

Consolidated Community Development Plan: Fiscal Years 2010 through 2014



City of New Albany, IN



May 11, 2010

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Consolidated Community Development Plan: Fiscal Years 2010 through 2014

New Albany Redevelopment Commission
Mayor Douglas B. England

Prepared for

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I. Citizens Participation Plan



CITY of NEW ALBANY

Fiscal Year (FY) 2010-2014

Community Development Block Grant Program

Five-Year Consolidated Community Development Plan

CITIZEN PARTICIPATION PLAN

The purpose of this Citizen Participation Plan is to ensure the timely and accessible involvement of the citizens of New Albany in the drafting, implementation, and assessment of the City of New Albany's FY2010-2014 Five-Year Consolidated Community Development Plan ("Consolidated Plan") and FY2010 One-Year Action Plan. The Consolidated Plan is a community development plan outlining the City's needs and goals with regard to affordable housing and homelessness, as well as community and economic development. The Consolidated Plan is a requirement in order to receive assistance from the U.S. Department of Housing and Urban Development (HUD). The FY2010 (FY10) One-Year Action Plan is an annual statement of activities as outlined in the Consolidated Plan. The City will submit the FY2010-014 Five-Year Consolidated Community Development Plan and FY2010 One-Year Action Plan, to HUD on or about May 21, 2010 and the Fiscal Year will begin on July 1, 2010, and run through June 30, 2011. This Citizen Participation Plan shall be implemented by the Department of Redevelopment with its office located in Room 325, City-County Building, New Albany, Indiana. The following elements shall govern citizen participation in the process of formulating, implementing, and evaluating the Consolidated Plan:

1. Participation by very-low and low-income persons.

Participation by very-low, low- and moderate income residents particularly those of slum and blighted areas and areas in which funds are proposed to be used is encouraged. Participation shall be solicited through the publication of public hearing legal advertisements in accordance with Indiana Code requirements and by supplemented block advertisements of the proposed plan in the newspaper. In addition, notices of public hearings shall be posted in and/or made available to such neighborhood congregating places as churches, social service agencies, neighborhood centers, as well as the City-County Building and the New Albany-Floyd County Public Library, www.cityofnewalbany.com, and as per the following list (subject to change):

Public Schools:

Fairmont Elementary School
Children's Academy of New Albany
Scribner Junior High School
Silver Street Elementary School

S. Ellen Jones Elementary School
Green Valley Elementary School
Hazelwood Junior High School
New Albany High School

Public Buildings:

Griffin Street Recreation Center
NA-FC Floyd County Public Library

Boys & Girls Club -Ekin Avenue
City-County Bldg. Lobby & 3rd Floor

Public Housing Authority Properties:

Main Office -300 Erni Avenue

Other Locations:

Brown Starks Neighborhood Place, 1100 Bono Road
Rauch - Fairmont Co-Location Center, 2001 Abbie Dell Avenue
Interfaith Community Council, 702 East Market Street
Hispanic Ministries, 720 East Elm Street

2. Participation by Residents of Publicly-assisted Housing.

Participation by residents of publicly-assisted housing is encouraged. In addition to the methods listed above, participation shall be solicited by informing the New Albany Housing Authority of public hearings regarding the Consolidated Plan, and requesting that the Housing Authority post notice of public meetings and public hearings at all locations it deems reasonable.

3. Access to Information.

All citizens shall be provided reasonable and timely access to local meetings, information and records relating to the City of New Albany's proposed use of *Consolidated Plan* funds. Notices of all public hearings shall be published in accordance with Indiana Code requirements and such notifications shall be supplemented with additional block advertisements.

A summary of the proposed Consolidated Plan and One-Year Action Plan will be published in the newspaper and comments will be solicited. This summary shall include the estimated amount of federally funded assistance the City expects to receive, and how the City intends to use such assistance, including the amount that will be made available to very-low and low- and moderate income persons. The full draft of the proposed Consolidated Plan and One-Year Action Plan shall be made available at various community locations throughout the City, including the Redevelopment Office, the NA-FC Public Library, New Albany Housing Authority management office, and at www.cityofnewalbany.com. The City shall receive written public comments on the draft for a period of not less than thirty days from the date it is first made available.

Environmental Review notices shall be published as required in the newspaper, and comments shall be solicited. The opportunity to comment on the City's community development performance will be solicited through a newspaper advertisement as well as public hearings. Files of the Redevelopment Commission are open for public inspection between the hours of 8 A.M. and 4 P.M., Monday through Friday, in Room 325, City-County Building. Copies of documents are available when requested in writing. No charge shall be made for fewer than 10 pages copied; a reasonable charge will be made for 10 or more pages copied. The staff of the Redevelopment Commission will be available by appointment to discuss the community development concerns of citizens.

4. Technical Assistance.

Any group representing very-low and low-income persons, which requests it in writing shall be provided technical assistance in developing proposals for activities that are consistent with the Consolidated Plan.

5. Public Information Meetings and Public Hearings.

In order to obtain citizen views and to respond to proposals and questions at all stages of the community development program, the following public information meeting and public hearings will be held to solicit comments on the following subjects: suitable living environment; housing; and, economic development needs; proposed activities; project implementation (as requested and/or required); community development program performance; and, amendments to the Consolidated Plan. Notices of all public hearings shall be published in accordance with Indiana Code requirements and such notifications shall be supplemented with additional block advertisements. The current schedule for 2010 public information meetings, public hearings and key dates is as follows. Annual meetings are scheduled thereafter. Public information meetings are held at various locations and all public hearings are held in the Assembly Room, Room 331 City-County Building, (unless otherwise noted). Please verify meetings due to possible dates, rooms and/or time changes.

Tuesday, March 9, 2010, 2:30 p.m.

NARC will authorize the Citizens Participation Plan for publication in the Tribune on Sunday, March 14, 2010.

Tuesday, March 30, 2010 and Wednesday March 31, 2010, 7:00 p.m.

NARC shall conduct Public Information Meetings concerning the nature of the Community Development Block Grant program; eligible and ineligible activities; program areas, as well as to discuss CDBG and its uses and to receive general comments about the Analysis of Impediments to Fair Housing Choice in New Albany. Scribner Jr. High School (3/30) & Hazelwood Jr. High School (3/31).

Tuesday, April 6, 2010, 2:30 p.m. and 7:00 p.m.

NARC meeting to conduct two Public Hearings to accept input into the development of the FY2010-2014 Five-Year Consolidated Community Development Plan and FY2010 One-Year Action Plan.

Sunday, April 11, 2010

Publish in Tribune the DRAFT FY2010-2014 Five-Year Consolidated Community Development Plan and FY2010 One-Year Action Plan.

Monday, April 12, 2010 through Tuesday, May 11, 2010

Thirty-day comment period commences and concludes.

Tuesday, May 11, 2010, 2:30 p.m.

NARC will ADOPT the Final FY 2010-2014 Five-Year Consolidated Community Development Plan and FY2010 One-Year Action Plan.

Thursday, May 20, 2010, 7:30 p.m.

New Albany Common Council will adopt a Resolution formally approving the FY2010-2014 Five-Year Consolidated Community Development Plan and FY2010 One-Year Action Plan.

Thursday, September 7, 2010, 2:30 p.m., and 7:00 p.m.

NARC will conduct Public Hearings to report the Grantee's performance for FY 2009.

6. Consultations.

In order to better use the resources and expertise of other corporate and non-corporate organizations with interests in affordable housing, a better living environment, and expanded economic opportunities, the Redevelopment Commission shall involve, to the extent possible, these organizations in developing an assessment of needs for the City. Such consultations shall include, but not be limited to the following: not-for-profit social service and/or housing organizations, banks, realtors, and other municipal governing bodies.

7. Written Comments and Complaints.

All citizen comments and complaints regarding any facet of the Consolidated Plan should be directed to the New Albany Department of Redevelopment. As per CFR '91.105(b)(5), the City shall consider any comments or views of citizens received in writing, or orally at the public hearings or public information meetings, in preparing the final *Consolidated Plan*. Written comments and complaints shall be responded to within 15 working days where practicable. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons therefore, shall be attached to the final Consolidated Plan.

8. Non-English Speaking Persons.

According to the 2000 U. S. Census of Population, an estimated 550 adults in New Albany are unable to speak English well or do not speak it at all. The Department of Redevelopment shall accommodate the needs of this population through the use of interpreters, if necessary. Special arrangements will be made to communicate with these persons, if any desire to participate in a public hearing or public meeting.

9. Special Assistance to the Disabled or Handicapped.

Disabled or handicapped individuals who may require special assistance to attend any Meeting or Hearing open to the public may make their request known by contacting the Department of Redevelopment at 948.5333 (Voice) or 1.800.743.3333 (Indiana Statewide Relay for the hearing-impaired {toll free}).

10. Amendment Process.

A substantial change is a condition, which requires a formal amendment to the Consolidated Plan. The Consolidated Plan amendment process requires the opportunity for public input as per the City of New Albany Consolidated Plan Citizen Participation Plan. Said criteria include the following:

1. To make a change in its allocation priorities or a change in the method of distribution of funds: An increase in the budgeted amount of any activity by more than 25%.

2. To carry out an activity, using funds from any program covered by the consolidated plan (including program income), not previously described in the action plan.
3. To change the purpose, scope, location, or beneficiaries of an activity: Any reduction in the number of beneficiaries of low-moderate by more than 25%.
4. Adding or deleting a priority need, strategy, objective, and/or activity identified in the Consolidated Plan and/or One-Year Action Plan.

11. Anti-displacement.

The City of New Albany maintains a policy of minimizing displacement in its activities funded through CDBG as indicated in its Anti-displacement Plan of March 22, 1995. Said Anti-displacement Plan is available at the Office of the Redevelopment Commission, listed below. The Anti-displacement Plan specifies the general types and levels of assistance that the jurisdiction will make available to persons in the event of displacement. In the event a CDBG activity would cause displacement, the City will have an informational meeting for affected persons.

12. Performance Reports.

Citizens shall be provided with reasonable notice and an opportunity to comment on performance reports. Notice of the availability of performance reports shall be given in the same manner as the notice of the availability of the Consolidated Plan (as per Number 1, above). Draft performance reports shall be made available at the same locations as the draft Consolidated Plan (as per Number 3, above). Comments on the performance report prior to its submittal to HUD shall be received for a period not less than 15 days. The City shall consider any comments or views of citizens received in writing, or orally at the public hearings or meetings, in preparing the final performance report. Written comments and complaints shall be responded to within 15 working days, where practicable. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons therefore, shall be attached to the final performance report.

13. Jurisdiction Responsibility

The requirements for citizen participation outlined in this document do not restrict the responsibility or authority of the City for the development and execution of the *Consolidated Plan*.

Written comments should be addressed to:

New Albany Redevelopment Commission
ATTN: Director of Community Development
Room 325, City-County Building, 311 Hauss Square
New Albany, IN 47150

Dated: March 9, 2010 and Published March 14, 2010.

II. Executive Summary: City of New Albany, Indiana FY 2010 – 2014 Consolidated Community Development Plan

The Community Development Block Grant (CDBG) Program is funded and administered by the U.S. Department of Housing and Urban Development, with the objectives of benefitting low- to moderate-income persons or areas and eliminating and/or preventing slums or blight. The City of New Albany receives funding from the CDBG Program annually, and puts the funds to work in the community in many ways. The use of the funds follows strategies that are outlined in the City’s FY2010-2014 Consolidated Community Development Plan. The Consolidated Plan includes a Citizen Participation Plan, a five-year strategic plan, a one-year action plan, and various narrative and analyses supporting the City’s proposed program. Topic areas included in the plan include housing, infrastructure, homeless issues, enrichment programming, and community development.

This Executive Summary describes how the City’s proposed allocation of CDBG funds for Fiscal Year (FY) 2010 will be used as well as projected use through 2014. Written comments on the One-Year Action Plan are solicited through May 11, 2010, and should be sent to the New Albany Redevelopment Commission, Room 325, City-County Building, New Albany, IN 47150 (Tel. 812/948-5333{voice} or 1.800/743-3333{hearing impaired}; Fax 1.812/948-6803 (Appendix A). Public Hearings will be held on April 6 at 2:30 pm EDST and 7:30 pm, in Room 331 (Assembly Room) of the City-County Building, to receive comments on the One-Year Action Plan and for the Commission to consider adopting the plan. The City expects to receive \$797,394 in Community Development Block Grant funds in FY2010 (\$791,394 entitlement grant plus \$6,000 program income). Proposed activities for the Program are as presented below. The reprogrammed funds from previous fiscal years will be \$465,000 for a total FY 2010 CDBG allocation of \$1,262,394.

