).

Projects will be funded in two (2) cycles each year with approximately a six (6) month pre-application and final-application process. Projects will compete for CFF funding and be judged and ranked according to a standard rating system (Attachment D). The highest ranking projects will be funded to the extent of funding available for each specific CFF funding cycle/round. The Office of Community and Rural Affairs will provide eligible applicants with adequate notice of deadlines for submission of CFF proposal (pre-application) and full applications. Specific threshold criteria and point awards are explained in Attachments C and D to this Consolidated Plan.

For the CFF Program specifically, the amount of CDBG funds granted will be based on a \$5,000 cost per project beneficiary, except for housing-related projects (e.g. infrastructure in support of housing) where the grant amount per beneficiary ratio will not exceed \$10,000 per beneficiary.

**B. Housing Program: \$4,166,981**

The State (Office of Community and Rural Affairs) has contracted with the Indiana Housing & Community Development Authority (IHCDA) to administer funds allocated to the State's Housing Program. The Indiana Housing & Community Development Authority will act as the administrative agent on behalf of the Indiana Office of Community and Rural Affairs. Please refer to the Indiana Housing & Community Development Authority's portion of this FY 2008 Consolidated Plan for the method of distribution of such subcontracted CDBG funds from the Office of Community and Rural Affairs to the IHCDA.

**C. Community Economic Development Fund/Program: \$1,200,000**

The Community Economic Development Fund (CEDF) will be available through the e Indiana Office of Community and Rural Affairs. This fund will provide funding for various eligible economic development activities pursuant to 24 CFR 507.203. The Office of Community and Rural Affairs will give priority for CEDF-IDIP funding to construction of off-site and on-site infrastructure projects in support of low and moderate income employment opportunities.

Eligible CEDF activities will include any eligible activity under 24 CFR 570.203, to include the following:

1. Construction of infrastructure (public and private) in support of economic development projects;
2. Loans or grants by applicants for the purchase of manufacturing equipment;
3. Loans or grants by applicants for the purchase of real property and structures (includes vacant structures);
4. Loans or grants by applicants for the rehabilitation of facilities (vacant or occupied);
5. Loans or grants by applicants for the purchase and installation of pollution control equipment;
6. Loans or grants by applicants for the mitigation of environmental problems via capital asset purchases.

Eligible CEDF activities will also include grants to applicants for job-training costs for low and moderate income persons as a limited clientele activity under 24 CFR 570.483(b)(2)(v), as well financial assistance to eligible entities to carry out economic development activities authorized under Section 105(a) of the Housing and Community Development Act of 1974, as amended.

Projects/applications will be evaluated using the following criteria:

1. The importance of the project to Indiana's economic development goals;
2. The number and quality of new jobs to be created;
3. The economic needs of the affected community;
4. The economic feasibility of the project and the financial need of the affected for-profit firm, or not-for-profit corporation; the availability of private resources;
5. The level of private sector investment in the project.

Grant applications will be accepted and awards made until funding is no longer available. The intent of the program is to provide necessary public improvements and/or job training for an economic development project to encourage the creation of new jobs. In some instances, the Office of Community and Rural Affairs may determine that the needed facilities/improvements may also benefit the project area as a whole (i.e. certain water, sewer, and other public facilities improvements), in which case the applicant will be required to also meet the "area basis" criteria for funding under the Federal Act.

### **1. Beneficiaries and Job Creation/Retention Assessment:**

The assistance must be reasonable in relation to the expected number of jobs to be created or retained by the benefiting business(es) within 12 months following the date of substantial completion of project construction activities. Before CDBG assistance will be provided for such an activity, the applicant unit of general local government must develop an assessment, which identifies the businesses located or expected to locate in the area to be served by the improvement. The assessment must include for each identified business a projection of the number of jobs to be created or retained as a result of the public improvements.

### **2. Public Benefit Standards:**

The Office of Community and Rural Affairs will conform to the provisions of 24 CFR 570.482(f) for purposes of determining standards for public benefit and meeting the national objective of low and moderate income job creation or retention will be all jobs created or retained as a result of the public improvement, financial assistance, and/or job training by the business(es) identified in the job creation/retention assessment in 1 above. The investment of CDBG funds in any economic development project shall not exceed an amount of \$10,000 per job created; at least fifty-one percent (51%) of all such jobs, during the project period, shall be given to, or made available to, low and moderate income persons.

Projects will be evaluated on the amount of private investment to be made, the number of jobs for low and moderate income persons to be created or retained, the cost of the public improvement and/or job training to be provided, the ability of the community (and, if appropriate, the assisted company) to contribute to the costs of the project, and the relative economic distress of the community. Actual grant amounts are negotiated on a case by case basis and the amount of assistance will be dependent upon the number of new full-time permanent jobs to be created and other factors described above. Construction and other temporary jobs may not be included. Part-time jobs are ineligible in the calculating equivalents. Grants made on the basis of job retention will require documentation that the jobs will be lost without such CDBG assistance and a minimum of fifty-one percent (51%) of the beneficiaries are of low and moderate income.

Pursuant to Section 105(e)(2) of the Federal Act as amended, and 24 CFR 570.209 of related HUD regulations, CDBG-CEDF funds allocated for direct grants or loans to for-profit enterprises must meet the following tests, (1) project costs must be reasonable, (2) to the extent practicable, reasonable financial support has been committed for project activities from non-federal sources prior to disbursement of federal CDBG funds, (3) any grant amounts provided for project activities do not substantially reduce the amount of non-federal financial support for the project, (4) project activities are determined to be financially feasible, (5) project-related return on investment are determined to be reasonable under current market conditions, and, (6) disbursement of CDBG funds on the project will be on an appropriate level relative to other sources and amounts of project funding.

A need (financial gap), which is not directly available through other means of private financing, should be documented in order to qualify for such assistance; the Office of Community and Rural Affairs will verify this need (financial gap) based upon historical and/or pro-forma projected financial information provided by the for-profit company to be assisted. Applications for loans based upon job retention must document that such jobs would be lost without CDBG assistance and a minimum of fifty-one percent (51%) of beneficiaries are of low-and-moderate income, or the recipient for-profit entity agrees that for all new hires, at least 51% of such employment opportunities will be given to, or made available to, persons of low and moderate income. All such job retention/hiring performance must be documented by the applicant/grantee, and the OCRA reserves the right to track job levels for an additional two (2) years after administrative closeout.

#### **D. Micro-enterprise Assistance Program: \$225,000**

The Office of Community and Rural Affairs will set aside \$500,000 of its FY 2008 CDBG funds for a Micro-enterprise Assistance Program. The Office of Community and Rural Affairs will make grants to units of local government to carry out various activities eligible under 24 CFR 507.203-204. The Office of Community and Rural Affairs will award such grants on a competitive basis.

#### **E. The Quick Response Fund: \$0**

The Quick Response Fund will be available to eligible applicants on a continuing basis. These activities must be eligible for funding under the "urgent need" national objective of the Federal Act and requirements of 24 CFR 570.208 and 24 CFR 570.483 of applicable HUD regulations.

The Quick Response Fund program will be available to eligible applicants to meet an imminent threat to the health and safety of local populations. The grants may be funded as made available through Focus Fund or reversions when not budgeted from the annual allocation. Special selection factors include need, proof of recent threat of a catastrophic nature, statement of declared emergency and inability to fund through other means. Projects will be developed with the assistance of the Office of Community and Rural Affairs as a particular need arises. To be eligible, these projects and their activities must meet the "urgent need" national objective of Section 104(b)(3) of the Federal Act. Generally, projects funded are those, which need immediate attention and are, therefore, inappropriate for consideration under the Community Focus Fund. The types of projects, which typically receive funding, are municipal water systems (where the supply of potable water has been threatened by severe weather conditions) and

assistance with demolition or cleanup after a major fire, flood, or other natural disaster. Although all projects will be required to meet the "urgent need" national objective, the Office of Community and Rural Affairs may choose to actually fund the project under one of the other two national objectives, if it deems it expedient to do so. Applicants must adequately document that other financial resources are not available to meet such needs pursuant to Section 104(b)(3) of the Federal Act and 24 CFR 570.483 of HUD regulations.

Only that portion of a project, which addresses an immediate need, should be addressed. This is particularly true of municipal water or sewer system projects, which tend to need major reinvestment in existing plants or facilities, in addition to the correction of the immediate need. The amount of grant award is determined by the individual circumstances surrounding the request for emergency funds. A community may be required to provide a match through cash, debt or provision of employee labor.

The Quick Response Fund will also be available to eligible activities, which meet the "benefit to low and moderate income" or "prevention and elimination of slums and blight" goals of the Federal Act. The community must demonstrate that the situation requires immediate attention (i.e., that participation in CFF program would not be a feasible funding alternative or poses an immediate or imminent threat to the health or welfare of the community) and that the situation is not the result of negligence on the part of the community. Communities must be able to demonstrate that reasonable efforts have been made to provide or obtain financing from other resources and that such effort where unsuccessful, unwieldy or inadequate. Alternatively, communities must be able to demonstrate that an opportunity to complete a project of significant importance to the community would be lost if required to adhere to the timetables of competitive programs.

#### **F. Technical Assistance: \$308,665**

Pursuant to the federal Housing and Community Development Act (Federal Act), specifically Section 106(d)(5), the State of Indiana is authorized to set aside up to one percent (1%) of its total allocation for technical assistance activities. The amount set aside for such Technical Assistance in the State's FY 2008 Consolidated Plan is \$308,665, which constitutes one-percent (1%) of the State's FY 2008 CDBG allocation of \$30,866,525. The State of Indiana reserves the right to set aside up to one percent (1%) of open prior-year funding amounts for the costs of providing technical assistance on an as-needed basis.

The amount set aside for the Technical Assistance Program will not be considered a planning cost as defined under Section 105(a)(12) of the Federal Act or an administrative cost as defined under Section 105(a)(13) of the Federal Act. Accordingly, such amounts set aside for Technical Assistance will not require matching funds by the State of Indiana. The Department reserves the right to transfer a portion or all of the funding set aside for Technical Assistance to another program hereunder as deemed appropriate by the Office of Community and Rural Affairs, in accordance with the "Program Amendments" provisions of this document. The Technical Assistance Program is designed to provide, through direct Office of Community and Rural Affairs staff resources or by contract, training and technical assistance to units of general local government, nonprofit and for-profit entities relative to community and economic development initiatives, activities and associated project management requirements.

**1. Distribution of the Technical Assistance Program Set-aside:** Pursuant to HUD regulations and policy memoranda, the Office of Community and Rural Affairs may use alternative methodologies for delivering technical assistance to units of local government and nonprofits to carry out eligible activities, to include:

- a. Provide the technical assistance directly with Office of Community and Rural Affairs or other State staff;
- b. Hire a contractor to provide assistance;
- c. Use subrecipients such as Regional Planning Organizations as providers or securers of the assistance;

- d. Directly allocate the funds to non-profits and units of general local governments to secure/contract for technical assistance.
- e. Pay for tuition, training, and/or travel fees for specific trainees from units of general local governments and nonprofits;
- f. Transfer funds to another state agency for the provision of technical assistance; and,
- g. Contracts with state-funded institutions of higher education to provide the assistance.

**2. Ineligible Uses of the Technical Assistance Program Set-aside:** The 1% set-aside may not be used by the Office of Community and Rural Affairs for the following activities:

- a. Local administrative expenses not related to community development;
- b. Any activity that can not be documented as meeting a technical assistance need;
- c. General administrative activities of the State not relating to technical assistance, such as monitoring state grantees, rating and ranking State applications for CDBG assistance, and drawing funds from the Office of Community and Rural Affairs; or,
- d. Activities that are meant to train State staff to perform state administrative functions, rather than to train units of general local governments and non-profits.

### **G. Planning Fund: \$ 1,200,000**

The State (Office of Community and Rural Affairs) will set aside \$1,200,000 of its FY 2008 CDBG funds for planning-only activities, which are of a project-specific nature. The Office of Community and Rural Affairs will make planning-only grants to units of local government to carry out planning activities eligible under 24 CFR 570.205 of applicable HUD regulations. The Office of Community and Rural Affairs will award such grants on a competitive basis and grant the Office of Community and Rural Affairs will review applications monthly. The Office of Community and Rural Affairs will give priority to project-specific applications having planning activities designed to assist the applicable unit of local government in meeting its community development needs by reviewing all possible sources of funding, not simply the Office of Community and Rural Affairs' Community Focus Fund or Community Economic Development Fund.

CDBG-funded planning costs will exclude final engineering and design costs related to specific activities which are eligible activities/costs under 24 CFR 570.201-204.

### **H. Administrative Funds Set-aside: \$717,330**

The State (Office of Community and Rural Affairs) will set aside \$717,330 of its FY 2008 CDBG funds for payment of costs associated with administering its State Community Development Block Grant (CDBG) Program (CFDA Number 14.228). This amount (\$717,330) constitutes two-percent (2%) of the State's FY 2008 CDBG allocation (\$617,330), plus an amount of \$100,000 ( $\$30,866,525 \times 0.02 = \$617,330 + \$100,000 = \$717,330$ ). The amount constituted by the 2% set aside (\$617,330) is subject to the \$1-for-\$1 matching requirement of HUD regulations. The \$100,000 supplement is not subject to state match. These funds will be used by the Office of Community and Rural Affairs for expenses associated with administering its State CDBG Program, including direct personal services and fringe benefits of applicable Office of Community and Rural Affairs staff, as well as direct and indirect expenses incurred in the proper administration of the state's program and monitoring activities respective to CDBG grants awarded to units of local government (i.e. telephone, travel, services contractual, etc.). These administrative funds will also be used to pay for contractors hired to assist the Office of Community and Rural Affairs in its consolidated planning activities.

### **PRIOR YEARS' METHODS OF DISTRIBUTION**

This Consolidated Plan, statement of Method of Distribution is intended to amend all prior Consolidated Plans for grant years where funds are still available to reflect the new program designs. The Methods of Distribution described in this document will be in effect commencing on June 1, 2008, and ending May 31, 2008, unless subsequently amended, for all FY 2008 CDBG funds as well as remaining residual balances of previous years' funding allocations, as may be

amended from time to time subject to the provisions governing "Program Amendments" herein. The existing and amended program budgets for each year are outlined below (administrative fund allocations have not changed and are not shown below). Adjustments in the actual dollars may occur as additional reversions become available.

At this time there are only nominal funds available for reprogramming for prior years' funds. If such funds should become available, they will be placed in the CFF Fund. This will include reversions from settlement of completed grantee projects, there are no fund changes anticipated. For prior years' allocations there is no fund changes anticipated. Non-expended funds, which revert from the financial settlement of projects funded from other programs, will be placed in the Community Focus Fund (CFF).

## **PROGRAM APPLICATION**

The Community Economic Development Fund Program (CEDF), Micro-enterprise Assistance Program (MAP), Quick Response Program (QR), and Planning Fund/Program (PL) will be conducted through a single-stage, continuous application process throughout the program year. The application process for the Community Focus Fund (CFF) will be divided into two stages. Eligible applicants will first submit a short program proposal for such grants. After submitting proposal, eligible projects under the Federal Act will be invited to submit a full application. For each program, the full application will be reviewed and evaluated. The Office of Community and Rural Affairs, as applicable, will provide technical assistance to the communities in the development of proposals and full applications.

An eligible applicant may submit only one Community Focus Fund (CFF) application per cycle. Additional applications may be submitted under the other state programs. The Office of Community and Rural Affairs reserves the right to negotiate Planning-Only grants with CFF applicants for applications lacking a credible readiness to proceed on the project or having other planning needs to support a CFF project.

## **OTHER REQUIREMENTS**

While administrative responsibility for the Small Cities CDBG program has been assumed by the State of Indiana, the State is still bound by the statutory requirements of the applicable legislation passed by Congress, as well as federal regulations promulgated by the U. S. Department of Housing and Urban Development (HUD) respective to the State's CDBG program as codified under Title 24, Code of the Federal Register. HUD has passed on these responsibilities and requirements to the State and the State is required to provide adequate evidence to HUD that it is carrying out its legal responsibilities under these statutes.

As a result of the Federal Act, applicants who receive funds through the Indiana Office of Community and Rural Affairs selection process will be required to maintain a plan for minimizing displacement of persons as a result of activities assisted with CDBG funds and to assist persons actually displaced as a result of such activities. Applicants are required to provide reasonable benefits to any person involuntarily and permanently displaced as a result of the use of assistance under this program to acquire or substantially rehabilitate property. The State has adopted standards for determining reasonable relocation benefits in accordance with HUD regulations.

CDBG "Program Income" may be generated as a result of grant implementation. The State of Indiana may enter into an agreement with the grantee in which program income is retained by the grantee for eligible activities. Federal guidelines require that program income be spent prior to requesting additional draw downs. Expenditure of such funds requires prior approval from the Office of Community and Rural Affairs (OCRA). The State (Office of Community and Rural Affairs) will follow HUD regulations set forth under 24 CFR 570.489(e) respective to the definition and expenditure of CDBG Program Income.

All statutory requirements will become the responsibility of the recipient as part of the terms and conditions of grant award. Assurances relative to specific statutory requirements will be required as part of the application package and funding agreement. Grant recipients will be required to secure and retain certain information, provide reports and document actions as a condition to receiving funds from the program. Grant management techniques and program requirements are explained in the OCRA's CDBG Grantee Implementation Manual, which is provided to each grant recipient.

Revisions to the Federal Act have mandated additional citizen participation requirements for the State and its grantees. The State has adopted a written Citizen Participation Plan, which is available for interested citizens to review. Applicants must certify to the State that they are following a detailed Citizen Participation Plan which meets Title I requirements. Technical assistance will be provided by the Office of Community and Rural Affairs to assist program applicants in meeting citizen participation requirements.

The State has required each applicant for CDBG funds to certify that it has identified its housing and community development needs, including those of low and moderate income persons and the activities to be undertaken to meet those needs.

### **INDIANA OFFICE OF COMMUNITY AND RURAL AFFAIRS (OCRA)**

The Indiana Office of Community and Rural Affairs intends to provide the maximum technical assistance possible for all of the programs to be funded from the CDBG program. Lieutenant Governor Rebecca Skillman heads the Office of Community and Rural Affairs. Principal responsibility within the OCRA for the CDBG program is vested in Kathleen Weissenberger, Director of Community Affairs. The Office of Community and Rural Affairs also has the responsibility of administering compliance activities respective to CDBG grants awarded to units of local government.

Primary responsibility for providing "outreach" and technical assistance for the Community Focus Fund and Planning Fund process resides with the Office of Community and Rural Affairs. Primary responsibility for providing "outreach" and technical assistance for the Community Economic Development Program and award process also resides with OCRA. Primary responsibility for providing "outreach" and technical assistance for the Housing award process resides with the Indiana Housing & Community Development Authority who will act as the administrative agent on behalf of the Indiana Office of Community and Rural Affairs.

The Business Office will provide internal fiscal support services for program activities, development of the Consolidated Plan and the CAPER. The Grants Supports Division of OCRA has the responsibilities for CDBG program management, compliance and financial monitoring of all CDBG programs. The Indiana State Board of Accounts pursuant to the federal Office of Management and Budget Circular A-133 will conduct audits. Potential applicants should contact the Office of Community and Rural Affairs with any questions or inquiries they may have concerning these or any other programs operated by the Office of Community and Rural Affairs.

Information regarding the past use of CDBG funds is available at the:

**Indiana Office of Community and Rural Affairs  
Office of Community and Rural Affairs  
One North Capitol, Suite 600  
Indianapolis, Indiana 46204-2288  
Telephone: 1-800-824-2476  
FAX: (317) 233-6503**



## DEFINITIONS

**Low and moderate income** - is defined as 80% of the median family income (adjusted by size) for each county. For a county applicant, this is defined as 80% of the median income for the state. The income limits shall be as defined by the U. S. Department of Housing and Urban Development Section 8 Income Guidelines for "low income families." Certain persons are considered to be "presumptively" low and moderate income persons as set forth under 24 CFR 570.208(a)(2); inquiries as to such presumptive categories should be directed to the OCRA's Grants Management Office, Attention: Ms. Beth Goeb at (317) 232-8831.

**Matching funds** - local public or private sector in-kind services, cash or debt allocated to the CDBG project. The **minimum** level of local matching funds for Community Focus Fund (CFF) projects is ten-percent (10%) of the **total estimated project costs**. This percentage is computed by adding the proposed CFF grant amount and the local matching funds amount, and dividing the local matching funds amount by the total sum of the two amounts. The 2008 definition of match has been adjusted to include a maximum of 5% pre-approved and validated in-kind contributions. The balance of the ten (10) percent must be in the form of either cash or debt. Any in-kind over and above the specified 5% may be designated as local effort. Funds provided to applicants by the State of Indiana such as the Build Indiana Fund are not eligible for use as matching funds.

Private investment resulting from CDBG projects does not constitute local match for all OCRA-CDBG programs except the Community Economic Development Fund (CEDF); such investment will, however, be evaluated as part of the project's impact, and should be documented. The Business Office reserves the right to determine sources of matching funds for CEDF projects.

**Proposal (synonymous with "pre-application")** - A document submitted by a community which briefly outlines the proposed project, the principal parties, and the project budget and how the proposed project will meet a goal of the Federal Act. If acceptable, the community may be invited to submit a full application.

**Reversions** - Funds placed under contract with a community but not expended for the granted purpose because expenses were less than anticipated and/or the project was amended or canceled and such funds were returned to the Office of Community and Rural Affairs upon financial settlement of the project.

**Slums or Blight** - an area/parcel which: (1) meets a definition of a slum, blighted, deteriorated, or deteriorating area under state or local law (Title 36-7-1-3 of Indiana Code); and (2) meets the requirements for "area basis" slum or blighted conditions pursuant to 24 CFR 570.208(b)(1) and 24 CFR 570.483(c)(1), or "spot basis" blighted conditions pursuant to 24 CFR 570.208(b)(2) and 24 CFR 570.483(c)(2).

**Urgent Need** - is defined as a serious and immediate threat to health and welfare of the community. The Chief Elected Official must certify that an emergency condition exists and requires immediate resolution and that alternative sources of financing are not available. An application for CDBG funding under the "urgent need" CDBG national objective must adhere to all requirements for same set forth under 24 CFR 570.208(c) and 24 CFR 570.483(d).

**DISPLACEMENT PLAN**

1. The State shall fund only those applications, which present projects and activities, which will result in the displacement of as few persons or businesses as necessary to meet the goals and objectives of the state and local CDBG-assisted program.
2. The State will use this criterion as one of the guidelines for project selection and funding.
3. The State will require all funded communities to certify that the funded project is minimizing displacement.
4. The State will require all funded communities to maintain a local plan for minimizing displacement of persons or businesses as a result of CDBG funded activities, pursuant to the federal Uniform Relocation and Acquisitions Policies Act of 1970, as amended.
5. The State will require that all CDBG funded communities provide assistance to all persons displaced as a result of CDBG funded activities.
6. The State will require each funded community to provide reasonable benefits to any person involuntarily and permanently displaced as a result of the CDBG funded program.

## GENERAL SELECTION CRITERIA

The Office of Community and Rural Affairs (OCRA) will consider the following general criteria when evaluating a project proposal. Although projects will be reviewed for this information at the proposal stage, no project will be eliminated from consideration if the criteria are not met. Instead, the community will be alerted to the problem(s) identified. Communities must have corrected any identified deficiencies by the time of application submission for that project to be considered for funding.

