

2025 – 2029

CITY OF NEW ALBANY CONSOLIDATED PLAN



MAYOR JEFF M. GAHAN

JULY 22, 2025

Executive Summary

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

1. Introduction

The City of New Albany is designated an entitlement community by the U.S. Department of Housing and Urban Development. New Albany is located within Floyd County, Indiana and is the County Seat located north of Louisville, KY and the Ohio River in Indiana. The U.S. Department of Housing and Urban Development (HUD) awards Community Development Block Grant (CDBG) funds to “Entitlement Communities” across the United States. Awards are based on formula calculations including factors such as the population of the community, pre-1940’s housing stock, growth and decline. The City of New Albany receives an allocation of CDBG funding.

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

The City of New Albany is expected to receive an allocation of CDBG funding of approximately \$690,000 annually, based on fiscal year 2020, for a total of \$3.45 million over the next five years of this Consolidated Plan 2025-2029. The funding over the years has trended downwards from a high in 1994 of \$965,000. The decrease in funding has been challenging for the City and its partners to adequately address the needs in the community. Seeking other sources of funding is essential for any project to be completed.

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

The purpose of this Five-Year Consolidated Plan is to serve as a consolidated planning document, and a strategic plan for the City of New Albany. As part of the Five-Year Consolidated Plan, the community must develop goals and objectives.

The following strategies with subsequent goals and priorities have been identified:

Through consultation, many of the stakeholders suggested that the cost of housing often exceeds what many people in the area can afford. The housing profile will examine the housing market in further detail to determine if any households have a disproportionate need. To address the needs, the following priorities and goals have been set by the City of New Albany.

Priority: Provide Decent Housing

- Create affordable homeownership opportunities for all income levels
- Assist with home repairs to enable low/moderate income residents with minor rehabs to sustain their homeownership
- Develop affordable rental housing for renters earning incomes between 0 and 50% HAMFI
- Preserve existing affordable housing stock

Priority: Create A Suitable Living Environment

- Support youth services, including education and enrichment activities
- Support transportation efforts for special needs groups
- Assist senior & disabled citizens with home repairs to enable them to age in place
- Improve parks and recreation facilities for low-income communities and increase the accessibility of those facilities for persons with disabilities
- Support infrastructure improvements in distressed neighborhoods

Priority: Expand Opportunities for LMI New Albany Residents

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

3. Evaluation of past performance

The City of New Albany has a good performance record and regularly meets the performance standards established by HUD. The City has implemented CDBG funded programs over the past five years as part of the 2020-2024 Consolidated Plan and each year prepares its Consolidated Annual Performance and

Evaluation Report (CAPER). Over that time, the City has made great strides to assist low-income households in the community. Accomplishments in the past five years include:

- Public service activities targeted transportation for elderly and disabled, youth services, and supportive services for vulnerable populations
- Housing rehabilitation programs assisted homeowners including elderly and disabled with minor rehabs/repairs to their homes
- Public infrastructure improvements including sidewalk and accessibility improvements in low-income areas
- The City has enhanced its coordination with regional partners and service providers
- Fair housing outreach and education activities have been expanded

4. Summary of citizen participation process and consultation process

The City of New Albany has undertaken extensive efforts to engage stakeholders and the public in developing this Consolidated Plan. The process included consultation with local service providers, housing organizations, and community stakeholders. Input was gathered through surveys, stakeholder meetings, and public hearings to identify priority needs and inform goal-setting for the 2025-2029 period.

5. Summary of public comments

The 30-day comment period ended May 5, 2025 and no comments or responses to this document were received.

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

The draft form of this Consolidated Plan and Action Plan was made available for 30 days for public comment beginning April 2, 2025 and ending May 5, 2025. Draft copies of the document were available in the City of New Albany offices, the New Albany Housing Authority and sent to 40+ agencies and individuals via email for distribution due to the public health restrictions for comment and electronically posted on the City's website. A summary was published in the local newspaper. The City of New Albany received no comments.

7. Summary

The City of New Albany will spend the next five years working to understand and address the needs in the community through strategic investments in housing, public services, and infrastructure improvements. The Consolidated Plan provides a framework for improving neighborhoods, creating opportunities, and building livable communities for all residents.

The Process

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

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

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

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

Table 1 – Responsible Agencies

Narrative

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

Consolidated Plan Public Contact Information

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The New Albany Redevelopment Commission leads the process that yields the Consolidated Plan and the Analysis of Impediments.

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

1. Introduction

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

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

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

The City of New Albany participates in the local Continuum of Care (CoC), the regional collaborative group of housing, and service providers hosted by the Homeless Coalition of Southern Indiana (HCSI). Additionally, organizations such as LifeSpan Resources, the YMCA, Center for Women & Families, St. Elizabeth, and LifeSpring Health Systems a mental health provider, all provide a variety of supportive services to the jurisdiction and surrounding communities to assist people in having a better quality of life.

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

Demo

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

The Indiana Balance of State Continuum of Care includes 91 of the 92 counties in the state. These counties are categorized into 16 individual regions, which are overseen by regional planning councils and the chairperson(s) that lead them. These councils meet regularly to develop and implement strategies for homelessness alleviation. Each region is in contact with and shares a Memorandum of Understanding (MOU) with the IN-502 BOS CoC Board of Directors. Region 13 represents New Albany (Floyd County) and other counties such as: Clark, Crawford, Harrison, Jefferson, Orange, Scott and Washington. The Point in Time Count in January each year, which is now coordinated by Jessica Floyd of LifeSpring Mental Health Services, brings many of these agencies together. The City completes the Certification of Consistency with the City's Consolidated Plan as appropriate and needed for any of these agencies. The City also aids with any environmental review process as needed.

The region's homeless service infrastructure has evolved significantly, with Saint Elizabeth Catholic Charities operating multiple programs. Their expanded services now include both transitional housing with 15 beds and rapid re-housing services with 16 units specifically designed for domestic violence survivors through IHCD funding. Catalyst Rescue Mission continues to provide the largest emergency shelter capacity in the region with 121 total beds, serving both families with 21 beds and individuals with 100 beds, including dedicated capacity for veterans.

Permanent supportive housing services have been strengthened through LifeSpring Health Systems, which operates 30 total beds specifically targeting chronically homeless individuals and families, with 20 beds designated for families and 10 for individuals. This represents a significant resource for the most vulnerable homeless populations who require long-term housing stability combined with supportive services. Veterans receive specialized attention through the VASH Jeffersonville Housing Authority program, which provides 9 beds of permanent supportive housing specifically for homeless veterans, while Catalyst Rescue Mission maintains dedicated veteran beds within their emergency shelter capacity.

The White Flag Emergency Shelter program continues to provide critical seasonal overflow capacity during extreme weather conditions, coordinated by HCSI to ensure no one is left without shelter during life-threatening weather events. Regional coordination extends beyond Floyd County, with Hoosier Hills PACT operating both emergency shelter with 7 beds and transitional housing with 18 beds for domestic violence victims in Washington County, and Macy's House in Harrison County providing transitional housing with 9 beds for vulnerable populations.

Utilization rates across the region remain exceptionally high, with most programs operating at or near 100% capacity, clearly indicating strong ongoing demand for homeless services throughout Region 13.

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

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

The City of New Albany does not receive ESG funding. Local agencies apply to the State of Indiana for funding through the CoC. The agencies receiving funding must report on HMIS.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	NEW DIRECTIONS HOUSING CORPORATION
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Service-Fair Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Max Monahan presented at the March 11, 2025 public hearing for the Emergency Repair Program, which assists homeowners in need of repairs. The program has been operational since 2006 and helped 10 homeowners in the previous year. Mr. Monahan noted challenges such as rising costs of materials and labor, which affect project completion, and emphasized that the need for the program remains significant, especially among elderly residents living on fixed incomes.
2	Agency/Group/Organization	Hope Southern Indiana
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Becki Romans presented at the March 11, 2025 public hearing for the Clothe-A-Teen Program, which provides clothing vouchers to financially needy teens. She shared personal stories illustrating the impact of clothing on self-esteem and social inclusion. The program has seen a 400% increase in demand for emergency services, reflecting the rising needs of families in the community.
3	Agency/Group/Organization	New Albany Parks & Recreation
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Education Other government - Local
	What section of the Plan was addressed by Consultation?	Quality of Life Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Kathy Wilkerson presented at the March 11, 2025 public hearing for the Youth Enrichment Program, providing an overview of activities conducted over the past year and highlighting the need for after-school programs and community engagement. She noted an increase in demand for programs, particularly during school breaks, and emphasized the importance of food security for children in the community.
4	Agency/Group/Organization	New Albany Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homeless Needs - Families with children Homelessness Needs - Veterans Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	David Duggins, Executive Director, was consulted on March 11, 2025, regarding NAHA's operations of public housing and Section 8 programs, as well as Family Self-Sufficiency programs. He identified key needs including access to medical care for elderly residents, programs to reduce loneliness, affordable childcare and transportation for families, and parental education programs. Evan Thie, Housing Consultant, was also consulted on April 7, 2025, regarding housing stock repositioning and modernization needs.
5	Agency/Group/Organization	LifeSpan Resources
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Health Regional organization Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Public Housing Needs Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Ramona Miller presented at the March 11, 2025 public hearing for transportation services for elderly and disabled New Albany residents. She emphasized the challenges posed by recent changes in Medicaid transportation policies and requested funding to support driver salaries and maintain service quality.
6	Agency/Group/Organization	Homeless Coalition of Southern Indiana (the CoC)
	Agency/Group/Organization Type	Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Brandi Pirtle presented at the March 11, 2025 public hearing for the White Flag Shelter, which operates during cold weather months. She reported significant increase in service usage and requested funding to support shelter operations. Leslea Townsend Cronin, Executive Director, was consulted on January 28, 2025, providing detailed information about HCSI's four main programs: Street Outreach, Housing Stability, White Flag Shelter Services, and Benefits Navigation. Brandi Pirtle was also consulted separately on February 4, 2025, regarding her role as Program Director and CoC Regional Liaison for eight counties.
7	Agency/Group/Organization	One Southern Indiana
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Regional organization Business Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	John Launius, V.P. Director of Economic Development, was consulted on April 28, 2025, regarding the organization's role as a Chamber and economic development organization serving Clark, Floyd, and Scott counties. He identified key needs including workforce housing variety, power generation and infrastructure capacity, and affordable, flexible childcare.
8	Agency/Group/Organization	New Albany Plan Commission
	Agency/Group/Organization Type	Planning organization
	What section of the Plan was addressed by Consultation?	Zoning, ADA/Civil Rights Complaints and Hazard Mitigation
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mr. Scott Wood, Director of New Albany Plan Commission, provided input for the 2025 AI, the new zoning ordinance/map, ADA/Civil Rights complaints, access to building codes/statutes impacting housing, and referral to obtain information about emergency management/hazard mitigation.

9	Agency/Group/Organization	Open Door Youth Services
	Agency/Group/Organization Type	Services-Children Services-Education Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Quality of Life, Youth Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Alisha Collett presented at the March 11, 2025 public hearing for their after-school program focusing on character development and delinquency prevention for at-risk youth. She highlighted the need for expanded services in middle schools and the importance of addressing bullying and substance abuse.
10	Agency/Group/Organization	YMCA of Greater Louisville
	Agency/Group/Organization Type	Services-Children Services - Families Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Quality of Life Services, Child Care Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Michelle Hurley presented at the March 11, 2025 public hearing for the Child Care Program, which serves working families and focuses on holistic youth development. She highlighted the importance of financial assistance to keep child care affordable and accessible.
11	Agency/Group/Organization	Olive Tree Resources, Inc.
	Agency/Group/Organization Type	Services-Children Services-Health Mental Health Services Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Quality of Life Services, Mental Health Services

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	April Starks presented at the March 11, 2025 public hearing for the Teen Life Leadership Development and Mentorship Program, which provides preventative mental health services and counseling for middle and high school students. She emphasized the need for additional staff to enhance follow-up support for teens in the program. She was also consulted separately on April 9, 2025, regarding their 12-month curriculum-based leadership development program for middle and high school students.
12	Agency/Group/Organization	Floyd County Health Department
	Agency/Group/Organization Type	Services-Health Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Health Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Charlotte Bass, Administrator, was consulted on March 25, 2025, regarding the wide array of health department services including assisted living complaints, immunizations, homeless outreach, school liaison, communicable disease reporting, and environmental health services. She identified affordable housing as the biggest community need, noting transportation challenges are secondary to housing availability issues.
13	Agency/Group/Organization	RAUCH, INC.
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities Regional organization CHDO
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Affordable Housing Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Kelly Scott, Housing Director, was consulted on March 27, 2025, regarding Rauch's role as a 76-year-old human service organization providing employment services, community living supports, and affordable/accessible housing development. She emphasized the critical need for housing supply that has not kept up with demand, particularly for LMI individuals, and noted the mismatch between disability rates (29% in New Albany) and accessible housing requirements (only 5% required to be accessible).
14	Agency/Group/Organization	Saint Elizabeth Catholic Charities
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Domestic Violence Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Jessica Floyd, Social Services Director, was consulted on April 1, 2025, regarding the organization's comprehensive programs including adoption, school counseling, Family Living Program, community distribution center, women's emergency shelter, Affordable Supportive Housing (ASH) program, domestic violence services, and rapid re-housing programs. She identified the significant need for truly affordable housing and noted political barriers to addressing homelessness at the local level.
15	Agency/Group/Organization	Southern Indiana Works
	Agency/Group/Organization Type	Services-Employment Regional organization Workforce Development
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Tony Waterson, President/CEO, was consulted on April 8, 2025, regarding the organization's role as the local workforce development board serving six counties. He identified workforce development challenges including transportation, housing, and childcare barriers, and emphasized the need for economic diversification beyond vulnerable service industries toward more stable sectors like healthcare and manufacturing.
16	Agency/Group/Organization	Brandon's House Counseling Center
	Agency/Group/Organization Type	Services-Children Mental Health Services, Non-profit organization
	What section of the Plan was addressed by Consultation?	Mental Health Services, Youth Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Nick Gudgel, Mental Health Counselor, was consulted on April 9, 2025, regarding their free mental/behavioral health services for youth ages 13-19 and their families, serving around 120 youth per week. He identified the need for increased awareness and education about counseling services to overcome stigma barriers, and noted transportation challenges for rural clients.
17	Agency/Group/Organization	River Hills Economic Development District and Regional Planning Commission
	Agency/Group/Organization Type	Regional organization Planning organization Economic Development
	What section of the Plan was addressed by Consultation?	Economic Development Infrastructure Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Cory Cochran, Executive Director, was consulted on April 21, 2025, regarding the organization's role as an Economic Development District Regional Planning Commission serving five counties. He identified housing in general (especially affordable housing), affordable and accessible childcare, and expansion of utilities and broadband to rural areas as primary needs.

