



2015 – 2019 Consolidated Plan
2015 Action Plan
DRAFT - April 9, 2015

City of New Albany
2015 – 2019 Consolidated Plan/2015 Action Plan
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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of New Albany is located within Floyd County, Indiana and is the County Seat. Floyd County and the City of New Albany are a consolidated City/County located north of Louisville, KY and the Ohio River in Indiana. The City of New Albany is designated by the U.S. Department of Housing and Urban Development (HUD) as entitlement City.

The U.S. Department of Housing and Urban Development (HUD) awards Community Development Block Grant (CDBG) funds to “Entitlement Communities” across the United States. Awards are based on formula calculations including factors such as the population of the community, pre-1940’s housing stock, growth and decline. The City of New Albany receives an allocation of CDBG funding, approximately \$600,000 annually, for a total of \$3 million over the five years of this Consolidated Plan.

The funding over the years has trended downwards from a high in 1994 of \$965,000. In the last five years, the City of New Albany has seen a decrease in annual funding from \$791,386 in 2010 to \$623,011 in 2014. The amount the City of New Albany expects to receive \$613,845 in the 2015 fiscal year. The decrease in funding is challenging for the City and its partners to adequately address the needs in the community. Seeking other sources of funding is essential for any project to be completed.

To receive funding each year, the City of New Albany must complete a Five-Year Consolidated Plan. The Consolidated Plan is an assessment of the needs in the community, relating to housing, social and public services, public infrastructure. The analysis looks at populations are most affected by the current housing stock, state of the economy and the ability to meet daily living needs. The Consolidated Plan then outlines priorities and goals to address those needs. Each year, the City of New Albany will write an Action Plan, outline specific projects and funding resources that will be used to meet the priorities and goals. At the end of each year, the City of New Albany will write a Consolidated Annual Performance and Evaluation Report to report the progress towards each of the Consolidated Plan goals. These three documents enable the public, elected officials and HUD to understand the needs in the community, provide input and measure progress and investment in the community.

This Consolidated Plan will cover fiscal years 2015 through 2019. The fiscal year will begin on July 1st of each year and end on June 30th. The first year of this Consolidated Plan will begin July 1, 2015 and end Jun 30, 2016. The last year of this Consolidated Plan will end on June 30, 2020.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

In June 2014, the Louisville/Jefferson County housing market was listed as the strongest housing market in the country. An article by USAToday, *Louisville Housing Market is No. 1, but the Numbers are Wonky* states because the area is a middle market and neither experienced a boom nor a bust, thus the area has had steady growth over the past seven years.

Through consultation, many of the stakeholders suggested that the cost of housing often exceeds what many people in the area can afford. The housing profile will examine the housing market in further detail to determine if any households have a disproportionate need. Other needs for the area include:

- Community stakeholders may not know all of the services providers available to low income households in Southern Indiana as some service providers are very small. A full accounting of the services for the homeless is not available.
- Public meetings about transportation do not seem to be located in places easily reached by users of public transportation.
- There is much concern about the new bridge across the river, how it will change the location of jobs and the affect tolls will have on low income households
- Public transportation is essential for many low-income residents and only a few transportation lines come from Louisville and into Indiana.
- Urban jobs are not living wage jobs. Living wage jobs need to increase.

To address the needs, the following priorities and goals have been set by the City of New Albany.

Priority: Create sustainable communities

- Goal – Create affordable homeownership opportunities for all income levels-4 annually
- Goal1 – Assist senior citizens with home repairs to enable them to age in place and low/moderate income residents with minor rehabs to sustain their homeownership -18 annually.
- Goal – Improve parks and recreation facilities for low income communities and increase the accessibility of those facilities for persons with disabilities.-1 annually
- Goal – Support infrastructure improvements in distressed neighborhoods.-1 sidewalk project annually and 1 street project per Con Plan is proposed
- Goal – Develop affordable rental housing for renters earning incomes between 0 and 50 percent HAMFI. - 40 new vouchers, 2 new rental units

Priority – Reduce slum and blight

- Goal – Increase code enforcement activities to reduce the amount of blight in the community. - 1 CCE Officer funded with CDBG and another funded with local resources.
- Goal – Assist with the clearance and demolition of abandoned sites that cannot be preserved or renovated.- 1 or 2 annually scattered sites
- Goal – Acquire, or otherwise stabilize and dispose of properties for redevelopment-1 annually scattered site

Priority: Increase access to public services and transportation

- Goal – Support youth services, included education and physical education activities-691 youth annually
- Goal – Support transportation efforts for special needs groups -30 people

Priority: Administration and Fair Housing Initiatives

- Goal – Increase coordination amount services agencies across Southern Indiana to improve services to low-income residents.
- Goal – Implement fair housing activities and address goals in the Analysis of Impediments to Fair Housing

3. Evaluation of past performance

The City of New Albany has implemented CDBG funded programs over the past five years as part of the 2010 Consolidated Plan. Over that time, the City has made great strides to assist low-income households in the community. Accomplishments in the past five years include:

- The City partnered with a non-profit and funded the acquisition of a duplex for the rehabilitation into permanent supportive housing.
- Public service activities targeted our urban youth. Drug and alcohol prevention education, after school care & tutoring, back packs/school supplies & recreational activities, character development, delinquency prevention and educational opportunities were all activities provided to 1,973 youth in need.
- The City's CDBG Target Area deteriorating infrastructure was greatly improved throughout the 4 years. Sidewalk improvements have been made in the Midtown neighborhood and nearby streets.
- The City has assisted 188 homeowners with minor repairs to their homes.
- The City has stepped up its code enforcement efforts, finding 618 property owners in violation. The owners quickly rectified most of the concerns.

Despite the successes, challenges acquiring inexpensive properties for affordable housing development, growing demand for public services and increasing numbers of households who are falling behind the growing wealthy communities continue.

4. Summary of citizen participation process and consultation process

Past efforts to reach the stakeholders and the public through blanket efforts have not had a high success rate. To complete this Consolidated Plan participation process, the City of New Albany hosted a public meeting in March 2015, directly inviting public service providers and affordable housing developers, both representatives of low to moderate-income persons as both groups serve this population.

The meeting was held on March 24, 2015, at 2:30 in the afternoon. The meeting serves as an “open mike” to allow stakeholders and representatives in the community voice their concerns and speak of the needs in the community. Organizations seeking CDBG funding were also allowed to submit applications for 2015 grants during this time.

City Consultants and Research, LLC, a consulting firm hired by the City of New Albany conducted consultation interviews with local stakeholders. The purpose of the consultations is to get a perspective about the needs in the community that hard data does not provide. An example of this is the data shows a low number of homeless individuals living in the community, but through consultations, the numbers of families living on couches or couch surfers, is much higher. A complete list and summary of comments is included later in this document.

City Consultants & Research, LLC also worked on the Analysis of Impediments to Fair Housing in December and January of 2014. Information taken from stakeholder meetings during that planning process have been used to set priorities and goals for the Consolidated Plan.

5. Summary of public comments

A summary of comments will be available after the 30-day public comment period.

6. Summary of comments or views not accepted and the reasons for not accepting them

The draft form of this Consolidated Plan will be available for 30 days for public comment beginning April 9, 2015 and ending May 8, 2015. Draft copies of the document will be available in the City of New Albany offices for comment and electronically via the City website. All comments are welcome on the draft.

7. Summary

The City of New Albany will spend the next five years striving to understand more about the needs in the community and address those needs. The area has not seen growth since the 1970’s and will need Community Development Block Grant dollars to revitalize its neighborhoods. The Consolidated Plan is an effort by the City to improve its neighborhoods, creating new jobs and livable neighborhoods for all of its residents.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	NEW ALBANY	Redevelopment
CDBG Administrator	NEW ALBANY	Redevelopment
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

The U.S. Department of Housing and Urban Development (HUD) awards Community Development Block Grant (CDBG) funds to “Entitlement Communities” across the United States. Awards are based on formula calculations including factors such as the population of the community, pre-1940’s housing stock, growth and decline. The City of New Albany receives an allocation of CDBG funding, approximately \$600,000 annually, for a total of \$3 million over the five years of this Consolidated Plan.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The City of New Albany hired a consultant from City Consultants & Research, LLC to help the writing of this Consolidated Plan and conduct the public input process, including the consultations. Consultations were conducted in person, one-on-one or in a small group setting or via phone conference. Staff from Redevelopment Department provided a few contact organizations to begin the process. Through the interview process, the consultant received other suggestions for contacts and followed up with those individuals.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

The City of New Albany participates in the Southern Indiana Housing Initiative Group (SIHI). SIHI is a regional collaborative of housing and service providers, public and private funders, that gathers on a monthly basis to discuss ideas, conduct regional homelessness planning and collaborate efforts to serve the community. SIHI also serves as an advocate for the clients they serve in the community. The participation by the City of New Albany is year round and provides input to the planning process for funding projects each year with CDBG dollars.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The City of New Albany must coordinate efforts with the State of Indiana for its Continuum of Care as it is part of the Balance area, one of fourteen regions. The City of New Albany, Floyd County and surrounding areas must work together to address homelessness as one unit. Reports on homelessness were provided by the State of Indiana to assist with the homelessness analysis.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The City of New Albany does not receive ESG funding. Local agencies apply to the State of Indiana for funding. Any agency that receives funding from the State of Indiana must participate in the HMIS system to manage data and intake.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	New Albany Parks & Recreation
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	ADA compliance of facilities
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted for the needs of the department, including accessibility improvements.
2	Agency/Group/Organization	LifeSpan Resources
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Conducted a conference call to discuss the non-homeless special needs in the community.
3	Agency/Group/Organization	Lifespring, Inc.
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Conducted conference call to discuss homeless needs. Also talked about regional planning efforts for the Continuum of Care.
4	Agency/Group/Organization	INDIANA HOUSING AND COMMUNITY DEVELOPMENT AUTHORITY
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Other government - State

What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contacted state employees to find information on 2014 Point in Time Count and available beds at the time of the count.

Identify any Agency Types not consulted and provide rationale for not consulting

The consultant that conducted interviews for the Analysis of Impediments in December 2014 and January 2015 is the same consultant for the Consolidated Plan. Rather than returning to many of the same individuals interviewed for that process answered questions about redevelopment in addition to speaking to fair housing. Responses from that process have helped guide this process and their input has been listed even if they were not directly interviewed as part of the Consolidated Plan.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Indiana - Balance of State	Consulted with local agencies as part of Region 13 as well as staff from the Indiana Housing and Community Development Authority.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The City of New Albany must coordinate efforts with the State of Indiana for its Continuum of Care as it is part of the Balance area, one of fourteen regions. The City of New Albany, Floyd County and surrounding areas must work together to address homelessness as one unit. Reports on homelessness were provided by the State of Indiana to assist with the homelessness analysis.

Consultations were also held with other local providers in Louisville, KY. Their input spoke of the regional needs and challenges faced by multiple cities and two states working together to address needs yet under different jurisdictions and regulatory requirements.

Narrative (optional):

PR-15 Citizen Participation

**1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

In order to obtain citizen views and to respond to proposal and questions at all state of the community development program, the following public information meeting and public hearings are held to solicit comments on the following subjects, suitable living environment; housing; and economic development needs; proposed activities; project implementation; community development program performance; and amendments to the Consolidated Plan. Notices of all public hearings shall be published in accordance with Indiana Code requirements and such notifications shall be supplemented with additional block advertisements. Public meetings are held at various locations and all public hearings are held in the Assembly Room, Room 331 City County Building.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Southern Indiana Housing Initiatives	Persons with disabilities homeless and public service providers	15 members in attendance	Provide general input on homeless and public service needs in the community. Also discussed issues facing very low income households at-risk of homelessness.	All comments were received.	

Needs Assessment

NA-05 Overview

Needs Assessment Overview

According to the *2013 American Community Survey* estimates, New Albany was home to 36,513 individuals. That is an increase of 141 individuals from the decennial census in April 2010 listed the population at 36,372 individuals. That is a nominal increase of 0.4 percent over three years. The 2000 Census listed the population at 37,603. The population peak for New Albany was in 1970 with 38,402 people. The *2013 American Community Survey* data places the number of households in New Albany at 15,575. Since the Census in 1970, the City of New Albany population has remained steady, with a total population hovering around 36,000 people, with gradual declines and increases in population.

From the *2010 Decennial Census*, the basic racial makeup of the City of New Albany is 85.8 percent White, 8.7 percent African American and 2.6 percent other racial minorities, which is comprised of the typical racial/ethnic categories found in the census. These categories include: (1) American Indian and Alaska Native, (2) Asian, (3) Native Hawaiian and Other Pacific Islander, and (4) Other. Slightly over 1.7 percent of the total population in New Albany listed themselves as “some other race.” 2.9 percent of the total population in New Albany listed themselves as two or more races.

It is important to note that race information did not provide information about the percentage of the total population that classify themselves as Hispanic or Latino. Individuals from this ethnic background were not likely to identify as any of the available racial categories tracked in the Census. They may select “Other” and they may not. To ascertain the percentage of the population that is Hispanic or Latino, a separate 2010 Census question was created. 3.7 percent of the New Albany population identified themselves as Hispanic or Latino. This is a 184 percent increase of the Hispanic population for New Albany since the 2000 Census, which showed 1.3 percent of the population identifying themselves as Hispanic or Latino.

A household is defined as all the people permanently residing in a single housing unit, either related or unrelated. The total number of households in New Albany during the 2010 US Census was 15,575. There were 29,479 households in Floyd County in 2010. This was an increase of 1,968 households since 2000 when the total number of households in Floyd County was 27,511. This represents an increase of 8.0 percent over the ten-year time period. The average household size in 2010 was 2.5 persons per household.

The housing needs analysis, over the next few pages and sections, will examine the types of households in the community and the housing challenges they face.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The City of New Albany had a slight decrease in the number of households and its population since the 2000 Census. The population decreased by 3 percent and the number of households decreased by 2 percent. Since the Census in 1970, the City of New Albany population has remained steady, with a total population hovering around 36,000 people, with gradual declines and increases in population.

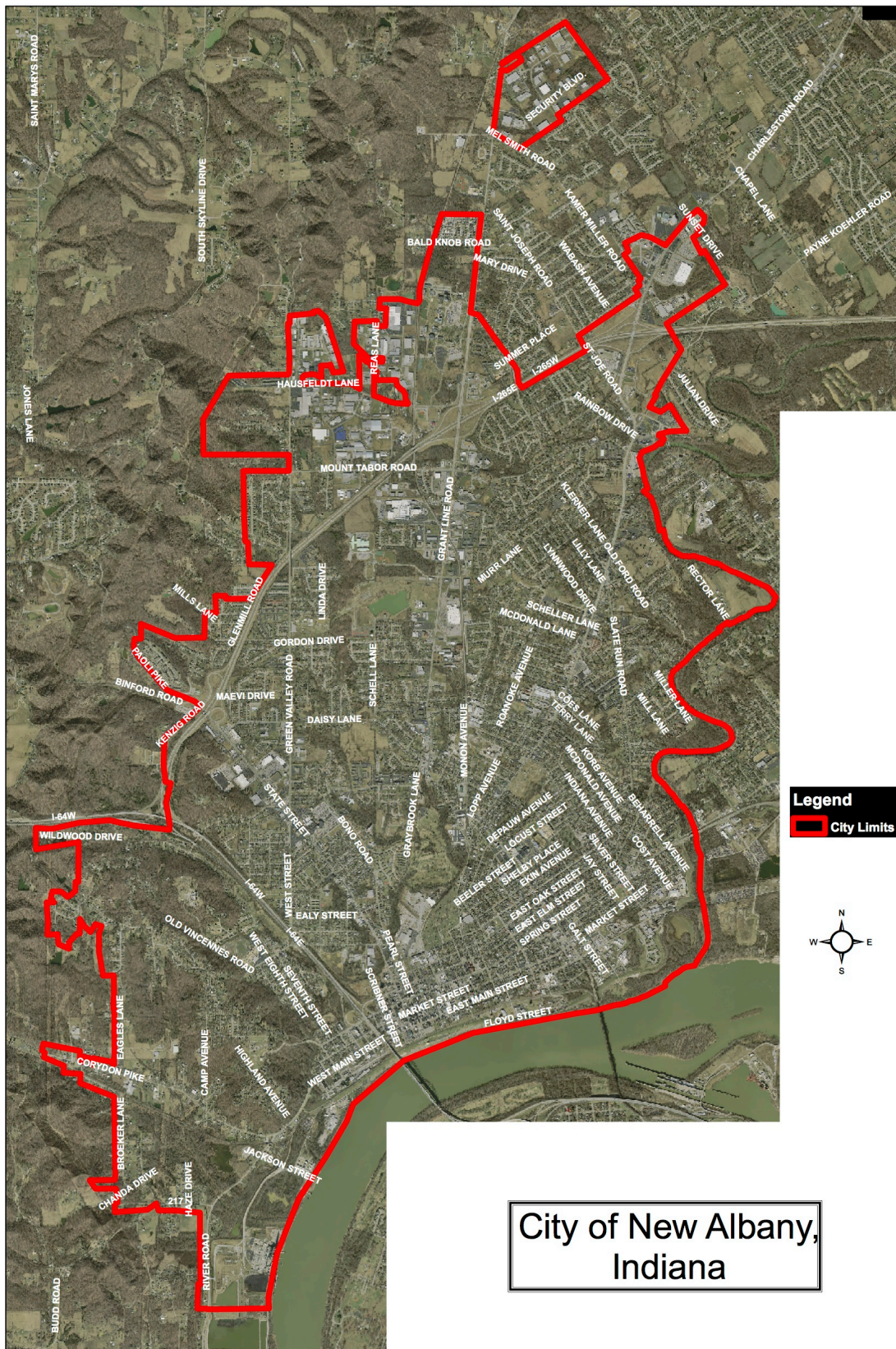
The 2008-2012 American Community Survey (ACS) showed the City of New Albany to have 17,455 housing units, of which 15,455 were occupied. That leaves 2,000 vacant structures, according to the ACS report. Maps below show the rate of vacancy of housing units through the City of New Albany. The highest concentration of those units is towards the downtown area and the river. The further away from urban core of the community, the areas have fewer concentrations of vacant and abandoned housing.

The areas of higher vacancy concentration also match neighborhoods of color and areas where people have a housing cost burden, when a household pays more than 30 percent of its gross monthly income towards housing costs. Other housing challenges, although smaller in number, match these same areas of concentration. This housing analysis will examine those challenges for New Albany households and areas of the community.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	37,603	36,474	-3%
Households	15,862	15,550	-2%
Median Income	\$34,923.00	\$38,640.00	11%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)



City of New Albany,
Indiana

City Boundary Map

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	2,260	2,265	3,035	2,345	5,645
Small Family Households *	1,000	745	1,025	955	2,960
Large Family Households *	165	30	155	140	350
Household contains at least one person 62-74 years of age	335	395	450	275	1,165
Household contains at least one person age 75 or older	200	455	430	290	300
Households with one or more children 6 years old or younger *	599	305	450	325	380
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	35	0	0	0	35	15	0	0	0	15
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	0	40	40	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	40	0	35	50	125	0	0	4	25	29
Housing cost burden greater than 50% of income (and none of the above problems)	1,000	380	0	0	1,380	230	170	105	0	505
Housing cost burden greater than 30% of income (and none of the above problems)	320	620	475	0	1,415	125	370	495	265	1,255

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Zero/negative Income (and none of the above problems)	85	0	0	0	85	40	0	0	0	40

Table 7 – Housing Problems Table

Data 2007-2011 CHAS

Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,075	380	35	85	1,575	245	170	110	25	550
Having none of four housing problems	640	1,005	1,520	785	3,950	175	710	1,365	1,450	3,700
Household has negative income, but none of the other housing problems	85	0	0	0	85	40	0	0	0	40

Table 8 – Housing Problems 2

Data 2007-2011 CHAS

Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	665	425	160	1,250	115	155	270	540
Large Related	100	10	30	140	0	0	20	20
Elderly	190	165	65	420	180	240	74	494

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	400	400	220	1,020	80	150	245	475
Total need by income	1,355	1,000	475	2,830	375	545	609	1,529

Table 9 – Cost Burden > 30%

Data 2007-2011 CHAS

Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	515	130	0	645	100	50	25	175
Large Related	75	0	0	75	0	0	20	20
Elderly	140	65	0	205	105	70	4	179
Other	305	185	0	490	30	50	60	140
Total need by income	1,035	380	0	1,415	235	170	109	514

Table 10 – Cost Burden > 50%

Data 2007-2011 CHAS

Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	35	0	35	70	140	0	0	4	25	29
Multiple, unrelated family households	10	0	0	20	30	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	45	0	35	90	170	0	0	4	25	29

Table 11 – Crowding Information – 1/2

Data 2007-2011 CHAS

Source:

	Renter				Owner			
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source

Comments:

Describe the number and type of single person households in need of housing assistance.