### **A. General Criteria (all programs - see exception for program income and housing projects through the IHCD in 6 below):**

1. The applicant must be a legally constituted general purpose unit of local government and eligible to apply for the state program.
2. The applicant must possess the legal capacity to carry out the proposed program.
3. If the applicant has previously received funds under CDBG, they must have successfully carried out the program. An applicant must not have any overdue closeout reports, State Board of Accounts OMB A-133 audit or OCRA monitoring finding resolutions (where the community is responsible for resolution.) Any determination of "overdue" is solely at the discretion of the Indiana Office of Community and Rural Affairs.
4. An applicant must not have any overdue CDBG semi-annual Grantee Performance Reports, subrecipient reports or other reporting requirements of the OCRA. Any determination of "overdue" is solely at the discretion of the Indiana Office of Community and Rural Affairs.
5. The applicant must clearly show the manner in which the proposed project will meet one of the three national CDBG objectives and meet the criteria set forth under 24 CFR 570.483.
6. The applicant must show that the proposed project is an eligible activity under the Act.
7. The applicant must first encumber/expend all CDBG program income receipts before applying for additional grant funds from the Office of Community and Rural Affairs; EXCEPTION – these general criteria will not apply to applications made directly to the Indiana Housing & Community Development Authority (IHCD) for CDBG-funded housing projects.

### **B. Community Focus Fund (CFF) and Planning Fund (PL):**

1. To be eligible to apply at the time of application submission, an applicant must not have any:
  - a. Overdue grant reports, subrecipient reports or project closeout documents; or
  - b. More than one open or pending CDBG-CFF grant or CDBG-Planning grant (Indiana cities and incorporated towns).
  - c. For those applicants with one open CFF, a "Notice of Release of Funds and Authorization to Incur Costs" must have been issued for the construction activities under the open CFF contract, and a contract for construction of the principal (largest funding amount) construction line item (activity) must have been executed prior to the deadline established by OCRA for receipt of applications for

CFF funding.

- d. For those applicants who have open Planning Fund grants, the community must have final plan approved by the Office of Community and Rural Affairs prior to submission of a CFF application for the project.
  - e. An Indiana county may have two (2) open CFF's and/or Planning Grants and apply for a third CFF or Planning Grant. A county may have only three (3) open CFF's or Planning Grants. Both CFF contracts must have an executed construction contract by the application due date.
2. The cost/beneficiary ratio for CFF funds will be maintained at \$5,000, except for economic development and housing-related projects where that ratio will not exceed \$10,000. Housing-related projects are to be submitted directly to the Indiana Housing & Community Development Authority (IHCD) under its programs, except for projects entailing construction of infrastructure (to be publicly dedicated right-of-way) in support of housing-related projects. Projects for infrastructure in support of housing needs may be submitted to the OCRA for CFF funding.
  3. At least 10% leveraging (as measured against the CDBG project, see definitions) must be proposed. The Indiana Office of Community and Rural Affairs may rule on the suitability and eligibility of such leveraging.
  4. The applicant may only submit one proposal or application per round. Counties may submit either for their own project or an "on-behalf-of" application for projects of other eligible applicants within the county. However, no application will be invited from a county where the purpose is clearly to circumvent the "one application per round" requirement for other eligible applicants.
  5. The application must be complete and submitted by the announced deadline.
  6. For area basis projects, applicants must provide convincing evidence that circumstances in the community have so changed that a survey conducted in accordance with HUD survey standards is likely to show that 51% of the beneficiaries will be of low-and-moderate income. This determination is not applicable to specifically targeted projects.

**C. Housing Programs: Refer to Method of Distribution for Indiana Housing & Community Development Authority within this FY 2008 Consolidated Plan**

**D. Quick Response Program:**

Applicants for the Quick Response Program funds must meet the General Criteria set forth in Section A above, plus the specific program income requirements set forth in the "Method of Distribution" section of this document.

**E. Community Economic Development Program/Fund (CEDF):**

Applicants for the Community Economic Development Fund assistance must meet the General Criteria set forth in Section A above, plus the specific program requirements set forth in the "Method of Distribution" section of this document.

**GRANT EVALUATION CRITERIA – 1,100 POINTS TOTAL**

**Economic and Demographic Characteristics (450 points):**

**National Objective Score (200 points):**

Depending on the National Objective to be met by the project, one of the following two mechanisms will be used to calculate the score for this category.

**1. National Objective = Benefit to Low- and Moderate-Income Persons:** 200 points maximum awarded according to the percentage of low- and moderate-income individuals to be served by the project. The total points given are computed as follows:

$$\text{National Objective Score} = \% \text{ Low/Mod Beneficiaries} \times 2.5$$

The point total is capped at 200 points or 80% low/moderate beneficiaries, i.e., a project with 80% or greater low/moderate beneficiaries will receive 200 points. Below 80% benefit to low/moderate-income persons, the formula calculation will apply.

**1. National Objective = Prevention or Elimination of Slums or Blight:** 200 points maximum awarded based on the characteristics listed below. The total points given are computed as follows:

$$\text{National Objective Score} = (\text{Total of the points received in each category below}) \times 2.5$$

\_\_\_ **Slum/Blight Area or Spot designated by resolution of the local unit of government (50 pts.)**

\_\_\_ Community is an Indiana Main Street Senior Partner or Partner, and the project relates to downtown revitalization (5 pts.)

\_\_\_ The project site is a brownfield\* (5 pts.)

\_\_\_ The project is located in a designated redevelopment area under IC 36-7-14 (5 pts.)

\_\_\_ The building or district is listed on the Indiana or National Register of Historic Places (10 pts.)

\_\_\_ The building or district is eligible for listing on the Indiana or National Register of Historic Places (5 pts.)

\_\_\_ The building is on the Historic Landmarks Foundation of Indiana’s “10 Most Endangered List” (15 pts.)

\* The State of Indiana defines a brownfield as an industrial or commercial property that is abandoned, inactive, or underutilized, on which expansion or redevelopment is complicated due to actual or perceived environmental contamination.

**Community Distress Factors (250 Points):** The community distress factors used to measure the economic conditions of the applicant are listed below. Each is described with an explanation and an example of how the points are determined. Each factor can receive a maximum of 50 points with the total distress point calculation having a maximum of 250 points. The formula calculation for each measure is constructed as a percentage calculation along a scale range. The resulting percentage is then translated into a point total on a fifty point scale for each measure.

**Unemployment Rate (50 points maximum):** Unemployment rate for the county of the lead applicant. The most recent average annual rate available is used.

- a. If the unemployment rate is above the maximum value, 50 points are awarded.
- b. If the unemployment rate is below the minimum value, 0 points are awarded.
- c. Between those values, the points are calculated by taking the unemployment rate, subtracting the minimum value, dividing by the range, and multiplying by 50.

**Unemployment Rate Points =  $(((\text{Unemployment rate} - \text{minimum})/\text{range}) \times 50)$**

For example, if the unemployment rate is 4.5%, the minimum value is 2.6%, maximum value is 9.7%, and range is 7.1%, take unemployment rate of 4.5%, subtract the minimum value of 2.6%, divide by a range of 7.1%, and multiply by 50. The score would be 13.38 point of a possible 50;  $(((4.5 - 2.6)/7.1) \times 50)$ .

**Net Assessed Value/capita (50 points maximum):** Net assessed value per capita (NAV pc) for lead applicant<sup>1</sup>. The most recent net assessed valuation figures<sup>2</sup>, as well as the most recent population figures are used.

To determine the NAV pc, divide the net assessed valuation by the population estimate for the same year. For example, for 2002 NAV pc, you would divide the 2002 NAV by the Census Bureau's estimate of the population on July 1, 2002.

**NAV per capita = NAV/Total Population**

- d. If the net assessed value per capita for the lead applicant is above the maximum value, 0 points are awarded.
- e. If the net assessed value per capita for the lead applicant is below the minimum value, 50 points are awarded.
- f. Between those values, the points are calculated by subtracting 50 from the NAVpc minus the minimum value, divided by the range and multiplied by 50.

**NAV per capita points =  $50 - (((\text{NAV pc} - \text{minimum})/\text{range}) \times 50)$**

For example, if the NAVpc is \$29,174, the minimum value is \$2,589 (excluding outliers), maximum value is \$75,524 (excluding outliers), and the range is \$72,935, take 50, subtract the NAV/capita of \$29,174 minus the minimum value of \$2,589, divide by the range of \$72,935, and multiply by 50. The score would be 31.78 points of a possible 50 points;  $50 - (((29,174 - 2,589)/72,935) \times 50)$ .

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<sup>1</sup> For unincorporated areas, the NAV pc will be calculated based on data at the township level.

<sup>2</sup> All applicants will utilize the same basis, i.e., true tax value or market value, for the NAV pc calculation.

**Median Housing Value (50 points maximum):** Median Housing Value (MHV) for lead applicant<sup>3</sup>. Data from the most recent census are used.

**Median Housing Value Points = 50 – [((MHV – minimum)/range) X 50]**

- g. If the median housing value for the lead applicant is above the maximum value, 0 points are awarded.
- h. If the median housing value for the lead applicant is below the minimum value, 50 points are awarded.

For example, if the median housing value is \$79,000, the minimum value is \$24,300 (excluding outliers), maximum value is \$246,300 (excluding outliers) and the range is \$222,000. Take the MHV of \$79,000 minus the minimum value of \$24,300, divide the difference by the range of \$222,000, and multiply by 50 then subtract this amount from 50. The score would be 37.68 points out of a total possible of 50;  $50 - [((79,000 - 24,300)/222,000) \times 50]$ .

**Median Household Income (25 points maximum):** Median household income (MHI) for the lead applicant<sup>4</sup>. Data from the most recent census are used.

**Median Household Income Points = 25 – [((MHI – minimum)/range) X 25]**

- i. If the median household income is above the maximum value, 0 points are awarded.
- j. If the median household income is below the minimum value, 25 points are awarded.
- k. Between those values, the points are calculated by subtracting 25 from the MHI minus the minimum value, divided by the range, and multiplied by 25.

For example, if the Median Household Income is \$35,491, the minimum value is \$16,667 (excluding outliers), maximum value is \$97,723 (excluding outliers), range is \$81,056, take 25, subtract the MHI of \$35,491, minus the minimum value of \$16,667, divide by the range of \$81,056, and multiply by 25. The score would be 19.19 points out of a possible 25;  $25 - [((35,491 - 16,667)/81,056) \times 25]$ .

**Family Poverty Rate (25 points maximum):** Family poverty rate for the lead applicant<sup>5</sup>. Data from the most recent census are used.

**Family Poverty Rate Points = [((Family Poverty Rate – minimum)/range) X 25]**

- l. If the family poverty rate is above the maximum value, 25 points are awarded.
- m. If the family poverty rate is below the minimum value, 0 points are awarded.
- n. Between those values, the points are calculated by subtracting the Family Poverty Rate from the minimum value, then dividing by the range, and multiplying by 25.

For example, if the family poverty rate is 1.4%, the minimum value is 0% (excluding outliers), maximum value is 25% (excluding outliers), and range is 25%, take family poverty rate of 1.4%, subtract the minimum value of 0%, divide by a range of 25%, and multiply by 25. The score would be 1.4 points of a possible 25;  $[((1.4 - 0)/25) \times 25]$

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<sup>3</sup> For unincorporated areas MHV will be calculated based on data at the township level.

<sup>4</sup> For unincorporated areas MHI will be calculated based on data at the township level.

<sup>5</sup> For unincorporated areas Family Poverty Rate will be calculated based on data at the township level.

**Percentage Population Change (50 points maximum):** Percentage population change from 1990 to 2000 for the lead applicant<sup>6</sup>. The percentage change is computed by subtracting the 1990 population from the 2000 population and dividing by the 1990 population. Convert this decimal to a percentage by multiplying by 100.

**Percentage Population Change = [(2000 population - 1990 population)/1990 population] X 100**

- o. If the population changed above the maximum percentage value, 0 points are awarded.
- p. If the population changed below the minimum percentage value, 50 points are awarded.
- q. Between those values, the points are calculated by subtracting 50 from the percentage population change minus the minimum value divided by the range, and multiplied by 50.

**Percentage Population Change points = 50 – [(Percentage population change – minimum)/range] X 50]**

For example, if the population increased by 16.61%, the minimum value is –61.33% (excluding outliers), maximum value is 181.27% (excluding outliers), range is 242.60%, take 50, subtract 16.61% minus the minimum value of –61.33%, divide the range of 242.60%, and multiply by 50. The score would be 33.94 points out of a total possible of 50;  $50 - [(16.61 - (-61.33)/242.60) \times 50]$ .

**Local Match Contribution (100 points):**

Up to 100 points possible based on the percentage of local funds devoted to the project. This total is determined as follows:

**Total Match Points = % Eligible Local Match X 2**

Eligible local match can be local cash, debt or in-kind sources. Government grants are not considered eligible match. In-kind sources may provide eligible local match for the project, but the amount that can be counted as local match is limited to 5% of the total project budget or a maximum of \$25,000. Use of in-kind donations as eligible match requires approval from the Indiana Office of Community and Rural Affairs, Community Affairs Division four weeks prior to application submission.

**Project Design Factors (450 points):**

450 points maximum awarded according to the evaluation in three areas:

**Project Need** - why does the community need this project?

**Financial Impact** - why is grant assistance necessary to complete this project?

**Local Effort** - what has/is the community doing to move this project forward?

The project can receive a total of 150 points in each category. The points in these categories are awarded by the IOCRA review team when evaluating the projects. Applicants should work with IOCRA to identify ways to increase their project's scores in these areas.

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<sup>6</sup> For unincorporated areas percentage population change will be calculated based on data at the township level.



**Project Priority Factors (100 points):**

- Infrastructure Projects** 75 points
  - Water System Improvements
  - Sewer System Improvements
  - Storm water System Improvements

\*infrastructure projects constitute 55% of total CFF funding per round
- Group A Projects** 75 points
  - Health Facilities
  - Youth Centers
- Group B Projects** 60 points
  - Community Centers
  - Day Care Centers
  - Senior Centers
  - Fire Stations
  - Libraries
  - Infrastructure in support of housing
  - ADA/Handicap Compliance
  - Other Special Needs Facilities
- Group C Projects** 45 points
  - Fire Trucks
  - Historic Preservation
  - Downtown Revitalization
  - Parks/Recreation
  - Slum/Blight Clearance

\*Group A-C projects constitute 45% of total CFF funding per round
- Leveraging of Philanthropic Capital** 25 points
  - 2% of total Grant amount or \$5,000 (whichever is greater) is being funded by Philanthropic capital. Sources include but are not limited to:
    - County Community Foundation
    - Lilly Foundation
    - Kellogg Foundation
    - University Foundations
    - Private Endowments

**Points Reduction Policy:**

It is the policy of OCRA not to fund more than one phase or component of a single project type in different funding rounds. This applies to all project types, although it is particularly relevant to utility projects. If a community needs to phase a project in order to complete it, they should consider which phase would be most appropriate for CFF assistance. Even if a community doesn't intentionally phase a project, OCRA will take into account previously awarded projects for the same project type. A Community that has previously been awarded a grant for the same project type will likely not be competitive and will be subject to the follow point reduction. This applies to all project types, although it is particularly relevant to utility projects.

- 0 – 5 years since previous funding – 50pts
- 5 – 7 years since previous funding – 25pts

**Example:**

Community submits and receives a CFF award for a new water tower in Round I of 2002. When applying for a water system upgrade (or a new water tower because the one they purchased failed) in Round I of 2008, they would be subject to a point reduction of 50pts.

**CITIZEN PARTICIPATION PLAN  
INDIANA OFFICE OF COMMUNITY AND RURAL AFFAIRS (STATE)**

The State of Indiana, Office of Community and Rural Affairs, pursuant to 24 CFR 91.115, 24 CFR 570.431 and 24 CFR 570.485(a) wishes to encourage maximum feasible opportunities for citizens and units of general local government to provide input and comments as to its Methods of Distribution set forth in the Office of Community and Rural Affairs' annual Consolidated Plan for CDBG funds submitted to HUD as well as the Office of Community and Rural Affairs' overall administration of the State's Small Cities Community Development Block Grant (CDBG) Program. In this regard, the Office of Community and Rural Affairs will perform the following:

1. Require each unit of general local government to comply with citizen participation requirements for such governmental units as specified under 24 CFR 570.486(a), to include the requirements for accessibility to information/records and to furnish citizens with information as to proposed CDBG funding assistance as set forth under 24 CFR 570.486(a)(3), provide technical assistance to representatives of low-and-moderate income groups, conduct a minimum of two (2) public hearings on proposed projects to be assisted by CDBG funding, such hearings being accessible to handicapped persons, provide citizens with reasonable advance notice and the opportunity to comment on proposed projects as set forth in Title 5-3-1 of Indiana Code, and provide interested parties with addresses, telephone numbers and times for submitting grievances and complaints.
2. Consult with local elected officials and the Office of Community and Rural Affairs Grant Administrator Networking Group in the development of the Method of distribution set forth in the State's Consolidated Plan for CDBG funding submitted to HUD.
3. Publish a proposed or "draft" Consolidated Plan and afford citizens, units of general local government, and the CDBG Policy Advisory committee the opportunity to comment thereon.
4. Furnish citizens and units of general local government with information concerning the amount of CDBG funds available for proposed community development and housing activities and the range/amount of funding to be used for these activities.
5. Hold one (1) or more public hearings respective to the State's proposed/draft Consolidated Plan, on amendments thereto, duly advertised in newspapers of general circulation in major population areas statewide pursuant to I.C. 5-3-1-2 (B), to obtain the views of citizens on proposed community development and housing needs. The Consolidated Plan Committee published the enclosed legal advertisement to thirteen (13) regional newspapers of general circulation statewide respective to the public hearings held on the 2008 Consolidated Plan. In addition, this notice was distributed by mail to over 1,000 local officials, non-profit entities, and interested parties statewide in an effort to maximize citizen participation in the FY 2008 consolidated planning process:

**The Republic, Columbus, IN  
Indianapolis Star, Indianapolis, IN  
The Journal-Gazette, Fort Wayne, IN  
The Chronicle-Tribune, Marion, IN  
The Courier Journal, Louisville, KY  
Gary Post Tribune, Gary, IN  
Tribune Star, Terre Haute, IN  
Journal & Courier, Lafayette, IN  
Evansville Courier, Evansville, IN  
South Bend Tribune, South Bend, IN  
Palladium-Item, Richmond, IN  
The Times, Munster, IN  
The Star Press, Muncie, IN**

6. Provide citizens and units of general local government with reasonable and timely access to records regarding the past and proposed use of CDBG funds.
7. Make the Consolidated Plan available to the public at the time it is submitted to HUD, and;
8. Follow the process and procedures outlined in items 2 through 7 above with respect to any amendments to a given annual CDBG Consolidated Plan and/or submission of the Consolidated Plan to HUD.

In addition, the State also will solicit comments from citizens and units of general local government on its CDBG Performance Review submitted annually to the U.S. Department of Housing and Urban Developments (HUD). Prior to its submission of the Review to HUD, the State will advertise regionally statewide (pursuant to I.C. 5-3-1) in newspapers of general circulation soliciting comments on the Performance and Evaluation Report.

The State will respond within thirty (30) days to inquiries and complaints received from citizens and, as appropriate, prepare written responses to comments, inquiries or complaints received from such citizens.

**NOTICE OF PUBLIC HEARING  
FY 2008 CONSOLIDATED PLAN FOR FUNDING**

**INDIANA OFFICE OF COMMUNITY AND RURAL AFFAIRS  
INDIANA HOUSING AND COMMUNITY DEVELOPMENT AUTHORITY**

Pursuant to 24 CFR part 91.115(a)(2), the State of Indiana wishes to encourage citizens to participate in the development of the State of Indiana Consolidated Plan for 2008. In accordance with this regulation, the State is providing the opportunity for citizens to comment on the 2008 Consolidated Plan Update draft report, which will be submitted to the US Department of Housing and Urban Development (HUD) on or before May 15, 2008. The Consolidated Plan defines the funding sources for the State of Indiana's four (4) major HUD-funded programs and provides communities a framework for defining comprehensive development planning. The FY 2008 Consolidated Plan will set forth the method of distribution of funding for the following HUD-funded programs:

**State Community Development Block Grant (CDBG) Program  
Home Investment Partnership Program  
Emergency Shelter Grant Program  
Housing Opportunities for Persons With AIDS Program**

These public hearings will be conducted **on Friday, April 25** at several **Ivy Tech Community College** campuses (<http://www.ivytech.edu/>) across the state. Your choices of Ivy Tech campuses are:

***Indianapolis***

Fairbanks Building,  
Room F250  
9301 E. 59<sup>th</sup> St.  
Lawrence, IN 46208  
2:00-4:00 p.m. or  
5:30-7:30 p.m.

***Valparaiso***

3100 Ivy Tech Drive  
Room C217  
Valparaiso, IN 46383  
2:00-4:00 p.m. or  
5:30-7:30 p.m.

***Warsaw***

3755 Lake City Highway  
Room 301  
Warsaw, IN 46580  
2:00-4:00 p.m. or  
5:30-7:30 p.m.

***Richmond***

2357 Chester Boulevard  
Room 1171  
Richmond, IN 47374  
2:00-4:00 p.m.

***Tell City***

1034 31<sup>st</sup> Street  
Room 106  
Tell City, IN 47586  
2:00-4:00 p.m.

***Salem***

Community Learning Center  
1707 N. Shelby St.  
Salem, IN 47167  
2:00-4:00 p.m. or  
5:30-7:30 p.m.

***Batesville***

920 County Line Road  
Room 129  
Batesville, IN 47006  
2:00-4:00 p.m.

**All times are listed as Eastern Daylight Time.**

If you are unable to attend the public hearings, written comments are invited April 1, 2008 through April 30, 2008, at the following address:

**Consolidated Plan  
Indiana Office of Community and Rural Affairs  
One North Capitol – Suite 600  
Indianapolis, IN 46204-2288**

Persons with disabilities will be provided with assistance respective to the contents of the Consolidated Plan. Interested citizens and parties who wish to receive a free copy of the Executive Summary of the FY 2008 Consolidated Plan or have any other questions may contact the Indiana Office of Community and Rural Affairs at its toll free number 800.824.2476, or 317.232.8911, during normal business hours or via electronic mail at [bdawson2@ocra.in.gov](mailto:bdawson2@ocra.in.gov).

**APPENDIX D.**  
**HOME and CDBG (Housing)**  
**2008 Allocation Plan**

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## **APPENDIX D.**

### **HOME and CDBG (Housing) 2008 Allocation Plan**

The complete Indiana Housing and Community Development Authority (IHCDA) 2008 HOME and CDBG Applications are available at IHCDA's website, [http://ihcda.in.gov/nonprofits\\_programs.aspx](http://ihcda.in.gov/nonprofits_programs.aspx), by contacting IHCDA directly, (800) 872-0371 (IN only) or (317) 232-7777 or at:

Indiana Housing & Community Development Authority  
30 South Meridian, Suite 1000  
Indianapolis, IN 46204

The IHCDA website also includes information on IHCDA programs. The following is a summary of IHCDA's programs concerning housing. Attached to this appendix are current (2008) federal and state program memos issued by IHCDA discussing the following:

- 2008 Homeownership Education and Counseling & Down Payment Assistance Program (HEC/DPA) policy changes;
- HOME Mortgage Limits; and
- 2008 Income Limits and 2008 HOME Rent Limits.

ESG and HOPWA program information is included in Appendix E and Appendix F.

#### **The HOME Investment Partnership Program (HOME)**

The Home Investment Partnership Program (HOME) is a grant program that provides funding to develop affordable housing to low and moderate income Hoosiers. Additionally, HOME builds the capacity of not-for-profit housing organizations, and leverage other private-sector participation. The HOME program provides funding for new construction and rehabilitation of homebuyer and rental activities. Developments funded with HOME have strict requirements on rent controls, income eligibility of tenants, housing development costs and long-term affordability requirements.

The Community Development Representative in each area may be contacted to learn about the appropriate funds available to CHDOs, local governments and the technical aspects of submitting the application. A site visit will be completed to assess the ability to meet the requirements.

