

**2020 – 2024**  
**City of New Albany, Indiana**  
**Consolidated Plan**  
**Draft – April 2, 2020**



MAYOR JEFF M. GAHAN

**New Albany, Indiana Consolidated Plan 2020 - 2024**  
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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 designated an entitlement community by the U.S. Department of Housing and Urban Development. New Albany is located within Floyd County, Indiana and is the County Seat located north of Louisville, KY and the Ohio River in Indiana. 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.

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 facilities and infrastructure. The analysis looks at populations that 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.

The City of New Albany is expected to receive an allocation of CDBG funding of approximately \$675,000 annually, based on fiscal year 2020, for a total of \$3.375 million over the next five years of this Consolidated Plan 2020-2024. The funding over the years has trended downwards from a high in 1994 of \$965,000. The decrease in funding has been 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.

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

The purpose of this Five-Year Consolidated Plan is to serve as a consolidated planning document, and a strategic plan for the City of New Albany. As part of the Five-Year Consolidated Plan, the community must develop goals and objectives. The following strategies with subsequent goals and priorities have been identified and described below.

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

##### **Priority: Create Sustainable Communities**

- Create affordable homeownership opportunities for all income levels
- Assist with home repairs to enable low/moderate income residents with minor rehabs to sustain their homeownership

- Improve parks and recreation facilities for low income communities and increase the accessibility of those facilities for persons with disabilities.
- Support infrastructure improvements in distressed neighborhoods.
- Develop affordable rental housing for renters earning incomes between 0 and 50% HAMFI.

**Priority: Community and Public Services Development**

- Support youth services, including education and enrichment activities
- Support transportation efforts for special needs groups
- Assist senior & disabled citizens with home repairs to enable them to age in place

**Priority: Reduce Slum and Blight**

- Increase code enforcement activities to reduce the amount of blight in the community.
- Assist with the clearance/demolition of abandoned sites unable to be preserved/renovated

**Priority: Administration, Planning & Fair Housing Initiatives**

- Increase coordination among service agencies across Southern Indiana to improve services to low-income residents
- Implement fair housing activities and address goals in the Analysis of Impediments to Fair Housing Choice

**3. Evaluation of past performance**

The City of New Albany regularly meets the performance standards established by HUD. The City has implemented CDBG funded programs over the past five years as part of the 2015-2019 Consolidated Plan and each year prepares its Consolidated Annual Performance and Evaluation Report (CAPER). Over that time, the City has made great strides to assist low-income households in the community. Accomplishments in the past five years include:

- Public service activities targeted transportation for elderly and disabled, recidivism and our urban youth. Drug and alcohol prevention education, after school care & tutoring, back packs/school supplies & clothing, recreational activities, character development, delinquency prevention and educational opportunities were all activities provided to youth in need.
- The City's CDBG Target Area infrastructure received sidewalk and park facility improvements.
- The City has assisted homeowners including elderly and disabled with minor rehabs/repairs to their homes.
- The City has stepped up its code enforcement efforts, on property owners in violation to increase a sustainable community.

**4. Summary of citizen participation process and consultation process**

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 discuss and schedule citizens participation on February 11 2020, a public hearing on February 25, 2020, directly inviting public service providers and affordable housing developers, both representatives of low to moderate-income persons as

both groups serve this population as well as the general public. Organizations seeking CDBG funding were also allowed to submit applications for 2020 grant funding during this time.

Engaging Solutions, a consulting firm hired by the City of New Albany conducted two stakeholder meetings on February 27, 2020 and conducted individual 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. A complete list and summary of comments is included later in this document. Engaging Solution also worked on the Analysis of Impediments to Fair Housing Choice. 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** - Summary of comments and responses are attached to this document in the Appendices.

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

The draft form of this Consolidated Plan was available for 30 days for public comment beginning April 13, 2020 and ending May 12, 2020. Draft copies of the document were available in the City of New Albany offices, New Albany Library and the New Albany Housing Authority for comment and electronically via the City website.

**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 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	
CDBG Administrator	NEW ALBANY	Redevelopment
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

**Table 1 – Responsible Agencies**

#### Narrative

As a recipient of funding from the federal Department of Housing and Urban Development (HUD), New Albany is required to complete a 5-year Consolidated Plan, annual Action Plan and CAPER as well the Analysis of Impediments. This Consolidated Plan represents an assessment of New Albany's affordable housing and community development needs and market conditions. The Plan is used to help the City make data-driven, place-based investment decisions. Community engagement is an essential part of each of the process to create each of these documents.

#### Consolidated Plan Public Contact Information

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The New Albany Redevelopment Commission leads the development of the Consolidated Plan and the Analysis of Impediments.

**PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**

**1. Introduction**

The New Albany Redevelopment Commission (NARC) leads the City's Community Development Block Grant (CDBG) Program. In this role it is responsible for planning, grant program and grant administration, program planning/implementation and program monitoring and sustaining community partnerships. In order to effectively utilize its revenue streams and expertise of non-corporate organizations with interests in urban development, NARC intentionally engages its community partners and citizenry groups to help validate its processes and outcomes. Planning with purpose and meaningful stakeholder engagement is a key component of NARC's standard operating practice.

**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(I)).**

The City of New Albany adopted a new Comprehensive Plan in 2017, bringing together housing advocates, governmental agencies and community leaders which reiterated the City's commitment to affordable housing while reducing the number of projects based public housing units. New Albany City Departments such as Redevelopment, the Plan Commission, Public Works, and the City Engineer collaborate on a variety of activities: 1) Deconcentrating several areas of extreme poverty concentration, 2) Planning and Redevelopment of affordable housing in various neighborhoods, 3) Participating in monthly meetings of the Metropolitan Planning Organization for the region (Kentuckiana Regional Planning and Development Agency – KIPDA), and 4) Collaborating with other entities such as the Community Foundation of Southern Indiana, IU Southeast Applied Research and Education Center, One Southern Indiana(Chamber of Commerce) to execute tasks that are a part of the shared vision for New Albany.

The City of New Albany participates in the local Continuum of Care (CoC), the regional collaborative group of housing, and service providers. Additionally, organizations such as LifeSpan, the YMCA and LifeSpring provide a variety of supportive services to assist people in having a better quality of life.

**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 local Continuum of Care (CoC) along with Southern Indiana Housing Initiatives (SIHI) has been absorbed by the Homeless Coalition of Southern Indiana (HCSI). The local Continuum of Care (CoC) members meet as a planning council of this coalition after the regular meetings.

The Indiana Balance of State Continuum of Care includes 91 of the 92 counties in the state. These counties are categorized into 16 individual regions, which are overseen by regional planning councils and the chairperson(s) that lead them. These councils meet regularly to develop and implement strategies for homelessness alleviation. Each region is in contact with and shares a Memorandum of Understanding (MOU) with the IN-502 BOS CoC Board of Directors. Region 13 represents New Albany (Floyd County) and other counties such as: Clark, Crawford, Harrison, Jefferson, Orange, Scott and Washington. The Point in Time



Count in January each year, which is now coordinated by Jessica Floyd of LifeSpring Mental Health Services brings many of these agencies together. The City completes the Certification of Consistency with the City’s Consolidated Plan as appropriate and needed for any of these agencies. The City also aids with any environmental review process as needed.

Goals and strategies identified in the “Strategic Plan to End Homelessness by 2025” are continuing to be implemented such as the “White Flag” emergency shelters that include the Salvation Army who partners with HCSI and W. Maple Baptist Church who partners with Jesus Exit O. Catalyst Rescue Mission recently took over the Haven House Homeless Shelter which remains the only full-time shelter in Southern Indiana. The Salvation Army has 3 cooling stations in Southern Indiana (New Albany, Clarksville, & Corydon). Catalyst Rescue Mission, The Salvation Army, St. Elizabeth’s Catholic Charities, Hope Southern Indiana , Jesus Cares @ Exit O, CASI & HCSI members continue to assess and address the needs of homeless persons and all serve as a point of referral for a broad variety of services and housing programs that operate in our community. Lifespring Health Systems, St. Elizabeth’s, Center for Women & Families all provide mental health and case management services.

The Volunteers of America (VOA) and Kaiser Home Support Services continue to provide housing for homeless persons and more specifically homeless veterans. Blue River Housing, in partnership with Hoosier Hills offers transitional housing for domestic violence victims in the surrounding counties of Harrison and Washington.

**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 through the CoC. The agencies receiving funding must report on HMIS.

**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	<b>Agency/Group/Organization</b>	NEW DIRECTIONS HOUSING CORPORATION
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Service-Fair Housing Neighborhood Organization

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency attended the Public Hearing and provided an overview of the 2 programs that they administer for the City. They submitted a request for funding the Repair Affair Program and the Emergency Repair Program. The agency representative spoke of the other housing programs that they have partnered with the City over the last 5 years including NSP and OOR, etc. On 3/13/20, Mr. Max Monahan, Director of Home Ownership Preservation, provided information about programming and services provided by New Directions. He also discussed fair housing concerns and recommendations.
2	<b>Agency/Group/Organization</b>	Hope Southern Indiana
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative attended the Public Hearing and requested funding to assist the community with clothing for middle and high school youth to begin the school year. Pack the Bus is one of the community initiatives to provide basic school supplies for families who need them. They provided an update on the status of this program that was funded in FY19 and stated that they would also be servicing elementary school age children within those families this year.

3	<b>Agency/Group/Organization</b>	New Albany Parks & Recreation
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Education Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Quality of Life Services
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative of the New Albany Parks Department attended the public hearing and detailed past performance and requested FY20 funding for the Youth Enrichment Program.
4	<b>Agency/Group/Organization</b>	STEP AHEAD PROGRAM -
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Education Business Leaders Civic Leaders Consortium (4 agencies)
	<b>What section of the Plan was addressed by Consultation?</b>	Quality of Life Services
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative of the consortium attended the public hearing and presented past performance of the 3 agencies Our Place Drug & Alcohol, Open Door Youth Services, & YMCA. The representative submitted a request for FY20 funding.
5	<b>Agency/Group/Organization</b>	New Albany Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Service-Fair Housing

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homeless Needs - Families with children Homelessness Needs - Veterans Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative of the New Albany Housing Authority (NAHA) attended the February public meeting to observe but did not comment on the Citizens Plan that was distributed. The NAHA Interim Director was consulted and contributed the information for AP-60 section of the Plan. Throughout the month of March 2020, NAHA staff were consulted. Ms. Cora Huffines, Housing Consultant for the New Albany Housing Authority, completed the PHA sections for the Consolidated Plan as well as provided information concerning lead-based paint.
6	<b>Agency/Group/Organization</b>	LifeSpan Resources
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Services-Persons with Disabilities Services-Health Regional organization Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Two LifeSpan Resources representatives attended the public hearing and provided information on the need for transportation for the elderly and disabled especially those persons in the New Albany Housing Authority. A request for funding transportation services was submitted.

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

A strategic list of stakeholders/agencies was identified and engaged in the consultation process via interviews, the customized Stakeholder/Community Leader survey conducted from February to March 14, 2020, and input shared with the Redevelopment Commission in other ways.

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Homeless Coalition of Southern Indiana (HCSI)	There are some similarities in the City's goals and that of the community-based organizations listed above. Much of the overlap is intentional such as the City's focus on ensuring affordable housing is available and allocating funding to address infrastructure needs. Typically, we work collaboratively with these organizations to ensure the effort to serve the City's constituents is comprehensive and fully utilizes all the available community resources.

**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 Redevelopment Commission frequently interacts with various local community based organizations and institutional partners either via its participation in the activities of those organizations and/or having representatives from these entities on the Commission's Board.

**PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)**

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

A Citizen Participation Plan was developed for FY 2020-2024 and to guide participation during the development and approval of the 5-year Consolidated Plan. A variety of methods were utilized during the planning process to engage community stakeholders. The input helped shape the goals that are presented in the Strategic Plan sections of this document. Listed below are the various engagement tactics utilized during the planning process:

- On-line Resident and Stakeholder Leader surveys that were available from mid-February 2020 – March 14, 2020
- The Redevelopment Commission held a public meeting on February 11th to adopt the Citizens Planning process.
- The Redevelopment Commission hosted a public hearing on 2/25/20 concerning the nature of the CDBG program and to accept input into the development of the Five-Year Consolidated Plan ^& FY 2020 One-Year Action Plan
- Resident/Public Meetings were held on 2/27/20
- Consultations were held with the following: One Southern Indiana (Chamber of Commerce), New Directions Housing Corporation, Coalition for Homelessness of Southern Indiana
- Additional citizen participation opportunities are as follows:

**Tuesday, April 7, 2020, 2:30 p.m.**

New Albany Redevelopment Commission (NARC) special meeting to adopt the DRAFT Five-Year Consolidated Plan & FY20 One-Year Action Plan

**Saturday, April 11, 2020**

NARC will publish DRAFT summary of Five-Year Consolidated Plan & FY20 One-Year Action Plan in the News & Tribune and post on City's website.

**Monday, April 13, 2020 through Tuesday, May 12, 2020**

30 Day comment period commences and concludes

**Tuesday, May 12, 2020, 2:30 p.m.**

NARC will ADOPT the final Five-Year Consolidated Plan & FY20 One-Year Action Plan.

**Friday, May 15, 2020**

NARC will submit Plan to HUD

**Tuesday, September 8, 2020, 2:30 p.m.**

NARC will conduct a Public Hearing to report the Grantee's performance for FY2019.

### 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	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	On February 11, 2020, the Commission approved the Citizens Participation Plan for the 2020-2024 Consolidated Plan & FY20 One-Year Action Plan. Dates were set for the Planning process. The Plan is published in English & Spanish.	No comments were received at this time.	All comments were welcome.	

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)
2	Newspaper Ad	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	The Citizens Plan summary was published in the Tribune on February 15, 2020.	No comments received at this time.	All comments were welcome.	
3	Internet Outreach	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	The Citizens Participation Plan was posted on the City's website in English & Spanish. The Citizens Participation Plan was also sent out to 44 individuals for notice & posting at their agency.	Approximately 4 agencies responded and asked about funding requests.	All comments were welcome.	



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 )
4	Newspaper Ad	Non-targeted/broad community	A public hearing notice was published in the News & Tribune on February 14, 2020, for input into the Five-Year Consolidated Plan & the One-Year Action Plan.	No comments were received.	All comments were welcome.	
5	Public Hearing	Non-targeted/broad community	A public hearing was held on February 25, 2020, at which 20 individuals attended. However, only 5 spoke on the Plan.	Five agencies were represented and requested funding for 7 programs for the One-Year Action Plan.	All comments were welcome.	

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 )
6	Public Meeting	Non-targeted/broad community, residents of public and assisted housing	2/27/20 held 2 public meetings/attended by 5 residents	<p><b>Housing Concerns:</b> Huge Lack of supportive housing; predatory landlords-people with mental illness, disabilities, discrimination. Reporting of discrimination</p> <p>Waiting List of public housing is long</p> <p>Homeless shelters have too many stipulations</p> <p>Predatory Landlords</p> <p><b>Community Concerns:</b></p> <p>New Albany is bigger than downtown</p> <p>City officials seem to forget, see growth in downtown only while other parts of City are neglected. White Court/Black Court unspoken segregation.</p> <p>Midtown major crime/problem area, policing creates pockets</p>	All comments were accepted	

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)
7	Survey	<p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Stakeholder/Community Leader</p>	<p>2 Surveys: 37 Stakeholder/Community Leader surveys completed; 101 Resident Surveys completed</p>	<p>Obstacles/Barriers to fair housing choice (in order of ranking):</p> <ul style="list-style-type: none"> <li>• Lack of enough quality affordable housing</li> <li>• Insufficient Income of residents making housing affordability a challenge</li> <li>• Insufficient public transportation</li> <li>• Housing discrimination experienced by some mostly based on Race &amp; color</li> <li>• Fair housing violations such as poor property upkeep and maintenance</li> <li>• Illegal evictions and zoning that prevents affordable rental options</li> <li>• Insufficient number of rental housing options especially for low-income, seniors and families with children followed by persons with disabilities and/or special needs</li> <li>• Discriminatory lending practices by banks/financial institutions</li> <li>• Income levels of minority and female-headed households</li> </ul>	All comments were welcome.	

**Table 4 – Citizen Participation Outreach**

## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

This section of the Consolidated Plan examines housing, community, and economic development needs of residents. As required by HUD, the assessment is based on an analysis of “disproportionate needs” tables—discussed below—and informed by public consultation. Summary findings include:

- **Housing needs.** Increase in home values and rents have made housing affordability a pressing need especially among low to moderate income residents, especially renters. Severe cost burden is the most prevalent housing problem in the city.
- **Households with disproportionately greater needs.** Low income and African American households are the more effected by housing problems when compared to higher income and non-Hispanic white households. Minority households—particularly African American and Hispanic householders—also have lower rates of home ownership than non-Hispanic white householders. Overall, homeownership rate is relatively low.
- **Non-Homeless Special Needs.**

**Disabilities.** Over one quarter of households (28%) in New Albany have a member with at least one disability. Of these household's 39 percent (1,778 households) have housing needs.

**Victims of Domestic Violence.** National incidence rates indicate that 37 percent of women and 34 percent of men aged 18 or older have experienced contact sexual violence, physical violence, or stalking by an intimate partner in their lifetime. These rates suggest that nearly 9,900 individuals in New Albany have such experiences. An estimated 50 households in New Albany are likely to have housing needs resulting from domestic violence in any given year.

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

#### Summary of Housing Needs

The city of New Albany, Indiana belongs to the Louisville–Jefferson County, Kentucky–Indiana metropolitan statistical area lying across the Ohio River to the north and west of Louisville, Kentucky. Louisville is the regional job center which connects to New Albany by one major highway.

New Albany’s population and total households have declined since 2000 with an overall decrease in over 1,000 residents and 800 households. The median income over the same period increased modestly by 11 percent (from \$34,755 to \$38,638).

Increases in the cost of housing has outpaced income growth with median home values increasing by 35 percent (\$87,000 to \$117,1000) and median contract rents increasing by 53 percent (\$409 to \$626) between 2000 and 2018. As housing costs increase faster than income, cost burden and severe cost burden have become the most significant housing problems affecting low- and moderate-income renters and low-income owners in New Albany.

Among the low-to-moderate income households experiencing cost burden, small related households had the highest rates of cost-burden (57% of all small related, low-to-moderate income households were cost burdened.) Rates were lower among large related households and elderly (41% and 36% respectively). Of low to moderate income households, over half (51%) of extremely low-income rental households were experiencing cost burden while 78 percent of extremely low-income rental households were experiencing severe cost burden.

