

Fiscal Year 2020

Community Development Block Grant One-Year Action Plan

CARES ACT AMENDMENT #2

# Executive Summary

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

## 1. Introduction

**The CARES Act funding that the City of New Albany received has permitted the City to make 2 amendments to the FY20 Action Plan to prevent, prepare for, and respond to the Coronavirus. Activities to be funded include Emergency Subsistence Payments, Food Insecurity assistance, Economic Gardening Program and a Neighborhood Health Clinic.**

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

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 & 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 has a good performance record and 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 to 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 Solutions also worked on the Analysis of Impediments to Fair Housing Choice.  Information taken from stakeholder meetings during that planning process has been used to set priorities and goals for the Consolidated Plan.

**5. Summary of public comments**

The 30-day comment period ended May 12th and no comments or responses to this document were received.

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

The draft form of this Consolidated Plan and Action Plan was made 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, the New Albany Housing Authority and sent to 40+ agencies and individuals via email for distribution due to the public health restrictions for comment and electronically posted on the City's website.  A summary was published in the local newspaper.  The City of New Albany received no comments.

**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 it neighborhoods.  The Consolidated Plan is an effort by the City to improve its neighborhoods, creating new jobs and livable neighborhoods for all of its r*e*sidents.

# Strategic Plan

## 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 1 - Geographic Priority Areas

|  |  |  |
| --- | --- | --- |
| **1** | **Area Name:** | CITY OF NEW ALBANY TARGET AREA |
| **Area Type:** | Local Target area |
| **Other Target Area Description:** |  |
| **HUD Approval Date:** |  |
| **% of Low/ Mod:** |  |
| **Revital Type:** | Comprehensive |
| **Other Revital Description:** |  |
| **Identify the neighborhood boundaries for this target area.** | The boundaries for the City of New Albany's Target Area are 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. |
| **Include specific housing and commercial characteristics of this target area.** | 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. |
| **How did your consultation and citizen participation process help you to identify this neighborhood as a target area?** | Consultation with service providers and with City staff has designated the area for public infrastructure and facility improvements. |
| **Identify the needs in this target area.** | There is a need for housing rehabilitation, park and public infrastructure improvements and public service activities that might be otherwise be unattainable. |
| **What are the opportunities for improvement in this target area?** | 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. |
| **Are there barriers to improvement in this target area?** | 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. |
| **2** | **Area Name:** | City of New Albany |
| **Area Type:** | Entire Jurisdiction |
| **Other Target Area Description:** | Entire Jurisdiction |
| **HUD Approval Date:** |  |
| **% of Low/ Mod:** |  |
| **Revital Type:** |  |
| **Other Revital Description:** |  |
| **Identify the neighborhood boundaries for this target area.** | This area includes the entire jurisdiction of the City of New Albany. |
| **Include specific housing and commercial characteristics of this target area.** | The Consolidated Plan Needs Analysis and Market Analysis speak to the needs of the City as a whole. The largest need in the community is housing cost burden. |
| **How did your consultation and citizen participation process help you to identify this neighborhood as a target area?** | 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. |
| **Identify the needs in this target area.** | The Consolidated Plan Needs Analysis and Market Analysis  speak to the needs of the City as a whole. The largest need in the community is housing cost burden. |
| **What are the opportunities for improvement in this target area?** | To create sustainable communities, community & public service development & reduce slum & blight. |
| **Are there barriers to improvement in this target area?** |  |

**General Allocation Priorities**

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

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

1.   In making funding decisions, the New Albany CDBG program will give priority to activities that:

* Support, complement or are consistent with other current local unit of government plans;
* Address those populations with the greatest needs including the elderly, disabled, victims of domestic violence and the disenfranchised such as the homeless and the near homeless.
* Are sustainable over time;
* Have demonstrated cooperation and collaboration among government, private nonprofit agencies and the private sector to maximize impacts and reduce administrative costs; and
* Do not have a more appropriate 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 2 – Priority Needs Summary