Affordable housing is not necessarily low-income housing or public housing. Affordable housing is housing that costs less than 30 percent of a household's gross monthly income. Households who spend more than 30 percent of their gross month income towards housing costs are considered to have a cost burden. By evaluating the number of households with cost burden, the City of New Albany may determine if there is a shortage in affordable housing for its population.

A large number of households spend more than 30 percent of their gross monthly income towards housing costs. By spending more than 30 percent of the gross monthly income, the household is considered to have a housing problem or a cost burden by the U.S. Department of Housing and Urban Development (HUD).

There is a higher level of cost burden, called Severe Cost Burden, where a household spends more than 50 percent of their gross monthly income towards housing costs. This is particularly difficult for these households to prepare or save for any emergency when most of their income goes towards housing.

Renters have a much higher rate of cost burden than homeowners. Over 41 percent of renters pay more than 30 percent of the household's gross monthly income towards housing, or has a cost burden. Nearly one quarter of renters have a severe cost burden, spending more than 50 percent of the household's gross monthly income towards housing costs.

Of the renters with higher cost burden, small-related households experience cost burden more than any other type. Small-related households are households of related individuals, typically four persons or less. Of the renters experiencing a cost burden, 44.1 percent are small-related households. Of the renters experiencing a severe cost burden, 45.5 percent are small-related households.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

An excerpt from the Analysis of Impediments to Fair housing stated that the City of New Albany and New Albany township are the areas with the highest population of persons living with a disability. New Albany Township is one of five townships in Floyd County and home to the City of New Albany. However, the Township is larger than the City.

New Albany Township is also home to the most people living with a disability. Most people living with a disability are between the ages 18 and 64 years. People who are over age 65 represent the second largest group of people living with a disability. Table 8 shows the number of persons with a disability that are not living in an institution, such as a hospital, nursing home or other institution.

The tables above show the number of people living with a disability by census tract within the City of New Albany. Some of the Census Tracts are only partially located with the incorporated limits of the City of New Albany. The Census Tract 70801 has the highest percentage of the population living with a disability while Census Tract 70901 had the highest number of people living with a disability.

What are the most common housing problems?

There are six different housing problems tracked by the US Census and the HUD CHAS. The problems are:

- Overcrowding – With 1.01-1.5 people per room
- Severe Overcrowding – With more than 1.51 people per room
- Substandard Housing - Lacking complete plumbing or kitchen facilities
- Cost Burden - Housing costs greater than 30% of income
- Severe Housing Cost Burden - Housing costs greater than 50% of income
- Zero/negative Income

The most common housing problem is a cost burden. Of the people experiencing housing problems, 54.2 percent are experiencing a cost burden, paying more than 30 percent of their gross monthly income towards housing costs. People with a severe cost burden make up 38.3 percent of households with cost burden. The remaining cost burdens account for remaining 7.5 percent of households with housing problems.

Are any populations/household types more affected than others by these problems?

Twice as many renters as owners experience a cost burden. Of the renters, 47.9 percent of them are extremely low-income households, earning less than 30 percent of the HUD Area Median Family Income (HAMFI). For a four-person family/household, extremely low income means the gross income for that household would be \$23,850 per year. To put this wage in perspective, the poverty level for 2015 for a family for is \$24,250 per year.

Small related, renter households are the type of household experiencing cost burdens, at a rate of 44.2 percent of all renters experiencing cost burden. A small related household is one where all members are related and the household size is four persons or less. Despite the elderly population being a growing population, elderly households only make up 14.8 percent of all renter households experiencing a housing cost burden.

This changes when it comes to people who own their own home. Elderly households experiencing a cost burden account for 32.3 percent of all homeowners experiencing a cost burden. Small households, both related and unrelated, account for the remaining 2/3 of homeowners with housing cost burden.

Households with a severe housing cost burden also represent a large portion of the New Albany population. Renters represent a larger portion of the households with severe cost burden; three times as many renters have a severe cost burden as homeowners. The statistics provided by HUD show 73 percent of renters with severe cost burden are extremely low-income households. However, the statistics provided by HUD for this report did not include moderate-income households. Thus the income level numbers are likely not to be accurate.

Statistics for homeowners with severe cost burden are more complete. Nearly half of all homeowners with a severe cost burden are extremely low-income households. One third of all homeowners with severe cost burden are elderly households and another third are small-related households.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Lack of affordable housing is the leading challenge for extremely low-income households. The Jeffersonville Homelessness Task Force has developed a strategic plan to end homelessness by 2025. The plan calls for several strategies to increase affordable housing in the area. Those strategies are:

- Increase public-private partnerships for affordable housing with rents low enough to be affordable to those working minimum wage jobs and with sliding scales that keep rent at no more than 30% of monthly income.
- Work with redevelopment and nonprofit affordable housing developers to establish mixed income housing with benchmarks for percentage of units at different income levels, including those earning at and below 30% of Area Median Income.
- Develop public private partnerships to coordinate implementation of rapid rehousing through both local match and case management.
- Advocate for code enforcement and education around landlord tenant rights to prevent evictions and ensure that affordable housing is safe and healthy housing.

- Work in collaboration with public housing to assist in successful transitions from subsidized housing to affordable housing options.

The coalition will support local rules and standards that meet guidelines without being unfairly punitive, or adding burden, for those in need of housing who meet federal eligibility requirements.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

During consultations, stakeholders listed the primary cause of homelessness as a lack of affordable housing. Those most at risk, with the lowest incomes in the community, earning less than 30 percent HAMFI have the highest rates of cost burden and severe cost burden.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

During consultations, stakeholders listed the primary cause of homelessness as a lack of affordable housing. Those most at risk, with the lowest incomes in the community, earning less than 30 percent HAMFI have the highest rates of cost burden and severe cost burden.

Twice as many renters as owners experience a cost burden. Of the renters, 47.9 percent of them are extremely low-income households, earning less than 30 percent of the HUD Area Median Family Income (HAMFI). For a four-person family/household, extremely low income means the gross income for that household would be \$23,850 per year. To put this wage in perspective, the poverty level for 2015 for a family for is \$24,250 per year.

Small related, renter households are the type of household experiencing cost burdens, at a rate of 44.2 percent of all renters experiencing cost burden. A small related household is one where all members are related and the household size is four persons or less. Despite the elderly population being a growing population, elderly households only make up 14.8 percent of all renter households experiencing a housing cost burden.

This changes when it comes to people who own their own home. Elderly households experiencing a cost burden account for 32.3 percent of all homeowners experiencing a cost burden. Small households, both related and unrelated, account for the remaining 2/3 of homeowners with housing cost burden.

Nearly half of all homeowners with a severe cost burden are extremely low-income households. One third of all homeowners with severe cost burden are elderly households and another third are small-related households.

Discussion

The maps above show where in the community people are experiencing a cost burden, both renter and homeowner. The Analysis of Impediments to Fair Housing notes the majority of areas of high cost burden match the same neighborhoods with high concentrations of minority households and households living in poverty, which are located in the middle sections the City of New Albany.

The other three maps show the areas in which rental units are affordable to different income levels. Units affordable to low income renters are concentrated to the center and southern portions of the City of New Albany. The maps also show how few units are available to those households earning the lowest incomes. Areas with greater numbers of affordable units to extremely low-income households are the same areas of higher concentrations of housing cost burden. This occurs for each of the different levels of affordability.

Despite the housing being more affordable, those are the same areas of higher concentrations of cost burden and proving that even if the housing is lower in cost, many families and households are still not able to afford their housing.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

From the *2010 Decennial Census*, the basic racial makeup of the City of New Albany is 85.8 percent White, 8.7 percent African American and 2.6 percent other racial minorities, which is comprised of the typical racial/ethnic categories found in the census. These categories include: (1) American Indian and Alaska Native, (2) Asian, (3) Native Hawaiian and Other Pacific Islander, and (4) Other. Slightly over 1.7 percent of the total population in New Albany listed themselves as “some other race.” 2.9 percent of the total population in New Albany listed themselves as two or more races.

To ascertain the percentage of the population that is Hispanic or Latino, a separate 2010 Census question was created. 3.7 percent of the New Albany population identified themselves as Hispanic or Latino. This is a 184 percent increase of the Hispanic population for New Albany since the 2000 Census, which showed 1.3 percent of the population identifying themselves as Hispanic or Latino.

This racial make up will be used in the next few pages to determine if a particular and or income level of the community has disproportionately greater need than another.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,770	365	125
White	1,565	235	95
Black / African American	140	125	4
Asian	25	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	20	10	0

Table 13 - Disproportionately Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,540	725	0
White	1,270	620	0
Black / African American	130	70	0
Asian	20	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	30	25	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,120	1,915	0
White	985	1,640	0
Black / African American	70	170	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	30	85	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	375	1,970	0
White	255	1,860	0
Black / African American	105	75	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	20	15	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

In each of the above scenarios, except one, the African American population experiences housing problems at a disproportionate rate. While African Americans make up only 8.7 percent of the total population, households earning less than 30 percent HAMFI and who are African American make up 11.4 percent of all households experiencing housing problems. That rate decreases to 9.7 for African Americans earning 31 to 50 percent HAMFI of all households with housing problems. For households earning 81 to 100 percent HAMFI and who are African American account for 13.7 percent of households with housing problems.

White households are 85.8 percent of the New Albany population, but White households earning 51 to 80 percent HAMFI account for 93.9 percent of households with housing problems. This is the only instance where Whites make up a disproportionate amount of the population with a housing need. All other instance, minority households make up the larger percent of the population with a housing need.

For Hispanic families, those with disproportionate amounts housing needs only occurs at the highest income level measured, 81 to 100 percent HAMFI. While the Hispanic population accounts for 3.7 percent of the total population, those Hispanic families at this income level account for 5.5 percent of all households with housing problems. In ever other income level, Hispanic families with housing problems account for a lesser percentage than they represent of the total population.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205

(b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Severe housing problems include households with severe housing cost burden and severe overcrowding. This section will examine the challenges facing households of different races and ethnicities to see if any group has a greater rate of experiencing these housing problems over another race. For severe housing problems, the disproportionate need varies by income group.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,325	815	125
White	1,170	625	95
Black / African American	105	160	4
Asian	25	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	20	10	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	550	1,715	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	430	1,465	0
Black / African American	100	100	0
Asian	0	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	55	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	150	2,885	0
White	140	2,485	0
Black / African American	0	240	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	4	110	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	110	2,235	0
White	95	2,020	0
Black / African American	0	175	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	20	15	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

For households earning less than 30 percent HAMFI, both African American and White households account for higher percentages of households with severe housing problems. African Americans make up 8.7 percent of the population but account for 9.3 percent of households with severe housing problems. White households make up 85.8 percent of the population but account for 89.9 percent of households with severe housing cost burden at this income level.

African American households earning 31 to 50 percent HAMFI have a greater rate of severe housing problems. Of those with severe housing problems, African Americans account for 22.2 percent of those households while only accounting for 8.7 percent of the total population.

For households earning 51 to 80 percent HAMFI, the scenario changes dramatically. White and Hispanic households have a disproportionate amount of severe housing problems. White households account for 92 percent of households with severe housing problems. Hispanic households represent 3.7 percent of the population but account for 8 percent of households with severe housing problems.

The trend continues above 80 percent HAMFI, with Hispanic households accounting for 14.8 percent of households with severe housing problems.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

The data in the previous need section did not specify the type of housing problem or severe housing problem households were experiencing. However, we do know that housing cost burden and severe housing cost burden are the most prevalent housing problems in New Albany. This section will look at the need by race and ethnicity to see if any group or groups have a disproportionate need.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	5,170	2,685	1,925	125
White	9,590	2,475	1,690	95
Black / African American	600	235	184	4
Asian	10	20	25	0
American Indian, Alaska Native	0	0	0	0
Pacific Islander	65	0	0	0
Hispanic	245	54	24	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion:

At the lowest income level, less than 30 percent HAMFI, White households account for over 90 percent of households with housing cost burden while only representing 85 percent of the population. This remains true, again, for the next income level, with White households representing a slightly higher amount of the households with housing cost burden, 87.5 percent in this case.

As income increases, the disproportionate need switches to the minority populations. At the next higher income level, 51 to 80 percent HAMFI, African Americans represent 10.9 percent of households with housing cost burden while only representing 8.7 percent of the total population.

Earlier mapping showed housing cost burden to be in areas of higher concentrations of minority populations, but the data from this section demonstrates that not all households with this type of housing problem are minority households.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Housing needs vary by race depending on income. The main conclusion that the City of New Albany can derive from the data is that renter households experience cost burden at an alarming rate. Renters have a much higher rate of cost burden than homeowners. Over 41 percent of renters pay more than 30 percent of the household's gross monthly income towards housing, or has a cost burden. Nearly one quarter of renters have a severe cost burden, spending more than 50 percent of the household's gross monthly income towards housing costs.

Affordable housing is not necessarily low-income housing or public housing. Affordable housing is housing that costs less than 30 percent of a household's gross monthly income. Households who spend more than 30 percent of their gross month income towards housing costs are considered to have a cost burden. By evaluating the number of households with cost burden, the City of New Albany may determine if there is a shortage in affordable housing for its population. Expressing this idea of what affordable housing means to the community will be an important part of the strategic plan moving forward and discussed later in the plan.

If they have needs not identified above, what are those needs?

The housing analysis has found varying needs disproportionate to any particular race based on income level. Affordable housing is needed at every level and by every race and ethnic group.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The housing analysis has found varying needs disproportionate to any particular race based on income level. Affordable housing is needed at every level and by every race and ethnic group.

NA-35 Public Housing – 91.205(b)

Introduction

The New Albany Housing Authority (NAHA) is the public housing agency serving the City of New Albany. The NAHA has evolved to become much more in the lives of it's residents than a provider of a roof and four walls. The NAHA provides opportunity for self-improvement and personal growth for young families, senior citizens and those eager to improve their career and life prospects.

The NAHA offers:

- Affordable housing options
- General Education Development (GED) training programs
- Home Ownership Program for Residents
- Family Self-Sufficiency Program Assistance
- Computer Lab Access
- Access to more than 40 Community Service Providers who provide services in partnership with NAHA
- Transportation Programs for Senior Residents to deliver Seniors to medical appointments, grocery, etc.

The NAHA offers two affordable housing options for low and moderate-income households living within the City of New Albany, public housing units and the housing choice voucher program. NAHA has a total of 1,177 public housing units and 413 housing choice vouchers. The NAHA reported these usage numbers to the Consultant in December 2014 for the writing of the Analysis of Impediments to Fair Housing.

Totals in Use

Program Type									
# of units vouchers in use	Certificate	Mod- Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
	0	0	999	407	0	363	7	34	0

Table 22 - Public Housing by Program Type

*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Program Type									
	Certificate	Mod- Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	8,988	11,134	0	11,162	16,422	9,624	
Average length of stay	0	0	4	4	0	5	0	3	
Average Household size	0	0	2	2	0	2	1	3	
# Homeless at admission	0	0	0	0	0	0	0	0	
# of Elderly Program Participants (>62)	0	0	241	36	0	35	1	0	
# of Disabled Families	0	0	157	228	0	218	5	4	
# of Families requesting accessibility features	0	0	999	407	0	363	7	34	
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	
# of DV victims	0	0	0	0	0	0	0	0	

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod- Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	712	312	0	276	5	30	0
Black/African American	0	0	281	92	0	85	2	3	0
Asian	0	0	4	2	0	1	0	1	0
American Indian/Alaska Native	0	0	1	1	0	1	0	0	0
Pacific Islander	0	0	1	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

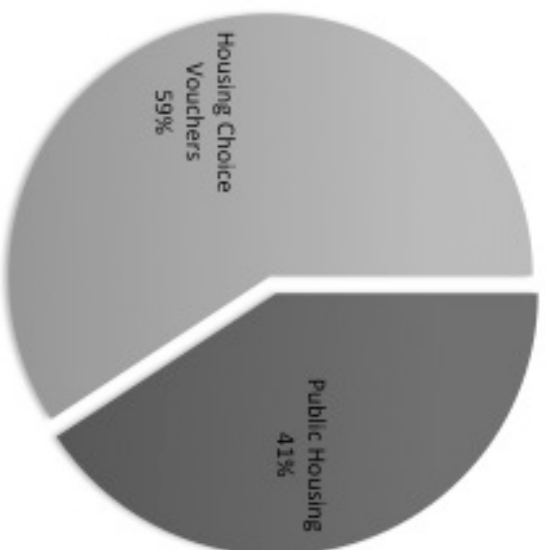
Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod- Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	20	3	0	2	0	1	0
Not Hispanic	0	0	979	404	0	361	7	33	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)



Persons Living with Disabilities - Using Public Housing Programs

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Out of the total households utilizing public housing, 157 of them have an ADA accessible unit. That accounts for 15.7 percent of all public housing units. All public housing users are requesting accessible unit because at least one person in the households is living with a disability, according to the HUD data in the charts above. The NAHA is meeting the minimum required by HUD but the minimum is not meeting the demand for accessible housing.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Out of the total households utilizing public housing, 157 of them have an ADA accessible unit. That accounts for 15.7 percent of all public housing units. All public housing users are requesting accessible unit because at least one person in the households is living with a disability, according to the HUD data in the charts above. The NAHA is meeting the minimum required by HUD but the minimum is not meeting the demand for accessible housing. The most immediate need is accessible and affordable housing.

How do these needs compare to the housing needs of the population at large

One quarter of all public housing residents are elderly and 15 percent of public housing residents have a disability. One third of those on the waiting list are elderly and one third of those on the waiting list for housing have a disability. The percentage of households utilizing or waiting for public housing have a higher rate of people living with a disability or who are elderly.

This is not representative of the City of New Albany as a whole. According to the 2010 US Census, 13.9 percent of the population of the City of New Albany is over the age of 65 years. Of the total population, 17.4 percent have a disability.

Discussion

Funded by the U.S. Department of Housing and Urban Development (HUD), public housing communities are owned and operated by NAHA and Public Housing tenants rent directly from NAHA. Households apply directly to the NAHA and sign a lease with NAHA to rent the apartments. NAHA maintains the property, as a normal landlord would be required. Included is a map of the properties respective to the African American population. Public housing is located primarily in areas of high concentrations of minority populations.

The Housing Choice Voucher (HCV) Program provides housing assistance for qualified low-income families in the rental market. Voucher holders are able to select a unit from the private rental market. As long as their housing choice meets reasonable rent requirements determined by NAHA,

program participants pay no more than 30% of their monthly-adjusted income toward rent and utilities. The housing assistance payment subsidizes the balance of the rent to the property owner. NAHA administers the federal HCV Program, more commonly known as Section 8, currently allowing 413 families to choose and lease safe, decent and affordable privately-owned housing in the City of New Albany.

The New Albany Housing Authority tracks race and disability of the households and families living in public housing communities as well as households and families receiving Section 8 assistance. The number of white households receive the most assistance from NAHA.

City Consultants and Research, LLC, as part of the Analysis of Impediments to Fair Housing, examined the total number of minorities living in housing communities and receiving Housing Choice Vouchers to determine if any race received a preference for public housing or the Housing Choice Voucher Program. According to the numbers presented by the HUD eCon Planning suite, African Americans receive public housing at a same rate as their White peers.

The same thing is true for the Hispanic population. Only a small portion of persons identifying themselves as Hispanic benefit from Public Housing or Housing Choice Vouchers, just 2 percent and 0.7 percent respectively. Since the difference in percentages is not statistically significant, it does not appear as a preference is given to those of Hispanic ethnicity to choose public housing or housing choice vouchers.

Families with children and families living with a disability have greater housing choice through the Section 8 Voucher program. The families using Section 8 vouchers are able to choose a location that best suits their needs. The pie chart shows the percentage by benefits for families with disabilities. Overwhelmingly, a greater percentage of those families who receive any benefit from the New Albany Housing Authority are served with housing choice vouchers.

For Elderly Households, the majority of are in public housing units. Of the elderly households, 87 percent live in public housing and only 13 percent benefit from Housing Choice Vouchers.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The City of New Albany is part of the Region 13 of the State of Indiana Balance of State of Continuum of Care. In addition to Floyd County, Harrison, Crawford, Orange, Washington, Clark, Scott and Jefferson County make up the rest of the Region 13 planning council. The Southern Indiana Housing Initiative (SIHI) is the primary collaborative organization to address the homelessness needs in the community. Region planning and the Point in Time Count are completed with the assistance of the SIHI.