<b>Demographics</b>	<b>Base Year: 2000</b>	<b>Most Recent Year: 2018</b>	<b>% Change</b>
Population	37,603	36,512	-3%
Households	15,959	15,158	-5%
Median Income	\$34,755.00	\$38,638.00	11%

**Table 5 - Housing Needs Assessment Demographics**

**Alternate Data Source Name:**

2000 Decennial Census (Base Year), 2014-2018 ACS

### Number of Households Table

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80-100% HAMFI</b>	<b>&gt;100% HAMFI</b>
Total Households	2,945	2,350	2,865	1,885	5,140
Small Family Households	1,265	785	1,020	670	2,775
Large Family Households	75	30	115	60	330
Household contains at least one person 62-74 years of age	475	445	670	410	915
Household contains at least one-person age 75 or older	305	445	455	170	370
Households with one or more children 6 years old or younger	650	380	355	244	419

**Table 6 - Total Households Table**

**Data** 2011-2015 CHAS

**Source:**

## 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	50	15	0	100	4	10	4	0	18
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	60	0	0	15	75	4	0	0	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	20	10	30	20	80	0	0	0	10	10
Housing cost burden greater than 50% of income (and none of the above problems)	1,090	340	0	0	1,430	315	205	45	35	600
Housing cost burden greater than 30% of income (and none of the above problems)	375	655	445	30	1,505	130	230	335	90	785
Zero/negative Income (and none of the above problems)	275	0	0	0	275	40	0	0	0	40

Table 7 – Housing Problems Table

Data 2011-2015 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	1,205	400	45	35	1,685	325	215	50	45	635
Having none of four housing problems	875	970	1,165	775	3,785	220	765	1,605	1,030	3,620
Household has negative income, but none of the other housing problems	275	0	0	0	275	40	0	0	0	40

Table 8 – Housing Problems 2

Data 2011-2015 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	805	445	180	1,430	74	135	120	329
Large Related	49	4	0	53	8	4	25	37
Elderly	170	205	55	430	230	190	150	570
Other	535	400	210	1,145	145	110	90	345
Total need by income	1,559	1,054	445	3,058	457	439	385	1,281

Table 9 – Cost Burden > 30%

Data 2011-2015 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	630	145	0	775	70	75	10	155
Large Related	45	0	0	45	4	0	10	14
Elderly	115	50	0	165	145	90	25	260
Other	395	145	0	540	100	45	0	145



	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	1,185	340	0	1,525	319	210	45	574

**Table 10 – Cost Burden > 50%**

**Data** 2011-2015 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	24	10	25	35	94	0	0	0	4	4
Multiple, unrelated family households	15	0	0	0	15	4	0	0	4	8
Other, non-family households	40	0	4	0	44	0	0	0	0	0
Total need by income	79	10	29	35	153	4	0	0	8	12

**Table 11 – Crowding Information – 1/2**

**Data** 2011-2015 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.**

New Albany had over 15,000 households in 2018 according to American Community Survey estimates. Among them 37 percent are single person households. Of those householders, 12 percent are over 65 years of age and 15 percent (864 households) need of housing assistance.

**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.**

**Disabilities.** Over one quarter of households (28%) in New Albany have a member with at least one disability. Of these households 39 percent (1,778 households) have housing needs. Ambulatory limitations are the most common type of impairment which is present in over 60 percent of the households with housing needs. National statistics show that 3.6 percent of women and one percent of men experiencing intimate partner violence need housing services. These rates suggest that over 200 individuals are likely to have housing needs resulting from domestic violence.

**Victims of Domestic Violence.** National incidence rates indicate that 37 percent of women and 34 percent of men aged 18 or older have experienced contact sexual violence, physical violence, or stalking by an intimate partner in their lifetime. These rates suggest that nearly 9,900 individuals in New Albany have such experiences. National statistics show that 3.6 percent of women and one percent of men experiencing intimate partner violence need housing services. These rates suggest that an estimated 50 households in New Albany are likely to have housing needs resulting from domestic violence in any given year.

Although the supportive and housing services needed by intimate partner violence (IPV) victims vary, generally, all need health care and counseling immediately following the event and continued mental health support to assist with the traumatic stress disorder related to the event. Victims may also require assistance with substance abuse and mental health services, both of which are common among IPV victims. Affordable housing is also critical: The National Alliance to End Homelessness argues that a “strong investment in housing is crucial [to victims of domestic violence] ...so that the family or woman is able to leave the shelter system as quickly as possible without returning to the abuse.” The Alliance also reports that studies on homelessness have shown a correlation between domestic violence and homelessness ([http://www.endhomelessness.org/pages/domestic\\_violence](http://www.endhomelessness.org/pages/domestic_violence)).

**What are the most common housing problems?**

Cost burden and severe cost burden, for both renter and owner households, are the most common housing problems among low to moderate income households in New Albany. Table 7 shows that 1,430 renter households earning less than 100 percent of area median income (AMI) experience severe cost burden and another 1,505 renter households experience cost burden. These number are 600 and 785 households respectively for owner households.

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

Renters are more likely than owners to experience housing problems including problems such as substandard housing or overcrowding and severe overcrowding. Fifty-six percent of renter low to moderate income renter households experience at least one housing problem compared to 33 percent of owner households in the same income group.

“Small related” and “other” households constitute the largest number of rental households experiencing cost burden or severe cost burden. Among owners, elderly households experience cost burden and severe cost burden more than any other household type. Cost burden affects related large related, extremely low-income households at rates higher than any other group (92%). On the ownership size, large related, low income households have the highest rates of cost burden among income and household types (68%). Rates of severe cost burden are high (between 78% and 100%) among extremely low-income households of all types.

**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**

Households spending 50 percent or more of their income on housing are considered at risk of homelessness. These households have limited capacity to adjust to rising home prices and are vulnerable to even minor shifts in rents, property taxes, and/or incomes. CHAS data in Table 7 indicate that 2,030 low to moderate income households, renters and owners, spend 50 percent or more of their income on housing and therefore are at risk of homelessness.

**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:**

Households spending 50 percent or more of their income on housing (severely cost burdened) are considered at risk of homelessness.

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

Housing costs rising more rapidly than wages, job loss or hours being cut back, and housing condition deterioration all contribute to housing instability and vulnerability to homelessness. Other characteristics commonly linked with housing instability and an increased risk of homelessness include prior history of eviction or foreclosure, being precariously housed, difficulty paying utilities or property taxes, bad credit history, criminal history, mental illness, prior episodes of homelessness, domestic assault, LGBTQ youth, and/or extremely low-income households.

## **Discussion**

Cost burden and severe cost burden are the most pressing needs which affect renters generally and extremely low-income renters specifically at rates higher than owners.

## **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.

## **Introduction**

Housing problems based on HUD definitions include:

- Lack of complete kitchen facilities.
- Lack of complete plumbing facilities.
- Overcrowded households with more than one person per room, not including bathrooms, porches, foyers, halls, or half-rooms.
- Households with cost burdens of more than 30 percent of income.

This section provides data on households with disproportionate housing needs. Data are presented by race and ethnicity and income category. Racial categories and ethnicity (Hispanic) are consistent with the definitions used by

the U.S. Census. Income ranges correspond to HUD income categories and are based on the area median income for a family of four, which can be found at <http://www.huduser.org/portal/datasets/il.html>. All data are pre-populated by HUD.

According to HUD, disproportionate need occurs when a household category has a level of need that is at least 10 percentage points higher than the level of need of all households in an income category. For example, if 60 percent of households earning between 50 and 80 percent of the area median income (AMI) have housing problem, and 75 percent of Hispanics in the same income category have a housing problem, Hispanics would have a disproportionate need.

Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for the jurisdiction that can be useful in describing overall need.

Income classifications are as follows: 0%-30% AMI is considered extremely low-income, 31%-50% AMI is low-income, 51%-80% AMI is moderate-income, and 81%-100% is middle-income.

#### 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	2,035	595	315
White	1,675	485	215
Black / African American	284	85	64
Asian	0	0	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	55	0	35

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

**Data** 2011-2015 CHAS  
**Source:**

\*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	1,500	850	0

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	1,215	735	0
Black / African American	169	75	0
Asian	4	0	0
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	65	0	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

**Data** 2011-2015 CHAS

**Source:**

\*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	875	1,995	0
White	705	1,755	0
Black / African American	120	130	0
Asian	10	0	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	20	75	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

**Data** 2011-2015 CHAS

**Source:**

\*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	200	1,685	0

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	175	1,565	0
Black / African American	10	35	0
Asian	4	55	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	30	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

**Data** 2011-2015 CHAS

**Source:**

\*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**

The disproportionate need of racial and ethnic group in New Albany are summarized by income level below:

**0-30% AMI.** At this income level, Hispanic households experience disproportionate rates of housing problems with a rate 23 percentage points higher than needs of the jurisdiction as a whole. One hundred percent of the 55 Hispanic households had at least one housing problem.

**30-50% AMI.** At this income level, Hispanic households again experience disproportionately high rates of housing problems with a rate of 100 percent of the 65 Hispanic household experiencing at least one housing problem compared to 64 percent of the jurisdiction as a whole (a difference of 36 percentage points).

**50-80% AMI.** At this income level, African American households experience disproportionately high rates of housing need compared to the jurisdiction as a whole. Forty-eight percent of African American households at this income level experience a least one housing problem compared to 30 percent of the households at the same income level in the jurisdiction as a whole (a difference of 18 percentage points).

**80-100% AMI.** At this income level, African American households experience disproportionately high rates of housing need compared to the jurisdiction as a whole. Twenty-two percent of African American households at this income level experience a least one housing problem compared to 11 percent of the households at the same income level in the jurisdiction as a whole (a difference of 11 percentage points).

#### **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.

## Introduction

This section discusses severe housing needs as defined by HUD, using HUD-prepared housing needs data. The tables show the number of households that have severe housing needs by income, race, and ethnicity.

As stated above, a disproportionately greater need exists when the members of a racial or ethnic group at an income level experience housing problem at a greater rate (10 percentage points or more) than the income level. For example, assume that 60 percent of all low-income households within a jurisdiction have a housing problem and 72 percent of low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need.

Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for the jurisdiction that can be useful in describing overall need.

Income classifications are as follows: 0%-30% AMI is considered extremely low-income, 31%-50% AMI is low-income, 51%-80% AMI is moderate-income, and 81%-100% is middle-income.

### 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	1,530	1,095	315
White	1,270	885	215
Black / African American	214	155	64
Asian	0	0	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	15	35	35

**Table 17 – Severe Housing Problems 0 - 30% AMI**

**Data** 2011-2015 CHAS

**Source:**

\*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	615	1,735	0
White	450	1,500	0
Black / African American	134	110	0
Asian	0	4	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	0	0
Hispanic	15	50	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

**Data** 2011-2015 CHAS

**Source:**

\*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	95	2,770	0
White	65	2,390	0
Black / African American	4	240	0
Asian	10	0	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	0	95	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

**Data** 2011-2015 CHAS

**Source:**

\*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	80	1,805	0
White	65	1,680	0
Black / African American	10	35	0
Asian	4	55	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	30	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

**Data** 2011-2015 CHAS

**Source:**

\*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

The disproportionate need based on severe housing problems of racial and ethnic group in New Albany are summarized by income level below:

**0-30% AMI.** At this income level, there are no racial or ethnic group experiencing disproportionately high rates of severe housing problems.

**30-50% AMI.** At this income level, Hispanic households again experience disproportionately high rates of housing problems with a rate of 100% of the 65 Hispanic household experiencing at least one severe housing problem compared to 64 percent of the jurisdiction as a whole (a difference of 36 percentage points).

**50-80% AMI.** At this income level, there are no racial or ethnic group experiencing disproportionately high rates of severe housing problems.

**80-100% AMI.** At this income level, African American households experience disproportionately high rates of housing need compared to the jurisdiction as a whole. Eighteen percent of African American households (45 households) at this income level experience a least one severe housing problem compared to 4 percent of the households at the same income level in the jurisdiction as a whole (a difference of 11 percentage points).

### 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.

**Introduction:**

This section provides data on households with disproportionate levels of housing cost burden. Housing cost burden occurs when households pay more than 30 percent of their gross household income toward housing costs, which includes utilities. Severe housing cost burden occurs when housing costs are 50 percent or more of gross household income.

As described above, a disproportionately greater need exists when the members of a racial or ethnic group at an income level experience housing problem at a greater rate (10 percentage points or more) than the income level. For example, assume that 60 percent of all low-income households within a jurisdiction have a housing problem and 72 percent of low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need.

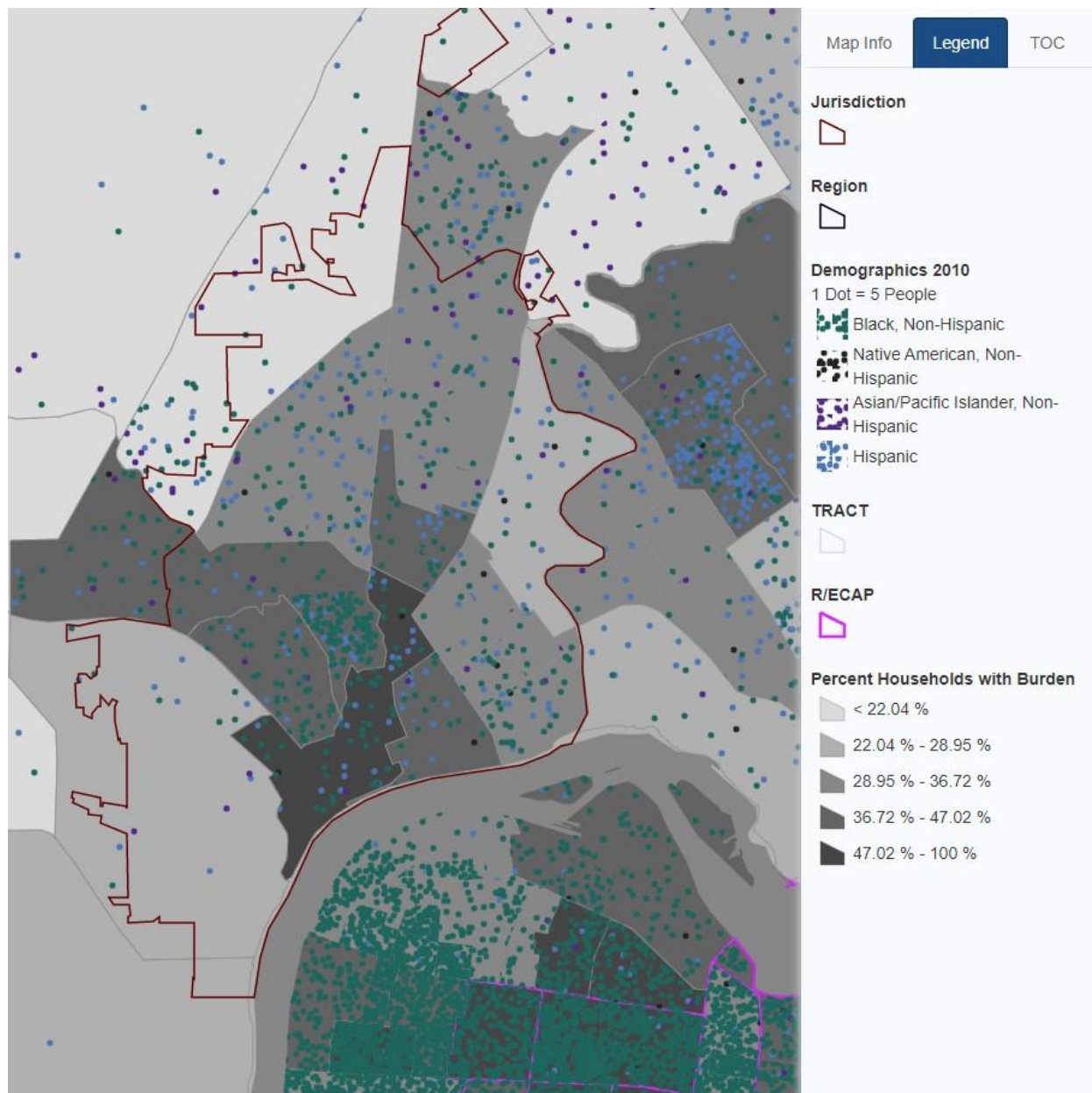
Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for the jurisdiction that can be useful in describing overall need.

**Housing Cost Burden**

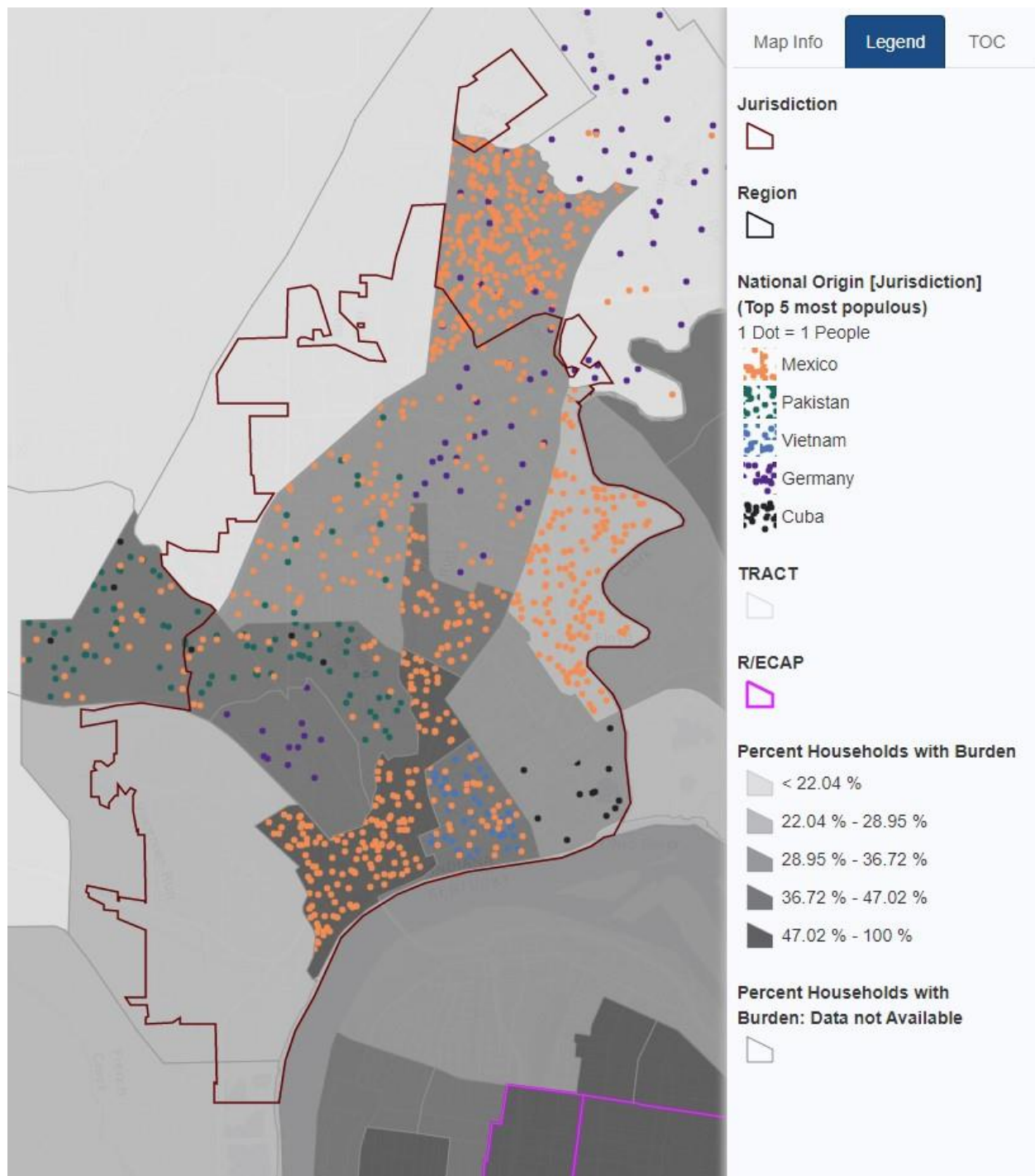
<b>Housing Cost Burden</b>	<b>&lt;=30%</b>	<b>30-50%</b>	<b>&gt;50%</b>	<b>No / negative income (not computed)</b>
Jurisdiction as a whole	10,255	2,470	2,145	320
White	9,380	2,060	1,750	215
Black / African American	455	255	325	64
Asian	80	4	10	0
American Indian, Alaska Native	19	25	4	0
Pacific Islander	0	0	0	0
Hispanic	195	110	30	35

**Table 21 – Greater Need: Housing Cost Burdens AMI**

**Data** 2011-2015 CHAS  
**Source:**



Housing Cost Burden by Race and Ethnicity



### Housing Cost Burden by National Origin

**Discussion:** Cost burden rates are highest among African American households (25% experience cost burden) and American Indian/Alaskan Native households (52% experience cost burden). American Indian/Alaskan Native households disproportionately experience cost burden at a rate 35 percentage points above the rate of the jurisdiction overall. Thirty-one percent of African American households (1,035 households) experience severe housing cost burden. This rate is disproportionately high

compared to the jurisdiction overall which has a rate of 14 percent (17 percentage points less than African American 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?**

According to HUD, disproportionate need occurs when a household category has a level of need that is at least 10 percentage points higher than the level of need of all households in an income category. For example, if 60 percent of households earning between 50 and 80 percent of the area median income (AMI) have a housing problem, and 75 percent of Hispanic households in the same income category have a housing problem, Hispanic households would have a disproportionate need.