18	Agency/Group/Organization	River Ridge Commerce Center
	Agency/Group/Organization Type	Regional organization Business and Civic Leaders Economic Development
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Josh Staten, Senior Director, was consulted on April 28, 2025, regarding the commerce center's role as a network of 80 businesses and 12,000 employees. He identified housing and affordable childcare as the largest regional issues, noting New Albany's land constraints and the need for regional collaboration on housing planning. He also emphasized the need to balance vocational program support with four-year degree programs.
19	Agency/Group/Organization	Indiana University Southeast
	Agency/Group/Organization Type	Educational Institution, Research Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Dr. Melissa Fry was consulted on April 29, 2025, regarding her work on the Community Foundation Study and research focus on education, health, and housing. She identified housing as the biggest need, emphasizing low supply and focus on high-income housing, along with the mental health crisis including high suicide rates and insufficient provider access. She expressed interest in providing high-quality childcare at or near public housing/affordable housing areas.

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

There were no types of agencies excluded from consulting.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Homeless Coalition of Southern Indiana (HCSI)	There are some similarities in the City's goals and that of the community-based organizations listed above. Much of the overlap is intentional such as the City's focus on ensuring affordable housing is available and allocating funding to address infrastructure needs. Typically we work collaboratively with these organizations to ensure the effort to serve the City's constituents is comprehensive and fully utilizes all of the available community resources.
Housing: The Affordability Challenge in a Growing	Community Foundation of Southern Indiana (CFSI) in partnership with Applied Research and Education C	This comprehensive study examining structural dynamics of income and housing markets in Clark and Floyd counties directly aligns with the City's CDBG goals of addressing affordable housing needs. The study's findings that one-third of Clark and Floyd County households have incomes below \$50,000 and that approximately 52% of Clark County renters spend more than 30% of income on housing costs directly support the City's strategies for affordable housing development and housing cost burden reduction programs. The study's recommendations for mixed-income housing development, community land trusts, and innovative financing mechanisms complement the City's approach to creating diverse housing options.
New Albany Housing: Present and Future	Urban Studies Institute at the University of Louisville for the City of New Albany	This 2023 housing study provides critical data and analysis that directly informs the City's CDBG housing strategies. Key overlapping goals include: addressing the city's relatively low homeownership rate (54.5%) through homeowner assistance programs; targeting the 582 persistently vacant units for rehabilitation or redevelopment; addressing the concentration of short-term rentals that may be impacting housing availability; and supporting the projected need for 782 additional owner housing units and 325 renter housing units by 2050. The study's recommendations for increasing homeownership, particularly among younger residents, aligns with the City's first-time homebuyer assistance programs.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
City of New Albany Comprehensive Plan 2017-2036	City of New Albany	The Comprehensive Plan's housing and neighborhood goals directly support CDBG objectives through shared priorities including: encouraging continued investment in traditional neighborhoods; promoting diverse housing stock to serve various income levels; achieving balanced distribution of public and subsidized housing; supporting aging in place through accessible design features; and implementing systematic rental inspection programs to ensure housing quality. The Plan's emphasis on walkable neighborhoods, infrastructure improvements, and mixed-use development complements CDBG's community development focus. Note: This plan is currently being updated and is expected to be completed this fall, along with the zoning ordinance update.

Table 3 – Other local / regional / federal planning efforts

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

The City of New Albany participates in the local Continuum of Care (CoC), the regional collaborative group of housing, and service providers. The Indiana Balance of State Continuum of Care includes 91 of the 92 counties in the state. These counties are categorized into 16 individual regions, which are overseen by regional planning councils and the chairperson(s) that lead them. These councils meet regularly to develop and implement strategies for homelessness alleviation. Region 13 represents New Albany (Floyd County) and other counties such as: Clark, Crawford, Harrison, Jefferson, Orange, Scott and Washington. The Point in Time Count in January each year, brings many of these agencies together.

Participation in monthly meetings of the Metropolitan Planning Organization for the region (Kentuckiana Regional Planning and Development Agency – KIPDA), and collaborating with other entities such as the Community Foundation of Southern Indiana, IU Southeast Applied Research and Education Center, One Southern Indiana (Chamber of Commerce) continues to execute tasks that are a part of the shared vision for New Albany.

The City actively participates with the Our Southern Indiana RDA, which serves as the regional economic development organization for Clark, Floyd, Harrison, and Washington counties. This partnership supports coordinated economic development strategies that complement CDBG community development investments, particularly in areas of workforce development, infrastructure planning, and business development initiatives that create jobs accessible to low- and moderate-income residents.

The City coordinates with IEDC on various economic development initiatives, leveraging state resources and programs that align with CDBG objectives. This includes participation in state-funded infrastructure programs, workforce development initiatives, and business development programs that support job creation and retention in areas serving CDBG target populations.

Narrative (optional):

The City of New Albany's approach to implementing the Consolidated Plan emphasizes regional cooperation and leveraging partnerships to maximize the impact of federal investments. Through participation in multi-county planning initiatives, the City ensures that CDBG activities are coordinated with broader regional development strategies, avoiding duplication of efforts and creating synergies that benefit the entire southern Indiana region.

These partnerships enable the City to access additional funding sources, share best practices, and participate in regional solutions to common challenges such as affordable housing shortages, workforce development needs, and infrastructure improvements. The collaborative approach ensures that New Albany's CDBG investments contribute to both local community development goals and broader regional economic development objectives, creating sustainable outcomes that extend beyond individual program boundaries.

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

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

A Citizen Participation Plan was developed for FY 2025-2029 to guide participation during the development and approval of the 5-year Consolidated Plan. The views of citizens, public agencies, and other interested parties are solicited to ensure reasonable and accessible involvement of the citizens of New Albany in the drafting, implementation, and assessment of the City of New Albany's 2025-2029 Five-Year Consolidated Plan.

Participation is solicited through Public Information Meetings, Public Hearings, and the Department of Redevelopment. The full draft of the Citizens Participation Plan is made available at various community centers throughout the City, including:

- The Redevelopment Office
- The New Albany-Floyd County Public Library
- New Albany Housing Authority
- City website at www.cityofnewalbany.com/redevelopment/cdbg

FY 2025-2029 Consolidated Plan Citizen Participation Schedule:

Note: Redevelopment meetings are scheduled on the second and fourth Tuesday of the month. All public information meetings and public hearings are held at City Hall, 142 East Main Street, Suite 100.

Tuesday, February 11, 2025, 12:00 p.m.

NARC authorized the Citizens Participation Plan key dates for distribution and posting on www.cityofnewalbany.com/redevelopment/cdbg/

Tuesday, March 11, 2025, 12:00 p.m.

NARC conducted a Public Hearing concerning the nature of the Community Development Block Grant program to accept input into the development of the FY25-29 Consolidated Plan.

Demo

Tuesday, March 25, 2025, 12:00 p.m.

NARC adopted the DRAFT summary of the FY25-29 Consolidated Plan and authorized the posting and distribution of the Plan.

Wednesday, April 2, 2025

NARC posted and distributed a DRAFT summary of the FY25-29 Consolidated Plan.

Wednesday, April 2, 2025, through Monday, May 5, 2025

Thirty-day comment period for the FY25-29 Consolidated Plan.

Tuesday, July 22, 2025, 12:00 p.m.

NARC adopted the final FY25-29 Consolidated Plan.

Friday, July 25, 2025

NARC submitted the 2025-2029 CDBG Consolidated Plan to HUD.

Tuesday, September 9, 2025, 12:00 p.m.

NARC will conduct a Public Hearing to report the Grantee's performance for FY2025.

The citizen participation process directly informed the development of goals and priorities outlined in this Consolidated Plan. Input received through public hearings, written comments, and stakeholder consultations helped identify community needs, prioritize funding allocations, and ensure that CDBG investments align with community priorities and address the most pressing needs of low- and moderate-income residents.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	On February 11, 2025, the Commission approved the Citizens Participation Plan for the 2025-2029 Consolidated Plan & FY25 One-Year Action Plan. Dates were set for the Planning process. The Plan is published in English & Spanish.	No comments were received at this time.	All comments were welcome.	https://cityofnewalbany.com/wp-content/uploads/2025/07/FY25-CDBG-Citizen-Part-Plan_Updated.pdf

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	The Citizens Plan summary was published in the News & Tribune on January 16, 2025.	No comments received at this time.	All comments were welcome.	https://cityofnewalbany.com/redevelopment-page/

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Internet Outreach	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	The Citizens Participation Plan was posted on the City's website in English & Spanish. The Citizens Participation Plan was also sent out to community stakeholders for notice & posting at their agency.	Multiple agencies responded and inquired about funding opportunities and application processes.	All comments were welcome.	https://cityofnewalbany.com/cdbg/

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Hearing	Non-targeted/broad community Residents of Public and Assisted Housing Stakeholder/Community Leader	A public hearing was held on January 28, 2025, at 12:00 p.m. at City Hall, 142 East Main Street, Suite 100, to receive public input on the Plans and provide information about the CDBG program.	No comments received at this time.	All comments were welcome.	https://cityofnewalbany.com/wp-content/uploads/2025/03/FY25-29-Con-Plan-1.28.25-Public-Hearing-Legal.pdf
5	Newspaper Ad	Non-targeted/broad community	A public hearing notice was published in the News & Tribune on March 11, 2025, for input into the Five-Year Consolidated Plan & the One-Year Action Plan.	No comments received at this time.	All comments were welcome.	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Public Hearing	Non-targeted/broad community	A public hearing was held on March 11, 2025, at 12:00 p.m. at City Hall to receive input on the development of the FY25-29 Consolidated Plan.	Comments were received regarding community development priorities, housing needs, and infrastructure improvements. Stakeholders expressed interest in funding opportunities for various community programs.	All comments were welcome and incorporated into plan development.	https://cityofnewalbany.com/wp-content/uploads/2025/03/FY25-29-Con-Plan-3.11.25-Public-Hearing-Legal-.pdf

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Public Meeting	Non-targeted/broad community	Public input session held on March 25, 2025, during which NARC adopted the DRAFT summary of the FY25-29 Consolidated Plan.	Input received on draft plan priorities and proposed activities.	All comments were welcome.	https://cityofnewalbany.com/redevelopment-page/
8	Internet Outreach	Non-targeted/broad community Residents of Public and Assisted Housing Stakeholder/Community Leader	The DRAFT Plan was posted on the City's website for a 30-day comment period from April 2 - May 5, 2025.	Comments received during the public comment period addressed housing rehabilitation programs, infrastructure needs, and public services priorities.	All substantive comments were incorporated into the final plan where appropriate.	https://cityofnewalbany.com/wp-content/uploads/2025/07/FY25-CDBG-Citizen-Part-Plan_Updated.pdf

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
9	Newspaper Ad	Non-targeted/broad community	A summary of the DRAFT Plan was published in the News & Tribune on April 2, 2025. Notice of public comments period was noted in publication.	No additional comments were received through this method during the comment period.	All comments were encouraged.	
10	Public Meeting	Non-targeted/broad community	NARC adopted the final FY25-29 Consolidated Plan on July 22, 2025, at 12:00 p.m.	Final comments and clarifications were addressed before plan adoption.	All comments were considered in final plan approval.	https://cityofnewalbany.com/wp-content/uploads/2025/07/Legal-Notice-FY25-CDBG2-2.pdf
11	Internet Outreach	Non-targeted/broad community	The final Plan was posted on the City's website and submitted to HUD on July 25, 2025.	Plan made available for ongoing public reference and transparency.	Ongoing feedback welcome for future plan amendments.	https://cityofnewalbany.com/cdbg/

Table 4 – Citizen Participation Outreach

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Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment (NA) of the Consolidated Plan provides a profile of the City's population, median income, household demographics, housing problems, cost burden, and crowding. A key goal of the Needs Assessment is to identify the nature and extent of housing problems experienced by New Albany's residents. This assessment will form the basis for the Strategic Plan and the activities that will be supported with CDBG funding.

The City's Needs Assessment was conducted in a variety of ways, including data review and analysis and engaging with key stakeholders to receive resident input about housing and community development needs. In addition, the City of New Albany used the prepopulated data sets provided by HUD including the 2016-2020 American Community Survey (ACS) data and 2017-2021 Comprehensive Housing Affordability Strategy (CHAS) data, which provides information on housing needs, to prepare its estimates and projects. Base year data includes the prepopulated 2005-2009 data sets provided by HUD for use in making longitudinal comparisons. Additionally, New Albany participates in the Region 13 Regional Planning Council, a group that is part of the larger Balance of State Continuum of Care, but focused on localized coordination and strategies to address homelessness. Data for the development of the needs for the homeless in the area have been obtained from the HCSI and the Community Foundation Study, Housing: The Affordability Challenge in a Growing Region (2025). Information was also gathered through input sessions and interviews with various social service agencies, housing providers, and city staff.