The Community Development Representatives list is found at IHCDA's website.

#### **Community Housing Development Organization (CHDO Works)**

The Community Housing Development Organization (CHDO Works) is a not-for-profit organization that meets a series of qualifications prescribed by the HOME Investment Partnership Program to develop affordable housing for the community it serves. IHCDA sets aside a minimum of 15 percent of its HOME allocation for housing development activities in which qualified CHDO Works are the owner, developer, and/or sponsor. Community Development Block Grant (CDBG).

### **Community Development Building Grant (CDBG)**

The Community Development Building Grant (CDBG) is ideal for local governments seeking to provide special housing for youths, emergency needs and even farm worker housing, as well as rehabilitating existing homes and rental units in their community. Through a competitive application process of funds allocation, IHCDA provides successful applicants with grants, to help finance their development. Developments funded with CDBG funds have strict requirements on rent controls, income eligibility of tenants, housing development costs and long-term affordability requirements.

### **Neighborhood Assistance Program (NAP)**

The Neighborhood Assistance Program (NAP) offers approximately \$2.5 million in tax credits annually for distribution by not-for-profit corporations. Organizations use NAP tax credits as an incentive to help them leverage more contributions from individuals and businesses for certain neighborhood-based programs and projects.

Eligible projects include affordable housing, counseling, child-care, educational assistance, emergency assistance, job training, medical care, recreational facilities, downtown rehabilitation, and neighborhood commercial revitalization. All projects must benefit economically disadvantaged areas and/or persons.

The NAP program follows the state fiscal year from July 1 to June 30. The maximum tax credit award per organization per fiscal year is \$50,000.00. Tax credits are distributed to donors at 50 percent of the contribution amount and are subtracted from a donor's state income tax liability. Indiana Code 6-3.1-9 established the NAP program.

### **Home Owner-Occupied Rehabilitation Program**

This program builds on the success of the Family and Social Service Administration's (FSSA) Weatherization program for a comprehensive owner-occupied rehabilitation program outside of HOME-PJ areas.

### **Homeownership Education and Counseling & Down Payment Assistance Program**

IHCDA seeks to contract with HomeEC-certified not-for-profit 501(c)3 or 501(c)4 corporations, registered and in good standing with the Indiana Secretary of State, to provide homeownership education, pre-purchase counseling, and post-purchase counseling to Hoosier homebuyers.

Additionally, IHCDA will provide down payment assistance to households who purchase a home within 12 months of completing the homeownership education and pre-purchase counseling program. IHCDA anticipates entering into a one-time contract for such activities, with the potential for renewal based on performance.

## **Affordable Housing and Community Development Fund**

Indiana's Affordable Housing and Community Development Fund is used to help develop housing that is affordable to low- and very low-income Hoosier families. Housing development funds are established by legislation, ordinance, or resolution. They may be supplied with funds in a variety of ways, often involving a blend of public, private, and/or philanthropic dollars. These dollars are then used to invest in and support a broad range of housing-related activities for low- and moderate-income households.

The Affordable Housing and Community Development Fund was established in 1989 under IC 5-20-4-7. The Development Fund is used to make low-interest loans that finance housing for families earning less than 80 percent of Area Median Income (AMI). In addition, at least half of the investments made by the Development Fund must be used to serve families living at or below 50 percent of AMI, though the actual investments made by the Development Fund to date have substantially surpassed this goal.

## **Weatherization Assistance Program (WAP)**

Weatherization Assistance Program provides comprehensive weatherization services to low-income households. Activities may include, but are not limited to: furnace and water heater health and safety evaluation, repair and/or replacement; insulation of the attic, sidewalks, or other uninsulated areas; and measured, and cost effective air sealing of the structure. Services are designed to reduce energy consumption and utility costs for heating low-income homes.

## **Energy Assistance Program (EAP)**

The Energy Assistance Program provides financial assistance to low-income households to maintain utility services during the winter heating season. The program is implemented through the Community Action Agencies with outreach offices in every county. These agencies provide intake, application processing and utility vendor payments.

## **Community Service Block Grant (CSBG)**

The Community Services Block Grant provides funds for various services and activities having a measurable and major impact on the cause of poverty. Community Action Agencies use these funds to initiate, supplement and implement many local community action efforts. In addition to general case management and counseling services, projects include, but are not limited to assistance in education and employment, self sufficiency, budget counseling and income maintenance, housing emergency assistance, youth development, nutrition, community participation, and health concerns, including drug and alcohol abuse.

## **Environmental and Historic Review**

The Environmental and Historic Review must be completed prior to submitting an application for HOME Investment Partnerships Program (HOME) or Community Development Block Grant (CDBG) funds to assist your development.



## **CHDO Certification**

Community Housing Development Organizations are special 501(c)(3) not-for-profit corporations that are certified by the IHCDA. The advantages of becoming a CHDO include accessing pre-development loans through the Foundations program, accessing operating funds through the CHDO Works program, and applying for larger HOME awards for specific activities through the Housing from Shelters to Homeownership program. To become a state-certified CHDO, applicants must complete the CHDO Checklist, attach appropriate documentation, and submit it to the Community Development Representative for the appropriate region.

## **Individual Development Accounts**

Individual Development Accounts (IDA) are matched savings accounts for low income Hoosiers. With a guaranteed State match of 3-1 and an awarded Federal match of 3-1 when budgets allow, the IDAs are meant to help low income Indiana residents with monetary assistance for the following:

- Purchase of a home
- Post Secondary education or job training
- Start or Expand small businesses
- Pay down the principal on your mortgage if your home was > purchased with IDA funds

Eligibility requirements are either a yearly income below 175 percent of federal poverty guideline at the time of enrollment, or a member of the household is on TANF at the time of enrollment.

## **Section 8 Owners**

The Housing Choice Voucher Program comprises the majority of the IHCDA's Section 8 rental assistance programs. IHCDA administered vouchers help approximately 4,000 families' pay their rent each month. Eligibility for the Housing Choice Voucher program is based on a family's household income. The voucher covers a portion of the rent and the tenant is expected to pay the balance. The tenants' share is an affordable percentage of their income and is generally calculated to be between 30 to 40 percent of their monthly-adjusted gross income for rent and utilities. The HCV program services are provided by Local Subcontracting Agencies throughout the state of Indiana.



**To:** HEC/DPA Award Recipients  
**From:** Community Development Department  
**Date:** March 28, 2008  
**Re:** HEC/DPA Policy Changes

**FSP-08-01**

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Based on feedback from HEC/DPA award recipients and a desire to make this program as successful as possible, IHCDCA will be making the following policy changes to the HEC/DPA program effective immediately.

- Under the Client Eligibility section of the RFP, the definition of first time homebuyer will now follow HUD's definition of first time homebuyer. Under this definition a first time homebuyer is, "An individual who has had no ownership in a principal place of residence during the 3-year period ending on the date of purchase (closing date) of the property."
- Under the Client Eligibility section of the RFP, the "targeting criteria" credit score requirement will increase to allow for a greater number of clients to be served. Currently, a client must have a credit score below 620 in order to be eligible. The new credit score requirement will allow for a client to have a credit score below 650 in order to be eligible.
- Under the Client Eligibility section of the RFP, the "targeting criteria" income level requirement will increase to allow for a greater number of clients to be served. Currently, a client must have an income at or below 50% AMI in order to be eligible. The new income level requirement will allow for a client to have an income level at or below 60% AMI in order to be eligible.
- Currently, under the HEC/DPA Activity Provisions section of the RFP, this award cannot be combined with IHCDCA's First Home or First Home/PLUS programs. The new provision will still prohibit the use of the HEC/DPA program in conjunction with the First Home/PLUS program. However, the use of the HEC/DPA program in conjunction with the First Home program will be allowed.

We hope these changes will open up the door for assisting a larger number of individuals and families. If you have any questions regarding this memo, please contact Mike Recker at 317-234-2305.



**I N D I A N A**  
**HOUSING & COMMUNITY**  
**DEVELOPMENT AUTHORITY**

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To: All Community Development Recipients  
From: IHEDA Community Development Department  
Date: April 10, 2008  
Re: **HOME Mortgage Limits**

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**Notice:** FSP-08-02

This notice transmits revised HUD FHA 203(b) Mortgage Limits effective as of the date of this memo. All other Mortgage Limits tables are now obsolete.

Owner-Occupied Rehabilitation Programs

The value of each HOME-assisted property after rehabilitation must not exceed the 203(b) limitations.

Homebuyer Programs (acquisition with rehabilitation)

The appraised value for each HOME-assisted unit after rehabilitation must not exceed the 203(b) limitations.

Homebuyer Programs (acquisition without rehabilitation or acquisition of newly constructed housing)

The homebuyer's purchase price for each HOME-assisted unit must not exceed the 203(b) limitations.

If you have any questions regarding the attached Mortgage Limits table, please contact your Community Development Representative.

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30 South Meridian St.  
Suite, 1000  
Indianapolis, IN 46204

(317) 232-7777  
Within Indiana (800) 872-0371  
<http://www.indianahousing.org>



## HOME 203(b) Mortgage Limits

Local Jurisdictions	1-family	2-family	3-family	4-family
All Other Indiana Counties	200,160	256,248	309,744	384,936
Clark County	229,425	258,405	313,950	384,936
Dearborn County	256,500	288,900	351,000	405,000
Floyd County	229,425	258,405	313,950	384,936
Franklin County	256,500	288,900	351,000	405,000
Harrison County	229,425	258,405	313,950	384,936
Jasper County	275,200	309,962	376,589	434,526
Lake County	275,200	309,962	376,589	434,526
Newton County	275,200	309,962	376,589	434,526
Ohio County	256,500	288,900	351,000	405,000
Porter County	275,200	309,962	376,589	434,526
Washington County	229,425	258,405	313,950	384,936

Revised 4/2008



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To: All Community Development & Community Service Recipients    **Notice:FSP-08-03**  
From: IHEDA Community Development Department  
Date: April 15, 2008  
**Re: 2008 Income Limits & 2008 HOME Rent Limits**

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Attached are income limits and rent limits released by the U.S. Department of Housing and Urban Development effective immediately.

These income limits are effective immediately for the CDBG, HOME, NAP, HOPWA, TBRA, Shelter Plus Care, ESG, and Development Fund programs administered by the Indiana Housing and Community Development Authority (IHEDA).

These rent limits are effective immediately only for the HOME and Development Fund programs administered by the Indiana Housing and Community Development Authority (IHEDA).

If you have any questions regarding the attached income limits, please contact your IHEDA Community Development Representative or the Community Services Department at 800-872-0371.

Any questions regarding HOME rent limits may be directed to your appropriate Community Development Representative.

## 2008 LOW-INCOME HOUSING COMMUNITY DEVELOPMENT PROGRAM

### COUNTY INCOME LIMITS

COUNTY	SET-ASIDE	ONE PRSN	TWO PRSN	THREE PRSN	FOUR PRSN	FIVE PRSN	SIX PRSN	SEVEN PRSN	EIGHT PRSN	NINE PRSN
ADAMS	30%	12,550	14,350	16,150	17,950	19,400	20,800	22,250	23,700	25,140
	40%	16,760	19,120	21,520	23,920	25,840	27,760	29,680	31,560	33,472
	50%	20,950	23,900	26,900	29,900	32,300	34,700	37,100	39,450	41,840
	60%	25,140	28,680	32,280	35,880	38,760	41,640	44,520	47,340	50,208
ALLEN	30%	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300	25,770
	40%	17,160	19,600	22,080	24,520	26,480	28,440	30,400	32,360	34,320
	50%	21,450	24,500	27,600	30,650	33,100	35,550	38,000	40,450	42,900
	60%	25,740	29,400	33,120	36,780	39,720	42,660	45,600	48,540	51,480
BARTHOLOMEW	30%	13,350	15,250	17,150	19,050	20,550	22,100	23,600	25,150	26,670
	40%	17,800	20,320	22,880	25,400	27,440	29,480	31,480	33,520	35,552
	50%	22,250	25,400	28,600	31,750	34,300	36,850	39,350	41,900	44,440
	60%	26,700	30,480	34,320	38,100	41,160	44,220	47,220	50,280	53,328
BENTON	30%	12,550	14,350	16,150	17,950	19,400	20,800	22,250	23,700	25,140
	40%	16,760	19,160	21,560	23,960	25,880	27,800	29,720	31,640	33,560
	50%	20,950	23,950	26,950	29,950	32,350	34,750	37,150	39,550	41,950
	60%	25,140	28,740	32,340	35,940	38,820	41,700	44,580	47,460	50,340
BLACKFORD	30%	11,250	12,850	14,450	16,050	17,350	18,600	19,900	21,200	22,480
	40%	15,000	17,120	19,280	21,400	23,120	24,840	26,520	28,240	29,960
	50%	18,750	21,400	24,100	26,750	28,900	31,050	33,150	35,300	37,440
	60%	22,500	25,680	28,920	32,100	34,680	37,260	39,780	42,360	44,940
BOONE	30%	13,700	15,650	17,600	19,550	21,100	22,700	24,250	25,800	27,360
	40%	18,240	20,840	23,440	26,040	28,120	30,200	32,280	34,360	36,440
	50%	22,800	26,050	29,300	32,550	35,150	37,750	40,350	42,950	45,550
	60%	27,360	31,260	35,160	39,060	42,180	45,300	48,420	51,540	54,660
BROWN	30%	13,700	15,650	17,600	19,550	21,100	22,700	24,250	25,800	27,360
	40%	18,240	20,840	23,440	26,040	28,120	30,200	32,280	34,360	36,440
	50%	22,800	26,050	29,300	32,550	35,150	37,750	40,350	42,950	45,550
	60%	27,360	31,260	35,160	39,060	42,180	45,300	48,420	51,540	54,660
CARROLL	30%	12,400	14,150	15,950	17,700	19,100	20,550	21,950	23,350	24,770
	40%	16,520	18,880	21,240	23,600	25,480	27,360	29,280	31,160	33,048
	50%	20,650	23,600	26,550	29,500	31,850	34,200	36,600	38,950	41,310
	60%	24,780	28,320	31,860	35,400	38,220	41,040	43,920	46,740	49,572
CASS	30%	11,450	13,100	14,700	16,350	17,650	18,950	20,250	21,600	22,910
	40%	15,280	17,440	19,640	21,800	23,560	25,280	27,040	28,760	30,504
	50%	19,100	21,800	24,550	27,250	29,450	31,600	33,800	35,950	38,130
	60%	22,920	26,160	29,460	32,700	35,340	37,920	40,560	43,140	45,756

### COUNTY RENT LIMITS

EFF	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
313	336	403	466	520	574	628
419	448	538	622	694	765	836
461	500	555	726	856	956	1,046
461	500	555	726	856	984	1,113
461	500	555	726	856	984	1,113
322	345	413	478	533	588	644
429	459	552	637	711	784	858
479	509	636	793	815	937	1,060
479	509	636	793	815	937	1,060
479	509	636	793	815	937	1,060
333	357	428	495	552	609	666
445	476	572	660	737	812	888
556	595	715	825	921	1,015	1,111
618	620	744	912	976	1,122	1,269
618	620	744	912	976	1,122	1,269
313	336	403	466	520	574	628
419	449	539	623	695	767	839
511	561	673	778	868	958	1,048
511	604	742	934	1,042	1,150	1,258
511	604	742	934	1,042	1,150	1,258
281	301	361	417	465	513	562
375	401	482	556	621	684	749
468	475	569	695	776	855	936
472	475	569	724	782	899	1,017
472	475	569	724	782	899	1,017
342	366	440	508	567	625	684
456	488	586	677	755	833	911
528	610	726	846	943	1,041	1,138
528	611	726	939	994	1,143	1,292
528	611	726	939	994	1,143	1,292
342	366	440	508	567	625	684
456	488	586	677	755	833	911
528	610	726	846	943	1,041	1,138
528	611	726	939	994	1,143	1,292
528	611	726	939	994	1,143	1,292
310	331	398	460	513	566	619
389	442	531	613	684	755	826
389	458	600	766	813	935	1,032
389	458	600	790	813	935	1,057
389	458	600	790	813	935	1,057
286	306	367	425	473	523	572
382	409	491	567	632	697	762
402	433	569	708	748	860	953
402	433	569	725	748	860	972
402	433	569	725	748	860	972

## 2008 LOW-INCOME HOUSING COMMUNITY DEVELOPMENT PROGRAM

### COUNTY INCOME LIMITS

COUNTY	SET-ASIDE	ONE PRSN	TWO PRSN	THREE PRSN	FOUR PRSN	FIVE PRSN	SIX PRSN	SEVEN PRSN	EIGHT PRSN	NINE PRSN
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<b>CLARK</b>	30%	12,450	14,250	16,000	17,800	19,200	20,650	22,050	23,500	24,920
	40%	16,640	19,000	21,400	23,760	25,680	27,560	29,480	31,360	33,264
	50%	20,800	23,750	26,750	29,700	32,100	34,450	36,850	39,200	41,580
	60%	24,960	28,500	32,100	35,640	38,520	41,340	44,220	47,040	49,896
	80%	33,250	38,000	42,750	47,500	51,300	55,100	58,900	62,700	66,500

<b>CLAY</b>	30%	11,250	12,850	14,450	16,050	17,350	18,600	19,900	21,200	22,480
	40%	15,000	17,120	19,280	21,400	23,120	24,840	26,520	28,240	29,952
	50%	18,750	21,400	24,100	26,750	28,900	31,050	33,150	35,300	37,440
	60%	22,500	25,680	28,920	32,100	34,680	37,260	39,780	42,360	44,928
	80%	22,500	25,680	28,920	32,100	34,680	37,260	39,780	42,360	44,930

<b>CLINTON</b>	30%	12,450	14,250	16,000	17,800	19,200	20,650	22,050	23,500	24,920
	40%	16,600	18,960	21,360	23,720	25,600	27,520	29,400	31,320	33,216
	50%	20,750	23,700	26,700	29,650	32,000	34,400	36,750	39,150	41,520
	60%	24,900	28,440	32,040	35,580	38,400	41,280	44,100	46,980	49,824
	80%	33,200	37,950	42,700	47,450	51,250	55,050	58,850	62,650	66,450

<b>CRAWFORD</b>	30%	11,250	12,850	14,450	16,050	17,350	18,600	19,900	21,200	22,480
	40%	15,000	17,120	19,280	21,400	23,120	24,840	26,520	28,240	29,952
	50%	18,750	21,400	24,100	26,750	28,900	31,050	33,150	35,300	37,440
	60%	22,500	25,680	28,920	32,100	34,680	37,260	39,780	42,360	44,928
	80%	29,950	34,250	38,500	42,800	46,200	49,650	53,050	56,500	59,920

<b>DAVISS</b>	30%	11,250	12,850	14,450	16,050	17,350	18,600	19,900	21,200	22,480
	40%	15,000	17,120	19,280	21,400	23,120	24,840	26,520	28,240	29,952
	50%	18,750	21,400	24,100	26,750	28,900	31,050	33,150	35,300	37,440
	60%	22,500	25,680	28,920	32,100	34,680	37,260	39,780	42,360	44,928
	80%	29,950	34,250	38,500	42,800	46,200	49,650	53,050	56,500	59,920

<b>DEARBORN</b>	30%	13,900	15,900	17,850	19,850	21,450	23,050	24,600	26,200	27,790
	40%	18,520	21,200	23,840	26,480	28,600	30,720	32,840	34,960	37,080
	50%	23,150	26,500	29,800	33,100	35,750	38,400	41,050	43,700	46,350
	60%	27,780	31,800	35,760	39,720	42,900	46,080	49,260	52,440	55,620
	80%	37,050	42,350	47,650	52,950	57,200	61,400	65,650	69,900	74,140

<b>DECATUR</b>	30%	11,500	13,150	14,800	16,450	17,750	19,100	20,400	21,700	23,020
	40%	15,360	17,520	19,720	21,920	23,680	25,440	27,200	28,920	30,672
	50%	19,200	21,900	24,650	27,400	29,600	31,800	34,000	36,150	38,340
	60%	23,040	26,280	29,580	32,880	35,520	38,160	40,800	43,380	46,008
	80%	30,700	35,100	39,450	43,850	47,350	50,850	54,350	57,900	61,410

<b>DEKALB</b>	30%	12,650	14,500	16,300	18,100	19,550	21,000	22,450	23,900	25,350
	40%	16,920	19,320	21,760	24,160	26,080	28,040	29,960	31,880	33,816
	50%	21,150	24,150	27,200	30,200	32,600	35,050	37,450	39,850	42,270
	60%	25,380	28,980	32,640	36,240	39,120	42,060	44,940	47,820	50,724
	80%	33,800	38,650	43,450	48,300	52,150	56,050	59,900	63,750	67,610

<b>DELAWARE</b>	30%	11,250	12,850	14,450	16,050	17,350	18,600	19,900	21,200	22,480
	40%	15,000	17,120	19,280	21,400	23,120	24,840	26,520	28,240	29,952
	50%	18,750	21,400	24,100	26,750	28,900	31,050	33,150	35,300	37,440
	60%	22,500	25,680	28,920	32,100	34,680	37,260	39,780	42,360	44,928
	80%	29,950	34,250	38,500	42,800	46,200	49,650	53,050	56,500	59,920

<b>DUBOIS</b>	30%	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300	25,770
	40%	17,200	19,640	22,120	24,560	26,520	28,480	30,440	32,400	34,368
	50%	21,500	24,550	27,650	30,700	33,150	35,600	38,050	40,500	42,960
	60%	25,800	29,460	33,180	36,840	39,780	42,720	45,660	48,600	51,552
	80%	34,350	39,300	44,200	49,100	53,050	56,950	60,900	64,800	68,730

### COUNTY RENT LIMITS

EFF	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
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311	333	400	462	516	569	623
416	445	535	618	689	760	831
483	556	663	772	861	950	1,039
483	559	663	926	984	1,132	1,247
483	559	663	926	984	1,132	1,247

281	301	361	417	465	513	562
375	401	482	556	621	684	748
396	451	580	695	776	855	936
396	451	580	715	823	946	1,070
396	451	580	715	823	946	1,070

311	333	400	462	516	569	623
415	444	534	616	688	759	830
492	521	637	770	834	948	1,038
492	521	637	796	834	959	1,084
492	521	637	796	834	959	1,084

281	301	361	417	465	513	562
375	401	482	556	621	684	748
396	451	555	686	727	836	936
396	451	555	686	727	836	945
396	451	555	686	727	836	945

281	301	361	417	465	513	562
375	401	482	556	621	684	748
461	464	555	695	776	855	936
461	464	555	722	885	1,018	1,123
461	464	555	722	885	1,018	1,123

347	372	446	516	576	635	694
463	496	596	688	768	847	927
473	560	726	860	960	1,059	1,158
473	560	726	972	1,009	1,160	1,312
473	560	726	972	1,009	1,160	1,312

287	308	370	427	477	526	575
384	411	493	570	636	701	766
480	513	616	712	795	876	958
532	535	642	832	858	987	1,115
532	535	642	832	858	987	1,115

316	339	407	470	525	579	633
423	453	544	628	701	773	845
455	487	618	785	873	966	1,056
455	487	618	850	873	1,004	1,135
455	487	618	850	873	1,004	1,135

281	301	361	417	465	513	562
375	401	482	556	621	684	748
468	501	602	695	776	855	936
528	540	653	834	923	1,026	1,123
528	540	653	834	923	1,026	1,123

322	345	413	478	533	588	644
371	445	553	638	712	785	859
371	445	571	779	802	922	1,043
371	445	571	779	802	922	1,043
371	445	571	779	802	922	1,043