The HUD data discussed above in Sections NA-15 and NA-20 indicate that disproportionately high needs exist for the following households:

At the 0-30 percent of AMI income level, Hispanic households experience disproportionate rates of housing problems with rates of housing problems 36 percentage points greater than the jurisdictions (100% for Hispanic households compared to 64% for households in the jurisdiction as whole). There is no disproportionate need among racial and ethnic groups for severe housing problems. At this income level, rates of severe housing problems are above 50 percent in each population group except Hispanic households 30 percent of whom experienced severe housing problems.

At the 30-50 percent of AMI income level, Hispanic households suffer from housing cost burden disproportionately with a rate of 100 percent (65 households) which is 36 percent above the rate of the jurisdiction overall. African American households disproportionately suffer from severe housing problems with a rate of 55 percent (244 households) which is 41 percent above the rate of the jurisdiction overall.

At the 50-80 percent of AMI income level, African American households experience housing problems at a rate disproportionately above the jurisdiction overall. Forty-eight percent of African American households (250 households) experience at least one housing problem compared to 30 percent for the households in the same income group in jurisdiction as a whole (a difference of 18 percentage points).

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

Differences in housing needs by race and ethnicity can also be assessed by differences in homeownership and access to capital. Home ownership is relatively low in the jurisdiction as whole (54%) is lower among Hispanic households (34%) and African American households (25%).

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

Maps made available via the HUD Affirmatively Furthering Fair Housing Data and Mapping Tool allow for further exploration of the geographic patterns of cost burden and poverty as well as the geographic location of populations based on race and ethnicity. New Albany does not contain any HUD designated racial/ethnic concentration and areas of poverty concentration (R/ECAPs), however there is a significant concentration of R/ECAP areas across the Ohio River and state line in Louisville, Kentucky.

Racially/ethnically concentrated areas of poverty (R/ECAPs), per HUD's definition, involve a racial/ethnic concentration threshold and a poverty test. The racial/ethnic concentration is defined by a non-White population of 50 percent or more while the poverty threshold is defined as 40 percent or more of individuals living at or below the poverty line or is three or more times the average tract poverty rate for the metropolitan/micropolitan area, whichever threshold is lower.

The Housing Cost Burden and Race/Ethnicity Map below shows a concentration of African American residents which coincides with relatively high rates of cost burden (37% to 47%) north of downtown in an area dominated by low-rise, one and two story attached multifamily housing.

The housing cost burden by nation of origin map below reveals concentrations of residents with Mexico as their nation of origin occupy Census tracts with higher rates of cost burden. The map also reveals concentrations of residents with nations of origin including Pakistan, Vietnam, Germany, and Cuba also in areas with higher cost burden rates.

### NA-35 Public Housing – 91.205(b)

#### Introduction

Public Housing and Section 8 voucher programs are managed and operated by the New Albany Housing Authority. According to HUD provided data, New Albany has 1,038 public housing units and over 400 total vouchers, the majority (nearly 90%) are tenant-based vouchers. The authority also has special purpose vouchers programs for both veterans (7 vouchers) and family unification (34 vouchers).

#### Totals in Use

	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 unit vouchers in use	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 PIC (PIH Information Center)

Source:

## 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** PIC (PIH Information Center)  
**Source:**

## Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							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

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
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** PIC (PIH Information Center)

**Source:**

#### Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							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** PIC (PIH Information Center)

**Source:**

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

NAHA has met the 5% standard for accessible mobility impaired units at all sites except for Parkview Towers. Currently the supply of 504 compliant units exceeds the demand. Tenants without the need for a 504 unit are housed in the units until a request for 504 units is made. Under the terms of the lease in place tenants are offered another unit and should relocate within 30 days. Of the 58 units, 40 are occupied by tenants requesting an accessible unit. In addition, some accommodations can be met at the time of lease up, e.g. unit without stairs, reserved parking, levered door handles, hearing and sight impaired accommodations.



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

For both programs the two most immediate needs are transportation and affordable childcare. Housing Choice Voucher participants also require an adequate supply of affordable housing that meets Housing Quality Standards inspections.

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

As noted in the Consolidated Plan, all income levels require affordable housing. For Public Housing and Housing Choice Voucher residents that need is met since the rents are set at 30% of adjusted income. For the population at large those with income at 50% of AMI, the burden is noted as being severe.

NAHA residents are burdened by lack of public transportation and lack of affordable childcare.

### **Discussion**

African American households are over-represented in both public housing and voucher units. Overall African American households represent 8 percent (1,226 households) of New Albany households, however African American households make up 28 percent of the households in public housing and 22 percent of the households with vouchers.

Households with members experiencing a disability are over-represented among voucher holders (56% of total voucher units are households with a member who is disabled) with the proportion in the jurisdiction overall being close to 30 percent.

Regarding the Section 8 Wait List, there is one for Public Housing and for Section 8. The Public Housing Wait list is 173. Note, two different special purpose vouchers combined on the wait list: Family Unification Program (FUP) and Non-elderly Disabled (NED). Most recent data available was about 70 persons on the wait list as of February 2020. The waiting list for Section 8 is closed. A weighted wait list is maintained due to the preference points system NAHA uses like for the homeless population. The wait lists were closed for 9 months except for the special purpose vouchers. The wait list reopened July 2019 and this effectively skews the average time as well. No one on the Section 8 or public housing list has been waiting longer than 8-9 months.

### **NA-40 Homeless Needs Assessment – 91.205(c)**

#### **Introduction:**

The Homeless Coalition of Southern Indiana (HCSI) serves as the Entry Coordinator/the lead agency for the local Continuum of Care (CoC). HCSI is part of a collaboration with the Indiana Housing and Community Development Agency and the Community Foundation of Southern Indiana that received a multi-year grant to create a Single Point of Entry System called United Community. This new system will help reduce barriers to access for citizens by streamlining navigation across the multitude of services offered by community health, education and human services sectors. The planning and development process includes an assessment of area service providers including the eligibility criterion, existing resources, and barriers to entry. With that information the project has developed and pilots a community facing platform to quickly connect individuals with the services and resources they need. Completion is set for May of 2020.

The Community Foundation of Southern Indiana compiled a resource guide in 2017 of non-profit service providers in which the HCSI and other agencies can access in order to direct homeless and others in need to the right provider. This organization and its members continue to work toward implementing the goals and strategies identified in the “Strategic Plan to End Homelessness in Clark & Floyd Counties by 2025”. The “White Flag” Shelter will continue to serve by providing overnight shelter during the winter and providing medical care (vaccines, HIV testing), and transportation. Several cooling stations will be available around southern Indiana during extreme heat temperatures. As the CoC one of HCSI’s roles is to coordinate the annual Point in Time (PIT) count. The 2020 PIT report will be available around April 2020. However, according to the finalized 2018 PIT, people were sheltered in Emergency Shelters, while 26 persons were sheltered in Transitional Housing. 110 were unsheltered for a total of 288. This number represents an increase of 102 persons over the previous year’s total of 186. Hope Southern Indiana holds monthly veterans’ meetings where needs may be assessed. Local restaurants provide meals at the White Flag, Cooling Stations and the Veterans meetings.

**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):**

**Nature and Extent of Homelessness:**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	149	101
Black or African American	21	6
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	2	1
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	9	0
Not Hispanic	178	0

**Table 26: Nature and Extent of Homelessness**

**Alternate Data Source Name:**

2018 Point in Time Study

**Data Source**

**Comments:**

Native Hawaiian had been identified as the Pacific Islander category because it did not have its own category in the table. Multiple Races, six (6) sheltered and one (1) unsheltered were not included because it did not have its own category in the table.

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

From the 2018/2019 Point in Time (PIT) study for Floyd County, the account of Veteran Households without children is: 7 who are all male and all non-Hispanic/Non-Latino – White. The PIT reflected there were no veterans with children who were homeless/in need of housing assistance at the time of the study. Regarding families with children, a total of 27 households (11% of the total households accounted as homeless at the time of the 2018 PIT) were with at least one adult and one child. Of that number, 47 were under age 18, 4 were age 18-24, and 25 were over age 24. Out of 288 persons accounted as homeless at the time of this study, 16% of them were children. Additional

Homeless Populations reflected in the 2018 PIT includes: 36 Adults with a Serious Mental Illness, 16 Adults with Substance Abuse Disorder, 5 Adults with HIV/Aids, and 31 Victims of Domestic Violence. The 2018 PIT for Floyd County is attached.

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

See the numbers reflected in Table 26 - Nature and Extent of Homelessness. As noted, the homelessness number increased by 102 persons over the previous year's count. When looking at the demographics, the majority population reflected is White and mostly male followed by Black/African Americans. Representation of Hispanic/Latino residents is lower than their counterparts. There was no representation in the categories of Asian, American Indian or Alaska Native. However, there are 2 persons identified as Native Hawaiian or Other Pacific Islander and 7 who are Multiple Races.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.** See the Point in Time report shown above.

#### **Discussion:**

The Point in Time report provides homeless data for 2018 and 2019. This is an annual statewide assessment conducted in partnership with the Indiana Housing and Community Development Authority. Note: The 2019 data is preliminary in that IHDA has not released the final numbers.

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

##### **Introduction:**

This section provides data and information about special needs populations in New Albany, including households containing persons with a disability (hearing/vision limitation, ambulatory limitation, cognitive limitation or self-care/independent living limitation), elderly households, large families, female headed households with children, limited English proficient households, and those at risk of homelessness. The characteristics of these populations are described below.

This information is unavailable currently. However, with the advent of the single point of entry system, the CoC will be better able to capture that detailed information to report at a future date. Organizations such as Rauch, Blue River, LifeSpan, and the Area Agency on Aging, provide services to the Elderly and people with varying disabilities in the New Albany area.

##### **Describe the characteristics of special needs populations in your community**

A non-homeless city-wide Special Needs Assessment is not available currently. However, with the advent of the single point of entry system that is in the planning stages, the CoC will be better able to capture that detailed information to report at a future date. Additionally, organizations such as Rauch, LifeSpan, Blue River and the Area Agency on Aging provide services to people with varying disabilities in the New Albany area. The characteristics are as follows (also shown in MA-35):

**Elderly/Frail Elderly.** Seniors and the elderly are much more likely to have a disability than non-seniors—37 percent of residents 65 and older have a disability compared to 15 percent of the overall population in New Albany. As such, the supportive needs and housing needs of the elderly are often aligned with those of the disability community. In

addition, seniors typically need supports related to health care including access to health services and home health care options, transportation, and supports related to aging in place such as home modification, home repair, and assistance with maintenance.

***Persons with Disabilities.*** Supportive services are a critical component of creating opportunity for people with disabilities to live in integrated settings in the community. These services are particularly important for residents transitioning out of institutional care. In typical housing markets, persons with disabilities have difficulty finding housing that accommodates their needs. Regulatory barriers on group living arrangements, transit access, housing accessibility and visibility, and proximity to health services, are just some of the opportunity related issues that people with disabilities face.

***Persons with HIV/AIDS.*** National estimates from the National Aids Housing Coalition report that approximately 13 percent of PLWHA need housing assistance and 57% have an annual income below \$10,000. Challenges to housing for those with HIV/AIDS include employment/income, rental history, criminal history, and co-occurring circumstances. It is difficult for people with HIV/AIDS to retain employment because of their health and the side effects of drug treatment therapies. Many have mental health issues/substance abuse issues as well. The two primary housing resources for PLWHA are Housing Opportunities for Persons with AIDS (HOPWA) which provides long-term, permanent, stable housing and the Ryan White HIV/AIDS Program which provides emergency housing assistance (hotel/motel vouchers).

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

Housing and supportive service needs for New Albany's non-homeless special needs populations are described below. Needs were determined either through occurrence of HUD-defined housing problems and income/employment status.

- ***Disability.*** In New Albany, 15 percent of the population (5,371 total residents) live with mental, physical, and/or developmental disabilities. The impacts 4,510 households (nearly 30%). Of these households 39 percent experience at least one of the HUD-defined housing problems. Additional housing-related challenges that are not captured in the HUD-defined problems include accessibility, access to transit, and problems related to requesting reasonable accommodations.
- ***Elderly households.*** In New Albany, elderly households (households with at least one person over 62 years of age), represent 30 percent of the total households in the jurisdiction. Of these households, nearly 40 percent experience housing need. Of the total 4,339 households experiencing cost burden, 23 percent are elderly households (1,000 households). Of the 2,009 households experiencing severe cost burden, 20 percent are elderly households (425 households). Senior households may be less able to cope with increasing housing costs (rents for renters and property taxes for owners) as they are more likely to be living on a fixed retirement income.

National surveys indicate that most seniors desire to age in place but may need accessibility modifications as they age and may need additional support services in order to properly maintain their home and property. Many may also require transportation services and in-home health care at certain stages. Nationally, areas where older adults face the largest share of life's challenges include caregiving, health and mental health, in-home support, nutrition and food security and transportation.

- ***Large families.*** In New Albany, 610 households are categorized as Large families. Of these households 90 experience at least one housing problem (15% of the total Large families). The most common housing need

is related to cost burden, but large households are also be more susceptible to overcrowding (CHAS data do not provide enough detail to quantify the number of large family households that are overcrowded).

- **Female headed households with children.** In New Albany, there are 1,583 households with female heads with children. The poverty rate for these households is 50 percent—much higher than 15 percent which is the poverty rate among all families. These female headed households with children living in poverty are the most likely to struggle with rising housing costs and may need unique supports given the challenges they face.
- **Limited English Proficient (LEP) households.** In New Albany, 35 households are defined as Limited English Proficient Households. These households may have trouble accessing resources and/or housing-related documents in their native language. Twenty-five percent of these households experience at least one housing problem.
- **At risk of homelessness.** Households spending 50 percent or more of their income on housing are considered at risk of homelessness. These households have limited capacity to adjust to rising home prices and are vulnerable to even minor shifts in rents, property taxes, and/or incomes. In New Albany, there are 2,099 households who are severely cost burdened (spending 50 or more of their income on housing) putting them at risk of falling into homelessness. The vast majority (73%) of those households are renters.

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

##### **Discussion:**

As described above, New Albany has a range of non-homeless special needs including households experiencing disability (hearing/vision limitation, ambulatory limitation, cognitive limitation or self-care/independent living limitation), elderly households, large families, female headed households with children, limited English proficient households, and those at risk of homelessness.

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

##### **Describe the jurisdiction's need for Public Facilities:**

The City's Parks Department facilities located in the low-mod census tracts will be targeted in the next five-years for improvements. Many park areas need to be improved for accessibility and to encourage public use and to become a welcoming environment. There are multiple vacant lots in the city that have the potential to become welcoming green space, playgrounds or parks.

##### **How were these needs determined?**

A review of the quality of life projects to be implemented in the City of New Albany and requests received from the Parks Department including community input. Public meetings and hearings were held during the plan process for input.

##### **Describe the jurisdiction's need for Public Improvements:**

With a 200+-year-old City located in a major metropolitan area on 15 square miles, the City has considerable need for public improvements. The City has 245+ miles of streets and alleys, many miles of public and privately-operated utilities. The City has made considerable progress in improving streets by converting 1-way to 2-way and providing

sidewalks where none exist/repairing existing sidewalks to meet ADA requirements. The City has used federal highway resources as well as local funds to make major improvements to collector and arterial streets, especially where sidewalks were lacking on these streets. The City has been responsive about addressing ADA complaints but there is still work to be done on improving ADA accessibility on curbs and sidewalks and street improvements. Significant maintenance and improvement needs remain including Mt. Tabor Road, Slate Run Road, Schell Lane, etc.

#### **How were these needs determined?**

The City of New Albany utilizes community input at public meetings and public hearings, inventory staff and administration input.

#### **Describe the jurisdiction's need for Public Services:**

Regular participation in high-quality afterschool programs can lead to improved attendance, is linked to significant gains in standardized test scores, and work habits, as well as reductions in behavior problems and better grades compared to non-participating students. The hours between 3 and 6 p.m. are the peak hours for juvenile crime and experimentation with drugs, alcohol, cigarettes and sex. Teens who do not participate in afterschool programs are nearly three times more likely to skip classes than teens who do participate. 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.

School supplies and appropriate clothing place a huge burden on families at the beginning each school year and funding for programs to assist with this cost burden is needed.

The elderly and disabled typically need support services related to health care including access to health services and home health care options, transportation, and supports related to aging in place such as home modification, home repair, and assistance with maintenance.

#### **How were these needs determined?**

A review of the quality of life projects to be implemented in the City of New Albany and requests received from the community input. Public meetings and hearings were held during the plan process for input.

### **Housing Market Analysis**

#### **MA-05 Overview**

##### **Housing Market Analysis Overview:**

Although New Albany is affordable by many standards, the availability of housing units does not meet the needs of all households. For renter households making less than \$20,000 per year the supply of affordable housing is deficient by 1,025 units—that is, there are more households than earning less than \$20,000 per year than units affordable for them.

This need is identified in the “rental gaps analysis” shown in the table below. The rental market in New Albany largely serves renter households earning between \$20,000 and \$50,000 annually—75 percent of rental units are priced within that group’s affordability range.

While affordability in the ownership market is more difficult to assess, evaluating affordability for renters entering the ownership market based on home values provides a metric for understand mismatches between buyers purchasing power and the supply of affordable units in New Albany. This analysis reveals that there is a deficit of affordable units for purchase for renter households in the same income group as renters, making below \$20,000 annually, that may be looking to buy in New Albany.