This includes supporting the development and ongoing maintenance of a strategic, comprehensive system to address homelessness. This includes strategies for engaging mainstream partnerships, the provision of shelter, temporary housing, services, and permanent housing. The goal is to ensure that all residents of the state of Indiana are able to access and maintain permanent housing.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	47	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	12	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Point in Time Count numbers are not available from the 2015 count. Numbers presented here are from 2014 and were provided by the Indiana Community Development and Housing Authority. A total of 31 households were recorded as homeless in Floyd County. Fifty-nine (59) people made up the total homeless population with 26 children under the age of 18. None were considered chronically homeless, none were veterans, four people were severely mentally ill and 26 people were victims of domestic violence.

From the count, it is unknown how many people in Floyd County were unsheltered. Of the 256 homeless persons in all of Region 13, 46 of them were unsheltered. This means six people were living in a place not meant for human habitation, such as parks, under bridges and abandoned buildings.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	42	0
Black or African American	14	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	1	0
Not Hispanic	58	0

Data Source

Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Taking place on Wednesday, January 29, 2014, the Point-in-Time Homeless Count is a requirement by the U.S. Department of Housing and Urban Development (HUD) for every community receiving federal funds for programs to aid the homeless. The count is conducted biennially during the last two weeks of January. A total of 190 households were homeless with a total of 256 people homeless for the entire region. In Floyd County, 31 households were homeless with a total of 59 individuals experiencing homelessness.

The number of family households during that count who were homeless was 21 for a total of 47 people. Of those 47 individuals, 26 were children under the age of 18.

There were no veterans experiencing homelessness in Floyd County. Veterans experiencing homelessness during the 2014 point in time count were residing in Clark and Jefferson County.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

White, Non-Hispanic households are the majority of the homeless population in Floyd County. White households account for 71.2 percent of the homeless population and 98.1 percent of homeless population identifies themselves as non-Hispanic.

Twenty three percent of the homeless population identifies themselves as African American. The African American community makes up 8.7 percent of the total population in the City of New Albany, thus the homeless population has a disproportionate amount of African Americans.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

For Region 13, 46 of the total 256 homeless were unsheltered. The unsheltered population accounts for 17.9 percent of the total homeless population. That percentage is for the entire region. Translating that to the Floyd County population, that means 10 individuals in Floyd County could be estimated as unsheltered.

Discussion:

Counting homelessness can be a challenge in the area. Choices are limited for shelter and often families at-risk of homelessness double up or triple up with other families.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Most of the services for people living with in the region must go to New Albany or travel to neighboring Clark or Harrison Counties for services. This section will go to describe the types of services for people with disabilities in the City of New Albany.

Describe the characteristics of special needs populations in your community:

The State of Indiana does not publish the number of people living with a disability by county. However, for the purpose of analysis, the City of New Albany was able to find the number of people collecting Supplemental Securing Income reporting themselves as blind or living with another disability. The 2013 American community Survey showed 3,026 people in New Albany living with a disability. The average monthly Supplemental Security Income amount in New Albany is \$978.

What are the housing and supportive service needs of these populations and how are these needs determined?

Medicaid Waivers can be the key to funding for people with disabilities. Different types of waivers are available to people with varying disabilities and health complications. The waivers can pay for a variety of services, even those not typically covered by insurance depending on which waiver the person qualifies for. Persons with disabilities may apply to the Indiana Family and Social Services Administration for Medicaid Waivers.

The Indiana Division of Disability and Rehabilitative Services (DDRS) offers links to different types of services offered across the State of Indiana. The challenge is there is no single listing of programs offering services or housing for persons with disabilities that is readily available to the public for the area. The DDRS will allow a person with a disability or care giver select a type of service they are seeking and offer a list of agencies that meet the specific requirement of the search. However, the listing will be state-wide and is not limited to single area.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The Indiana Department State Department of Health releases an annual report on the presence of the HIV/AIDS virus by county. In 2014, there were 5 new cases of individuals living with HIV/AIDS in Tippecanoe County. A total of 131 persons are living with HIV/AIDS in Floyd County.

State health officials are working closely with local health departments, health care providers and others to contain the spread of HIV in southeastern Indiana. Disease intervention specialists are in the area, interviewing each newly identified HIV positive individual to obtain information about needle sharing

and sex partners, as well as recommending care coordination services, medical care and HIV prevention information.

As of March 27, 2015, there have been a total of 81 HIV positive tests, which includes 74 confirmed and 7 preliminary cases related to the outbreak in southeastern Indiana. However, it is not known from the public records available at this point if the any of the new cases are in Floyd County. **Discussion:** Through consultations, the needs for individuals living with disabilities, who are elderly or have another special need are:

- Transportation – many programs that can afford to offer transportation either through a van service or via vouchers, uses a large portion of its budget to offer this service. Many times the service is simply to get a person to a necessary medical appointment.
- More permanent supportive housing is needed for persons with disabilities to help them or locate services within the region that can help people outside Floyd and Clark County – the primary locations of most service providers
- Meals and nutrition for people below the poverty line, particularly the elderly, are the most requested program
- Many elderly households are relying solely on Social Security Income, with averages \$1,305 per month

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Recent national research (Burt) has highlighted centralized intake as a key factor in the success of homelessness prevention and rapid re-housing programs (and many other kinds of homeless programs). Centralized intake can enhance the quality of client screening and assessment, and better target program assistance to where it can be most effective. As a result, the system for preventing and ending homelessness is less fragmented and scarce resources are used more efficiently. Because of these and other benefits (described below), centralized intake was a key program requirement under the U.S. Department of Housing and Urban Development's (HUD) 2008 Rapid Re-Housing for Families Demonstration Project. While centralized intake was not a requirement for programs funded by HUD's 2009 Homelessness Prevention and Rapid Re-Housing Program (HPRP), some of its functions were allowable under eligible HPRP activities, such as outreach, engagement, and service coordination. Thus, many communities have included some form of centralized intake as a part of their strategies for implementing HPRP programs. Other communities use centralized intake primarily for prevention clients because rapid re-housing clients are more likely referred to HPRP programs directly from their shelters. While most housing and services are made available through other agencies, a variety of services may be provided on-site at the centralized intake location. These services typically meet basic client needs and may include crisis counseling, emergency funds, shelter or motel vouchers, bus tokens, information, phone, food, and clothing. However, some programs have evolved to provide more comprehensive on-site services, such as therapy, family counseling, parenting programs, legal assistance, childcare, healthcare, and other more intensive services.

Centralized intake can serve as a point of referral or admissions for a broad variety of service and housing programs that operate in a community. In practice, however, existing centralized intake programs often serve a limited part of the system, such as State-funded prevention programs or city-funded family emergency shelters, or serves different programs or populations in different ways. The Region 13 Continuum of Care is one of the 14 regions for the State of Indiana. The Regional Planning Council covers a large area, including Orange, Washington, Scott, Jefferson, Clark, Floyd, Harrison and Crawford Counties. The area is planning to develop a centralized intake for the area. Because of the large area, there are challenges with selecting a single site for selection. The Regional Planning Council is working to find a way to comply with the national initiatives but adapt for local use.

How were these needs determined?

Please see the discussion above. Development of a single point of entry is a national and state-wide initiative. Areas wishing to access additional dollars to address homelessness will need to also follow this initiative.

Describe the jurisdiction's need for Public Improvements:

The City intends to improve the Parks system and replace/repair deteriorated sidewalks throughout the CDBG Target areas. The City will also, design and reconstruct approximately 3,400+/- linear feet of deteriorated roadway.

How were these needs determined?

Staff, administration and community input at public meetings.



Park Improvement Rendering

Describe the jurisdiction's need for Public Services:

Of New Albany's 6,300 school age children, approximately 2,000 are currently living below the federal poverty level, over 3,000 are eligible for the free and reduced price lunch program, and it is estimated that over 100 are homeless. Additionally, an estimated 30%, including kindergarten-aged children, are left unsupervised in the afternoons. Studies have shown that:

- The hours between 3 and 6 p.m. are the peak hours for juvenile crime and experimentation with drugs, alcohol, cigarettes and sex. (Fight Crime: Invest in Kids, 2003)
- During the summer months, first time use of alcohol, tobacco and drugs peaks among kids 12 to 17. (SAMHSA, 2012)

- High-quality afterschool programs can lead to improved attendance, behavior and coursework. Students participating in a high quality afterschool program went to school more, behaved better, received better grades and did better on tests compared to non-participating students. (Durlak, Weissberg, & Pachan, 2010)
- Teens who do not participate in afterschool programs are nearly three times more likely to skip classes than teens who do participate. They are also three times more likely to use marijuana or other drugs, and are more likely to drink, smoke and engage in sexual activity. (YMCA of the USA, 2001)
- Parents miss an average of five days of work per year due to a lack of afterschool care. Decreased worker productivity related to parental concerns about afterschool care costs businesses up to \$300 billion per year. (Catalyst & Brandeis University, 2006)
- Regular participation in high-quality afterschool programs is linked to significant gains in standardized test scores and work habits, as well as reductions in behavior problems among disadvantaged students. (University of California at Irvine, 2007)
- Two-thirds of the achievement gap between lower- and higher-income youth results from unequal access to summer learning opportunities. (American Sociological Review, 2007)

5,000 of the 6,300 school age children in the City of New Albany would be considered low-moderate income persons, the group served by the CDBG Public Services programs. Currently, only 743 are being served. Outreach is moderated to avoid recruiting participants that cannot be served. If the service providers could be more aggressive at recruiting participants, the participation in these type services would go even higher.

How were these needs determined?

The Youth Assets After School Alliance, administered through the NAFC Schools and a consortium of other agencies, served 188 at-risk students in FY2013, by providing afterschool activities focused on promoting the healthy development of the City's youth, as well as providing afterschool childcare in the schools.

Open Door Youth Services typically serves 80 youths yearly, 56 of whom were served in FY2013 using CDBG funds. Open Door receives additional support from the Indiana State Your Service Bureau, Floyd County Alcohol, Tobacco and Other Drug Task Force, as well as other small grants.

Our Place Drug & Alcohol served 28 youths in FY2013 through CDBG funding. Securing additional funding through Indiana Division of Mental Health and Addictions enabled them to serve an additional 82 youth.

The YMCA of Southern Indiana serves 190 students yearly. In FY2013, CDBG grant funds provided services for 54. The YMCA also receives additional support through the United Way and the Strong Kids campaign, which provides scholarships for those unable to pay the full price.

The New Albany Parks Department Youth Enrichment Program serves over 600 youth and developmentally disabled adults yearly. The \$25,000 in CDBG funding granted in FY2013 allowed the Parks Department to serve 400, providing a safe, structured environment for the children to spend their after school hours, as well as providing cultural, educational, and entertainment experiences that they would most likely never have without this program. Other partners provided additional funding of \$6,400.00, including food donations.

In FY2013, Hope Southern Indiana, through their Pack the Bus Program, provided backpacks filled with school supplies to all of the 3,000 children in New Albany that qualified for the free and reduced price lunch program. With the \$4,000 in CDBG grant funds, they were able to serve 153 students. The remaining students were served through an additional \$93,597.00 in funds from 40 other entities.

These cost of these programs is approximately \$73.00/year per client served.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

In June 2014, the Louisville/Jefferson County, KY housing market was listed as the strongest housing market in the country. An article by USAToday, *Louisville Housing Market is No. 1, but the Numbers are Wonky* states because the area is a middle market and neither experienced a boom nor a bust, thus the area has had steady growth over the past seven years.

While many of these housing markets may be healthy, their home prices relative to median incomes tended to be quite high. According to Blomquist, when home prices start to outpace incomes, there is cause for concern. Homes in half of the counties that have grown the most were valued at more than four times estimated median household income for 2014, higher than in most counties.

The average home price in Jefferson County, which merged with the city of Louisville in 2003, was just \$73,879 in 2009, among the lower average home prices nationwide. Since then, however, home values have increased dramatically, rising every year to reach \$160,000 on average in 2014. As a result, the area's home prices are up 63% from Jefferson County's 2007 average home price of \$92,133. Foreclosures, too, are on the decline, having fallen 33% between the first quarter of 2013 and the first quarter of 2014. A report from the Federal Reserve Bank of St. Louis last year profiled Louisville as an example of a metro area that had successfully transitioned from an industrial to a service-based economy.

Through consultation, many of the stakeholders suggested that the cost of housing often exceeds what many people in the area can afford. The housing market analysis will examine housing affordability, in further detail to determine if and how the City of New Albany should address the supply of housing.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

According to the HUD CHAS, there are 17,497 housing units in the City of New Albany. Seventy percent of the housing units in the community are single-family structures. According to the 2010 CHAS information, the City of New Albany has primarily single-family detached housing, making up 70 percent of the total housing stock. The CHAS information also shows 71 percent of owner housing with three or bedrooms or more and 21 percent of renter housing with three bedrooms or more.

A greater percentage of rental housing is housing units with one or two bedrooms. Over half of all rental units, 51 percent, are two bedroom units and one quarter, 25 percent, are one-bedroom units. This is the opposite of owner occupied housing that is only 29 percent with two bedrooms or less.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	11,273	64%
1-unit, attached structure	1,006	6%
2-4 units	1,995	11%
5-19 units	2,008	11%
20 or more units	882	5%
Mobile Home, boat, RV, van, etc	333	2%
Total	17,497	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	8	0%	202	3%
1 bedroom	172	2%	1,677	25%
2 bedrooms	2,401	27%	3,385	51%
3 or more bedrooms	6,325	71%	1,380	21%
Total	8,906	100%	6,644	100%

Table 28 – Unit Size by Tenure

Data Source: 2007-2011 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The Indiana Community Development and Housing Authority publishes a list of housing Section 42 Low Income Housing Tax Credits developments. These developments offer rents on a sliding scale with the

intention of providing decent and affordable housing to a variety of low and extremely low-income households. Seven (7) communities meet this requirement and are all located in New Albany. The communities currently offer 393 units of affordable housing.

One community, with 66 total units, serves elderly households, both with independent living and more skilled care. Anyone under the age of 62 requiring independent living or skilled care will need to choose housing in a neighboring community. Of the 66 units of affordable housing, eight (8) of the units are affordable to people earning less than 30 percent of the area median family income.

The remaining nine apartment communities are listed as multi-family communities, meaning they serve any household meeting the income requirements. The Section 42 - Low Income Tax Credit Developments table is a breakdown of bedroom size for those remaining nine communities.

Of the 327 multifamily units, only 7 of the units are affordable to households earning 30 percent of the area median family income or less. This is 2 percent of the total affordable housing units.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The New Albany Housing Authority is a high performance housing authority and does not expect any loss of housing through Section 8 contracts.

Does the availability of housing units meet the needs of the population?

Affordable housing development does not include housing for extremely low-income households. Only 2 percent of the low income housing tax credit developments. With 2,710 renter households earning less than 30 percent of the area median family income with a cost burden, the supply of rental housing does not meet the current need.

Describe the need for specific types of housing:

Based on size of unit, the community has a variety of housing units. The number appears to meet the demand, with a sizable amount of renter occupied and owner occupied housing with 3 or more bedrooms. These larger units serve families and households of larger size, 3 or more people.

The average household size in New Albany is 2.30 people, or roughly 2 people. Assuming each person would like, or need his or her own room, only the units with 2 bedrooms or more can adequately service the average household in New Albany. Of the owner occupied units, 98 percent can meet the needs of the average household. Of the renter occupied units, 72 percent can meet the needs of the average household.

Section 42 housing has a larger portion of housing units with 2 bedrooms or less. Larger families requiring 3 bedrooms or more will have limited access to larger units as they only account for 28 percent of the total units available.

Discussion

It appears on the surface, by looking solely at the size of the housing units that the development of housing is meeting the demand for households. In earlier discussions of housing problem, over crowding did not appear to be a widespread issue among households in New Albany. The local CHAS information only listed 165 renter households and 29 owner occupied households with crowding issues.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

When looking at the housing needs in the community, cost burden was a need for every type of household, every racial group at every income level. This section of the Consolidated Plan will look at market values and what is driving the level of cost burdens seen in the needs section.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	87,000	114,700	32%
Median Contract Rent	409	554	35%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,711	40.8%
\$500-999	3,910	58.9%
\$1,000-1,499	23	0.4%
\$1,500-1,999	0	0.0%
\$2,000 or more	0	0.0%
Total	6,644	100.0%

Table 30 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,025	No Data
50% HAMFI	2,460	1,040
80% HAMFI	5,120	2,830
100% HAMFI	No Data	4,355
Total	8,605	8,225

Table 31 – Housing Affordability

Data Source: 2007-2011 CHAS

HAMFI Income Level	Affordable Housing Cost
30%	\$482
50%	\$804
80%	\$1,286
100%	\$1,608

Table 32 - Maximum Affordable Housing Cost by Income

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	507	592	737	1,020	1,154
High HOME Rent	485	567	705	936	1,104
Low HOME Rent	485	567	705	830	926

Table 33 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

To afford the fair market rents in New Albany/Floyd County, a household needs to earn a living wage, or a wage that enables them to work 40 hours per week and only pay 30 percent of their income towards housing. For a two-bedroom apartment in New Albany, the living wage needs to be \$14.17 per hour. This represents a wage need to be earned by the entire household to afford a two-bedroom unit. This does not account for other costs that may be associated with a multiple wage earners, such as day care, transportation, etc.

In 2014, the Area Median Income (AMI) for New Albany, which is part of the Louisville Metropolitan Statistical Area, is \$64,300 annually. With the U.S. Department of Housing and Urban Development (HUD) established affordability at 30% of a household's gross monthly income, the maximum housing costs a household at 100% AMI is \$1,608 per month. Table III-II shows the maximum housing costs for each income level used by HUD.

Households earning minimum wage or SSI need other assistance to afford decent housing, such as rental subsidies or Section 8 Vouchers. These types of programs allow persons to pay just 30 percent of their income towards housing while the assistance pays the remaining amount of rent. Thus, if a minimum wage worker needs a two-bedroom unit at \$737 per month, he or she would pay the \$377 towards rent and the subsidy would cover the remaining \$360.

How is affordability of housing likely to change considering changes to home values and/or rents?

Nearly one quarter, 24.6 percent, of the housing units in New Albany were built prior to 1939. Just over 5 percent have been built since 2000, with only 0.3 percent built since the housing market crashed. The age of the housing in New Albany is older and historic in nature with 78.6 percent built prior to 1980. Housing construction has remained steady with interest in the downtown areas for redevelopment. The value of owner occupied housing ranges primarily between \$50,000 and \$150,000, accounting for 67.8 percent of all owner-occupied housing units.

The gross rent for rental housing units ranges between \$500 and \$1000 per month, accounting for 67.8 percent of all rental-housing units.

Sixty eight (68.4) percent of the homeowners in the community with a mortgage pay between \$700 and \$1500 per month.

Despite the values in the community, the price per month of housing is high for many in the community and not affordable.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

A programs to help reduce the cost of rents is called the Low Income Housing Tax Credit. These funds come from the federal government through the State to develop affordable, multifamily rental housing. The U.S. Department of Housing and Urban Development sets rent levels, which multi-family developments cannot exceed when charging rent. These rents are set to ensure affordability for low-income households.

Even at these levels, not every household can afford these rent levels. Some extremely low-income households cannot pay 30 percent of their gross monthly income towards housing and afford rent at the HOME levels. This is true for those earning minimum wage or just receiving SSI payments. Table 18 shows the monthly and hourly income needed to afford the low HOME rents. Developers can ask for lower rents; however, the HOME rents may be the lowest possible levels to keep a development financially feasible over the long term life of the development. Any lowering of rent would require greater amounts of capital investment into the building to lower debt burden of the owner or monthly subsidy payments such as Section 8 Vouchers.

Discussion

Recent news and debate have taken place on the need to increase the minimum wage for fast food workers to a living wage. While there are two sides of the debate with many people on each side, it brings to light that the minimum wage is different from a living wage. At the time of the publication of this document, a bill to raise the minimum wage to \$10.10 was under consideration by the Indiana General Assembly. The National Low Income Housing Coalition conducts an annual study called *Out of Reach*, a study that looks at what an hourly wage needs to be for a household to afford a place to rent without working more than the standard 40-hour workweek – a living wage.

The study compares the fair market rents for an area to the rents affordable at different wages, including minimum wage, average SSI payments, etc. Fair Market Rents are the 40th percentile of gross rents for typical, non-substandard rental units occupied by recent movers in a local housing market, meaning 40 percent of the rents are less expensive and 60 percent of the rental units are more expensive. The fair market rate increases with the number of bedrooms as part of the housing unit.

The minimum wage in the City of New Albany in 2014 is \$7.25 per hour. Working 40 hours per week, a person will earn \$15,080 per year. The rent payment affordable to a person earning minimum wage is \$377 per month. A person will need to work 54 hours a week to afford a studio apartment with no bedrooms. For a two-bedroom apartment, a person working minimum wage will need to work 82 hours per week, over double the typical workweek.