## 2008 LOW-INCOME HOUSING COMMUNITY DEVELOPMENT PROGRAM

### COUNTY INCOME LIMITS

COUNTY	SET-ASIDE	ONE PRSN	TWO PRSN	THREE PRSN	FOUR PRSN	FIVE PRSN	SIX PRSN	SEVEN PRSN	EIGHT PRSN	NINE PRSN
ELKHART	30%	12,450	14,250	16,000	17,800	19,200	20,650	22,050	23,500	24,920
	40%	16,600	18,960	21,360	23,720	25,600	27,520	29,400	31,320	33,216
	50%	20,750	23,700	26,700	29,650	32,000	34,400	36,750	39,150	41,520
	60%	24,900	28,440	32,040	35,580	38,400	41,280	44,100	46,980	49,824
	80%	33,200	37,950	42,700	47,450	51,250	55,050	58,850	62,650	66,450
FAYETTE	30%	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300	22,590
	40%	15,080	17,240	19,400	21,560	23,280	25,000	26,720	28,440	30,168
	50%	18,850	21,550	24,250	26,950	29,100	31,250	33,400	35,550	37,710
	60%	22,620	25,860	29,100	32,340	34,920	37,500	40,080	42,660	45,252
	80%	30,150	34,500	38,800	43,100	46,550	50,000	53,450	56,900	60,350
FLOYD	30%	12,450	14,250	16,000	17,800	19,200	20,650	22,050	23,500	24,920
	40%	16,640	19,000	21,400	23,760	25,680	27,560	29,480	31,360	33,264
	50%	20,800	23,750	26,750	29,700	32,100	34,450	36,850	39,200	41,580
	60%	24,960	28,500	32,100	35,640	38,520	41,340	44,220	47,040	49,896
	80%	33,250	38,000	42,750	47,500	51,300	55,100	58,900	62,700	66,500
FOUNTAIN	30%	11,250	12,850	14,450	16,050	17,350	18,600	19,900	21,200	22,480
	40%	15,000	17,120	19,280	21,400	23,120	24,840	26,520	28,240	29,952
	50%	18,750	21,400	24,100	26,750	28,900	31,050	33,150	35,300	37,440
	60%	22,500	25,680	28,920	32,100	34,680	37,260	39,780	42,360	44,928
	80%	29,950	34,250	38,500	42,800	46,200	49,650	53,050	56,500	59,920
FRANKLIN	30%	13,900	15,900	17,850	19,850	21,450	23,050	24,600	26,200	27,790
	40%	18,520	21,200	23,840	26,480	28,600	30,720	32,840	34,960	37,080
	50%	23,150	26,500	29,800	33,100	35,750	38,400	41,050	43,700	46,350
	60%	27,780	31,800	35,760	39,720	42,900	46,080	49,260	52,440	55,620
	80%	37,050	42,350	47,650	52,950	57,200	61,400	65,650	69,900	74,140
FULTON	30%	11,250	12,850	14,450	16,050	17,350	18,600	19,900	21,200	22,480
	40%	15,000	17,120	19,280	21,400	23,120	24,840	26,520	28,240	29,952
	50%	18,750	21,400	24,100	26,750	28,900	31,050	33,150	35,300	37,440
	60%	22,500	25,680	28,920	32,100	34,680	37,260	39,780	42,360	44,928
	80%	29,950	34,250	38,500	42,800	46,200	49,650	53,050	56,500	59,920
GIBSON	30%	12,200	13,950	15,700	17,450	18,850	20,250	21,650	23,050	24,450
	40%	16,280	18,640	20,960	23,280	25,160	27,000	28,880	30,720	32,584
	50%	20,350	23,300	26,200	29,100	31,450	33,750	36,100	38,400	40,730
	60%	24,420	27,960	31,440	34,920	37,740	40,500	43,320	46,080	48,876
	80%	32,600	37,250	41,900	46,550	50,300	54,000	57,750	61,450	65,170
GRANT	30%	11,250	12,850	14,450	16,050	17,350	18,600	19,900	21,200	22,480
	40%	15,000	17,120	19,280	21,400	23,120	24,840	26,520	28,240	29,952
	50%	18,750	21,400	24,100	26,750	28,900	31,050	33,150	35,300	37,440
	60%	22,500	25,680	28,920	32,100	34,680	37,260	39,780	42,360	44,928
	80%	29,950	34,250	38,500	42,800	46,200	49,650	53,050	56,500	59,920
GREENE	30%	11,250	12,850	14,450	16,050	17,350	18,600	19,900	21,200	22,480
	40%	15,000	17,120	19,280	21,400	23,120	24,840	26,520	28,240	29,952
	50%	18,750	21,400	24,100	26,750	28,900	31,050	33,150	35,300	37,440
	60%	22,500	25,680	28,920	32,100	34,680	37,260	39,780	42,360	44,928
	80%	29,950	34,250	38,500	42,800	46,200	49,650	53,050	56,500	59,920
HAMILTON	30%	13,700	15,650	17,600	19,550	21,100	22,700	24,250	25,800	27,360
	40%	18,240	20,840	23,440	26,040	28,120	30,200	32,280	34,360	36,440
	50%	22,800	26,050	29,300	32,550	35,150	37,750	40,350	42,950	45,550
	60%	27,360	31,260	35,160	39,060	42,180	45,300	48,420	51,540	54,660
	80%	36,450	41,700	46,900	52,100	56,250	60,450	64,600	68,750	72,920

### COUNTY RENT LIMITS

EFF	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
311	333	400	462	516	569	623
415	444	534	616	688	759	830
511	555	667	770	860	948	1,038
511	570	704	885	927	1,066	1,205
511	570	704	885	927	1,066	1,205
282	302	363	420	468	516	564
377	404	485	560	625	689	754
378	468	581	700	781	861	942
378	468	581	769	791	910	1,028
378	468	581	769	791	910	1,028
311	333	400	462	516	569	623
416	445	535	618	689	760	831
483	556	663	772	861	950	1,039
483	559	663	926	984	1,132	1,247
483	559	663	926	984	1,132	1,247
281	301	361	417	465	513	562
375	401	482	556	621	684	748
408	490	555	695	776	855	936
408	490	555	743	776	892	1,009
408	490	555	743	776	892	1,009
347	372	446	516	576	635	694
463	496	596	688	768	847	927
473	560	726	860	960	1,059	1,158
473	560	726	972	1,009	1,160	1,312
473	560	726	972	1,009	1,160	1,312
281	301	361	417	465	513	562
375	401	482	556	621	684	748
468	490	569	695	776	855	936
472	490	569	803	828	952	1,076
472	490	569	803	828	952	1,076
305	326	392	453	506	558	611
407	436	524	605	675	745	814
465	466	558	714	843	931	1,018
465	466	558	714	982	1,117	1,221
465	466	558	714	982	1,117	1,221
281	301	361	417	465	513	562
375	401	482	556	621	684	748
468	484	585	695	776	855	936
483	484	585	738	861	990	1,119
483	484	585	738	861	990	1,119
281	301	361	417	465	513	562
375	401	482	556	621	684	748
431	432	555	695	776	855	936
431	432	555	805	833	958	1,083
431	432	555	805	833	958	1,083
342	366	440	508	567	625	684
456	488	586	677	755	833	911
528	610	726	846	943	1,041	1,138
528	611	726	939	994	1,143	1,292
528	611	726	939	994	1,143	1,292



## 2008 LOW-INCOME HOUSING COMMUNITY DEVELOPMENT PROGRAM

### COUNTY INCOME LIMITS

COUNTY	SET-ASIDE	ONE PRSN	TWO PRSN	THREE PRSN	FOUR PRSN	FIVE PRSN	SIX PRSN	SEVEN PRSN	EIGHT PRSN	NINE PRSN
HANCOCK	30%	13,700	15,650	17,600	19,550	21,100	22,700	24,250	25,800	27,360
	40%	18,240	20,840	23,440	26,040	28,120	30,200	32,280	34,360	36,440
	50%	22,800	26,050	29,300	32,550	35,150	37,750	40,350	42,950	45,550
	60%	27,360	31,260	35,160	39,060	42,180	45,300	48,420	51,540	54,660
HARRISON	30%	12,450	14,250	16,000	17,800	19,200	20,650	22,050	23,500	24,920
	40%	16,640	19,000	21,400	23,760	25,680	27,560	29,480	31,360	33,264
	50%	20,800	23,750	26,750	29,700	32,100	34,450	36,850	39,200	41,580
	60%	24,960	28,500	32,100	35,640	38,520	41,340	44,220	47,040	49,896
HENDRICKS	30%	13,700	15,650	17,600	19,550	21,100	22,700	24,250	25,800	27,360
	40%	18,240	20,840	23,440	26,040	28,120	30,200	32,280	34,360	36,440
	50%	22,800	26,050	29,300	32,550	35,150	37,750	40,350	42,950	45,550
	60%	27,360	31,260	35,160	39,060	42,180	45,300	48,420	51,540	54,660
HENRY	30%	11,550	13,200	14,850	16,500	17,800	19,150	20,450	21,800	23,120
	40%	15,400	17,600	19,800	22,000	23,760	25,520	27,280	29,040	30,800
	50%	19,250	22,000	24,750	27,500	29,700	31,900	34,100	36,300	38,500
	60%	23,100	26,400	29,700	33,000	35,640	38,280	40,920	43,560	46,200
HOWARD	30%	13,050	14,900	16,800	18,650	20,150	21,650	23,150	24,600	26,090
	40%	17,400	19,920	22,400	24,880	26,880	28,880	30,840	32,840	34,832
	50%	21,750	24,900	28,000	31,100	33,600	36,100	38,550	41,050	43,540
	60%	26,100	29,880	33,600	37,320	40,320	43,320	46,260	49,260	52,248
HUNTINGTON	30%	12,550	14,350	16,150	17,950	19,400	20,800	22,250	23,700	25,140
	40%	16,760	19,120	21,520	23,920	25,840	27,760	29,680	31,560	33,472
	50%	20,950	23,900	26,900	29,900	32,300	34,700	37,100	39,450	41,840
	60%	25,140	28,680	32,280	35,880	38,760	41,640	44,520	47,340	50,208
JACKSON	30%	11,250	12,850	14,450	16,050	17,350	18,600	19,900	21,200	22,480
	40%	15,000	17,120	19,280	21,400	23,120	24,840	26,520	28,240	29,952
	50%	18,750	21,400	24,100	26,750	28,900	31,050	33,150	35,300	37,440
	60%	22,500	25,680	28,920	32,100	34,680	37,260	39,780	42,360	44,928
JASPER	30%	12,600	14,400	16,150	17,950	19,400	20,850	22,300	23,700	25,140
	40%	16,760	19,160	21,560	23,960	25,880	27,800	29,720	31,640	33,560
	50%	20,950	23,950	26,950	29,950	32,350	34,750	37,150	39,550	41,950
	60%	25,140	28,740	32,340	35,940	38,820	41,700	44,580	47,460	50,340
JAY	30%	11,250	12,850	14,450	16,050	17,350	18,600	19,900	21,200	22,480
	40%	15,000	17,120	19,280	21,400	23,120	24,840	26,520	28,240	29,952
	50%	18,750	21,400	24,100	26,750	28,900	31,050	33,150	35,300	37,440
	60%	22,500	25,680	28,920	32,100	34,680	37,260	39,780	42,360	44,928
JEFFERSON	30%	11,250	12,900	14,500	16,100	17,400	18,700	19,950	21,250	22,540
	40%	15,040	17,200	19,320	21,480	23,200	24,920	26,640	28,360	30,080
	50%	18,800	21,500	24,150	26,850	29,000	31,150	33,300	35,450	37,600
	60%	22,560	25,800	28,980	32,220	34,800	37,380	39,960	42,540	45,120
JEFFERSON	80%	30,050	34,350	38,650	42,950	46,400	49,800	53,250	56,700	60,140

### COUNTY RENT LIMITS

EFF	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
342	366	440	508	567	625	684
456	488	586	677	755	833	911
528	610	726	846	943	1,041	1,138
528	611	726	939	994	1,143	1,292
528	611	726	939	994	1,143	1,292
311	333	400	462	516	569	623
416	445	535	618	689	760	831
483	556	663	772	861	950	1,039
483	559	663	926	984	1,132	1,247
483	559	663	926	984	1,132	1,247
342	366	440	508	567	625	684
456	488	586	677	755	833	911
528	610	726	846	943	1,041	1,138
528	611	726	939	994	1,143	1,292
528	611	726	939	994	1,143	1,292
288	309	371	428	478	528	578
385	412	495	572	638	704	770
481	504	604	715	797	880	962
502	504	604	777	869	999	1,130
502	504	604	777	869	999	1,130
326	349	420	485	541	596	652
435	466	560	647	722	796	870
516	522	662	808	869	995	1,088
516	522	662	844	869	999	1,130
516	522	662	844	869	999	1,130
313	336	403	466	520	574	628
419	448	538	622	694	765	836
432	515	609	760	867	956	1,046
432	515	609	760	920	1,058	1,196
432	515	609	760	920	1,058	1,196
281	301	361	417	465	513	562
375	401	482	556	621	684	748
468	501	602	695	776	855	936
517	518	630	810	931	1,026	1,123
517	518	630	810	931	1,026	1,123
315	337	403	466	521	575	628
419	449	539	623	695	767	839
523	543	673	778	868	958	1,048
541	543	674	879	906	1,042	1,178
541	543	674	879	906	1,042	1,178
281	301	361	417	465	513	562
360	401	482	556	621	684	748
360	442	555	695	776	855	936
360	442	555	752	776	892	1,009
360	442	555	752	776	892	1,009
281	301	362	418	467	515	563
376	403	483	558	623	687	752
411	440	580	694	778	859	940
411	440	580	694	859	988	1,117
411	440	580	694	859	988	1,117

## 2008 LOW-INCOME HOUSING COMMUNITY DEVELOPMENT PROGRAM

### COUNTY INCOME LIMITS

COUNTY	SET-ASIDE	ONE PRSN	TWO PRSN	THREE PRSN	FOUR PRSN	FIVE PRSN	SIX PRSN	SEVEN PRSN	EIGHT PRSN	NINE PRSN
JENNINGS	30%	11,250	12,850	14,450	16,050	17,350	18,600	19,900	21,200	22,480
	40%	15,000	17,120	19,280	21,400	23,120	24,840	26,520	28,240	29,952
	50%	18,750	21,400	24,100	26,750	28,900	31,050	33,150	35,300	37,440
	60%	22,500	25,680	28,920	32,100	34,680	37,260	39,780	42,360	44,928
JOHNSON	30%	13,700	15,650	17,600	19,550	21,100	22,700	24,250	25,800	27,360
	40%	18,240	20,840	23,440	26,040	28,120	30,200	32,280	34,360	36,440
	50%	22,800	26,050	29,300	32,550	35,150	37,750	40,350	42,950	45,550
	60%	27,360	31,260	35,160	39,060	42,180	45,300	48,420	51,540	54,660
KNOX	30%	11,250	12,850	14,450	16,050	17,350	18,600	19,900	21,200	22,480
	40%	15,000	17,120	19,280	21,400	23,120	24,840	26,520	28,240	29,952
	50%	18,750	21,400	24,100	26,750	28,900	31,050	33,150	35,300	37,440
	60%	22,500	25,680	28,920	32,100	34,680	37,260	39,780	42,360	44,928
KOSCIUSKO	30%	12,600	14,400	16,150	17,950	19,400	20,850	22,300	23,700	25,140
	40%	16,760	19,160	21,560	23,960	25,880	27,800	29,720	31,640	33,560
	50%	20,950	23,950	26,950	29,950	32,350	34,750	37,150	39,550	41,950
	60%	25,140	28,740	32,340	35,940	38,820	41,700	44,580	47,460	50,340
LAGRANGE	30%	11,700	13,350	15,050	16,700	18,050	19,400	20,700	22,050	23,390
	40%	15,600	17,840	20,040	22,280	24,080	25,840	27,640	29,400	31,184
	50%	19,500	22,300	25,050	27,850	30,100	32,300	34,550	36,750	38,980
	60%	23,400	26,760	30,060	33,420	36,120	38,760	41,460	44,100	46,776
LAKE	30%	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300	25,770
	40%	17,200	19,640	22,120	24,560	26,520	28,480	30,440	32,400	34,368
	50%	21,500	24,550	27,650	30,700	33,150	35,600	38,050	40,500	42,960
	60%	25,800	29,460	33,180	36,840	39,780	42,720	45,660	48,600	51,552
LAPORTE	30%	12,250	14,000	15,750	17,500	18,900	20,300	21,700	23,100	24,500
	40%	16,320	18,640	21,000	23,320	25,200	27,040	28,920	30,800	32,664
	50%	20,400	23,300	26,250	29,150	31,500	33,800	36,150	38,500	40,830
	60%	24,480	27,960	31,500	34,980	37,800	40,560	43,380	46,200	48,996
LAWRENCE	30%	11,250	12,850	14,450	16,050	17,350	18,600	19,900	21,200	22,480
	40%	15,000	17,120	19,280	21,400	23,120	24,840	26,520	28,240	29,952
	50%	18,750	21,400	24,100	26,750	28,900	31,050	33,150	35,300	37,440
	60%	22,500	25,680	28,920	32,100	34,680	37,260	39,780	42,360	44,928
MADISON	30%	13,500	15,400	17,350	19,250	20,800	22,350	23,850	25,400	26,940
	40%	17,960	20,520	23,080	25,640	27,680	29,760	31,800	33,840	35,888
	50%	22,450	25,650	28,850	32,050	34,600	37,200	39,750	42,300	44,860
	60%	26,940	30,780	34,620	38,460	41,520	44,640	47,700	50,760	53,832
MARION	30%	13,700	15,650	17,600	19,550	21,100	22,700	24,250	25,800	27,360
	40%	18,240	20,840	23,440	26,040	28,120	30,200	32,280	34,360	36,440
	50%	22,800	26,050	29,300	32,550	35,150	37,750	40,350	42,950	45,550
	60%	27,360	31,260	35,160	39,060	42,180	45,300	48,420	51,540	54,660

### COUNTY RENT LIMITS

EFF	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
281	301	361	417	465	513	562
375	401	482	556	621	684	748
398	470	602	695	776	855	936
398	470	614	744	931	1,026	1,123
398	470	614	744	931	1,026	1,123
342	366	440	508	567	625	684
456	488	586	677	755	833	911
528	610	726	846	943	1,041	1,138
528	611	726	939	994	1,143	1,292
528	611	726	939	994	1,143	1,292
281	301	361	417	465	513	562
375	401	482	556	621	684	748
386	440	555	687	776	855	936
386	440	555	687	857	986	1,114
386	440	555	687	857	986	1,114
315	337	403	466	521	575	628
419	449	539	623	695	767	839
419	489	642	778	868	958	1,048
419	489	642	817	951	1,094	1,236
419	489	642	817	951	1,094	1,236
292	313	376	434	485	534	584
390	418	501	579	646	713	779
487	510	612	724	807	891	974
509	510	612	737	819	942	1,065
509	510	612	737	819	942	1,065
322	345	413	478	533	588	644
430	460	553	638	712	785	859
490	575	691	798	890	981	1,074
490	611	745	890	919	1,057	1,195
490	611	745	890	919	1,057	1,195
306	328	393	455	507	560	612
408	437	525	606	676	746	816
443	511	649	758	845	933	1,020
443	511	649	862	887	1,020	1,153
443	511	649	862	887	1,020	1,153
281	301	361	417	465	513	562
375	401	482	556	621	684	748
401	474	602	695	760	855	936
401	474	618	739	760	874	988
401	474	618	739	760	874	988
337	361	433	500	558	615	673
449	481	577	666	744	820	897
535	536	644	828	862	991	1,121
535	536	644	828	862	991	1,121
535	536	644	828	862	991	1,121
342	366	440	508	567	625	684
456	488	586	677	755	833	911
528	610	726	846	943	1,041	1,138
528	611	726	939	994	1,143	1,292
528	611	726	939	994	1,143	1,292

## 2008 LOW-INCOME HOUSING COMMUNITY DEVELOPMENT PROGRAM

### COUNTY INCOME LIMITS

COUNTY	SET-ASIDE	ONE PRSN	TWO PRSN	THREE PRSN	FOUR PRSN	FIVE PRSN	SIX PRSN	SEVEN PRSN	EIGHT PRSN	NINE PRSN
MARSHALL	30%	11,900	13,600	15,300	17,000	18,350	19,700	21,100	22,450	23,810
	40%	15,840	18,120	20,360	22,640	24,440	26,280	28,080	29,880	31,688
	50%	19,800	22,650	25,450	28,300	30,550	32,850	35,100	37,350	39,610
	60%	23,760	27,180	30,540	33,960	36,660	39,420	42,120	44,820	47,532
80%	31,700	36,250	40,750	45,300	48,900	52,550	56,150	59,800	63,420	
MARTIN	30%	11,250	12,850	14,450	16,050	17,350	18,600	19,900	21,200	22,480
	40%	15,000	17,120	19,280	21,400	23,120	24,840	26,520	28,240	29,952
	50%	18,750	21,400	24,100	26,750	28,900	31,050	33,150	35,300	37,440
	60%	22,500	25,680	28,920	32,100	34,680	37,260	39,780	42,360	44,928
80%	29,950	34,250	38,500	42,800	46,200	49,650	53,050	56,500	59,920	
MIAMI	30%	11,250	12,850	14,450	16,050	17,350	18,600	19,900	21,200	22,480
	40%	15,000	17,120	19,280	21,400	23,120	24,840	26,520	28,240	29,952
	50%	18,750	21,400	24,100	26,750	28,900	31,050	33,150	35,300	37,440
	60%	22,500	25,680	28,920	32,100	34,680	37,260	39,780	42,360	44,928
80%	29,950	34,250	38,500	42,800	46,200	49,650	53,050	56,500	59,920	
MONROE	30%	12,850	14,700	16,500	18,350	19,800	21,300	22,750	24,200	25,670
	40%	17,120	19,560	22,000	24,440	26,400	28,360	30,320	32,280	34,232
	50%	21,400	24,450	27,500	30,550	33,000	35,450	37,900	40,350	42,790
	60%	25,680	29,340	33,000	36,660	39,600	42,540	45,480	48,420	51,348
80%	34,250	39,100	44,000	48,900	52,800	56,700	60,650	64,550	68,460	
MONTGOMERY	30%	11,950	13,700	15,400	17,100	18,450	19,850	21,200	22,550	23,920
	40%	15,960	18,240	20,520	22,800	24,640	26,440	28,280	30,080	31,904
	50%	19,950	22,800	25,650	28,500	30,800	33,050	35,350	37,600	39,880
	60%	23,940	27,360	30,780	34,200	36,960	39,660	42,420	45,120	47,856
80%	31,900	36,500	41,050	45,600	49,250	52,900	56,550	60,200	63,850	
MORGAN	30%	13,700	15,650	17,600	19,550	21,100	22,700	24,250	25,800	27,360
	40%	18,240	20,840	23,440	26,040	28,120	30,200	32,280	34,360	36,440
	50%	22,800	26,050	29,300	32,550	35,150	37,750	40,350	42,950	45,550
	60%	27,360	31,260	35,160	39,060	42,180	45,300	48,420	51,540	54,660
80%	36,450	41,700	46,900	52,100	56,250	60,450	64,600	68,750	72,920	
NEWTON	30%	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300	25,770
	40%	17,200	19,640	22,120	24,560	26,520	28,480	30,440	32,400	34,368
	50%	21,500	24,550	27,650	30,700	33,150	35,600	38,050	40,500	42,960
	60%	25,800	29,460	33,180	36,840	39,780	42,720	45,660	48,600	51,552
80%	34,350	39,300	44,200	49,100	53,050	56,950	60,900	64,800	68,730	
NOBLE	30%	12,500	14,300	16,050	17,850	19,300	20,700	22,150	23,550	24,980
	40%	16,680	19,040	21,440	23,800	25,720	27,600	29,520	31,400	33,304
	50%	20,850	23,800	26,800	29,750	32,150	34,500	36,900	39,250	41,630
	60%	25,020	28,560	32,160	35,700	38,580	41,400	44,280	47,100	49,956
80%	33,300	38,100	42,850	47,600	51,400	55,200	59,000	62,850	66,660	
OHIO	30%	13,900	15,900	17,850	19,850	21,450	23,050	24,600	26,200	27,790
	40%	18,520	21,200	23,840	26,480	28,600	30,720	32,840	34,960	37,080
	50%	23,150	26,500	29,800	33,100	35,750	38,400	41,050	43,700	46,350
	60%	27,780	31,800	35,760	39,720	42,900	46,080	49,260	52,440	55,620
80%	37,050	42,350	47,650	52,950	57,200	61,400	65,650	69,900	74,140	
ORANGE	30%	11,250	12,850	14,450	16,050	17,350	18,600	19,900	21,200	22,480
	40%	15,000	17,120	19,280	21,400	23,120	24,840	26,520	28,240	29,952
	50%	18,750	21,400	24,100	26,750	28,900	31,050	33,150	35,300	37,440
	60%	22,500	25,680	28,920	32,100	34,680	37,260	39,780	42,360	44,928
80%	29,950	34,250	38,500	42,800	46,200	49,650	53,050	56,500	59,920	