Income Range	Renters		Maximum Affordable Rent, Including	Rental Units		Rental Gap
	Number	Percent		Number	Percent	
Less than \$5,000	505	7%	\$125	164	2%	(341)
\$5,000 to \$9,999	446	6%	\$250	423	6%	(23)
\$10,000 to \$14,999	830	12%	\$375	424	6%	(406)
\$15,000 to \$19,999	750	11%	\$500	496	7%	(254)
\$20,000 to \$24,999	476	7%	\$625	732	10%	256
\$25,000 to \$34,999	834	12%	\$875	2,621	35%	1,787
\$35,000 to \$49,999	1,113	16%	\$1,250	2,291	31%	1,178
\$50,000 to \$74,999	1,102	16%	\$1,875	315	4%	(787)
\$75,000 or more	844	12%	\$1,875+	21	0%	(823)
<b>Total/Low Income Gap</b>	<b>6,900</b>	<b>100%</b>		<b>7,486</b>	<b>100%</b>	<b>(769)</b>

**Table 27: Affordability of Rental Units by Income** Source: 5-year ACS Survey

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

### Introduction

This section provides a broad overview of the types of residential units available in New Albany, including those that target low income residents. The original data in the tool have been updated with 2018 ACS 5-year estimates.

Table 28 shows the composition of residential properties in New Albany. Single unit detached structures are the most common residential property type contributing to 65 percent of the total housing units. Units with two or more units constitute 33 percent of the housing units, single unit attached structures make up 5 percent of units, and all other unit types make up the remaining 2 percent of units. Of the multifamily property types, properties with 5 to 19 units are the most prevalent (12%).

Table 29, Unit Size by Tenure, conveys the bedroom composition of units based on tenure. Most of the owners in New Albany (75%) have three or more bedrooms and nearly a quarter (23%) are two bedrooms. For renters, 47 percent of units are two bedrooms with a quarter of rental units consisting of one bedroom and another quarter consisting of three or more bedrooms.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	11,409	65%
1-unit, attached structure	920	5%
2-4 units	1,684	10%
5-19 units	2,118	12%
20 or more units	1,060	6%
Mobile Home, boat, RV, van, etc.	278	2%

Property Type	Number	%
<b>Total</b>	<b>17,469</b>	<b>100%</b>

**Table 28 – Residential Properties by Unit Number**

**Alternate Data Source Name:**

2014-2018 ACS

**Data Source**

**Comments:**

#### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	22	0%	344	5%
1 bedroom	439	5%	3,354	49%
2 bedrooms	3,936	47%	6,525	95%
3 or more bedrooms	12,281	148%	3,442	51%
<b>Total</b>	<b>16,678</b>	<b>200%</b>	<b>13,665</b>	<b>200%</b>

**Table 29 – Unit Size by Tenure**

**Alternate Data Source Name:**

2014-2018 ACS

**Data Source**

**Comments:**

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

HUD databases identify the following units with federal assistance:

- Project-based Section 8: 140 units
- Public housing: 1,038 units
- Other multifamily: 30 units

Two Low Income Housing Tax credit developments - These developments largely serve households earning less than 50 AMI.

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

HUD's multifamily assistance and Section 8 contracts database did not identify any units that will be lost from the affordable housing inventory.

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

The availability of housing units does not meet the needs of the population. For renter households making less than \$20,000 per year (2,531 households) the supply of affordable housing is deficient by 1,025 units.



As revealed in the “rental gaps analysis” (see MA-05) which identifies mismatches among affordable rents and various incomes and availability of units at those rents, the rental market in New Albany largely serves renter households earning between \$20,000 and \$50,000 annually—75 percent of rental units are priced within that group’s affordability range. Twenty percent (20%) of rental units are affordable for rental households making under \$20,000; however, this group represents 37 percent of households, resulting in a shortage of 1,025 affordable units (as stated above).

While ownership affordability is more difficult to assess, evaluating affordability for renters entering the ownership market based on home values provides a metric for understand mismatches between buyers purchasing power and the supply of affordable units in New Albany. This analysis reveals that there is a deficit of affordable units for purchase for renter households in the same income group as renters, making below \$20,000 annually, that may be looking to buy in New Albany.

**Describe the need for specific types of housing:**

- More rental units with rent under \$500 per month. This rent level is the upper limit of affordable rent for a household making \$20,000 annually, where the largest mismatch in the rental market supply exists
- Preservation of rental units for low income renters. Renters earning between \$20,000 and \$34,999 depend on a combination of public sector (units with low to moderate subsidies and vouchers) as well as private market, whose rents are less stable
- Affordable homes to buy

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

### Introduction

This section contains updated cost of housing data from the 2000 Census, 2015 CHAS, and the 2018 ACS 5-year estimates.

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2018	% Change
Median Home Value	87,000	117,100	35%
Median Contract Rent	409	626	53%

Table 30 – Cost of Housing

#### Alternate Data Source Name:

2000 Decennial Census (Base Year), 2014-2018 ACS

#### Data Source

#### Comments:

Rent Paid	Number	%
Less than \$500	1,322	40.9%
\$500-999	4,099	57.8%
\$1,000-1,499	1,074	1.2%
\$1,500-1,999	75	0.0%
\$2,000 or more	0	0.0%
<b>Total</b>	<b>6,570</b>	<b>99.9%</b>

Table 31 - Rent Paid

#### Alternate Data Source Name:

2014-2018 ACS

#### Data Source

#### Comments:

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,195	No Data
50% HAMFI	3,245	1,265
80% HAMFI	5,460	3,185
100% HAMFI	No Data	4,334
<b>Total</b>	<b>9,900</b>	<b>8,784</b>

Table 32 – Housing Affordability

Data Source: 2011-2015 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	602	688	853	0	0
High HOME Rent	602	688	853	0	0
Low HOME Rent	602	688	853	993	0

**Table 33 – Monthly Rent**

**Alternate Data Source Name:**

HUD FMR (Floyd County, IN) and HOME Rents (KY-IN)

**Data Source**

**Comments:**

### Is there enough housing for households at all income levels?

There is not enough housing for households at all income levels. There is a rental gap of 769 units for households making under \$20,000 annually. This income group can afford rents of under \$500 or less which constitutes on 20 percent of the rental market units. According to 2015 CHAS data, 3,058 renter households are cost burden and 1,281 are cost burden for households making between 0 and 80 percent of the area median income. Furthermore, there are 1,525 renter households and 574 owner households with severe cost burden that are making between 0 and 80 percent of area median income.

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

The median home value has grown by 35 percent from \$87,000 to \$117,100 between 2000 and 2018. Median contract rent has grown more rapidly from \$409 to \$626 and increase of 53 percent. These increase both outpace the rise in median income over the same period, which only grew by 11 percent. This greater increase in the cost of housing relative to a smaller increase in income contributes to the growing lack of affordability.

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

HUD Table 30 conveys that the median contract rent for New Albany in 2018 was \$626 per month, an increase of 53 percent from the median contract rent in 2000 (\$409). This 2018 median rent corresponds to a being able to afford an efficiency (no bedroom) according to HUD's Fair Market Rent and HOME Rent calculations for Floyd County, Indiana and the Louisville Metro area in 2019. Given that efficiency apartments fail to meet the needs of many households, this data suggests there is very limited naturally occurring affordable housing.

Given that few affordable rental units occur within the market naturally, a strategy that increases the supply of subsidized units may have a greater impact, especially for lower income families who require units larger than efficiency units.

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

### Introduction

This section provides an overview of the condition of New Albany's housing stock. Much of these data are from HUD's 2011-2015 CHAS and the 2018 ACS 5-year estimates, which are the most recent data available.

## Definitions

**Standard Condition:** A dwelling unit which meets HUD Section 8 HQS with no major defects in the structure and only minor maintenance is required. Such a dwelling will have the following characteristics: reliable roofs, sounds foundations, adequate and stable floors, walls, and ceilings, surfaces and woodwork that are not seriously damaged nor have pain deterioration, sound windows and doors, adequate heating, plumbing and electrical systems, adequate insulation and adequate water and sewer systems and are not overcrowded as defined by local code.

**Substandard condition:** A dwelling unit that does not meet HUD section 8 HQS which includes lacking the following: complete plumbing, complete kitchen facilities, efficient and environmentally sound sewage removal and water supply, and heating source. Additionally, the dwelling may be overcrowded as defined by local code.

**Substandard but suitable for rehabilitation:** A dwelling unit, at a minimum, does not meet HQS with some of the same features as a “substandard condition” dwelling unit. This unit is likely to have deferred maintenance and may have some structural damage such as a leaking roof, deteriorated interior surfaces, and inadequate insulation. A “substandard but suitable” dwelling unit, however, has basic infrastructure (including systems for clean water and adequate waste disposal) that allows for economically and physically feasible improvements and upon completion of rehabilitation meets the definition of a “standard” dwelling unit.

## Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,089	13%	2,820	42%
With two selected Conditions	4	0%	31	0%
With three selected Conditions	7	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	7,158	85%	4,049	60%
<b>Total</b>	<b>8,258</b>	<b>98%</b>	<b>6,900</b>	<b>102%</b>

Table 23 - Condition of Units

**Alternate Data Source Name:**

2014-2018 ACS

**Data Source**

**Comments:**

Renter-Occupied number are yield a percentage total of 98% and 102%. The percentages will need to be adjusted in the Word Version by allowing two decimals instead of one decimal.

## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	580	7%	300	4%
1980-1999	1,250	15%	1,525	23%
1950-1979	3,655	43%	2,840	42%
Before 1950	2,935	35%	2,100	31%
<b>Total</b>	<b>8,420</b>	<b>100%</b>	<b>6,765</b>	<b>100%</b>

Table 35 – Year Unit Built

**Data** 2011-2015 CHAS

**Source:**

### 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	6,590	78%	4,940	73%
Housing Units build before 1980 with children present	619	7%	239	4%

**Table 36– Risk of Lead-Based Paint**

**Data** 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)  
**Source:**

### 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** 2005-2009 CHAS  
**Source:**

### Need for Owner and Rental Rehabilitation

New Albany's housing stock is relatively old. Seventy eight percent of all owner-occupied units and 73 percent of all renter-occupied units were built before 1980. These 11,530 units are more likely in need of rehabilitation due to ongoing or deferred maintenance needs that arise as building age. Table 37 shows that despite the similar proportion of owner-occupied and renter-occupied units that were built before 1980, the rate of units with one selected condition is higher among renter-occupied units (13% compared to 41% respectively).

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

As shown in Table 36 above, an estimated 619 owner-occupied and 239 renter occupied units in New Albany were constructed before 1980 and have children under the age of 18 present. If these units contain a proportionate share of families with children living in poverty (2% of families with children under the age of 18 live in poverty in New Albany), then 12 owner occupied units and 5 rental units house families with children living in poverty at risk of poisoning from lead-based paint.

### Discussion

New Albany's growth in housing units is concentrated between 1950 and 1980. A small proportion of the current housing stock has been constructed in the previous twenty years (7% for owner-occupied units and 4% for renter-occupied units). Housing units built during this time period are at higher risk of lead-based paint contamination and general are more likely to need repairs from deferred maintenance or failing systems. Renters are more likely to live in units in need of rehabilitation.

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

Public and assisted housing is an important element of our overall community development program. The details are provided 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	0	0	915	573	165	408	0	50	200
# of accessible units			58						
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 37 – Total Number of Units by Program Type****Alternate Data Source Name:**

Provided by local PHA

**Data Source**

# of accessible units will have to added in Word Version due to IDIS not allowing changes of total (13) and project-based (13).

**Comments:**

Administrator could make or allow changes.

**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:**

There are 915 remaining, and PHA is evaluating its stock. Looking to replace aging public housing and deconcentrate in heavily concentrated areas. The long-term strategy is the Rental Assistance Demonstration to leverage tax credits to repair and replace the current public housing units. The PHA continues to have a wait list. All units above are in an approved Public Housing Agency Plan.

### Public Housing Condition

Public Housing Development	Average Inspection Score
Exempt	N/A

**Table 38 - Public Housing Condition**

**Public Housing Condition** - NAHA public housing units are exempt from Inspection and subsequent scoring under the PASS protocol due to participation in the Rental Assistance Demonstration (RAD).

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

As stated in the NAHA 2015 Strategic Plan, despite the sizable investment and the great demand for affordable rental housing, units continue to be lost because of their deteriorated physical condition. The public housing stock faces an estimated \$26 billion capital needs backlog that will be difficult to meet given federal fiscal constraints. NAHA's response is to fully participate in the Rental Assistance Demonstration (RAD) to address the immediate and longer-term capital repair and replacement needs of their properties, preserving these deeply affordable rental homes.

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

As stated in the NAHA 2015 Strategic Plan, despite the sizable investment and the great demand for affordable rental housing, units continue to be lost because of their deteriorated physical condition. The public housing stock faces an estimated \$26 billion capital needs backlog that will be difficult to meet given federal fiscal constraints. NAHA's response is to fully participate in the Rental Assistance Demonstration (RAD) to address the immediate and longer-term capital repair and replacement needs of their properties, preserving these deeply affordable rental homes.

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

Currently, there is no city-wide assessment of homeless facilities and services that accounts for the household information. Consequently, the following information is provided in a separate table.

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
St Elizabeth Emergency Shelter (women & children)		19		38 (includes 12 beds for the St Elizabeth Regional Maternity Center)	
Catalyst Rescue Mission	36	109 (includes 21 additional beds during White Flag and cooling stations)			
The Salvation Army White Flag Shelter & Cooling Stations (during extremely inclement weather)	See the Point in Time Study	Not available	Not available	Not available	Not Available
Jill's Hope (Domestic Violence Victims)				16	
Liberty Place (Veterans)				16	
LifeSpring				35	
Blue River (young adults 18-25 with disabilities)				7 units	

**Table 39 - Facilities and Housing Targeted to Homeless Households**

**Alternate Data Source Name:**

2018/2019 Point in Time Study

**Data Source**

Provided by St Elizabeth, Catalyst Rescue Mission, Salvation Army, Jill's Hope House, Liberty Place, LifeSpring Health Systems, Blue

**Comments:**

River Services



**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 (See below)**

**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.**

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.

Kaiser Home Support Services and the Volunteers of America (VOA) provide health services; education, prevention, information, assessment, and residential programs. The TARC system provides transportation to the homeless to the White Flag Shelter during inclement weather. Also refer to SP-40 Institutional Delivery Structure for additional details.

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

##### **Introduction**

This section discusses the needs of special populations in New Albany, in addition to the resources to serve them.

**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**

***Elderly/Frail Elderly.*** Seniors and the elderly are much more likely to have a disability than non-seniors—37 percent of residents 65 and older have a disability compared to 15 percent of the overall population in New Albany. As such, the supportive needs and housing needs of the elderly are often aligned with those of the disability community. In addition, seniors typically need supports related to health care including access to health services and home health care options, transportation, and supports related to aging in place such as home modification, home repair, and assistance with maintenance.

***Persons with Disabilities.*** Supportive services are a critical component of creating opportunity for people with disabilities to live in integrated settings in the community. These services are particularly important for residents transitioning out of institutional care. In typical housing markets, persons with disabilities have difficulty finding housing that accommodates their needs. Regulatory barriers on group living arrangements, transit access, housing accessibility and visitability, and proximity to health services, are just some of the opportunity related issues that people with disabilities face.

***Persons with HIV/AIDS.*** National estimates from the National Aids Housing Coalition report that approximately 13 percent of PLWHA need of housing assistance and 57% have an annual income below \$10,000. Challenges to housing for those with HIV/AIDS include employment/income, rental history, criminal history, and

co-occurring circumstances. It is difficult for people with HIV/AIDS to retain employment because of their health and the side effects of drug treatment therapies. Many have mental health issues/substance abuse issues as well. The two primary housing resources for PLWHA are Housing Opportunities for Persons with AIDS (HOPWA) which provides long-term, permanent, stable housing and the Ryan White HIV/AIDS Program which provides emergency housing assistance (hotel/motel vouchers).

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing (See information below)**

**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 has developed goals and objectives that are addressed in the Annual (FY2020) Plan Goals & Objectives and in the SP (5 Year) Goals Summary Information. The goals specified in the Plan Goals and Objectives are: Create Sustainable Communities, Reduce Slum & Blight, Increase Access to Public Services and Administration Fair Housing Initiatives & Planning. The Goal Descriptions are also included in the Plan Goals and Objectives document, but the goals with the highest level of funding allocations are listed below:

- **Infrastructure Improvements**
- **Park Facility Improvements**
- **Affordable Housing Creation (40 rehabbed & 6 New Construction)**

Assist senior citizens and disabled with home repairs and transportation to enable them to age in place and low/moderate income residents with minor rehabs to sustain their homeownership. Improve parks and recreation facilities for low-income communities and increase the accessibility of those facilities for persons with disabilities.

**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))**

- Assist senior citizens and the disabled with home repairs and transportation to enable them to age in place
- Assist the low- and moderate-income residents with minor housing rehab in order to help sustain their homeownership status

- Improve parks and recreation facilities for low-income communities and increase the accessibility of those facilities for persons with disabilities

#### **MA-40 Barriers to Affordable Housing – 91-210 €**

##### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

In February 2019, the New Albany City Council adopted a new Zoning Ordinance for the City and Two-Mile Fringe area (an extra-territorial designation) that replaced a 1971 vintage ordinance. The ordinance permits greater density housing across all residential zoning districts, making the development of affordable housing much more attainable than under the previous ordinance. Indeed, the City has effectively ended the “single-family only” zoning designation. The City’s Plan Commission and Board of Zoning Appeals regularly collaborate with developers in the provision of affordable housing across all neighborhoods of the City and Two-Mile Fringe Area. Finally, in accordance with the City’s Comprehensive Plan requirement to set-aside 8% of units for affordable housing when a project is assisted by the City, the City has its first project in the Lancaster Apartments, a new construction project at the intersection of East Market and Vincennes streets in the Uptown neighborhood.

New Albany has strived to support the most vulnerable neighborhoods by investing in quality of life and infrastructure projects. The City continues to expand the supply of affordable housing units with the Neighborhood Stabilization Phase 2, donating vacant lots to developers willing to meet neighborhood standards and rehabbing owner-occupied properties through the Emergency Repair and Repair Affair Programs. A Comprehensive Housing Analysis Study was prepared in 2019 and serves as the foundation for creating policies and implementing programs.

If the development plans do not align with the vision defined in New Albany’s 2017 Comprehensive Plan and does not comply with the 2019 Zoning Ordinance – the effects will be negative not only on housing but all that contributes to the quality of life of New Albany’s citizenry. New Albany is working on strategies, policies and tactics to address one of its greatest risks and that is over concentration of poor people in public housing in the City. The sheer magnitude of this challenge underscores the approach to have an intentional yet inclusive process that is people-centric and deflects displacement or the appearance of people being moved out.

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

##### **Introduction**

Nearly 19,000 workers are employed within New Albany but live outside of the city. This number is greater than the number who live in New Albany and commute outside of New Albany for work (14,544 residence). A total of 4,236 residents live and work in New Albany (23% of total works who live in New Albany), more than any other geography. Fourteen percent of New Albany resident workers work in Louisville, KY and 10 percent work in Jeffersonville. While most workers have a travel time to work under 30 minutes (76%) a large number—3,884 residents—travel between 30 and 59 minutes (22%).