|  |  |  |
| --- | --- | --- |
| **1** | **Priority Need Name** | Create Sustainable Communities |
| **Priority Level** | High |
| **Population** | Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Persons with Physical Disabilities Victims of Domestic Violence Non-housing Community Development |
| **Geographic Areas Affected** | CITY OF NEW ALBANY TARGET AREA |
| **Associated Goals** | Home Modifications Affordable Housing Creation & Sustainability Infrastructure Improvements Park Facilities Rental Housing **CV- Emergency Subsistence Payments CV- Public Facility, Neighborhood Health Clinic** |
| **Description** | 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. |
| **Basis for Relative Priority** | Neighborhoods of housing need concentration are also areas of higher need for public facilities and public infrastructure improvements. |
| **2** | **Priority Need Name** | Community & Public Service Development |
| **Priority Level** | High |
| **Population** | 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 |
| **Geographic Areas Affected** | CITY OF NEW ALBANY TARGET AREA |
| **Associated Goals** | Home Modifications Public Services Transportation **CV- Emergency Subsistence Payments CV- Food Insecurity** |
| **Description** | 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. |
| **Basis for Relative Priority** | 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** | **Priority Need Name** | Reduce Slum & Blight |
| **Priority Level** | High |
| **Population** | Extremely Low Low Moderate Middle Non-housing Community Development |
| **Geographic Areas Affected** | CITY OF NEW ALBANY TARGET AREA |
| **Associated Goals** | Code Enforcement Demolition/Building Stabilization/Clearance |
| **Description** | 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. |
| **Basis for Relative Priority** | 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** | **Priority Need Name** | Administration, Planning & Fair Housing Initiative |
| **Priority Level** | High |
| **Population** | Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development |
| **Geographic Areas Affected** | Entire Jurisdiction |
| **Associated Goals** | Administration, Planning & Fair Housing **CV-Planning & Administration** |
| **Description** | 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. |
| **Basis for Relative Priority** | 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 (Optional)**

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**

| **Affordable Housing Type** | **Market Characteristics that will influence  the use of funds available for housing type** |
| --- | --- |
| Tenant Based Rental Assistance (TBRA) |  |
| TBRA for Non-Homeless Special Needs | 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 3 – Influence of Market Conditions

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

**Introduction**

***This is the second amendment for the COVID - 19 funding.  Goals will include the Neighborhood Health Clinic.***

***The City of New Albany was notified of an error in the original allocation by HUD reducing the allocation by $100 to bring the total annual allocation to $675,093. The chart below is being adjusted to reflect that change.***

***The City of New Albany received an additional $589,501 ($397,196 CV1 & $192,305 CV3) from the CARES Act to prevent, prepare for and respond to the Coronavirus.  This is the first stage of the amendment to allocate a portion of that funding.***

 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 Reminder of ConPlan**  **$** | **Narrative Description** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Annual Allocation: $** | **Program Income: $** | **Prior Year Resources: $** | **Total:**  **$** |
| CDBG | public - federal | Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services | 675,093 | 0 | 332,307 | 1,007,400 | 2,700,372 | expected amount reflects the next 4 years |
| **Other** | **public - federal** | **Admin and Planning Public Services Other** | **589,501** | **0** | **0** | **589,501** | **589,501** | **CDBG-CV funds to be used to prevent, to prepare for and respond to the Coronavirus.** |

Table 4 - 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 is 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 |
| NEW DIRECTIONS HOUSING CORPORATION | Non-profit organizations | Non-homeless special needs Ownership Rental neighborhood improvements public services | Region |

Table 5 - 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** |
| --- | --- | --- | --- |
| **Homelessness Prevention Services** | | | |
|  |  |  |  |
| Counseling/Advocacy | X | X | X |
| Legal Assistance |  |  |  |
| Mortgage Assistance | X |  |  |
| Rental Assistance | X | X | X |
| Utilities Assistance | X | X | X |

| **Street Outreach Services** | | | |
| --- | --- | --- | --- |
| Law Enforcement |  |  |  |
| Mobile Clinics | X | X | X |
| Other Street Outreach Services | X | X | X |

| **Supportive Services** | | | |
| --- | --- | --- | --- |
| 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 |  |