### COUNTY RENT LIMITS

EFF	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
297	318	382	441	492	544	595
396	424	509	588	657	724	792
437	504	626	735	821	905	990
437	504	626	825	851	979	1,106
437	504	626	825	851	979	1,106
281	301	361	417	465	513	562
375	401	482	556	621	684	748
396	436	555	684	776	855	936
396	436	555	684	799	919	1,039
396	436	555	684	799	919	1,039
281	301	361	417	465	513	562
360	401	482	556	621	684	748
360	423	555	695	776	855	936
360	423	555	808	871	1,002	1,123
360	423	555	808	871	1,002	1,123
321	344	412	476	532	586	641
428	458	550	635	709	782	855
455	527	643	794	886	978	1,069
455	527	643	914	944	1,086	1,227
455	527	643	914	944	1,086	1,227
298	320	385	444	496	546	598
399	427	513	593	661	729	797
408	480	611	741	826	911	997
408	480	611	832	876	1,007	1,139
408	480	611	832	876	1,007	1,139
342	366	440	508	567	625	684
456	488	586	677	755	833	911
528	610	726	846	943	1,041	1,138
528	611	726	939	994	1,143	1,292
528	611	726	939	994	1,143	1,292
322	345	413	478	533	588	644
430	460	553	638	712	785	859
490	575	691	798	890	981	1,074
490	611	745	890	919	1,057	1,195
490	611	745	890	919	1,057	1,195
312	335	401	464	517	571	624
417	446	536	619	690	761	832
521	544	654	773	804	925	1,040
543	544	654	782	804	925	1,045
543	544	654	782	804	925	1,045
347	372	446	516	576	635	694
463	496	596	688	768	847	927
473	560	726	860	960	1,059	1,158
473	560	726	972	1,009	1,160	1,312
473	560	726	972	1,009	1,160	1,312
281	301	361	417	465	513	562
359	401	482	556	621	684	748
359	421	555	695	762	855	936
359	421	555	698	762	876	991
359	421	555	698	762	876	991

## 2008 LOW-INCOME HOUSING COMMUNITY DEVELOPMENT PROGRAM

### COUNTY INCOME LIMITS

COUNTY	SET-ASIDE	ONE PRSN	TWO PRSN	THREE PRSN	FOUR PRSN	FIVE PRSN	SIX PRSN	SEVEN PRSN	EIGHT PRSN	NINE PRSN
OWEN	30%	11,250	12,850	14,450	16,050	17,350	18,600	19,900	21,200	22,480
	40%	15,000	17,120	19,280	21,400	23,120	24,840	26,520	28,240	29,952
	50%	18,750	21,400	24,100	26,750	28,900	31,050	33,150	35,300	37,440
	60%	22,500	25,680	28,920	32,100	34,680	37,260	39,780	42,360	44,928
	80%	29,950	34,250	38,500	42,800	46,200	49,650	53,050	56,500	59,920
PARKE	30%	11,250	12,850	14,450	16,050	17,350	18,600	19,900	21,200	22,480
	40%	15,000	17,120	19,280	21,400	23,120	24,840	26,520	28,240	29,952
	50%	18,750	21,400	24,100	26,750	28,900	31,050	33,150	35,300	37,440
	60%	22,500	25,680	28,920	32,100	34,680	37,260	39,780	42,360	44,928
	80%	29,950	34,250	38,500	42,800	46,200	49,650	53,050	56,500	59,920
PERRY	30%	11,250	12,850	14,450	16,050	17,350	18,600	19,900	21,200	22,480
	40%	15,000	17,120	19,280	21,400	23,120	24,840	26,520	28,240	29,952
	50%	18,750	21,400	24,100	26,750	28,900	31,050	33,150	35,300	37,440
	60%	22,500	25,680	28,920	32,100	34,680	37,260	39,780	42,360	44,928
	80%	29,950	34,250	38,500	42,800	46,200	49,650	53,050	56,500	59,920
PIKE	30%	11,250	12,850	14,450	16,050	17,350	18,600	19,900	21,200	22,480
	40%	15,000	17,120	19,280	21,400	23,120	24,840	26,520	28,240	29,952
	50%	18,750	21,400	24,100	26,750	28,900	31,050	33,150	35,300	37,440
	60%	22,500	25,680	28,920	32,100	34,680	37,260	39,780	42,360	44,928
	80%	29,950	34,250	38,500	42,800	46,200	49,650	53,050	56,500	59,920
PORTER	30%	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300	25,770
	40%	17,200	19,640	22,120	24,560	26,520	28,480	30,440	32,400	34,368
	50%	21,500	24,550	27,650	30,700	33,150	35,600	38,050	40,500	42,960
	60%	25,800	29,460	33,180	36,840	39,780	42,720	45,660	48,600	51,552
	80%	34,350	39,300	44,200	49,100	53,050	56,950	60,900	64,800	68,730
POSEY	30%	12,550	14,350	16,150	17,950	19,400	20,800	22,250	23,700	25,140
	40%	16,760	19,120	21,520	23,920	25,840	27,760	29,680	31,560	33,472
	50%	20,950	23,900	26,900	29,900	32,300	34,700	37,100	39,450	41,840
	60%	25,140	28,680	32,280	35,880	38,760	41,640	44,520	47,340	50,208
	80%	33,500	38,300	43,050	47,850	51,700	55,500	59,350	63,150	66,980
PULASKI	30%	11,250	12,850	14,450	16,050	17,350	18,600	19,900	21,200	22,480
	40%	15,000	17,120	19,280	21,400	23,120	24,840	26,520	28,240	29,952
	50%	18,750	21,400	24,100	26,750	28,900	31,050	33,150	35,300	37,440
	60%	22,500	25,680	28,920	32,100	34,680	37,260	39,780	42,360	44,928
	80%	29,950	34,250	38,500	42,800	46,200	49,650	53,050	56,500	59,920
PUTNAM	30%	11,500	13,100	14,750	16,400	17,700	19,000	20,350	21,650	22,960
	40%	15,280	17,480	19,640	21,840	23,600	25,320	27,080	28,840	30,584
	50%	19,100	21,850	24,550	27,300	29,500	31,650	33,850	36,050	38,230
	60%	22,920	26,220	29,460	32,760	35,400	37,980	40,620	43,260	45,876
	80%	30,600	34,950	39,350	43,700	47,200	50,700	54,200	57,700	61,200
RANDOLPH	30%	11,250	12,850	14,450	16,050	17,350	18,600	19,900	21,200	22,480
	40%	15,000	17,120	19,280	21,400	23,120	24,840	26,520	28,240	29,952
	50%	18,750	21,400	24,100	26,750	28,900	31,050	33,150	35,300	37,440
	60%	22,500	25,680	28,920	32,100	34,680	37,260	39,780	42,360	44,928
	80%	29,950	34,250	38,500	42,800	46,200	49,650	53,050	56,500	59,920
RIPLEY	30%	11,600	13,250	14,900	16,550	17,900	19,200	20,550	21,850	23,170
	40%	15,440	17,640	19,840	22,080	23,840	25,600	27,360	29,120	30,888
	50%	19,300	22,050	24,800	27,600	29,800	32,000	34,200	36,400	38,610
	60%	23,160	26,460	29,760	33,120	35,760	38,400	41,040	43,680	46,332
	80%	30,900	35,350	39,750	44,150	47,700	51,250	54,750	58,300	61,830

### COUNTY RENT LIMITS

EFF	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
281	301	361	417	465	513	562
375	401	482	556	621	684	748
468	476	570	695	776	855	936
474	476	570	722	931	1,026	1,123
474	476	570	722	931	1,026	1,123
281	301	361	417	465	513	562
375	401	482	556	621	684	748
462	464	555	695	776	855	936
462	464	555	699	880	1,012	1,123
462	464	555	699	880	1,012	1,123
281	301	361	417	465	513	562
361	401	482	556	621	684	748
361	422	555	695	744	855	936
361	422	555	720	744	856	967
361	422	555	720	744	856	967
281	301	361	417	465	513	562
360	401	482	556	621	684	748
360	426	555	695	741	852	936
360	426	555	718	741	852	963
360	426	555	718	741	852	963
322	345	413	478	533	588	644
430	460	553	638	712	785	859
490	575	691	798	890	981	1,074
490	611	745	890	919	1,057	1,195
490	611	745	890	919	1,057	1,195
313	336	403	466	520	574	628
415	448	538	622	694	765	836
415	484	602	743	807	928	1,046
415	484	602	743	807	928	1,049
415	484	602	743	807	928	1,049
281	301	361	417	465	513	562
375	401	482	556	621	684	748
468	478	575	695	776	855	936
477	478	575	763	788	906	1,024
477	478	575	763	788	906	1,024
287	307	368	426	475	525	574
382	409	491	568	633	699	764
477	511	613	710	791	873	955
526	528	635	759	855	983	1,112
526	528	635	759	855	983	1,112
281	301	361	417	465	513	562
375	401	482	556	621	684	748
461	462	555	695	776	855	936
461	462	555	791	816	938	1,061
461	462	555	791	816	938	1,061
290	310	372	430	480	530	579
386	413	496	574	640	706	772
482	516	620	717	800	882	965
527	529	637	767	878	1,010	1,141
527	529	637	767	878	1,010	1,141

## 2008 LOW-INCOME HOUSING COMMUNITY DEVELOPMENT PROGRAM

### COUNTY INCOME LIMITS

COUNTY	SET-ASIDE	ONE PRSN	TWO PRSN	THREE PRSN	FOUR PRSN	FIVE PRSN	SIX PRSN	SEVEN PRSN	EIGHT PRSN	NINE PRSN
RUSH	30%	11,250	12,850	14,450	16,050	17,350	18,600	19,900	21,200	22,480
	40%	15,000	17,120	19,280	21,400	23,120	24,840	26,520	28,240	29,952
	50%	18,750	21,400	24,100	26,750	28,900	31,050	33,150	35,300	37,440
	60%	22,500	25,680	28,920	32,100	34,680	37,260	39,780	42,360	44,928
80%	29,950	34,250	38,500	42,800	46,200	49,650	53,050	56,500	59,920	
ST JOSEPH	30%	12,500	14,300	16,050	17,850	19,300	20,700	22,150	23,550	24,980
	40%	16,680	19,040	21,440	23,800	25,720	27,600	29,520	31,400	33,304
	50%	20,850	23,800	26,800	29,750	32,150	34,500	36,900	39,250	41,630
	60%	25,020	28,560	32,160	35,700	38,580	41,400	44,280	47,100	49,956
80%	33,300	38,100	42,850	47,600	51,400	55,200	59,000	62,850	66,660	
SCOTT	30%	12,200	13,950	15,700	17,450	18,850	20,250	21,650	23,050	24,450
	40%	16,280	18,640	20,960	23,280	25,160	27,000	28,880	30,720	32,584
	50%	20,350	23,300	26,200	29,100	31,450	33,750	36,100	38,400	40,730
	60%	24,420	27,960	31,440	34,920	37,740	40,500	43,320	46,080	48,876
80%	32,600	37,250	41,900	46,550	50,300	54,000	57,750	61,450	65,170	
SHELBY	30%	13,700	15,650	17,600	19,550	21,100	22,700	24,250	25,800	27,360
	40%	18,240	20,840	23,440	26,040	28,120	30,200	32,280	34,360	36,440
	50%	22,800	26,050	29,300	32,550	35,150	37,750	40,350	42,950	45,550
	60%	27,360	31,260	35,160	39,060	42,180	45,300	48,420	51,540	54,660
80%	36,450	41,700	46,900	52,100	56,250	60,450	64,600	68,750	72,920	
SPENCER	30%	11,950	13,650	15,350	17,050	18,400	19,800	21,150	22,500	23,860
	40%	15,920	18,200	20,480	22,760	24,600	26,400	28,240	30,040	31,864
	50%	19,900	22,750	25,600	28,450	30,750	33,000	35,300	37,550	39,830
	60%	23,880	27,300	30,720	34,140	36,900	39,600	42,360	45,060	47,796
80%	31,850	36,400	40,950	45,500	49,150	52,800	56,400	60,050	63,690	
STARKE	30%	11,250	12,850	14,450	16,050	17,350	18,600	19,900	21,200	22,480
	40%	15,000	17,120	19,280	21,400	23,120	24,840	26,520	28,240	29,952
	50%	18,750	21,400	24,100	26,750	28,900	31,050	33,150	35,300	37,440
	60%	22,500	25,680	28,920	32,100	34,680	37,260	39,780	42,360	44,928
80%	29,950	34,250	38,500	42,800	46,200	49,650	53,050	56,500	59,920	
STEUBEN	30%	12,300	14,100	15,850	17,600	19,000	20,400	21,800	23,250	24,660
	40%	16,440	18,800	21,120	23,480	25,360	27,240	29,120	31,000	32,880
	50%	20,550	23,500	26,400	29,350	31,700	34,050	36,400	38,750	41,100
	60%	24,660	28,200	31,680	35,220	38,040	40,860	43,680	46,500	49,320
80%	32,850	37,550	42,250	46,950	50,700	54,450	58,200	61,950	65,710	
SULLIVAN	30%	11,250	12,850	14,450	16,050	17,350	18,600	19,900	21,200	22,480
	40%	15,000	17,120	19,280	21,400	23,120	24,840	26,520	28,240	29,952
	50%	18,750	21,400	24,100	26,750	28,900	31,050	33,150	35,300	37,440
	60%	22,500	25,680	28,920	32,100	34,680	37,260	39,780	42,360	44,928
80%	29,950	34,250	38,500	42,800	46,200	49,650	53,050	56,500	59,920	
SWITZERLAND	30%	11,250	12,850	14,450	16,050	17,350	18,600	19,900	21,200	22,480
	40%	15,000	17,120	19,280	21,400	23,120	24,840	26,520	28,240	29,952
	50%	18,750	21,400	24,100	26,750	28,900	31,050	33,150	35,300	37,440
	60%	22,500	25,680	28,920	32,100	34,680	37,260	39,780	42,360	44,928
80%	29,950	34,250	38,500	42,800	46,200	49,650	53,050	56,500	59,920	
TIPPECANOE	30%	12,550	14,350	16,150	17,950	19,400	20,800	22,250	23,700	25,140
	40%	16,760	19,160	21,560	23,960	25,880	27,800	29,720	31,640	33,560
	50%	20,950	23,950	26,950	29,950	32,350	34,750	37,150	39,550	41,950
	60%	25,140	28,740	32,340	35,940	38,820	41,700	44,580	47,460	50,340
80%	33,550	38,300	43,100	47,900	51,750	55,550	59,400	63,250	67,080	

### COUNTY RENT LIMITS

EFF	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
281	301	361	417	465	513	562
375	401	482	556	621	684	748
468	500	601	695	776	855	936
499	500	601	720	789	907	1,026
499	500	601	720	789	907	1,026
312	335	401	464	517	571	624
417	446	536	619	690	761	832
510	558	670	773	862	951	1,040
510	568	683	876	902	1,037	1,173
510	568	683	876	902	1,037	1,173
305	326	392	453	506	558	611
407	436	524	605	675	745	814
417	467	591	756	843	931	1,018
417	467	591	764	884	1,017	1,149
417	467	591	764	884	1,017	1,149
342	366	440	508	567	625	684
456	488	586	677	755	833	911
528	610	726	846	943	1,041	1,138
528	611	726	939	994	1,143	1,292
528	611	726	939	994	1,143	1,292
298	320	383	443	495	545	596
360	426	512	592	660	728	796
360	426	555	718	741	852	963
360	426	555	718	741	852	963
360	426	555	718	741	852	963
281	301	361	417	465	513	562
375	401	482	556	621	684	748
468	501	578	695	776	855	936
479	505	578	764	803	923	1,044
479	505	578	764	803	923	1,044
307	330	396	457	510	563	616
411	440	528	610	681	751	822
462	527	660	763	851	939	1,027
462	527	693	836	860	989	1,118
462	527	693	836	860	989	1,118
281	301	361	417	465	513	562
360	401	482	556	621	684	748
360	422	555	664	683	785	888
360	422	555	664	683	785	888
360	422	555	664	683	785	888
281	301	361	417	465	513	562
375	401	482	556	621	684	748
436	473	602	695	776	855	936
436	473	622	779	868	998	1,123
436	473	622	779	868	998	1,123
313	336	403	466	520	574	628
419	449	539	623	695	767	839
511	561	673	778	868	958	1,048
511	604	742	934	1,042	1,150	1,258
511	604	742	934	1,042	1,150	1,258

## 2008 LOW-INCOME HOUSING COMMUNITY DEVELOPMENT PROGRAM

### COUNTY INCOME LIMITS

COUNTY	SET-ASIDE	ONE PRSN	TWO PRSN	THREE PRSN	FOUR PRSN	FIVE PRSN	SIX PRSN	SEVEN PRSN	EIGHT PRSN	NINE PRSN
TIPTON	30%	13,050	14,900	16,800	18,650	20,150	21,650	23,150	24,600	26,090
	40%	17,400	19,920	22,400	24,880	26,880	28,880	30,840	32,840	34,832
	50%	21,750	24,900	28,000	31,100	33,600	36,100	38,550	41,050	43,540
	60%	26,100	29,880	33,600	37,320	40,320	43,320	46,260	49,260	52,248
	80%	34,850	39,800	44,800	49,750	53,750	57,700	61,700	65,650	69,630
UNION	30%	11,250	12,850	14,450	16,050	17,350	18,600	19,900	21,200	22,480
	40%	15,000	17,120	19,280	21,400	23,120	24,840	26,520	28,240	29,952
	50%	18,750	21,400	24,100	26,750	28,900	31,050	33,150	35,300	37,440
	60%	22,500	25,680	28,920	32,100	34,680	37,260	39,780	42,360	44,928
	80%	29,950	34,250	38,500	42,800	46,200	49,650	53,050	56,500	59,920
VANDERBURG	30%	12,550	14,350	16,150	17,950	19,400	20,800	22,250	23,700	25,140
	40%	16,760	19,120	21,520	23,920	25,840	27,760	29,680	31,560	33,472
	50%	20,950	23,900	26,900	29,900	32,300	34,700	37,100	39,450	41,840
	60%	25,140	28,680	32,280	35,880	38,760	41,640	44,520	47,340	50,208
	80%	33,500	38,300	43,050	47,850	51,700	55,500	59,350	63,150	66,980
VERMILLION	30%	11,250	12,850	14,450	16,050	17,350	18,600	19,900	21,200	22,480
	40%	15,000	17,120	19,280	21,400	23,120	24,840	26,520	28,240	29,952
	50%	18,750	21,400	24,100	26,750	28,900	31,050	33,150	35,300	37,440
	60%	22,500	25,680	28,920	32,100	34,680	37,260	39,780	42,360	44,928
	80%	29,950	34,250	38,500	42,800	46,200	49,650	53,050	56,500	59,920
VIGO	30%	11,250	12,850	14,450	16,050	17,350	18,600	19,900	21,200	22,480
	40%	15,000	17,120	19,280	21,400	23,120	24,840	26,520	28,240	29,952
	50%	18,750	21,400	24,100	26,750	28,900	31,050	33,150	35,300	37,440
	60%	22,500	25,680	28,920	32,100	34,680	37,260	39,780	42,360	44,928
	80%	29,950	34,250	38,500	42,800	46,200	49,650	53,050	56,500	59,920
WABASH	30%	11,550	13,200	14,850	16,500	17,800	19,150	20,450	21,800	23,120
	40%	15,400	17,600	19,800	22,000	23,760	25,520	27,280	29,040	30,800
	50%	19,250	22,000	24,750	27,500	29,700	31,900	34,100	36,300	38,500
	60%	23,100	26,400	29,700	33,000	35,640	38,280	40,920	43,560	46,200
	80%	30,800	35,200	39,600	44,000	47,500	51,050	54,550	58,100	61,620
WARREN	30%	12,050	13,750	15,500	17,200	18,600	19,950	21,350	22,700	24,080
	40%	16,080	18,360	20,680	22,960	24,800	26,640	28,480	30,320	32,160
	50%	20,100	22,950	25,850	28,700	31,000	33,300	35,600	37,900	40,200
	60%	24,120	27,540	31,020	34,440	37,200	39,960	42,720	45,480	48,240
	80%	32,150	36,700	41,300	45,900	49,550	53,250	56,900	60,600	64,270
WARRICK	30%	12,550	14,350	16,150	17,950	19,400	20,800	22,250	23,700	25,140
	40%	16,760	19,120	21,520	23,920	25,840	27,760	29,680	31,560	33,472
	50%	20,950	23,900	26,900	29,900	32,300	34,700	37,100	39,450	41,840
	60%	25,140	28,680	32,280	35,880	38,760	41,640	44,520	47,340	50,208
	80%	33,500	38,300	43,050	47,850	51,700	55,500	59,350	63,150	66,980
WASHINGTON	30%	11,100	12,700	14,250	15,850	17,100	18,400	19,650	20,900	22,170
	40%	14,760	16,880	19,000	21,120	22,800	24,480	26,160	27,840	29,528
	50%	18,450	21,100	23,750	26,400	28,500	30,600	32,700	34,800	36,910
	60%	22,140	25,320	28,500	31,680	34,200	36,720	39,240	41,760	44,292
	80%	29,600	33,800	38,050	42,250	45,650	49,000	52,400	55,750	59,130
WAYNE	30%	11,250	12,850	14,450	16,050	17,350	18,600	19,900	21,200	22,480
	40%	15,000	17,120	19,280	21,400	23,120	24,840	26,520	28,240	29,952
	50%	18,750	21,400	24,100	26,750	28,900	31,050	33,150	35,300	37,440
	60%	22,500	25,680	28,920	32,100	34,680	37,260	39,780	42,360	44,928
	80%	29,950	34,250	38,500	42,800	46,200	49,650	53,050	56,500	59,920