The top employment sectors for New Albany residents are Education and Health Care Services (21%), Manufacturing (16%), and Arts, Entertainment, and Accommodation (13%). The New Albany jobs market is more concentrated but within similar sectors with Education and Health Care Services representing 31 percent followed by Manufacturing and Arts, Entertainment, and Accommodation (24% and 10% respectively).

## 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	48	14	0	0	0
Arts, Entertainment, Accommodations	2,492	2,217	13	10	-3
Construction	876	890	5	4	-1
Education and Health Care Services	3,849	7,157	20	31	11
Finance, Insurance, and Real Estate	1,101	624	6	3	-3
Information	220	161	1	1	0
Manufacturing	2,970	5,542	16	24	8
Other Services	1,660	1,541	9	7	-2
Professional, Scientific, Management Services	987	1,180	5	5	0
Public Administration	564	980	3	4	1
Retail Trade	2,277	2,195	12	9	-3
Transportation and Warehousing	1,049	256	6	1	-5
Wholesale Trade	687	445	4	2	-2
Total	18,780	23,202	--	--	--

**Table 40- Business Activity**

#### Alternate Data Source Name:

2014-2018 ACS (Workers) 2017 Longitudinal Employer

#### Data Source

#### Comments:

## Labor Force

Total Population in the Civilian Labor Force	19,294
Civilian Employed Population 16 years and over	18,275
Unemployment Rate	5.30
Unemployment Rate for Ages 16-24	11.40
Unemployment Rate for Ages 25-65	4.38

Table 41 - Labor Force

**Alternate Data Source Name:**

2014-2018 ACS

**Data Source Comments:**

Occupations by Sector	Number of People
Management, business and financial	2,024
Farming, fisheries and forestry occupations	7
Service	3,038
Sales and office	4,299
Construction, extraction, maintenance and repair	1,627
Production, transportation and material moving	3,795

Table 42 – Occupations by Sector

**Alternate Data Source Name:**

2014-2018 ACS

**Data Source Comments:**

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	13,130	76%
30-59 Minutes	3,884	22%
60 or More Minutes	332	2%
<b>Total</b>	<b>17,346</b>	<b>100%</b>

Table 43 - Travel Time

**Alternate Data Source Name:**

2014-2018 ACS

**Data Source Comments:**



## 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	1,467	143	1,149
High school graduate (includes equivalency)	4,290	246	1,448
Some college or Associate's degree	5,383	215	1,121
Bachelor's degree or higher	3,599	73	507

**Table 44 - Educational Attainment by Employment Status**

**Alternate Data Source Name:**

2014-2018 ACS

**Data Source Comments:**

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	40	158	238	202	467
9th to 12th grade, no diploma	519	514	470	1,177	571
High school graduate, GED, or alternative	1,143	1,377	1,240	3,367	2,030
Some college, no degree	1,541	1,310	1,101	2,046	1,021
Associate's degree	112	784	635	866	255
Bachelor's degree	263	810	687	1,308	513
Graduate or professional degree	5	464	267	646	733

**Table 24 - Educational Attainment by Age**

**Alternate Data Source Name:**

2014-2018 ACS

**Data Source Comments:**

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,899

<b>Educational Attainment</b>	<b>Median Earnings in the Past 12 Months</b>
High school graduate (includes equivalency)	31,071
Some college or Associate's degree	34,630
Bachelor's degree	44,139
Graduate or professional degree	60,792

**Table 25 – Median Earnings in the Past 12 Months**

**Alternate Data Source Name:**

2014-2018 ACS

**Data Source Comments:**

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

The major employment sectors for New Albany residents are Education and Health Care Services (21%), Manufacturing (16%), and Arts, Entertainment, and Accommodation (13%). The New Albany jobs market is more concentrated but within similar sectors with Education and Health Care Services representing 31 percent followed by Manufacturing and Arts, Entertainment, and Accommodation (24% and 10% respectively).

**Describe the workforce and infrastructure needs of the business community:**

According to One Southern Indiana (regional Chamber of Commerce), the greatest challenge is recruiting and retaining talent at a time. With the COVID-19 pandemic, the region and Work One (workforce development arm of Indiana government) will collaborate to determine the allocation of stimulus resources being talked about in Washington. Southern Indiana received an Indiana Regional Plan grant to implement regional goals delineated in its regional plan. The Our Southern Indiana Regional Economic Development Plan is a strategic approach to creating a broad and visionary strategic growth plan for the region. The goal is to focus on developing plans and recommendations that will result in drawing investment and quality-of-life improvement to the Southern Indiana region. The topics in the Southern Indiana Regional Plan includes the following:

- Land Use and Development
- Transportation and Utilities
- Housing
- Education
- Economic and Property Development and Redevelopment
- Market Strategy
- Talent Attraction
- Population Growth



- Workforce Development
- Financial and Economic Impact Analysis

Additionally, the region has a deficit in access to public transportation and 24-hour licensed childcare.

**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.**

River Ridge Commerce Center (located in Clark Co. Indiana), located < 15 miles from New Albany promises a great deal of growth and expansion opportunities for the region and will contribute significantly to the region's employment opportunities in addition to any economic development impacts undertaken by the City of New Albany. For more information, visit: <https://www.riverridgecc.com/why-river-ridge/>

Many of the historic building facades have been rejuvenated and they provide a glimpse into what was a thriving downtown New Albany. The City 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, and working in partnership with local government officials, Downtown New Albany is alive with new businesses, restaurants and retail stores. Most of those businesses are locally owned and operated.

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

**See the attached demographic information provided.** 39.74% of workforce has high school level or less education. Most employment opportunities in the future will require some level of certification or degree to match the skill needs. Greater Technology skills will be required for future workforce expansion efforts.

**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.**

Governor Holcomb's Next Level Jobs Funding provides training reimbursement for employers up to \$50,000 to support incumbent and new hire training and retention efforts maintained 6month. Next Level Workforce Ready Grant Programs are available through Ivy Tech College and Vincennes University to provide certifications for individuals with no college degree or certification (free of charge). Region 10 Workforce Board facilitates training and employment grant funding up-to an associate level degree for individuals to retrain in priority in-demand occupations as identified by the region. The Region 10 Workforce Board Inc. and Kentuckiana Works (Louisville, KY Regional Workforce Board) has developed a Bi-State Workforce Plan and will seek formal planning designation from USDOL to enable the region's ability to attract new resources to further support the needs of individuals and businesses in the region.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)? (See information below)**

**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.**

The Region also developed the Our Southern Indiana Regional Development Authority. For more information, visit: <http://www.riverhills.cc/>

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. Workforce development considers New Albany specific data as well as other cities that the Region 10 Workforce Board has jurisdiction for. The 4 Primary Pillars that Region 10 is working on includes:

- The Region 10 Board will build, improve and sustain, an effective and successful regionally focused WorkOne service system.
- The Region 10 Board will maximize current and new resources at its disposal to increase marketable, in-demand skills attainment and educational attainment of its residents for employment and career.
- The Region 10 Board will use current and/or new functional linkages and relationships with businesses and/or County or regional Economic Development resources, as feasible and in a positive cost/benefit manner, to provide value-adding assistance, i.e. for example, workforce availability data analysis, customized talent recruitment, etc. in specific a) business expansion/retention, and related employee training and retention, and b) business attraction.
- The Region 10 Board will maintain and expand services, as feasible, to assist area at-risk youth to High School diploma or equivalency attainment, post-secondary education/training completion and/or (skilled) employment. As feasible, the Board will assist Student Career Preparation activities and programs in area Schools' High School programs and services.

## **Discussion**

New Albany/Floyd County participates in the workforce and economic development planning led by the CEDS and/or the Region 10 workforce development agency. Planning takes into consideration all local development initiatives.

## **MA-50 Needs and Market Analysis Discussion**

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

Yes. As discussed in the Needs Assessment section of this Consolidated Plan (specifically NA-40), low income households and residents belonging to a racial/ethnic minority are more affected by housing problems. Maps from HUD's Affirmatively Furthering Fair Housing Tool (AFFH-T) below reveal that cost burden is highest, over 47 percent, in the city center near the river and continuing to the north.

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

The Housing Cost Burden and Race/Ethnicity Map below shows a concentration of African American residents which coincides with relatively high rates of cost burden (37% to 47%) north of downtown in an area dominated by low-rise, one and two story attached multifamily housing. The housing cost burden by nation of origin map below reveals concentrations of residents with Mexico as their nation of origin occupy Census tracts with higher rates of cost burden. The map also reveals concentrations of residents with nations of origin including Pakistan, Vietnam, Germany, and Cuba also in areas with higher cost burden rates.

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

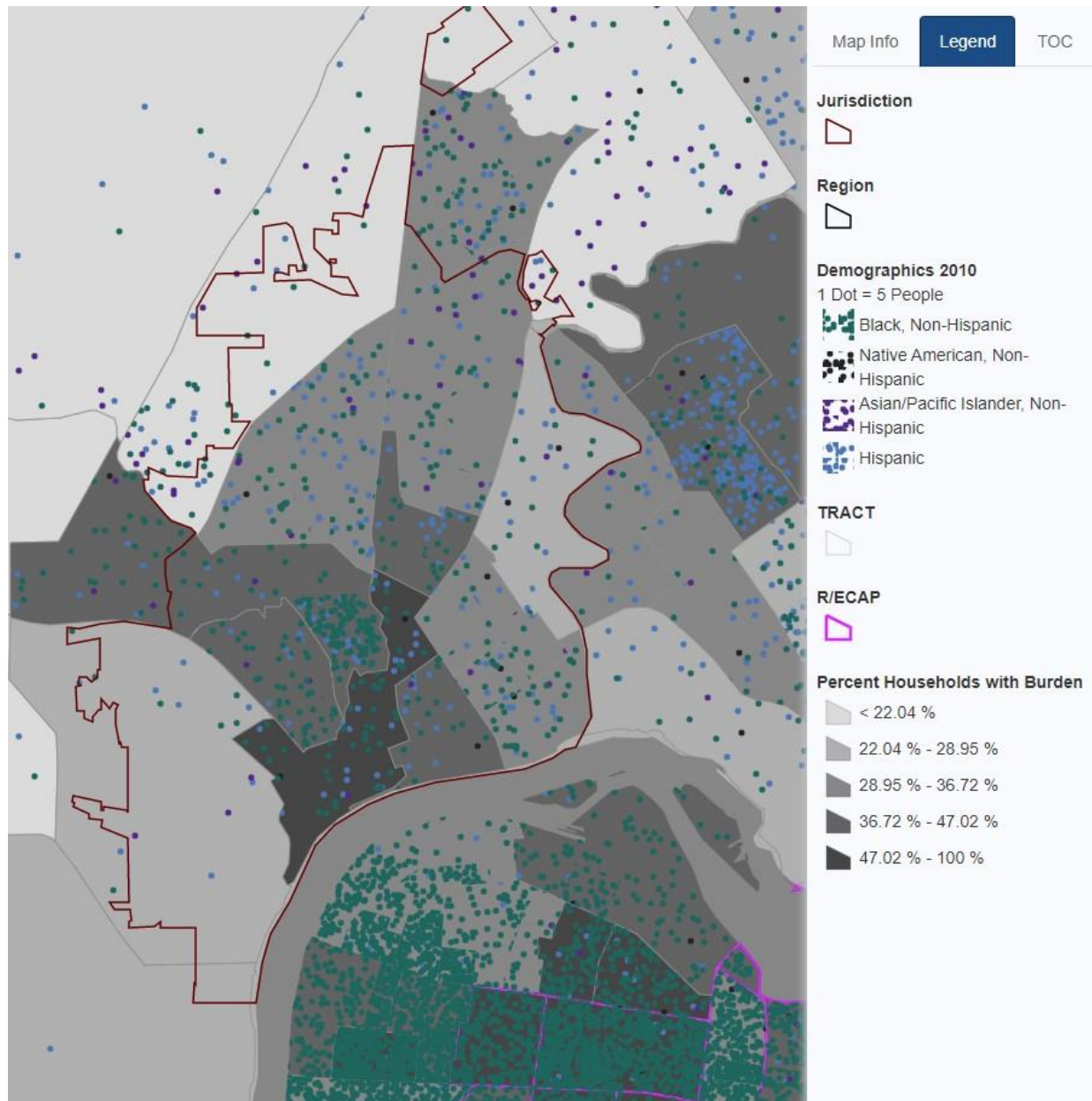
The market with the relative concentration of African American residents is characterized by one and two story low-rise detached units within a suburban street development pattern and non-adjacent unit parking. The city center, where there are high concentrations of a Mexican residents is defined by urban streets with mixed-use building between two and five stories with on-street parking.

**Are there any community assets in these areas/neighborhoods?**

While the urban core provides a range of economic opportunities and diversity of housing stock and amenities, the more suburban project housing to the north has adjacency to larger employment hubs like the hospital Baptist Health.

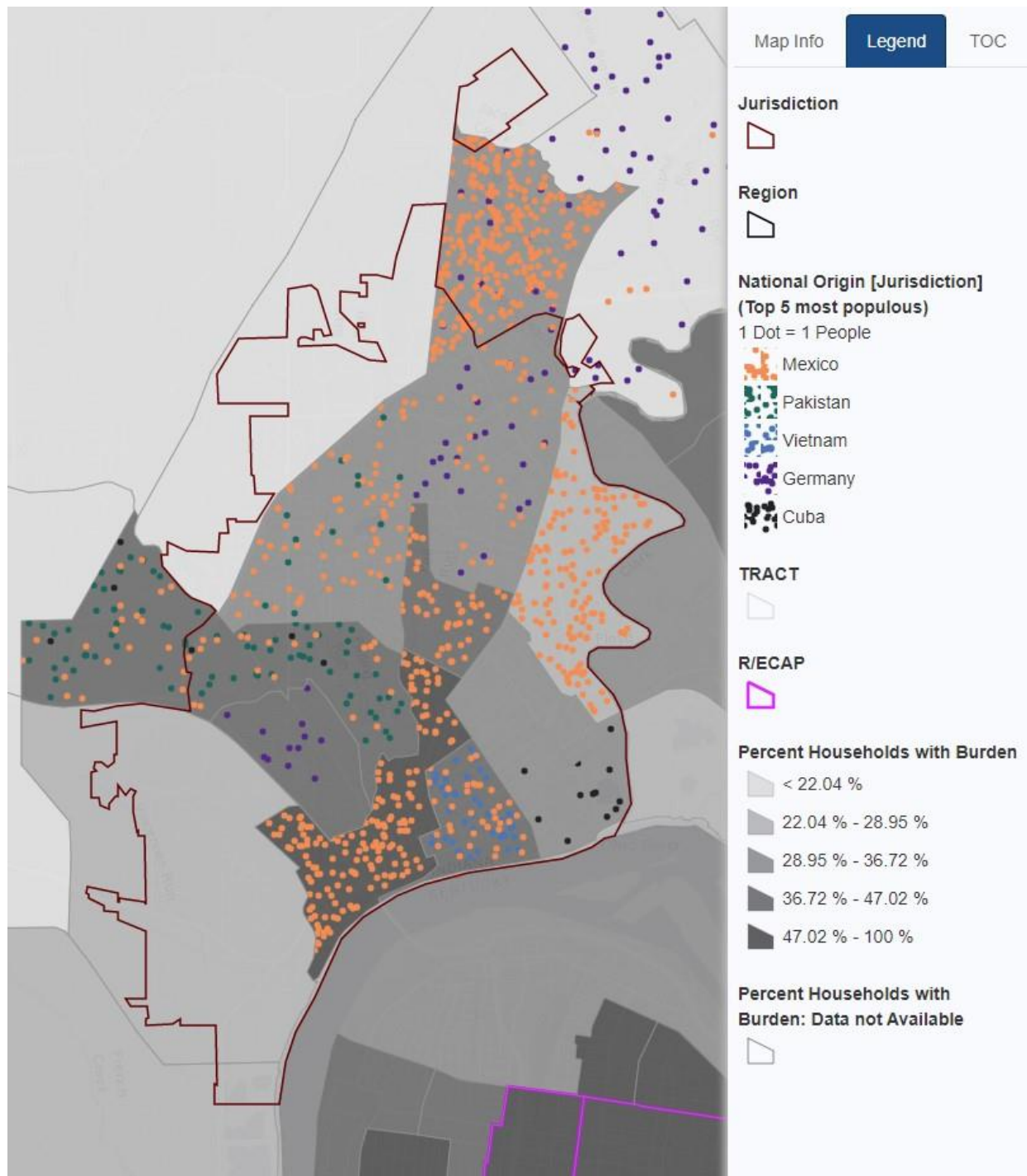
**Are there other strategic opportunities in any of these areas?**

The Ohio River is a natural amenity that the community is leveraging for cultural and recreational offering to residents though investments in parks, a river walk, and a public amphitheater. Affordable multifamily developments on infill sites adjacent to these amenities and downtown employment opportunities presents a strategic opportunity.



## Housing Cost Burden by Race and Ethnicity





## Housing Cost Burden by National Origin



**MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

**Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

According to the American Community Survey, between 2014-2018, 84.3% of New Albany's households have computers (approximately 12,778 households), while 71% of these households (approximately 10,762 households) have access to broadband internet services. Purdue University conducted a statewide assessment in 2018 that defined Floyd County's digital divide score at 6.12 (out of 100) where a lower score indicates a lower divide. Although internet/broadband services are available to most residents in New Albany data from Broadband Now indicates the average download speed is nearly 42% slower than the average in Indiana and 63.2% slower than the national average. So, having high speed service is a challenge in New Albany.

Broadband connectivity is a statewide concern being addressed by the State of Indiana through its Next Level Grant funding. While funding has been directed to Floyd County, none has yet gone to New Albany. The Next Level funding is a viable resource to tap.

**Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

According to Broadband Now, there are 19 internet providers in New Albany with 10 of those offering residential service. By all indications, there is robust competition.

**MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

**Describe the jurisdiction's increased natural hazard risks associated with climate change.**

Emergency management is handled by Floyd County's Office of Public Health and Emergency Preparedness (PHEP). The Floyd County Multi-Hazard Mitigation Plan (MHMP) was developed to guide the county in a risk-based approach to preventing, protecting against, responding to, and recovering from disasters that may threaten the county's citizens, infrastructure, and economy. The plan is hazard-and community- specific. It documents historical disasters, assesses probabilistic disasters through Hazus-MH and GIS analyses, and addresses specific strategies to mitigate the potential impacts of these disasters.

This five-year update was a collaborative effort among the Floyd County Multi-Hazard Mitigation Planning Team, River Hills Economic Development District and Regional Planning Commission and The Polis Center of Indiana University Purdue University-Indianapolis. Floyd County and River Hills EDD & RPC have joined efforts in developing a hazard mitigation plan which protects and supports economic and community development in the county through effective hazard mitigation strategies:

These plans might include how to staff and supply shelters during a natural disaster, or how to deliver life-saving medications after a bioterrorist attack.



In the past, PHEP has engaged the New Albany Plan Commission and Flood Control Department in advanced planning and preparedness discussions. Citizens' Climate Lobby is the grassroots organization that is dedicated to influencing policies to address climate change, the education and engagement of local citizens on this topic, and advocacy campaign. There is New Albany Chapter listed on the organization's website.