History of CDBG Funding in New Albany

New Albany began receiving CDBG funds in 1975, competing state-wide for “small cities” funding prior to becoming an Entitlement City in 1984. Since then, the City has received and invested in the community over \$10 million. This funding has been used throughout the CDBG target areas for housing, infrastructure, programming, parks, and neighborhood centers. One factor that should be noted that the real value of funds available for the City has declined significantly as shown in Table 1.

Table 1
Real Value of CDBG Funds Received by New Albany in Specific Years

| Year | CPI | Nominal Value (not adjusted for inflation) | Real Value (Adjusted for inflation)* |
|------|---------|--|--------------------------------------|
| 1975 | 53.825 | \$149,000 | \$593,921 |
| 1984 | 103.933 | \$750,000 | \$1,548,221 |
| 1994 | 148.225 | \$965,000 | \$1,396,794 |
| 2009 | 214.549 | \$731,972 | \$731,972 |

*Adjusted for inflation using the CPI - 2009 purchasing power

As can be seen in the table, the first year the City became an entitlement community was the highest in terms of real value of dollars received. Today, the real value of funds is half what was available to the community in 1984.

Objectives and Relevant Local Issues

CDBG National Objectives

The City's overall program objectives reflect the CDBG national objectives, which are to:

- Primarily benefit persons of low- to moderate-income or low mod areas
- Prevent/eliminate slums or blight
- Meet community development needs having a particular urgency

Relevant Local Issues

The City has significant needs that are beyond the scope and means of the CDBG program. Other funding sources that the City needs to pursue are: Brownfield Reclamation Fund, HOME, Low Income Tax Credits, Emergency Shelter Grants, FHWA/INDOT funding for streets and other public facilities, and the other federal and state opportunities that become available.

Neighborhood stabilization and reinvestment is an important priority of the Redevelopment Commission, particularly in the S. Ellen Jones neighborhood and the Rear Market/Loop Island area. A key to the neighborhood stabilization effort is the \$6.7 million Neighborhood Stabilization Program (NSP) which is now underway in the S. Ellen Jones/Midtown neighborhood.

The New Albany Housing Authority currently has 100% occupancy. The authority would like to consider ways to address continued need and to identify the potential to reduce densities in the public housing complexes. There are HUD programs that can support this type of activity. In addition, the Housing Authority may be able to expand the Section 8 voucher program and support transition of people from public housing to other housing through HOME and tax credit programs.

The City is investing in Concentrated Code Enforcement to address the various issues associated with having one of the oldest housing stocks in the state coupled with movement of homeowners to the suburbs. This effort will begin to improve all neighborhoods and support the efforts associated with the Neighborhood Stabilization Program.

Linden Meadows was an ambitious program to create affordable housing in the City. It involved the relocation of 17 houses donated by Floyd Memorial Hospital acquired as part of its expansion. The program was administered by the Community Housing Development Corporation (CHDO) in New Albany but unfortunately has been put on hold due to legal and financial issues. The houses are currently boarded up and in danger of deteriorating past any available use. The City is investing in this area to address this issue.

The Ohio River Greenway is a major project that will provide recreational and pedestrian/bicycle linkages to people in the CDBG Target Area. In addition to creating linkages for residents of low-mod areas to employment, shopping, medical, and other destinations, the greenway will make the City more attractive in terms of quality of life, which has been shown in many communities to result in investment, residential growth, and jobs.

There are a number of organizations – United Way, Southern Indiana Housing Initiative, the Haven House for the Homeless, Interfaith, and others that offer programming to support residents of the CDBG Target Area. They have been part of this consolidated planning effort and every opportunity during the five year plan will be made to coordinate with and leverage resources with these agencies.

Finally, several elementary schools are being closed in the City – Silver Street, the Children’s Academy of New Albany, and Pineview. These buildings and locations need to be examined to determine how reuse can benefit the neighborhoods.

Fiscal Year 2010 Annual Plan

Housing Projects

1. Minor Housing Rehabilitation: \$150,000. (This is an ongoing activity that will be funded throughout the Five-Year plan.) This program provides minor (emergency) rehab/repair for low- and moderate-income homeowners (CDBG Target Area) by replacing/repairing roofs; furnace repair/installation, electrical, plumbing, windows, etc. Project delivery and monitoring costs are included. The subrecipient is New Directions Housing Corporation.

2. Neighborhood Tool Bank: \$15,000. (This is an ongoing activity that will be funded throughout the Five-Year plan.) Under this program, tools will be purchased for the purpose of being lent to home owners (others assisting) or rental of tools needed to perform routine home maintenance in the Neighborhood Stabilization Program (NSP) area.

3. Concentrated Code Enforcement: \$60,000. (This is an ongoing activity that will be funded throughout the Five-Year plan.) This program is a comprehensive effort to arrest the decline of deteriorated areas by funding salary and overhead costs directly associated with the enforcement of the City and State building codes in the CDBG Target Area.

4. Direct Down Payment Assistance: \$30,000. (This is an ongoing activity that will be funded throughout the Five-Year plan). This program is meant to assist qualified individuals/families with down payment assistance or closing costs associated with a first-time homebuyer purchase of an affordable house in the City of New Albany. Home inspection reimbursement and program delivery is included.

5. Dilapidated Housing/Structure Clearance: \$70,000. (This is an ongoing activity that will be funded throughout the Five-Year plan). This program provides funds for removal of dilapidated houses including structures (garages/sheds) which have deteriorated to a condition beyond feasible rehabilitation and that pose a public health and safety threat to the community. This activity allows for movement of structures to other sites. Up to \$50,000 of this activity may also be used for demolition and/or property acquisition activities in support of the Tannery Commons Senior Housing (LITC).

6. Optional Relocation Program: \$50,000. (This is an ongoing activity that will be funded throughout the Five-Year plan.) This program provides funds for optional relocation expenses (i.e., moving deposit and one month’s rent) for displaced tenants due to the concentrated code enforcement activity.

7. Linden Meadows Project Acquisition/Rehab: \$100,000. This is a project to address the condition of houses in the Linden Meadows development, which were donated by Floyd Memorial Hospital and Health Services, Inc. to the New Albany-Floyd County Community Housing Development Organization (CHDO). The CHDO was not able to sustain/complete the project. The City has engaged in dialogue with IHCD and private entities to identify a program to complete the development. In the event that any or

all of these funds are not needed these funds may then be used for any of the public facilities or minor housing rehabilitation projects as listed below (page 9).

8. Acquisition: \$50,000. This activity will purchase real estate for affordable housing development/redevelopment.

Public Facilities Projects

9. North Y Preliminary Engineering: \$50,000. This activity is for a preliminary engineering design to widening the overpass to allow connecting sidewalks underneath.

10. Sidewalk Spot Improvements: \$407,416. (This is an ongoing activity that will be funded throughout the Five-Year plan.) This project will provide funds for places where sidewalk connections can benefit pedestrians or to fix sidewalks where incidental deterioration exists. At this time, sidewalk improvements are planned at E. 18th Street, Rear Market Street, and North Y. Americans with Disabilities Act (ADA) compliant ramps will also be constructed.

11. Public Facility for NSP Support: \$30,000. This is to provide funding for infrastructure improvements to support New Albany's Neighborhood Stabilization Program (NSP).

Public Services

12. Repair Affair: \$15,000. (This is an ongoing activity that will be funded throughout the Five-Year plan.) Repair Affair-Southern Indiana is a region-wide volunteer effort that provides elderly and/or low-income homeowners with minor home repairs. The funding allocated here will partially cover expenses incurred by New Directions Housing Corporation in the administration of this activity. A total of 12 homes in New Albany will be improved as the result of this activity.

13. First-Time Home Buyer Program: \$20,000. (This is an ongoing activity that will be funded throughout the Five-Year plan.) The First-Time Home Buyer is an ongoing program that assists qualified individuals and families with financial counseling and home ownership education and certification.

14. Community Youth Asset and Step Ahead Afternoon Program: \$30,000. (This is an ongoing activity that will be funded throughout the Five-Year plan.) This program is designed to provide inner-city youth with a variety of resources from enrichment programs, to tutoring, to recreation. The program is fiscally supported by a wide array of funding mechanisms, including CDBG.

15. NA-FC Park Department Youth Enrichment Program: \$25,000. (This is an ongoing activity that will be funded through the first four years of the Five-Year plan.) Ongoing partnership with the Park Department provides enrichment activities including: recreational sports, educational, and special event opportunities that might not otherwise be available.

16. Property Disposition Initiative: \$500. (This is an ongoing activity that will be funded through the Five-Year plan.) This activity will cover utilities, maintenance, staff and other expenses related to the sale/disposition of houses owned or acquired by the Redevelopment Commission.

Planning and Administration

17. General Administration: \$159,478. This is an ongoing activity that will be funded throughout the Five-Year plan.) This activity provides for the implementation and operation of the CDBG program including supplies, materials, advertising expenses, office equipment, staffing and all other related

expenses. Funding may be set aside to cover planning activities including evaluation and update of various plans, etc. The plans that may be conducted in FY 2010 or 2011 are as follows.

17A. Plan to Reduce Density and Convert Broadmead Terrace and Parkview Public Housing Complex to Mixed-Income Affordable Housing: This planning study will consider the potential for changing the dynamic of the Broadmead Terrace and Parkview complexes from traditional high density public housing to a mixed use/mixed income development (refer to a letter of support from the New Albany Housing Authority in Appendix A).

17B. Rebranding Closed Schools: This activity will be dedicated to developing a plan for reuse of closed schools for community benefit. The initial activity will be to come up with an overall strategy for the program.

17C. Pedway Master Plan: This activity will result in a City-wide pedway plan that: (1) identifies gaps in sidewalk infrastructure; (2) ensures walking connections between areas with concentrations of low income residents and shopping, medical, and work locations; and, (3) promotes the overall health of New Albany.

17D. Transit Circulator Plan: This plan will examine the organizational issues, potential routes, and costs for a transit circulator operating in the city to provide a higher level of access to employment, school and services for residents of the CDBG Target Area.

Based upon the foregoing, it is estimated that not less than \$797,394 (100%) of the FY2010 CDBG Program funds will be used for activities that will primarily benefit low/moderate-income persons.

FISCAL YEARS 2011-2014

In FY 2011 through 2014, many of the projects from 2010 will be carried forward. Specific infrastructure projects will likely be added depending on the availability of additional funding and needs identified through the continuing HUD CDBG annual planning process.

Update

Those citizens and organizations wishing to receive a copy of the DRAFT One-Year Action Plan or the Consolidated Community Development Plan for FY2010 through FY2014, may do so at the following locations beginning April 12, 2010:

1. New Albany Redevelopment Commission Office Room 325, City-County Building
2. New Albany-Floyd County Public Library, Reference Desk 180 West Spring Street
3. New Albany Housing Authority, Main Office, 169 Woodland Drive

In addition, the DRAFT Plan can be accessed via the City of New Albany website at www.cityofnewalbany.com/

Submit written comments to:
Director of Community Development
New Albany Redevelopment Commission
Room 325 City-County Building
311 Hauss Square
New Albany, Indiana 47150-3586

Dated: April 6, 2010, Published April 11, 2010

Budget

Table II-1 presents the budget for FY 2010 of the Consolidated Plan.