### COUNTY RENT LIMITS

EFF	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
326	349	420	485	541	596	652
435	466	560	647	722	796	870
516	522	662	808	869	995	1,088
516	522	662	844	869	999	1,130
516	522	662	844	869	999	1,130
281	301	361	417	465	513	562
375	401	482	556	621	684	748
391	478	602	695	775	855	936
391	478	603	751	775	891	1,008
391	478	603	751	775	891	1,008
313	336	403	466	520	574	628
415	448	538	622	694	765	836
415	484	602	743	807	928	1,046
415	484	602	743	807	928	1,049
415	484	602	743	807	928	1,049
281	301	361	417	465	513	562
375	401	482	556	621	684	748
396	451	580	695	776	855	936
396	451	580	715	823	946	1,070
396	451	580	715	823	946	1,070
281	301	361	417	465	513	562
375	401	482	556	621	684	748
396	451	580	695	776	855	936
396	451	580	715	823	946	1,070
396	451	580	715	823	946	1,070
288	309	371	428	478	528	578
362	412	495	572	638	704	770
362	422	555	715	797	880	962
362	422	555	759	864	994	1,123
362	422	555	759	864	994	1,123
301	322	387	447	498	550	602
393	430	517	597	666	735	804
393	483	605	744	832	918	1,005
393	483	605	744	864	994	1,123
393	483	605	744	864	994	1,123
313	336	403	466	520	574	628
415	448	538	622	694	765	836
415	484	602	743	807	928	1,046
415	484	602	743	807	928	1,049
415	484	602	743	807	928	1,049
277	297	356	411	460	506	554
369	395	475	549	612	675	738
422	472	555	683	765	843	922
422	472	555	683	909	1,012	1,107
422	472	555	683	909	1,012	1,107
281	301	361	417	465	513	562
375	401	482	556	621	684	748
395	464	582	695	776	855	936
395	464	582	790	814	936	1,058
395	464	582	790	814	936	1,058

**2008 LOW-INCOME HOUSING COMMUNITY DEVELOPMENT PROGRAM**

COUNTY INCOME LIMITS

COUNTY	SET-ASIDE	ONE PRSN	TWO PRSN	THREE PRSN	FOUR PRSN	FIVE PRSN	SIX PRSN	SEVEN PRSN	EIGHT PRSN	NINE PRSN
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WELLS	30%	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300	25,770
	40%	17,160	19,600	22,080	24,520	26,480	28,440	30,400	32,360	34,320
	50%	21,450	24,500	27,600	30,650	33,100	35,550	38,000	40,450	42,900
	60%	25,740	29,400	33,120	36,780	39,720	42,660	45,600	48,540	51,480
	80%	34,350	39,250	44,150	49,050	52,950	56,900	60,800	64,750	68,670

WHITE	30%	11,400	13,000	14,650	16,250	17,550	18,850	20,150	21,450	22,750
	40%	15,160	17,360	19,520	21,680	23,400	25,160	26,880	28,600	30,336
	50%	18,950	21,700	24,400	27,100	29,250	31,450	33,600	35,750	37,920
	60%	22,740	26,040	29,280	32,520	35,100	37,740	40,320	42,900	45,504
	80%	30,350	34,700	39,000	43,350	46,800	50,300	53,750	57,200	60,670

WHITLEY	30%	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300	25,770
	40%	17,160	19,600	22,080	24,520	26,480	28,440	30,400	32,360	34,320
	50%	21,450	24,500	27,600	30,650	33,100	35,550	38,000	40,450	42,900
	60%	25,740	29,400	33,120	36,780	39,720	42,660	45,600	48,540	51,480
	80%	34,350	39,250	44,150	49,050	52,950	56,900	60,800	64,750	68,670

COUNTY RENT LIMITS

EFF	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
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322	345	413	478	533	588	644
429	459	552	637	711	784	858
479	509	636	793	815	937	1,060
479	509	636	793	815	937	1,060
479	509	636	793	815	937	1,060

285	305	366	422	471	520	568
379	406	488	563	629	693	758
419	508	610	704	786	866	948
419	578	642	767	943	1,040	1,137
419	578	642	767	943	1,040	1,137

322	345	413	478	533	588	644
429	459	552	637	711	784	858
479	509	636	793	815	937	1,060
479	509	636	793	815	937	1,060
479	509	636	793	815	937	1,060

**APPENDIX E.**  
**ESG 2008 Allocation Plan**

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## **Program Allocation Plan**

### **Program Year 2008**

#### **Emergency Shelter Grant (ESG)**

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##### **Method of Distribution**

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Emergency Shelter Grant funds are distributed through a competitive one-year application process. ICHDA will utilize a rubric-scoring tool for the 2008-2009 RFP. Two different readers will read the RFP and the average of the two will be utilized to determine the amount of the award. The readers will include persons who are familiar with the ESG Grant, federal funds and RFP scoring.

IHCDA scoring tool includes some of these factors:

##### Organizational Capacity:

- Policy & Procedures of Financial Management
- Involvement of the shelter in their Continuum of Care Region and of other regional homeless networks
- Board of Director's Responsibilities and Community Involvement
- Homeless Documentation Process
- Timely Progress and Performance Reports
- Utilizing all ESG funds from prior year award

##### Program Narrative & Services Provided:

- Services offered at the shelter for homeless clients
- Services that are referred out by the shelter to other agencies
- Ensuring clients are applying for mainstream resources
- Services provided and referred to the clients to help transition them to permanent housing
- The number of available shelter beds and capacity of shelter beds with point in time counts
- The number of persons served from the previous year

Below are the reports that were utilized to determine number served, capacity utilization of the shelter and timely reporting.

- 2006-07 Monthly Performance Reports
- 2007 Semi-Annual Report
- 2007 Final Year-End report
- Applicable monitoring reviews and related correspondence

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**Eligible Applicants**

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Non-profit organizations that:

- Are organized under State or local laws;
- Have no part of its net earnings inuring to the benefit of any member, founder, contributor or individual;
- Have a functioning accounting system that is operated in accordance with generally accepted accounting principles, or had designated an entity that will maintain such an accounting system;
- Have among its purposes significant activities related to providing services or shelter to homeless persons

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**Eligible Activities**

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- Essential Services
- Shelter Operations
- Homeless Prevention

## ***ESG PERFORMANCE BASED OPTIONS 2008-2009***

Choose the option that ESG funds will be reimbursing for your agency. Each agency will be required to follow three objectives under one category. Follow these three performance-based objectives through the whole fiscal year (July 1 – June 30). A Performance Report will be due quarterly: October 10<sup>th</sup>, January 10<sup>th</sup>, April 10<sup>th</sup>, July 10<sup>th</sup>. The shelter must reach the percentage goal or above by the end of the fiscal year. The documentation summary should show support for all three objectives chosen.

### **Day Shelter/non overnight stay:**

1. **80%** of all clients will establish a case/care plan within 7 days of admission.

**Measurement:** Number of clients serviced evidenced by a summary list within the specified time period devoid of personal identifiers through some numeric or alpha coding.

2. **85%** of clients will **receive** mainstream services if applicable to the programs. (E.g. Food Stamps, Medicaid, Medicare, VA benefits, SSI, SSDI, etc.)

**Measurement:** Number of clients evidenced by a summary list of those referred devoid of personal identifiers through some numeric or alpha coding

3. **85%** of clients will have a complete client assessments/intake within 72 hours.

**Measurement:** Services evidenced by a summary of clients who received the assessment in allotted time devoid of personal identifiers through some numeric or alpha coding.

### **Emergency Shelter /Overnight Stay:**

4. **40%** of clients will access transitional or permanent housing upon successful completion from the program (for clients who stay at least 30 days or more).

**Measurement:** Number of clients evidenced by a summary list of those clients devoid of personal identifiers through some numeric or alpha coding.

5. **50%** will increase their income or be employed upon exit from the program (for clients who stay 30 days or more in the program).

**Measurement:** Number of clients evidenced by a summary list of those clients who have met this goal devoid of personal identifiers through some numeric or alpha Coding.

6. **80%** of clients will receive case management/and or counseling at least 1 time a week that stay more than 7 days for emergency shelters.

**Measurement:** Service evidenced by a number of clients' who received case management devoid of personal identifiers through some numeric or alpha coding

### **Transitional Housing (up to 24 month stay):**

7. **70%** of the transitional residents will move from transitional to permanent housing for families/individuals that stay at least or under 24 months.

**Measurement:** Service evidenced by a summary of those clients who have met this goal when discharged devoid of personal identifiers through some numeric or alpha coding.

8. **80%** of clients who reside in transitional units will receive case management at least 1 time a month and reach 1 goal prior to exiting the program.

**Measurement:** Service evidenced by a summary of those clients receiving case management devoid of personal identifiers through some numeric or alpha coding.

9. **50%** will be employed upon exit from program (for clients who stay at least 60 days in program).

**Measurement:** Service evidenced by a summary of those clients who receive employment income devoid of personal identifiers through some numeric or alpha coding.

**APPENDIX F.**  
**HOPWA 2008 Allocation Plan**

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**2008 Housing Opportunities for Persons With AIDS (HOPWA) Request for Proposals**

**Opportunity to submit Letters of Interest for HOPWA funding**

**DUE JANUARY 11, 2008**

Indiana Housing and Community Development Authority (IHCDA), which administers Indiana's allocation of the HOPWA federal funding stream for all care coordination regions except for Region 7, is issuing a Request for Proposals (RFP) for the 2008 HOPWA program year (which will begin July 1, 2008 and conclude June 30, 2009).

**Organizations interested in applying for HOPWA funding should respond via Letter of Interest (LOI) submission and should not apply directly to HUD.**

The federal purpose of HOPWA is to provide states and localities with the resources and incentives to devise long-term comprehensive strategies for meeting the housing and support services needs of low-income persons and families with AIDS and HIV-related diseases. A broad range of housing-related activities may be funded under HOPWA, including, but not limited to: project or tenant based rental assistance; supportive services; and short-term rent or mortgage payments to prevent homelessness. The State HOPWA grant covers all areas of the State except the counties of Boone, Brown, Clark, Dearborn, Floyd, Franklin, Hamilton, Hancock, Harrison, Hendricks, Johnson, Marion, Morgan, Ohio, Putnam, Scott, Shelby, and Washington.

**The only organizations that are eligible for HOPWA funding are non-profit organizations that:**

- **Are an incorporated 501(c)3 entity;**
- **Have a Secretary of State Certificate of Existence;**
- **Have no part of its net earnings inuring to the benefit of any member, founder, contributor or individual;**
- **Have a functioning accounting system that is operated in accordance with generally accepted accounting principles, or has designated an entity that will maintain such an accounting system;**

- **Have among its purposes significant activities related to providing housing and services to persons living with HIV/AIDS;**
- **Can demonstrate integration, or the willingness to partner, with the existing Continuum of Care in the local region;**
- **Are eligible to participate in HUD/IHCDA programs (not on HUD's or IHCDA's debarred list)**
- **Are governmental housing agencies that are public housing authorities**

In support of *Indiana's 10-Year Plan to End Chronic Homelessness*

(<http://ihcda.in.gov/forms/IIC/Ten%20Year%20Plan.pdf>), IHCDA's goal for the HOPWA program is to reduce homelessness and increase housing stability for people living with HIV/AIDS and their families. **Therefore, the following line item activities are eligible for funding under the HOPWA program:**

- **Housing Information**
- **Resource Identification**
- **Rental Assistance**
- **Rental Assistance Program Delivery**
- **Short-term Rent, Mortgage, and Utility Assistance**
- **Short-term Rent, Mortgage, and Utility Assistance Program Delivery**
- **Supportive Services**
- **Operating Costs**
- **Administration**

**In order for an organization to be considered for 2008 HOPWA funding, applicants must respond with a Letter of Interest and the attached LOI form.** Applicants that do not submit a Letter of Interest will only be considered under extenuating circumstances and only with the approval of IHCDA's Homeless Liaison. Upon review of the submitted Letters of Interest, IHCDA staff will determine which organizations will then receive a "HOPWA Annual Plan" application for the second round of funding consideration. Specifics of the "Annual Plan" will be forthcoming if the Letter of Interest is accepted.

If you have any questions regarding the Letter of Interest form or the 2008 HOPWA program, please contact Charles Coley at (317) 234-3889 or [ccoley@ihcda.in.gov](mailto:ccoley@ihcda.in.gov). **Note that Letters of Interest are due to IHCDA no later than 5:00 PM EDST on Friday, January 11<sup>th</sup>, 2008.**

**They may be mailed, faxed, or emailed to:**

**Indiana Housing and Community Development Authority**  
**ATTN: Charles Coley**  
**30 South Meridian Street, Suite 1000**  
**Indianapolis, IN 46204**  
**(317) 234-3889**  
**FAX: (317) 232-7778**  
[ccoley@ihcda.in.gov](mailto:ccoley@ihcda.in.gov)

**2008 HOPWA Application  
Letter of Interest**

Eligible agencies interested in applying for the 2008 HOPWA program must submit a Letter of Interest and the accompanying answered questions below. Please utilize this form to answer questions.

- 1. Agency Overview and Capacity: Provide a one or two paragraph statement that describes your agency's mission and programming. Additionally, please detail staff qualification, experience, and capacity in meeting the housing needs of those living with HIV/AIDS. If applicable, detail the capacity of case management staff and provide job descriptions.**

- 2. *The Indiana HIV/AIDS Housing Plan* (<http://ihcda.in.gov/forms/HOPWA/Indiana%20HIV-AIDS%20Housing%20Plan.pdf>), cited housing affordability as the primary challenge facing those living with HIV/AIDS in Indiana. In support of this general conclusion, what are the specific housing needs of those living with HIV/AIDS within your care coordination region? How will your agency utilize HOPWA funds to best serve the housing needs of consumers in your region?**



**3. The federal objectives of HOPWA are to create suitable living environments, provide decent affordable housing, and to create economic opportunities. How will your agency work towards these objectives as a 2008 HOPWA project sponsor?**

**4. Has your agency received HOPWA funding in prior program years? If so, were all allocated funds successfully drawn down by the conclusion of the program year? If not, please explain why.**

**5. Does your organization maintain a waiting list of consumers for long-term housing assistance? If so, how many consumers are currently on the waiting list?**

**6. Describe your agency's housing outreach plan to ensure that as many consumers as possible receive housing assistance. Detail partnerships with other agencies and service providers.**

**7. Describe how your agency secures the long-term housing stability of consumers participating in your program (example: transitioning to Section 8 subsidies).**

**7. Is your agency a care coordination funded site? If not, does your agency have an MOU with a care coordination site?**

**8. Does your agency utilize HMIS, the Hoosier Management Information System ([http://www.ichhi.org/index.php?src=gendocs&link=index\\_hmis&category=HMIS](http://www.ichhi.org/index.php?src=gendocs&link=index_hmis&category=HMIS))? If not, how does your agency track client data and progress?**

**9. In the last 12 months, how many Continuum of Care meetings has your agency attended? If your agency has not attended any regional Continuum of Care meetings, please explain why.**

- \_\_\_\_\_ **100%**
- \_\_\_\_\_ **75%**
- \_\_\_\_\_ **50%**
- \_\_\_\_\_ **Less than 50%**
- \_\_\_\_\_ **None of them**

**10. Is your agency a member of the Comprehensive HIV Planning and Advisory Council (CHSPAC)? If so, how many CHSPAC meetings has your agency attended in the past 12 months?**

- 100%**
- 75%**
- 50%**
- Less than 50%**
- None of them**

**11. Please attach a complete agency budget for the last available period. Additionally, provide an explanation of your agency's accounting policies and procedures.**

**APPENDIX G.**  
**HUD Tables**

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## **APPENDIX G. HUD Tables**

This appendix contains tables from the HUD Consolidated Plan Management Process (CPMP), including the Needs Tables and the Summary of Specific Objectives workbook.

Housing Needs Table		Grantee: <b>State of Indiana</b>														Households with a Disabled Member	Disproportionate Racial/Ethnic Need?	# of Households in lead-Hazard Housing	Total Low Income, HIV/ AIDS Population				
		Only complete blue sections. Do NOT type in sections other than blue.																					
		Current % of Households	Current Number of Households	3-5 Year Quantities										% of Goal	Priority Need?					Plan to Fund?	Fund Source		
				Year 1	Year 2	Year 3	Year 4*	Year 5*	Cumulative														
Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	% HSHLD	# HSHLD								
Household Income <=30% MFI	Renter	Elderly	NUMBER OF HOUSEHOLDS	100%	38,394													100%	76510	Y			
			Any housing problems	56.5	21,693								0	0	####				66.4	50803			
			Cost Burden > 30%	55.8	21,424								0	0	####								
			Cost Burden >50%	36.7	14,091								0	0	####								
	Renter	Small Related	NUMBER OF HOUSEHOLDS	100%	46,715																N		
			With Any Housing Problems	77.3	36,111								0	0	####								
			Cost Burden > 30%	75.0	35,036								0	0	####								
			Cost Burden >50%	56.9	26,581								0	0	####								
	Renter	Large Related	NUMBER OF HOUSEHOLDS	100%	8,815																N		
			With Any Housing Problems	85.0	7,493								0	0	####								
			Cost Burden > 30%	74.7	6,585								0	0	####								
			Cost Burden >50%	52.6	4,637								0	0	####								
	Renter	All other hshld	NUMBER OF HOUSEHOLDS	100%	56,330																N		
			With Any Housing Problems	74.2	41,797								0	0	####								
			Cost Burden > 30%	73.2	41,234								0	0	####								
			Cost Burden >50%	59.7	33,629								0	0	####								
	Owner	Elderly	NUMBER OF HOUSEHOLDS	100%	49,448																		
			With Any Housing Problems	62.4	30,856								0	0	####								
			Cost Burden > 30%	61.9	30,608								0	0	####								
			Cost Burden >50%	35.0	17,307								0	0	####								
		Owner	Small Related	NUMBER OF HOUSEHOLDS	100%	21,725																N	
				With Any Housing Problems	77.7	16,880								0	0	####							
				Cost Burden > 30%	76.5	16,620								0	0	####							
				Cost Burden >50%	60.9	13,231								0	0	####							
Owner		Large Related	NUMBER OF HOUSEHOLDS	100%	5,490																N		
			With Any Housing Problems	86.6	4,754								0	0	####								
			Cost Burden > 30%	78.8	4,326								0	0	####								
			Cost Burden >50%	61.3	3,365								0	0	####								
Owner	All other hshld	NUMBER OF HOUSEHOLDS	100%	18,610																N			
		With Any Housing Problems	71.4	13,288								0	0	####									
		Cost Burden > 30%	70.8	13,176								0	0	####									
		Cost Burden >50%	57.1	10,626								0	0	####									



		Household Income > 30 to <= 50% MFI																		
		1	2	3	4	5	6	7	8	9	10	11	12	13	14					
Renter	Elderly	NUMBER OF HOUSEHOLDS	100%	31,384													100%	73655	N	
		With Any Housing Problems	53.1	16,665							0	0	####				44.1	32482		
		Cost Burden > 30%	52.2	16,382							0	0	####							
		Cost Burden >50%	15.8	4,959							0	0	####							
	Small Related	NUMBER OF HOUSEHOLDS	100%	41,935															N	
		With Any Housing Problems	60.2	25,245							0	0	####							
		Cost Burden > 30%	57.1	23,945							0	0	####							
		Cost Burden >50%	8.2	3,439							0	0	####							
	Large Related	NUMBER OF HOUSEHOLDS	100%	9,335															N	
		With Any Housing Problems	67.2	6,273							0	0	####							
		Cost Burden > 30%	41.6	3,883							0	0	####							
		Cost Burden >50%	4.0	373							0	0	####							
All other hshold	NUMBER OF HOUSEHOLDS	100%	40,285															N		
	With Any Housing Problems	68.2	27,474							0	0	####								
	Cost Burden > 30%	66.7	26,870							0	0	####								
	Cost Burden >50%	17.2	6,929							0	0	####								
Owner	Elderly	NUMBER OF HOUSEHOLDS	100%	79,277														N		
		With Any Housing Problems	28.4	22,515							0	0	####							
		Cost Burden > 30%	27.9	22,118							0	0	####							
		Cost Burden >50%	11.2	8,879							0	0	####							
	Small Related	NUMBER OF HOUSEHOLDS	100%	34,280															N	
		With Any Housing Problems	62.8	21,528							0	0	####							
		Cost Burden > 30%	61.6	21,116							0	0	####							
		Cost Burden >50%	27.3	9,358							0	0	####							
	Large Related	NUMBER OF HOUSEHOLDS	100%	10,325															N	
		With Any Housing Problems	72.0	7,434							0	0	####							
		Cost Burden > 30%	60.3	6,226							0	0	####							
		Cost Burden >50%	19.3	1,993							0	0	####							
All other hshold	NUMBER OF HOUSEHOLDS	100%	17,319															N		
	With Any Housing Problems	58.2	10,080							0	0	####								
	Cost Burden > 30%	57.2	9,906							0	0	####								
	Cost Burden >50%	29.9	5,178							0	0	####								



Housing Needs Table		Grantee: <b>State of Indiana</b>														Priority Need?	Plan to Fund?	Fund Source	Households with a Disabled Member		Disproportionate Racial/Ethnic Need?	# of Households in lead-Hazard Housing	Total Low Income, HIV/AIDS Population	
		Only complete blue sections. Do NOT type in sections other than blue.																	% of Goal	% HSHLD				# HSHLD
		3-5 Year Quantities																						
		Current % of Households	Current Number of Households	Year 1		Year 2		Year 3		Year 4*		Year 5*		Cumulative										
Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual											
Household Income <=30% MFI	Renter	Elderly	NUMBER OF HOUSEHOLDS	100%	18,722													100%						
			Any housing problems	52.9	9,904								0	0	####					0				
			Cost Burden > 30%	52.2	9,773								0	0	####									
			Cost Burden >50%	33.5	6,272								0	0	####									
	Renter	Small Related	NUMBER OF HOUSEHOLDS	100%	16,254																			
			With Any Housing Problems	77.7	12,629								0	0	####									
			Cost Burden > 30%	76.1	12,369								0	0	####									
			Cost Burden >50%	55.5	9,021								0	0	####									
		Large Related	NUMBER OF HOUSEHOLDS	100%	2,452																			
			With Any Housing Problems	83.8	2,055								0	0	####									
			Cost Burden > 30%	78.3	1,920								0	0	####									
			Cost Burden >50%	51.8	1,270								0	0	####									
		All other hshld	NUMBER OF HOUSEHOLDS	100%	17,463																			
			With Any Housing Problems	66.9	11,683								0	0	####									
			Cost Burden > 30%	65.6	11,456								0	0	####									
			Cost Burden >50%	50.9	8,889								0	0	####									
	Owner	Elderly	NUMBER OF HOUSEHOLDS	100%	29,206																			
			With Any Housing Problems	61.9	18,079								0	0	####									
			Cost Burden > 30%	61.2	17,874								0	0	####									
			Cost Burden >50%	32.3	9,434								0	0	####									
		Small Related	NUMBER OF HOUSEHOLDS	100%	13,154																			
			With Any Housing Problems	75.8	9,971								0	0	####									
			Cost Burden > 30%	74.9	9,852								0	0	####									
			Cost Burden >50%	59.1	7,774								0	0	####									
		Large Related	NUMBER OF HOUSEHOLDS	100%	3,124																			
			With Any Housing Problems	87.3	2,727								0	0	####									
			Cost Burden > 30%	78.5	2,452								0	0	####									
			Cost Burden >50%	62.8	1,962								0	0	####									
All other hshld	NUMBER OF HOUSEHOLDS	100%	10,157																					
	With Any Housing Problems	72.6	7,374								0	0	####											
	Cost Burden > 30%	71.8	7,293								0	0	####											
	Cost Burden >50%	56.5	5,739								0	0	####											