The picture is bleaker for recipients of SSI payments. The mean monthly payment from SSI is \$721 per month, meaning the rent affordable to a household or person with only SSI for income is \$261 per month. No apartments in New Albany at fair market rent are affordable to persons with only SSI payments as income.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

New Albany is contiguous, relatively high density and completely served by infrastructure. According to the HUD CHAS data, New Albany was home to 17,494 housing units. Of those, 15,396 of the housing units were occupied and 2,088 were vacant.

Nearly one quarter, 24.6 percent, of the housing units in New Albany were built prior to 1939. Just over 5 percent have been built since 2000, with only 0.3 percent built since the housing market crashed. The age of the housing in New Albany is older and historic in nature with 78.6 percent built prior to 1980.

Given the age of the housing, the condition of housing in New Albany can be a challenge when it comes to redevelopment. Nearly 12 percent of the housing is vacant and nearly 80 percent was built prior to the illegalization of lead based paint.

Definitions

To begin this discussion, the City of New Albany must first define the word “conditions of units” to understand the measurements in the tables below. A condition of a unit may be one of four items.

1. A housing unit lacking kitchen facilities
1. A housing unit lacking plumbing facilities
2. A housing unit with more than one person per room
3. A housing unit with a household with a cost burden of at least 30 percent

For the purpose of this discussion, any unit will be considered substandard condition when the residential property that is not up to the local building or housing code. Any unit will be considered substandard condition but suitable for rehabilitation if the renovation costs for the unit do not exceed the value of the property: land and buildings combined value.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,074	23%	3,052	46%
With two selected Conditions	23	0%	45	1%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	6,809	76%	3,547	53%
Total	8,906	99%	6,644	100%

Table 34 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	497	6%	252	4%
1980-1999	1,075	12%	1,506	23%
1950-1979	4,200	47%	2,844	43%
Before 1950	3,134	35%	2,042	31%
Total	8,906	100%	6,644	101%

Table 35 – Year Unit Built

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	7,334	82%	4,886	74%
Housing Units build before 1980 with children present	155	2%	390	6%

Table 36 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 37 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Majority of housing in New Albany is older. Eight two (82) percent of owner occupied housing and 74 percent of rental housing was built prior to 1950 and over 65 years of age. Given the age of the housing, the condition of housing in New Albany can be a challenge when it comes to redevelopment.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Age of the home will tell a household if there is a risk for lead based paint poisoning. Lead paint was banned in 1977 by the U.S. government's Consumer Product Safety Commission (CPSC), although it was not used frequently in residential buildings after the 1960's. Homes built up to 1978 have some risk for

lead based paint hazards, although most homes must have been built prior to 1960 to be at high risk for lead based paint hazards. Lead based paint hazards are paint chips, which you can see, and lead dust, which you can't always see. The only way to determine if you have lead paint hazards is to test the home.

According to the EPA, professional lead-based paint removal for the following three options costs about \$8 to \$15 per square foot or about \$9,600 to \$30,000 for a 1,200- to 2,000-sq. ft. house. The average removal project costs about \$10,000.

A total of 5,176 housing units in New Albany were built prior to 1950. Based on the number of the pre-1950 housing units, at an estimated \$10,000 per housing unit to remove the lead based paint hazards, the total financial burden to abate lead paint hazards is approximately \$51,760,000. Housing units built prior to 1980 with children present total 545. However, it is unlikely that all those housing units have presence of lead based paint.

The Floyd County Health Department recommends that children six (6) years old and under be screened for lead, particularly those children living in, regularly visiting or attending a child care facility built before 1978 should be tested. The local health department also provides guidance to address any concerns parents or guardians might have as well as guidance for renovating and clean up lead based paint hazards.

Discussion

Thus far the discussion has centered around the condition of housing. A condition of a unit may be one of four items.

1. A housing unit lacking kitchen facilities
1. A housing unit lacking plumbing facilities
2. A housing unit with more than one person per room
3. A housing unit with a household with a cost burden of at least 30 percent

As stated in the needs section, the most common housing problem is a cost burden. Of the people experiencing housing problems, 54.2 percent are experiencing a cost burden, paying more than 30 percent of their gross monthly income towards housing costs. People with a severe cost burden make up 38.3 percent of households with cost burden. The remaining cost burdens account for remaining 7.5 percent of households with housing problems.

Based on the high rate of cost burden, the other housing conditions do not appear to be a major need to be addressed in New Albany. Thus the age and condition of the housing does not seem to be a factor in the needs of the community.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Funded by the U.S. Department of Housing and Urban Development (HUD), public housing communities are owned and operated by NAHA and Public Housing tenants rent directly from NAHA. Households apply directly to the NAHA and sign a lease with NAHA to rent the apartments. NAHA maintains the property, as a normal landlord would be required.

The NAHA offers two affordable housing options for low and moderate-income households living within the City of New Albany, public housing units and the housing choice voucher program. NAHA has a total of 1,177 public housing units and 413 housing choice vouchers. The NAHA reported these usage numbers to the Consultant in December 2014 for the writing of the Analysis of Impediments to Fair Housing. These numbers are different from the number of units recording in HUD's eCon Planning Suite tables below.

Totals Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			1,083	408			0	395	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:
Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The NAHA has 1,177 public housing units and 413 housing choice vouchers. Through consultations, the number public housing units has been under criticism as more than a proportionate amount to the City population compared to neighboring or similar communities. A quick examination showed:

- Jeffersonville Housing Authority - 369 housing units in 3 developments – total population 45,929
- New Albany Housing Authority – 1,177 housing units in 3 developments – total population 36,803
- Charlestown Housing Authority – 250 units in 2 developments – total population 7,990
- Louisville Housing Authority – 4,641 units in 35 developments – total population 597,337

Next to Louisville Housing Authority, the New Albany Housing Authority has the most public housing units. The concern is the number of housing units per development, 392.3 units per development. The other housing authorities have public housing that ranges between 123 to 135 units per development, on average.

Public Housing Condition

Public Housing Development	Average Inspection Score
Beechwood and Riverside	83
Crystal, Parkview Terrace, Vance and Broadmeade	90
Parkview Towers, Riverview Towers and Mark Elrod Towers	91

Table 39 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The developments listed above have varied needs due to the 40-year difference in age of developments. While physically the units are well maintained as demonstrated by the high scores above (2/3 AMPs scored an A), long term capital needs combined with shrinking capital subsidies place the sites in a tenuous position. NAHA is currently developing a long term revitalization strategy using the Rental Assistance Demonstration or RAD.

Beechwood (c. 1942) NAHA will apply for 9% LIHTC for replacement of all units (116) over the next decade. Units are smaller and do rehab well due to construction.

Crystal (c. 1942) NAHA used formula Recovery funds in 2011 to complete the rehabilitation of all 22 units which began in 2003 with ADA renovations in 4 units. New standard and built to green standard. In the process of conversion from public housing subsidy to Project Based Section 8 subsidy through RAD.

Parkview Terrace (c. 1948) This project has 368 units. The age of the remaining units and original construction design does not lend itself to rehabilitation. The long term strategy for the property is to reconnect to the city grid and eliminate the meander streets. All units will be replaced with new units in a reconfigured sites as 9% LIHTC are reserved for this purpose. Once again, this site score an A but requires modernization long term. Townhouse and duplex design units.

Vance Court (c. 1978) 47 units of which 7 are ADA compliant. The office/recreation center was totally renovated in 2011 for ADA compliance and modernization. This included the installation of Laundromat. Vance Court is slated for replacement in the next 5 years as 9% LIHTC become available. The barracks design does not complement the neighborhood, but funding to do so is currently not available through the Capital Fund (public housing) funding stream. Scored an A on PASS inspections.

Broadmeade Terrace. (c. 1978) 78 units of barracks style housing, 44 of which are being demolished under the RAD. It is expected the remaining 34 will be placed in the RAD in the next year and the entire site will be demolished and land used for future development of project based voucher housing under RAD/LIHTC.

Parkview Towers. (c. 1962) 70 units in a high rise building. The building is aging and NAHA hopes to replace the building in the next 8 years.

Riverview Towers. (c. 1982) 164 units located adjacent to downtown in a 15 story high rise building. Planned rehabilitation includes new hot water heating system to improve responsiveness of system and new energy efficient roof as well as elevator upgrades. Rehabilitation should start during calendar year 2016 using tax credits. Nine units were rehabilitated to meet ADA requirements in 2003.

Riverside Terrace (c. 1983) 120 units of townhouse, single story and duplex units. Approximately 11 ADA units created in 2003 and in 2009 all bathrooms were replaced with a combination of EPC and Capital Funds. Currently all electrical services are being upgraded. In 2016, NAHA will undertake general rehabilitation of units including kitchens and windows using combination of tax credits and capital funds.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

New Albany Housing Authority has made a portfolio application for the Rental Assistance Demonstration which will convert public housing to Project Based Section 8, a more robust form of operating subsidy which is better understood by tax credit underwriters and lenders as well as the State of Indiana IHFA. The conversion should be complete by 2020 under the current HUD timeline. This strategy is intended to attract both 4% and 9% tax credits. For sites planned for replacement (Beechwood, Parkview Terrace, Vance Court, and Broadmeade Terrace) the sites will be reconfigured to reconnect to city streets and create defensible space for residents. The goal is to replace barracks styled units with a modern multi-level appearance similar to market rate apartments.

NAHA has a very low crime rate, and has attracted over \$4,000,000 in grant funds since 1999 to improve the self sufficiency of the residents. NAHA also is fully ADA compliant and is seeking additional funding when available and appropriate to the needs of public housing and its residents. During 2010, NAHA applied for and received \$2,700,000 in competitive recovery funding to improve the accessibility of the homes and community spaces. In conjunction with \$2,100,00 in formula recovery funds, the agency made strides in modernization.

Discussion:

The developments listed above have varied needs due to the 40-year difference in age of developments. While physically the units are well maintained as demonstrated by the high scores above (2/3 AMPs scored an A), long term capital needs combined with shrinking capital subsidies place the sites in a tenuous position. NAHA is currently developing a long-term revitalization strategy using the Rental Assistance Demonstration or RAD. All units underwent an energy performance contract that included replacement of all family bathrooms in 2009 in conjunction with the EPC. Over 730 bathrooms were totally replaced and other energy conservation measures installed.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The City of New Albany is part of the Region 13 of the State of Indiana Balance of State of Continuum of Care. In addition to Floyd County, Harrison, Crawford, Orange, Washington, Clark, Scott and Jefferson County make up the rest of the Region 13 planning council. The Southern Indiana Housing Initiative (SIHI) is the primary collaborative organization to address the homelessness needs in the community. Region planning and the Point in Time Count are completed with the assistance of the SIHI.

This includes supporting the development and ongoing maintenance of a strategic, comprehensive system to address homelessness. This includes strategies for engaging mainstream partnerships, the provision of shelter, temporary housing, services, and permanent housing. The goal is to ensure that all residents of the state of Indiana are able to access and maintain permanent housing.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds		Current & New	Under Development
Households with Adult(s) and Child(ren)	38	0	46	7	0
Households with Only Adults	8	0	2	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	5	0
Unaccompanied Youth	0	0	0	0	0

Table 40 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: 2014 Housing Inventory Chart - Region 13

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

LifeSpring is the premier provider of mental health services in southern Indiana. LifeSpring provides a comprehensive array of mental health services: education, prevention, information, assessment, intervention, and treatment. Programs include services for children and families, veterans, residential programs and employment support. While they offer services all over Southern Indiana, two offices are located within the City of New Albany.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Emergency Shelter:

- Center for Women and Families – 30 beds
- St. Elizabeth Catholic Charities – 16 beds
- Haven House (Williams Emergency Shelter) - 60 beds

Transitional Housing:

- Salvation Army – New Albany – Transitional Housing One – 34 beds
- St. Elizabeth Catholic Charities – St. Elizabeth Regional Maternity Center – 14 beds

Permanent Housing/Rapid Re-Housing

- Center for Women and Families – Repaid Rehousing – BOS – 7 beds
- Volunteers of America Southern Indiana – VA-SSVF – 5 beds
- LifeSpring - Permanent Supportive Housing - 28 beds

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

The Southern Indiana Housing Initiative (SIHI) is organized for charitable purposes under section 501(c)3 of the Internal Revenue Code, specifically to further housing and housing related issues in a 14-county region in Southern Indiana. The region includes Clark, Crawford, Dearborn, Floyd, Franklin, Harrison, Jennings, Jefferson, Orange, Ohio, Ripley, Scott, Switzerland and Washington Counties. The Consultant interviewed two stakeholders in the community as well as attended a SIHI meeting to get a full understanding of the needs in the community.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Lifespan Resources is the area agency on aging in the community. While the agency does not provide services, it arranges for the elderly or families of the elderly to access services. Services available in the community include:

- Meals on Wheels
- Caregiving services, including bathing, cleaning, cooking
- Legal services
- Nursing home ombudsman
- Pre-admissions screening
- Transportation

According to the State of Indiana Community Development and Housing Authority, Aspire Indiana, Inc., based in Lafayette is the primary and only service provider to those living with a HIV/AIDS. Aspire Indiana Care Coordinators provide case management services and identify clients' needs while developing a goal-oriented care plan to meet the needs of those living with HIV/AIDS. The program consists of goal-oriented activities that serve to locate, facilitate access to, and monitor the full range of HIV-related services in cooperation with the client. It encourages the most cost effective use of medical and community resources, and promotes the overall well-being of the individual.

The Southern Indiana Housing Initiative (SIHI) has a master list of organizations, showing several organizations that serve people with health needs and disabilities. Through consultation with SIHI members, these agencies are working to create a single point of entry to connect homeless persons with disabilities to the network of service providers. Through this single point of entry, professional caseworkers, familiar with the network of service providers can assist those in need. However, this does not assist persons living with disabilities that may not be homeless. They will need to work through traditional channels, such as the State of Indiana and the Medicaid Waiver system.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The City of New Albany has no formal discharge policy from public institutions; however, the Region 13 Planning Council, which includes Floyd County, follow the state of Indiana policies.

- **Foster Care:**

Each state must write a Chafee Plan outlining the state's plan to implement the Foster Care Independence Act of 1999 (FCIA). The law assists young people transition from foster care to stable housing, as well as receive services. The State of Indiana's Plan provides youth ages 14-18 with independent living services, preparing them to live as healthy, productive and responsible lives as self-sufficient adults. Each youth has a comprehensive independent living assessment, which identifies strengths and areas for improvement. Services are geared to assist the youth in areas needing improvement. Services include financial, housing, mentoring, counseling, employment, education and other appropriate support.

- **Health Care:**

The following is the discharge policy plan concerning those with developmental disabilities from health facilities operated by the state of Indiana:

It is the policy of the Bureau of Quality Improvement Services that all individuals moving from State Operated Facilities, Large Private ICF/MR settings and nursing homes be monitored to assure that the transition is proceeding smoothly, that the individuals' Individualized Support Plan is being implemented appropriately, and that any concerns that occur during the transition are dealt with quickly. Individuals transitioning from a state operated facility are surveyed six months after the post transition process is completed, using the residential services and supports survey instrument. Additionally, tracking/monitoring of specialty evaluations occurring during the transition process is performed for individuals transitioning from State Operated Facilities.

- **Mental Health:**

Formal protocol has been implemented for individuals being discharged from state institutions of care under statute: IC-12-21-2-3. Other protocols are being developed for each individual Community Mental Health Center in Indianapolis. The Indiana Family and Social Services Administration and the Division of Mental Health and Addictions implemented their policy in October 2003. The policy directs that it is the responsibility of the Gatekeeper to develop a discharge plan and to assure that no person leaving a state-operated institution will be discharged to homelessness. The state operated facility staff develops the discharge plan and consumer participation in development of the plan is documented. This policy applies to patients who are transferred to or discharged from a state institution administered by the Division of Mental Health.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City of New Albany understands the needs for individuals with special needs. As such, the following priorities and strategies will target these vulnerable populations.

Priority: Create sustainable communities

- Goal1 – Assist senior citizens with home repairs to enable them to age in place and low/moderate income residents with minor rehabs to sustain their homeownership. The City of New Albany will assist 18 elderly homeowners every year.
- Goal – Improve parks and recreation facilities for low-income communities and increase the accessibility of those facilities for persons with disabilities. The City of New Albany will improve one park facility each year.

Other than these efforts, there are no specific goals for the first year action plan to address these needs. Goals are set to develop all types of affordable housing in New Albany because there is a large segment of the population with housing cost burden. Projects that will offer affordable housing for those with special needs or provide services to those with special needs will receive preference over other projects.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Please see answer in above section.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

While barriers to affordable housing can come from anywhere, the U.S. Department of Housing and Urban Development (HUD) recognizes universal barriers. Local and state regulations on zoning and building are often the most recognized barriers to affordable housing. With increased regulation comes an increased cost to build housing that meets all regulations.

The Analysis of Impediments did not find any types of zoning that impose limits on housing outside of the local historic districts. While there may not be any regulatory barriers, the institutional structure currently used to develop affordable housing may face organizational and other non-regulatory barriers to affordable housing development. Consultations with community leaders and stakeholders have suggestions as to the barriers that the hard data may not provide. These include barriers that prevent, or increase the challenge of affordable housing development. The barriers shared by those leaders and stakeholders include:

- Limited fiscal means prevents the City from providing many programs and supporting some affordable housing projects.
- Concern for utility costs as a barrier for affordable housing is increasing.
- Tighter regulatory requirements tied to funding sources have made it difficult to develop affordable homeownership opportunities as the housing market still lags in some neighborhoods.
- Overcoming challenges developing affordable housing, subsidizing projects large enough to serve the largest populations with cost burden, households earning 0-30 percent of the area median income

Traditional redevelopment has been lead by small non-profit community development organizations at the grass roots level. Smaller organizations are unable to build large-scale projects. They are also unable to be holistic in nature which limits their to impact on the target population. Some ideas to overcome these barriers are:

- Select target areas based on proximity to transportation options
- Attract for-profit developers to partner with non-profit service agencies to develop affordable housing development for extremely low-income families; connecting services and rental assistance with new developments
- Build projects without long-term debt to help fund operations and maintenance of property
- Advocate for public and private transportation options for low income families living outside of walking distance of amenities needed for daily living, such as grocery stores, health care and employment options
- Enlist all levels of City government to be “cheerleaders” for affordable housing
- Feed positive stories to media outlets to counter negative stories oriented from the urban core

The City of New Albany will seek private/public partnerships to help achieve these goals and target communities working together to increase affordable housing options. Both of these key ingredients will help achieve the goals while addressing some of the biggest barriers to affordable housing development, such as educating the public and civic leaders about affordable housing, advocating for transportation options in all areas of the community and working together to attract additional subsidy to overcome high cost of property acquisition.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Ball State University Center for Business and Economic Research published an economic document called the Indiana Economic Outlook 2014. The document looks at the national and state economic recoveries as well as that of Central Indiana. The introduction to this document includes the following statement:

The Louisville metro area saw a deceleration of payrolls over 2014. Year-over-year growth almost hit negative territory in the middle of the year, but payroll has been on the upswing since. The Southern Indiana part of the region observed steady growth, with most of these job gains occurring in Clark County. While payroll gains did not materialize at the rate expected in last year's Louisville outlook, the region did see additional declines in the unemployment rate. As 2014 came to a close, national payrolls were beginning to show additional gains, and the nation has now observed two back-to-back quarters of solid growth. We should expect to see continued payroll gains for the Louisville metro and Southern Indiana in 2015.

As with the demographic information, the City of New Albany will examine economic data and income information by both census tracts and townships across Floyd County.