| **Other** | | | |
| --- | --- | --- | --- |
|  | X |  |  |

Table 6 - 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 | 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 | CDBG: $25,000 | 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 |
| **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: $30,000 | 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 | CDBG: $98,272 | Rental units constructed: 20 Household Housing Unit |
| **11** | **CV- Emergency Subsistence Payments** | **2020** | **2021** | **Affordable Housing Including broadband for work & school** | **CITY OF NEW ALBANY TARGET AREA City of New Albany** | **Create Sustainable Communities Community & Public Service Development** | **CDBG-CV: $100,000** | **Public service activities for Low/Moderate Income Housing Benefit: 20 Households Assisted** |
| **12** | **CV- Food Insecurity** | **2020** | **2021** | **Non-Housing Community Development Food** | **CITY OF NEW ALBANY TARGET AREA City of New Albany** | **Community & Public Service Development** | **CDBG-CV: $35,000** | **Public service activities other than Low/Moderate Income Housing Benefit: 20 Persons Assisted** |
| **13** | **CV-Planning & Administration** | **2020** | **2021** | **Non-Housing Community Development Administration & Planning** | **CITY OF NEW ALBANY TARGET AREA City of New Albany** | **Administration, Planning & Fair Housing Initiative** | **CDBG-CV: $106,501** | **Businesses assisted: 4 Businesses Assisted   Other: 1 Other** |
| **14** | **CV- Public Facility, Neighborhood Health Clinic** | **2020** | **2020** | **Non-Housing Community Development** | **City of New Albany** | **Create Sustainable Communities** | **CDBG-CV: $348,000** | **Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 11515 Persons Assisted** |

Table 7 – Goals Summary

**Goal Descriptions**

|  |  |  |
| --- | --- | --- |
| **1** | **Goal Name** | Home Modifications |
| **Goal Description** | To assist elderly and/or disabled very low & low-income homeowners with home repairs to enable seniors to age in place and sustain homeownership. |
| **2** | **Goal Name** | Affordable Housing Creation & Sustainability |
| **Goal Description** | 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. |
| **3** | **Goal Name** | Code Enforcement |
| **Goal Description** | A comprehensive effort to arrest the decline of distressed areas by concentrated code enforcement of the local and State building and housing codes. |
| **4** | **Goal Name** | Demolition/Building Stabilization/Clearance |
| **Goal Description** | Assist as needed with demolition or stabilization of vacant or abandoned structures that cannot be preserved throughout the City.  Remove & eliminate slum/blight conditions. |
| **5** | **Goal Name** | Infrastructure Improvements |
| **Goal Description** | Support infrastructure projects including sidewalks, curbs, ADA ramps, retaining walls, and drainage as needed. |
| **6** | **Goal Name** | Park Facilities |
| **Goal Description** | 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. |
| **7** | **Goal Name** | Public Services |
| **Goal Description** | Improve public service programs for youth, young adults, elderly and disabled including enrichment & educational opportunities that might otherwise be unattainable. |
| **8** | **Goal Name** | Transportation |
| **Goal Description** | 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** | **Goal Name** | Administration, Planning & Fair Housing |
| **Goal Description** | 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** | **Goal Name** | Rental Housing |
| **Goal Description** | Develop affordable rental housing for renters earning incomes between 0 and 50% AMI.  The City of New Albany proposes to develop 20 (4 new annually) rental units through partnerships with non-profits and/or private developers. |
| **11** | **Goal Name** | **CV- Emergency Subsistence Payments** |
| **Goal Description** | **Provide emergency assistance to households that have been financially affected by Coronavirus, in order to provide sustainability for that household.** |
| **12** | **Goal Name** | **CV- Food Insecurity** |
| **Goal Description** | **Food distribution to families in need in response to financial difficulties due to the Coronavirus.** |
| **13** | **Goal Name** | **CV-Planning & Administration** |
| **Goal Description** | **Program administration and oversight specific to CDBG-CV and planning support and assistance for retention and recovery for businesses related to the Coronavirus Pandemic.** |
| **14** | **Goal Name** | **CV- Public Facility, Neighborhood Health Clinic** |
| **Goal Description** | **Rehabilitation of a vacant and under-utilized commercial property for a neighborhood health clinic that will be operated by a non-profit for patients who have no insurance or who are underinsured to seek medical care to address public health and receive non-emergency diagnosis and treatment for infectious diseases such as COVID-19, (including testing and vaccinations once approved by local health officials) among other health issues. The improvements will include interior rooms, cabinets, flooring, lighting, plumbing, and mechanical system as needed.** |

**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)**

**The Neighborhood Health Clinic will be in a designated area that includes 6,310 low/mod families.**

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 owner-occupied units of affordable housing will be added to the community.  The City will parnter with developers and non-profits to build new rental housing units for less than 50% AMI residents. Any household earning an income less than 80% AMI will benefit. The City's Comprehensive Plan states that newly constructed units where 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)**

**Barriers to Affordable Housing**

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 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 is not available at this time.  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 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 is not available at this time. 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 MBE & WBE.