Table II-1

FY 2010 One-Year Action Plan

| Projects & Activities | Prior Years (Re-programmed) | 2010 Budget (Grant & PI) | Total Project Costs |
|---|-----------------------------|--------------------------|------------------------|
| Housing Projects | | | |
| Minor Housing Rehabilitation | 65,000 | 85,000 | 150,000 |
| Neighborhood Tool Bank | 15,000 | | 15,000 |
| Concentrated Code Enforcement | | 60,000 | 60,000 |
| Direct Downpayment Assistance | 20,000 | 10,000 | 30,000 |
| Dilapidated Housing/Structure Clearance | 70,000 | | 70,000 |
| Optional Relocation Program | 50,000 | | 50,000 |
| Linden Meadows Rehabilitation and Recovery Project | 100,000 | | 100,000 |
| Acquisition | 50,000 | | 50,000 |
| Total Housing Projects | | | \$525,000 |
| Public Facilities Projects | | | |
| North Y Improvements Preliminary Engineering | | 50,000 | 50,000 |
| Sidewalk Spot Improvements (incl. 18th/Rear Market/North Y) | 60,000 | 347,416 | 407,416 |
| NSP Public Facility Support | | 30,000 | 30,000 |
| Total Public Facility Projects | | | \$487,416 |
| Public Services | | | |
| Repair Affair | | 15,000 | 15,000 |
| First-Time Homebuyer Program | 20,000 | | 20,000 |
| 4-Community Youth Asset Program/Additional Youth | 15,000 | 15,000 | 30,000 |
| NA-FC Parks Youth Enrichment Program | | 25,000 | 25,000 |
| Property Disposition Initiative | | 500 | 500 |
| Total Public Service Projects | | | \$90,500 |
| Planning & Administration | | | |
| Broadmead Terrace/Parkview Housing Study | | | |
| Rebranding Closed Schools (Planning Activity) | | | |
| Pedway Master Plan (Planning Activity) | | | |
| Transit Circular Plan | | | |
| General Administration | | 159,478 | 159,478 |
| Total Planning & Administration | | | \$159,478 |
| Total Funding Sources (791,394-EN+6,000-PI+465,000-CO) | | | \$ 1,262,394.00 |



III. 5-Year Strategic Plan

5 Year Strategic Plan

This document (**Version 2.0**) includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

GENERAL

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

5 Year Strategic Plan Executive Summary:

The City's overall program objectives reflect the CDBG national objectives, which are to:

- Primarily benefit persons of low- to moderate-income or low mod areas
- Prevent/eliminate slums or blight
- Meet community development needs having a particular urgency

Through the Consolidated Plan, the plan has an emphasis on neighborhood stabilization, addressing housing and homeless needs particularly in light of the impact of the recent recession on employment, pedestrian linkages to improve walkability and access to jobs, and enhancement programs to benefit residents of the target area.

Neighborhood stabilization and reinvestment is an important priority of the Redevelopment Commission, particularly in the S. Ellen Jones neighborhood and the Rear Market/Loop Island area. A key to the neighborhood stabilization effort is the \$6.7 million Neighborhood Stabilization Program (NSP) which is now underway in the S. Ellen Jones/Midtown neighborhood.

The New Albany Housing Authority currently has 100% occupancy. The authority would like to consider ways to address continued need and to identify the potential to reduce densities in the public housing complexes. There are HUD programs that can support this type of activity. In addition, the Housing Authority may be able to expand the Section 8 voucher program and support transition of people from public housing to other housing through HOME and tax credit programs. One of the proposals identified in the Consolidated Plan is a study to examine the configuration of public housing in the Parkview/Broadmeade Terraces site.

The City is investing in Concentrated Code Enforcement to address the various issues associated with having one of the oldest housing stocks in the state coupled with movement of homeowners to the suburbs. This effort will begin to improve all neighborhoods and support the efforts associated with the Neighborhood Stabilization Program.

Linden Meadows was an ambitious program to create affordable housing in the City. It involved the

relocation of 17 houses donated by Floyd Memorial Hospital acquired as part of its expansion. The program was administered by the Community Housing Development Corporation (CHDO) in New Albany but unfortunately has been put on hold due to legal and financial issues. The houses are currently boarded up and in danger of deteriorating past any available use. The City is investing in this area to address this issue.

The Ohio River Greenway is a major project that will provide recreational and pedestrian/bicycle linkages to people in the CDBG Target Area. In addition to creating linkages for residents of low-mod areas to employment, shopping, medical, and other destinations, the greenway will make the City more attractive in terms of quality of life, which has been shown in many communities to result in investment, residential growth, and jobs.

There are a number of organizations – United Way, Southern Indiana Housing Initiative, the Haven House for the Homeless, Interfaith, and others that offer programming to support residents of the CDBG Target Area. They have been part of this consolidated planning effort and every opportunity during the five year plan will be made to coordinate with and leverage resources with these agencies.

Finally, several elementary schools are being closed in the City – Silver Street, the Children’s Academy of New Albany, and Pineview. These buildings and locations need to be examined to determine how reuse can benefit the neighborhoods.

The draft plan has 20 projects in the areas of Housing, Public Facilities, Public Service, and Planning to address these issues. Through this Plan, the City anticipates improvements in housing stock (including the availability of affordable housing stock) and housing conditions in the Target Area, overall neighborhood improvement, and increased walkability and livability.

The City has had a very active and successful CDBG program for many years, beginning in 1975 when the City first received a CDBG grant, through 1984 when New Albany became an entitlement community, and through today. Projects encompassing affordable housing, sidewalks, drainage, streets, parks, community centers and enrichment programs have been constructed and/or implemented.

Strategic Plan

Due every three, four, or five years (length of period is at the grantee’s discretion) no less than 45 days prior to the start of the grantee’s program year start date. HUD does not accept plans between August 15 and November 15.

Mission:

The New Albany Redevelopment Commission is the agency of the City of New Albany responsible for the implementation of the CDBG program. The Commission’s goal is to exceed HUD’s minimum benefit of 70% CDBG program dollars to low- and moderate-income persons or areas in the delivery of CDBG activities in the City of New Albany. Similarly, the Department of Redevelopment continues to leverage private funds to assist the City of New Albany in the provision of decent, safe, and affordable housing in neighborhoods throughout the City, and especially to provide a suitable living environment in the older low- and moderate-income areas of the City of New Albany.

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

5 Year Strategic Plan General Questions response:

1. The geographic area that comprises the CDBG Target Areas for the City of New Albany is comparatively small, totaling less than four square miles of the City's 14.5 square miles. Figure III-1 shows the target area. Substantial portions of the CDBG Target Area are within the floodway of the Ohio River or the floodways of various city creeks and streams and are, therefore, generally unsuitable for any dense type of development. The CDBG Target Area is the oldest part of the City of New Albany and represents the greatest housing density in the city. The area is characterized by very old housing stock (most built before World War II), and the greatest infrastructure needs (in terms of reinvestment). The CDBG Target Area is also the primary location of most of the City's minority population.

2. The overall size of the CDBG Target area means that virtually no allocation is more than two or three miles distant from any other point in the Target Area. Although there are distinct neighborhoods in the Target Area as seen in Figure III-1, the area is so small relative to the City as a whole that the benefits of allocation are shared by the majority of CDBG Target Area residents/businesses. Neighborhood stabilization and reinvestment is an important priority of the Redevelopment Commission, particularly in the S. Ellen Jones neighborhood and the Rear Market/Loop Island area. A key to the neighborhood stabilization effort is the \$6.7 million Neighborhood Stabilization Program (NSP) which is now underway in the S. Ellen Jones/Midtown neighborhood. The plan includes projects that will leverage those funds to the betterment of the entire Target Area. In the Griffin Street neighborhood, the City has identified funds to complete the Linden Meadows project.

3. The Community Development Block Grant Program entitlement amount is insufficient to undertake substantial projects to completion in a single year, let alone completing multiple projects in several neighborhoods in a single year. The real dollar value of funds available to the City in FY 2010 is half what it was in 1984. However, there are barriers as described below.

A barrier to meeting the needs of the underserved population is the availability of frequent public transportation. The Transit Authority of River City (TARC) provides limited public bus service. There are two primary routes that provide service. Route 72 provides service approximately every 40 minutes from 5:30 a.m. to 8:30 a.m. and 3:30 p.m. to 6:30 p.m. and every 90 minutes during the rest of the day. It operates on Spring Street through downtown and along State Street. Route 22 operates throughout the day (weekdays only) on headways ranging from 60 minutes to 90 minutes and provides service along State Street and Grant Line Road to the New Albany Industrial Park and Indiana University Southeast

(IUS). There is also limited (four trips per day) express service from IUS along Charlestown Road into Louisville on the Route 73. The lack of service, particularly in the middle of the day, impacts low income residents as they try to access services and jobs (many of which do not have hours corresponding to an 8 – 5 workday).

Figure III-1
CDBG Target Area



Another barrier is lack of affordable housing. The Housing Authority reports 100% occupancy with a waiting list so long they no longer take names. Haven House in Jeffersonville provides shelter to the homeless and about 20% of their clients are from New Albany. Based on discussions with these and other agencies, the recession and resulting unemployment have put many people beyond even thinking

of buying a house and not even being able to make monthly rent payments. In addition, because of decisions decades ago to not use Section 8 vouchers as a major component of its housing program, the Housing Authority has very few vouchers for people to use.

The City enjoys good cooperation with the local agencies providing services to residents in need in the Target Area and every effort is made to ensure the needs of the residents of the Target Area are addressed.

Managing the Process (91.200 (b))

1. *Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.*
2. *Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.*
3. *Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.*

**Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.*

5 Year Strategic Plan Managing the Process response:

1. The New Albany Redevelopment Commission is the department of City government in charge of the development and implementation of the CDBG Consolidated Community Development Plan and each one-year Action Plan. The Commission has more than 30 years' experience in implementing both Small Cities CDBG and Entitlement CDBG grant awards, as well as other grant programs (including Federal, state, and private grants/awards).

Other entities that will assist the Redevelopment Commission in implementing specific annual activities include New Directions Housing Corporation, Inc.; the Floyd County Step Ahead Council (Youth Services Coalition), and the New Albany – Floyd County Parks Department.

2. The planning process included following:

- Mailing of surveys on issues associated with both the Analysis of Impediments and the Consolidated Plan to 47 individuals associated with social service agencies, housing agencies, neighborhood associations, and others to gather input.
- Two public meetings.
- An agency workshop.
- Two public hearings.
- Consultations and meetings with Redevelopment Commission staff.

3. The plan included consultation with representatives of the New Albany Housing Authority, New Albany Public Schools, Interfaith, the Salvation Army, Haven House, and the Southern Indiana Housing Initiative. These discussions were facilitated both through the agency workshop cited above and individual conversations.

Citizen Participation (91.200 (b))

1. *Provide a summary of the citizen participation process.*
2. *Provide a summary of citizen comments or views on the plan.*
3. *Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.*
4. *Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.*

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

5 Year Strategic Plan Citizen Participation response:

1. The Redevelopment Commission followed the citizen participation process as outlined at 91.200(b) and as governed by Indiana statute (for public meetings and hearings). The Commission conducted two public meetings and two public hearings to seek input from those living and working in the CDBG Target Area as well as citizens in general and to consider their input in the development of the plan.

Section I of this document details the specific process followed.

2. The citizen comments on the plan are summarized in the following list:

- The recession has created pressure on the housing and homeless service providers because the type and number of people needing assistance has grown due to un- or under-employment.
- Code enforcement is critical. The older housing stock, movement of people to the suburb with the housing left behind transitioning to rental, absentee landlords, junk/trash/litter/abandoned cars/etc. all require immediate attention.
- Please be sure to distribute the funds equitably to all neighborhoods.
- Address drainage issues in the west end.
- The funding for afterschool programs has been well used.
- Need to do something about Linden Meadows. It is currently a drain on community.
- Need to engage the neighborhoods more in outreach to increase participation in planning and programs.
- Families are struggling because of loss of jobs.
- There is overabundance of concentrated public housing.

3. The proposed plan activities were prominently printed in a display advertisement rather than a legal ad (which many people do not read) in the local newspaper. In addition, mailings with information about the public meetings and the planning process were distributed to agencies and organizations providing services to minorities and people with disabilities. In addition, the President of the Redevelopment Commission is an African-American.

4. There were no comments that were not accepted as input into the Consolidated Plan. Letters of support for various aspects of the plan are found in Appendix A.

Institutional Structure (91.215 (i))

1. *Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.*
2. *Assess the strengths and gaps in the delivery system.*
3. *Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.*

5 Year Strategic Plan Institutional Structure response:

1. The Redevelopment Commission will be the primary agency responsible for the implementation of the FY 2010 – FY 2014 Five-Year Consolidated Plan and for each of the successive Five-Year Action plans. The Commission will be assisted by the various departments, boards, and commissions of the City. Private industry will be used for design and construction of infrastructure and housing rehabilitation services. Other private industry will be used for financing home purchases by first-time buyers. The Commission will continue to foster partnerships between and among for-profit, not-for-profit, and government to expand the supply of safe, sound, and affordable housing. The not-for-profit sector will also be involved in the delivery of services to youth, and in housing rehabilitation.
2. The strength in the delivery system is the investment of the process in the long and successful experience of the Redevelopment Commission and its experienced staff. The most significant gap in the provision of services is the small CDBG entitlement and the community's fiscal difficulties.
3. The Housing Authority of New Albany (HANA) is a City agency. HANA provides important housing opportunities to low- and moderate-income residents of the City. Public input received during this plan and in prior years indicate that residents believe there is an overabundance of public housing and that a program to reduce the existing concentration of public housing should be considered. Residents have expressed there should be greater reliance on Section 8 housing vouchers and other tools to help move some public housing tenants from housing projects into scattered-site housing and/or home ownership.