One of the first economic factors to measure the success of the economy is to look at the unemployment rate. For the City of New Albany, the unemployment rate in September 2014 was 6 percent. For the Louisville Metropolitan Area, the unemployment rate was 5.8 percent. The rates is the 3 month average from the U.S. Bureau of Labor Statistics. Floyd County fares slightly better overall with a 5 percent unemployment rate.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	35	21	0	0	0
Arts, Entertainment, Accommodations	1,867	1,737	15	11	-4
Construction	675	792	5	5	0
Education and Health Care Services	2,052	2,703	17	17	0
Finance, Insurance, and Real Estate	889	676	7	4	-3

Business by Sector	Number of Workers	Number of jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Information	226	87	2	1	-1
Manufacturing	2,104	4,856	17	31	14
Other Services	529	735	4	5	1
Professional, Scientific, Management Services	866	1,163	7	8	1
Public Administration	0	0	0	0	0
Retail Trade	1,741	2,014	14	13	-1
Transportation and Warehousing	768	238	6	2	-4
Wholesale Trade	599	481	5	3	-2
Total	12,351	15,503	--	--	--

Table 41 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

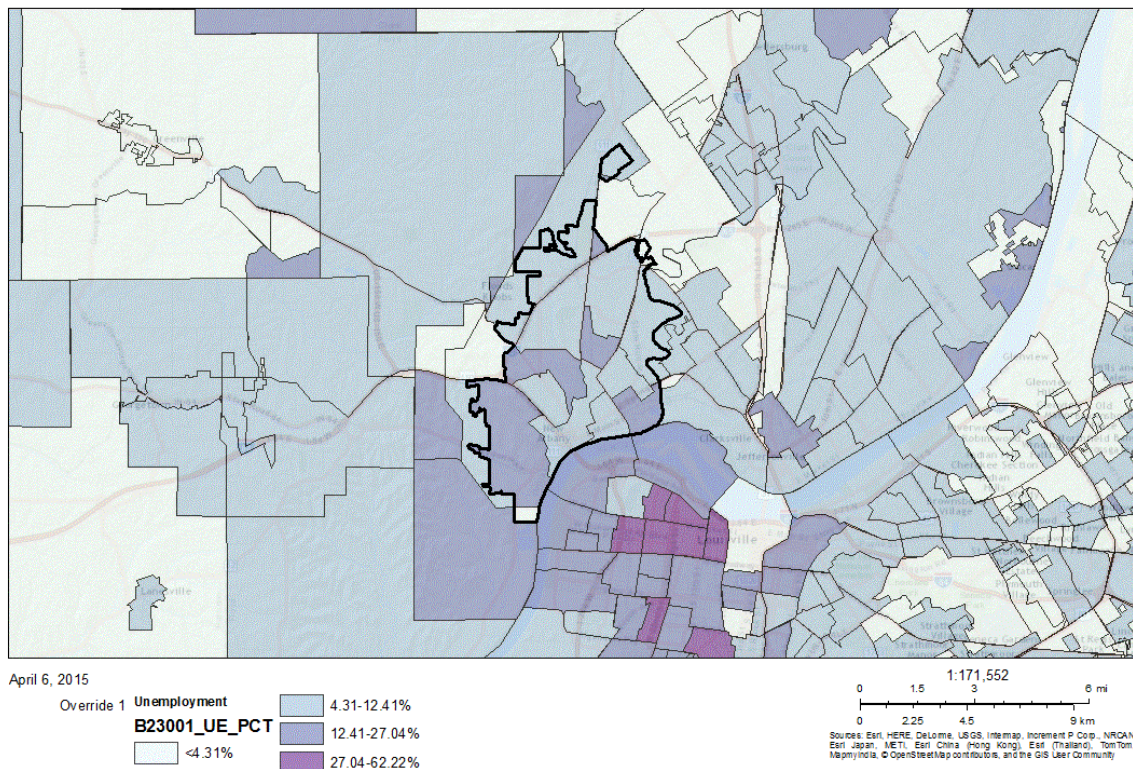
Labor Force

Total Population in the Civilian Labor Force	18,660
Civilian Employed Population 16 years and over	16,756
Unemployment Rate	10.20
Unemployment Rate for Ages 16-24	40.06
Unemployment Rate for Ages 25-65	6.14

Table 42 - Labor Force

Data Source: 2007-2011 ACS

CPD Maps - Consolidated Plan and Continuum of Care Planning Tool



CPD Maps - Consolidated Plan and Continuum of Care Planning Tool

Occupations by Sector	Number of People
Management, business and financial	2,920
Farming, fisheries and forestry occupations	675
Service	2,000
Sales and office	4,781
Construction, extraction, maintenance and repair	1,459
Production, transportation and material moving	1,350

Table 43 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	12,556	78%
30-59 Minutes	2,976	18%
60 or More Minutes	572	4%
Total	16,104	100%

Table 44 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,250	205	1,158
High school graduate (includes equivalency)	4,903	468	1,765
Some college or Associate's degree	4,422	322	1,140
Bachelor's degree or higher	3,038	183	336

Table 45 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	0	167	66	347	602
9th to 12th grade, no diploma	716	521	586	926	858
High school graduate, GED, or alternative	1,213	1,590	1,770	3,776	2,259
Some college, no degree	1,163	1,090	1,372	2,134	756
Associate's degree	168	279	428	581	141
Bachelor's degree	194	1,031	501	976	271
Graduate or professional degree	16	314	111	624	265

Table 46 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	17,801
High school graduate (includes equivalency)	28,328
Some college or Associate's degree	31,786
Bachelor's degree	40,891

Educational Attainment	Median Earnings in the Past 12 Months
Graduate or professional degree	46,190

Table 47 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

For those employed in the City of New Albany, the community has a large number of professions/occupations available for individuals to choose from. According to the U.S. Bureau of Labor Statistics, in May 2013, the Louisville Metropolitan Statistical Area had a total of 609,220 occupations with an average wage of \$45,461 annually. Table 12 lists the general categories of occupations and the mean annual wage for each category. Management occupations fared the best with a mean annual wage of \$93,840 while food preparation and serving related occupations fared the worst with a mean annual wage of \$20,170. Office and administrative support occupations were the most in number with 96,410 jobs and farming, fishing and forestry occupations were the least in number with 650 jobs.

Describe the workforce and infrastructure needs of the business community:

Located along the northern shore of the Ohio River, Clark and Floyd Counties, with several municipalities, are just across the Ohio River from Louisville.

Clark and Floyd counties offer a complete intermodal transportation system. The converging of three major interstates (I-65, I-64 and I-71) provides the area with the best access to markets across the country.

The major United Parcel Service (UPS) hub located at the Louisville International Airport offers companies the ability to deliver overnight packages as late as midnight and still receive next-day service. General aviation services are also available at Clark Regional Airport and Bowman Field in Louisville.

The Ohio River is a major freight mover, and the Port of Indiana – Jeffersonville provides full port facilities and stevedoring services. Many industrial firms have located at the Port of Indiana – Jeffersonville to take advantage of this excellent port facility.

Rail providers CSX, Norfolk Southern and Louisville Indiana Railroad provide service as well as connectors to Illinois Central, Paducah Louisville, Indiana Rail Road and CP Rail System/Soo Line.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Develop New Albany was founded in 1990 by community-minded individuals and local business leaders. The leadership of Develop New Albany focuses the organization on the economic revitalization, historic preservation, and promotion of Historic Downtown. As a volunteer-based organization, Develop New Albany accomplishes this mission by adhering to the tenants of the National and Indiana Main Street models, which focus on the areas of economic restructuring, design, promotion, and organization.

In the past, many Downtown businesses have struggled to survive while many Historic Downtown buildings sat empty and some of the businesses migrated out of the downtown area to new locations in the suburbs. Many of the historic building facades could provide only a fading glimpse to what was for more than 150 years, a thriving Downtown. Downtown New Albany was an industrial center and Indiana's largest city for a period of more than 30 years during the 1800's.

Through the efforts of volunteers in our community, the leadership of our Board of Directors and working in partnership with local government officials, Downtown New Albany is alive with new businesses, restaurants and retail stores. In the past 5 years more than 90 new businesses have moved into downtown New Albany and the vast majority of those businesses being locally owned and operated.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

For educational attainment, adults over the age of 18 with a high school diploma or GED or equivalent make up the largest segment of the New Albany population. This group accounts for 38.1 percent of the total population. Much of the population has not even attained that level of education, with 17.2 percent of the population having not completed high school.

However, New Albany does have a large segment of the population with some college, associates degree, bachelors degree or graduate or professional degree. Nearly one quarter, 23.4 percent of the population has some college education, but no degree. Another 21.2 percent of the population has a college degree, either associates, bachelors, graduate or professional.

The population with a high school education or less has considerably less income than those with a bachelor's degree or graduate/professional degree. Those without a high school education earn 43 percent of what their peers earn with a bachelor's degree and 38 percent of what their peers earn with a graduate or professional degree. Those with a high school diploma or equivalent earn 69 percent of what their peers earn with a bachelor's degree and 61 percent of what their peers earn with a graduate or professional degree.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Indiana WorkOne New Albany site serves Washington, Scott, Crawford, Harrison, Floyd, and Clark Counties. Indiana Department of Workforce Development (IDWD) manages and implements innovative

employment programs for Hoosiers, unemployment insurance systems, and facilitates regional economic growth initiatives for Indiana. Offices are located throughout Southern Indiana, with an office in New Albany.

Job seekers can find workshops to improve resumes, interview techniques, job search assistance, and computer classes.

Employers can find ideal candidates that have completed skill training and other classes to fill open position.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

N/A

Discussion

With a range of skills and education available in the local workforce, the City of New Albany can attract a variety of employers to the area. The population that is younger, ages 18 to 34 account for the greater amounts of persons with college education while the older population, ages 45 years and older account for the larger segments of the population with only high school attainment. As New Albany attracts employment, it will need to attract jobs with that require college educations to maintain the younger population in the community.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The mapping system used in IDIS, CPD Maps shows small concentration of housing problems, specifically cost burden towards downtown New Albany and along Interstate 64. Of the households in the area, 44.9 to 72.9 percent are paying more than 30 percent of their gross monthly income towards housing costs.

For the purpose of this analysis, a concentration will be any census tract with more than 44 percent of the total population as a minority population.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The maps show the population density of African American residents in Floyd County and the City of New Albany by census tract using a HUD mapping tool as a source. The majority of the census tracts with the highest concentration of African American residents are located in the center of New Albany and across the Ohio River in Louisville, KY. The areas surrounding New Albany, primarily rural counties in Southern Indiana have very low concentrations of African American Populations.

What are the characteristics of the market in these areas/neighborhoods?

The neighborhoods of color are more towards the center of New Albany, with an urban feel to the community. The feel includes walkable neighborhoods, community parks and local businesses that are small in nature. While many of these things are appealing, community schools are given the appearance of "less than positive"

Are there any community assets in these areas/neighborhoods?

Schools, parks, and libraries are all assets to the community of minority concentration. The following map shows the types of assets in the community. The City of New Albany has made improvements to its park systems, including \$19.6 million dollars of upgrades at the River Run Water Park and construction of a new sport complex at Silver Street Park. Silver Street Park improvements have redeveloped an abandoned industrial site and created a positive indoor and outdoor recreation facility for the community. Recent improvements also include Ekin Avenue Recreation Center improvements and investments at Bicknell Park.

Are there other strategic opportunities in any of these areas?

The redevelopment of the park is an example of reuse of old industrial and brownfields sites. Since 2004, the City of New Albany has received multiple brownfields grants from the U.S. Environmental Protection Agency (EPA). The goals for the Brownfield Redevelopment program as it relates to the US EPA Assessment Grant include:

- Assess and characterize a number of properties, by completing Phase I and Phase II Environmental Site Assessments
- Formalize the information sharing process with the creation of marketing materials, workshops, tours and community meetings involving the importance of redevelopment of brownfield properties
- Prepare cleanup plans that document existing contamination and effectively define the most efficient and beneficial cleanup options

The EPA Assessment Grant, by financially assisting in defining the environmental problems, will enable property improvements and/or new construction. Increased property value and job creation will result, especially in the Urban Enterprise Zone. This grant is a tool for creating more opportunities for improvements in the community.



Before - Silver Street Park



After - Silver Street Park

Strategic Plan

SP-05 Overview

Strategic Plan Overview

With those challenges facing the Floyd County community, the City of New Albany has developed some general goals to offer flexibility in programming for all communities and increase the coordination among service providers. Under each goal is a list of strategies that will meet needs of communities, particularly of those living within the distressed areas of the community.

Strategies listed as goals are ideas and outcomes the City of New Albany will fund with Community Development Block Grant (CDBG) dollars in the next five years (2015 -2019). Projects that meet one of the goals may apply for funding to the City of New Albany request for proposal process each year. Programs and projects will be evaluated and recommended for funding through the annual allocation process described later in this document.

Priorities listed are goals and ideas that are consistent with the Consolidated Plan; however, due to funding limitations CDBG dollars may not be used to fund any projects that meet one of these outcomes/strategies.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 48 - Geographic Priority Areas

1	Area Name:	CITY OF NEW ALBANY TARGET AREA
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	Low Income Census Tracts
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
3	Area Name:	Midtown
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	

	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
4	Area Name:	City of New Albany
	Area Type:	Entire Jurisdiction
	Other Target Area Description:	Entire Jurisdiction
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

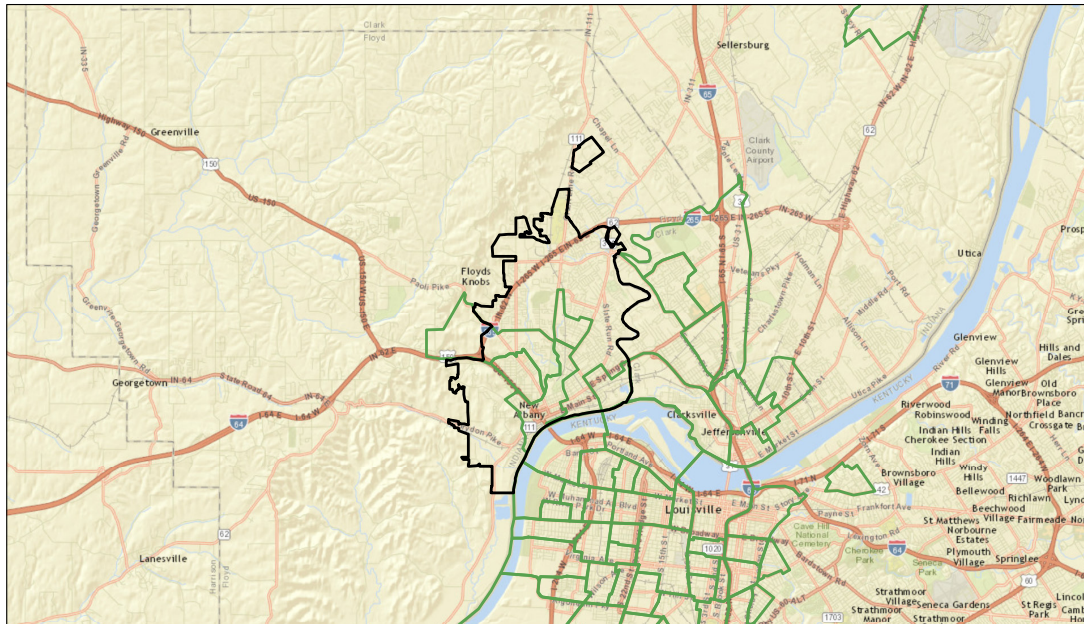
Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Adhering to CDBG's national objectives, priority will be given to projects that address the housing and community development needs of low and moderate-income persons, particularly as they are outlined in the Consolidated Plan.

1. In making funding decisions, the New Albany CDBG program will give priority to activities that:
 - Support, complement or are consistent with other current local unit of government plans;
 - Address those populations with the greatest needs including the elderly, disabled, victims of domestic violence and the disenfranchised such as the homeless and the near homeless.
 - Are sustainable over time;
 - Have demonstrated cooperation and collaboration among government, private nonprofit agencies and the private sector to maximize impacts and reduce administrative costs; and
 - Do not have a more appropriate source of funds.

2. A priority population for CDBG-funded services is individuals (especially the elderly and people with disabilities) who are denied, by poverty and historical institutional practices, the opportunity to develop their full potential and to enjoy the benefits of community participation. The City of New Albany will give priority to programs provided through organizations or agencies that demonstrate a commitment to making their services accessible to people through diversity training of staff and Boards, through recruitment and hiring of minority staff and Board members, and through the efforts to provide services in an accessible and culturally sensitive manner.
3. A priority population for CDBG-funded services is single-headed households with children, who are currently, and have been historically, disproportionately impacted by poverty.
4. CDBG funded services must, to the fullest extent possible, be appropriate and accessible to people with disabilities, the elderly, people with limited or no proficiency in English, and other eligible individuals and families who may face special barriers in accessing services. The County recognizes that while progress is being made in improving access to services and activities, specialized access services are likely to continue to be required in certain instances to ensure that priority populations receive the services they need.
5. The CDBG program was built on a premise of local involvement in directing funds to neighborhood and community needs. The City of New Albany will give priority to programs that promote community initiatives to identify priority needs and to address those needs. Recognizing the limits on the ability of service systems to meet all needs, the City will seek to leverage resources to promote comprehensive, long-term responses that promote neighborhood self-sufficiency.
6. The City of New Albany will give priority to programs that provide services addressing the basic needs of our most at-risk populations.
7. The City of New Albany will give priority to programs that build and support the capacity of local organizations to address the needs of residents.
8. The City of New Albany will give priority to programs that promote access to quality jobs - positions have pay levels that support an adequate standard of living, allow the purchase of housing and other basic necessities, offer stability and decent working conditions, and provide opportunities for advancement.

Low Mod Income Census Tracts - Consolidated Plan and Continuum of Care Planning Tool



December 14, 2014

Override 1

Low Mod Tract

1:174,043
0 1.5 3 6 mi
0 2.25 4.5 9 km
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 49 – Priority Needs Summary

1	Priority Need Name	Create Sustainable Communities
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Persons with Physical Disabilities Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Low Income Census Tracts Entire Jurisdiction
	Associated Goals	Affordable Housing Creation Senior Home Modifications Park Facility Improvements Infrastructure Improvements Rental Housing
	Description	The City of New Albany will work to create livable and sustainable communities by addressing housing, public infrastructure and public facilities within the community. This is a wholistic approach to community development to improve the entire neighborhood and create an inviting place for households at all income levels to live, work and play.
	Basis for Relative Priority	Neighborhoods of housing need concentration are also areas of higher need for public facility and public infrastructure improvement.
2	Priority Need Name	Reduce Slum and Blight
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Non-housing Community Development

	Geographic Areas Affected	Low Income Census Tracts Entire Jurisdiction
	Associated Goals	Code Enforcement Demolition/Stabilization of Buildings Clearance of Contaminated Sites
	Description	The City of New Albany will strive to clean up abandoned properties and utilize code enforcement to require absentee property owners to maintain their buildings and/or vacant lots.
	Basis for Relative Priority	According to the 2013 American Community Survey, the City of New Albany has a vacant housing problem, with 11.5 percent of all housing units vacant.
3	Priority Need Name	Increase Access to Public Serv. & Transportation
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Physical Disabilities
	Geographic Areas Affected	Entire Jurisdiction
	Associated Goals	Youth Services Transportation
	Description	The City of New Albany will utilize its limited public service allocation to fund public services programs, with an emphasis on the improvement of transportation options for individuals living within the community without access to a single occupancy vehicle.

	Basis for Relative Priority	Through public input and consultations, one of the biggest challenges facing the City of New Albany is the lack of access to transportation for many living at or below the poverty level. This priority will go to support those individuals with daily living needs, including transportation.
4	Priority Need Name	Administration and Fair Housing Initiatives
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Entire Jurisdiction
	Associated Goals	Fair Housing and Coordination
	Description	The City of New Albany will strive to better coordinate service providers and housing providers to improve the lives of low and moderate income individuals. This includes improving education and access to fair housing choice.
	Basis for Relative Priority	The Analysis of Impediments to Fair Housing calls for City staff to educate the public about fair housing and serve as an advocate for affordable housing development.

Narrative (Optional)

Priorities include conditions that most important to City of New Albany to address the needs in the community. Goals listed later in this consolidated plan will meet the priorities outlined in this section. Projects funded by CDBG must meet these later goals, though other projects that only meet the priorities may not qualify for funding, but would remain consistent with the consolidated plan.

The funding over the years has trended downwards from a high in 1994 of \$965,000. In the last five years, the City of New Albany has seen a decrease in annual funding from \$791,386 in 2010 to \$623,011 in 2014. The amount the City of New Albany expects to receive \$613,845 in the 2015 fiscal year. The decrease in funding is challenging for the City and its partners to adequately address the needs in the community. Seeking other sources of funding is essential address any of the above priorities.

The consultant asked every stakeholder through the consultation process if any priorities should be added, even if it cannot be funded through the CDBG programs, to illustrate the City's support for programs that address needs in the community.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	
TBRA for Non-Homeless Special Needs	*individuals with disabilities cannot afford a fair market rent nor a HOME rent without a voucher for assistance.
New Unit Production	
Rehabilitation	*high acquisition costs make rehabilitation for affordable housing development challenging *increased home in foreclosure over the previous year
Acquisition, including preservation	

Table 50 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of New Albany will utilize CDBG funding from the US Department of Housing and Urban Development to achieve its goals. The funding each year is approximately \$600,000. Seventy percent of the funding each year must fund projects that benefit low to moderate income individuals, households or areas. Job creation activities for low income individuals also falls under this seventy percent requirement.