In addition to the issues described above, New Albany also has risks associated with natural disasters especially related to flooding due to its adjacency to the Ohio River. The New Albany Flood Control Department is responsible for planning and management of activities that address flooding.

**Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

While low- and moderate-income residents are not disproportionately vulnerable to these risks, the overall community impacts of a disaster may have a great impact on these households. Generally, in the case of disruption stemming from a natural disaster such as a flood, residents most vulnerable are those that depend on hourly wage employment as they do not receive wages if they cannot make it to work or their work is closed during or in the wake of a disaster. Small service-oriented businesses are also vulnerable as they are most impacted by potential closures and are the less likely than larger corporations to be able to weather a stoppage or shortage in cash flow. Low- and moderate- income households may have more difficulty recovering from such housing damage and may require additional resources/support to do so—including home repair programs.

**SP-05 Overview**

**Strategic Plan Overview**

The purpose of the Five-Year Consolidated Plan is to serve as a planning document and a strategic plan for the community. As part of the Five-Year Plan, the City of New Albany has developed goals and objectives. The following strategies with subsequent goals and priorities have been identified. Each priority need is associated with a goal and a strategy that will meet the needs of the community, and those particularly living within the distressed areas.

The City of New Albany will increase and preserve the supply of affordable housing; improve living conditions and services, improve and expand facilities, improve infrastructure, and provide technical assistance for economic development.

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

Geographic Area

Table 47 - Geographic Priority Areas

1	<b>Area Name:</b>	CITY OF NEW ALBANY TARGET AREA
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	The boundaries for the City of New Albany Target Area is set by the low-and moderate-income census tracts. This area may change approximately every two years when the update to the American Community Survey is published. A map of the area is included as part of the geographic priority narrative.
	<b>Include specific housing and commercial characteristics of this target area.</b>	The older housing stock of the City is mostly located in this area. Low income census tract areas are areas of housing cost burden concentration as well as concentration of minorities.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	Consultation with City staff have designated the area for public infrastructure improvements.
	<b>Identify the needs in this target area.</b>	There is a need for housing rehabilitation, park and public infrastructure improvements and public service activities that might be otherwise be unattainable.
	<b>What are the opportunities for improvement in this target area?</b>	There is an opportunity to improve the housing stock with the CDBG rehabilitation programs and public infrastructure projects. The City has outlined priorities and goals for improvements in sections SP 25 and SP 45.
	<b>Are there barriers to improvement in this target area?</b>	Lack of funding is always a barrier. The City will coordinate with local organizations and developers to increase resources to address the need in the area.
	<b>Area Name:</b>	City of New Albany

2	<b>Area Type:</b>	Entire Jurisdiction
	<b>Other Target Area Description:</b>	Entire Jurisdiction
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	This area includes the entire jurisdiction of the City of New Albany.
	<b>Include specific housing and commercial characteristics of this target area.</b>	The Consolidated Plan Needs Analysis and Market Analysis speaks to the needs of the City as a whole. The largest need in the community is housing cost burden.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	All goals must support a target area; however, not all goals may be area specific. This target area allows projects and goals to meet a target area as required as a city-wide initiative.
	<b>Identify the needs in this target area.</b>	The Consolidated Plan Needs Analysis and Market Analysis speaks to the needs of the City as a whole. The largest need in the community is housing cost burden.
	<b>What are the opportunities for improvement in this target area?</b>	To create sustainable communities, community & public service development & reduce slum & blight.
	<b>Are there barriers to improvement in this target area?</b>	

### 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 or other 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 City 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.

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

Priority Needs

Table 48 – Priority Needs Summary

1	<b>Priority Need Name</b>	Create Sustainable Communities
	<b>Priority Level</b>	High
	<b>Population</b>	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
	<b>Geographic Areas Affected</b>	CITY OF NEW ALBANY TARGET AREA
	<b>Associated Goals</b>	Home Modifications Affordable Housing Creation & Sustainability Infrastructure Improvements Park Facilities Rental Housing
	<b>Description</b>	The City of New Albany uses a holistic approach to community development by creating an inviting place for households of all income levels to live, work and play to improve the entire neighborhood. The City will create a livable and sustainable community by addressing housing, public infrastructure and public facilities within the community.
	<b>Basis for Relative Priority</b>	Neighborhoods of housing need concentration are also areas of higher need for public facilities and public infrastructure improvements.

2	<b>Priority Need Name</b>	Community & Public Service Development
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Physical Disabilities
	<b>Geographic Areas Affected</b>	CITY OF NEW ALBANY TARGET AREA
	<b>Associated Goals</b>	Home Modifications Public Services Transportation
	<b>Description</b>	The City of New Albany will utilize its limited public service allocation to fund programs, with an emphasis on the improvement of youth enrichment and educational opportunities, and transportation options for individuals living within the community without access to a vehicle.
	<b>Basis for Relative Priority</b>	Public input and consultation relayed the need for youth funded programs and transportation being a challenge for many living at or below the poverty level. This priority will support those individuals and families with daily living needs, including transportation.
3	<b>Priority Need Name</b>	Reduce Slum & Blight

	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Non-housing Community Development
	<b>Geographic Areas Affected</b>	CITY OF NEW ALBANY TARGET AREA
	<b>Associated Goals</b>	Code Enforcement Demolition/Building Stabilization/Clearance
	<b>Description</b>	The City of New Albany will strive to clean up vacant & abandoned properties by utilizing code enforcement to require absentee property owners to maintain their buildings and/or vacant lots.
	<b>Basis for Relative Priority</b>	According to the 2014-2018 Neighborhood Scout survey, the City of New Albany has a vacant housing rate of 13.5 percent of all housing units.
4	<b>Priority Need Name</b>	Administration, Planning & Fair Housing Initiative
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	<b>Geographic Areas Affected</b>	Entire Jurisdiction
	<b>Associated Goals</b>	Administration, Planning & Fair Housing

	<b>Description</b>	The City of New Albany will coordinate with service and housing providers while implementing the One-Year Action Plans to improve the lives of low-and moderate-income residents of the City of New Albany. This includes education and access to fair housing choice.
	<b>Basis for Relative Priority</b>	The City of New Albany's Comprehensive Plan calls for the City to serve as an advocate for affordable housing development & the Analysis of Impediments to Fair Housing Choice calls for education of the public about fair housing choice.



**Narrative** - High priorities include conditions that are 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.

CDBG funding over the years has trended downwards from a high in 1994 of \$965,000. 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 to address any of the above priorities.

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

**Influence of Market Conditions – Tenant based rental assistance is not used by the Redevelopment Commission, the New Albany Housing Authority nor other housing providers in the City of New Albany.**

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	
TBRA for Non-Homeless Special Needs	Market influences such as availability of new & rehabilitated housing options, people unemployed/underemployed
New Unit Production	
Rehabilitation	Funding availability for rehabilitation is a major challenge along with the competition between rehab vs new residential options
Acquisition, including preservation	

**Table 49 – 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 \$675,000. Seventy percent of the funding each year must fund projects that benefit low to moderate income individuals, households or areas.

Only 15 percent of the CDBG funds, approximately \$100,000 each year, may be used to fund public and social service activities. The remaining funds may be used to go towards bricks and sticks activities including housing, public facilities and public infrastructure projects.

## Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder 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	675,193	0	332,307	1,007,500	2,700,772	

**Table 50 - 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 are only partially funded with CDBG dollars, and naturally require other funds. The largest awards are used towards public infrastructure projects. To complete these larger projects, local tax dollars may be used in conjunction with 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. Altogether, the public service agencies will leverage several million of private and public resources for their programs during 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 and the Department of Redevelopment will donate publicly owned property to Habitat for Humanity, the Neighborhood Stabilization Program, and developers if certain criteria are met and property becomes available 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 housing opportunities
- Improvement of accessibility of public infrastructure
- Code Enforcement for sustainability
- Prevention of homelessness
- Support social services to low income households

Each of these activities and projects will require resources outside of the CDBG funding. Most will require local, State or private funding from outside agencies. 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	Economic Development Planning neighborhood improvements public facilities public services	Jurisdiction
New Albany Parks & Recreation	Government	Non-homeless special needs public services	Jurisdiction
Lifespring, Inc.	Non-profit organizations	Homelessness Non-homeless special needs public services	Region
STEP AHEAD COUNCIL	Non-profit organizations	Non-homeless special needs public services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
NEW DIRECTIONS HOUSING CORPORATION	Non-profit organizations	Non-homeless special needs Ownership Rental neighborhood improvements public services	Region

**Table 51 - Institutional Delivery Structure**

#### Assess of Strengths and Gaps in the Institutional Delivery System

Many developers, 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 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.

#### 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
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance			
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
<b>Street Outreach Services</b>			
Law Enforcement			
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	X
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X	X	X

HIV/AIDS	X	X	X
Life Skills	X		
Mental Health Counseling	X	X	X
Transportation	X	X	
<b>Other</b>			
	X		

**Table 52 - 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.

Kaiser Home Support Services and the Volunteers of America (VOA) provide health services; education, prevention, information, assessment, and residential programs. The TARC system provides transportation to the homeless to the White Flag Shelter during inclement weather.

**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 supportive services agencies and housing providers collaborate to serve the needs of those who enter into the system. What has been missing is a central intake system that can track the demands for services and document how the individual needs were made. With the United Community tool, the region will be able to better pinpoint all the community resources and effectively manage resource allocations.

**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**

Through administrative efforts and partnerships in the community, the City of New Albany will work to increase coordination across Floyd, Harrison and Clark Counties, with the intended outcome of improving services for low- income household.

The following will be a priority and goal initiated by the City of New Albany:

Priority: Administration, Planning and Fair Housing

- Goal – Increase coordination among services agencies across Southern Indiana to improve services to low-income residents.

#### 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	Home Modifications	2020	2024	Affordable Housing	City of New Albany	Create Sustainable Communities Community & Public Service Development	CDBG: \$35,000	Rental units constructed: 20 Household Housing Unit  Homeowner Housing Rehabilitated: 60 Household Housing Unit
2	Affordable Housing Creation & Sustainability	2020	2024	Affordable Housing	CITY OF NEW ALBANY TARGET AREA	Create Sustainable Communities	CDBG: \$375,000	Homeowner Housing Added: 6 Household Housing Unit  Homeowner Housing Rehabilitated: 40 Household Housing Unit
3	Code Enforcement	2020	2024	Non-Housing Community Development	CITY OF NEW ALBANY TARGET AREA	Reduce Slum & Blight	CDBG: \$275,000	Housing Code Enforcement/Foreclosed Property Care: 300 Household Housing Unit
4	Demolition/Building Stabilization/Clearance	2020	2024	Clearance	City of New Albany	Reduce Slum & Blight		Buildings Demolished: 2 Buildings
5	Infrastructure Improvements	2020	2024	Non-Housing Community Development	CITY OF NEW ALBANY TARGET AREA	Create Sustainable Communities	CDBG: \$1,500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 6500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Park Facilities	2020	2024	Non-Housing Community Development	CITY OF NEW ALBANY TARGET AREA	Create Sustainable Communities	CDBG: \$800,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 8500 Persons Assisted
7	Public Services	2020	2024	Non-Housing Community Development	City of New Albany	Community & Public Service Development	CDBG: \$250,000	Public service activities other than Low/Moderate Income Housing Benefit: 3500 Persons Assisted
8	Transportation	2020	2024	Non-Homeless Special Needs Non-Housing Community Development	City of New Albany	Community & Public Service Development	CDBG: \$25,000	Public service activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted
9	Administration, Planning & Fair Housing	2020	2024	Non-Housing Community Development	City of New Albany	Administration, Planning & Fair Housing Initiative	CDBG: \$320,000	Other: 5 Other
10	Rental Housing	2020	2024	Affordable Housing Public Housing	City of New Albany	Create Sustainable Communities		Rental units constructed: 20 Household Housing Unit

**Table 53 – Goals Summary**

**Table 54: Goal Descriptions**

<b>1</b>	<b>Goal Name</b>	Home Modifications
	<b>Goal Description</b>	To assist elderly and/or disabled very low & low-income homeowners with home repairs to enable seniors to age in place and sustain homeownership. Engage developers and non-profits to partner in new construction of affordable rental units.
<b>2</b>	<b>Goal Name</b>	Affordable Housing Creation & Sustainability
	<b>Goal Description</b>	Create affordable housing opportunities for the City of New Albany including minor (emergency) rehab/repair for low-and moderate-income homeowners and new construction of affordable housing units through the NSP Developer Proceeds Program, Habitat for Humanity and Private Developers.
<b>3</b>	<b>Goal Name</b>	Code Enforcement
	<b>Goal Description</b>	A comprehensive effort to arrest the decline of distressed areas by concentrated code enforcement of the local and State building and housing codes.
<b>4</b>	<b>Goal Name</b>	Demolition/Building Stabilization/Clearance
	<b>Goal Description</b>	Assist as needed with demolition or stabilization of vacant or abandoned structures that cannot be preserved throughout the City. Remove & eliminate slum/blight conditions.
<b>5</b>	<b>Goal Name</b>	Infrastructure Improvements
	<b>Goal Description</b>	Support infrastructure projects including sidewalks, curbs, ADA ramps, retaining walls, and drainage as needed.
<b>6</b>	<b>Goal Name</b>	Park Facilities
	<b>Goal Description</b>	Increase accessibility and quality of life for residents of low-and moderate-income areas by constructing and improvements to the City's Parks and Recreation facilities.
<b>7</b>	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	Improve public service programs for youth, young adults, elderly and disabled including enrichment & educational opportunities that might otherwise be unattainable.
<b>8</b>	<b>Goal Name</b>	Transportation
	<b>Goal Description</b>	Support transportation efforts for special needs groups to make the City more accessible to those without vehicles of their own. Promote development of additional transportation methods and bus routes.



9	<b>Goal Name</b>	Administration, Planning & Fair Housing
	<b>Goal Description</b>	Implementation of the CDBG One-Year Action Plans throughout the Consolidated Plan including Planning activities and promoting fair housing choice. Increase coordination among service agencies in Southern Indiana.
10	<b>Goal Name</b>	Rental Housing
	<b>Goal Description</b>	Develop affordable rental housing for renters earning incomes between 0 and 50% AMI. The City of New Albany proposes to develop 4 new rental units annually through partnerships with non-profits and/or private developers.

**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)**

Homeowner repair programs for the elderly and disabled will benefit an estimated 60 households earning less than 50% AMI. Another 40 households will be assisted with rehabilitation assistance targeted towards households earning 51-80 percent of the area median income and approximately 6 newly constructed units of affordable housing will be added to the community. Any household earning an income less than 80% AMI will benefit. The City's Comprehensive Plan states that newly constructed rental units that the City partners with developers to commit 8% as affordable units.

#### **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 met the 5% standard for accessible mobility impaired units at all sites apart from Parkview Towers. Currently the supply of 504 compliant units exceeds the demand. Tenants without the need for a 504 unit are housed in the units until a request for 504 units is made. Under the terms of the lease in place tenants are offered another unit and should relocate within 30 days. Of the 58 units, 40 are occupied by tenants requesting an accessible unit. In addition, some accommodations can be met at the time of lease up, e.g. unit without stairs, reserved parking, levered door handles, hearing and sight impaired accommodations.

##### **Activities to Increase Resident Involvements**

NAHA continues to foster and support Resident Councils. Additionally, the family self-sufficiency program help provide training and education as well as robust engagement with a variety of community partners.

**Is the public housing agency designated as troubled under 24 CFR part 902? N/A**

**Plan to remove the ‘troubled’ designation** - Not Applicable, NAHA’s last designation several years ago was a High-Performance category.

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

In February 2019, the New Albany City Council adopted a new Zoning Ordinance for the City and Two-Mile Fringe area (an extra-territorial designation) that replaced a 1971 vintage ordinance. The ordinance permits greater density housing across all residential zoning districts, making the development of affordable housing much more attainable than under the previous ordinance. Indeed, the City has effectively ended the “single-family only” zoning designation. The City’s Plan Commission and Board of Zoning Appeals regularly collaborate with developers in the provision of affordable housing across all neighborhoods of the City and Two-Mile Fringe Area. Finally, in accordance with the City’s Comprehensive Plan requirement to set-aside 8% of units for affordable housing when a project is assisted by the City, the City has its first project in the Lancaster Apartments, a new construction project at the intersection of East Market and Vincennes streets in the Uptown neighborhood.

New Albany has strived to support the most vulnerable neighborhoods by investing in quality of life and infrastructure projects. The City continues to expand the supply of affordable housing units with the Neighborhood Stabilization Phase 2, donating vacant lots to developers willing to meet neighborhood standards and rehabbing owner-occupied properties through the Emergency Repair and Repair Affair Programs. A Comprehensive Housing Analysis Study was prepared in 2019 and serves as the foundation for creating policies and implementing programs.

If the development plans do not align with the vision defined in New Albany’s 2017 Comprehensive Plan and does not comply with the 2019 Zoning Ordinance – the effects will be negative not only on housing but all that contributes to the quality of life of New Albany’s citizenry. New Albany is working on strategies, policies and tactics to address one of its greatest risks and that is over concentration of poor people in public housing in the City. The sheer magnitude of this challenge underscores the approach to have an intentional yet inclusive process that is people-centric and deflects displacement or the appearance of people being moved out.

#### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The City’s new Zoning Ordinance has addressed certain zoning regulations that should assist with the creation of affordable housing. The ordinance has increased density permitted in all zoning districts; allows accessory dwelling units (ADU) or (granny flats) in all single-family zoning areas; will permit residential uses by right within all commercial districts and reduce development standards to accommodate additional residential development in the City and the Two-Mile Fringe Area with the goal of increasing the supply of housing, both affordable and market rate. The City’s Board of Zoning Appeals supports the development of affordable housing. The City will strive to support the most vulnerable households achieve self-sufficiency, invest in public infrastructure improvement in low-income neighborhoods, and improve institutional structure and coordination across the community.

## **SP-60 Homelessness Strategy – 91.215(d)**

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

The Homeless Coalition of Southern Indiana (HCSI) serves as the Entry Coordinator/the lead agency for the local Continuum of Care (Coc). HCSI is part of a collaboration with the Indiana Housing and Community Development Agency and the Community Foundation of Southern Indiana that received a multi-year grant to create a Single Point of Entry System called United Community. This new system will help reduce barriers to access for citizens by streamlining navigation across the multitude of services offered by community health, education and human services sectors. The planning and development process includes an assessment of area service providers including the eligibility criterion, existing resources, and barriers to entry. With that information the project has developed and pilots a community facing platform to quickly connect individuals with the services and resources they need. Completion is set for May of 2020.

The Community Foundation of Southern Indiana compiled a resource guide in 2017 of non-profit service providers in which the HCSI and other agencies can access in order to direct homeless and others in need to the right provider. This organization and its members continue to work toward implementing the goals and strategies identified in the “Strategic Plan to End Homelessness in Clark & Floyd Counties by 2025”. The “White Flag” Shelter will continue to serve by providing overnight shelter during the winter and providing medical care (vaccines, HIV testing), and transportation. Several cooling stations will be available around southern Indiana during extreme heat temperatures. As the CoC one of HCSI’s roles is to coordinate the annual Point in Time (PIT) count. The 2019 PIT report will be available around April 2020. However, according to the finalized 2018 PIT, people were sheltered in Emergency Shelters, while 26 persons were sheltered in Transitional Housing. 110 were unsheltered for a total of 288. This number represents an increase of 102 persons over the previous year’s total of 186. Hope Southern Indiana holds monthly veterans’ meetings where needs may be assessed. Local restaurants provide meals at the White Flag, Cooling Stations and the Veterans meetings.