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

**Introduction**

***This is the second amendment for the COVID - 19 funding to prepare for, prevent and respond to the Coronavirus.***

***The City of New Albany was notified of an error in the original allocation by HUD reducing the allocation by $100, to bring the total annual allocation to $675,093. The chart below is being adjusted to reflect that change.***

***The City of New Albany received an  additional $589,501 ($397,196 CV1 & $192,305 CV3) from the CARES Act to prevent, prepare for and respond to the Coronavirus.  This is the first stage of the amendment to allocate a portion of that funding .***

 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 | 675,093 | 0 | 332,307 | 1,007,400 | 2,700,372 | expected amount reflects the next 4 years |
| **Other** | **public - federal** | **Admin and Planning Public Services Other** | **589,501** | **0** | **0** | **589,501** | **589,501** | **CDBG-CV funds to be used to prevent, to prepare for and respond to the Coronavirus.** |

Table 8 - 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**

**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 is 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 |
| **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 |
| **9** | **CV- Emergency Subsistence Payments** | **2020** | **2021** | **Affordable Housing Including broadband for work & school** | **CITY OF NEW ALBANY TARGET AREA City of New Albany** | **Create Sustainable Communities Community & Public Service Development** | **CDBG-CV: $100,000** | **Public service activities for Low/Moderate Income Housing Benefit: 20 Households Assisted** |
| **10** | **CV- Food Insecurity** | **2020** | **2021** | **Non-Housing Community Development Food** | **CITY OF NEW ALBANY TARGET AREA City of New Albany** | **Community & Public Service Development** | **CDBG-CV: $35,000** | **Public service activities other than Low/Moderate Income Housing Benefit: 20 Persons Assisted** |
| **11** | **CV-Planning & Administration** | **2020** | **2021** | **Non-Housing Community Development Administration & Planning** | **City of New Albany** | **Administration, Planning & Fair Housing Initiative** | **CDBG-CV: $106,501** | **Businesses assisted: 4 Businesses Assisted Other: 1 Other** |
| **12** | **CV- Public Facility, Neighborhood Health Clinic** | **2020** | **2020** | **Non-Housing Community Development** | **City of New Albany** | **Create Sustainable Communities** | **CDBG-CV: $348,000** | **Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 11515 Persons Assisted** |

Table 9 – Goals Summary

**Goal Descriptions**

|  |  |  |
| --- | --- | --- |
| **1** | **Goal Name** | Home Modifications |
| **Goal Description** | 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** | **Goal Name** | Affordable Housing Creation & Sustainability |
| **Goal Description** | 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** | **Goal Name** | Code Enforcement |
| **Goal Description** | A comprehensive effort to arrest the decline of deteriorated areas by code enforcement of the local and State building and housing codes. |
| **4** | **Goal Name** | Infrastructure Improvements |
| **Goal Description** | 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** | **Goal Name** | Park Facilities |
| **Goal Description** | Playground improvements in the City’s Park system that will provide quality of life and assist in creating a sustainable community. |
| **6** | **Goal Name** | Public Services |
| **Goal Description** | Youth services providing enriching opportunities are provided by several agencies and organizations. These opportunities might otherwise be unattainable. |
| **7** | **Goal Name** | Transportation |
| **Goal Description** | Transportation provided to medical and social life-enhancing locations for elderly and disabled to promote independent living. |
| **8** | **Goal Name** | Administration, Planning & Fair Housing |
| **Goal Description** | Implementation of the City's One-Year Action Plan for FY2020, including planning and Fair Housing activities. |
| **9** | **Goal Name** | **CV- Emergency Subsistence Payments** |
| **Goal Description** | **Provide emergency assistance to households that have been financially affected by the Coronavirus Pandemic that will provide sustainability.** |
| **10** | **Goal Name** | **CV- Food Insecurity** |
| **Goal Description** | **Food distribution to families in need in response to financial difficulties due to the Coronavirus Pandemic.** |
| **11** | **Goal Name** | **CV-Planning & Administration** |
| **Goal Description** | **Program administration and oversight of the CDBG-CV projects and planning and assistance for retention and recovery for businesses related to the Coronavirus Pandemic.** |
| **12** | **Goal Name** | **CV- Public Facility, Neighborhood Health Clinic** |
| **Goal Description** | **Rehabilitation of a vacant and under-utilized commercial property for a neighborhood health clinic that will be operated by a non-profit for patients who have no insurance or who are underinsured to seek medical care to address public health and receive non-emergency diagnosis and treatment for infectious diseases such as COVID-19, (including testing and vaccinations once approved by local health officials) among other health issues. The improvements will include interior rooms, cabinets, flooring, lighting, plumbing, and mechanical system as needed.** |