Only 15 percent of the CDBG funds, approximately \$90,000 each year, may be used to fund public and social service activities. The remaining funds may be used to cover administrative costs and go towards bricks and sticks activities.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	613,845	25,000	20,000	658,845	2,450,000	Funding will be used for the public services, infrastructure development and supporting housing development for extremely low income households.

Table 51 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City of New Albany does not require projects receiving CDBG funding to meet any match requirements. However, many of the projects and programs with large budgets that are partially funded with CDBG dollars, they will naturally require other funds. The largest awards are used towards public infrastructure projects. To complete these larger projects, local tax dollars will match CDBG funds.

Social service providers, including those who serve the homeless and people living with HIV/AIDS, rely on other sources of funding. Some of those agencies also apply to the State of Indiana for other resources, such as the McKinney Vento Homeless Assistance Grants. For many of the social service agencies, private resources must make up for the decrease in public funding. All together, the public service agencies will leverage an estimated \$5 million of private and public resources for their programs each year of the Consolidated Plan.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City of New Albany will not utilize publically owned property to address the needs in the plan.

Discussion

The primary activities the City of New Albany will fund in the next five years are:

- Development of affordable homeownership opportunities
- Improvement of accessibility of public infrastructure
- Prevention of homelessness
- Support social services to extremely low income households

Each of these activities and projects will require resources outside of the CDBG funding. Most will require local or state funding or private funding from agencies like the local United Way. These resources offer competitive grants to programs that meet missions and visions of the granting agency. Each year the City of New Albany will work with recipients to support their applications to outside agencies for additional funding as the City's allocation has become a small piece of a larger funding plan.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
NEW ALBANY	Government	Ownership Planning Rental neighborhood improvements	Jurisdiction
New Albany Parks & Recreation	Government	Non-homeless special needs public facilities	Jurisdiction
STEP AHEAD YOUTH BUREAU, YMCA & OUR PLACE	Non-profit organizations	Non-homeless special needs public services	Jurisdiction

Table 52 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Many firms, individuals, agencies and other organizations are involved in the provision of housing and community development in the City of New Albany and surrounding communities in Southern Indiana. This is the strength, that there are many, *privately funded* organizations that serve families living in poverty or struggling to make ends meet. The number of organizations and people funding and working towards addressing the needs is vast if a person in need knows where to look for help. The challenge is matching the service to the client. The Homeless Prevention and Intervention Network is working to develop a single point of entry for those in greatest need, either homeless or at risk of homelessness. The single point of entry will connect the individual or household to the specific service provider needed. The burden of finding the correct service provider no longer is the burden of the person or household seeking services.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy			
Legal Assistance	X		
Mortgage Assistance			
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X	X	
HIV/AIDS	X		X
Life Skills	X		
Mental Health Counseling	X	X	
Transportation	X		
Other			

Table 53 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

LifeSpring is the premier provider of mental health services in southern Indiana. LifeSpring provides a comprehensive array of mental health services: education, prevention, information, assessment, intervention, and treatment. Programs include services for children and families, veterans, residential programs and employment support. While they offer services all over Southern Indiana, two offices are located within the City of New Albany.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The Southern Indiana Housing Initiative (SIHI) offers a listing of all the social service and housing providers, particularly of those that serve the homeless neighbors in the community. The challenge is there are many small, non federally funded programs that operate that are not part of the SIHI group nor operate with the same reporting systems (HMIS) that many of the larger groups utilize. SIHI is working to update its membership to get a full understanding of the services available in the community and better coordinate its efforts.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing Creation	2015	2019	Affordable Housing	City of New Albany	Create Sustainable Communities	CDBG: \$200,000	Homeowner Housing Added: 20 Household Housing Unit
2	Senior Home Modifications	2015	2019	Affordable Housing	City of New Albany	Create Sustainable Communities	CDBG: \$275,000	Public service activities for Low/Moderate Income Housing Benefit: 90 Households Assisted
3	Park Facility Improvements	2015	2019	Non-Housing Community Development	Low Income Census Tracts	Create Sustainable Communities	CDBG: \$500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
4	Infrastructure Improvements	2015	2019	Non-Housing Community Development	Low Income Census Tracts	Create Sustainable Communities	CDBG: \$1,300,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 800 Persons Assisted
5	Rental Housing	2015	2019	Affordable Housing	City of New Albany	Create Sustainable Communities	CDBG: \$200,000	Rental units rehabilitated: 10 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 40 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Code Enforcement	2015	2019	Non-Housing Community Development	Low Income Census Tracts	Reduce Slum and Blight	CDBG: \$275,000	Housing Code Enforcement/Foreclosed Property Care: 150 Household Housing Unit
7	Demolition/Stabilization of Buildings	2015	2019	Non-Housing Community Development	CITY OF NEW ALBANY TARGET AREA Low Income Census Tracts City of New Albany	Reduce Slum and Blight	CDBG: \$40,000	Buildings Demolished: 10 Buildings
8	Clearance of Contaminated Sites	2015	2019	Non-Housing Community Development	CITY OF NEW ALBANY TARGET AREA Low Income Census Tracts	Reduce Slum and Blight	CDBG: \$5,000	Other: 5 Other
9	Youth Services	2015	2019	Non-Housing Community Development	Low Income Census Tracts City of New Albany	Increase Access to Public Serv. & Transportation	CDBG: \$175,000	Public service activities other than Low/Moderate Income Housing Benefit: 3455 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Transportation	2015	2019	Non-Homeless Special Needs	Low Income Census Tracts City of New Albany	Increase Access to Public Serv. & Transportation	CDBG: \$20,000	Public service activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted
11	Fair Housing and Coordination	2015	2019	Non-Housing Community Development	City of New Albany	Administration and Fair Housing Initiatives	CDBG: \$320,000	Other: 5 Other

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing Creation
	Goal Description	Create affordable homeownership opportunities for all income levels.
2	Goal Name	Senior Home Modifications
	Goal Description	Assist senior citizens with home repairs to enable them to age in place, such as home modifications.
3	Goal Name	Park Facility Improvements
	Goal Description	Improve parks and recreation facilities for low income communities and increase accessibility of those facilities for persons with disabilities.
4	Goal Name	Infrastructure Improvements
	Goal Description	Support infrastructure improvements in distressed neighborhoods. 1 sidewalk project annually and 1 street project over the five years is proposed for this Consolidated Plan.
5	Goal Name	Rental Housing
	Goal Description	Develop affordable rental housing for renters earning incomes between 0 and 50 percent HAMFI. The City of New Albany proposes to offer voucher assistance and develop 2 new rental units annually.

6	Goal Name	Code Enforcement
	Goal Description	Increase code enforcement activities to reduce the amount of blight in the community.
7	Goal Name	Demolition/Stabilization of Buildings
	Goal Description	Assist with the clearance and demolition of abandoned sites that cannot be preserved or renovated.
8	Goal Name	Clearance of Contaminated Sites
	Goal Description	Acquire, stabilize and dispose of properties for redevelopment.
9	Goal Name	Youth Services
	Goal Description	Support youth services, including educational and physical educational activities.
10	Goal Name	Transportation
	Goal Description	Support transportation efforts for special needs groups.
11	Goal Name	Fair Housing and Coordination
	Goal Description	Increase coordination among service agencies across Southern Indiana to improve the daily lives of low income residents.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Through the rental housing goals, City of New Albany will target extremely low-income households. Voucher assistance and creation of new units will create more affordable housing opportunities. As a result, an estimated 2 new units of affordable housing will be added to the community and 40 households will have access to vouchers to help access affordable housing. Any household earning an income less than 80 percent HAMFI will benefit.

Homeowner repair programs for the elderly benefit households earning more moderate level income. An estimated 9 units of repair will be targeted towards households earning 51-80 percent of the area median income and an estimated 8 units of repair will be targeted towards households earning 31-50 percent of the area median income.

Consolidated Plan

OMB Control No: 2506-0117 (exp. 07/31/2015)

NEW ALBANY

100

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

NAHA has demonstrated that it takes both Reasonable Accommodation and Section 504 very seriously. The NAHA has worked on making all public housing units and community spaces accessible, and met the 5% goal in 2011 by competing for funding through the Recovery Act to complete this endeavor. The housing authority addressed not only residential units, but community spaces including recreational spaces, offices and Laundromats.

NAHA has met the Section 504 mandate for accessibility both in terms of numbers of units and making public spaces and offices accessible. In addition, NAHA has a Relocation Coordinator who handles Requests for Reasonable Accommodations as expeditiously as possible. Any units renovated or replaced will be both accessible and visitable per national guidelines.

Based on the number of accessible units, the supply exceeds the demand currently. Some non-mobility impaired households live in accessible units under a limited lease providing that they would be relocated if a household requires accessibility features. The NAHA has relocated some households. In addition, if a lease-holder requires a modification in order to access the features of a unit or access to other programs provided by NAHA we work with that household one-on-one to meet the needs.

Activities to Increase Resident Involvements

NAHA has a HUD mandate to involve residents. Since we currently have no resident councils despite our best efforts, we continue to:

1. Encourage resident comment via a monthly newsletter NAHA sends to every resident around the first of the month. This newsletter describes any policy or procedural changes, activities scheduled at all sites open to residents, dates for the board meetings and general information about the agency activities.
2. We hold advertised meetings at all sites when any important information is to be given, any significant changes to our annual or five year plan.
3. We have a formal process for the annual and five-year plans (similar to the Consolidated Plan). If we make any significant changes, we repeat the process of public meetings.
4. We have a resident advisory board that represents not only public housing but section 8 residents.
5. We have posted office hours when residents wish to speak with either managers or administration.
6. We document tenant concerns either through the public meetings, surveys, or ad hoc tenant meetings.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

The NAHA is not designated as a troubled public housing agency.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

While barriers to affordable housing can come from anywhere, the U.S. Department of Housing and Urban Development (HUD) recognizes universal barriers. Local and state regulations on zoning and building are often the most recognized barriers to affordable housing. With increased regulation comes an increased cost to build housing that meets all regulations.

The Analysis of Impediments did not find any types of zoning that impose limits on housing outside of the local historic districts. While there may not be any regulatory barriers, the institutional structure currently used to develop affordable housing may face organizational and other non-regulatory barriers to affordable housing development. Consultations with community leaders and stakeholders have suggestions as to the barriers that the hard data may not provide. These include barriers that prevent, or increase the challenge of affordable housing development. The barriers shared by those leaders and stakeholders include:

- Limited fiscal means prevents the City from providing many programs and supporting some affordable housing projects.
- Concern for utility costs as a barrier for affordable housing is increasing.
- Tighter regulatory requirements tied to funding sources have made it difficult to develop affordable homeownership opportunities as the housing market still lags in some neighborhoods.
- Overcoming challenges developing affordable housing, subsidizing projects large enough to serve the largest populations with cost burden, households earning 0-30 percent of the area median income

Traditional redevelopment has been lead by small non-profit community development organizations at the grass roots level. Smaller organizations are unable to build large-scale projects. They are also unable to be holistic in nature which limits their to impact on the target population. Some ideas to overcome these barriers are:

- Select target areas based on proximity to transportation options
- Attract for-profit developers to partner with non-profit service agencies to develop affordable housing development for extremely low-income families; connecting services and rental assistance with new developments
- Build projects without long-term debt to help fund operations and maintenance of property
- Advocate for public and private transportation options for low income families living outside of walking distance of amenities needed for daily living, such as grocery stores, health care and employment options
- Enlist all levels of City government to be “cheerleaders” for affordable housing
- Feed positive stories to media outlets to counter negative stories oriented from the urban core

The City of New Albany will seek private/public partnerships to help achieve these goals and target communities working together to increase affordable housing options. Both of these key ingredients will help achieve the goals while addressing some of the biggest barriers to affordable housing development, such as educating the public and civic leaders about affordable housing, advocating for transportation options in all areas of the community and working together to attract additional subsidy to overcome high cost of property acquisition.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

To help the community as a whole overcome the barriers to affordable housing development, and also maximize the impact in the community, the City of New Albany will strive to achieve the following goals.

1. Expand the supply of safe, decent affordable housing.
2. Support programs that help the most vulnerable households achieve self-sufficiency.
3. Invest in public facility and public infrastructure needs of low-income neighborhoods.
4. Improve institutional structure and coordination among providers across the community, including Southern Indiana.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Indiana Balance of State Continuum of Care (CoC) is the planning body for initiatives in ending homelessness in Indiana. To do so, this group supports the development and ongoing maintenance of a strategic, comprehensive system to address homelessness. This includes strategies for engaging mainstream partnerships, the provision of shelter, temporary housing, services, and permanent housing. The goal is to ensure that all residents of the state of Indiana are able to access and maintain permanent housing.

The Indiana Balance of State Continuum of Care is made up of 14 distinct regions. Each region has a region chair and is comprised of providers who serve people experiencing homelessness or at risk of homelessness. All regions are part of the IN Balance of State CoC Collaborative Application to HUD for McKinney Vento funding.

The City of New Albany is part of the Region 13 of the State of Indiana Balance of State of Continuum of Care. In addition to Floyd County, Harrison, Crawford, Orange, Washington, Clark, Scott and Jefferson County make up the rest of the Region 13 planning council. The Southern Indiana Housing Initiative (SIHI) is the primary collaborative organization to address the homelessness needs in the community. Region planning and the Point in Time Count are completed with the assistance of the SIHI.

This includes supporting the development and ongoing maintenance of a strategic, comprehensive system to address homelessness. This includes strategies for engaging mainstream partnerships, the provision of shelter, temporary housing, services, and permanent housing. The goal is to ensure that all residents of the state of Indiana are able to access and maintain permanent housing.

Addressing the emergency and transitional housing needs of homeless persons

Centralized intake, as previously discussed is a national and state initiative to improve services for homeless persons. It can serve as a point of referral or admissions for a broad variety of service and housing programs that operate in a community. In practice, however, existing centralized intake programs often serve a limited part of the system, such as State-funded prevention programs or city-funded family emergency shelters, or serves different programs or populations in different ways. The Region 13 Continuum of Care is one of the 14 regions for the State of Indiana. The Regional Planning Council covers a large area, including Orange, Washington, Scott, Jefferson, Clark, Floyd, Harrison and Crawford Counties. The area is planning to develop a centralized intake for the area. Because of the large area, there are challenges with selecting a single site for selection. The Regional Planning Council is working to find a way to comply with the national initiatives but adapt for local use.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to

permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The Homeless Prevention and Rapid Rehousing Program (HPRP) was created by funds from Title XII of the American Recovery and Rehabilitation Act of 2009 (ARRA) to allow expanded prevention and/or rapid rehousing for persons with moderate barriers to stable permanent housing. It is available to entitlement cities and the balance of state with a total allocation of approximately \$28 million for Indiana. IHCD is working with Indiana Continuum of Care regions to develop “single point of access” organizations to coordinate and administer these funds. The program began in September 2009 and extended for three years until 2012.

The idea behind HPRP is to put “housing first,” placing a homeless individual in housing and then providing the services needed to that individual or household to keep them housed. Previously, the common method was to address needs of the individual or household at the shelter, working towards a transitional housing situation and then permanent housing. The housing first model stabilizes housing for the household first, helping the household feel more secure and able to address the other needs in their lives.

Two programs in Floyd County offer Permanent Supportive Housing and Rapid Re-Housing. The Center for Women and Families offers 7 rapid re-housing beds for adults and children. There are a total of two units available for women with children. Volunteers of America – Southern Indiana have an additional 5 permanent supportive housing units, however, these units are for adults only.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Limited financial resources prohibit the City of New Albany from supporting any one project or program with a significant amount of funds. The City will support the New Albany Housing Authority with rental creation for low-income households to make more units affordable to those at risk of homelessness.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The Floyd County Health Department serves as the primary method for screening children with elevated lead blood levels. Currently the City follows the U.S. Department of Housing and Urban Development (HUD) rules for addressing lead based paint hazards when applying CDBG funding to housing projects.

Effective September 15, 2000, Federal regulations require that lead hazard evaluation and reduction activities be carried out for all CDBG funded projects receiving housing assistance that were constructed before January 1, 1978. The requirements for rehabilitation correspond to three (3) approaches to lead hazard evaluation and reduction. Large rehabilitation projects must meet more stringent requirements than smaller ones. The three approaches are:

1. Do no harm. Perform the rehabilitation in a way that does not create lead hazard.
2. Identify and control lead hazards. Identify lead-based paint hazards and use a range of methods to address the hazards.
3. Identify and remediate lead hazards. Identify lead-based paint hazards and remove them permanently.

The level of hazard reduction required depends on the level of assistance. Specific actions required include:

Up to \$5,000 - Repair of paint disturbed during rehabilitation. Includes repairing disturbed paint and applying a new coat of paint.

\$5,000 - \$25,000 Interim controls and standard treatments. Includes addressing friction and impact surfaces, creating smooth and cleanable surfaces, encapsulation, removing or covering lead-based paint components, and paint stabilization.

Over \$25,000 Remediate. Remediation involves permanently removing lead-based paint hazards, often through paint and component removal and enclosure.

The City of New Albany will use CDBG funds to undertake lead-based paint hazard mitigation when required by the housing rehabilitation regulations. This can include inspection, risk assessment, specification writing, abatement, clean up, disposal work and clearance testing. This assistance will be in accordance with 24 CFR 35, et al. (9/15/99). A certified risk assessor will inspect all such housing.

Any required lead paint mitigation measures will be coordinated with the total renovation effort to streamline the process for the benefit of the homeowner; and also maximize total rehabilitation dollars. This process will minimize the number of days the owner will have to be temporarily relocated during the abatement process.

How are the actions listed above related to the extent of lead poisoning and hazards?

Age of the home will tell a household if there is a risk for lead based paint poisoning. Lead paint was banned in 1977 by the U.S. government's Consumer Product Safety Commission (CPSC), although it was not used frequently in residential buildings after the 1960's. Homes built up to 1978 have some risk for lead based paint hazards, although most homes must have been built prior to 1960 to be at high risk for lead based paint hazards. Lead based paint hazards are paint chips, which you can see, and lead dust, which you can't always see. The only way to determine if you have lead paint hazards is to test the home.

According to the EPA, professional lead-based paint removal for the following three options costs about \$8 to \$15 per square foot or about \$9,600 to \$30,000 for a 1,200- to 2,000-sq. ft. house. The average removal project costs about \$10,000.

A total of 5,176 housing units in New Albany were built prior to 1950. Based on the number of the pre-1950 housing units, at an estimated \$10,000 per housing unit to remove the lead based paint hazards, the total financial burden to abate lead paint hazards is approximately \$51,760,000. Housing units built prior to 1980 with children present total 545. However, it is unlikely that all those housing units have presence of lead based paint.

How are the actions listed above integrated into housing policies and procedures?

The Federal regulations regarding lead based paint hazards and the requirements for housing renovation have been incorporated as part of the City of New Albany's policies and procedures manual. A copy of the policies and procedures manual will be provided to the grant recipient/housing provider at the time of contract. Any sub grantee, contractor or housing provider will need to comply with the policies and procedures. Monitoring of the project will ensure compliance.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Tackling poverty is one of the most important factors in reducing social exclusion and improving the lives of our residents. This strategy is crucial for demonstrating the City of New Albany's commitment to tackling poverty. The City of New Albany, in partnership with the social service and housing provider community, will strive for the goals and strategies below to help households stay out of poverty or become self-sufficient and elevate themselves from living in poverty.

- Promote economic empowerment by supporting facilities, services and activities aimed at developing the self-sufficiency for all low to moderate-income residents. Programs and activities to be supported over the next five years include:
 - Child care services
 - Healthcare
 - Youth Programs
- The creation of jobs through local incentives
 - Job training programs
 - Assist businesses with improvements and job creation
 - Promote Section 3 opportunities in current housing projects
- Provide economic development opportunities to low to moderate-income families. Programs and activities to be funded over the next five years include:
 - Provide affordable housing opportunities to low and moderate-income households
 - Support the development of housing for extremely low income households, particularly those earning less than 30 percent of the area median income
- Continue to work with local agencies to identify barriers and issues related to poverty and support programs that will help low to moderate-income households overcome those barriers.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The primary strategy in 2015 to 2019 for the City of New Albany will be to serve as an advocate for households earning less than 80 percent of the area median income. Very few housing units are available and affordable to this income bracket that it is essential for families living in poverty to have more housing options, particularly if they are working in the community. And, the new housing options must be closer to work, transportation options and public amenities such grocery stores, health care and schools.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Monitoring assures that recipients of federal funds are in compliance with local objectives and federal program requirements. The intent of the City of New Albany is to work cooperatively with contractors and sub-recipients in the use of federal funds as best as possible and within reasonable time constraints. Monitoring shall be an ongoing process with technical assistance available throughout the implementation and completion of all activities undertaken.