		Household Income > 30 to <= 50% MFI																	
		100%	90%	80%	70%	60%	50%	40%	30%	20%	10%	0%	0	0	0	0	0		
Renter	Elderly	NUMBER OF HOUSEHOLDS	100%	16,078													100%		
		With Any Housing Problems	45.9	7,380									0	0	####				0
		Cost Burden > 30%	44.9	7,219									0	0	####				
		Cost Burden >50%	12.3	1,978									0	0	####				
	Small Related	NUMBER OF HOUSEHOLDS	100%	17,455															
		With Any Housing Problems	57.5	10,037									0	0	####				
		Cost Burden > 30%	55.3	9,653									0	0	####				
		Cost Burden >50%	7.2	1,257									0	0	####				
	Large Related	NUMBER OF HOUSEHOLDS	100%	3,768															
		With Any Housing Problems	65.5	2,468									0	0	####				
		Cost Burden > 30%	40.6	1,530									0	0	####				
		Cost Burden >50%	4.8	181									0	0	####				
All other hshold	NUMBER OF HOUSEHOLDS	100%	13,272																
	With Any Housing Problems	62.3	8,268									0	0	####					
	Cost Burden > 30%	60.2	7,990									0	0	####					
	Cost Burden >50%	13.4	1,778									0	0	####					
Owner	Elderly	NUMBER OF HOUSEHOLDS	100%	47,546															
		With Any Housing Problems	27.4	13,028									0	0	####				
		Cost Burden > 30%	26.7	12,695									0	0	####				
		Cost Burden >50%	10.5	4,992									0	0	####				
	Small Related	NUMBER OF HOUSEHOLDS	100%	20,371															
		With Any Housing Problems	60.4	12,304									0	0	####				
		Cost Burden > 30%	59.2	12,060									0	0	####				
		Cost Burden >50%	27.8	5,663									0	0	####				
	Large Related	NUMBER OF HOUSEHOLDS	100%	6,100															
		With Any Housing Problems	71.5	4,362									0	0	####				
		Cost Burden > 30%	59.8	3,648									0	0	####				
		Cost Burden >50%	20.4	1,244									0	0	####				
All other hshold	NUMBER OF HOUSEHOLDS	100%	10,024																
	With Any Housing Problems	55.3	5,543									0	0	####					
	Cost Burden > 30%	54.2	5,433									0	0	####					
	Cost Burden >50%	27.9	2,797									0	0	####					



Housing Needs Table		Grantee: <b>State of Indiana</b>															Priority Need?	Plan to Fund?	Fund Source	Households with a Disabled Member		Disproportionate Racial/Ethnic Need?	# of Households in lead-Hazard Housing	Total Low Income, HIV/AIDS Population	
		Only complete blue sections. Do NOT type in sections other than blue.																		% of Goal	% HSHLD				# HSHLD
		3-5 Year Quantities																							
		Current % of Households	Current Number of Households	Year 1		Year 2		Year 3		Year 4*		Year 5*		Cumulative											
		Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual												
Household Income <=30% MFI	Renter	Elderly	NUMBER OF HOUSEHOLDS	100%	21,479														100%						
			Any housing problems	52.8	11,341									0	0	####					0				
			Cost Burden > 30%	52.1	11,191									0	0	####									
			Cost Burden >50%	34.1	7,324									0	0	####									
	Renter	Small Related	NUMBER OF HOUSEHOLDS	100%	19,372																				
			With Any Housing Problems	76.7	14,858									0	0	####									
			Cost Burden > 30%	75.2	14,568									0	0	####									
			Cost Burden >50%	55.8	10,810									0	0	####									
	Renter	Large Related	NUMBER OF HOUSEHOLDS	100%	3,086																				
			With Any Housing Problems	84.1	2,595									0	0	####									
			Cost Burden > 30%	77.7	2,398									0	0	####									
			Cost Burden >50%	52.0	1,605									0	0	####									
	Renter	All other hshld	NUMBER OF HOUSEHOLDS	100%	19,623																				
			With Any Housing Problems	67.8	13,304									0	0	####									
			Cost Burden > 30%	66.7	13,089									0	0	####									
			Cost Burden >50%	51.5	10,106									0	0	####									
	Household Income <=30% MFI	Owner	Elderly	NUMBER OF HOUSEHOLDS	100%	31,209																			
				With Any Housing Problems	61.4	19,162									0	0	####								
				Cost Burden > 30%	60.7	18,944									0	0	####								
				Cost Burden >50%	32.2	10,049									0	0	####								
		Owner	Small Related	NUMBER OF HOUSEHOLDS	100%	13,641																			
				With Any Housing Problems	76.6	10,449									0	0	####								
				Cost Burden > 30%	75.6	10,313									0	0	####								
				Cost Burden >50%	59.8	8,157									0	0	####								
		Owner	Large Related	NUMBER OF HOUSEHOLDS	100%	3,295																			
				With Any Housing Problems	87.3	2,877									0	0	####								
				Cost Burden > 30%	78.8	2,596									0	0	####								
				Cost Burden >50%	63.3	2,086									0	0	####								
Owner		All other hshld	NUMBER OF HOUSEHOLDS	100%	10,802																				
			With Any Housing Problems	73.0	7,885									0	0	####									
			Cost Burden > 30%	72.2	7,799									0	0	####									
			Cost Burden >50%	57.3	6,190									0	0	####									







**State of Indiana**

**Housing Market Analysis**

*Complete cells in blue.*

Housing Stock Inventory	Vacancy Rate	0 & 1 Bedroom	2 Bedrooms	3+ Bedroom	Total	Substandard Units
<b>Affordability Mismatch</b>						
Occupied Units: Renter		221,355	281,140	164,725	667,220	237,429
Occupied Units: Owner		39,245	367,765	1,262,100	1,669,110	299,438
Vacant Units: For Rent	10%	22,210	30,670	11,695	64,575	22,979
Vacant Units: For Sale	2%	2,425	11,705	21,800	35,930	6,446
Total Units Occupied & Vacant		285,235	691,280	1,460,320	2,436,835	566,291
<b>Rents: Applicable FMRs (in \$)</b>		N/A	N/A	N/A		
<b>Rent</b> Affordable at 30% of 50% of MFI (in \$)		N/A	N/A	N/A		
<b>Public Housing Units</b>						
Occupied Units		N/A	N/A	N/A	0	N/A
Vacant Units		N/A	N/A	N/A	0	N/A
Total Units Occupied & Vacant		0	0	0	0	0
<b>Rehabilitation Needs (in \$)</b>		N/A	N/A	N/A	0	

## Continuum of Care Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Un-sheltered	Total	State of Indiana Data Quality
	Emergency	Transitional			
1. Homeless Individuals	1,086	1,028	1,238	3,352	(S) statistically reliable sample ▼
2. Homeless Families with Children	334	381	419	1,134	
2a. Persons in Homeless with Children Families	921	1,039	1,148	3,108	
Total (lines 1 + 2a)	2,007	2,067	2,386	6,460	

Part 2: Homeless Subpopulations	Sheltered		Un-sheltered	Total	Data Quality
1. Chronically Homeless	756	443			
2. Severely Mentally Ill	680	0	680		
3. Chronic Substance Abuse	965	0	965		
4. Veterans	275	0	275		
5. Persons with HIV/AIDS	13	0	13		
6. Victims of Domestic Violence	1,029	0	1,029		
7. Youth (Under 18 years of age)	1,093	0	1,093		

Part 3: Homeless Needs Table: Individuals		Needs	Currently Available	Gap	5-Year Quantities										Total			Priority H, M, L	Plan to Fund? Y, N	Fund Source: CDBG, HOME, HOPWA, ESG or Other
					Year 1		Year 2		Year 3		Year 4		Year 5		Goal	Actual	% of Goal			
					Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete						
Beds	Emergency Shelters		1,188	-1,188	0	0	0	0	0	0	0	0	0	0	0	0	####	H	Y	C, E, A
	Transitional Housing		923	-923	0	0	0	0	0	0	0	0	0	0	0	0	####	H	Y	C, E, A
	Permanent Supportive Housing		130	-130	0	0	0	0	0	0	0	0	0	0	0	0	####	H	Y	C, E, A
	Total	0	2,241	-2,241	0	0	0	0	0	0	0	0	0	0	0	0	####			
Chronically Homeless		1,199	44																	

Part 4: Homeless Needs Table: Families		Needs	Currently Available	Gap	5-Year Quantities										Total			Priority H, M, L	Plan to Fund? Y/N	Fund Source: CDBG, HOME, HOPWA, ESG or Other
					Year 1		Year 2		Year 3		Year 4		Year 5		Goal	Actual	% of Goal			
					Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete						
Beds	Emergency Shelters		852	-852	0	0	0	0	0	0	0	0	0	0	0	0	####	H	Y	C, E, A
	Transitional Housing		821	-821	0	0	0	0	0	0	0	0	0	0	0	0	####	H	Y	C, E, A
	Permanent Supportive Housing		358	-358	0	0	0	0	0	0	0	0	0	0	0	0	####	H	Y	C, E, A
	Total	0	2,031	-2,031	0	0	0	0	0	0	0	0	0	0	0	0	####			

Completing Part 1: Homeless Population. This must be completed using statistically reliable, unduplicated counts or estimates of homeless persons in sheltered and unsheltered locations at a one-day point in time. The counts must be from: (A) administrative records, (N) enumerations, (S) statistically reliable samples, or (E) estimates. The quality of the data presented in each box must be identified as: (A), (N), (S) or (E).

Completing Part 2: Homeless Subpopulations. This must be completed using statistically reliable, unduplicated counts or estimates of homeless persons in sheltered and unsheltered locations at a one-day point in time. The numbers must be from: (A) administrative records, (N) enumerations, (S) statistically reliable samples, or (E) estimates. The quality of the data presented in each box must be identified as: (A), (N), (S) or (E).

Sheltered Homeless. Count adults, children and youth residing in shelters for the homeless. "Shelters" include all emergency shelters and transitional shelters for the homeless, including domestic violence shelters, residential programs for runaway/homeless youth, and any hotel/motel/apartment voucher arrangements paid by a public/private agency because the person or family is homeless. Do not count: (1) persons who are living doubled up in conventional housing; (2) formerly homeless persons who are residing in Section 8 SRO, Shelter Plus Care, SHP permanent housing or other permanent housing units; (3) children or youth, who because of their own or a parent's homelessness or abandonment, now reside temporarily and for a short anticipated duration in hospitals, residential treatment facilities, emergency foster care, detention facilities and the like; and (4) adults living in mental health facilities, chemical dependency facilities, or criminal justice facilities.

Unsheltered Homeless. Count adults, children and youth sleeping in places not meant for human habitation. Places not meant for human habitation include streets, parks, alleys, parking ramps, parts of the highway system, transportation depots and other parts of transportation systems (e.g. subway tunnels, railroad car), all-night commercial establishments (e.g. movie theaters, laundromats, restaurants), abandoned buildings, building roofs or stairwells, chicken coops and other farm outbuildings, caves, campgrounds, vehicles, and other similar places.

Grantee Name: **State of Indiana**

Non-Homeless Special Needs Including HOPWA		Needs	Currently Available	GAP	3-5 Year Quantities										Total			
					Year 1		Year 2		Year 3		Year 4*		Year 5*		Goal	Actual	% of Goal	
					Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete				
Housing Needed	52. Elderly	131,854	0	131,854	0	0	0	0	0	0	0	0	0	0	0	0	####	
	53. Frail Elderly	28,573	0	28,573	0	0	0	0	0	0	0	0	0	0	0	0	####	
	54. Persons w/ Severe Mental Illness	67,071	0	67,071	0	0	0	0	0	0	0	0	0	0	0	0	####	
	55. Developmentally Disabled	23,715	16,715	7,000	0	0	0	0	0	0	0	0	0	0	0	0	####	
	56. Physically Disabled	71,000	0	71,000	0	0	0	0	0	0	0	0	0	0	0	0	####	
	57. Alcohol/Other Drug Addicted	50,000	5,662	44,338	0	0	0	0	0	0	0	0	0	0	0	0	####	
	58. Persons w/ HIV/AIDS & their families	3,000	927	2,073	0	0	0	0	0	0	0	0	0	0	0	0	####	
	59. Public Housing Residents	N/A	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####	
	Youth aging out of Foster Care	1,880	1,093	787	0	0	0	0	0	0	0	0	0	0	0	0	####	
	Migrant Farmworkers	6,400		6,400											0	0	####	
	<b>Total</b>	<b>383,493</b>	<b>24,397</b>	<b>359,096</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>####</b>	
Supportive Services Needed	60. Elderly	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####	
	61. Frail Elderly	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####	
	62. Persons w/ Severe Mental Illness	67,071	48,411	18,660	0	0	0	0	0	0	0	0	0	0	0	0	####	
	63. Developmentally Disabled	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####	
	64. Physically Disabled	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####	
	65. Alcohol/Other Drug Addicted	87,946	29,215	58,731	0	0	0	0	0	0	0	0	0	0	0	0	####	
	66. Persons w/ HIV/AIDS & their families	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####	
	67. Public Housing Residents	N/A	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####	
	Youth aging out of Foster Care	0																
	Migrant Farmworkers	0																
	<b>Total</b>	<b>155,017</b>	<b>77,626</b>	<b>77,391</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>####</b>	

**State of Indiana**

*Only complete blue sections.*

Community Development Needs		Needs	Current	Gap	5-Year Quantities												% of Goal	Priority Need: H, M, L	Dollars to Address	Plan to Fund? Y/N	Fund Source
					Year 1		Year 2		Year 3		Year 4		Year 5		Cumulative						
					Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual					
01 Acquisition of Real Property 570.201(a)		0	0	0											0	0	###				
02 Disposition 570.201(b)		0	0	0											0	0	###				
Public Facilities and Improvements	03 Public Facilities and Improvements (General) 570.201(c)		X	0	###		15	12	X		26				41	12	29%	H	\$10,416,848	Y	C
	03A Senior Centers 570.201(c)		X	0	###										0	0	###	M			
	03B Handicapped Centers 570.201(c)		X	0	###				X		X				0	0	###	M			
	03C Homeless Facilities (not operating costs) 570.201(c)		X	0	###				X		X				0	0	###	H		Y	
	03D Youth Centers 570.201(c)		0	0	0				X		X				0	0	###	H		Y	
	03E Neighborhood Facilities 570.201(c)		X	0	###				X		X				0	0	###	M			
	03F Parks, Recreational Facilities 570.201(c)		0	0	0										0	0	###	L			
	03G Parking Facilities 570.201©		0	0	0										0	0	###	L			
	03H Solid Waste Disposal Improvements 570.201(c)		0	0	0										0	0	###	H		Y	
	03I Flood Drain Improvements 570.201(c)		X	0	###		3	2			X				3	2	67%	H			
	03J Water/Sewer Improvements 570.201(c)		X	0	###		23	33	26		26				75	33	44%	H	\$12,731,702	Y	C
	03K Street Improvements 570.201(c)		X	0	###										0	0	###	M			
	03L Sidewalks 570.201(c)		X	0	###										0	0	###	L			
	03M Child Care Centers 570.201(c)		X	0	###										0	0	###	M			
	03N Tree Planting 570.201(c)		0	0	0										0	0	###				
	03O Fire Stations/Equipment 570.201(c)		X	0	###		7	7	X		X				7	7	100%	H		Y	
	03P Health Facilities 570.201(c)		X	0	###										0	0	###	H			
03Q Abused and Neglected Children Facilities 570.201(c)		0	0	0										0	0	###					
03R Asbestos Removal 570.201(c)		0	0	0										0	0	###					
03S Facilities for AIDS Patients (not operating costs) 570.201(c)		X	0	###										0	0	###					
03T Operating Costs of Homeless/AIDS Patients Programs		X	0	###		92		89		89				270	0	0%	H	\$1,408,732	Y	E	
04 Clearance and Demolition 570.201(d)		0	0	0										0	0	###					
04A Clean-up of Contaminated Sites 570.201(d)		0	0	0			1							0	1	###					
Public Services	05 Public Services (General) 570.201(e)		X	0	###		93				54				147	0	0%	H	\$347,609	Y	E
	05A Senior Services 570.201(e)		0	0	0										0	0	###	M			
	05B Handicapped Services 570.201(e)		0	0	0										0	0	###	H			
	05C Legal Services 570.201(E)		0	0	0										0	0	###	H			E
	05D Youth Services 570.201(e)		0	0	0										0	0	###	L			
	05E Transportation Services 570.201(e)		0	0	0										0	0	###	M			
	05F Substance Abuse Services 570.201(e)		0	0	0										0	0	###	L			
	05G Battered and Abused Spouses 570.201(e)		0	0	0										0	0	###				
	05H Employment Training 570.201(e)		X	0	###				X						0	0	###	H		Y	
	05I Crime Awareness 570.201(e)		0	0	0										0	0	###				
	05J Fair Housing Activities (if CDBG, then subject to 570.201(e))		0	0	0										0	0	###				
	05K Tenant/Landlord Counseling 570.201(e)		0	0	0				X						0	0	###	H		Y	E
	05L Child Care Services 570.201(e)		0	0	0										0	0	###	L			
	05M Health Services 570.201(e)		0	0	0										0	0	###				
	05N Abused and Neglected Children 570.201(e)		0	0	0										0	0	###				
	05O Mental Health Services 570.201(e)		0	0	0										0	0	###				
	05P Screening for Lead-Based Paint/Lead Hazards Poison 570.201(e)		0	0	0										0	0	###				
05Q Subsistence Payments 570.204		0	0	0										0	0	###					
05R Homeownership Assistance (not direct) 570.204		0	0	0										0	0	###					
05S Rental Housing Subsidies (if HOME, not part of 5% 570.204		X	0	###						300					300	0	0%	H	\$73,181	Y	E
05T Security Deposits (if HOME, not part of 5% Admin c		0	0	0										0	0	###					

06 Interim Assistance 570.201(f)	0	0	0									0	0	####				
07 Urban Renewal Completion 570.201(h)	0	0	0									0	0	####				
08 Relocation 570.201(i)	0	0	0									0	0	####				
09 Loss of Rental Income 570.201(j)	0	0	0									0	0	####				
10 Removal of Architectural Barriers 570.201(k)	X	0	###									0	0	####				
11 Privately Owned Utilities 570.201(l)	0	0	0									0	0	####				
12 Construction of Housing 570.201(m)	X	0	###				580	580				1160	0	0%	H	\$14,284,510	Y	C & H
13 Direct Homeownership Assistance 570.201(n)	0	0	0				500	500				1000	0	0%	H	\$2,000,000	Y	H
14A Rehab: Single-Unit Residential 570.202	X	0	###					X				0	0	####	H		Y	
14B Rehab: Multi-Unit Residential 570.202	X	0	###					X				0	0	####	H		Y	C & H
14C Public Housing Modernization 570.202	0	0	0									0	0	####				
14D Rehab: Other Publicly-Owned Residential Buildings 570.202	0	0	0									0	0	####				
14E Rehab: Publicly or Privately-Owned Commercial/Indu 570.202	0	0	0									0	0	####				
14F Energy Efficiency Improvements 570.202	0	0	0									0	0	####				
14G Acquisition - for Rehabilitation 570.202	0	0	0									0	0	####	H			
14H Rehabilitation Administration 570.202	0	0	0									0	0	####				
14I Lead-Based/Lead Hazard Test/Abate 570.202	0	0	0									0	0	####				
15 Code Enforcement 570.202(c)	0	0	0									0	0	####				
16A Residential Historic Preservation 570.202(d)	0	0	0									0	0	####				
16B Non-Residential Historic Preservation 570.202(d)	X	0	###			2	2					2	2	100%				
17A CI Land Acquisition/Disposition 570.203(a)	0	0	0									0	0	####				
17B CI Infrastructure Development 570.203(a)	0	0	0									0	0	####				
17C CI Building Acquisition, Construction, Rehabilitat 570.203(a)	0	0	0									0	0	####				
17D Other Commercial/Industrial Improvements 570.203(a)	0	0	0									0	0	####				
18A ED Direct Financial Assistance to For-Profits 570.203(b)	X	0	###									0	0	####				
18B ED Technical Assistance 570.203(b)	X	0	###									0	0	####				
18C Micro-Enterprise Assistance	X	0	###					X				0	0	####	H	\$225,000	Y	C
19A HOME Admin/Planning Costs of PJ (not part of 5% Ad	0	0	0									0	0	####				
19B HOME CHDO Operating Costs (not part of 5% Admin ca	X	0	###					X				0	0	####	H	\$700,000	Y	H
19C CDBG Non-profit Organization Capacity Building	0	0	0									0	0	####				
19D CDBG Assistance to Institutes of Higher Education	0	0	0									0	0	####				
19E CDBG Operation and Repair of Foreclosed Property	0	0	0									0	0	####				
19F Planned Repayment of Section 108 Loan Principal	0	0	0									0	0	####				
19G Unplanned Repayment of Section 108 Loan Principal	0	0	0									0	0	####				
19H State CDBG Technical Assistance to Grantees	X	0	###				X	X				0	0	####	H	\$308,665	Y	C

20 Planning 570.205	0	0	0					33		29			62	0	0%	H	\$1,200,000	Y	C
21A General Program Administration 570.206	X	0	###					X		X			0	0	###	H	\$717,330	Y	C
21B Indirect Costs 570.206	0	0	0										0	0	###				
21D Fair Housing Activities (subject to 20% Admin cap) 570.206	0	0	0										0	0	###				
21E Submissions or Applications for Federal Programs 570.206	0	0	0										0	0	###				
21F HOME Rental Subsidy Payments (subject to 5% cap)	0	0	0										0	0	###				
21G HOME Security Deposits (subject to 5% cap)	0	0	0										0	0	###				
21H HOME Admin/Planning Costs of PJ (subject to 5% cap)	0	0	0										0	0	###				
21I HOME CHDO Operating Expenses (subject to 5% cap)	X	0	###										0	0	###	H	\$700,000	Y	H
22 Unprogrammed Funds	0	0	0										0	0	###				
31J Facility based housing – development	0	0	0										0	0	###				
31K Facility based housing - operations	X	0	###		5	15	75		15				95	15	16%	H	\$15,000	Y	A
31G Short term rent mortgage utility payments	X	0	###		420	1045	300		300				1020	1045	102%	H	\$160,000	Y	A
31F Tenant based rental assistance	X	0	###		137	439	170		170				477	439	92%	H	\$432,000	Y	A
31E Supportive service	X	0	###		264	462	125		125				514	462	90%	H	\$150,000	Y	A
31I Housing information services	X	0	###		32	31	25		25				82	31	38%	H	\$35,000	Y	A
31H Resource identification	0	0	0										0	0	###				
31B Administration - grantee	0	0	0										0	0	###				
31D Administration - project sponsor	0	0	0										0	0	###				
<b>Totals</b>	0	0	0	0	0	1093	2049	1923	0	2239	0	0	0	5255	2049	39%			





Year 4							Year 5						Cumulative						Priority Need: <u>H, M, L</u>	Plan to Fund? Y/N	Fund Source		
Outputs				Funding			Outputs Households						Funding										
HOPWA Assistance		Non-HOPWA		HOPWA Budget	HOPWA Actual	Leveraged Non-HOPWA	HOPWA Assistance		Non-HOPWA		HOPWA Assistance		Non-HOPWA		HOPWA Budget	HOPWA Actual	Leveraged Non-HOPWA						
Goal	Actual	Goal	Actual				Goal	Actual	Goal	Actual	% of Goal	Goal	Actual	% of Goal				Goal				Actual	% of Goal
170												477	439	92%	0	0	####	###	###	0			
300												###	###	###	0	0	####	###	###	0			
												5	15	###	0	0	####	0	0	0			
												0	0	###	0	0	####	0	0	0			
												0	0	###	0	0	####	0	0	0			
												0	0	###	0	0	####	0	0	0			
												0	0	###	0	0	####	0	0	0			
												0	0	###	0	0	####	0	0	0			
470	0	0	0	0	0	0	0	0	0	0	0	###	###		0	0		###	###	0			
Outputs Individuals							Outputs Individuals																
125												514	660	###	0	0	####	###	###	0			
Outputs Individuals							Outputs Individuals																
25												82	31	38%	0	0	####	76109	22249	0			
												0	0	###	0	0	####	0	0	0			
												0	0		0	0		0	0	0			
												0	0		0	0		0	0	0			
												0	0		0	0		0	0	0			

## HOPWA Performance Chart 2

Type of Housing Assistance	Total Number of Households Receiving Assistance	Average Length of Stay [in weeks]	Number of Households Remaining in Project at the End of the Program Year	Number of Households that left the Project	What happened to the Households that left t			
						PY1	PY2	PY3
Tenant-based Rental Assistance	0	PY1	PY1	#VALUE!	Emergency Shelter		1	
	439	PY2	323	116	Temporary Housing		0	
					Private Hsg		58	
	0	PY3	PY3	#VALUE!	Other HOPWA		1	
					Other Subsidy		35	
	0	PY4	PY4	#VALUE!	Institution		0	
					Jail/Prison		2	
0	PY5	PY5	#VALUE!	Disconnected		11		
				Death		8		
Short-term Rent, Mortgage, and Utility Assistance	0	PY1	PY1	#VALUE!	Emergency Shelter		0	
	1045	PY2	681	364	Temporary Housing			
					Private Hsg		253	
	0	PY3	PY3	#VALUE!	Other HOPWA		4	
					Other Subsidy		81	
	0	PY4	PY4	#VALUE!	Institution			
Jail/Prison						11		
0	PY5	PY5	#VALUE!	Disconnected		5		
				Death		10		
Facility-based Housing Assistance	0	PY1	PY1	#VALUE!	Emergency Shelter		0	
	15	PY2	13	2	Temporary Housing		0	
					Private Hsg		0	
	0	PY3	PY3	#VALUE!	Other HOPWA		0	
					Other Subsidy		2	
	0	PY4	PY4	#VALUE!	Institution		0	
Jail/Prison						0		
0	PY5	PY5	#VALUE!	Disconnected		0		
				Death		0		



**Summary of Specific Annual Objectives**

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed		
<b>DH-1 Availability/Accessibility of Decent Housing</b>									
<b>DH-1 (1)</b>	Produce affordable housing that is most needed in the local communities receiving funding. Eligible housing types include: Transitional housing, Permanent supportive housing, Affordable rental housing and Affordable homeownership housing.	Source of Funds #1: \$10.1 million HOME	Performance Indicator #1: 336 units of transitional, permanent supportive housing, affordable rental or homeownership housing.	2005			#DIV/0!		
		Source of Funds #2		2006			#DIV/0!		
		Source of Funds #3		2007	336		0%		
				2008	336		0%		
		<b>MULTI-YEAR GOAL</b>			2009			#DIV/0!	
					<b>0</b>		#DIV/0!		
		Fund the production of 336 units of transitional, permanent supportive housing, affordable rental or homeownership housing.		Source of Funds #1	Performance Indicator #2: Number of counties assisted = 48	2005			#DIV/0!
				Source of Funds #2		2006			#DIV/0!
						2007	48		0%
	Source of Funds #3		2008	48			0%		
			<b>MULTI-YEAR GOAL</b>			2009			#DIV/0!
				<b>0</b>		#DIV/0!			
		Source of Funds #1	Performance Indicator #3: Special needs populations assisted - 45 persons with disabilities, 90 elderly, 60 female-headed households.	2005			#DIV/0!		
		Source of Funds #2		2006			#DIV/0!		
				2007			#DIV/0!		
Source of Funds #3		2008				#DIV/0!			
		<b>MULTI-YEAR GOAL</b>			2009			#DIV/0!	
			<b>0</b>		#DIV/0!				