## Projects

## AP-35 Projects – 91.220(d)

**Introduction**

***This is the secod amendment for the COVID-19 funding to prevent, prepare for, and respond to the Coronavirus. Projects for the CV funding are listed in numbers 10-13.***

***The City of New Albany was notified of an error in the original allocation by HUD reducing the allocation by $100 to bring the total annual allocation to $675,093. Administration, Planning & Fair Housing (project #9) was reduced to reflect that change.***

***The City has received additonal funding  in the amount of $589,501, ($397,196 CV1 & $192,501 CV3) from the CARES Act to prevent, prepare for and respond to the Coronavirus.  This is the first stage of the amendment to address the City of New Albany's needs in the amount of $161,500. The remaining amount will be allocated later.***

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 |
| **10** | **CV-Emergency Subsistence Payments** |
| **11** | **CV-Food Insecurity** |
| **12** | **CV-Planning & Administration** |
| **13** | **CV-Public Facility, Neighborhood Health Clinic** |

Table 10 - Project Information

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

***The second amendment funds a neighborhood health clinic.  Additional funding through the CARES Act has been allocated to respond to families in need of housing/utilities assistance, assistance connecting to the internet for work and/or school, food, and providing businesses with a planning process to recover from the affects of the pandemic.***

These allocations are meant to sustain families in their homes through assistance with rent, mortgage, utilities, broadband, food, etc.  Planning for the future of businesses will also be addressed.