Initial Review of Project Eligibility

1. Requests for funding must be supported with an application to be reviewed for allocation recommendation. Applications include specific information regarding design of project, cost of project and beneficiaries.
2. Each activity must be eligible under related program rules and must meet one of the three national objectives -- benefit low and moderate income persons, aid in the prevention or elimination of slum and blight conditions, or meet an urgent need which threatens the health or welfare of the community.
3. An activity must be consistent with local goals and objectives as expressed in adopted policies and/or established plans and must comply with related program regulations.
4. Successfully funded applicants are required to sign a funding agreement outlining all of the requirements, regulations and standards. Funding agreements for all real property activities shall specify the acceptable use of the property, the length of the restrictive period, and disposition requirements.

Ongoing Review of Project Compliance

1. On-site monitoring will be conducted as may be deemed necessary and reasonable by the City of New Albany. Desk reviews and off-site monitoring will be an ongoing activity.
2. Claims for payment are filed, with appropriate documentation, with the program manager. The program manager reviews the claim and approves it for payment.
3. Quarterly, monthly, and/or annual reports on project and activity status is required of all sub-recipients.
4. The program manager will also monitor for beneficiary compliance.
5. The City of New Albany program activities for housing generally may include program income to the sub-recipient/contractor. Program Income that cannot be immediately reinvested in the housing programs is returned to the City of New Albany.

Follow-up and Enforcement

1. Compliance concerns are addressed at all phases of an activity, as soon as the project manager is aware of the issue. Technical assistance is provided as necessary to maintain compliance.

2. Annual reviews of sub-recipient activities are conducted by the project manager, using a checklist of areas to be reviewed. The annual reviews are followed up with written statements of compliance or non-compliance. In situations of non-compliance, the written statements detail methods and timeframes to bring the activity back into compliance.
3. Sub-recipients may be required to file a Certified Public Accountant (CPA) annual report of sub-recipient's financial stability and federally funded project expenditures. Records shall be maintained for five years after project closeout, which is when final payments and all related matters are closed.
4. Enforcement of activities not in compliance shall follow Part 85.43 with the right of appeal, as well as termination of a contract/agreement.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City of New Albany will utilize CDBG funding from the US Department of Housing and Urban Development to achieve its goals. The funding each year is approximately \$600,000. Seventy percent of the funding each year must fund projects that benefit low to moderate income individuals, households or areas. Job creation activities for low income individuals also falls under this seventy percent requirement.

Only 15 percent of the CDBG funds, approximately \$90,000 each year, may be used to fund public and social service activities. The remaining funds may be used to cover administrative costs and go towards bricks and sticks activities.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	613,845	25,000	20,000	658,845	2,450,000	Funding will be used for the public services, infrastructure development and supporting housing development for extremely low income households.

Table 55 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City of New Albany does not require projects receiving CDBG funding to meet any match requirements. However, many of the projects and programs with large budgets that are partially funded with CDBG dollars, they will naturally require other funds. The largest awards are used towards public infrastructure projects. To complete these larger projects, local tax dollars will match CDBG funds.

Social service providers, including those who serve the homeless and people living with HIV/AIDS, rely on other sources of funding. Some of those agencies also apply to the State of Indiana for other resources, such as the McKinney Vento Homeless Assistance Grants. For many of the social service agencies, private resources must make up for the decrease in public funding. All together, the public service agencies will leverage an estimated \$5 million of private and public resources for their programs each year of the Consolidated Plan.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City of New Albany will not utilize publically owned property to address the needs in the plan.

Discussion

The primary activities the City of New Albany will fund in the next five years are:

- Development of affordable homeownership opportunities
- Improvement of accessibility of public infrastructure
- Prevention of homelessness
- Support social services to extremely low income households

Each of these activities and projects will require resources outside of the CDBG funding. Most will require local or state funding or private funding from agencies like the local United Way. These resources offer competitive grants to programs that meet missions and visions of the granting agency. Each year the City of New Albany will work with recipients to support their applications to outside agencies for additional funding as the City's allocation has become a small piece of a larger funding plan.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Senior Home Modifications	2015	2019	Affordable Housing	City of New Albany	Create Sustainable Communities	CDBG: \$50,000	Public service activities for Low/Moderate Income Housing Benefit: 13 Households Assisted
2	Park Facility Improvements	2015	2019	Non-Housing Community Development	CITY OF NEW ALBANY TARGET AREA Low Income Census Tracts	Create Sustainable Communities	CDBG: \$110,845	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 75 Persons Assisted
3	Code Enforcement	2015	2019	Non-Housing Community Development	CITY OF NEW ALBANY TARGET AREA Midtown Low Income Census Tracts	Reduce Slum and Blight	CDBG: \$55,000	Housing Code Enforcement/Foreclosed Property Care: 20 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Demolition/Stabilization of Buildings	2015	2019	Non-Housing Community Development	CITY OF NEW ALBANY TARGET AREA Midtown Low Income Census Tracts		CDBG: \$10,000	Buildings Demolished: 3 Buildings
5	Infrastructure Improvements	2015	2019	Non-Housing Community Development	CITY OF NEW ALBANY TARGET AREA Midtown Low Income Census Tracts	Create Sustainable Communities	CDBG: \$273,500	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
6	Clearance of Contaminated Sites	2015	2019	Non-Housing Community Development	CITY OF NEW ALBANY TARGET AREA Midtown Low Income Census Tracts	Reduce Slum and Blight	CDBG: \$500	Other: 1 Other
7	Youth Services	2015	2019	Non-Housing Community Development	City of New Albany	Increase Access to Public Serv. & Transportation	CDBG: \$59,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 691 Persons Assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Fair Housing and Coordination	2015	2019	Non-Housing Community Development		Administration and Fair Housing Initiatives	CDBG: \$100,000	Other: 1 Other

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	Senior Home Modifications						
	Goal Description	Minor (emergency) rehab/repair for low and moderate income homeowners within the City's CDBG target areas.						
2	Goal Name	Park Facility Improvements						
	Goal Description	Improvements including but not limited to landscaping, bathroom facilities, basketball courts, lighting, fencing & playground improvements will be considered for the Fiarmont Park or another park in the CDBG Target area.						
3	Goal Name	Code Enforcement						
	Goal Description	A comprehensive effort to arrest the decline of deteriorated areas by funding salary and overhead costs directly associated with the enforcement of the City and State building codes.						
4	Goal Name	Demolition/Stabilization of Buildings						
	Goal Description	This activity will provide funds for the removal of dilapidated houses which have deteriorated to a condition beyond feasible rehabilitation and that pose a public health and safety threat to the community.						
5	Goal Name	Infrastructure Improvements						
	Goal Description	Improvements where detriorated sidewalks restricted connections that can benefit pedestrians. Improve Bono Road.						
6	Goal Name	Clearance of Contaminated Sites						
	Goal Description	The ongoing activity covers utilities, maintenance, staff and other expenses related to the sale/sipotion of houses/property owned or acquired by the Redevelopment Commission.						

7	Goal Name	Youth Services
	Goal Description	The YMCA, Open Door Youth Services & Our Place Drug & Alcohol programs are funded and provide urban youth with a vaireity of resources. This goal will also fund enrichment programs through the New Albany Parks Department.
8	Goal Name	Fair Housing and Coordination
	Goal Description	Funded throughout the five-year plan to provide for the implementation of the CDBG program including supplies, materials, advertising expenses, office equipment, staffing and all other related expenses. Staff are to affirmatively further fair housing and address items in the 2015 Analysis of Impediments to Fair Housing.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of New Albany will utilize CDBG funding from the US Department of Housing and Urban Development to achieve its goals. The funding each year is approximately \$600,000. Seventy percent of the funding each year must fund projects that benefit low to moderate income individuals, households or areas. Job creation activities for low income individuals also falls under this seventy percent requirement.

Only 15 percent of the CDBG funds, approximately \$90,000 each year, may be used to fund public and social service activities. The remaining funds may be used to cover administrative costs and go towards bricks and sticks activities.

Projects

#	Project Name
1	Housing Rehabilitation
2	Concentrated Code Enforcement
3	Dilapidated Housing/Structure Clearance
4	Sidewalk Spot Improvements
5	Bono Road Improvements
6	Park Facilities Improvements
7	Repair Affair Program
8	Community Youth Asset & Step Ahead Alliance
9	NA Parks Department Youth Enrichment Program
10	Pack the Bus
11	Property Disposition Initiative
12	Planning Activities & General Administration

Table 57 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

AP-38 Project Summary
Project Summary Information

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1	Project Name	Housing Rehabilitation
	Target Area	City of New Albany
	Goals Supported	Senior Home Modifications
	Needs Addressed	Create Sustainable Communities
	Funding	CDBG: \$40,000
	Description	Minor (emergency)rehab/repair for low-and moderate-income homeowners in the City's CDBG Target Areas includes replacing/repairing roofs; furnace repair/installation, electrical, plumbing, windows, etc., & other repairs that are meant to sustain the property. This may include rehab of a foreclosed property.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	The program will benefit 1 household.
	Location Description	311 Hauss Square, Room 325. New Albany, IN 47150
2	Planned Activities	Minor (emergency) rehab/repair for low and moderate-income homeowners in the City's CDBG Target Areas including replaceneing/repairing roofs, furnace repair/installation, electrical, plumbing, windows, and other repairs that are meant to sustain the preoperty. Rehab of a foreclosed CDBG property is to be undertaking once possession is complete by the New Albany Redevelopment Commission. This property will be sold as affordable housing.
	Project Name	Concentrated Code Enforcement
	Target Area	CITY OF NEW ALBANY TARGET AREA Midtown Low Income Census Tracts
	Goals Supported	Code Enforcement
	Needs Addressed	Reduce Slum and Blight
	Funding	CDBG: \$55,000
	Description	A comprehensive effort to arrest the decline of deteriorated areas by funding salary & overhead costs directly associated with the enforcement of the City & State building codes in the CDBG Target Areas & more specifically the Midtown, Fairmont & 18th Street neighborhoods.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	The project will benefit 20 households.

	Location Description	311 Hauss Square, Room 325. New Albany, IN 47150
	Planned Activities	A comprehensive effort to arrest the decline of deteriorated areas by funding salary & overhead costs directly associated with the enforcement of the City & State building codes in the CDBG Target Areas & more specifically the Midtown, Fairmont & 18th Street neighborhoods.
3	Project Name	Dilapidated Housing/Structure Clearance
	Target Area	CITY OF NEW ALBANY TARGET AREA Midtown Low Income Census Tracts
	Goals Supported	Demolition/Stabilization of Buildings
	Needs Addressed	Reduce Slum and Blight
	Funding	CDBG: \$10,000
	Description	To provide funds for removal of dilapidated houses including structures (garages/sheds) which have deteriorated to a condition beyond feasible rehabilitation & that pose a health & safety threat to the community. This allows for movement of structures to other sites.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	The project will address 3 buildings.
	Location Description	311 Hauss Square, Room 325. New Albany, IN 47150
4	Planned Activities	To provide funds for removal of dilapidated houses including structures (garages/sheds) which have deteriorated to a condition beyond feasible rehabilitation & that pose a health & safety threat to the community. This allows for movement of structures to other sites.
	Project Name	Sidewalk Spot Improvements
	Target Area	CITY OF NEW ALBANY TARGET AREA Midtown Low Income Census Tracts
	Goals Supported	Infrastructure Improvements
	Needs Addressed	Create Sustainable Communities
	Funding	CDBG: \$198,500
	Description	Improvements where deteriorated sidewalks restrict connections that can benefit pedestrians or to repair spot basis sidewalks where incidental deterioration exists. Sidewalk improvements are planned on E. 5th Street &/or E. 18th Street of approximately 1,795 linear feet. American Disabilities Act (ADA) compliant ramps are included.
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	The project will benefit 50 individuals.
	Location Description	311 Hauss Square, Room 325. New Albany, IN 47150
	Planned Activities	Improvements where deteriorated sidewalks restrict connections that can benefit pedestrians or to repair spot basis sidewalks where incidental deterioration exists. Sidewalk improvements are planned on E. 5th Street &/or E. 18th Street of approximately 1,795 linear feet. American Disabilities Act (ADA) compliant ramps are included.
5	Project Name	Bono Road Improvements
	Target Area	Low Income Census Tracts
	Goals Supported	Infrastructure Improvements
	Needs Addressed	Create Sustainable Communities
	Funding	CDBG: \$75,000
	Description	This project will provide funding for design of infrastructure improvements to a deteriorated Bono Road.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	The project will benefit 50 individuals.
	Location Description	311 Hauss Square, Room 325. New Albany, IN 47150
	Planned Activities	This project will provide funding for design of infrastructure improvements to a deteriorated Bono Road.
6	Project Name	Park Facilities Improvements
	Target Area	Midtown
	Goals Supported	Park Facility Improvements
	Needs Addressed	Create Sustainable Communities
	Funding	CDBG: \$110,845
	Description	Improvements include but not limited to playground equipment, landscaping, bathroom facilities, basketball courts, lighting & fencing will be considered for the Fairmont Park or another Park in the CDBG Target Area.
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	The project will benefit 75 individuals.
	Location Description	New Albany, IN 47150
	Planned Activities	Improvements include but not limited to playground equipment, landscaping, bathroom facilities, basketball courts, lighting & fencing will be considered for the Fairmont Park or another Park in the CDBG Target Area.
7	Project Name	Repair Affair Program
	Target Area	Low Income Census Tracts City of New Albany
	Goals Supported	Senior Home Modifications
	Needs Addressed	Create Sustainable Communities
	Funding	CDBG: \$10,000
	Description	Repair Affair So. Indiana is a region-wide volunteer effort that assists elderly &/or disabled low-income homeowners with minor home repairs. The funding will partially cover expenses incurred by New Directions Housing Corporation in the administration of this program. A total of 12 homes will be improved as a result of this program including in-kind services.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	The project will benefit 12 households.
	Location Description	311 Hauss Square, Room 325. New Albany, IN 47150
	Planned Activities	Repair Affair So. Indiana is a region-wide volunteer effort that assists elderly &/or disabled low-income homeowners with minor home repairs. The funding will partially cover expenses incurred by New Directions Housing Corporation in the administration of this program. A total of 12 homes will be improved as a result of this program including in-kind services.
8	Project Name	Community Youth Asset & Step Ahead Alliance
	Target Area	
	Goals Supported	Youth Services
	Needs Addressed	Increase Access to Public Serv. & Transportation
	Funding	CDBG: \$25,000

	Description	The YMCA, Open Door Youth Services, & Our Place Drug/Alcohol programs are funded & provide urban youth with a variety of resources from enrichment programs, including educational, afterschool childcare (tutoring), delinquency prevention & recreational opportunities. These program are funded by a wide array of funding mechanisms including CDBG.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	The project will benefit 300 youth.
	Location Description	33 State Street New Albany, IN 47150
	Planned Activities	The YMCA, Open Door Youth Services, & Our Place Drug/Alcohol programs are funded & provide urban youth with a variety of resources from enrichment programs, including educational, afterschool childcare (tutoring), delinquency prevention & recreational opportunities. These program are funded by a wide array of funding mechanisms including CDBG.
9	Project Name	NA Parks Department Youth Enrichment Program
	Target Area	Low Income Census Tracts City of New Albany
	Goals Supported	Youth Services
	Needs Addressed	Increase Access to Public Serv. & Transportation
	Funding	CDBG: \$30,000
	Description	An ongoing partnership with the New Albany Parks Department, that provides enrichment activities including; recreational sports, educational & special event opportunities that might otherwise be unavailable.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	The program will benefit 300 people.
	Location Description	2043 Silver Street • New Albany, IN 47150
	Planned Activities	An ongoing partnership with the New Albany Parks Department, that provides enrichment activities including; recreational sports, educational & special event opportunities that might otherwise be unavailable.
10	Project Name	Pack the Bus
	Target Area	Low Income Census Tracts City of New Albany

	Goals Supported	Youth Services
	Needs Addressed	Increase Access to Public Serv. & Transportation
	Funding	CDBG: \$4,000
	Description	This program is designed to provide urban youth a backpack filled with school supplies that might otherwise be unattainable.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	The program will benefit 91 youth.
	Location Description	1200 Bono Road New Albany, IN 47150
	Planned Activities	This program is designed to provide urban youth a backpack filled with school supplies that might otherwise be unattainable.
11	Project Name	Property Disposition Initiative
	Target Area	Low Income Census Tracts
	Goals Supported	Clearance of Contaminated Sites
	Needs Addressed	Reduce Slum and Blight
	Funding	CDBG: \$500
	Description	Ongoing activity that covers utilities, maintenance, staff & other expenses related to the sale/disposition of houses/property owned or acquired by the Redevelopment Commission.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	The program will benefit 1 property.
	Location Description	311 Hauss Square, New Albany, IN 47150
	Planned Activities	Ongoing activity that covers utilities, maintenance, staff & other expenses related to the sale/disposition of houses/property owned or acquired by the Redevelopment Commission.
12	Project Name	Planning Activities & General Administration
	Target Area	City of New Albany
	Goals Supported	Fair Housing and Coordination
	Needs Addressed	Administration and Fair Housing Initiatives
	Funding	CDBG: \$100,000

	Description	Funded throughout the 5-Yr Plan to provide for the implementation of the CDBG Program including supplies, materials, advertising expenses, office equipment, staffing & all other related expenses. An estimated \$5,000 is set aside to implement Fair Housing testing & educational seminars & other planning activities if needed.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	311 Hauss Square, New Albany, IN 47150
	Planned Activities	Funded throughout the 5-Yr Plan to provide for the implementation of the CDBG Program including supplies, materials, advertising expenses, office equipment, staffing & all other related expenses. An estimated \$5,000 is set aside to implement Fair Housing testing & educational seminars & other planning activities if needed.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Public infrastructure projects will be located in areas of low-income concentration. The rule for CDBG funds is that an area must have at least 51 percent of the households earn less than 80 percent of the area income. Areas with this high percentage of households with moderate incomes and that are primarily residential will receive public improvements.

Geographic Distribution

Target Area	Percentage of Funds
CITY OF NEW ALBANY TARGET AREA	10
Midtown	10
Low Income Census Tracts	40
City of New Albany	40

Table 58 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The CDBG funds are to benefit low to moderate-income individuals or neighborhoods. Projects that can benefit an entire neighborhood, such as public infrastructure projects, will be placed in these neighborhoods where they can benefit the most households in need.

Discussion

Please see discussion points in the sections above.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of New Albany will utilize CDBG dollars primarily to sustain affordable housing and to public services for individuals and households living below poverty.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	0
Special-Needs	13
Total	13

Table 59 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	40
The Production of New Units	0
Rehab of Existing Units	2
Acquisition of Existing Units	0
Total	42

Table 60 - One Year Goals for Affordable Housing by Support Type

Discussion

Over the next year, the City of New Albany will focus on code enforcement to improve housing in the community. Funded throughout the Five-Year Plan is a comprehensive effort to arrest the decline of deteriorated areas by funding salary and overhead costs directly associated with the enforcement of the City and State building codes in the CDBG Target Area and more specifically the Midtown and Fairmont neighborhoods.

AP-60 Public Housing – 91.220(h)

Introduction

The New Albany public housing developments have varied needs due to the 40 year difference in age of developments. While physically the units are well maintained as demonstrated by the high scores set by HUD, long term capital needs combined with shrinking capital subsidies place the sites in a tenuous position. NAHA is currently developing a long term revitalization strategy using the Rental Assistance Demonstration or RAD. All units underwent an energy performance contract that included replacement of all family bathrooms in 2009 in conjunction with the EPC. Over 730 bathrooms were totally replaced and other energy conservation measures installed.

New Albany Housing Authority has made a portfolio application for the Rental Assistance Demonstration which will convert public housing to Project Based Section 8, a more robust form of operating subsidy which is better understood by tax credit underwriters and lenders as well as the State of Indiana IHFA. The conversion should be complete by 2020 under the current HUD timeline. This strategy is intended to attract both 4% and 9% tax credits. For sites planned for replacement (Beechwood, Parkview Terrace, Vance Court, and Broadmeade Terrace) the sites will be reconfigured to reconnect to city streets and create defensible space for residents. The goal is to replace barracks styled units with a modern multi-level appearance similar to market rate apartments.

Other objects as related to programming will improve the experience for public housing residents, increasing access to permanent supportive housing. Objectives the New Albany Housing Authority have set for the next five years are listed in the sections below.