### **Addressing the emergency and transitional housing needs of homeless persons**

Catalyst Rescue Mission recently took over the Haven House Homeless Shelter which remains the only full-time shelter in Southern Indiana and has the capacity to serve up to 145 homeless individuals during the extreme temperatures. Catalyst has 88 program beds and 36 emergency shelter beds with the capacity to expand up to 145 during white flag. The Salvation Army has 3 cooling stations in Southern Indiana (New Albany, Clarksville, & Corydon). Catalyst Rescue Mission, The Salvation Army, St. Elizabeth’s Catholic Charities, Hope Southern Indiana, Jesus Cares @ Exit O, CASI & HCSI members continue to assess and address the needs of homeless persons and all serve as a point of referral for a broad variety of services and housing programs that operate in our community. Lifespring Health Systems, St. Elizabeth’s, Center for Women & Families all provide mental health and case management services.

The Volunteers of America (VOA) and Kaiser Home Support Services continue to provide housing for homeless persons and more specifically homeless veterans. Blue River Housing, in partnership with Hoosier Hills offers transitional housing for domestic violence victims in the surrounding counties of Harrison and Washington.

### **Emergency Shelter:**

- St. Elizabeth's Emergency Shelter – 19 beds (women & children)
- Catalyst Rescue Mission - 88 program beds, 36 emergency shelter beds and can expand to support 21 additional beds during White Flag and cooling stations situations.
- The Salvation Army White Flag & Cooling Stations (New Albany, Clarksville, Corydon)

### **Transitional & Permanent Supportive Housing:**

- St. Elizabeth's Affordable Supportive Housing 9 units (26 beds)
- St. Elizabeth's Regional Maternity Center- 12 beds
- Jill's Hope Transitional Housing for Domestic Violence Victims-16 beds
- Liberty Place (Veterans)-16 beds
- LifeSpring Permanent Supportive Housing-17 apartments (35 beds)
- Blue River (Stepping Stones) Supportive housing for young adults (18-25) with disabilities- 7 units

**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.**

Center Ministries operates a homeless prevention support agency focused on prevention and support programs including job training, counseling, and case management. First Baptist's Mission Go and Jesus Cares @ Exit O, are outreach programs that assist homeless and those at risk. Catalyst Rescue Mission offers job-skills training, life-skills training, counseling, and case management aimed at securing permanent housing for Southern Indiana's homeless population. The VOA and Southern Indiana's HOPWA program provide emergency financial assistance to individuals with HIV/AIDS who are at-risk of becoming homeless or losing utility services and other resources to help them achieve long-term housing stability including financial management, legal assistance career opportunities and nutritional options.

St. Elizabeth's three programs listed above assist parenting females moving toward permanent housing and case management. The above-referenced programs all assist a variety of low-income persons avoid becoming homeless. The New Albany Township Trustee provides rental assistance to individuals and families that are at-risk of becoming homeless due to pending eviction and utility assistance if shut off notice has been served. The New Albany Housing Authority gives special exception to homeless and that as-risk of becoming homeless.

Four tax credit properties currently serve low-income residents including the elderly in the City of New Albany. St. Edward Court situated in the downtown area having easy access to amenities has 50 units set aside for low-income residents. Valley Ridge Apartments has an additional 95 units set aside and is on the bus (TARC) route which makes it easily accessible for those without regular transportation. Brookview Glen Apartments is situated within a half mile of the Valley Ridge location and therefore is accessible to transportation as well. Brookview has 66 affordable senior housing units with 3 units set aside for transient housing for the homeless. Hellenic Senior Living has 125 units in the City of New Albany specific to serve lower income seniors.

**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**

The Homeless Coalition of Southern Indiana (HCSI) serves as the Entry Coordinator/the lead agency for the local Continuum of Care (Coc). HCSI is part of a collaboration with the Indiana Housing and Community Development Agency and the Community Foundation of Southern Indiana that received a multi-year grant to create a Single Point of Entry System called United Community. This new system will help reduce barriers to access for citizens by streamlining navigation across the multitude of services offered by community health, education and human services sectors. The planning and development process includes an assessment of area service providers including the eligibility criterion, existing resources, and barriers to entry. With that information the project has developed and pilots a community facing platform to quickly connect individuals with the services and resources they need. Completion is set for May of 2020.

The Community Foundation of Southern Indiana compiled a resource guide in 2017 of non-profit service providers in which the HCSI and other agencies can access in order to direct homeless and others in need to the right provider. This organization and its members continue to work toward implementing the goals and strategies identified in the “Strategic Plan to End Homelessness in Clark & Floyd Counties by 2025”. The “White Flag” Shelter will continue to serve by providing overnight shelter during the winter and providing medical care (vaccines, HIV testing), and transportation. Several cooling stations will be available around southern Indiana during extreme heat temperatures. As the CoC one of HCSI’s roles is to coordinate the annual Point in Time (PIT) count. The 2019 PIT report will be available around April 2020. However, according to the finalized 2018 PIT, people were sheltered in Emergency Shelters, while 26 persons were sheltered in Transitional Housing. 110 were unsheltered for a total of 288. This number represents an increase of 102 persons over the previous year’s total of 186. Hope Southern Indiana holds monthly veterans’ meetings where needs may be assessed. Local restaurants provide meals at the White Flag, Cooling Stations and the Veterans meetings.

The City of New Albany’s Common Council has taken action to provide funding to Catalyst Rescue Mission for the homeless shelter. The shelter works with employers to secure jobs for residents and the health department for medical needs. Unaccompanied youth are directed to the Youth Shelter. The Center for Women & Families provides hotel vouchers as needed, legal advocacy, counseling and transportation. Indiana University Southeast (IUS) Veterans Organization collects non-perishables, clothing, and household items that assist veterans’ transition into a stable life. Liberty Place (Kaiser Home Support Services) has 16 room housing for Veterans with a 24-hour staff. Hope Southern Indiana holds monthly meetings for veterans and local restaurants donate lunch. The Volunteers of America (VOA) provides rental assistance, vocational, educational and counseling for Veterans and their families that promote stability who reside in or are

transitioning to permanent housing. Blue River Services provides rentals and supportive services for homeless young adults (18-25) with disabilities.

#### **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 provides guidance to address any concerns parents might have as well as guidance abating and/or cleaning up lead-based paint hazards. New Albany sustains the Emergency Repair Program funding for owner-occupied assistance will address and work to resolve lead-based paint hazards found in the home, if applicable. New Directions Housing Corporation, New Albany's partner with housing programs, evaluated and assessed the paint hazards on all project sites and determined that the emergency repairs required no further clearance. An Environmental Protection Agency (EPA) informational brochure entitled Protect Your Family from Lead in Your Home has been distributed to rehab participants of the Emergency Repair Program, as applicable.

Specific to the New Albany Housing Authority: Over the last 20 years the New Albany Housing Authority (NAHA) has tested multiple occasions and the single site was abated or removed. We do not have exposure for children under 6. NAHA has worked with the Floyd County Health Department on those occasions when children have presented with elevated lead presence, we tested units and those levels have demonstrated that contamination was not attributable to NAHA units as no lead in those units were detectable.

In section 8 NAHA conducts a lead swipe test where indicated due to the age of the non PHA unit and presence of a child under 6 years old. If lead were detectable, we could not enter into a HAP contract as that unit would not pass our Housing Quality Standards protocol. Any further lead abatement would be the responsibility of the landlord.

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

All program initiatives are related in that they implement the federal and state requirements.

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

The City is consistent with HUD's lead-based paint regulations and requirement including safe lead work practices as needed for all housing rehab projects including the Emergency Repair Program.

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

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

The City, in partnership with local social service and housing providers in the community, strives to help households elevate themselves out of living in poverty by supporting services aimed at developing self-sufficiency and creating jobs. All CDBG RFPs, bids, contracts, and agreements identify and encourage Section 3 compliance. The New Albany Housing Authority (NAHA) assists the largest population of poverty-level families in the jurisdiction. Over 300 families access the supportive services provided, i.e., case management and self-sufficiency tools, which have allowed the residents to remain in public housing for a longer period until they have enough skills to maintain the income level needed to support self-sufficiency. Nearly 60% of the admissions to NAHA programs are elderly/disabled or homeless families. NAHA provides free GED classes and assists with the testing fee. A full-time case manager is available to help the residents through the various programs. Additional programs such as credit remediation, budgeting and home ownership classes are provided. A computer lab provides internet access to community resources for work programs and social services activities.

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

The primary strategy in 2020 to 2024, 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. 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**

Subrecipient Agreements or contracts are required for all projects and activities undertaken. Infrastructure and park facility projects require engineers and architects as well as contractors to execute a contract consistent with all federal regulations. Public service and housing program providers are required to execute a Subrecipient Agreement specific to the services they will provide and consistent with federal regulations. The Redevelopment staff review all incoming invoices prior to processing for payment. Architects/Engineers and Redevelopment staff review payment applications from contractors to ensure accountability. Infrastructure and park facility projects are monitored through weekly staff and/or engineer/architect inspections. Davis Bacon projects are monitored weekly through certified payrolls and inspections as well as employee interviews as required. Subrecipients are required to submit quarterly reports to ensure compliance.

The Financial Compliance Manager prepares an ongoing Spend Down worksheet providing an analysis of all projects that is used to alert staff to slow spending or stalled projects. A risk analysis is prepared to indicate which Subrecipients meet the criteria for risk and need to be monitored. On-site visits and remote monitoring are conducted for Subrecipients as applicable. Technical assistance provided covers reporting and documentation requirements, cost eligibility, Section 3, and the OMB.

The Department of Redevelopment uses its best efforts to encourage minority and women business enterprises with the maximum opportunity by way of including language in all CDBG funded Request for Proposals/Qualifications, Invitations to Bid, and legal advertisements. All contracts and Subrecipient Agreements include language for inclusion of participation of Minority Business Enterprises and Women Business Enterprises. 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 \$675,000. Seventy percent of the funding each year must fund projects that benefit low to moderate income individuals, households or areas. Only 15 percent of the CDBG funds, approximately \$100,000 each year, may be used to fund public and social service activities. The remaining funds may be used to go towards bricks and sticks activities including housing, public facilities and public infrastructure projects.

#### **Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder 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	675,193	0	332,307	1,007,500	2,700,772	

**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 are only partially funded with CDBG dollars, and naturally require other funds. The largest awards are used towards public infrastructure projects. To complete these larger projects, local tax dollars may be used in conjunction with 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. Altogether, the public service agencies will leverage several million of private and public resources for their programs during 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 and the Department of Redevelopment will donate publicly owned property to Habitat for Humanity, the Neighborhood Stabilization Program, and developers if certain criteria are met and property becomes available 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 housing opportunities
- Improvement of accessibility of public infrastructure
- Code Enforcement for sustainability
- Prevention of homelessness
- Support social services to low income households

Each of these activities and projects will require resources outside of the CDBG funding. Most will require local, State or private funding from outside agencies. 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	Home Modifications	2020	2024	Affordable Housing	City of New Albany	Create Sustainable Communities	CDBG: \$7,000	Homeowner Housing Rehabilitated: 15 Household Housing Unit
2	Affordable Housing Creation & Sustainability	2020	2024	Affordable Housing	CITY OF NEW ALBANY TARGET AREA	Create Sustainable Communities	CDBG: \$99,623	Homeowner Housing Added: 2 Household Housing Unit Homeowner Housing Rehabilitated: 12 Household Housing Unit
3	Code Enforcement	2020	2024	Non-Housing Community Development	CITY OF NEW ALBANY TARGET AREA	Reduce Slum & Blight	CDBG: \$62,000	Housing Code Enforcement/Foreclosed Property Care: 50 Household Housing Unit
4	Infrastructure Improvements	2020	2024	Non-Housing Community Development	CITY OF NEW ALBANY TARGET AREA	Create Sustainable Communities	CDBG: \$418,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted
5	Park Facilities	2020	2024	Non-Housing Community Development	CITY OF NEW ALBANY TARGET AREA	Create Sustainable Communities	CDBG: \$262,307	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4120 Persons Assisted
6	Public Services	2020	2024	Non-Housing Community Development	CITY OF NEW ALBANY TARGET AREA	Community & Public Service Development	CDBG: \$76,570	Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Transportation	2020	2024	Non-Homeless Special Needs Non-Housing Community Development	City of New Albany	Community & Public Service Development	CDBG: \$5,500	Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted
8	Administration, Planning & Fair Housing	2020	2024	Non-Housing Community Development	CITY OF NEW ALBANY TARGET AREA	Administration, Planning & Fair Housing Initiative	CDBG: \$76,500	Other: 1 Other

**Table 56 – Goals Summary**

#### Goal Descriptions

1	<b>Goal Name</b>	Home Modifications
	<b>Goal Description</b>	Assist elderly and disabled very low & low-income homeowners with home repairs to enable seniors to age in place and sustain homeownership through the Repair Affair Program City-wide.
2	<b>Goal Name</b>	Affordable Housing Creation & Sustainability
	<b>Goal Description</b>	Create affordable housing opportunities for the City of New Albany including Minor (emergency) rehab/repair for low-and moderate-income homeowners through the Emergency Repair Program and new construction of affordable housing units through the NSP Developer Proceeds Program and/or Habitat for Humanity.
3	<b>Goal Name</b>	Code Enforcement
	<b>Goal Description</b>	A comprehensive effort to arrest the decline of deteriorated areas by code enforcement of the local and State building and housing codes.
4	<b>Goal Name</b>	Infrastructure Improvements
	<b>Goal Description</b>	A continuation of spot basis sidewalk improvements where deteriorated sidewalks restrict connections that can benefit pedestrians. This activity includes ADA ramps as identified, retaining walls and drainage, if applicable.

5	<b>Goal Name</b>	Park Facilities
	<b>Goal Description</b>	Playground improvements in the City's Park system that will provide quality of life and assist in creating a sustainable community.
6	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	Youth services providing enriching opportunities are provided by several agencies and organizations. These opportunities might otherwise be unattainable.
7	<b>Goal Name</b>	Transportation
	<b>Goal Description</b>	Rides provided to medical and social life-enhancing locations for elderly and disabled to promote independent living.
8	<b>Goal Name</b>	Administration, Planning & Fair Housing
	<b>Goal Description</b>	Implementation of the City's One-Year Action Plan for FY2020, including planning and Fair Housing activities.

**Table 57: Goal Description**

## 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 FY2020 entitlement is \$675,193. Seventy percent of the funding this year must fund projects that benefit low to moderate income individuals, households or areas. Thirteen percent of the CDBG funds will be used to fund public and social service activities. The remaining funds will be allocated toward housing and public infrastructure/facility projects

#### Projects

#	Project Name
1	Housing Rehabilitation (Emergency Repair)
2	Concentrated Code Enforcement
3	Sidewalk Spot Improvements (Spot Basis)
4	Park Facility Improvements
5	Repair Affair Program
6	Youth Asset & Enrichment Programs
7	Youth Service Programs
8	New Albany Rides Program
9	Administration, Planning & Fair Housing

**Table 58 – Project Information**

**Describe the reasons for allocation priorities and any obstacles to addressing underserved needs –** These allocation priorities are based on prior commitment and input from the community and stakeholder engagement processes that occurred for the development of this Plan.

AP-38 Project Summary – Table 59

<b>Project Summary Information – 1</b>	<b>Project Name</b>	Housing Rehabilitation (Emergency Repair)
	<b>Target Area</b>	CITY OF NEW ALBANY TARGET AREA
	<b>Goals Supported</b>	Affordable Housing Creation & Sustainability
	<b>Needs Addressed</b>	Create Sustainable Communities
	<b>Funding</b>	CDBG: \$99,623
	<b>Description</b>	Minor (emergency) rehabilitation/repair for low-and moderate-income homeowners (80%AMI) in the City's Target Areas including replacing/repairing roofs; furnace installation, electrical, plumbing, windows, etc., and other repairs meant to sustain the property. 24CFR 570.202(a)(1), low/mod housing benefit (14A)
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimate 12 families making less than 80% AMI homeowners will be assisted with emergency repairs/rehabs.
	<b>Location Description</b>	Various locations to be determined.
	<b>Planned Activities</b>	Emergency repairs for 12 households.
<b>2</b>	<b>Project Name</b>	Concentrated Code Enforcement
	<b>Target Area</b>	CITY OF NEW ALBANY TARGET AREA
	<b>Goals Supported</b>	Code Enforcement
	<b>Needs Addressed</b>	Reduce Slum & Blight
	<b>Funding</b>	CDBG: \$62,000
	<b>Description</b>	A comprehensive effort to arrest the decline of distressed areas by funding salary & overhead costs associated with the enforcement of the City & State housing & building codes in the CDBG Target Areas where improvements are being made with CDBG or local funds. Eligible per 24CFR 570.202(c), low/mod area benefit (15).
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 50 households of varying incomes will benefit from the project.
	<b>Location Description</b>	This project will be conducted in the low-and moderate-income census tracts in the City known as the CDBG Target Areas.
	<b>Planned Activities</b>	The reduce code violations and promote sustainability.

3	<b>Project Name</b>	Sidewalk Spot Improvements (Spot Basis)
	<b>Target Area</b>	CITY OF NEW ALBANY TARGET AREA
	<b>Goals Supported</b>	Infrastructure Improvements
	<b>Needs Addressed</b>	Create Sustainable Communities
	<b>Funding</b>	CDBG: \$418,000
	<b>Description</b>	A continuation of spot basis sidewalk improvements where deteriorated sidewalks restrict connections that can benefit pedestrians. This will include curbs, retaining walls and drainage as needed. Eligible per 24CFR 570.201(c), low/mod area benefit (03L).
	<b>Target Date</b>	11/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This activity will take place in a CDBG target area of low/mod households and expected to benefit an estimated 2500.
	<b>Location Description</b>	Location is expected to be Olive Street between Bono Road & State Street.
	<b>Planned Activities</b>	Replacement of deteriorated sidewalks, curbs, ramps, retaining walls, drainage, etc.
4	<b>Project Name</b>	Park Facility Improvements
	<b>Target Area</b>	CITY OF NEW ALBANY TARGET AREA
	<b>Goals Supported</b>	Park Facilities
	<b>Needs Addressed</b>	Create Sustainable Communities
	<b>Funding</b>	CDBG: \$262,307
	<b>Description</b>	Playground improvements at the Griffin Neighborhood Center including playground equipment, site furnishings and amenities. Eligible per 24CFR 570.201(c) low/mod area benefit (03F or 03E).
	<b>Target Date</b>	4/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This project will take place in a low/mod census area and benefit 2095 residents. The Center has community programs 7 days a week.
	<b>Location Description</b>	The Center is located at 1140 Griffin Street, which sits between 2 of the City's Housing Authority campuses.
	<b>Planned Activities</b>	Provide quality of life improvements including playground equipment, site furnishings, & amenities.