## AP-38 Project Summary

**Project Summary Information**

|  |  |  |
| --- | --- | --- |
| **1** | **Project Name** | Housing Rehabilitation (Emergency Repair) |
| **Target Area** | CITY OF NEW ALBANY TARGET AREA |
| **Goals Supported** | Affordable Housing Creation & Sustainability |
| **Needs Addressed** | Create Sustainable Communities |
| **Funding** | CDBG: $99,623 |
| **Description** | 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) |
| **Target Date** | 6/30/2021 |
| **Estimate the number and type of families that will benefit from the proposed activities** | An estimate 12 families making less than 80% AMI homeowners will be assisted with emergency repairs/rehabs. |
| **Location Description** | Various locations to be determined. |
| **Planned Activities** | Emergency repairs for 12 households. |
| **2** | **Project Name** | Concentrated Code Enforcement |
| **Target Area** | CITY OF NEW ALBANY TARGET AREA |
| **Goals Supported** | Code Enforcement |
| **Needs Addressed** | Reduce Slum & Blight |
| **Funding** | CDBG: $62,000 |
| **Description** | 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). |
| **Target Date** | 6/30/2021 |
| **Estimate the number and type of families that will benefit from the proposed activities** | An estimated 50 households of varying incomes will benefit from the project. |
| **Location Description** | This project will be conducted in the low-and moderate-income census tracts in the City known as the CDBG Target Areas. |
| **Planned Activities** | The reduce code violations and promote sustainability. |
| **3** | **Project Name** | Sidewalk Spot Improvements (Spot Basis) |
| **Target Area** | CITY OF NEW ALBANY TARGET AREA |
| **Goals Supported** | Infrastructure Improvements |
| **Needs Addressed** | Create Sustainable Communities |
| **Funding** | CDBG: $418,000 |
| **Description** | 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). |
| **Target Date** | 11/30/2020 |
| **Estimate the number and type of families that will benefit from the proposed activities** | This activity will take place in a CDBG target area of low/mod households and expected to benefit an estimated 2500. |
| **Location Description** | Location is expected to be Olive Street between Bono Road & State Street. |
| **Planned Activities** | Replacement of deteriorated sidewalks, curbs, ramps, retaining walls, drainage, etc. |
| **4** | **Project Name** | Park Facility Improvements |
| **Target Area** | CITY OF NEW ALBANY TARGET AREA |
| **Goals Supported** | Park Facilities |
| **Needs Addressed** | Create Sustainable Communities |
| **Funding** | CDBG: $262,307 |
| **Description** | 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). |
| **Target Date** | 4/30/2021 |
| **Estimate the number and type of families that will benefit from the proposed activities** | This project will take place in a low/mod census area and benefit 2095 residents.  The Center has community programs 7 days a week. |
| **Location Description** | The Center is located at 1140 Griffin Street, which sits between 2 of the City's Housing Authority campuses. |
| **Planned Activities** | Provide quality of life improvements including playground equipment, site furnishings, & amenities. |
| **5** | **Project Name** | Repair Affair Program |
| **Target Area** | City of New Albany |
| **Goals Supported** | Home Modifications |
| **Needs Addressed** | Create Sustainable Communities |
| **Funding** | CDBG: $7,000 |
| **Description** | 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. Eligible per 24 CFR 570.201(e) lo/mod clientele. |
| **Target Date** | 4/30/2021 |
| **Estimate the number and type of families that will benefit from the proposed activities** | Approximately 15 elderly and/or disabled households with less than 50% AMI will benefit from the Repair Affair Program. |
| **Location Description** | Various location City-wide to be determined. |
| **Planned Activities** | Volunteers assist with repairs for elderly and disabled low-income homeowners. |
| **6** | **Project Name** | Youth Asset & Enrichment Programs |
| **Target Area** | City of New Albany |
| **Goals Supported** | Public Services |
| **Needs Addressed** | Community & Public Service Development |
| **Funding** | CDBG: $62,220 |
| **Description** | 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). |
| **Target Date** | 6/30/2021 |
| **Estimate the number and type of families that will benefit from the proposed activities** | These programs are estimating to serve 566 low/moderate income families. |
| **Location Description** | 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. |
| **Planned Activities** | To provide basic and safe recreational and educational opportunities for low-and moderate-income youth. |
| **7** | **Project Name** | Youth Service Programs |
| **Target Area** | City of New Albany |
| **Goals Supported** | Public Services |
| **Needs Addressed** | Community & Public Service Development |
| **Funding** | CDBG: $14,350 |
| **Description** | 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). |
| **Target Date** | 9/30/2021 |
| **Estimate the number and type of families that will benefit from the proposed activities** | Approximately 600 low-income youth will benefit from these two activities, including New Albany Housing Authority families. |
| **Location Description** | New Albany Housing Authority campuses located throughout the City and others to be determined. |
| **Planned Activities** | This activity is designed to provide school supplies and clothing. |
| **8** | **Project Name** | New Albany Rides Program |
| **Target Area** | CITY OF NEW ALBANY TARGET AREA |
| **Goals Supported** | Transportation |
| **Needs Addressed** | Community & Public Service Development |
| **Funding** | CDBG: $5,500 |
| **Description** | 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 as long as possible. Eligible per 24CFR 570.201(e), low/mod clientele benefit (05Z) |
| **Target Date** | 6/30/2021 |
| **Estimate the number and type of families that will benefit from the proposed activities** | An estimated 25 elderly and/or disabled low-income families will benefit from this service. |
| **Location Description** | LifeSpan Resources Agency, 33 State Street. |
| **Planned Activities** | Medical and social transportation for elderly and disabled individuals/families. |
| **9** | **Project Name** | Administration, Planning & Fair Housing |
| **Target Area** | City of New Albany |
| **Goals Supported** | Administration, Planning & Fair Housing |
| **Needs Addressed** | Administration, Planning & Fair Housing Initiative |
| **Funding** | CDBG: $76,400 |
| **Description** | 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). |
| **Target Date** | 6/30/2021 |
| **Estimate the number and type of families that will benefit from the proposed activities** | City-wide |
| **Location Description** | City of New Albany, 311 Hauss Square, Room 325 |
| **Planned Activities** | 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. |
| **10** | **Project Name** | **CV-Emergency Subsistence Payments** |
| **Target Area** | **City of New Albany** |
| **Goals Supported** | **CV- Emergency Subsistence Payments** |
| **Needs Addressed** | **Create Sustainable Communities Community & Public Service Development** |
| **Funding** | **CDBG-CV: $100,000** |
| **Description** | **The City will partner with the Township Trustee to assist families financially impacted by the Coronavirus Pandemic with rental or mortgage assistance, utilities, deposits, broadband, etc., all activities that are meant to sustain the household.** |
| **Target Date** | **6/30/2021** |
| **Estimate the number and type of families that will benefit from the proposed activities** | **An estimated 20 families that have been financially impacted by the Pandemic are expected to be assisted.** |
| **Location Description** | **This project is designed to be city-wide.** |
| **Planned Activities** |  |
| **11** | **Project Name** | **CV-Food Insecurity** |
| **Target Area** | **City of New Albany** |
| **Goals Supported** | **CV- Food Insecurity** |
| **Needs Addressed** | **Community & Public Service Development** |
| **Funding** | **CDBG-CV: $35,000** |
| **Description** | **Provide funding for food to those affected financially by the Coronavirus restrictions through Blessings in a Backpack.** |
| **Target Date** | **6/30/2021** |
| **Estimate the number and type of families that will benefit from the proposed activities** | **Approximately 20 families of low- and moderate-income will be assisted with this project.** |
| **Location Description** | **To be determined by need.** |
| **Planned Activities** | **Food distribution** |
| **12** | **Project Name** | **CV-Planning & Administration** |
| **Target Area** | **City of New Albany** |
| **Goals Supported** | **CV-Planning & Administration** |
| **Needs Addressed** | **Administration, Planning & Fair Housing Initiative** |
| **Funding** | **CDBG-CV: $106,500** |
| **Description** | **General administration and oversight specific to the CDBG-CV funded projects and planning support & assistance to 4 businesses for retention and recovery related to the Coronavirus.** |
| **Target Date** | **6/30/2021** |
| **Estimate the number and type of families that will benefit from the proposed activities** | **n/a** |
| **Location Description** | **To be determined** |
| **Planned Activities** | **General administration and oversight and planning for recovery for local businesses.** |
| **13** | **Project Name** | **CV-Public Facility, Neighborhood Health Clinic** |
| **Target Area** | **City of New Albany** |
| **Goals Supported** | **CV- Public Facility, Neighborhood Health Clinic** |
| **Needs Addressed** | **Create Sustainable Communities** |
| **Funding** | **CDBG-CV: $348,000** |
| **Description** | **Rehabilitation of a vacant and under-utilized commercial property for a neighborhood health clinic that will be operated by a non-profit for patients who have no insurance or who are underinsured to seek medical care to address public health and receive non-emergency diagnosis and treatment for infectious diseases such as COVID-19, (including testing and vaccinations once approved by local health officials) among other health issues. The improvements will include interior rooms, cabinets, flooring, lighting, plumbing, and mechanical system as needed.** |
| **Target Date** | **6/30/2021** |
| **Estimate the number and type of families that will benefit from the proposed activities** | **The Neighborhood Health Clinic will serve an estimated 6,310 low/mod in the area.** |
| **Location Description** |  |
| **Planned Activities** | **Rehabilitation of a vacant and under-utilized commercial property for a neighborhood health clinic that will be operated by a non-profit for patients who have no insurance or who are underinsured to seek medical care to address public health and receive non-emergency diagnosis and treatment for infectious diseases such as COVID-19, (including testing and vaccinations once approved by local health officials) among other health issues. The improvements will include interior rooms, cabinets, flooring, lighting, plumbing, and mechanical system 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**