Monitoring (91.230)

1. *Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.*

5 Year Strategic Plan Monitoring response:

The Redevelopment Commission will implement virtually all activities and programs through the Commission's professional staff. Three programs will be implemented through sub-recipient

agreements, and in each of those instances, the sub-grantee is experienced in implementing programs as required by the agreements and CDBG sub-recipient agreements. The Redevelopment Commission and its staff will ensure that all federal and state requirements are met and the programs or activities are implemented in a timely manner.

Priority Needs Analysis and Strategies (91.215 (a))

1. Describe the basis for assigning the priority given to each category of priority needs.
2. Identify any obstacles to meeting underserved needs.

5 Year Strategic Plan Priority Needs Analysis and Strategies response:

1. The amount of funding the Redevelopment Commission has to meet the needs in the target area has reduced significantly as shown in Table III-1.

Table III-1
Real Value of CDBG Funds (FY 2009) Received by New Albany in Specific Years

| Year | CPI | Nominal Value (not adjusted for inflation) | Real Value (Adjusted for inflation)* |
|------|---------|--|--------------------------------------|
| 1975 | 53.825 | \$149,000 | \$593,921 |
| 1984 | 103.933 | \$750,000 | \$1,548,221 |
| 1994 | 148.225 | \$965,000 | \$1,396,794 |
| 2009 | 214.549 | \$731,972 | \$731,972 |

*Adjusted for inflation using the CPI - 2009 purchasing power

Because of this, the Redevelopment Commission intends to focus its resources on programs and/or activities that would provide the greatest leverage (in either private funds brought to an activity as a result of CDBG participation or in the construction of public facilities as a spur to private redevelopment activities). The Redevelopment Commission for the FY 2010 – 2014 Consolidated Plan and, in particular the FY 2010 One-Year Action Plan has placed its priority on projects that support neighborhood stabilization in the CDBG Target Area (particularly in the S. Ellen Jones/Midtown and Rear Market/Loop Island areas) and leverage the NSP grant received by the City; projects that promote affordable housing (Linden Meadows), and enrichment programming for the youth in the CDBG Target Area.

2. Please refer to Response No. 3 under “General Questions.”

Lead-based Paint (91.215 (g))

1. *Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.*
2. *Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.*

5 Year Strategic Plan Lead-based Paint response:

1. The estimated number of dwellings that may contain lead-based paint hazards based on HUD estimating methodology is 8,904. Of this number approximately over 7,000 may be occupied by families in the extremely low-income, low-income, and moderate-income categories (based on the number of families in those categories per the 2000 U.S. census).

2. The Redevelopment Commission has a multi-faceted approach to reducing hazards associated with Lead-based Paint. The Commission distributes educational materials about lead-based paint hazards with all potential rehabilitation clients as well as first-time home-buyers. The second component of the City's evaluation and reduction policy is to test families that may be at high risk of lead exposure (particularly children) for EBLs. The final component is the abatement of lead-based paint hazards from dwellings during rehabilitation. The City recognizes that grant funds are available to assist in lead-paint abatement and continues to explore the possibility of using such funds as it deems appropriate. In addition, the City has implemented and will continue to implement through the five-year plan a Code Enforcement System that will be considering violations in many areas including lead paint.



The City's plan for FY 2010 and through the Five-Year period includes an emphasis on code enforcement.

HOUSING

Housing Needs (91.205)

*Please also refer to the Housing Needs Table.

1. *Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families).*
2. *To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.*

5 Year Strategic Plan Housing Needs response:

1. New Albany has substantial housing needs that are a direct result of the community's very old housing stock as well as the lack of comprehensive, effective code enforcement although this issue is being addressed through the City's commitment to code enforcement. In addition local demographics indicate that the community is older in terms of age than the state average. Note that the needs described herein are derived from 2000 Census information, local information sources, and are estimates.

A. **Extremely Low-Income.** This category exhibits the greatest need and experiences the highest cost burden for housing. Housing choices are generally substandard and located in less than desirable neighborhoods. This category is generally served by Public Housing (see J below).

B. **Low-Income.** These individuals include those who have lost jobs or are unable to find sustainable work, have credit problems, and are unlikely to be able to transition into home ownership. Cost burdens are common in the low-income category.

C. **Moderate-Income.** This category needs minor assistance, such as roof replacement, new water heaters, or other minor elements to help keep them in their residences and as important stable elements of the CDBG Target Area neighborhoods.

D. **Middle-Income.** Middle-income residents are underserved in housing choices in or near the downtown. The importance of attracting and retaining middle- (and higher) income residents is important to the redevelopment of the inner city.

E. **Renters.** Rental units comprise approximately 60% of total housing units in the CDBG Target Area. The most noticeable need is for Housing Code Enforcement to ensure that housing is safe, decent, and affordable.

F. Owners. The owner-occupied category is characterized by the need for moderate housing rehabilitation. Particularly with elderly owners, the need for new roof, replacement furnace, or updated wiring is substantial to help keep residents in their dwellings and neighborhoods.

G. Elderly Persons. Elderly homeowners are included in the discussion above. Elderly renters are well-served by a variety of housing providers, including the Housing Authority of New Albany and a private facility called Muir Manor, developed in partnership with the National Benevolent Association.

H. Single-persons. There is no perceptible need, compared to other populations, among this sub-population.

I. Large families. The “Large Family” category is relatively small, representing less than 5% of the housing needs in the City of New Albany.

J. Public Housing Residents. The Housing Authority of New Albany (HANA) is currently updating some of its properties and has 100% occupancy. HANA has expressed interest in exploring the possibility of a HOPE VI or similar initiative to remove and replace its largest complex with mixed-income context sensitive housing. A major need in the community is the lack of Section 8 vouchers. For years the City did not participate in the Section 8 program and the number of vouchers for a city of this size is very small. Estimated need is 500 units.

K. Families on Housing Waiting Lists. As noted above, HANA properties are at 100% occupancy and the lack of Section 8 vouchers is a barrier to both finding housing for those in need as well as transitioning people from public housing into neighborhoods. 180 families are on HANA’s public housing waiting list. 125 families are on HANA’s Section 8 waiting list, which has been closed for 3 years.



Priority Housing Needs (91.215 (b))

1. *Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.*
2. *Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.*
3. *Describe the basis for assigning the priority given to each category of priority needs.*
4. *Identify any obstacles to meeting underserved needs.*

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

5 Year Strategic Plan Priority Housing Needs response:

1. For this five-year plan, a high priority is addressing housing conditions in the City through code enforcement and neighborhood stabilization in the S. Ellen Jones/Midtown and Rear Market/Loop Island areas. The City has also identified expansion of affordable housing (including completion of the Linden Meadows project) as a high priority. Continuing priorities are providing assistance for renters to become owners and minor rehabilitation projects to help home owners, particularly the elderly and disabled, remain in their homes. The city is working with a developer to create the Tannery Commons project, the initial phase of which will be a 30-unit Senior Housing project in the Loop Islands area. This project will provide affordable housing choices for New Albany's senior housing and be the first phase of a larger development.

2. New Albany has one of the oldest housing stocks in the State with 62% of its dwellings built before 1945 and 79% built before 1980. Much of this stock has not been maintained in an appropriate manor leading to an appearance of dis-investment which makes the City's inner city neighborhoods not attractive to potential home owners.

A second issue is the effect of the recession on many residents. HANA is 100% occupied. The City has a lack of Section 8 vouchers. Many people are relying on support of programs or families to survive. Providing more affordable housing in the City is critical.

3. The need for neighborhood stabilization and affordable housing opportunities and options support the priorities identified in 1 above.

4. Since the last Five Year plan, the City has enacted a Code Enforcement Program that is addressing housing code violations in the CDBG Target Area. Continuing obstacles to meeting housing needs is the lack of funds to apply to the problems of affordable housing, the relatively small CDBG entitlement award, and the lack of more private, for-profit housing initiatives to develop new housing choices in the inner city.

Housing Market Analysis (91.210)

*Please also refer to the Housing Market Analysis Table in the Needs.xls workbook

1. *Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.*
2. *Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).*
3. *Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.*

5 Year Strategic Plan Housing Market Analysis responses:

1. New Albany's housing market has potential because of lower housing costs relative to the Louisville metropolitan area, smaller homes on smaller lots which can be desirable to empty nesters or young professionals looking for first-time home buying options. The continued makeover of downtown New Albany (the new YMCA/Aquatics Center, the Ohio River Greenway, new restaurants, etc.) could make near downtown neighborhoods more attractive for residential development. Both housing for people with disabilities and persons with HIV/AIDS remain slightly under-served in terms of the number of units available.
2. The majority of housing served is in the <30% and <50% median income groups locally. HANA has 1,083 federally supported housing units and a very limited number of Section 8 vouchers. Because of New Albany's limited participation in the Section 8 program there should not be a significant loss of Section 8 vouchers.
3. New Albany does not receive enough CDBG funding to allow it to address all of the City's needs and the City has never made significant funds available for rental assistance. The City does have as a continuing program in the five-year plan funds for rehabilitation of affordable housing units and funds to support the Neighborhood Stabilization Program in the S. Ellen Jones/Midtown and Rear Market/Loop Island areas.

Specific Housing Objectives (91.215 (b))

1. *Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.*
2. *Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.*

5 Year Strategic Plan Specific Housing Objectives response:

1. The community, through the Redevelopment Commission, seeks to create a variety of housing options for all citizens. The minimum threshold is that the housing be safe, decent and affordable. The Commission's highest priority is preserving affordable housing stock. Over the 2010 to 2014 period, several programs will be dedicated to this priority. These include Concentrated Code Enforcement, Repair Affair, Minor Housing Rehabilitation, and Neighborhood Tool Bank. The objectives of these programs is to provide homeowners funds and tools for making home improvements, providing a means of having improvements made to homes owned by the elderly and people with disabilities, and make sure all structures in the CDBG Target Area meet City codes for safe and decent housing.
2. The Redevelopment Commission reasonably expects to continue receiving CDBG funds over the 2010 – 2014 period covered by the plan to continue its programs to address needs identified in the plan. In addition, the Redevelopment Commission reasonably expects the Neighborhood Stabilization Program to leverage private and/or non-profit investment in the CDBG Target area.

Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

5 Year Strategic Plan Needs of Public Housing response:

The New Albany Housing Authority operates 1,083 housing units (approximately 17% of all rental housing in the City) in two high-rise buildings that serve the elderly and/or disabled tenants, and five apartment communities that serve mostly non-elderly. All of these units are located within the CDBG Target Area. None of the complexes are obsolete although construction of the facilities ranges from immediately after World War II to the early 1980's.

Regular investment in maintenance and routine upgrades (which continues today) has resulted in apartments that are in adequate to good condition.

Currently, HANA has 100% occupancy and 300 families on its waiting list. There are no known issues with accessible housing at the housing authority. HANA continues to be interested in a program to reduce the density of units at its largest complex and to increase its Section 8 housing program. The Housing Authority supports the City's proposal to study the configuration of units in the Parkview/Broadmeade Terrace area as shown in the letter included in Appendix A.

Public Housing Strategy (91.210)

- 1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.*
- 2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))*
- 3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))*

3-5 Year Strategic Plan Public Housing Strategy response:

The information in this section is under review in this draft.

1. The New Albany Housing Authority intends to continue its programs to assist residents in determining the future of the Housing Authority during their tenure at properties. The Authority recognizes its needs to continue to maintain and improve its housing stock and to continue its efforts to provide a safe and secure living environment for all its tenants and the neighborhoods that host public housing complexes through its hosting of public safety officers on its properties. Delivering services, not just housing, in an efficient manner is important to the Authority and it will continue efforts to provide the best service to its tenants. The Authority seeks to maintain its financial stability and to grow its profitability so that it can continue to provide services that are needed in the community. The Authority recognizes the issues associated with the density at its larger complexes and supports the City's efforts to identify ways to address this issue, including but not limited to a HOPE VI type program, more Section 8 vouchers, and other ways to transition some tenants into the neighborhoods.
2. The City's Five-Year Plan 2010-2014 continues its commitment to help improve the City's housing stock so that it may qualify for Section 8 assistance vouchers. In addition, the City and its housing partners will continue to provide assistance to qualified individuals in purchasing a home (through its First-Time Homebuyer program) and other programs that may become available to the city.
3. The New Albany Housing Authority is not labeled by HUD as troubled.

Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

- 1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.*

2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

5 Year Strategic Plan Barriers to Affordable Housing response:

1. The City has in place policies that support the development of affordable housing. For example, the City has established fee-waivers for not-for-profit affordable housing developers so that sewer tap fees and building/zoning fees are typically waived, as long as the development meets affordability requirements. Generally, land use and zoning controls has not been a barrier to the development of affordable housing. Indeed, the City's Comprehensive Plan calls for the preservation of affordable housing where it currently exists and the development of additional affordable housing throughout the planning jurisdiction. The City's Board of Zoning Appeals has supported the development of affordable housing by granting variances or exceptions to zoning requirements in cases where affordable housing was planned. The fact that the New Albany Community Housing Development Organization is no longer active is a loss in terms of community energy to develop affordable housing. However, the City is committed to completing the Linden Meadows project and will commit CDBG funds over the course of the plan to support that effort.

2. The Redevelopment Commission remains ready to assist the Common Council for the City in determining the possibility of creating incentive packages to encourage for-profit development of affordable housing in the City and is committed to implementation of the Neighborhood Stabilization Program to leverage additional investment in the City. The Redevelopment Commission, Economic Development Office, and other city departments remain willing and ready to assist in developing the tools necessary to enhance affordable housing opportunities in the City.

HOMELESS

Homeless Needs (91.205 (b) and 91.215 (c))

*Please also refer to the Homeless Needs Table in the Needs.xls workbook

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

5 Year Strategic Plan Homeless Needs response:

The Southern Indiana Housing Initiative (SIHI) is the lead entity managing the overall Continuum of Care (CoC) planning process for Region 13. It consists of representatives from 12 counties located in that region. Membership includes representatives from emergency shelters, housing services providers, homeless prevention programs, faith based groups, and community action agencies. In essence, SIHI serves as a local “coalition for the homeless”.

SIHI is responsible for creating, updating, and communicating the Continuum of Care. The SIHI is a 501 (c) 3 organization with bylaws and officers that are elected each year. Paul Murphy, the current president, is executive director for Community Mental Health Corporation in Dearborn County.

Priority Homeless Needs

- 1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.*
- 2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.*

5 Year Strategic Plan Priority Homeless Needs response:

In 2009, Region 13 secured \$ 1,459,848 in competitive funding which represented 19% of the total \$7,696,118 awarded to Indiana's Balance of State. The nearly 1 million dollars in funding supports 10 independent projects managed by 6 providers in Region 13. While region 13 has been successful in securing funding for new projects, there has been only one new homeless initiative in Clark or Floyd County funded by HUD CoC dollars since the construction of the Center for Women and Families' domestic violence shelter in 2000. This expansion occurred at The Salvation Army which added 8 transitional housing units. Funding announcements for 2010 are still pending. Region 13 has proposed a new Permanent Supportive Housing Project and, if funded, the \$1,022,081 project will be operated by Community Mental Health Corporation in the eastern portion of the Region 13.

Our goal to build resources and stabilize existing housing programs has been addressed as the region works to develop a second general homeless shelter program. Over the past two (2) years the Homeless Sub-committee for SIHI has been collaborating with key homeless providers in the area and will be producing an extensive report on homelessness in Clark and Floyd counties. The results of this study will be used as a springboard for SIHI's continued movement toward establishing a second general homeless shelter in the Floyd-Clark area.

In September 2009, through the Homeless Prevention and Rapid Re-housing Program, Region 13 secured a total of \$670,996 in HPRP funds for a three year period to provide services to seven counties located in Region 13.

Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

5 Year Strategic Plan Homeless Inventory response:

The following details the availability of facilities to homeless people in or around New Albany.

EMERGENCY BEDS AS OF SPRING 2010:

Haven House Services Inc. – Emergency Shelter with 30 Family Beds and 30 Individual Beds

Heart House: Emergency Shelter with 6 Family Beds and 60 Individual Beds

TRANSITIONAL HOUSING

Community Mental Health has 14 family beds and 10 individual beds

Community Mental Health II has 15 individual beds

The Salvation Army has 25 family beds

Center for Women and Families has 10 family beds

Hedden House has 3 individual beds

Ohio Valley Opportunities has 4 family beds

St. Elizabeth Regional Maternity Center has 14 family beds

Region 13 is considered one of the more competitive CoC's in the Indiana Balance of State Competition. This is evidenced not by subjective comments but by the fact that the region secures a significant share of the CoC Balance of State funding (\$1.46 million of \$7.7 or 19%).

Homeless Strategic Plan (91.215 (c))

- 1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.*
- 2. Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to*

permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.

3. *Homelessness Prevention—Describe the jurisdiction’s strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.*
4. *Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.*
5. *Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include “policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons.” The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.*

5 Year Homeless Strategic Plan response:

1. The City supports local efforts to address homeless issues and meets regularly and participates in discussions with the SIHI.
2. Through the City’s investment in the Neighborhood Stabilization Program and its other initiatives to reinforce the availability of affordable housing in the City, combined with aggressive programs to transition support service agencies in providing education opportunities, it is hoped that the incidence of chronic homelessness in the City can be eliminated by 2012.
3. Region 13 is considered one of the more competitive CoC’s in the state. Through these programs, including 10 Transitional Housing Programs and 17 HUD-funded homeless projects, the City hopes to support efforts to eliminate homelessness for individuals and families at risk.
4. The Southern Indiana Housing Initiative (SIHI) is the lead entity managing the overall Continuum of Care (CoC) planning process for Region 13. It consists of representatives from 12 counties located in that region. Membership includes representatives from emergency shelters, housing services providers, homeless prevention programs, faith based groups, and community action agencies. In essence, SIHI serves as a local “coalition for the homeless”.

SIHI is responsible for creating, updating, and communicating the Continuum of Care. The SIHI is a 501 (c) 3 organization with bylaws and officers that are elected each year. Paul Murphy, the current president, is executive director for Community Mental Health Corporation in Dearborn County.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

5 Year Strategic Plan ESG response:

Not applicable.

COMMUNITY DEVELOPMENT

Community Development (91.215 (e))

*Please also refer to the Community Development Table in the Needs.xls workbook.

1. *Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.*
2. *Describe the basis for assigning the priority given to each category of priority needs.*
3. *Identify any obstacles to meeting underserved needs.*
4. *Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.*

NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

5 Year Strategic Plan Community Development response:

1. The City of New Albany's priority non-housing community development needs are development of sidewalk projects to improve pedestrian access between residential and commercial areas, development of supportive infrastructure in the Neighborhood Stabilization Program area, and developing plans for overall pedestrian/bicycle and transit circulator services that will improve mobility options for residents of the CDBG Target Area. Additionally, the Redevelopment Commission will partner with the Floyd County Step Ahead Council and the Parks Department in youth enrichment programs.
2. The Redevelopment Commission assigned "High" priority to the activities described above because they represent a solution to the greatest need in the City, given the funds available to address such problems.
3. As stated previously, the primary obstacle to meeting underserved needs is the City's financial resources and the relatively small CDBG award (refer to Table III-1).
4. The community development objectives are stated as follows:

- A. Completion and realization of the benefit of the Ohio River Greenway. This project will benefit the entire community, attract investment in the downtown and the CDBG Target Area, and create employment opportunities.
- B. Completion of the Linden Meadows project. Completion of this project will provide 17 additional affordable houses in the market.
- C. Providing resources to leverage support for the NSP project in the SEJ/Midtown neighborhood. This project will attract private sector investment and result in a greater supply of safe, sanitary, and affordable housing in the CDBG target area.
- D. Identify a way to address the concentration of public housing in the City's largest complex.
- E. Continuing Code Enforcement and Housing Rehabilitation programs to stabilize the neighborhoods in the CDBG Target Area.
- F. Continue to address sidewalk and pedestrian linkage issues to increase the quality of walkability in the City.

Antipoverty Strategy (91.215 (h))

1. *DESCRIBE THE JURISDICTION'S GOALS, PROGRAMS, AND POLICIES FOR REDUCING THE NUMBER OF POVERTY LEVEL FAMILIES (AS DEFINED BY THE OFFICE OF MANAGEMENT AND BUDGET AND REVISED ANNUALLY). IN CONSULTATION WITH OTHER APPROPRIATE PUBLIC AND PRIVATE AGENCIES, (I.E. TANF AGENCY) STATE HOW THE JURISDICTION'S GOALS, PROGRAMS, AND POLICIES FOR PRODUCING AND PRESERVING AFFORDABLE HOUSING SET FORTH IN THE HOUSING COMPONENT OF THE CONSOLIDATED PLAN WILL BE COORDINATED WITH OTHER PROGRAMS AND SERVICES FOR WHICH THE JURISDICTION IS RESPONSIBLE.*
2. *IDENTIFY THE EXTENT TO WHICH THIS STRATEGY WILL REDUCE (OR ASSIST IN REDUCING) THE NUMBER OF POVERTY LEVEL FAMILIES, TAKING INTO CONSIDERATION FACTORS OVER WHICH THE JURISDICTION HAS CONTROL.*

5 Year Strategic Plan Antipoverty Strategy response:

1. The Redevelopment Commission is a member of the Continuum of Care for this region and works closely with area homeless service agencies/organizations to alert that community to housing opportunities available both through the Redevelopment Commission as well as other housing providers. The FY2010-FY2014 Consolidated Community Development Plan is to expand affordable housing choices in the CDBG Target Area through support of the Neighborhood Stabilization Program, continued housing repair programs, and completion of the Linden Meadows Project.
2. The single biggest problem facing low and moderate income families today is the loss of income from stable employment due to the recession. Based on the analysis done for this plan as well as the public input, there are many once stable families on the brink of homelessness because of the disparity between the availability and the need for affordable housing. The strategies and priorities outlined in this plan attempt to address that need with the limited financial resources available.

Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k))

1. *(States only) Describe the strategy to coordinate the Low-income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low- and moderate-income families.*

5 Year Strategic Plan LIHTC Coordination response:

Not applicable.

NON-HOMELESS SPECIAL NEEDS

Specific Special Needs Objectives (91.215)

1. *Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.*
2. *Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.*

5 Year Non-homeless Special Needs Analysis response:

1. The Redevelopment Commission for this five-year plan is focusing rehabilitation funds on areas that exhibit the greatest signs of disinvestment while retaining the highest potential for reinvestment. In Year One (and possibly beyond) the focus is on the S. Ellen Jones/Midtown and Rear Market/Loop Island areas. In subsequent areas other neighborhoods in the Target Area will be prioritized. It should be noted that the Concentrated Code Enforcement program targets the entire Target Area.
2. The City will use CDBG funds in these areas. In addition, with the investment of the NSP it is anticipated that additional non-profit and private sector investment will occur in the Target Area.

Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. *Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the*

Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.

**Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.*

2. *Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.*
3. *Describe the basis for assigning the priority given to each category of priority needs.*
4. *Identify any obstacles to meeting underserved needs.*
5. *To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.*
6. *If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.*

5 Year Non-homeless Special Needs Analysis response:

1. Refer to the non-homeless special needs table in this report.
2. The Redevelopment Commission supports and coordinates with the Housing Authority of New Albany and the Southern Indiana Housing Initiative (as well as other agencies) to address these issues. Specific funding for these programs is limited.
3. The Redevelopment Commissions priority continues to be to expand the volume of affordable housing through preservation of the existing housing stock with programs such as Concentrated Code Enforcement, Minor Housing Rehabilitation, and others.
4. Obstacles to meeting underserved needs for the non-homeless are addressed in previous sections.
5. Rauch, Hedden House, Serenity Place, among others, provide transitional housing and supportive serves in these subpopulation groups. The City works closely with these organizations through the local Continuum of Care.
6. The City does not intend to provide HOME-funded tenant based assistance during the course of the Five Year Plan.

Housing Opportunities for People with AIDS (HOPWA)

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. *The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.*

2. *The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.*
3. *For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).*
4. *The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.*
5. *The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.*
6. *The Plan includes the certifications relevant to the HOPWA Program.*

5 Year Strategic Plan HOPWA response:

The City of New Albany is not a HOPWA participant.