New Albany is a dynamic city undergoing a significant transformation (Comprehensive Plan, 2017). Positioned at a pivotal moment in the evolution of the Louisville Metro area, it has a unique opportunity to capitalize on the momentum generated by the revitalization of its downtown in recent years. With its strategic location in southern Indiana, close proximity to downtown Louisville, and an expanding population of both baby boomers and millennials, New Albany is well-poised for continued growth and success.

The Needs Assessment takes particular care to address "disproportionately greater need" for housing, severe housing problems, and housing cost burden. A disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group in a category of need is at least 10 percentage points higher than the percentage of persons in the category as a whole.

Other Key definitions for Needs Assessment:

Small Family Households (2 persons, neither person 62 years or over, or 3 or 4 persons)

Large Family Households (5 or more persons)

Elderly - People aged 62 and up. "Elderly" refers to individuals 62-74, while those 75 and up may be referred to as "extra elderly" or "frail elderly." Individuals age 75 and up are generally recognized as a population with different needs than those 62-74, so the CHAS data separates these groups.

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

Summary of Housing Needs

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	36,580	36,730	0%
Households	15,185	14,760	-3%
Median Income	\$40,413.00	\$49,415.00	22%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,520	1,955	3,015	1,735	5,535
Small Family Households	695	515	1,020	675	2,755
Large Family Households	225	65	85	95	210
Household contains at least one person 62-74 years of age	440	430	690	400	1,365
Household contains at least one person age 75 or older	225	480	355	210	394
Households with one or more children 6 years old or younger	348	204	305	349	345

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

LMI Income Limits

Disability

Disability

Federal nondiscrimination laws define a person with a disability to include any: (1) individual with a physical or mental impairment that substantially limits one or more major life activities; (2) individual with a record of such impairment; or (3) individual who is regarded as having such an impairment.

In general, a physical or mental impairment includes, but is not limited to, examples of conditions such as orthopedic, visual, speech, and hearing impairments, cerebral palsy, autism, epilepsy, muscular dystrophy, multiple sclerosis, cancer, heart disease, diabetes, Human Immunodeficiency Virus (HIV), developmental disabilities, mental illness, drug addiction, and alcoholism. In general, the definition of “person with a disability” does not include current users of illegal controlled substances but does provide protections for individuals with drug or alcohol addiction. Individuals would also be protected under Section 504 and the ADA if the purpose of the specific program or activity is to provide health or rehabilitation services to such individuals.

The American Community Survey (ACS) estimates that 18.6% of the population in New Albany has a disability, compared to a national average of 13.4%. Additionally, 30% of New Albany residents ages 65-74 have a reported disability, while nearly 61% of New Albany residents over the age of 75 years old have a reported disability. Rates and types of disabilities include:

- 4.6% Hearing difficulty
- 2.5% Vision difficulty
- 7.9% Cognitive disability
- 10.8% Ambulatory difficulty
- 2.7% Self-Care difficulty
- 8.4% Independent Living difficulty (ACS data)

US Census Data estimates that in 2020 the poverty rate for people with disabilities is approximately 27%, compared to 11% for persons without disabilities. Data from the National Disability Institute (NDI) shows that individuals with disabilities face higher levels of unemployment, lower education attainment, and more significant barriers to economic participation, contributing to this intersection of poverty and disability.

In New Albany, individuals with disabilities and their families can get support from Rauch, Inc. Rauch, Inc. provides an array of services that provide support to children and adults. Programs include work and employment services, as well as community living and housing options.

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	10	15	0	0	25	15	0	15	10	40
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	10	0	0	10	0	0	10	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	15	4	0	23	0	0	10	10	20
Housing cost burden greater than 50% of income (and none of the above problems)	995	145	20	0	1,160	220	125	10	0	355
Housing cost burden greater than 30% of income (and none of the above problems)	345	545	355	4	1,249	90	320	250	45	705

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	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	160	0	0	0	160	15	0	0	0	15

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,010	180	20	0	1,210	235	125	40	15	415
Having none of four housing problems	1,050	780	1,465	520	3,815	225	870	1,485	1,195	3,775
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	355	260	85	700	70	125	35	230
Large Related	150	0	0	150	19	19	15	53
Elderly	300	110	25	435	134	265	165	564
Other	545	330	270	1,145	85	34	50	169

Demo

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	1,350	700	380	2,430	308	443	265	1,016

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	90	90	70	20	0	90
Large Related	0	0	0	0	4	15	0	19
Elderly	215	15	0	230	90	60	10	160
Other	0	420	35	455	55	0	0	55
Total need by income	215	435	125	775	219	95	10	324

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	4	15	0	0	19	0	0	20	0	20
Multiple, unrelated family households	0	0	4	0	4	0	0	0	10	10
Other, non-family households	0	10	0	0	10	0	0	0	0	0
Total need by income	4	25	4	0	33	0	0	20	10	30

Table 11 – Crowding Information – 1/2

Data 2016-2020 CHAS
Source:

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

Table 12 – Crowding Information – 2/2

Data Source

Comments:

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

The total number of households in New Albany during this time is 14,759, with a **median income of \$54,152**. Of these households, nearly **40% householders live alone** (single person households):

- Householder living alone are most likely to be **between 35 to 64 years and over** (16.2% of all occupied housing units), compared to those between 65 years and older (13.8%) and those 15-34 years old (9.5%)
- 33% of householders living alone are homeowners; 47.5% are renters.

There is a mismatch of household size and housing stock. Additional data shows that in 2023, 27.9% of rented units were studio or one-bedroom, despite 72% of the population being one- and two-person households (Local Housing Solutions, Housing Needs Assessment Report).

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

Domestic Violence

St. Elizabeth has been serving homeless women and children in their emergency shelter program. St. Elizabeth has adapted their programs to better meet changing needs in the community. A key increase identified over the past few years was a dramatic rise in domestic violence reported among shelter residents. In 2020, **43% of program intakes reported domestic violence as a key factor contributing to their current homelessness**. In 2021, the Indiana Housing & Community Development Authority (IHCD) awarded St. Elizabeth Catholic Charities with Domestic Violence Transitional Housing and Rapid Rehousing funds. St. Elizabeth has since created partnerships with the Center for Women and Families as well as the Homeless Coalition of Southern Indiana to provide the next steps for victims of domestic violence. The transitional housing and rapid re-housing services are *not a crisis shelter*. Agency support begins once the immediate crisis of domestic violence has stabilized for those women in need of transitional housing or rapid rehousing options.

Through a trauma-informed care approach to begin the healing process, Saint Elizabeth offers intensive case management and provides transitional housing and rapid rehousing options with the goal of

achieving stability and self-sufficiency for these households. All activities and services offered are provided without regard to race, age, color, religion, sex, disability, national origin, ancestry, or status as a veteran.

Data shows that 42.5% of women and 27.9% of men residing in Indiana experience domestic violence (World Population Review – DV by State, 2024). Additionally, Indiana received an “F” rating in regards to their response to domestic violence; this score reflects the high domestic violence rates, limited legal protections, severe shelter shortages, making it one of the most challenging states for survivors (Break the Cycle).

What are the most common housing problems?

The most common housing problem in the City of New Albany continues to be housing affordability. According to the ACS data above, 1,160 renter households are considered “extremely cost burdened” by housing costs (compared to 355 owner-occupied households); these households are paying over 50% of their income towards housing costs. Additionally, 1,249 renter households are cost burdened (compared to 705 owner occupied households); these households are paying over 30% of their income towards housing costs.

Additionally, national data highlights the lack of affordable and ADA-compliant housing. In “The State of the Nation’s Housing” 2022 report, it’s reported that a “vast majority of US homes lack basic accessibility features – such as no-step entryway and grab bars in the bathroom – that older adults and people with disabilities often need to live safely in their homes.” With nearly 19% of the population identifying as having a disability, it will be imperative for the City to consider accessible housing options with future developments.

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

Renter households with worst-case housing needs are those with very low incomes that do not receive government housing assistance and pay more than one-half of their incomes toward rent, those that live in severely inadequate conditions, or both. This population of residents faces the greatest risk of becoming homeless or having unstable housing.

The greatest housing needs in New Albany exist among renters, particularly those with incomes at or below 30% of AMI.

Which households can have worst-case needs?

By definition, households that can have worst-case needs are households that—

- Are renters

- Have *very low incomes*—incomes of no more than 50 percent of the area median income (adjusted for family size)
- Do not receive housing assistance

Priority problems trigger worst-case needs

Two types of priority problems determine whether households have worst-case needs:

- *Severe rent burden* means that a renter household pays more than one-half of its income for gross rent (rent and utilities).
- *Severely inadequate housing* refers to units having one or more serious physical problems related to heating, plumbing, and electrical systems or maintenance

"Worst Case Housing Needs, 2019 Report to Congress" U.S. Department of Housing and Urban Development, Office of Policy Development and Research

Additionally, Elderly households, both renters and homeowners, especially those earning 0-30% AMI, are likely to be disproportionately affected by severe housing problems. Housing affordability and home repair assistance programs that address aging in place should also be prioritized.

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

The McKinney-Vento Act, which later became part of the No Child Left Behind Act (NCLB), mandates protections and services for homeless children and youth, including those with disabilities. The 2004 reauthorization of IDEA also includes amendments that reinforce timely assessment, inclusion, and continuity of services for homeless children and youth with disabilities.

McKinney-Vento Definition of Homelessness

Anyone who lacks a fixed, regular, and adequate nighttime residence, including:

- Sharing the housing of others due to lack of housing, economic hardship, or similar reason
- Living in motels, hotels, trailer parks, and camping grounds due to a lack of adequate alternative accommodations
- Living in emergency or transitional shelters
- Abandoned in hospitals
- Awaiting foster care placement
- Living in a public or private place not designed for humans to live

- Living in cars, parks, abandoned buildings, public train stations, etc.
- A migrant child who qualifies under any of the above

For Floyd County, 185 students (pre-k-12th grade) were identified as homeless in the 2022-2023 school year. Of these, nearly 76% were considered "doubled up" (staying with others), while 14% were staying in a shelter. When looking at the chronic absenteeism rates, 66% of students that were chronically absent were considered homeless.

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:

Estimates of the at-risk population were made based on various information sources. Census, ACS, CHAS, and Point-in-Time Homeless data are used when available. Information from agencies providing at-risk services was requested based on current program usage.

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

Housing cost burden continues to be a primary risk for low-income individuals and families with children at risk of experiencing homelessness. The National Alliance to End Homelessness states that "low-income households are typically unemployed or underemployed due to many factors, such as a challenging labor market, limited education, a gap in work history, a criminal record, unreliable transportation or unstable housing, poor health, or a disability. For those who are low-income but employed, wages have been stagnant and have not kept pace with expensive housing costs."

Other characteristics that can predispose an individual or household to homelessness include:

- Persons leaving institutions: detox, mental hospitals, prisons, etc.
- Households paying more than 50% of income for housing costs
- Victims of domestic violence
- Special needs populations (persons with AIDS, disabilities, drug or alcohol addiction, etc.)
- Single-parent head of households who are unemployed
- People who are doubling up in unstable living arrangements
- Families living below the poverty level

Discussion

Housing is Out of Reach

There is a gap between renters' wages and the cost of rental housing across the U.S. A full-time worker needs to earn an hourly wage of \$22.07 on average to afford a modest, 2-bed rental home in Indiana.

This Housing Wage for a 2-bed home is \$14.82 higher than the federal and state minimum wage of \$7.25. Renters with the lowest incomes face the greatest challenge in finding affordable housing. The average minimum wage worker in Indiana must work 101 hours per week to afford a modest one-bedroom rental home at the average fair market rent. A full-time worker needs to earn an hourly wage of \$18.24 to afford a one-bedroom rental home. Many occupations do not earn enough annually to afford housing. The median hourly wage for the following positions reflects the shortfall: Waiters/Waitresses - \$11.82, Fast food/Counter workers - \$13.68, Cashiers - \$13.82, Home Health/Personal Care Aides - \$14.79, Retail Salespersons - \$14.80, Cooks - \$15.06, Nursing Assistants - \$18.12 (Out of Reach National Low Income Housing Coalition)

Regional Housing Studies Confirm Affordability Crisis

The 2023 University of Louisville (UL) housing study identified several critical challenges facing New Albany's housing market. The study found that New Albany's homeownership rate of 54.5% is significantly lower than peer cities, with a notable gap between the city's 70.3% single-family housing stock and actual homeownership rates, indicating many single-family homes are being used as rentals. The study identified 582 persistently vacant units concentrated in Downtown, Midtown, and East End areas, representing both challenges and opportunities for CDBG-funded rehabilitation efforts. New Albany has a notably higher concentration of short-term rentals (5.8 per 1,000 housing units) than peer cities, with 93% being entire homes rented for more than 90 days annually. This trend may be contributing to reduced permanent housing availability and putting additional pressure on the rental market.

City Initiatives to Address Housing Challenges

Zoning and Planning Updates The City is proactively addressing housing challenges through comprehensive updates to its zoning ordinance and comprehensive plan scheduled for completion in Fall 2025. These updates are designed to provide greater development flexibility and streamline the approval process for housing development.

CDBG Housing Programs The City operates several CDBG-funded programs to address housing needs:

Homeownership Assistance Program Provides up to \$10,000 in down payment assistance to eligible low- and moderate-income households, helping address the barrier of initial homeownership costs identified in the University of Louisville study.

Demo

Emergency Subsistence Program (Eviction Prevention) Operated in partnership with the Homeless Coalition of Southern Indiana (HCSI) and funded through CDBG-CV, this program provides emergency rental assistance to prevent homelessness and housing instability.

Emergency Repair Program Administered through New Directions Housing Corporation and funded with CDBG dollars, this program provides critical home repairs to elderly and low-income homeowners, helping them maintain safe and habitable housing while aging in place.

Persistent Vacancy as Housing Opportunity

The UL study identified 582 persistently vacant units which present an opportunity for CDBG investment. These properties, concentrated in target areas already served by Community Development programs, could be rehabilitated to provide affordable housing options while addressing neighborhood stabilization goals.