Actions planned during the next year to address the needs to public housing

The NAHA will begin re-tooling its operations within the first few years of its five year plan. Some of the more immediate objectives are:

1. NAHA will offer two training opportunities in each of years 2015 and 2016 that lead to additional certifications in operational management in blended occupancy, LIHTC, and Section 8 Programs.
2. NAHA will evaluate the status of all funding appropriate certifications in 2016-2017 to make decisions about staffing rations and management implementation.
3. NAHA will continue to explore outsourcing management duties as required by equity partners and development partners in 2016-2017.
4. NAHA will continue to evaluate measures available to transition existing workforce to the modified workplace of RAD.

Other objectives to be accomplished over the next five years include:

1. NAHA will offer two training opportunities in each of years 2015 and 2016 that lead to additional certifications in operational management in blended occupancy, LIHTC, and Section 8 Programs.
2. NAHA will evaluate the status of all funding appropriate certifications in 2016-2017 to make decisions about staffing rations and management implementation.

3. NAHA will continue to explore outsourcing management duties as required by equity partners and development partners in 2016-2017.
4. NAHA will continue to evaluate measures available to transition existing workforce to the modified workplace of RAD.
5. Using the Strategic Development Plan complete Portfolio Application for RAD
6. Complete the application for a Community Housing Development Organization using the Southern Indiana Community Housing (501 c 3) as the vehicle.
7. Continue to pursue the Permanent Supportive Housing Model to more fully serve at-risk populations in an appropriate setting including chronically homeless and youth aging out of foster care.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

NAHA has a HUD mandate to involve residents. Since we currently have no resident councils despite our best efforts, we continue to:

1. Encourage resident comment via a monthly newsletter NAHA sends to every resident around the first of the month. This newsletter describes any policy or procedural changes, activities scheduled at all sites open to residents, dates for the board meetings and general information about the agency activities.
2. Hold advertised meetings at all sites when any important information is to be given, any significant changes to our annual or five-year plan.
3. Execute a formal process for the annual and five-year plans (similar to the Consolidated Plan). If the NAHA makes any significant changes, we repeat the process of public meetings.
4. Facilitate a resident advisory board that represents not only public housing but section 8 residents.
5. Conduct posted office hours when residents wish to speak with either managers or administration.
6. Document tenant concerns either through the public meetings, surveys, or ad hoc tenant meetings.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The NAHA is not designated as a troubled public housing agency.

Discussion

In the past NAHA has depended on public housing funding to support over 66% of their housing activity and Housing Choice Vouchers to fund the remaining 33%. As NAHA moves toward blended funding by implementing RAD, public housing, and Low Income Housing Tax Credits, current staff will be offered the opportunity to gain additional certifications to prepare for the transition away from public housing funding and management objectives to a market-based approach. This method will include learning more about increasing onsite responsibility for day to day operations under project based Section 8 (PBRA or PBV).

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The Indiana Balance of State Continuum of Care (CoC) is the planning body for initiatives in ending homelessness in Indiana. To do so, this group supports the development and ongoing maintenance of a strategic, comprehensive system to address homelessness. This includes strategies for engaging mainstream partnerships, the provision of shelter, temporary housing, services, and permanent housing. The goal is to ensure that all residents of the state of Indiana are able to access and maintain permanent housing.

The Indiana Balance of State Continuum of Care is made up of 14 distinct regions. Each region has a region chair and is comprised of providers who serve people experiencing homelessness or at risk of homelessness. All regions are part of the IN Balance of State CoC Collaborative Application to HUD for McKinney Vento funding.

The City of New Albany is part of the Region 13 of the State of Indiana Balance of State of Continuum of Care. In addition to Floyd County, Harrison, Crawford, Orange, Washington, Clark, Scott and Jefferson County make up the rest of the Region 13 planning council. The Southern Indiana Housing Initiative (SIHI) is the primary collaborative organization to address the homelessness needs in the community. Region planning and the Point in Time Count are completed with the assistance of the SIHI.

This includes supporting the development and ongoing maintenance of a strategic, comprehensive system to address homelessness. This includes strategies for engaging mainstream partnerships, the provision of shelter, temporary housing, services, and permanent housing. The goal is to ensure that all residents of the state of Indiana are able to access and maintain permanent housing.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

While the City of New Albany does not have any specific goals or projects in 2015 to reach homeless individuals, it will continue to participate and support the efforts of the local regional continuum of care, the Southern Indiana Housing Initiative.

Addressing the emergency shelter and transitional housing needs of homeless persons

Centralized intake, as previously discussed is a national and state initiative to improve services for homeless persons. It can serve as a point of referral or admissions for a broad variety of service and housing programs that operate in a community. In practice, however, existing centralized intake programs often serve a limited part of the system, such as State-funded prevention programs or city-funded family emergency shelters, or serves different programs or populations in different ways. The Region 13 Continuum of Care is one of the 14 regions for the State of Indiana. The Regional

Planning Council covers a large area, including Orange, Washington, Scott, Jefferson, Clark, Floyd, Harrison and Crawford Counties. The area is planning to develop a centralized intake for the area. Because of the large area, there are challenges with selecting a single site for selection. The Regional Planning Council is working to find a way to comply with the national initiatives but adapt for local use.

Emergency Shelter:

- Center for Women and Families – 30 beds
- St. Elizabeth Catholic Charities – 16 beds
- Haven House (Williams Emergency Shelter) - 60 beds

Transitional Housing:

- Salvation Army – New Albany – Transitional Housing One – 34 beds
- St. Elizabeth Catholic Charities – St. Elizabeth Regional Maternity Center – 14 beds

Permanent Housing/Rapid Re-Housing

- Center for Women and Families – Repaid Rehousing – BOS – 7 beds
- Volunteers of America Southern Indiana – VA-SSVF – 5 beds
- LifeSpring - Permanent Supportive Housing - 28 beds

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The Homeless Prevention and Rapid Rehousing Program (HPRP) was created by funds from Title XII of the American Recovery and Rehabilitation Act of 2009 (ARRA) to allow expanded prevention and/or rapid rehousing for persons with moderate barriers to stable permanent housing. It is available to entitlement cities and the balance of state with a total allocation of approximately \$28 million for Indiana. IHCD is working with Indiana Continuum of Care regions to develop “single point of access” organizations to coordinate and administer these funds. The program began in September 2009 and extended for three years until 2012.

The idea behind HPRP is to put “housing first,” placing a homeless individual in housing and then providing the services needed to that individual or household to keep them housed. Previously, the common method was to address needs of the individual or household at the shelter, working towards a transitional housing situation and then permanent housing. The housing first model stabilizes housing for the household first, helping the household feel more secure and able to address the other needs in their lives.

Two programs in the City of New Albany offer Permanent Supportive Housing and Rapid Re-

Housing. The Center for Women and Families offers 7 rapid re-housing beds for adults and children. There are a total of two units available for women with children. Volunteers of America – Southern Indiana have an additional 5 permanent supportive housing units, however, these units are for adults only. LifeSpring & the Salvation Army both assist with Transitional Housing to Permanent Supportive Housing.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Limited financial resources prohibit the City of New Albany from supporting any one project or program with a significant amount of funds. The City will support the New Albany Housing Authority with rental creation for low-income households to make more units affordable to those at risk of homelessness. The City of New Albany assisted St. Elizabeth's Maternity Center with the acquisition of a duplex in fiscal year 2014 to be rehabbed and occupied by mothers with children transitioning into permanent supportive housing.

Discussion

Social service providers, including those who serve the homeless and people with special needs, rely on other sources of funding. There are 16 agencies that receive financial support from the Metro United Way in Louisville, Kentucky and some of those agencies also apply to the State of Indiana for other resources, such as the McKinney Vento Homeless Assistance Grants. For many of the social service agencies, private resources fill in most of the budget needs, with public funding covering smaller gaps in operating and programmatic costs. The City of New Albany will continue to support those agencies in seeking other funding to meet their program needs.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

While barriers to affordable housing can come from anywhere, the U.S. Department of Housing and Urban Development (HUD) recognizes a few universal barriers. Local and state regulations on zoning and building are the most recognized barriers to affordable housing. With increased regulation comes an increased cost to build housing that meets all regulations.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

To help the community as a whole overcome the barriers to affordable housing development, and also maximize the impact in the community, the City of New Albany will strive to achieve the following goals.

1. Expand the supply of safe, decent affordable housing.
2. Support programs that help the most vulnerable households achieve self-sufficiency.
3. Invest in public facility and public infrastructure needs of low-income neighborhoods.
4. Improve institutional structure and coordination among providers across the community and Southern Indiana.

Discussion:

Traditional redevelopment has been lead by small non-profit community development organizations at the grass roots level. Smaller organizations are unable to build large-scale projects. They are also unable to be holistic in nature which limits their to impact on the target population. Some ideas to overcome these barriers are:

- Select target areas based on proximity to transportation options
- Attract for-profit developers to partner with non-profit service agencies to develop affordable housing development for extremely low-income families; connecting services and rental assistance with new developments
- Build projects without long-term debt to help fund operations and maintenance of property
- Advocate for public and private transportation options for low income families living outside of walking distance of amenities needed for daily living, such as grocery stores, health care and employment options
- Enlist all levels of local and county government to be “cheerleaders” for affordable housing
- Feed positive stories to media outlets to counter negative stories oriented from the urban core

In order for this type development to occur, the City of New Albany must become an advocates for affordable housing. Otherwise, the market for affluent housing will continue to drive development.

While this does not mean a goal for direct development of affordable housing, the indirect affect of advocacy can open the minds of leaders in the community that believe affordable housing is not necessary. Through consultations, New Albany faces an uphill battle when it comes to the development or need for development of affordable housing as a need in the community while it competes for suburban expansion among other communities outside Louisville. Having an advocate on behalf of grassroots developers, such as Habitat for Humanity, will help with the financing and development of affordable housing in the future.

AP-85 Other Actions – 91.220(k)

Introduction:

With the many challenges facing the New Albany community, the City of New Albany have developed some general goals to offer flexibility in programming for all communities and increase the coordination among service providers. Under each goal is a list of priorities and strategies that will meet needs established in the 2015 Consolidated Plan.

The City of New Albany will utilize the bulk of the Community Development Block Grant to address the general community development needs. The primary use of these funds will be to upgrade infrastructure in the community.

Actions planned to address obstacles to meeting underserved needs

The 2015-2019 Consolidated Plan discusses the challenge of addressing the needs in the community because of the perception of affordable housing. Affordable housing often has the image in the community of large, multi-family brick buildings reminiscent of 1950's public housing. However, creating affordable housing means the City of New Albany wants every household to spend less than 30 percent of its gross monthly income towards housing costs. CDBG funding for programs will be directed to programs and projects that meet the following criteria:

- Meet a goal of the 2015-2019 Consolidated Plan
- Demonstrate a significance of need
- Serve an eligible area within New Albany
- Project or program is eligible under HUD rules
- Create a visual impact in the neighborhood, particularly if an infrastructure project
- Benefits persons at-risk of homelessness or who are homeless
- Benefits a special needs population

Activities and projects that meet all the above criteria receive the highest priority, reducing the amount of funding spent on programs or projects that do not meet the underserved communities and households.

The first year action plan calls for the City of New Albany to develop rental housing for underserved needs households in the community, including extremely low-income households and senior households. These are households with higher rates of housing cost burden and have a need larger than that of the general population of New Albany.

Actions planned to foster and maintain affordable housing

The primary strategy in 2015 to 2019 for the City of New Albany will be to close the gap on housing for households earning less than 50 percent of the area median income. So few housing units are available

and affordable to this income bracket that it is essential to families living in poverty to have more housing options. And, the new housing options must be closer to work, transportation options and public amenities such grocery stores, health care and schools. The amount of CDBG funding awarded to the City of New Albany is not enough to cover many projects the City desires to fund. As a result, it will address affordable housing with non-funded strategies.

Additional Strategies with non-financial support:

1. Support affordable multi-family housing development offering housing for incomes earning less than 50 percent of the area median family income.
2. Support affordable housing development that targets single parent households, two parent families and seniors responsible for grandchildren.
3. Support affordable, senior housing development.
4. Find additional resources for rental subsidies that support extremely low-income households or those earning 0-30 percent of the area median income.
5. Support the quality of affordable housing through repair assistance programs.
6. Serve as an advocate for fair housing and affordable housing development.

Actions planned to reduce lead-based paint hazards

The Floyd County Health Department recommends that children six (6) years old and under be screened for lead, particularly those children living in, regularly visiting or attending a child care facility built before 1978 should be tested. The local health department also provides guidance to address any concerns parents or guardians might have as well as guidance for renovating and clean up lead based paint hazards.

Any households with children who test high for lead paint blood levels may be referred to the City of New Albany. Funding from the owner occupied assistance program may resolve lead based paint hazards found in the home. All work will be done in compliance with the Environmental Protection Agency's lead based paint rules and regulations.

Actions planned to reduce the number of poverty-level families

Tackling poverty is one of the most important factors in reducing social exclusion and improving the lives of our residents. This strategy is crucial for demonstrating the City of New Albany's commitment to tackling poverty. The City of New Albany, in partnership with the social service and housing provider community, will strive for the goals and strategies below to help households stay out of poverty or become self-sufficient and elevate themselves from living in poverty.

- Promote economic empowerment by supporting facilities, services and activities aimed at developing the self-sufficiency for all low to moderate-income residents. Programs and activities to be supported over the next five years include:
 - Child care services
 - Healthcare
 - Youth Programs
- The creation of jobs through local incentives
 - Job training programs
 - Assist businesses with improvements and job creation
 - Promote Section 3 opportunities in current housing projects
- Provide economic development opportunities to low to moderate-income families. Programs and activities to be funded over the next five years include:
 - Provide affordable housing opportunities to low and moderate-income households
 - Support the development of housing for extremely low income households, particularly those earning less than 30 percent of the area median income
- Continue to work with local agencies to identify barriers and issues related to poverty and support programs that will help low to moderate-income households overcome those barriers.

Actions planned to develop institutional structure

The City of New Albany goal does not have any specific projects or programs that will be funded with CDBG dollars. Through administrative efforts and partnerships in the community, the City of New Albany will work to increase coordination across the community and Southern Indiana, with the intended outcome of improving services for low-income households. The Southern Indiana Housing Initiative can provide an outlet for this coordination and capacity building.

Actions planned to enhance coordination between public and private housing and social service agencies

The Southern Indiana Housing Initiative (SIHI) is the primary way to connect all service providers throughout New Albany and the surrounding community. The SIHI network will continue its efforts to build capacity and coordinate service provisions across the county in the coming year.

The City of New Albany will continue its support and expand the efforts of this organization to not only build up the capacity of its members, but to also connect the members to local housing providers. By connecting the three different organizations, planning efforts will be more streamlined and projects developed from those efforts will go more to address the households and individuals with the most need.

Discussion:

The Annual Action Plan will address many items as noted in the previous discussion points. However, as a recipient of HUD funds, the City of New Albany certifies it will affirmatively further fair housing choice by addressing the impediments in its Analysis of Impediments to Fair Housing Choice, take appropriate actions to overcome the effects of any impediments identified, and maintain records reflecting the analysis and actions taken in this regard. The City is committed to ensuring fair housing choice for all residents within its jurisdiction. The City of New Albany published an Analysis of Fair Housing Choice in January 2015 and will run through December 2019.

The Analysis of Impediments to Fair Housing evaluated regulations as to zoning and planning regulations and their impact on housing. The Analysis of Impediments did not find any types of zoning that impose limits on housing, such as limits on vinyl siding or appearance of housing and its design. The study has found that the following impediments to fair housing choice exist within New Albany:

1. Lack of local capacity and coordination to address discrimination
2. Lack of public awareness and education
3. Lack of local reporting mechanisms

New Albany, as a recipient of federal CDBG, must take appropriate actions to overcome the effects of

the impediments identified within this plan and maintain records reflecting the analysis and actions taken.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

Community Development Block Grant funds are the only funding resource the City of New Albany anticipates for fiscal year 2015. The City will serve as an advocate for other agencies seeking funding to bring additional resources to the community as needed. The City of New Albany anticipated collecting \$25,000 of program income and utilizing \$20,000 of unspent CDBG from prior years on new projects in 2015.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	25,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	20,000
5. The amount of income from float-funded activities	0
Total Program Income:	45,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. FY - 2015	70.00%

Discussion:

Please see discussion above.

Appendix - Alternate/Local Data Sources

1	Data Source Name Maplebrook Priority Needs Survey
	List the name of the organization or individual who originated the data set. City of New Albany staff intern.
	Provide a brief summary of the data set. Survey of residents regarding priority needs.
	What was the purpose for developing this data set? Analysis of needs.
	Provide the year (and optionally month, or month and day) for when the data was collected. July 2014
	Briefly describe the methodology for the data collection. In house interviews.
	Describe the total population from which the sample was taken. Maplebrook neighborhood.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. 500 housing units in the neighborhood.
2	Data Source Name City of NA Data Set
	List the name of the organization or individual who originated the data set. City of New Albany
	Provide a brief summary of the data set. Data collected detailing housing needs in Maplebrook.
	What was the purpose for developing this data set? To collect housing needs priorities.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? One geo area-Maplebrook.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? July 2014
	What is the status of the data set (complete, in progress, or planned)? complete

Appendix B

Southern Indiana Housing Initiative Meeting Carrousel Exercise December 11, 2014

Participants broke up in groups of 3-5 people. The groups moved around the room discussing questions about needs in the community. There were a total of 9 questions. Each group was provided 2-3 minutes to discuss and answer each question. Results are below:

Question #1: What needs are being met in neighboring communities that are not met in New Albany?

- Emergency shelter (2)
- Clinic health services
- Centralized intake/point of entry
- A true coalition – such as the Coalition for Homelessness in Louisville
- School and McKinney Vinto Collaboration
- Day shelters
- Public transportation
- Direct services to homeless
- Transitional housing

Question #2: Did the harsh winter of 2014 bring attention to any needs in the community?

- Navigation for service personnel – very difficult
- Advertised warming stations
- Made needs more noticeable – more homeless were visible
- More heating assistance was needed – especially propane
- Salt shortage
- Public transportation and lack of covered bus shelters
- Need for utility assistance
- Need for clothing assistance
- Need more emergency shelters

Question #3: Who is having challenges finding housing?

- The working poor – those who are on the verge of qualifying for benefits – such as single female head of households
- Domestic violence victims/sexual assault survivors
- Those with substance abuse issues/recovering
- Felons
- People with ruined credit
- Precariously housed
- People aging out of foster care
- Uneducated adults, with no GED or undereducated

Question #4: In what ways can the City of New Albany educate the community about fair housing that would be beneficial?

- Agencies should educate officials
- Host public educational forums to teach people their rights
- Get “major players” engaged
- Engage landlords and property managers
- Educate developers
- Educate people that anyone, under the right circumstances, can become homeless

Question #5: What challenges do households in New Albany face on a daily basis?

- Not enough resources to meet daily needs, such as gas, food, rent, utilities and transportation.
- Childcare
- Transportation
- Employment, specifically with a living wage
- No financial education, susceptible to predatory lending
- Lack of substance abuse treatment and mental health treatment that are affordable.
- Parenting support
- Not enough connections to community support
- Domestic violence, sexual assault and child maltreatment

Question #6: What does homelessness “look like” in New Albany? In your community?

- Looks like you or me, more hidden and less transient
- Precariously housed
- In domestic violence shelters
- Youth aging out of foster care
- Single parent families, but some dual parent families
- Couch hopping/multiple families in one place/overcrowding
- Senior adults on fixed incomes
- Veterans
- Persons with developmental disabilities who do not qualify for benefits
- More employed/working families than ever before
- Substance abuse problems
- Poorly maintained housing/ “slum lords”

Question #7: What services do the disabled neighbors in your community request the most?

- Transportation
- Medication/affordable health care
- Housing repairs
- In-home health support
- Assistance to acquiring benefits
- Employment opportunities

Question #7: What services do the disabled neighbors in your community request the most?
(Cont.)

- Accessible housing
- Budgeting skills/financial training
- Life skills/supportive services
- Adult protective services for seniors
- Services for those who “fall thru the cracks”
- Day services

Question #8: What are some of the complaints heard most about housing discrimination?

- Targeted population connected to money
- Felony convictions
- Immigrant status
- Poor housing/credit history
- Utility debt/landlord debt
- Medical debt
- Student debt
- Domestic Violence victims get evicted when the perpetrator is the cause of the trouble
- Lack of diversity

Question #9: How do you see housing characteristics changing to meet the needs of the growing senior population?

- Aging in place housing
- Affordable rents for fixed income
- Supportive services on site or close by
- Transportation
- Accessible to community resources and amenities
- Sustainability/energy efficiency for long term affordability
- Safety and security
- Rehabilitation/recycle to revitalize existing housing
- Grandparents raising grandchildren in the need of accessible homes and family friendly