| **Target Area** | **Percentage of Funds** |
| --- | --- |
| CITY OF NEW ALBANY TARGET AREA | 84 |
| City of New Albany | 16 |

Table 11 - Geographic Distribution

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

**The CARES Act funding will be used city-wide as the pandemic has affected the entire jurisdiction.**

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 the majority of 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 located 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 and private developers for rental construction.

**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 12 - 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 13 - 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 a number of 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 are able to 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 is able to 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 collects non-perishable food & pet supplies and places 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.

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 dams, 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:**

The City will strive to achieve and expand the supply of affordable housing, support programs that help the most vulnerable households achieve self-sufficiency and improve institutional structure and coordination among providers.

**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. 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 CARES Act funding will assist families with rental/mortgage and utility assistance, etc. , that have been affected financially by the pandemic.**

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 10 units completed in the last five 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 and encouraging developers to foster the same plans for rental units.

**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**

**The CARES Act funding will assist families with rental/mortgage and utility assistance, etc. , that have been affected financially by the pandemic.**

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, will 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 new Analysis of Impediments to Fair Housing Choice adopted April 2020, and 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:**

***The CARES Act provided additional funding to prevent, prepare for and respond to the Coronavirus Pandemic in the amount of $589,501.  This is the second amendment meant to allocate the remaining portion of that funding specific to community needs.***

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 |
| **Total Program Income:** | **0** |

**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% |