5	<b>Project Name</b>	Repair Affair Program
	<b>Target Area</b>	City of New Albany
	<b>Goals Supported</b>	Home Modifications
	<b>Needs Addressed</b>	Create Sustainable Communities
	<b>Funding</b>	CDBG: \$7,000
	<b>Description</b>	A region wide volunteer effort to assist elderly and disabled very low & low-income homeowners with home repairs to enable seniors to age in place and sustain homeownership. The funding covers expenses for program delivery costs.
	<b>Target Date</b>	4/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 15 elderly and/or disabled households with less than 50% AMI will benefit from the Repair Affair Program.
	<b>Location Description</b>	Various location City-wide to be determined.
	<b>Planned Activities</b>	Volunteers assist with repairs for elderly and disabled low-income homeowners.
6	<b>Project Name</b>	Youth Asset & Enrichment Programs
	<b>Target Area</b>	City of New Albany
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Community & Public Service Development
	<b>Funding</b>	CDBG: \$62,220
	<b>Description</b>	A consortium of 4 agencies and the New Albany Parks Department implements programs which are designed to increase exposure of youth to positive role models while building developmental assets and providing safe and basic recreational and educational opportunities. Eligible per 24CFR 570.201(e), low/mod clientele benefit (05D).
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	These programs are estimating to serve 566 low/moderate income families.
	<b>Location Description</b>	These programs are focused on New Albany Housing Authority families, Griffin Center Neighborhood Center as well as S. Ellen Jones School, Green Valley School, Slate Run School, and Fairmont School.



	<b>Planned Activities</b>	To provide basic and safe recreational and educational opportunities for low-and moderate-income youth.
<b>7</b>	<b>Project Name</b>	Youth Service Programs
	<b>Target Area</b>	City of New Albany
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Community & Public Service Development
	<b>Funding</b>	CDBG: \$14,350
	<b>Description</b>	Two programs that are designed to assist school aged youth with supplies for the beginning of the school year and school appropriate clothing defined by the school corporation are the Clothe a Teen and Pack the Bus. Eligible per 24CFR 570.201(e), low/mod clientele benefit (05D).
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 600 low-income youth will benefit from these two activities, including New Albany Housing Authority families.
	<b>Location Description</b>	New Albany Housing Authority campuses located throughout the City and others to be determined.
	<b>Planned Activities</b>	This activity is designed to provide school supplies and clothing.
<b>8</b>	<b>Project Name</b>	New Albany Rides Program
	<b>Target Area</b>	CITY OF NEW ALBANY TARGET AREA
	<b>Goals Supported</b>	Transportation
	<b>Needs Addressed</b>	Community & Public Service Development
	<b>Funding</b>	CDBG: \$5,500
	<b>Description</b>	The New Albany Rides Program is a service that assists elderly and disabled with rides to medical and social life-enhancing locations such as the supermarket, senior center, etc., which is meant to promote independent living in the community if possible. Eligible per 24CFR 570.201(e), low/mod clientele benefit (05Z)
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 25 elderly and/or disabled low-income families will benefit from this service.
	<b>Location Description</b>	LifeSpan Resources Agency, 33 State Street.

	<b>Planned Activities</b>	Medical and social transportation for elderly and disabled individuals/families.
<b>9</b>	<b>Project Name</b>	Administration, Planning & Fair Housing
	<b>Target Area</b>	City of New Albany
	<b>Goals Supported</b>	Administration, Planning & Fair Housing
	<b>Needs Addressed</b>	Administration, Planning & Fair Housing Initiative
	<b>Funding</b>	CDBG: \$76,500
	<b>Description</b>	This project implements the One-Year Action Plan including planning activities and the promotion of Fair Housing Initiatives. Eligible per 24CFR 570.206 & 570.205 (20,21, A & 21D).
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	City-wide
	<b>Location Description</b>	City of New Albany, 311 Hauss Square, Room 325
	<b>Planned Activities</b>	Implementation of Action Plan including but not limited to office supplies, equipment, materials, advertising expenses & staffing costs associated with the Plan. An estimate \$1,500 is set aside for Fair Housing & planning activities as 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**

The geographic area is comprised of less than four (4) square miles of the City's 14.5 square miles. The City of New Albany's inner-city and oldest part of New Albany has the most concentrated areas of low-income and minority concentration and represents the greatest housing density. These low-and moderate-income census tract areas are considered the City's CDBG Target Area. Public infrastructure projects will be 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 with primarily residential will receive public and park facility improvements.

##### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
CITY OF NEW ALBANY TARGET AREA	84
City of New Albany	16

**Table 60 - Geographic Distribution**

##### **Rationale for the priorities for allocating investments geographically**

The overall size of the target area means that no allocation is more than a couple of miles distance from another and therefore benefits of an allocation are shared by most residents of an entire neighborhood. Because of the deteriorating infrastructure in the area the greatest reinvestment of CDBG funds for public facility projects and quality of life projects which will be in the areas of low-income concentration. Reinvestment in housing sustainability is an important priority and will be accomplished by partnering with New Directions Housing Corporation for rehabilitation and/or new construction through the NSP.

##### **Discussion**

Geographic distribution allocation & rational are both discussed in the above sections.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The City's new Zoning Ordinance has addressed certain zoning regulations that should assist with the creation of affordable housing. The Ordinance has increased density permitted in all zoning districts; allows accessory dwelling units (ADU) or (granny flats) in all single-family zoning areas; will permit residential uses by-right within all commercial districts and reduce development standards to accommodate additional residential development in the City and the Two-Mile Fringe Area with the goal of increasing the supply of housing, both affordable and market rate. The City's Comprehensive Plan recognized the need to expand the supply of affordable housing units and committed to an 8% set aside of affordable housing units in all City partnered housing developments. The City also recognized the need to encourage developers to make that same commitment.

The Emergency Repair and Repair Affair programs are ongoing to support the sustainability of the aging housing stock in the City and allow families to stay in their homes and the elderly to age in place. The City's Neighborhood Stabilization Program (NSP1) is in its second phase by using developer proceeds to continue rehabilitating or newly constructing affordable housing units and expected to complete 2 units this year. The City will continue efforts toward supporting affordable housing by assisting Habitat for Humanity and New Directions Housing Corporation with properties when possible to rehab or for new construction.

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

**Table 61 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	4
The Production of New Units	2
Rehab of Existing Units	27
Acquisition of Existing Units	0
Total	33

**Table 62- One Year Goals for Affordable Housing by Support Type**

## Discussion

During FY20 a comprehensive effort will be focused on to improve housing in the community by addressing the decline of deteriorated housing areas by funding the salary and overhead costs directly related to the concentrated code enforcement of the City & State building and housing codes in the low-and moderate-income census tracts.



## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The New Albany Housing Authority will continue to implement the primary actions in its 5-year strategic plan. One of its keynote areas of focus is on collaborating with Redevelopment and Planning regarding de-concentration and focusing on maximizing Rental Assistance Demonstration.

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

There are several actions that NAHA will implement over the course of its current Strategic Plan. What follows is a list of some of those objectives:

Strategic Goal 1: Meet the Need for Quality Affordable Rental Homes – Rental Alignment

Increase the number of replaced or rehabilitated using the Rental Assistance Demonstration (RAD)

Strategic Goal 2: Use Housing as a Platform for Improving Quality of Life

NAHA will continue to review the waitlist to ensure that persons experiencing chronic homelessness are served on a priority basis

NAHA will continue to outreach to homeless Veterans living in shelters or transitional housing through participation in the Interagency Homeless Initiative

Strategic Goal 3: Increase the health and safety of homes and embed comprehensive energy efficiency and health housing criteria across NAHA programs

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

NAHA continues to foster and support Resident Councils. Additionally, the family self-sufficiency program provides training and education, transportation, job referrals, GED/literacy programs, just to name a few.

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

NAHA's last review indicated it was in the High-Performance category.

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

### **Introduction**

The most strategic goals and actions relates to the CoC and its partners finalizing and implementing the central intake system to provide a common portal for supportive services and housing. This tool will provide efficiencies and help strengthen the region's ability to effectively match community services with resident needs.

Additionally, the City supports the efforts of the CoC to link appropriate housing and/or service resources to New Albany residents. To do so, the CoC supports the development and ongoing maintenance of a strategic, comprehensive system to address homelessness, and strategies for engaging mainstream partnerships.

Goal: Ensure that all residents of Southern Indiana can access and maintain permanent housing.

Goal: Continue to align the City's development actions with respect to planning being done to house one of its most vulnerable populations – the homeless.

### **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**

The Homeless Coalition of Southern Indiana (HCSI) – the CoC, is finalizing its strategic plan that will address outreach, prevention and programming needs. Additionally, the CoC will continue to implement the strategic pillars of the "Strategic Plan to End Homelessness in Clark & Floyd Counties by 2025. One such goal, an inclement weather assistance & sheltering program called White Flag will continue to be implemented.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

Catalyst Rescue Mission and other community-based organizations with emergency & transitional housing continue to assess and address the needs of homeless persons. The number of beds including permanent/supportive housing is discussed in /supportive housing is discussed in /supportive housing is discussed in sections MA-30 and NA-40.

**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**

Through the assistance of organizations like the Salvation Army, New Albany Township Trustee, Catalyst Rescue Mission, Liberty Place and Volunteers of America, the CoC can help funnel quality of life and supportive services to the homeless in New Albany/Floyd County. These organizations provide such services as vocational education, counseling, rent and utility assistance, mental health screening, and other daily living services.

**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**

Center Ministries formerly Louisville Rescue Mission has opened a homeless prevention support agency in Southern Indiana to serve homeless and those at-risk that will focus on preventative and support programs including job training, counseling, and case management. First Baptist's Mission Go and Jesus Cares Exit 0, are outreach programs that collect non-perishable food & pet supplies and place them in wooden boxes (Blessings in a Box) for families in need. A goal has been set to build 20 additional boxes in Floyd & Clark Counties.

St. Elizabeth's Affordable Supportive Housing Program has 9 separate units with 26 beds and assists parenting female head of households moving toward permanent housing. Case management is also provided. The Volunteers of America (VOA) provides supportive services (vocational, educational, counseling, etc.) for Veteran Families promoting housing stability among very low-income veteran families who reside in or are transitioning to permanent housing within 90 days. 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. These repairs sustain the home and allow the homeowners to stay in their house. The City of New Albany's Freedom 101 Program funded this year will assist individuals being released from the Floyd County Corrections with life skills to avoid homelessness.

Volunteers of America of Louisville & Southern Indiana's HOPWA (Housing Opportunities for Persons with AIDS) program provides emergency financial assistance to individuals with HIV/AIDS who are at risk of becoming homeless or losing their utility services. In addition to housing and utilities assistance, HOPWA also provides a variety of resources to clients to help them achieve long-term housing stability, including financial management classes, legal assistance, career opportunities and nutritional supplement options.

Both Floyd & Clark County Health Departments offer free HIV and Hep C testing and education, condoms, dental exams, and clean works kits to clients. Clark County Health Department in cooperation with Hoosier Hills Aids Coalition administers a comprehensive HIV/STD Program and integrated services to Clark & Floyd counties that include free substance abuse counseling and case management. Long- and short-term rental assistance, food and transportation are also provided. Baptist Health Floyd has a Step One Service provided to adults requiring medical



management of withdrawal symptoms from alcohol and/or opioids.

Four tax credit properties currently serve low-income residents including the elderly in the City of New Albany. St. Edward Court situated in the downtown area having easy access to amenities has 50 units set aside for low-income residents. Valley Ridge Apartments has an additional 95 units set aside and is on the bus (TARC) route which makes it easily accessible for those without regular transportation. Brookview Glen Apartments is situated within a half mile of the Valley Ridge location and therefore is accessible to transportation as well. Brookview has 66 affordable senior housing units with 3 units set aside for transient housing for the homeless. Hellenic Senior Living opened with 125 units in the City of New Albany specific to serve lower income seniors.

### **Discussion**

See above. Several temporary homeless shelters and/or warming stations have and will continue to provide short term care during extreme weather conditions to provide basic services such as bed, laundry, shower, meals and referrals. These services are undertaken by Exit 0, Clean Socks, 8th Street Pizza, & Salvation Army. Social service providers, including those who serve the homeless and people with special needs, rely on other sources of funding. There are many agencies that receive financial support from the Metro United Way 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:**

**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**

The City's new Zoning Ordinance has addressed certain zoning regulations that should assist with the creation of affordable housing. The Ordinance has increased density permitted in all zoning districts; allows accessory dwelling units (ADU) or (granny flats) in all single-family zoning areas; will permit residential uses by-right within all commercial districts and reduce development standards to accommodate additional residential development in the City and the Two-Mile Fringe Area with the goal of increasing the supply of housing, both affordable and market rate. The City's Comprehensive Plan recognized the need to expand the supply of affordable housing units and committed to an 8% set aside of affordable housing units in all City partnered housing developments. The City also recognized the need to encourage developers to make that same commitment.

The Emergency Repair and Repair Affair programs are ongoing to support the sustainability of the aging housing stock in the City and allow families to stay in their homes and the elderly to age in place. The City's Neighborhood Stabilization Program (NSP1) is in its second phase by using developer proceeds to continue rehabilitating or newly constructing affordable housing units to add to the 7 units completed in the last two years. The City will continue efforts toward supporting affordable housing by assisting Habitat for Humanity and New Directions Housing Corporation with properties when possible to rehab or for new construction.

### **Discussion:**

Transportation options are an important factor for affordable housing developments and should be considered when targeting areas. For-profit developers must partner with non-profit service agencies to connect services. Amenities, such as grocery stores, healthcare and employment options in the area are important.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

The City of New Albany has developed the following actions planned to address underserved needs, sustain affordable housing, reduce lead-based paint hazards, reduce poverty, develop institutional structures, and enhance agency coordination. The goals and objectives that are addressed in AP-20 and AP-35 will create a visual and safety impact in the neighborhood. Under each goal is a list of priorities and strategies that will meet needs established in the 2020-2024 Consolidated Plan. The City has obligated approximately 68% of the budget to upgrade deteriorating infrastructure and public facility improvements in the community.

### **Actions planned to address obstacles to meeting underserved needs**

The 2020-2024 Consolidated Plan discusses the challenge of addressing the needs in the community because of the perception of affordable housing and insufficient funding to meet the need. Lack of funding lessens the ability to fund many worthwhile public service programs and projects. The City will use its limited resources to address the greatest needs to improve the quality of life for New Albany residents. CDBG funds will be directed to programs with the highest priorities and projects that meet the following criteria:

- Goals that demonstrate a significant need
- Aging in place population who need housing and accessibility improvements
- Rehabilitation of aging housing stock
- Benefits a special need population including homeless and at-risk of homelessness
- Creates a visual impact in a neighborhood

### **Actions planned to foster and maintain affordable housing**

The City's new Zoning Ordinance has addressed certain zoning regulations that should assist with the creation of affordable housing. The Ordinance has increased density permitted in all zoning districts; allows accessory dwelling units (ADU) or (granny flats) in all single-family zoning areas; will permit residential uses by-right within all commercial districts and reduce development standards to accommodate additional residential development in the City and the Two-Mile Fringe Area with the goal of increasing the supply of housing, both affordable and market rate. The City's Comprehensive Plan recognized the need to expand the supply of affordable housing units and committed to an 8% set aside of affordable housing units in all City partnered housing developments. The City also recognized the need to encourage developers to make that same commitment.

The CDBG allocation to the City of New Albany is not enough to cover the many projects that the City desires to fund. The Emergency Repair and Repair Affair programs both allow homeowners to remain in their homes by assisting with repairs that might have otherwise left the property uninhabitable. These programs help to support the sustainability of the aging housing stock in the City and allow families to stay in their homes and the elderly to age in place. The City's Neighborhood Stabilization Program (NSP1) is in its second phase by using developer proceeds to continue rehabilitating or newly constructing affordable housing units to add to the 7 units completed in the last two years. The City will continue efforts toward supporting affordable housing by assisting Habitat for

Humanity and New Directions Housing Corporation with properties when possible to rehab or for new construction.

#### **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 living in, regularly visiting or attending a childcare facility built before 1978. The Health Department provides guidance to address any concerns parents might have as well as guidance abating and/or cleaning up lead-based paint hazards. The City is consistent with HUD's lead-based paint regulations and requirement including safe lead work practices as needed for all housing rehab projects including the Emergency Repair Program. Federal regulations require that lead hazard evaluation and reduction be carried out for all CDBG activities receiving housing assistance for those houses that were constructed before 1978. The Emergency Repair Program funding for owner-occupied assistance will address and work to resolve lead-based paint hazards found in the home if applicable. All rehab work will be done in compliance with the Environmental Protection Agency's lead-based paint rules and regulations. New Directions Housing Corporation, the City's partner with housing programs internally evaluated and assessed the paint hazards on all project sites and determined that all emergency repairs required no further clearance. The "Protect Your Family from Lead in Your Home" pamphlet will be distributed to rehab participants of the Emergency Repair Program as applicable.

#### **Actions planned to reduce the number of poverty-level families**

According to the 2014-2018 American Community Survey approximately 17.4% of New Albany persons live in poverty. The City's anti-poverty strategy is based on attracting new businesses and supporting workforce development including job training. In addition to partnerships with local social service and housing providers in the community, the City strives to help households elevate themselves out of living in poverty by supporting services aimed at developing self-sufficiency and creating jobs. All CDBG RFPs, bids, contracts, and agreements identify and encourage Section 3. Tackling poverty is the most important factor in reducing social exclusion and improving the lives of our residents. The City 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 and/or be self-sufficient:

- Promote economic empowerment by supporting facilities, services, and activities aimed at developing self-sufficiency such as, childcare, healthcare, youth enrichment programs.
- Assist businesses with improvements and job creation
- Promote Section 3 opportunities
- Provide affordable housing opportunities
- Advocate for fair housing

#### **Actions planned to develop institutional structure**

The City of New Albany works towards building capacity through partnerships with community agencies and groups such as the Continuum of Care (CoC), New Albany Housing Authority, Subrecipients and City departments, i.e., New Albany Parks Department, New Albany Planning & Zoning etc. Private industry will be utilized for public facility improvements. The City will continue to foster partnerships between non-profits and other local organizations for

the expansion of the supply of safe and affordable housing and delivery of public service programs.

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

The City of New Albany will continue its support of social service agencies; non-profit housing organizations and private organizations to not only build up the capacity, but to also connect the members. By connecting these 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. As the local unit of government, the City is empowered to apply for and administer certain types of grants. Support from the City, expressed as a certification of consistency or some other instrument, may be provided if needed.

Social service agencies are a link between the provision of housing and the population it is intended to serve. The agencies work directly with providers of services to persons with special needs including mental health, disabled, elderly, drug and alcohol addiction and families that are at-risk of becoming homeless. Although these agencies cannot provide housing, they can direct housing efforts where needed and are integral in the planning of housing and services for target populations. Non-profit housing agencies play a role in the implementation of this plan through the rehabilitation of existing units. The New Albany Housing Authority is responsible for the management and maintenance of public housing units. The Housing Authority will continue in its efforts to modernize these public housing units in order to provide decent, affordable housing in the City.

**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.

## 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 2020, including carrying over approximately \$332,307, from Fiscal Year 2019. The City will serve as an advocate for other agencies seeking funding to bring additional resources to the community as needed. These funds are included on an attachment to the Plan.

#### 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	0
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	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

#### 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.	99.00%