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

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

Introduction

Housing problems based on HUD definitions include:

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

This section provides data on households with disproportionate housing needs. Data are presented by race and ethnicity and income category. Racial categories and ethnicity (Hispanic) are consistent with the definitions used by the U.S. Census. Income ranges correspond to HUD income categories and are based on the area median income for a family of four. All data are pre-populated by HUD.

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

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

Income Category

- Extremely low-income is below 30% HAMFI
- Very low-income is between 30% - 50% HAMFI
- Low income is between 50% - 80% HAMFI
- Low- and middle-income is greater than 100% HAMFI
- Upper income is over 100% HAMFI

The most relevant thresholds are below 80% of HAMFI because most HUD programs base eligibility on these thresholds.

Housing Problems

There are four housing problems in the CHAS data:

- The housing unit lacks complete kitchen facilities
- The housing unit lacks complete plumbing facilities
- Household is overcrowded
- Household is cost-burdened

A household is said to have a housing problem if they have one or more of these four problems.

HUD defines overcrowding as:

- Overcrowding - More than one person per room.
- Severe overcrowding - More than 1.5 persons per room.

HUD defines cost burden as:

- Cost burden - Monthly housing costs (including utilities) exceeding 30% of monthly income.
- Severe cost burden - Monthly housing costs (including utilities) exceeding 50% of monthly income.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,680	840	0
White	1,295	560	0
Black / African American	180	255	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	185	4	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,170	790	0
White	1,000	725	0
Black / African American	135	50	0
Asian	10	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	665	2,345	0
White	505	2,060	0
Black / African American	34	140	0
Asian	10	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	115	29	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	64	1,670	0
White	45	1,520	0
Black / African American	19	115	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	4	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

Discussion

The 2016-2020 CHAS data reveals significant disparities in housing problems by income in New Albany. Extremely low-income households (0-30% AMI) face the most severe issues, with 67% experiencing at least 1 of the 4 HUD-defined housing problems. Very low-income households (30-50% AMI) are similarly impacted, with 60% reporting housing problems. In contrast, only 22% of moderate-income households (50-80% AMI) face such issues, confirming that affordability remains the primary challenge the lowest income residents. The data shows significant racial/ethnic disparities. Hispanic households face the most severe disproportionate needs. Among extremely low-income Hispanic households, 98% experience housing problems, 31 percentage points higher than the city-wide average of 67%. At the moderate-income level (50-80% AMI), 80% of Hispanic households still experience housing problems compared to just 22% city wide. Black households also face disproportionate issues across income levels. At 30-50% AMI, 73% experience housing problems compared to 60% overall. Even at higher income levels (80-100% AMI), Black households continue to face housing instability at disproportionate rates.

The 2024 Community Foundation study confirms that rising housing costs disproportionately impact Black, Hispanic/Latine, and female-headed single-parent households. These populations face greater housing insecurity and long-term economic barriers. The study also found that about 42% of Floyd County renters are cost burdened, with the highest burden falling on minority households. CHAS data confirms that disproportionate housing needs remain persistent in New Albany: Hispanic Households face the highest disproportionate need across income groups. At 0-30% AMI, nearly all of the 185 households face housing challenges. Black Households face high rates of housing problems across

income levels, remain overrepresented among cost-burdened renters, and continue to struggle with housing stability even at moderate incomes.

The 2025-2029 Consolidated Plan will focus on reducing these disproportionate needs through targeted programming and policy reforms:

Targeted Programming: Homeownership Assistance Program provides up to \$10,000 in down payment aid, with expanded outreach to Hispanic and Black households. Emergency Subsistence Program assists with eviction prevention will continue prioritizing minority households at risk of displacement. Emergency Repair Program provide home repair assistance and will focus on neighborhoods with high concentrations of minority, cost-burdened homeowners.

Policy Initiatives: Zoning Ordinance Update will include strategies to further fair housing, reduce development barriers, and streamline housing approvals. Comprehensive Plan Update will promote mixed-income housing and create policies to prevent displacement in minority communities. Pre-Approved Plan Sets will standardize housing designs to speed up development timelines and reduce costs to support affordable housing. Development Incentives introduce new policies to encourage mixed-income housing development and prevent segregation of affordable units into specific areas.

Monitoring and Evaluation: The City will track outcomes by race and ethnicity to ensure that CDBG investments effectively reduce disproportionate needs over the five-year planning cycle.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

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

Introduction

A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10% or more) than the income level as a whole.

Severe housing problems include: Overcrowded households with 1.5 persons per room, not including bathrooms, porches, foyers, halls, or half-rooms and households with cost burdens of more than 50% of income.

By addressing severe housing problems communities can improve health outcomes, economic stability, and overall well-being. Investments in affordable housing and homelessness prevention not only provide immediate relief to struggling families but also reduce the long-term social and economic costs associated with housing instability.

Local Context and Regional Findings - A 2024 housing study found that approximately 42% of Floyd County renters are cost-burdened, spending more than 30% of income on housing, with a significant portion experiencing severe cost burden, spending more than 50% of income on housing. The University of Louisville (UL) 2023 housing study found 582 persistently vacant units, many of which may have substandard conditions that contribute to the housing problems identified in CHAS data. The study documented a notable concentration of short-term rentals (5.8 per 1,000 housing units) that may be reducing the availability of permanent housing for residents.

Connection to Public Health Outcomes - New Albany demographics show particular vulnerability to the health impacts of severe housing problems. With 18.6% of the population having a disability (compared to 13.4% nationally), and 30% of residents ages 65-74 and 61% of residents over 75 having reported disabilities, housing stability is critical for health outcomes. Severe cost burden can force disabled and elderly residents to choose between housing costs and medical care. The McKinney-Vento data showed 185 homeless students in Floyd County during the 2022-2023 school year (with 76% "doubled up" and 14% in shelters) demonstrating the real impact of severe housing problems on children's development and educational outcomes.

Economic and Community Stability - By addressing severe housing problems communities can improve health outcomes, economic stability, and overall well-being. Investments in affordable housing and homelessness prevention not only provide immediate relief to struggling families but also reduce the long-term social and economic costs associated with housing instability. The UL study found that the city homeownership rate has declined from 59.3% in 2000 to 54.5% in 2020 which suggests that more families may be experiencing housing instability and severe cost burden in the rental market.

Strategic Response - Ensuring that residents have access to safe, stable, and affordable housing is not just a matter of shelter—it is a fundamental public health issue that affects entire communities. New Albany's CDBG programming addresses severe housing problems through multiple strategies: Emergency Subsistence Program, Emergency Repair Program, and Homeownership Assistance Program. The upcoming zoning ordinance and comprehensive plan updates (2025) will incorporate strategies to increase the supply of affordable housing and reduce regulatory barriers that contribute to severe housing cost burden, particularly for the minority households identified as experiencing disproportionate need.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,245	1,275	0
White	965	890	0
Black / African American	130	305	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	135	54	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	305	1,650	0
White	270	1,460	0
Black / African American	30	150	0
Asian	10	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	0	0	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	60	2,950	0
White	50	2,515	0
Black / African American	0	175	0
Asian	0	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	134	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	15	1,715	0
White	15	1,550	0
Black / African American	0	125	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	4	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

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

Discussion

The 2016-2020 CHAS data reveals that extremely low-income households (0-30% of Area Median Income) are significantly more likely to encounter at least one severe housing problem, including severe cost burden (over 50% of income), severe overcrowding (more than 1.5 persons per room), or substandard housing conditions such as lacking complete kitchen or plumbing facilities. Nearly 50% of all extremely low-income residents reported having one or more of these four severe housing problems, demonstrating the acute housing crisis facing New Albany's most vulnerable residents.

The data also reveals concerning racial and ethnic disparities that constitute disproportionate need under HUD definitions. Hispanic households at the extremely low-income level experience severe disproportionate need, with 71% facing severe housing problems compared to 49% jurisdiction-wide—a difference of 22 percentage points. This represents a significant overrepresentation that requires targeted intervention. Black/African American residents also show disproportionate rates of severe housing problems, with 30% of extremely low-income Black households experiencing these challenges.

These groups face the greatest challenges in accessing affordable, safe, and adequate housing, underscoring the need for targeted interventions to address their specific housing needs. Households experiencing severe housing problems are at elevated risk of homelessness and often must make impossible choices between housing costs and other necessities such as food, clothing, transportation, and medical care. For families spending over 50% of income on housing, any unexpected expense or income reduction can trigger housing loss.

New Albany has demonstrated its commitment to addressing severe housing problems through transformative initiatives like the Beechwood mixed-income development, a \$25 million project that includes \$2.4 million in American Rescue Plan Act funds. This development replaces substandard World

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War II-era public housing with 83 modern units featuring proper amenities, adequate space, and mixed-income design that reduces poverty concentration. The project directly addresses the severe housing problems identified in the CHAS data while creating pathways to homeownership through credit repair assistance and homebuying support.

The City's comprehensive approach combines immediate assistance through CDBG programs—including emergency rental assistance and home repair services—with longer-term strategies like the Beechwood redevelopment and upcoming zoning reforms. This multi-faceted response ensures that households experiencing severe housing problems receive both immediate stabilization and access to improved housing opportunities that can break the cycle of housing instability.

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

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

Introduction:

This section evaluates the housing cost burden from a racial or ethnic group perspective. Cost burden is the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For homeowners, housing costs include mortgage payments, taxes, insurance, and utilities.

A disproportionately greater need exists when the members of a racial or ethnic group at an income level experience housing problems at a greater rate (10% or more) than the income level as a whole.

HUD defines cost-burdened families as those “who pay more than 30 percent of their income for housing” and “may have difficulty affording necessities such as food, clothing, transportation, and medical care.” Severe rent burden is defined as New Albany paying more than 50 percent of one’s income on rent. The tables display cost burden information for New Albany and each racial and ethnic group.

Cost Burden is described in the tables as:

- No cost burden (less than 30%)
- Cost burden (30-50%)
- Severe cost burden (more than 50%)
- No/negative income. No/negative income households are those whose income is zero or negative due to self-employment, dividends, and net rental income. These households are not included in the other two categories but still require housing assistance and are counted separately.

With the cost of housing on the rise, researchers are reexamining the 30-percent rule of thumb for measuring rental burden. HUD defines cost-burdened families as those “who pay more than 30 percent of their income for housing” and “may have difficulty affording necessities such as food, clothing, transportation, and medical care.” Severe rent burden is defined as paying more than 50 percent of one’s income on rent. See attached for further discussion on 30% rule.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	11,055	2,005	1,515	175

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
White	9,935	1,605	1,200	85
Black / African American	700	215	155	85
Asian	40	10	10	0
American Indian, Alaska Native	80	0	0	0
Pacific Islander	0	0	0	0
Hispanic	85	155	135	4

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

30% Rule Discussion

The 30-percent rule — that a household should spend no more than 30 percent of its income on housing costs — has long been accepted in academic circles and is often included in blogs and websites on family budgeting. A recent Business Week article, however, argues that the 30-percent rule is “nearly useless.” The authors suggest that calculating housing cost burden using only income ratios oversimplifies the issue of housing affordability. Frank Nothaft, chief economist at Freddie Mac, is quoted in the article as saying, “If your income is \$500,000 a year, you can pay 40 percent and still have money left. But if your income is \$20,000 a year, it will be hard to make ends meet if you’re paying 30 percent of your income on rent.”

In discussing the rental affordability measurement to Business Week, David Bieri of the University of Michigan states that the 30-percent rule “[is] essentially an arbitrary number.” One of the arguments against the share of income approach is that different households earning the same annual income spend considerably different amounts of money on basic necessities. For example, families with children spend more on clothing, food, and medical bills than single adults. Thus, a household with children that spends 50 percent of its income on housing might be cost-burdened, whereas a single adult who earns the same salary and spends the same percentage of income on housing might not be. In addition, the share of income measure does not consider cost-of-living differences in areas where housing is expensive.

Data from the American Housing Survey and the American Community Survey indicate that severe rental burdens disproportionately impact poor families. The Worst Case Housing Needs surveys the number of very low-income families (those earning less than 50 percent of the area median income) who pay more than half their income in rent, have substandard housing conditions, or both. Rental Burdens: Rethinking Affordability Measures, HUD PD&R Edge

Discussion:

National data underscores that lower-income households are significantly more likely to be burdened by housing costs. According to the U.S. Department of Housing and Urban Development (HUD), in 2017, 89% of extremely low-income renter households were moderately or severely cost-burdened, spending more than 30% of their income on housing. This burden decreases with higher income levels: 83% of very low-income, 54% of low-income, 20% of moderate-income, and 6% of high-income households faced similar cost burdens.

In New Albany, the 2016-2020 CHAS data reveals similar patterns with pronounced racial and ethnic disparities. Hispanic households experience the most severe disproportionate cost burden, with 77% experiencing cost burden of 30% or more compared to 24% city-wide—a difference of 53 percentage points that far exceeds HUD's threshold for disproportionate need. Additionally, 36% of Hispanic households face severe cost burden over 50%, leaving minimal resources for basic necessities. Black/African American households also show concerning patterns, with 32% experiencing cost burden compared to the jurisdiction average.

Regional housing studies provide important context for these disparities. The Community Foundation of Southern Indiana's 2024 housing study found that approximately 42% of Floyd County renters are cost-burdened, with households earning less than \$50,000 annually most likely to struggle with high housing cost burden. The study specifically identifies that rising housing costs "disproportionately affect Black, Hispanic/Latine, and female-headed single-parent households, exacerbating housing insecurity."

The University of Louisville's 2023 housing study identified market factors contributing to cost burden in New Albany, including median house values ranking third highest among peer cities and a notably high concentration of short-term rentals (5.8 per 1,000 housing units) that may be reducing permanent housing availability and contributing to rent increases. The study's finding of 582 persistently vacant units also indicates market inefficiencies that limit housing supply and maintain upward pressure on costs.