Specific HOPWA Objectives

1. *Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.*

5 Year Specific HOPWA Objectives response:

The City of New Albany is not a HOPWA participant.

OTHER NARRATIVE

Include any Strategic Plan information that was not covered by a narrative in any other section.

The narrative above is comprehensive and there is no additional information needed.



IV. First (FY 2010) Program Year Action Plan

The SF 424 is part of the CPMP Annual Action Plan. SF 424 form fields are included in this document. Grantee information is linked from the 1CPMP.xls document of the CPMP tool. Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

| | | | |
|--|-------------------------------------|---|---|
| Date Submitted | 182130 | Type of Submission | |
| Date Received by state | State Identifier | Application | Pre-application |
| Date Received by HUD | Federal Identifier | <input type="checkbox"/> Construction | <input type="checkbox"/> Construction |
| | | X Non Construction | <input type="checkbox"/> Non Construction |
| Applicant Information | | | |
| City of New Albany | | IN182130 | |
| Room 325, City-County Building | | Organizational DUNS | |
| 311 Hauss Square | | Organizational Unit | |
| New Albany | Indiana | Department | |
| 47150 | Country U.S.A. | Division | |
| Employer Identification Number (EIN): | | Floyd County | |
| 35-6001130 | | Program Year Start Date: 7/10 | |
| Applicant Type: | | Specify Other Type if necessary: | |
| Local Government: City | | Specify Other Type | |
| | | U.S. Department of Housing and Urban Development | |
| Program Funding | | | |
| Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, Counties, localities etc.); Estimated Funding | | | |
| Community Development Block Grant | | 14.218 Entitlement Grant | |
| CDBG Project Titles | | Description of Areas Affected by CDBG Project(s) | |
| \$791,394 - Federal | \$Additional HUD Grant(s) Leveraged | Describe | |
| \$Additional Federal Funds Leveraged | | \$Additional State Funds Leveraged | |
| \$Locally Leveraged Funds | | \$Grantee Funds Leveraged | |
| \$6,000 – Program Income | | \$465,000 (Carryover) | |
| \$1,262,394 (Total funds for CDBG-based Projects) | | | |
| Home Investment Partnerships Program | | 14.239 HOME | |
| HOME Project Titles | | Description of Areas Affected by HOME Project(s) | |
| \$HOME Grant Amount | \$Additional HUD Grant(s) Leveraged | Describe | |
| \$Additional Federal Funds Leveraged | | \$Additional State Funds Leveraged | |

| | | | |
|---|-------------------------------------|--|--|
| \$Locally Leveraged Funds | | \$Grantee Funds Leveraged | |
| \$Anticipated Program Income | | Other (Describe) | |
| Total Funds Leveraged for HOME-based Project(s) | | | |
| Housing Opportunities for People with AIDS | | 14.241 HOPWA | |
| HOPWA Project Titles | | Description of Areas Affected by HOPWA Project(s) | |
| \$HOPWA Grant Amount | \$Additional HUD Grant(s) Leveraged | Describe | |
| \$Additional Federal Funds Leveraged | | \$Additional State Funds Leveraged | |
| \$Locally Leveraged Funds | | \$Grantee Funds Leveraged | |
| \$Anticipated Program Income | | Other (Describe) | |
| Total Funds Leveraged for HOPWA-based Project(s) | | | |
| Emergency Shelter Grants Program | | 14.231 ESG | |
| ESG Project Titles | | Description of Areas Affected by ESG Project(s) | |
| \$ESG Grant Amount | \$Additional HUD Grant(s) Leveraged | Describe | |
| \$Additional Federal Funds Leveraged | | \$Additional State Funds Leveraged | |
| \$Locally Leveraged Funds | | \$Grantee Funds Leveraged | |
| \$Anticipated Program Income | | Other (Describe) | |
| Total Funds Leveraged for ESG-based Project(s) | | | |
| Congressional Districts of: | | Is application subject to review by state Executive Order 12372 Process? | |
| 9th | 9th | <input type="checkbox"/> Yes | This application was made available to the state EO 12372 process for review on DATE |
| Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation. | | <input type="checkbox"/> No | Program is not covered by EO 12372 |
| <input type="checkbox"/> Yes | X No | <input type="checkbox"/> N/A | Program has not been selected by the state for review |
| Person to be contacted regarding this application | | | |
| Carl | E. | Malysz | |
| Director | 812-948-5333 | 812-948-6803 | |
| cmalysz@cityofnewalbany.com | www.cityofnewalbany.com | Other Contact | |



GENERAL

Executive Summary

The Executive Summary is required. Please provide your Executive Summary that should include objectives and outcomes identified in the plan, and an evaluation of past performance. 91.220(b)

PY 2010 Executive Summary:

The City's overall program objectives reflect the CDBG national objectives, which are to:

- Primarily benefit persons of low- to moderate-income or low mod areas
- Prevent/eliminate slums or blight
- Meet community development needs having a particular urgency

The 2010 action plan has an emphasis on neighborhood stabilization, addressing housing and homeless needs particularly in light of the impact of the recent recession on employment, pedestrian linkages to improve walkability and access to jobs, and enhancement programs to benefit residents of the target area.

Neighborhood stabilization and reinvestment is an important priority of the Redevelopment Commission, particularly in the S. Ellen Jones neighborhood and the Rear Market/Loop Island area. A key to the neighborhood stabilization effort is the \$6.7 million Neighborhood Stabilization Program (NSP) which is now underway in the S. Ellen Jones/Midtown neighborhood.

The New Albany Housing Authority currently has 100% occupancy. The authority would like to consider ways to address continued need and to identify the potential to reduce densities in the public housing complexes. The Authority has expressed support for a study the City is proposing in the Consolidated Plan. There are HUD programs that can support this type of activity. In addition, the Housing Authority may be able to expand the Section 8 voucher program and support transition of people from public housing to other housing through HOME and tax credit programs.

The City is investing in Concentrated Code Enforcement to address the various issues associated with having one of the oldest housing stocks in the state coupled with movement of homeowners to the suburbs. This effort will begin to improve all neighborhoods and support the efforts associated with the Neighborhood Stabilization Program.

Linden Meadows was an ambitious program to create affordable housing in the City. It involved the relocation of 17 houses donated by Floyd Memorial Hospital acquired as part of its expansion. The program was administered by the Community Housing Development Corporation (CHDO) in New Albany but unfortunately has been put on hold due to legal and financial issues. The City intends to use CDBG funds to leverage private investment to complete this program. If the funds are not needed, they will be used for Public Facilities projects.

The Ohio River Greenway is a major project that will provide recreational and pedestrian/bicycle

linkages to people in the CDBG Target Area. In addition to creating linkages for residents of low-mod areas to employment, shopping, medical, and other destinations, the greenway will make the City more attractive in terms of quality of life, which has been shown in many communities to result in investment, residential growth, and jobs.

There are a number of organizations – United Way, Southern Indiana Housing Initiative, the Haven House for the Homeless, Interfaith, and others that offer programming to support residents of the CDBG Target Area. They have been part of this consolidated planning effort and every opportunity during the five year plan will be made to coordinate with and leverage resources with these agencies.

Finally, several elementary schools are being closed in the City – Silver Street, the Children’s Academy of New Albany, and Pineview. These buildings and locations need to be examined to determine how reuse can benefit the neighborhoods.

The 2010-2014 Consolidated Plan has 20 projects in the areas of Housing, Public Facilities, Public Service, and Planning to address these issues. Through this Plan, the City anticipates improvements in housing stock (including the availability of affordable housing stock) and housing conditions in the Target Area, overall neighborhood improvement, and increased walkability and livability.

The City has had a very active and successful CDBG program for many years, beginning in 1975 when the City first received a CDBG grant, through 1984 when New Albany became an entitlement community, and through today. Projects encompassing affordable housing, sidewalks, drainage, streets, parks, community centers and enrichment programs have been constructed and/or implemented.

Action Plan Required Elements:

Geographic Distribution/Allocation Priorities:

1. *Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. 91.220(f)*

**Please note that maps or other attachments may be included as additional files within the CPMP Tool.*

PY 2010 Action Plan Geographic Distribution/Allocation Priorities # 1 response:

The geographic area that comprises the CDBG Target Areas for the City of New Albany is comparatively small, totaling less than four square miles of the City’s 14.5 square miles. Substantial portions of the CDBG Target Area are within the floodway of the Ohio River or the floodways of various city creeks and streams and are, therefore, generally unsuitable for any dense type of development. The CDBG Target Area is the oldest part of the City of New Albany and represents the greatest housing density in the city. The area is characterized by very old housing stock (most built before World War II), and the greatest infrastructure needs (in terms of reinvestment). The CDBG Target Area is also the primary location of most of the City’s minority population.

2. *Describe the reasons for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) during the next year and the rationale for assigning the priorities. 91.215(a)(1): Required in Strategic Plan*

PY 2010 Action Plan Geographic Distribution/Allocation Priorities # 2 response:

The overall size of the CDBG Target area means that virtually no allocation is more than two or three miles distant from any other point in the Target Area. Although there are distinct neighborhoods in the Target Area, the area is so small relative to the City as a whole that the benefits of allocation are shared by the majority of CDBG Target Area residents/businesses. Neighborhood stabilization and reinvestment is an important priority of the Redevelopment Commission, particularly in the S. Ellen Jones neighborhood and the Rear Market/Loop Island area. A key to the neighborhood stabilization effort is the \$6.7 million Neighborhood Stabilization Program (NSP) which is now underway in the S. Ellen Jones/Midtown neighborhood. The plan includes projects that will leverage those funds to the betterment of the entire Target Area. In the Griffin Street neighborhood, the City has identified funds to complete the Linden Meadows project.

3. *Describe the actions that will take place during the next year to address obstacles to meeting underserved needs. 91.220(d) and 91.220(k)*

PY 2010 Action Plan Geographic Distribution/Allocation Priorities # 3 response:

The Redevelopment Commission intends to focus on: providing support to enhance the efforts of the NSP, Concentrated Code Enforcement throughout the Target Area, housing rehabilitation and other investment in the S. Ellen Jones and Rear Market areas, development of affordable senior housing in the Tannery Commons project, completion of the Linden Meadows project, continued enrichment programming, and several planning efforts to address barriers and issues in the CDBG Target Area.

Sources of Funds:

4. *Identify the federal, state, and local resources the jurisdiction expects to receive to address the needs identified in the plan to include grant funds and program income. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan. 91.220(c)(1) and 91.220(c)(2)*

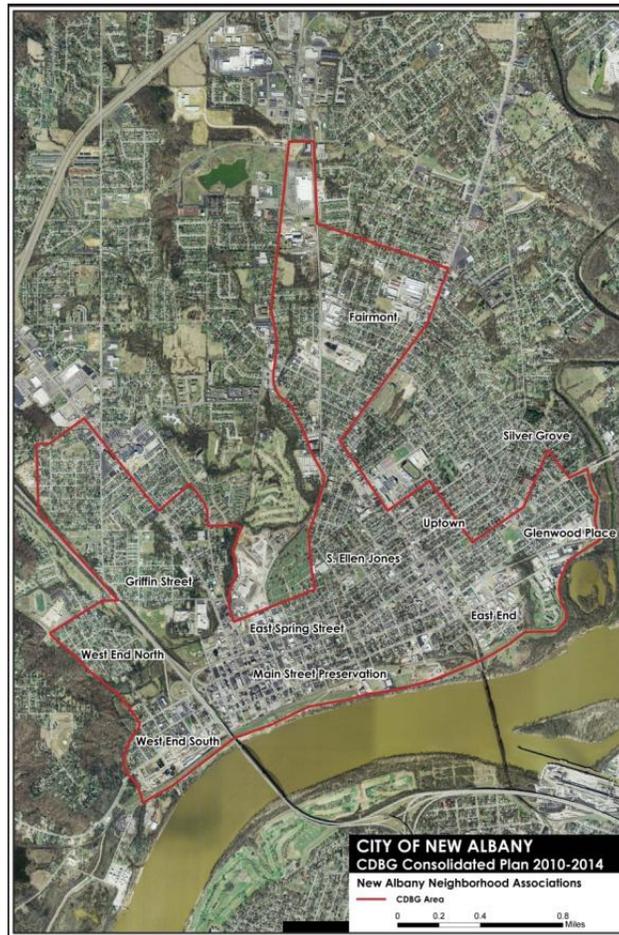
PY 2010 Action Plan Sources of Funds # 4 response:

The Year One program will be based on the CDBG entitlement and carryover funds. New Albany was recently awarded a \$6.7 million NSP grant which will be focused on the inner city.