**Summary of Specific Annual Objectives**

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed	
<b>DH-1 Availability/Accessibility of Decent Housing</b>								
<b>DH-1 (2)</b>	Produce housing for special needs populations, acquire and demolish housing units to support housing development, conduct affordable housing feasibility studies. Eligible unit types include: Emergency shelters, Youth shelters, Transitional housing, migrant/seasonal farmworker housing, permanent supportive housing, rental housing and owner occupied housing.	Source of Funds #1: \$4.2 million CDBG	Performance Indicator #1: Produce 244 units of housing for special needs populations and/or general affordable housing.	2005			#DIV/0!	
		Source of Funds #2		2006			#DIV/0!	
		Source of Funds #3		2007	244		0%	
				2008	244		0%	
			2009			#DIV/0!		
		<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!
		Source of Funds #1	Performance Indicator #2: Number of counties assisted = 35	2005			#DIV/0!	
		Source of Funds #2		2006			#DIV/0!	
				2007	35		0%	
				2008	35		0%	
	Source of Funds #3		2009			#DIV/0!		
	<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!	
	Source of Funds #1	Performance Indicator #3: Special needs populations assisted - 25 persons with disabilities, 75 elderly, 40 female-headed households	2005			#DIV/0!		
	Source of Funds #2		2006			#DIV/0!		
			2007			#DIV/0!		
Source of Funds #3	2008				#DIV/0!			
		2009			#DIV/0!			
<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!		



**Summary of Specific Annual Objectives**

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed		
<b>DH-1 Availability/Accessibility of Decent Housing</b>									
<b>DH-1 (3)</b>	Provide rental and utilities assistance to households at risk of homelessness. Provide legal services for landlord/tenant mediation to prevent eviction.	Source of Funds #1:\$73,181 ESG	Performance Indicator #1:Assist 300 households who are at-risk of homelessness.	2005			#DIV/0!		
				2006			#DIV/0!		
		Source of Funds #2		2007	300		0%		
				2008	300		0%		
		Source of Funds #3		2009			#DIV/0!		
		<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!	
		Source of Funds #1		Performance Indicator #2: Provide services to at least 80 percent of clients who ask for assistance.	2005			#DIV/0!	
					2006			#DIV/0!	
		Source of Funds #2			2007	300		0%	
		2008	300			0%			
	Source of Funds #3	2009				#DIV/0!			
	<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!		
	Provide rental, utilities and/or landlord/tenant mediation assistance to 300 clients. Shelters will provide assistance to approximately 80 percent of the clients who ask for assistance.	Source of Funds #1	Performance Indicator #3	2005			#DIV/0!		
				2006			#DIV/0!		
		Source of Funds #2		2007			#DIV/0!		
		2008				#DIV/0!			
Source of Funds #3		2009				#DIV/0!			
<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!			



**Summary of Specific Annual Objectives**

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed		
<b>DH-1 Availability/Accessibility of Decent Housing</b>									
<b>DH-1 (4)</b>	Provide case management, resource referral and counseling to persons and families who are homeless to assist them in securing permanent housing and supportive services.	Source of Funds #1: \$347,609 ESG	Performance Indicator #1: Provide 11,000 clients with essential services.	2005			#DIV/0!		
				2006			#DIV/0!		
		Source of Funds #2		2007	740		0%		
				2008	11000		0%		
		Source of Funds #3	2009			#DIV/0!			
		<b>MULTI-YEAR GOAL</b>						<b>0</b>	#DIV/0!
		Fund 54 shelters to provide case management, resource referral and counseling to 11,000 persons and families who are homeless.	Source of Funds #1	Performance Indicator #2: Provide funding to 54 shelters for essential services activities.	2005			#DIV/0!	
					2006		#DIV/0!		
			Source of Funds #2		2007	51		0%	
			2008		54		0%		
	Source of Funds #3		2009			#DIV/0!			
	<b>MULTI-YEAR GOAL</b>						<b>0</b>	#DIV/0!	
		Source of Funds #1	Performance Indicator #3	2005			#DIV/0!		
				2006		#DIV/0!			
		Source of Funds #2		2007		#DIV/0!			
				2008		#DIV/0!			
	Source of Funds #3	2009		#DIV/0!					
<b>MULTI-YEAR GOAL</b>						<b>0</b>	#DIV/0!		



**Summary of Specific Annual Objectives**

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed			
<b>DH-1 Availability/Accessibility of Decent Housing</b>										
<b>DH-1 (5)</b>	Improve accessibility of emergency shelters and transitional housing providers.	Source of Funds #1: \$57,000 ESG	Performance Indicator #1: Improve accessibility at 3 to 4 shelters.	2005			#DIV/0!			
		Source of Funds #2		2006			#DIV/0!			
		Source of Funds #3		2007	3 to 4		#VALUE!			
				2008	0		#DIV/0!			
				2009			#DIV/0!			
		<b>MULTI-YEAR GOAL</b>						<b>0</b>	#DIV/0!	
		Provide funds to emergency shelters and transitional housing providers for accessibility improvements.		Source of Funds #1	Performance Indicator #2	2005			#DIV/0!	
				Source of Funds #2		2006			#DIV/0!	
				Source of Funds #3		2007			#DIV/0!	
	2008						#DIV/0!			
	2009						#DIV/0!			
	<b>MULTI-YEAR GOAL</b>						<b>0</b>	#DIV/0!		
		Source of Funds #1	Performance Indicator #3	2005			#DIV/0!			
		Source of Funds #2		2006			#DIV/0!			
				2007			#DIV/0!			
Source of Funds #3		2008				#DIV/0!				
		2009				#DIV/0!				
<b>MULTI-YEAR GOAL</b>						<b>0</b>	#DIV/0!			



**Summary of Specific Annual Objectives**

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed		
<b>DH-1 Availability/Accessibility of Decent Housing</b>									
<b>DH-1 (6)</b>	Improve housing accessibility and availability by providing housing information/referrals/case management to persons living with HIV/AIDS.	Source of Funds #1: \$35,000 HOPWA	Performance Indicator #1: 25 homeless individuals living with HIV/AIDS will find housing.	2005			#DIV/0!		
				2006			#DIV/0!		
		Source of Funds #2		2007	25		0%		
				2008	25		0%		
		Source of Funds #3		2009			#DIV/0!		
		<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!	
		Source of Funds #1		Performance Indicator #2	2005			#DIV/0!	
					2006			#DIV/0!	
		Source of Funds #2			2007			#DIV/0!	
		2008				#DIV/0!			
	Source of Funds #3	2009				#DIV/0!			
	<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!		
	Assist 25 homeless individuals living with HIV/AIDS with finding housing by providing funding to HOPWA care sites.	Source of Funds #1	Performance Indicator #3	2005			#DIV/0!		
				2006			#DIV/0!		
		Source of Funds #2		2007			#DIV/0!		
				2008			#DIV/0!		
		Source of Funds #3		2009			#DIV/0!		
	<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!		





**Summary of Specific Annual Objectives**

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed		
<b>DH-1 Availability/Accessibility of Decent Housing</b>									
<b>DH-1 (7)</b>	Increase housing stability of persons at-risk of homelessness living with HIV/AIDS.	Source of Funds #1: \$432,000 HOPWA	Performance Indicator #1: Provide rental assistance to preserve the housing of 170 persons living with HIV/AIDS for up to 12 months.	2005			#DIV/0!		
				2006			#DIV/0!		
		Source of Funds #2		2007	170		0%		
				2008	170		0%		
		Source of Funds #3		2009			#DIV/0!		
		<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!	
		Source of Funds #1		Performance Indicator #2	2005			#DIV/0!	
					2006			#DIV/0!	
		Source of Funds #2			2007			#DIV/0!	
		2008				#DIV/0!			
	Source of Funds #3	2009				#DIV/0!			
	<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!		
	Provide case management, resource assistance and housing assistance for up to 12 months to 170 persons at-risk of homelessness and living with HIV/AIDS.	Source of Funds #1	Performance Indicator #3	2005			#DIV/0!		
				2006			#DIV/0!		
		Source of Funds #2		2007			#DIV/0!		
		2008				#DIV/0!			
Source of Funds #3		2009				#DIV/0!			
<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!			



**Summary of Specific Annual Objectives**

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed		
<b>DH-1 Availability/Accessibility of Decent Housing</b>									
<b>DH-1 (8)</b>	Provide short-term assistance to persons living with HIV/AIDS at risk of eviction, foreclosure and/or termination of utilities.	Source of Funds #1: \$160,000 HOPWA	Performance Indicator #1: Assist 300 individuals living with HIV/AIDS with up to 21 weeks of short-term rental, mortgage or utilities assistance.	2005			#DIV/0!		
				2006			#DIV/0!		
		Source of Funds #2		2007	300		0%		
				2008	300		0%		
		Source of Funds #3		2009			#DIV/0!		
		<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!	
		Source of Funds #1		Performance Indicator #2	2005			#DIV/0!	
					2006			#DIV/0!	
		Source of Funds #2			2007			#DIV/0!	
		2008				#DIV/0!			
	Source of Funds #3	2009				#DIV/0!			
	<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!		
	Assist 30 individuals living with HIV/AIDS with up to 21 weeks of short-term rental, mortgage or utilities assistance.	Source of Funds #1	Performance Indicator #3	2005			#DIV/0!		
				2006			#DIV/0!		
		Source of Funds #2		2007			#DIV/0!		
		2008				#DIV/0!			
Source of Funds #3		2009				#DIV/0!			
<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!			



**Summary of Specific Annual Objectives**

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed		
<b>DH-2 Affordability of Decent Housing</b>									
<b>DH-2 (1)</b>	Increase affordability of rental housing and homeownership housing.	Source of Funds #1: \$10.1 HOME	Performance Indicator #1: 336 units of transitional, permanent supportive housing, affordable rental or homeownership housing.	2005			#DIV/0!		
				2006			#DIV/0!		
		Source of Funds #2		2007	336		0%		
				2008	336		0%		
		Source of Funds #3		2009			#DIV/0!		
		<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!	
		Source of Funds #1		Performance Indicator #2: Provide downpayment assistance for up to 500 households.	2005			#DIV/0!	
					2006			#DIV/0!	
		Source of Funds #2			2007	500		0%	
		2008	500			0%			
	Source of Funds #3	2009				#DIV/0!			
	<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!		
	Fund the production of affordable rental and homeownership housing. Provide downpayment assistance to up to 500 households.	Source of Funds #1	Performance Indicator #3: Five households with persons with disabilities will be assisted.	2005			#DIV/0!		
				2006			#DIV/0!		
		Source of Funds #2		2007	5		0%		
		2008				#DIV/0!			
Source of Funds #3		2009				#DIV/0!			
<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!			



**Summary of Specific Annual Objectives**

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed	
<b>DH-2 Affordability of Decent Housing</b>								
<b>DH-2 (2)</b>	Produce housing for special needs populations, acquire and demolish housing units to support housing development, conduct affordable housing feasibility studies. Eligible unit types include: Emergency shelters, Youth shelters, Transitional housing, migrant/seasonal farmworker housing, permanent supportive housing, rental housing and owner occupied housing.	Source of Funds #1: \$4.2 million CDBG	Performance Indicator #1: Produce 244 units of housing for special needs populations and/or general affordable housing.	2005			#DIV/0!	
		Source of Funds #2		2006			#DIV/0!	
		Source of Funds #3		2007	244		0%	
				2008	244		0%	
			2009			#DIV/0!		
		<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!
		Source of Funds #1	Performance Indicator #2: Number of counties assisted = 35	2005			#DIV/0!	
		Source of Funds #2		2006			#DIV/0!	
				2007	35		0%	
				2008	35		0%	
	Produce 244 units of housing for special needs populations and/or affordable housing.	Source of Funds #3	2009			#DIV/0!		
	<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!	
	Source of Funds #1	Performance Indicator #3: Special needs populations assisted - 25 persons with disabilities, 75 elderly, 40 female-headed households	2005			#DIV/0!		
	Source of Funds #2		2006			#DIV/0!		
			2007			#DIV/0!		
Source of Funds #3	2008				#DIV/0!			
	2009			#DIV/0!				
<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!		



**Summary of Specific Annual Objectives**

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed	
<b>DH-3 Sustainability of Decent Housing</b>								
<b>DH-3 (1)</b>	Provide operating support to emergency shelters.	Source of Funds #1: \$1.4 million ESG	Performance Indicator #1: Assist 89 shelters with operations.	2005			#DIV/0!	
				2006			#DIV/0!	
		Source of Funds #2		2007	89		0%	
				2008	89		0%	
		Source of Funds #3	2009			#DIV/0!		
		<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!
		Fund operations of 89 shelters to support their assistance of 24,523 unduplicated clients	Source of Funds #1	Performance Indicator #2: Enable shelters to provide support to 24,523 clients.	2005			#DIV/0!
					2006		#DIV/0!	
			Source of Funds #2		2007	24523		0%
			2008		18000		0%	
	Source of Funds #3		2009			#DIV/0!		
	<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!	
		Source of Funds #1	Performance Indicator #3	2005			#DIV/0!	
				2006		#DIV/0!		
		Source of Funds #2		2007		#DIV/0!		
		2008			#DIV/0!			
	Source of Funds #3	2009		#DIV/0!				
<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!		



**Summary of Specific Annual Objectives**

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed		
<b>SL-1 Availability/Accessibility of Suitable Living Environment</b>									
<b>SL-1 (1)</b>	Assist HOPWA care sites with improvements, utilities and salaries of maintenance crews.	Source of Funds #1: \$15,000 HOPWA	Performance Indicator #1: Benefit 75 clients of HOPWA care sites.	2005			#DIV/0!		
				2006			#DIV/0!		
		Source of Funds #2		2007	75		0%		
				2008	15		0%		
		Source of Funds #3		2009			#DIV/0!		
		<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!	
		Source of Funds #1		Performance Indicator #2	2005			#DIV/0!	
					2006			#DIV/0!	
		Source of Funds #2			2007			#DIV/0!	
		2008				#DIV/0!			
	Source of Funds #3	2009				#DIV/0!			
	<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!		
	Provide operating funding to HOPWA care sites for improvements to furniture in group homes, assistance with utilities and salaries of maintenance crews.	Source of Funds #1	Performance Indicator #3	2005			#DIV/0!		
				2006			#DIV/0!		
		Source of Funds #2		2007			#DIV/0!		
		2008				#DIV/0!			
Source of Funds #3		2009				#DIV/0!			
<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!			



**Summary of Specific Annual Objectives**

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed		
<b>SL-1 Availability/Accessibility of Suitable Living Environment</b>									
<b>SL-1 (2)</b>	Improve living environments of persons living with HIV/AIDS.	Source of Funds #1: \$150,000 HOPWA	Performance Indicator #1: Provide services to 125 individuals.	2005			#DIV/0!		
				2006			#DIV/0!		
		Source of Funds #2		2007	125		0%		
				2008	125		0%		
		Source of Funds #3		2009			#DIV/0!		
		<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!	
		Source of Funds #1		Performance Indicator #2	2005			#DIV/0!	
					2006			#DIV/0!	
		Source of Funds #2			2007			#DIV/0!	
		2008				#DIV/0!			
	Source of Funds #3	2009				#DIV/0!			
	<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!		
	Support HOPWA care sites with funding for client's needs including food/nutrition, transportation, housing case management, mental health treatment, substance abuse treatment and basic telephone provision, to maintain their living environment.	Source of Funds #1	Performance Indicator #3	2005			#DIV/0!		
				2006			#DIV/0!		
		Source of Funds #2		2007			#DIV/0!		
		2008				#DIV/0!			
Source of Funds #3		2009				#DIV/0!			
<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!			



**Summary of Specific Annual Objectives**

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed		
<b>SL-3 Sustainability of Suitable Living Environment</b>									
<b>SL-3 (1)</b>	Improve wastewater, water and storm water infrastructure systems.	Source of Funds #1: \$12.7 million CDBG	Performance Indicator #1: Improve 26 systems.	2005			#DIV/0!		
				2006			#DIV/0!		
		Source of Funds #2		2007	26		0%		
				2008	26		0%		
		Source of Funds #3		2009			#DIV/0!		
		<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!	
		Source of Funds #1		Performance Indicator #2	2005			#DIV/0!	
					2006			#DIV/0!	
		Source of Funds #2			2007			#DIV/0!	
		2008				#DIV/0!			
	Source of Funds #3	2009				#DIV/0!			
	<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!		
	Provide funding to improve 26 wastewater, water and storm water infrastructure systems to sustain and improve the living environment of low- and moderate-income persons in the communities.	Source of Funds #1	Performance Indicator #3	2005			#DIV/0!		
				2006			#DIV/0!		
		Source of Funds #2		2007			#DIV/0!		
		2008				#DIV/0!			
Source of Funds #3		2009				#DIV/0!			
<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!			





**Summary of Specific Annual Objectives**

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed		
<b>SL-3 Sustainability of Suitable Living Environment</b>									
<b>SL-3 (2)</b>	Assist communities with community development projects, including libraries, community centers, social service facilities, youth centers, fire stations, downtown revitalization, historic preservation, etc.	Source of Funds #1: \$10.4 million CDBG	Performance Indicator #1: 26 miscellaneous community development activities.	2005			#DIV/0!		
				2006			#DIV/0!		
		Source of Funds #2		2007	26		0%		
				2008	26		0%		
		Source of Funds #3		2009			#DIV/0!		
		<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!	
		Source of Funds #1		Performance Indicator #2: Provide \$1 million of such funding to construct facilities for special needs populations.	2005			#DIV/0!	
					2006			#DIV/0!	
		Source of Funds #2			2007			#DIV/0!	
		2008				#DIV/0!			
	Source of Funds #3	2009				#DIV/0!			
	<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!		
	Provide assistance to communities for 26 community development projects to sustain and improve living environments of low- to moderate-income residents.	Source of Funds #1	Performance Indicator #3	2005			#DIV/0!		
				2006			#DIV/0!		
		Source of Funds #2		2007			#DIV/0!		
		2008				#DIV/0!			
Source of Funds #3		2009				#DIV/0!			
<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!			



**Summary of Specific Annual Objectives**

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed		
<b>SL-3 Sustainability of Suitable Living Environment</b>									
<b>SL-3 (3)</b>	Provide planning grants to communities to help improve the living environments of low- to moderate-income populations.	Source of Funds #1: \$1.2 million CDBG	Performance Indicator #1: 33 planning grants	2005			#DIV/0!		
				2006			#DIV/0!		
		Source of Funds #2		2007	33		0%		
				2008	29		0%		
		Source of Funds #3		2009			#DIV/0!		
		<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!	
		Source of Funds #1		Performance Indicator #2	2005			#DIV/0!	
					2006			#DIV/0!	
		Source of Funds #2			2007			#DIV/0!	
		2008				#DIV/0!			
	Source of Funds #3	2009				#DIV/0!			
	<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!		
	Provide planning grants to 33 communities to help improve the living environments of low- to moderate-income populations.	Source of Funds #1	Performance Indicator #3	2005			#DIV/0!		
				2006			#DIV/0!		
		Source of Funds #2		2007			#DIV/0!		
		2008				#DIV/0!			
Source of Funds #3		2009				#DIV/0!			
<b>MULTI-YEAR GOAL</b>						<b>0</b>	#DIV/0!		



**Summary of Specific Annual Objectives**

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed		
<b>EO-1 Availability/Accessibility of Economic Opportunity</b>									
<b>EO-1 (1)</b>	Provide funding for needed downtown revitalization, job creation and microenterprise activities.	Source of Funds #1: \$1.2 million CDBG	Performance Indicator #1: Provide funding for job creation and training activities.	2005			#DIV/0!		
				2006			#DIV/0!		
		Source of Funds #2		2007	3		0%		
				2008			#DIV/0!		
		Source of Funds #3		2009			#DIV/0!		
		<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!	
		Source of Funds #1		Performance Indicator #2: Fund 2 to 3 downtown revitalization projects.	2005			#DIV/0!	
					2006			#DIV/0!	
		Source of Funds #2			2007	2 to 3		#REF!	
		2008	3 to 5			#VALUE!			
	Source of Funds #3	2009				#DIV/0!			
	<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!		
	Create jobs for low- to moderate-income populations, fund training and micro-enterprise lending and support downtown revitalization efforts.	Source of Funds #1: \$500,000 CDBG	Performance Indicator #3: Provide funding for micro-enterprise training and lending.	2005			#DIV/0!		
				2006			#DIV/0!		
		Source of Funds #2		2007	7		0%		
		2008				#DIV/0!			
Source of Funds #3		2009				#DIV/0!			
<b>MULTI-YEAR GOAL</b>					<b>0</b>	#DIV/0!			