National wage data further illustrates these challenges. A 2023 report by the National Low Income Housing Coalition reveals that the median wage of a full-time White worker surpasses the one-bedroom Housing Wage by \$2.23. In contrast, Black and Latino workers fall short by approximately \$0.73 and \$1.84, respectively. The disparity is more pronounced among women of color: Black and Latina female workers earn median wages that are \$3.96 and \$5.47 less than the one-bedroom Housing Wage, respectively.

These statistics highlight that both lower-income and minority households are disproportionately affected by housing cost burdens, patterns that are clearly evident in New Albany's local data. The City's response through CDBG programming—including emergency rental assistance, homeownership support, and the \$2.4 million investment in the Beechwood mixed-income development—specifically targets the populations experiencing disproportionate cost burden. The City of New Albany commits to ongoing review of housing cost burden of its residents, with particular attention to monitoring progress

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in reducing disparities among Hispanic and Black/African American households identified as experiencing disproportionate need.

See NA-30 for further discussion.

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

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

The 2016-2020 CHAS data reveals significant disparities in housing needs among racial and ethnic groups in New Albany, with Hispanic households experiencing the most severe disproportionate need across multiple income categories and housing problem types. According to HUD definitions, disproportionate need occurs when a household category has a level of need that is at least 10 percentage points higher than the level of need of all households in a particular income category.

Hispanic households face extraordinary challenges in New Albany's housing market, with disproportionate need evident across the income spectrum. At the extremely low-income level (0-30% AMI), 98% of Hispanic households experience housing problems compared to 67% jurisdiction-wide, representing a staggering 31 percentage point difference. This disparity persists at moderate income levels, where 80% of Hispanic households earning 50-80% AMI experience housing problems compared to just 22% of all households in that income range—a 58 percentage point difference that indicates severe market barriers beyond income alone.

The severity of Hispanic households' housing challenges extends to severe housing problems, with 71% experiencing issues such as severe overcrowding, severe cost burden, or substandard conditions at the extremely low-income level, compared to 49% jurisdiction-wide. Perhaps most concerning is the cost burden data, which shows 77% of Hispanic households spending more than 30% of income on housing compared to 24% city-wide, a 53 percentage point difference that leaves these families with minimal resources for other necessities.

Black/African American households also experience disproportionate housing need, though in different patterns than Hispanic households. At the very low-income level (30-50% AMI), 73% of Black/African American households experience housing problems compared to 60% jurisdiction-wide, a 13 percentage point difference that meets HUD's threshold for disproportionate need. Notably, this disparity persists even at higher income levels, with 14% of Black/African American households earning 80-100% AMI experiencing housing problems compared to only 4% of all households in that income range.

These patterns reflect barriers that prevent minority households from accessing safe, affordable housing regardless of income level. For Hispanic households in particular, the data suggests that traditional income-based assistance alone may be insufficient to address the underlying factors contributing to their housing challenges. The persistence of disproportionate need among Black/African American households across multiple income categories indicates ongoing barriers to housing choice and stability that extend beyond affordability.

Housing problems create cascading effects that particularly impact minority households who may already face barriers to economic opportunity. Overcrowding can disrupt children's education and development, while severe cost burden forces families to sacrifice healthcare, transportation, and

nutritious food. Substandard housing conditions contribute to respiratory illnesses, stress, and anxiety, creating additional health disparities. For BIPOC households, these housing challenges can further entrench existing disparities in wealth accumulation, health outcomes, and overall community stability.

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

Beyond the specific housing problems measured in CHAS data, minority households in New Albany face additional barriers that contribute to disproportionate housing need. The University of Louisville's 2023 housing study provides crucial context for understanding these broader challenges, documenting a decline in New Albany's homeownership rate from 59.3% in 2000 to 54.5% in 2020. This trend suggests increasing barriers to homeownership that may disproportionately affect minority households seeking to build wealth through property ownership.

Access to credit and capital represents a significant barrier not captured in traditional housing problem measures. The Community Foundation of Southern Indiana's 2024 housing study specifically identifies that rising housing costs disproportionately burden minority households, suggesting barriers to accessing favorable financing terms and accumulating down payment resources. While New Albany's Homeownership Assistance Program provides up to \$10,000 in down payment assistance, many minority households may also need credit repair services, financial counseling, and ongoing support to successfully transition to homeownership.

Market access limitations also contribute to disproportionate housing need. The University of Louisville study's identification of 582 persistently vacant units concentrated in specific neighborhoods, combined with a high concentration of short-term rentals, may indicate market inefficiencies that limit housing choice for minority households. These households may face steering toward lower-quality housing options or may be excluded from certain neighborhoods through discriminatory practices that are difficult to measure through traditional housing problem categories.

Additional needs that require targeted intervention include enhanced outreach to marginalized communities about Fair Housing Choice and available housing assistance programs, since many eligible households may not be aware of resources that could address their housing challenges. Expanded outreach to rental agencies and property managers regarding Fair Housing compliance and inclusive marketing practices is also important, as provider behavior significantly impacts minority households' access to housing opportunities throughout the community.

The data also suggests need for additional financial support systems to help minority renters and homeowners address cost burden, overcrowding, and substandard living conditions. This includes not only direct rental assistance but also financial counseling services, credit repair programs, and enforcement mechanisms to ensure access to housing opportunities across all neighborhoods in New Albany.

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

New Albany does not contain any HUD-designated Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs), but demographic and housing data reveal spatial patterns that warrant attention for fair housing planning. R/ECAPs are defined as areas with non-White populations of 50 percent or more and poverty rates of 40 percent or more, or three times the metropolitan area average, whichever is lower. While New Albany avoids these concentrations, the city's housing patterns still show geographic clustering that may limit housing choice for minority households.

The University of Louisville housing study identifies four Qualified Census Tracts within New Albany that are eligible for Low-Income Housing Tax Credit funding due to income characteristics: Downtown-West End, Midtown-East Spring, Fairmont-Silver Street Park, and North State-Binford Park. These areas correspond to neighborhoods with higher concentrations of assisted housing and lower median incomes, suggesting that minority households experiencing disproportionate housing need may have limited geographic options within the city.

North State-Binford Park contains the majority of New Albany's public housing units (515 total units across Broadmeade Terrace, Parkview Terrace, Parkview Tower, and Vance Court) and shows the highest concentration of housing vouchers (154 voucher holders). Similarly, Fairmont-Silver Street Park demonstrates significant voucher concentration (121 voucher holders) with notably lower median household income levels. The Downtown-West End and Midtown-East Spring areas contain both QCT designations and concentrations of the persistently vacant units identified in the housing study, suggesting these neighborhoods face multiple housing challenges simultaneously.

Geographic analysis reveals that areas with higher concentrations of minority residents tend to coincide with higher rates of housing cost burden. This spatial correlation suggests that minority households may face limited housing choice and may be concentrated in neighborhoods with fewer high-opportunity characteristics, such as quality schools, employment access, and essential services.

Looking toward the 2025–2029 planning period, New Albany's comprehensive plan and zoning ordinance updates will incorporate strategies to expand housing choice throughout the community. These policy reforms, combined with the city's strategic location providing access to Louisville employment centers, position New Albany to address geographic concentration patterns that may limit opportunity for households experiencing significant housing need.

The City commits to ongoing monitoring of demographic and housing patterns to ensure that community development investments promote housing choice and opportunity for all residents, with particular attention to the Hispanic and Black/African American households identified as experiencing disproportionate housing need across multiple income categories and problem types.

NA-35 Public Housing – 91.205(b)

Introduction

The New Albany Housing Authority (NAHA) began providing affordable housing to the residents of New Albany in 1938. Since then, NAHA has evolved to become much more in the lives of its residents than a provider of a roof and four walls. The Housing Authority provides opportunity for self-improvement and personal growth for young families, senior citizens and those eager to improve their career and life prospects.

Residents of the New Albany Housing Authority have access to:

- General Education Development (GED) training programs
- Home Ownership Program for Residents
- Family Self-Sufficiency Program Assistance
- Computer Lab Access
- Access to more than 40 Community Service Providers who provide services in partnership with NAHA
- Programs for Senior Residents

In 2022, NAHA earned the designation of HUD-Approved Housing Counseling Agency. Under this designation and new program, NAHA staff are able to partner with local private and non-profit organizations to advance home ownership opportunities for first time home buyers in Southern Indiana.

Totals in Use

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

Table 22 - Public Housing by Program Type

Demo

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

Data Source: PIC (PIH Information Center)

Public Housing Waitlist						
Bedroom Size	0/1	2	3	4	Total	%
Total on Waitlist	151	124	59	19	353	
Elderly	11	3	1	0	15	4.2%
Near-Elderly	35	4	1	0	40	11.3%
Non-Elderly	105	117	57	19	298	84.4%
Disabled	52	11	1	0	64	18.1%
Non-Disabled	99	113	58	19	289	81.9%
White	84	57	33	7	181	51.3%
Black/African American	66	64	24	11	165	46.7%
Other/Declined	1	3	2	1	7	2.0%
Extremely low income	131	107	45	19	302	85.6%
Very low income	13	12	10	0	35	9.9%
Low income	7	5	4	0	16	4.5%

Public Housing Waitlist

Section 8 Waitlist

	Total	%
Total on Waitlist	301	
Elderly	27	9.0%
Near-Elderly	90	29.9%
Non-Elderly	184	61.1%
Disabled	276	91.7%
Non-Disabled	25	8.3%
White	200	66.4%
Black/African American	93	30.9%
Other/Declined	8	2.7%
Extremely low income	274	91.0%
Very low income	23	7.6%
Low income	4	1.3%

Section 8 Waitlist

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	8,988	11,134	0	11,162	16,422	9,624
Average length of stay	0	0	4	4	0	5	0	3
Average Household size	0	0	2	2	0	2	1	3

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Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	241	36	0	35	1	0
# of Disabled Families	0	0	157	228	0	218	5	4
# of Families requesting accessibility features	0	0	999	407	0	363	7	34
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	712	312	0	276	5	30	0
Black/African American	0	0	281	92	0	85	2	3	0
Asian	0	0	4	2	0	1	0	1	0

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Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
American Indian/Alaska Native	0	0	1	1	0	1	0	0	0
Pacific Islander	0	0	1	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

Section 504 of the Rehabilitation Act of 1973 is a federal law, codified at 29 U.S.C. § 794, that prohibits discrimination based on disability in federally-assisted programs or activities. Specifically, Section 504 states, "No otherwise qualified individual with a disability in the United States shall, solely by reason of her or his disability, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program, service or activity receiving federal financial assistance or under any program or activity conducted by any Executive agency or by the United States Postal Service." This means that Section 504 prohibits discrimination based on disability in any program or activity that receives financial assistance from any federal agency, including HUD, as well as in programs conducted by federal agencies, including HUD.

An individual with a disability is any person who has a physical or mental impairment that substantially limits one or more major life activities. The term physical or mental impairment may include, but is not limited to, conditions such as visual or hearing impairment, mobility impairment, HIV infection, developmental disabilities, drug addiction, or mental illness. In general, the definition of "person with disabilities" does not include current users of illegal controlled substances. However, individuals would be protected under Section 504 (as well as the ADA) if the purpose of the specific program or activity is to provide health or rehabilitation services to such individuals.

The term major life activity may include: seeing, hearing, walking, breathing, performing manual tasks, caring for one's self, learning, speaking, or working. This list is not exhaustive. Section 504 also protects persons who have a record of such impairment or are regarded as having such an impairment.

All programs are handicap accessible. Reasonable accommodations may be requested and will be reviewed on a case-by-case basis.

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

Waitlists for Public Housing and Section 8 rental assistance (Housing Choice Vouchers)

There are 151 households on the public housing waitlist. Of these, 4% are considered "elderly", and 11% are considered "near elderly". 18% are considered disabled; nearly 47% are Black/African American residents. About 95% of these households are either extremely low income (85%) or very low income (10%). There are about 301 households on the Section 8 (Housing Choice Voucher) waitlist. Of these, 9% are elderly, and 30% are near-elderly. Nearly 99% of these households are extremely low income (91%) or very low income (8%).

See attached images for waitlist information.

Needs of Residents and Voucher Holders

Low-income families face significant challenges in meeting basic needs such as access to nutritious food, reliable transportation, and jobs that pay a living wage. Approximately 18.4% of New Albany's population lives below the poverty line, which is higher than the national and state average (12.5% and 12.2% respectively). This highlights the prevalence of economic hardship within the City. Maintenance and habitability concerns are also pressing, as aging public housing units often require repairs to ensure safe and healthy living conditions. For voucher holders, the availability of landlords willing to accept vouchers is a major challenge, leading to difficulty in securing housing in desirable locations. Additionally, many residents require wraparound services, such as job training, childcare, and healthcare access, to achieve long-term stability and self-sufficiency. Addressing these needs requires policy improvements, increased funding, and stronger partnerships between housing agencies, landlords, and service providers.

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

The housing needs of public housing residents and voucher holders reflect broader community challenges but are significantly more acute due to income constraints. While the general population in New Albany faces housing affordability challenges public housing residents face extreme versions of these same pressures.

Public housing concentration in New Albany is notably higher than surrounding communities, with the University of Louisville study finding that New Albany currently has 515 public housing units across four developments (down from 793 units in FY 2022 due to redevelopment activities). The study found that New Albany has 68.8 public housing units per 1,000 rental units, ranking 9th among 21 peer cities but significantly higher than neighboring communities - Clarksville has no public housing units, while Jeffersonville has 51.9 public housing units per 1,000 rentals.

More significantly for regional comparison, New Albany has 98.0 housing vouchers per 1,000 rental units, ranking 3rd among all peer cities and representing approximately one housing voucher for every ten rental units. This concentration is more than double the rate in neighboring Clarksville (45.4 vouchers per 1,000 rentals) and triple the rate in Jeffersonville (29.5 per 1,000 rentals). The study notes that New Albany's voucher concentration trails only Garfield Heights, OH and Huntington, WV among peer cities.