5. *If the jurisdiction plans to dedicate funds within a local targeted area, provide the boundaries of the targeted area and an estimate of the percentage of funds it plans to dedicate to target area(s). 91.220(f)*

PY 2010 Action Plan Sources of Funds # 5 response:

100% of the funds will be dedicated to the CDBG Target Area or areas where improvements to that area will directly improve the CDBG Target Area. The boundaries of the CDBG target area are shown on the map that follows.



6. Explain how federal funds will leverage resources from private and non-federal public sources.
91.220(c)(2)

PY 2010 Action Plan Sources of Funds # 6 response:

The federal funds used by the City will leverage private and non-federal public and non-profit funds as a result of projects such as Linden Meadows, Tannery Commons, the City’s support of the NSP, and other partnerships created during the program year.

7. *Provide a description of how matching requirements of HUD’s programs will be satisfied.*
91.220(c)(2)

PY 2010 Action Plan Sources of Funds # 7 response:

The City will use local funds to meet the matching requirements of HUD’s programs.

8. *If the jurisdiction deems it appropriate, indicate publicly owned land or property located within the jurisdiction that may be used to carry out the plan. 91.220(c)(2)*

PY 2010 Action Plan Sources of Funds # 8 response:

Comments: None.

Managing the Process

9. *Identify the significant aspects of the process, by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process. 91.220(k)*

PY 2010 Action Plan Managing the Process # 9 response:

The New Albany Redevelopment Commission is the department of City government in charge of the development and implementation of the CDBG Consolidated Community Development Plan and each one-year Action Plan. Other entities that will assist the Redevelopment Commission in implementing specific annual activities include New Directions Housing Corporation, Inc.; the Floyd County Step Ahead Council (Youth Services Coalition), and the New Albany – Floyd County Parks Department. The planning process included following:

- Mailing of surveys on issues associated with both the Analysis of Impediments and the Consolidated Plan to 47 individuals associated with social service agencies, housing agencies, neighborhood associations, and others to gather input.
- Two public meetings.
- An agency workshop.
- Two public hearings.
- Consultations and meetings with Redevelopment Commission staff.

10. *Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies. 91.220(k)*

PY 2010 Action Plan Managing the Process # 10 response:

In 2010, the City intends to work closely with New Directions Housing Corporation as part of the NSP, coordinate with the Southern Indiana Housing Initiative to address homeless issues, and work with the Housing Authority of New Albany to address public housing concerns.

Citizen Participation

11. *Provide a description of the process used to allow citizens to review and submit comments on the proposed consolidated annual plan, including how the plan (or a summary of the plan) was published for review; the dates, times and locations of a public hearing, or hearings; when and how notice was provided to citizens of the hearing(s); the dates of the 30 day citizen comment period, and if technical assistance was provided to groups developing proposals for funding assistance under the consolidated plan and how this assistance was provided. 91.220(b)*

PY 2010 Action Plan Citizen Participation # 11 response:

The Redevelopment Commission followed the citizen participation process as outlined at 91.200(b) and as governed by Indiana statute (for public meetings and hearings). The Commission conducted two public meetings and two public hearings to seek input from those living and working in the CDBG Target Area as well as citizens in general and to consider their input in the development of the plan.

- The Citizens Participation plan was published in the New Albany Tribune on March 6, 2010.
- Public Meeting No. 1 was held at Scribner Middle School at 7:00 p.m. on March 30, 2010.
- Public Meeting No. 2 was held at Hazelwood Middle School at 7:00 p.m. on March 31, 2010.
- Public Hearing No. 1 was held at the New Albany City Hall at 2:30 p.m. on April 6, 2010.
- Public Hearing No. 2 was held at the New Albany City Hall at 7:00 p.m. on April 6, 2010.
- The 30-Day comment period began on April 11, 2010.

12. Provide a summary of efforts made to broaden public participation in the development of the consolidated annual plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities. 91.220.

PY 2010 Action Plan Citizen Participation # 12 response:

The proposed plan activities were prominently printed in a display advertisement rather than a legal ad (which many people do not read) in the local newspaper. In addition, mailings with information about the public meetings and the planning process were distributed to agencies and organizations providing services to minorities and people with disabilities. In addition, the President of the Redevelopment Commission is an African-American.

13. Provide a summary of citizen comments or views on the plan. 91.220(b)

PY 2010 Action Plan Citizen Participation # 13 response:

The citizen comments on the plan are summarized in the following list:

- The recession has created pressure on the housing and homeless service providers because the type and number of people needing assistance has grown due to un- or under-employment.
- Code enforcement is critical. The older housing stock, movement of people to the suburb with the housing left behind transitioning to rental, absentee landlords, junk/trash/litter/abandoned cars/etc. all require immediate attention.
- Please be sure to distribute the funds equitably to all neighborhoods.
- Address drainage issues in the west end.
- The funding for afterschool programs has been well used.
Need to do something about Linden Meadows. It is currently a drain on community.

- Need to engage the neighborhoods more in outreach to increase participation in planning and programs.
- Families are struggling because of loss of jobs.
- There is overabundance of concentrated public housing.

14. *Provide a written explanation of comments or views not accepted and the reasons why these comments or views were not accepted. 91.220(b)*

PY 2010 Action Plan Citizen Participation # 14 response:

There were no comments that were not accepted as input into the 2010 Action Plan.

Institutional Structure

15. *Describe the actions that will take place during the next year to develop institutional structure. 91.220(k)*

PY 2010 Action Plan Institutional Structure # 15 response:

The Redevelopment Commission will be the primary agency responsible for the implementation of the FY 2010 Action Plan. The Commission will be assisted by the various departments, boards, and commissions of the City. Private industry will be used for design and construction of infrastructure and housing rehabilitation services. Other private industry will be used for financing home purchases by first-time buyers. The Commission will continue to foster partnerships between and among for-profit, not-for-profit, and government to expand the supply of safe, sound, and affordable housing. The not-for-profit sector will also be involved in the delivery of services to youth, and in housing rehabilitation.

Monitoring

16. *Describe the actions to be taken that will take place during the next year to monitor their performance in meeting goals and objectives set forth in your Consolidated Plan. 91.230*

PY 2010 Action Plan Institutional Structure # 16 response:

The Redevelopment Commission will implement virtually all activities and programs through the Commissions professional staff. Three programs will be implemented through sub-recipient agreements, and in each of those instances, the sub-grantee is experienced in implementing programs as required by the agreements and CDBG sub-recipient agreements. The Redevelopment Commission and its staff will ensure that all federal and state requirements are met and the programs or activities are implemented in a timely manner.

17. Describe the steps/actions to be taken during the next year to ensure compliance with program requirements, including requirements involving the timeliness of expenditures.

Note: If timeliness of expenditures is an issue, please make sure the grant award letter includes language regarding appropriate actions the grantee should take to remedy this problem. 91.230

PY 2010 Action Plan Institutional Structure # 17 response:

The Redevelopment Commission staff monitors the ongoing progress of the CDBG program throughout the program year and experienced staff ensure compliance with all program expenditures.

18. Describe the steps/action you will use to ensure long-term compliance with housing codes, including actions or on-site inspections they plan to undertake during the program year. 91.230

PY 2010 Action Plan Institutional Structure # 18 response:

As part of the FY 2010 Action Plan, a Concentrated Code Enforcement program will be continued. This includes actions and on-site inspections as required as part of the City's code enforcement program.

19. Describe the actions to be taken to monitor subrecipients (including sponsors or administering agents) during the next program year. This includes the monitoring of all programs, CDBG, HOME, ESG, or HOPWA, as applicable. 91.230

PY 2010 Action Plan Institutional Structure # 19 response:

The FY 2010 Action Plan will include the City working with three subrecipients, all of whom have worked with the City on prior programs. The City will continue the monitoring efforts from previous years.

Description of Activities

****If not using the CPMP Tool: Complete and submit Table 3C***

****If using the CPMP Tool: Complete and submit the Projects Worksheets and the Summaries Table.***

20. Provide a summary of the eligible programs or activities that will take place during the program year to address the priority needs and specific objectives identified in the strategic plan. This description of activities shall estimate the number and type of families that will benefit from the proposed activities, the specific local objectives and priority needs (identified in accordance with Sec. 91.215) that will be addressed by the activities using formula grant funds and program income the jurisdiction expects to receive during the program year, proposed accomplishments, and a target date for completion of the activity. 91.220(d)

(Use of the Summaries Table and Project Worksheets or Table 3C/2A will be sufficient. No additional narrative is required.)

PY 2010 Action Plan Description of Activities # 20 response:

The project worksheets are attached. They can be found in this document in Appendix A.

Summary of Specific Annual Objectives and Outcome Measures

****If not using the CPMP Tool: Complete and submit Table 2C and Table 3A.***

****If using the CPMP Tool: Complete and submit the Summary of Specific Annual Objectives Worksheets or Summaries.xls***

21. Provide a summary of specific objectives that will be addressed during the program year.
91.220(c)(3)

(Use of the Summaries Table and Project Worksheets or Table 3C/2A will be sufficient. No additional narrative is required.)

PY Action Plan Summary of Specific Annual Objectives and Outcome Measures

21 response:

The project worksheets are attached. They can be found in this document in Appendix A.

22. Describe the Federal Resources, and private and non-Federal public resources expected to be available to address priority needs and specific objectives during the program year. 91.220(c)(1)

(Use of the Summaries Table and Project Worksheets or Table 3C/2A will be sufficient. No additional narrative is required.)

PY 2010 Action Plan Summary of Specific Annual Objectives and Outcome Measures

22 response:

The project worksheets are attached. They can be found in this document in Section V.

23. Describe the outcome measures for activities in accordance with Federal Register Notice dated March 7, 2006, i.e., general objective category (decent housing, suitable living environment, economic opportunity) and general outcome category (availability/accessibility, affordability, sustainability).
91.220(e)

(Use of the Summaries Table or Table 2C/Table 3A will be sufficient. No additional narrative is required.)

The project worksheets are attached. They can be found in this document in Appendix A.

PY 2010 Action Plan Summary of Specific Annual Objectives and Outcome Measures

23 response:

The project worksheets are attached. They can be found in this document in Appendix A.

HOUSING

Annual Affordable Housing Goals (91.220(g))

****If not using the CPMP Tool:** Complete and submit Table 3B Annual Housing Completion Goals.*

****If using the CPMP Tool:** Complete and submit the Table 3B Annual Housing Completion Goals.*

24. Describe the one-year goals for the number of homeless, non-homeless, and special-needs households to be provided affordable housing using funds made available to the jurisdiction and one-year goals for the number of households to be provided affordable housing through activities that provide rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units using funds made available to the jurisdiction. The term affordable housing shall be defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership. 91.220(g)

PY 2010 Action Plan Affordable Housing Goals # 24 response:

The City recognizes the need for continuing to expand the supply for affordable housing. The City's goals for the FY 2010 program year are to continue its ongoing code enforcement and rehabilitation programs, provide support to the NSP, and complete the Linden Meadows project. Table 3B is provided in Section V.

Needs of Public Housing

25. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership. 91.220(h)

PY 2010 Action Plan Needs of Public Housing # 25 response:

The City will engage in coordination with the NAHA to communicate with public housing residents and make them more aware of available programs such as First-Time Home Buyers and Direct Down Payment Assistance.

26. *If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year. 91.220(h)*

PY 2010 Action Plan Needs of Public Housing # 26 response:

Not applicable.

Antipoverty Strategy

27. *Briefly describe the actions that will take place during the next year to reduce the number of poverty level families. (as defined by the Office of Management and Budget and revised annually), taking into consideration factors over which the jurisdiction has control. 91.220(k)*

PY 2010 Action Plan Antipoverty Strategy # 27 response:

The City works closely with local social service agencies, the NAHA, and other appropriate institutions to address poverty issues. The City also has an ongoing economic development program to create jobs with good living wages. The City also is considering plans to remove barriers to access to good living wage jobs with pedestrian connectivity and a study to create a public transportation service.