The average annual income for public housing residents (\$8,988) and voucher holders (\$11,134 - \$11,162) represents a fraction of New Albany's median household income of \$49,429, placing these households in the extremely low-income category (0-30% AMI) where the CHAS data shows 67% experience housing problems. However, public housing residents face additional barriers not experienced by the general low-income population, including limited geographic mobility due to the concentration of assisted housing in specific neighborhoods and stigma that may limit employment and educational opportunities.

While the general population benefits from New Albany's strategic location 4.5 miles from downtown Louisville and access to regional employment opportunities, public housing residents often lack reliable transportation to access these opportunities. The University of Louisville study notes that New Albany's low homeownership rate affects community stability, but for public housing residents, the inability to build wealth through homeownership perpetuates intergenerational poverty in ways that don't affect market-rate renters with higher incomes.

The Community Foundation study found that rising housing costs disproportionately affect minority households is particularly relevant to public housing demographics, where 28% of residents are Black compared to their representation in the general population.

The higher concentration of assisted housing in New Albany compared to neighboring communities also means that the city bears a disproportionate responsibility for addressing regional housing needs for extremely low-income households. This concentration creates both challenges - including potential stigmatization and concentration effects - and opportunities for comprehensive service delivery and community partnerships that can benefit both assisted housing residents and the broader community.

Public housing residents have greater need for accessibility features and supportive services than the general population. While 18.6% of New Albany's general population reports having a disability, the concentration of disabled residents in public housing (15.7% of public housing residents and 56% of voucher holders) indicates that assisted housing serves the most vulnerable members of the disability community who cannot access market-rate housing due to both income and accessibility barriers.

Discussion

The New Albany Housing Authority continues to implement strategic initiatives that address both the immediate needs of residents and the broader community goal of expanding housing opportunities. The completion of the Beechwood mixed-income redevelopment represents a transformative approach to public housing that directly addresses the concentration effects and quality concerns identified in regional housing studies. This \$25 million project, supported by \$2.4 million in city ARPA funds, replaces outdated barracks-style units with 83 modern units featuring proper amenities and mixed-income design.

NAHA's strategic focus on collaboration with the Redevelopment Commission and Planning Department regarding de-concentration aligns with broader community development goals outlined in the University of Louisville housing study. The Authority's utilization of HUD Repositioning Tools, including the Rental Assistance Demonstration (RAD) Program and Section 18 Demolition/Disposition authority, combined with Low-Income Housing Tax Credit financing, enables comprehensive redevelopment that benefits both assisted housing residents and the broader community.

The challenges facing NAHA residents—including access to employment, healthcare, and transportation—mirror broader economic development challenges facing New Albany but require

targeted interventions due to the severe income constraints of the assisted housing population. The Authority's partnership with over 40 community service providers and its designation as a HUD-Approved Housing Counseling Agency position it to address the wraparound service needs that enable residents to achieve long-term housing stability and economic mobility.

NAHA's commitment to expanding homeownership opportunities through its counseling services and resident programs directly addresses the homeownership gap identified in regional housing studies. By providing pathways from assisted rental housing to homeownership, the Authority contributes to community-wide goals of increasing housing stability and wealth-building opportunities for low-income households.

The ongoing demographic changes in New Albany, including declining household sizes and an aging population documented in the University of Louisville study, create both challenges and opportunities for public housing strategy. NAHA's portfolio of senior housing and accessible units positions the Authority to serve the community's evolving needs while its family housing programs support workforce development and economic growth initiatives.

Looking toward the 2025-2029 planning period, NAHA's strategic alignment with city-wide zoning and comprehensive plan updates ensures that public housing redevelopment supports broader community goals of housing choice, economic development, and neighborhood revitalization. The Authority's focus on modern, mixed-income development addresses both the immediate housing needs of extremely low-income residents and the community's long-term goals for sustainable, inclusive growth.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The Continuum of Care (CoC) supports the development and ongoing maintenance of a strategic, comprehensive system to address homelessness and strategies for engaging mainstream partnerships to ensure that all residents of Southern Indiana are able to access and maintain permanent housing. The development actions of the City continue to align with respect to planning being done to house one of its most vulnerable populations, the homeless and those at-risk of becoming homeless.

The Indiana Balance of State Continuum of Care includes 91 of the 92 counties in the state. These counties are categorized into 16 individual regions, which are overseen by regional planning councils and the chairperson(s) that lead them. These councils meet regularly to develop and implement strategies for homelessness alleviation. Each region is in contact with and shares a Memorandum of Understanding (MOU) with the IN-502 BOS CoC Board of Directors.

Region 13 represents New Albany (Floyd County) among other counties. The Homeless Coalition of Southern Indiana (HCSI) is the lead agency for Region 13 Planning Commission Continuum of Care (CoC). The local CoC members meet as a planning council of this coalition. The HCSI created a centralized intake referral system for service providers for housing and supportive services. This tool provides efficiencies and helps strengthen the region's ability to effectively match community services with resident needs.

The 2024 Housing Inventory Count identifies multiple emergency shelter options serving Region 13. Catalyst Rescue Mission in Clark County operates the largest emergency shelter facility with 121 beds. Within Floyd County specifically, St. Elizabeth Catholic Charities operates two emergency shelter programs: the main emergency shelter (16 beds) and the Family Stability Program (3 beds), providing a total of 19 emergency shelter beds in New Albany's home county. Additional emergency shelter capacity exists through Hoosier Hills PACT in Washington County (7 beds) and hotel voucher programs administered by Point in Time - Region 13 in Jefferson and Scott counties (11 beds combined).

Beyond emergency shelter, the regional continuum includes transitional housing programs operated by St. Elizabeth Catholic Charities (15 beds), Hoosier Hills PACT (18 beds), and Macy's House in Harrison County (9 beds). Permanent supportive housing is available through LifeSpring in Floyd County (30 beds) and VASH programs in Jefferson County (9 beds). Rapid rehousing services are provided through St. Elizabeth Catholic Charities' domestic violence program (16 beds).

Demo

Unaccompanied youth are served through specialized programs, with Floyd County Youth Shelter providing dedicated services for this vulnerable population.

The Point in Time (PIT) Count is a critical tool used to measure homelessness in communities across the United States. Data from this annual census is used to assess the scope of homelessness, understand demographics and trends, evaluate progress in addressing housing instability, and inform policy and funding decisions. However, due to the nature of a one-night count, the limitations should also be noted.

It is understood that a one-night point in time count has limitations and in any given year may under-count or over-count the homeless population when compared to data collected over a more extended period of time or at other periodic intervals. The greatest value of the PIT Count is that it is an unduplicated count of both sheltered and unsheltered persons experiencing homelessness on one night. Decreases or increases in the number of persons counted from year to year may indicate a change in the homeless population or external circumstances or both.

PIT data included in this plan reflects the number of people experiencing homelessness on the night of January 24, 2024, for Floyd County (which includes New Albany).

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	9	0	0	4	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	59	0	14	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0

Demo

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Veterans	0	5	0	1	0	0
Unaccompanied Child	0	2	0	0	0	0
Persons with HIV	0	2	0	1	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

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

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	54	0
Black or African American	10	0
Asian	3	0
American Indian or Alaska Native	1	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	4	0
Not Hispanic	64	0

Data Source

Comments:

2024 IHCD Point in Time Breakdown

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

The 2024 Point in Time Count provides detailed data on family composition and specific populations experiencing homelessness in Floyd County and the broader Region 13 area.

Floyd County reported 4 family households experiencing homelessness, comprising 9 total persons (5 children and 4 adults). This makes Floyd County the third-highest among Region 13 counties for family homelessness.

The presence of 5 children experiencing homelessness in Floyd County highlights the critical need for family-focused services that address educational continuity, childcare needs, and coordinated case management that can stabilize entire family units. These families require specialized interventions that differ from single adult homelessness, including larger housing units, school district coordination, and pediatric healthcare access.

Floyd County reported 57 adult-only households experiencing homelessness, comprising 59 total persons, making it the second-highest among listed counties for this population. This represents the majority of homelessness in Floyd County and indicates that single adult homelessness prevention and intervention programs must be a primary focus for local service delivery.

The 2024 count identified 5 veteran households in Floyd County, all of which were single-person households without children. No veteran families with children were identified during the count. These 5 veterans experiencing homelessness represent a significant concern given federal priorities for ending veteran homelessness and the availability of specialized veteran services through VASH and other

programs. The concentration of veteran homelessness among single adults suggests that services should focus on individual case management, mental health support, and connection to veteran-specific benefits and housing assistance.

Floyd County's count revealed concerning patterns of youth homelessness, including 2 unaccompanied youth households (2 persons total) and 2 parenting youth households comprising 5 persons total (2 young parents and 3 children). The identification of parenting youth represents a particularly vulnerable population that requires specialized services addressing both developmental needs of young adults and parental responsibilities. These families need age-appropriate services that can support successful transitions to independent adulthood while ensuring child welfare and family stability.

The 2024 Point in Time Count data reveals significant concentrations of individuals with complex service needs that require specialized housing and supportive services:

31 adults reported serious mental illness and 25 adults reported substance use disorders, representing 46% and 37% of the total homeless population respectively. The overlap between these populations suggests that many individuals experience co-occurring disorders requiring integrated treatment approaches and specialized supportive housing that can accommodate behavioral health needs.

2 adults reported HIV/AIDS diagnosis, requiring specialized medical case management and housing that ensures confidentiality and access to appropriate healthcare services.

3 adults reported being survivors of domestic violence, indicating need for trauma-informed services and housing options that prioritize safety and confidentiality.

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

The 2024 Point in Time Count data reveals notable racial and ethnic patterns in homelessness that align with broader trends identified in New Albany's housing needs assessment.

Among the 68 individuals experiencing homelessness in Floyd County, 52 were White (76%), 10 were Black/African American (15%), 3 were Asian (4%), 1 was American Indian/Alaska Native (1%), and 5 identified as Multi-Racial (7%). While White individuals represent the majority of those experiencing homelessness, the representation of Black/African American individuals (15%) is concerning given their smaller representation in Floyd County's overall population and aligns with documented patterns of disproportionate housing cost burden among minority households identified in the CHAS data.

4 individuals identified as Hispanic/Latino (6%), while 64 identified as Not Hispanic (94%). The presence of Hispanic individuals experiencing homelessness reflects broader patterns of housing challenges documented in the housing needs assessment, where Hispanic households showed severe disproportionate housing problems across multiple income categories.

These demographic patterns suggest that homelessness prevention efforts should include targeted outreach and culturally appropriate services for minority communities that may face additional barriers to accessing housing assistance. The concentration of minority households among both the cost-burdened population (documented in CHAS data) and the homeless population indicates challenges that require comprehensive fair housing and economic development responses.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2024 Point in Time Count for Floyd County found exclusively sheltered homelessness, with no individuals counted as unsheltered on the night of January 24, 2024. All 68 individuals experiencing homelessness were in emergency shelter, transitional housing, or other temporary accommodation programs. The entirely sheltered count reflects the regional continuum of care's capacity to provide emergency accommodation, particularly through St. Elizabeth Catholic Charities' emergency shelter programs (19 beds in Floyd County) and the broader regional shelter network including Catalyst Rescue Mission (121 beds in Clark County) and other facilities throughout Region 13. The absence of unsheltered homelessness indicates effective coordination between the centralized intake system operated by HCSI and available shelter resources. However, this finding should be interpreted carefully, as unsheltered homelessness can be more difficult to identify and count, particularly during winter months when individuals may seek temporary shelter in locations not immediately visible to count volunteers. While the absence of identified unsheltered homelessness is positive, the high utilization rates of existing shelter facilities and the significant number of individuals with mental illness and substance use disorders suggests that the focus should be on rapid transition from emergency shelter to permanent housing solutions. The demographic data showing 57 adult-only households and significant behavioral health needs indicates that scattered-site permanent supportive housing and rapid rehousing programs are critical for reducing length of stay in emergency shelter and preventing returns to homelessness.

Discussion:

The 2024 Point in Time Count data for Floyd County reveals both the scope of homelessness challenges and the effectiveness of regional coordination in providing emergency shelter services. With 61 households and 68 individuals experiencing homelessness, Floyd County serves as a significant hub for homelessness services within Region 13, reflecting both local need and the concentration of service capacity within New Albany and the broader area.

The demographic patterns identified in the count - particularly the concentration of single adults with behavioral health needs, the presence of families with children requiring specialized services, and the overrepresentation of minority households - align with broader housing challenges documented throughout New Albany's housing needs assessment. The connection between severe housing cost burden (affecting 67% of extremely low-income households according to CHAS data) and homelessness demonstrates the importance of upstream prevention services alongside emergency response capacity.

New Albany's strategic response to homelessness through the Emergency Subsistence Program, operated in partnership with HCSI and funded through CDBG-CV, directly addresses the prevention side of this continuum. The Beechwood mixed-income development, with its 83 affordable units supported by \$2.4 million in city ARPA funding, provides longer-term housing solutions for individuals and families transitioning from homelessness.

The regional approach coordinated through HCSI's centralized intake system ensures that New Albany residents experiencing homelessness can access appropriate services regardless of where those services are located within Region 13. This coordination is particularly important given the geographic distribution of specialized services, with emergency shelter capacity concentrated in Clark County (Catalyst Rescue Mission) while permanent supportive housing and rapid rehousing services are available in Floyd County through St. Elizabeth Catholic Charities and LifeSpring.

Looking toward the 2025-2029 planning period, the Point in Time Count data suggests that New Albany's continued investment in affordable housing development, combined with targeted supportive services for individuals with behavioral health needs, will be critical for reducing both the incidence and duration of homelessness. The identification of 31 adults with serious mental illness and 25 with substance use disorders indicates that partnerships with healthcare providers and behavioral health services will be essential components of comprehensive homelessness response strategies.

New Albany's approach to addressing homelessness aligns with regional CoC strategies while leveraging local resources and partnerships. The City's Emergency Subsistence Program, operated in partnership with HCSI and funded through CDBG-CV, provides critical eviction prevention services that address housing instability before it progresses to homelessness.

The City's coordination with HCSI's centralized intake system ensures that New Albany residents experiencing homelessness can access appropriate services and housing assistance. The ongoing partnership between the City's CDBG programming and HCSI's emergency assistance services creates a comprehensive response that addresses both immediate crisis intervention and longer-term housing stability goals.

Looking toward the 2025-2029 planning period, New Albany's housing strategies - including zoning reforms, pre-approved housing plans, and continued investment in affordable housing development - will support broader homelessness prevention goals by increasing housing supply and reducing barriers to permanent housing for extremely low-income households.

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

Introduction:

Supportive housing is an innovative and proven solution to some of communities' most vulnerable individuals. It combines affordable housing with services that help people who face the most complex challenges to live with stability, autonomy, and dignity. People in supportive housing live more stable and productive lives. Residents of supportive housing are linked to intensive case management and voluntary, life-improving services like health care, workforce development, and child welfare. Supportive housing is permanent housing that has no time limit on residency assigned to it.

Supportive housing improves:

- Housing stability
- Employment
- Mental and physical health
- School attendance
- Engagement with behavioral health services

There are several populations of residents that would benefit from supportive housing in New Albany. These include elderly persons, persons with disabilities, persons with behavioral health needs, or persons with HIV/AIDS and their families.

Describe the characteristics of special needs populations in your community:

Elderly Persons: New Albany's aging population represents a significant and growing special needs population requiring targeted housing and supportive services. According to current demographic data, 24.5% of New Albany's population is aged 60 and over, with 51.5% of these individuals living alone. This concentration of single elderly residents creates unique vulnerabilities related to social isolation, emergency response, and access to services. 30% of New Albany residents ages 65-74 have a reported disability, while nearly 61% of residents over age 75 have a disability. Additionally, 21.5% of those aged 60 years or older in New Albany are at or below 150% of the federal poverty level. Housing challenges for elderly residents center on maintaining affordable housing options while accommodating increasing accessibility needs. The CHAS data shows that elderly households represent significant portions of cost-burdened households, with many struggling to balance fixed incomes against rising housing costs. Many elderly residents benefit from accessibility upgrades in their homes to support aging in place, including bathroom modifications, ramp installation, and safety improvements.

Persons with Disabilities: Federal nondiscrimination laws define a person with a disability to include any (1) individual with a physical or mental impairment that substantially limits one or more major life activities; (2) individual with a record of such impairment; or (3) individual who is regarded as having such impairment. In New Albany, 18.6% of the population has a disability, compared to a national average of 13.4%. This higher concentration indicates that disability-accessible housing and supportive services are critical community needs. The age distribution of disability shows that 30.7% of those with a reported disability are 65-74 years of age, while nearly 61% of individuals over age 75 have a disability, demonstrating the intersection between aging and disability services.

Types of Disabilities in New Albany: Hearing difficulty - 4.6%, Vision difficulty - 2.5%, Cognitive difficulty - 7.9%, Ambulatory difficulty - 10.8%, Self-care difficulty - 2.7%, Independent living difficulty - 8.4%. The higher rate of ambulatory difficulty (10.8%) highlights the particular need for accessible housing and transportation options. The significant percentage reporting independent living difficulty (8.4%) indicates need for supportive services that can help individuals with disabilities maintain housing stability while living independently in the community. Housing cost burden particularly affects vulnerable populations, including households with disabilities.

Persons with Behavioral Health Needs: The 2022-2024 Community Health Needs Assessment, conducted by Baptist Health Floyd, identified mental health and substance use disorder as two of the four priority community needs requiring strategic implementation planning. Individuals with behavioral health needs often require a holistic approach to support their well-being, as their challenges extend beyond mental health care alone. Access to behavioral health services, including therapy, medication management, and crisis intervention, is crucial for stability, yet many face barriers such as provider shortages, long wait times, and high costs. Stable and affordable housing is another critical need, as housing insecurity can exacerbate mental health conditions and make it difficult to adhere to treatment plans. The CHAS data showing that 67% of extremely low-income households experience housing problems suggests that many individuals with behavioral health needs may face severe housing instability.

Persons Living with HIV/AIDS: Currently, there are no specific Ryan White or HOPWA funded programs administered in New Albany. This creates barriers to accessing specialized housing assistance designed for this population's unique needs.

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

The non-homeless special needs populations in New Albany have a wide range of service needs, including transitional housing, supportive housing, accessible housing, counseling, case management, transportation to healthcare facilities, access to nutritional food and gainful employment. All special needs populations require individualized consideration. While many persons within the special needs population do not rely on governmental assistance, some do.

Elderly residents may require supportive housing options that help provide access to medical care, transportation, accessible housing, and case management. Certain areas of New Albany have higher concentrations of elderly residents, particularly in established neighborhoods with older housing stock that may require accessibility modifications. National surveys indicate that most seniors desire to age in place but may need accessibility modifications as they age. Many may also require transportation services and in-home health care at certain stages. Areas where older adults face the largest share of challenges include caregiving, health and mental health, in-home support, nutrition and food security, and transportation. The Emergency Repair Program administered through New Directions Housing Corporation provides critical support for elderly homeowners by addressing major repair needs that affect habitability and safety. This program helps elderly residents maintain their homes and avoid displacement due to deteriorating housing conditions. The LifeSpan New Albany Rides program addresses the critical transportation barrier that affects elderly residents' ability to access healthcare, shopping, social services, and other essential community resources.

Persons with disabilities (physical, developmental) may require supportive housing options that include group living arrangements, access to transportation, accessible housing, counseling, and case management. The higher concentration of individuals with disabilities in New Albany (18.6% compared to 13.4% nationally) indicates significant need for accessible housing options and barrier removal. Supportive services are a critical component of creating opportunity for people with disabilities to live in integrated settings in the community. These services are particularly important for residents transitioning out of institutional care. In typical housing markets, persons with disabilities have difficulty finding housing that accommodates their needs. Organizations such as Rauch, Inc. provide an array of services including work and employment services, as well as community living and housing options for individuals with disabilities and their families in the New Albany area.

Persons who have behavioral health needs may need supportive housing in a group living arrangement, access to transportation, access to health care, counseling services, and case management. The identification of mental health and substance use disorder as priority community health needs indicates that these services must be integrated with housing assistance to achieve stability. LifeSpring provides behavioral health services in Floyd County, offering mental health and substance abuse treatment that can be coordinated with housing assistance programs. The City's Emergency Subsistence Program provides eviction prevention services that can be particularly important for individuals with behavioral health needs who may face housing instability during treatment or recovery periods.

Persons with HIV/AIDS and their families: According to data from County Health Rankings, there are 104 HIV cases reported in Floyd County between 2016-2020. Currently, there are no specific Ryan White or HOPWA funded programs administered in New Albany, requiring residents to access services through regional providers. This creates barriers to accessing specialized housing assistance designed for this population's unique needs.

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

See above

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Not applicable

Discussion:

New Albany's non-homeless special needs populations face complex challenges that require coordinated housing and supportive services. The higher concentration of individuals with disabilities (18.6% vs. 13.4% nationally) and the significant elderly population (24.5% aged 60+) indicate that accessible, affordable housing with appropriate supportive services is a critical community need.

The City's approach through CDBG programming addresses multiple special needs populations through targeted interventions. The Emergency Repair Program helps elderly and disabled homeowners maintain housing stability, while the Emergency Subsistence Program provides eviction prevention services for vulnerable households at risk of homelessness. The LifeSpan New Albany Rides program addresses transportation barriers that are critical for special needs populations, particularly elderly residents and individuals with disabilities who may have limited mobility options for accessing healthcare, social services, and community resources.

Additional CDBG-funded programs serve special needs populations through quality of life and supportive services. The Youth Enrichment Program operated through New Albany Parks & Recreation provides after-school programming and food security support for children, addressing educational continuity and nutritional needs that support housing stability for families. The Clothe-A-Teen Program administered by Hope Southern Indiana provides clothing vouchers to financially needy teens, addressing basic needs that support family stability and reduce household financial stress.

Mental health services are supported through CDBG funding for programs like the Teen Life Leadership Development and Mentorship Program operated by Olive Tree Resources, which provides preventative mental health services and counseling for middle and high school students. The YMCA Child Care Program serves working families by providing affordable, accessible childcare that enables parents to maintain employment and housing stability.

The Open Door Youth Services after-school program focuses on character development and delinquency prevention for at-risk youth, while Brandon's House Counseling Service provides free mental/behavioral health services for youth ages 13-19 and their families. These programs address behavioral health needs that, if unaddressed, can contribute to family instability and housing insecurity.

The Homeownership Assistance Program can help special needs households transition from rental cost burden to stable homeownership when appropriate.

The Beechwood mixed-income development incorporates accessibility features and provides affordable housing options that can serve multiple special needs populations. The development's design principles emphasize community integration rather than concentration of vulnerable populations, supporting the goal of providing housing choice throughout the community.

Looking toward the 2025-2029 planning period, New Albany's comprehensive plan and zoning ordinance updates will incorporate policies that support special needs populations, including requirements for accessible housing in new developments and reduced barriers for supportive housing programs. The coordination between housing assistance programs and supportive services provided by Rauch Inc., LifeSpring, and other community partners will continue to be essential for meeting the complex needs of these vulnerable populations.

The identification of behavioral health needs as a community priority, combined with documented housing affordability challenges, indicates that New Albany must continue to develop integrated approaches that address both housing stability and access to appropriate supportive services for all special needs populations.

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

Describe the jurisdiction's need for Public Facilities:

The community has identified several critical public facility needs to enhance quality of life and support vulnerable populations. The biggest need for public facilities is affordable child care facilities with flexible hours, especially for households with non-traditional work schedules, as they are essential for supporting working parents and promoting economic stability. Stakeholder consultation revealed that a major concern for developing affordable childcare options is the insufficient compensation for childcare workers, which creates barriers to expanding quality care options.

Additionally, there is strong need for the development and improvement of community and recreation centers, particularly those that provide structured activities and safe spaces for youth. The City has made significant investments in park facilities improvements in recent years, addressing accessibility and recreational opportunities. There is also a continuing need for accessible, well-maintained parks that offer safe recreational opportunities for residents of all ages and abilities.

An emerging need identified through consultation is establishing day centers for individuals experiencing homelessness, which can serve as vital access points for services, rest, and respite during daytime hours. Given the 2024 Point in Time Count identifying 68 individuals experiencing homelessness in Floyd County, with significant concentrations of individuals with mental illness and substance use disorders, day centers could provide critical linkage to supportive services.

The City has also invested in facility improvements for partner organizations serving special needs populations. Recent CDBG-CV funding supported HVAC system improvements at the Rauch, Inc. facility, enhancing the organization's capacity to serve individuals with disabilities through improved environmental conditions and accessibility.

How were these needs determined?

The New Albany Redevelopment Commission (NARC) serves as the lead agency for the City's Community Development Block Grant (CDBG) Program. NARC has the responsibility for planning and implementation of the grant program including monitoring and sustaining community partnerships. NARC intentionally engages community partners with interests in urban development and citizenry groups, housing organizations, health and social service providers. Planning with purpose and meaningful stakeholder engagement is a key component of NARC's standard operating practice.

The City of New Albany has undertaken many efforts in outreach to all segments of the community that may benefit from the CDBG program and that activities are consistent with the priority needs identified in the Consolidated Plan. Specific needs were identified through the March 11, 2025 public hearing where multiple organizations presented their service needs and challenges, including childcare providers, youth service organizations, and agencies serving special needs populations.

PERCEIVED DEMAND	
EXPECTED IMPACT	LOW At or Below 60% of Respondents Rated as Large to Very Significant Demand
	HIGH Greater than 60% of Respondents Rated as Large to Very Significant Demand
HIGH Greater than 60% of Respondents Rated as Large to Very Significant Positive Impact	<ul style="list-style-type: none"> Creation or promotion of scholarship programs (58%, 67%) Development of apprenticeship models (50%, 65%) Training or other resources offered through Building Blocks (55%, 66%) Removal of barriers to credentialing through non-traditional offerings such as cohort learning experiences (56%, 69%) Purchasing co-op model wherein employers come together to cooperatively fund operational costs and overhead expenses (51%, 68%) Small business accelerator/incubator for new and existing childcare providers offering business model templates, lending specifically for small businesses, etc. (59%, 70%)
LOW At or Below 60% of Respondents Rated as Large to Very Significant Positive Impact	<ul style="list-style-type: none"> Promotion of credentials already offered in the region (38%, 50%) Promotion of a childcare franchise model (e.g., Bright Horizons) (55%, 60%)

*The demand and impact for each solution are presented as (Demand, Impact) where percentages reflect responses of "Large" or "Very Significant."

As shown above, stakeholders tended to favor solutions involving experiential/workplace learning opportunities for new providers and marketing/promotion of the value of credentialing for providers themselves, families, and regional employers. The most favored solution, however, involved **advocacy for adequate compensation for childcare providers**. Indeed, when stakeholders described their reservations around other potential solutions, the most common sentiment was that the solution(s) in question did not address provider compensation:

Affordable Childcare

Describe the jurisdiction's need for Public Improvements:

The community has identified several public improvement priorities aimed at enhancing accessibility, mobility, and environmental sustainability. High on the list is the need for improved public transportation, including extended hours of operation to better serve residents with non-traditional work schedules. This need aligns with workforce development challenges identified by Southern Indiana Works and other economic development partners.

There is ongoing demand for upgraded sidewalks and bus stops, with a focus on ensuring accessibility for individuals with disabilities. The City has made substantial progress in this area, completing significant sidewalk improvements on Green Street and Beechwood Avenue that enhance ADA accessibility and connectivity. These projects demonstrate the City's commitment to creating accessible infrastructure that serves residents with disabilities and supports community mobility.