Barriers to Affordable Housing

28. *Describe the actions it plans to take during the next year to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing. Such policies, procedures and processes include, but are not limited to, land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220(j)*

PY 2010 Action Plan Barriers to Affordable Housing # 28 response:

The City has in place policies that support the development of affordable housing. For example, the City has established fee-waivers for not-for-profit affordable housing developers so that sewer tap fees and building/zoning fees are typically waived, as long as the development meets affordability requirements. Generally, land use and zoning controls has not been a barrier to the development of affordable housing. Indeed, the City's Comprehensive Plan calls for the preservation of affordable housing where it currently exists and the development of additional affordable housing throughout the planning jurisdiction. The City's Board of Zoning Appeals has supported the development of affordable housing by granting variances or exceptions to zoning requirements in cases where affordable housing was planned. The fact that the New Albany Community Housing Development Organization is no longer active is a loss in terms of community energy to develop affordable housing. However, the City is

committed to completing the Linden Meadows project and will commit CDBG funds over the course of the plan to support that effort.

29. *Describe the actions that will take place during the next year to foster and maintain affordable housing. 91.220(k)*

PY 2010 Action Plan Barriers to Affordable Housing # 29 response:

Concentrated code enforcement, continued NSP support, completion of Linden Meadows, and the City's housing projects will enable the City to foster and maintain affordable housing.

Lead-based Paint

30. *Describe actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families. 91.220(k)*

PY 2010 Action Plan Lead-based Paint # 30 response:

The Redevelopment Commission is committed to addressing lead-based paint hazards in New Albany's very old housing stock. Through the Concentrated Code Enforcement, dilapidated housing/structure clearance, and acquisition programs the Commission and staff will contribute to reducing the number of structures with lead-based paint.

HOMELESS

Specific Homeless Prevention Elements

*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

31. *Homeless Prevention 91.220(i)*

- a. *Describe activities it plans to undertake during the next year to address emergency shelter and transitional housing needs of homeless individuals and families (including subpopulations).*

PY 2010 Action Plan Homeless Prevention Elements # 31a response:

The City is coordinating efforts to address homeless issues with the Southern Indiana Housing Initiative.

- b. *Detail their plan for the investment and use of available resources and describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness, and to address the special needs of persons who are not homeless identified in accordance with 91.215(e).*

PY 2010 Action Plan Homeless Prevention Elements # 31b response:

The City will support the SIHI in its efforts to address homelessness and invest in projects and programs that increase the supply of affordable housing to address the specific needs of persons who are not homeless.

32. Describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless. Specifically, did the grantee explain how it intends to prevent low-income individuals and families with children (especially those with incomes below 30 percent of median) from becoming homeless and to help homeless persons make the transition to permanent housing and independent living. 91.220(i)

PY 2010 Action Plan Homeless Prevention Elements # 32 response:

The City will support the SIHI in its efforts to address homelessness and invest in projects and programs that increase the supply of affordable housing to address the specific needs of persons who are not homeless.

33. Discharge Coordination Policy — Does the jurisdiction certify that it has established a policy for discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care, or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons. 91.225(c)(10)

PY 2010 Action Plan Homeless Prevention Elements # 33 response:

Emergency Shelter Grants (ESG)

34. If applicable, describe how the ESG matching requirements will be met. 91.220(c)(2)

PY 2010 Action Plan ESG # 34 response:

Not applicable.

NON-HOMELESS SPECIAL NEEDS HOUSING

Non-homeless Special Needs (91.220 (c) and (e))

**If not using the CPMP Tool: Complete and submit Table 1B.*

**If using the CPMP Tool: Complete and submit Needs Table/Non-Homeless Needs.*

35. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan. 91.220(c)(3)

PY 2010 Action Plan Non-homeless Needs # 35 response:

The City's priority is to increase the supply of affordable housing in the program year through concentrated code enforcement, minor housing rehabilitation, NSP support, and completion of the Linden Meadows project.

36. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan. 91.220(c)(1) and 91.220(c)(2)

PY 2010 Action Plan Non-homeless Needs # 36 response:

The City will use its CDBG entitlement plus program and carry-over income to address the needs identified in this plan and to leverage other public, private, and non-profit funds to be invested in the CDBG Target Area.

COMMUNITY DEVELOPMENT

Community Development Block Grant

**If not using the CPMP Tool: Complete and submit Table 2B, Table 1C Summary of Specific Objectives.*

**If using the CPMP Tool: Complete and submit the Needs Worksheets/Non-Housing Community Development and Summary of Specific Annual Objectives Worksheets or Summaries.xls*

37. Identify the estimated amount of CDBG funds that will be used for activities that benefit persons of low- and moderate-income in sufficient detail, including location, to allow for citizens to determine the degree to which they are affected (an amount generally not to exceed ten percent of the total available CDBG funds may be excluded from the funds for which eligible activities are described if it has been identified as a contingency for cost overruns). 91.220(l)(1)(i) and 91.220(l)(1)(iv)

PY 2010 Action Plan CDBG # 37 response:

The City has identified \$1,262,394 for FY 2010 activities. Because of the relative small size of the Target Area all residents will benefit. There will be focus on the S. Ellen Jones/Midtown and Rear Market/Loop Island areas during this program year.

38. Describe all CDBG resources expected to be received during the program year, including the following, in addition to the annual grant:

- a. Program income expected to be generated by and deposited to revolving loan funds. (Not required by regulation, good information to present in Action Plan)

PY 2010 Action Plan CDBG # 38a response:

Not applicable.

- b. Any program income that will have been received before the start of the next program year and that has not yet been programmed. 91.220(l)(1)(ii)(A)

PY 2010 Action Plan CDBG # 38b response:

Not applicable.

- c. Proceeds from Section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives in its strategic plan. 91.220(l)(1)(ii)(B)

PY 2010 Action Plan CDBG # 38c response:

Not applicable.

- d. Surplus funds from any urban renewal settlement. 91.220(l)(1)(ii)(C)

PY 2010 Action Plan CDBG # 38d response:

Not applicable.

- e. Any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan. 91.220(l)(1)(ii)(D)

PY 2010 Action Plan CDBG # 38e response:

Not applicable.

39. If a jurisdiction intends to carry out a new CDBG float-funded activity, does the plan include the following information: 91.220(l)(ii)(E)

- f. *For the program income included in 1(b) above, the month(s) and year(s) in which the program income will be received; and which of the following options it will take for each float-funded activity to address the risk that the activity may fail to generate adequate program income:*
- i. *amend or delete activities in the amount equal to any amount due from default or failure to produce sufficient income in a timely manner. (If this option is chosen, the action plan must include a description of the process it will use to select activities to be amended or deleted and how it will involve citizens in that process), OR*
 - ii. *obtain an irrevocable line of credit from a commercial lender for the full amount of the float-funded activity. (If this option is chosen, information on the float-funded activity in the action plan must include the lender and the terms of the irrevocable line of credit), OR*
 - iii. *agree to transfer general local government funds to the CDBG line of credit in the full amount of any default or shortfall within 30 days of the float-funded activity's failure to generate projected program income on schedule.*

PY 2010 Action Plan CDBG # 39 response:

Not applicable.

40. *Identify its priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs, public facilities, public improvements, public services and economic development. (Use of Table 2B or the Community Development Needs Table is sufficient, additional narrative is not required) 91.220(d)*

- a. *For activity for which the jurisdiction has not yet decided on a specific location, such as when a jurisdiction is allocating an amount of funds to be used for making loans or grants to businesses or for residential rehabilitation, did they provide a description of who may apply for the assistance, the process by which they expect to select who will receive the assistance (including selection criteria), and how much and under what terms the assistance will be provided.*

PY 2010 Action Plan CDBG # 40 response:

The City has identified sidewalks and pedestrian connections, a public facility to support the NSP, and engineering for North Y improvements as priority non-housing community development needs in the program year.

41. *Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons. (Use of Table 2B or the Community Development Needs Table and Summaries Table is sufficient, additional narrative is not required) 91.215(f), Required in Strategic Plan.*

PY 2010 Action Plan CDBG # 41 response:

The City is committed to enrichment programs as part of its CDBG program and overall has an economic development program to expand economic opportunities throughout the City including in the CDBG Target Area.

42. An “urgent need” activity may be included in the action plan only if the jurisdiction certifies that the activity is designed to meet other community development needs having a particular urgency because existing conditions pose a serious and imminent threat to the health or welfare of the community and other financial resources are not available. Did the jurisdiction certify the need for an urgent need activity in the action plan. 91.220(l)(1)(iii)

PY 2010 Action Plan CDBG # 42 response:

No.

HOME/ American Dream Down Payment Initiative (ADDI)

NA

43. Describe other forms of investment to be used for their HOME program not described in § 92.205(b). 91.220(l)(2)(i)

PY Action Plan HOME/ADDI # 43 response:

44. Describe how HOME matching requirements will be satisfied. 91.220(c)(3)

PY Action Plan HOME/ADDI # 44 response:

45. If the PJ will use HOME or ADDI funds for homebuyers, state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule. 91.220(l)(2)(ii)

PY Action Plan HOME/ADDI # 45 response:

46. Describe actions to be taken to establish and oversee a minority outreach program within the jurisdiction to ensure inclusion, to the maximum extent possible, of minority and women, and entities owned by minorities and women, including without limitation, real estate firms, construction firms, appraisal firms, management firms, financial institutions, investment banking, underwriters, accountants, and providers of legal services, in all contracts, entered into by the PJ with such persons or entities, public and private, in order to facilitate the activities of the PJ to provide affordable housing under the HOME program or any other Federal housing law applicable to such jurisdiction. *91.230*

PY Action Plan HOME/ADDI # 46 response:

47. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds, state its refinancing guidelines required under § 92.206(b). The guidelines should describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:

- a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. *91.220(l)(2)(iii)(A)*
- b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated. *91.220(l)(2)(iii)(B)*
- c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both. *91.220(l)(2)(iii)(C)*
- d. Specify the required period of affordability, whether it is the minimum 15 years or longer. *91.220(l)(2)(iii)(D)*
- e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community. *91.220(l)(2)(iii)(E)*
- f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG. *91.220(l)(2)(iii)(F)*

PY Action Plan HOME/ADDI # 47 response:

48. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, complete the following narratives: *91.220(l)(2)(iv)*

- a. Describe the planned use of the ADDI funds. *91.220(l)(2)(iv)(A)*

PY Action Plan HOME/ADDI # 48a response:

- b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families. 91.220(l)(2)(iv)(B)

PY Action Plan HOME/ADDI # 48b response:

- c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers. 91.220(l)(2)(iv)(C)

PY Action Plan HOME/ADDI # 48c response:

Housing Opportunities for People with AIDS NA

**If not using the CPMP Tool: Complete and submit Table 1B.*

**If using the CPMP Tool: Complete and submit Needs Table/HOPWA.*

49. Provide a brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.

PY Action Plan HOPWA # 49 response:

50. Specify the one-year goals for the number of low-income households to be provided affordable housing using HOPWA funds for short-term rent, mortgage, and utility payments to prevent homelessness; tenant-based rental assistance, units provided in housing facilities that are being developed, leased, or operated.

PY Action Plan HOPWA # 50 response:

51. Describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.

PY Action Plan HOPWA # 51 response:

52. Identify the method for selecting project sponsors (including providing full access to grassroots, faith-based and other community organizations).

PY Action Plan HOPWA # 52 response:

53. Note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.

PY Action Plan HOPWA # 53 response:

Other Narrative

Include any Action Plan information that was not covered by a narrative in any other section.

V. Certifications and Resolution

The required certifications and resolution of City Council support for the Consolidated Plan are included in the following pages.

Appendix A. Written Comments Received

The following pages include letters and comments related to the Consolidated Plan and include:

- Letter from City of New Albany supporting Tannery Commons
- Letter from Housing Authority of New Albany supporting the proposed Public Housing Feasibility Study proposed in the Consolidated Plan
- Memorandum from Vince Klein, Resource Coordinator for New Albany-Floyd County Schools about a funding request for the “Building Assets of New Albany Youth” program

Appendix B. CPMP Project and Summary Tables

The following pages present the following tables:

- PY 2010 Action Plan Project Tables (CPMP Version 2.0)
- Summary of Specific Annual Objectives (CPMP Version 2.0)
- Table 3B: Annual Housing Completion Goals

Appendix C. CPMP Housing Tables

The following pages present the following tables:

- Housing Needs Table
- Housing Market Analysis
- Continuum of Care Homeless Population and Subpopulations Chart
- Non-Homeless Special Needs including HOPWA
- Housing and Community Development Activities