A major accomplishment has been the completion of a comprehensive city-wide sidewalk inventory that documents both the condition and ADA accessibility of existing sidewalk infrastructure. This inventory has been mapped and provides a data-driven foundation for prioritizing future sidewalk improvements based on accessibility needs and condition assessments.

The community also supports the expansion of green infrastructure and tree canopies to improve air quality, reduce urban heat, and create more attractive and livable public spaces. These improvements contribute to environmental sustainability while enhancing neighborhood quality of life, particularly in low- and moderate-income areas.

With a 200+-year-old city located in a major metropolitan area covering 15 square miles, New Albany has considerable ongoing need for public improvements. The City maintains 245+ miles of streets and alleys and multiple miles of public and privately operated utilities. While the City has made considerable progress in improving streets by converting one-way to two-way and providing sidewalks where none existed previously, significant maintenance and improvement needs remain including Mt. Tabor Road, Slate Run Road, Grant Line Road, and Schell Lane, among others.

How were these needs determined?

The New Albany Redevelopment Commission (NARC) serves as the lead agency for the City's Community Development Block Grant (CDBG) Program. NARC has the responsibility for planning and implementation of the grant program including monitoring and sustaining community partnerships. NARC intentionally engages community partners with interests in urban development and citizenry groups, housing organizations, health and social service providers.

The City of New Albany utilizes the Board of Public Works & Safety, the City Engineer, community input at public meetings and public hearings, inventory staff and administration input to identify public improvement priorities. The comprehensive sidewalk inventory and mapping project provides data-driven evidence for accessibility improvement needs throughout the community.

Describe the jurisdiction's need for Public Services:

The community has identified a significant need for expanded access to supportive services, particularly in the areas of mental health and substance use treatment. During stakeholder consultation, concerns over the rise in suicide rates across many ages were voiced. There are not enough behavioral health providers, which results in long waits to access help.

Mental health services are particularly critical as 31 adults experiencing homelessness have serious mental illness and 25 have substance use disorders. The City supports mental health services through CDBG funding for programs like Olive Tree Resources' Teen Life Leadership Development and Mentorship Program, which provides preventative mental health services and counseling for middle and high school students. Brandon's House Counseling Service provides free mental/behavioral health services for youth ages 13-19 and their families, serving approximately 120 youth/week.

There is strong demand for housing and homeless-related services, including rental assistance to help prevent homelessness and emergency shelter. The City's Emergency Subsistence Program provides

critical eviction prevention services. The White Flag Shelter, which operates during extreme weather conditions, has reported significant increases in service usage during inclement weather.

Youth services remain a critical need, with regular participation in high-quality afterschool programs leading to improved attendance, significant gains in standardized test scores, and better work habits, as well as reductions in behavior problems. The hours between 3 and 6 p.m. are peak hours for juvenile crime and experimentation with drugs, alcohol, cigarettes and risky behaviors. The City supports comprehensive youth programming through multiple CDBG-funded initiatives:

The Youth Enrichment Program operated by New Albany Parks and Recreation provides after-school programming and addresses food security needs for children. Open Door Youth Services operates after-school programs focusing on character development and delinquency prevention for at-risk youth, with emphasis on expanding services in middle schools and addressing bullying and substance abuse.

Family support services address basic needs that support housing stability and reduce household financial stress. The Clothe-A-Teen program administered by Hope Southern Indiana provides clothing vouchers to financially needy teens. They reported a 400% increase in demand for emergency services.

Childcare services are essential for working families, particularly those with non-traditional work schedules. The YMCA Child Care Program provides affordable, accessible childcare that enables parents to maintain employment and housing stability, focusing on holistic youth development while providing financial assistance to keep services affordable. The lack of adequate childcare options creates significant barriers to economic stability and housing security for working families.

Transportation services address a fundamental barrier to accessing employment, healthcare, and social services. The LifeSpan New Albany Rides program addresses critical transportation barriers for elderly and disabled residents, helping them maintain independence and avoid premature institutionalization.

The elderly and disabled typically need comprehensive support services related to health care including access to health services, home healthcare options, and supports related to aging in place such as home modification, home repair, and assistance with maintenance. The Emergency Repair Program helps elderly and disabled homeowners maintain housing stability through needed repairs.

These services are essential to promoting housing stability, improving individual well-being, and addressing the complex needs of vulnerable populations identified throughout the housing needs assessment process.

How were these needs determined?

The New Albany Redevelopment Commission (NARC) serves as the lead agency for the City's Community Development Block Grant (CDBG) Program. NARC has the responsibility for planning and implementation of the grant program including monitoring and sustaining community partnerships.

NARC intentionally engages community partners with interests in urban development and citizenry groups, housing organizations, health and social service providers. Planning with purpose and meaningful stakeholder engagement is a key component of NARC's standard operating practice.

The City of New Albany has undertaken many efforts in outreaching to all segments of the community that may benefit from the CDBG program and that activities are consistent with the priority needs identified in the Consolidated Plan. Public services needs were specifically identified through extensive stakeholder consultation conducted in 2025, including the March 11, 2025 public hearing where service providers presented their program needs and community challenges.

Additional consultation with organizations including the Floyd County Health Department, which identified affordable housing and transportation as primary community needs, and regional partners like Southern Indiana Works, which identified workforce development barriers including childcare and transportation challenges, informed the assessment of public services needs. The Baptist Health Floyd Community Health Needs Assessment provided additional data supporting the prioritization of mental health and substance use services.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Market Analysis aims to provide a clear picture of the environment in which the jurisdiction must administer its programs throughout the Consolidated Plan period.

The Housing Market Analysis provides info on:

- Significant characteristics of New Albany's housing market in general, including the supply, demand, condition, and cost of housing
- Housing stock available to serve persons with disabilities and other special needs
- Condition and need of public and assisted housing
- A brief inventory of facilities, housing, and services for homeless persons
- Regulatory barriers to affordable housing
- Significant characteristics of the jurisdiction's economy

Current Housing Market Context

The New Albany housing market operates within a complex regional context. The University of Louisville (UL) 2023 housing study provides comprehensive analysis showing that New Albany's strategic location just 4.5 miles from downtown Louisville creates unique advantages for residents seeking regional employment while living in a smaller community. New Albany's homeownership rate of 54.5% is significantly lower than peer cities. This decline occurs despite New Albany having 70.3% single-family housing stock, indicating that many single-family homes are operating as rental properties.

Supply and Demand Dynamics

The UL study identifies several critical supply-side factors affecting New Albany's housing market. The analysis documents 582 persistently vacant units representing both challenges and opportunities for housing rehab and neighborhood revitalization efforts. The study reveals a significant mismatch between household composition and available housing stock. While 72% of households are 1- and 2-person households, only 27.9% of rental units are studio or one-bedroom, indicating inefficient allocation of housing resources.

Affordability and Cost Trends

Housing affordability represents the most critical challenge facing New Albany residents across income levels. New Albany median house value of \$139,500 ranks third highest among peer cities. The rental market presents particular challenges, with median gross rent of \$852 ranking on the higher end among

peer cities. The study notes that median monthly housing costs for households with a mortgage (\$1,097) are higher than median gross rent.

Regional Economic Context and Housing Demand

Economically, New Albany benefits from its position within the Louisville metropolitan area, providing residents access to a diverse regional job market while maintaining the advantages of a smaller community. Economic challenges persist within the community. The poverty rate of 18.4% surpasses both state (12.2%) and national (12.5%) averages, indicating that while the regional economy provides opportunities, many New Albany residents face economic constraints that limit their housing choices.

Demographic Trends Affecting Housing Demand

The UL study projects that New Albany's population will grow by 3.6% through 2050, with the number of households increasing by 6.8%. This differential reflects changing household compositions, with declining average household sizes and increasing numbers of single-person households. The study projects that owner households will grow twice as fast as renter households through 2050, indicating potential increased demand for homeownership opportunities.

Housing Market Challenges and Opportunities

The analysis reveals that New Albany's housing market faces several challenges that require coordinated policy responses. The concentration of assisted housing (98.0 housing vouchers per 1,000 rental units, ranking 3rd among peer cities) indicates that New Albany serves as a regional hub for affordable housing, creating both service delivery opportunities and potential concentration effects.

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

Introduction

The United States needs more varied housing to meet households' needs throughout the country. Some economists estimate that one consequence of the 2008 foreclosure crisis was the slow rebound in home construction while household growth continued, resulting in the underproduction of housing by more than 3 million units.

Although home production has recently been on the rise, building permits, one indicator of new housing supply, remain below historical averages and far below the level needed to eliminate the deficit in housing.

The consequences of inadequate supply are higher housing costs for renting or buying a home. More than 37 million renter and owner households spent more than 30 percent of their income on housing in 2019. In the years prior to the pandemic, low-interest rates for mortgage loans and increasing incomes, not lower home values, had reduced owner cost burden. For renters, increasing incomes were matched by rising rents, maintaining cost burdens despite a strong economy.

"Opportunities to Increase Housing Production and Preservation" HUD PD&R, September 7, 2021

According to the University of Louisville housing study using 2020 Decennial Census data, there are an estimated 17,983 total housing units, which is an increase of 673 units from the 17,310 units reported in the 2016-2020 ACS data from the previous Consolidated Plan. The study shows there are approximately 8,958 owner-occupied units and 7,483 renter-occupied units. The total number of vacant housing units is 8.6% of the total housing in the City, with the University of Louisville study identifying 582 persistently vacant units concentrated in Downtown, Midtown, and East End areas.

As shown below, single unit, detached dwellings (11,630) comprise 64.8% of the City's total housing inventory, while apartment buildings containing 5-19 dwelling units make up 11.1% of the City's housing stock. Approximately 54.5% of residents are homeowners, and about 45.5% of residents are renters, representing a decline in homeownership from previous years.

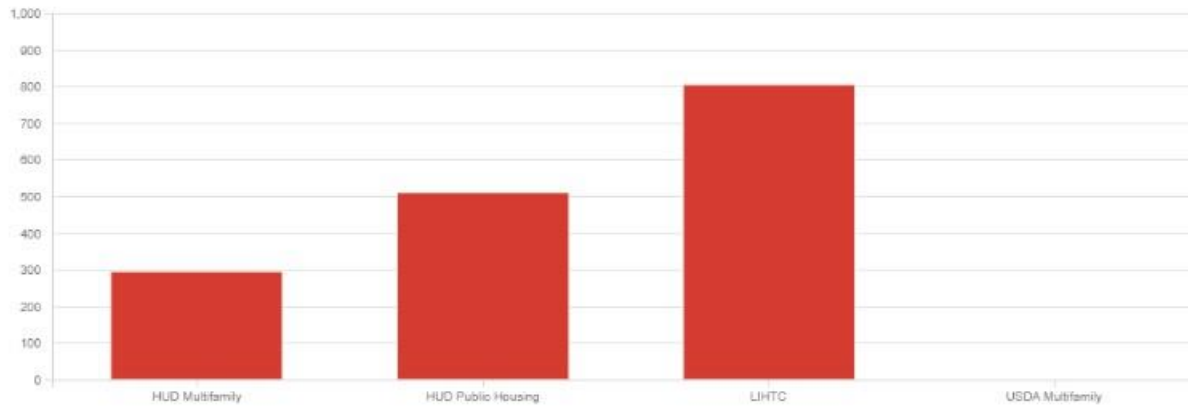
ACS data reports that 73% of owner-occupied dwelling units in New Albany are 3-bedroom or larger and only 2% are one-or no-bedroom units. Renter-housing is predominately 2 bedroom units at 46%, with 0-1 bedroom units being 28% of housing stock, and three-or-more-bedroom units being 26% of the rental units. It will be important for the City to ensure the "right-size" affordable housing is developed. The University of Louisville study found that there were 1,991 studio or 1-bedroom units (27.9% of all rented units) and 11,759 one-and two-person households in New Albany (72.8% of all households). Ensuring the development and availability of unit sizes that match household size will be a priority for the City of New Albany.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	11,430	66%
1-unit, attached structure	1,075	6%
2-4 units	1,370	8%
5-19 units	1,895	11%
20 or more units	1,185	7%
Mobile Home, boat, RV, van, etc	355	2%
Total	17,310	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS



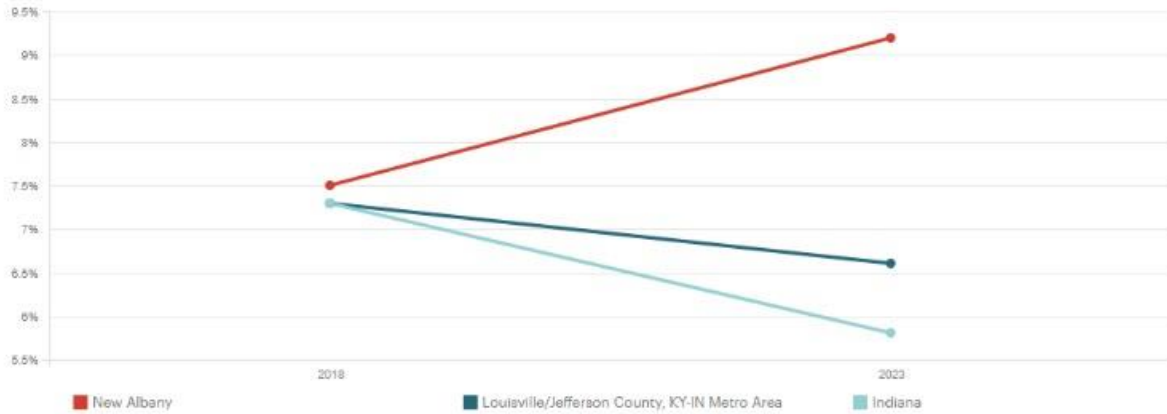
Please check each source for exact timeframes for each subsidized housing type.

Source: HUD Multifamily DB, HUD's Picture of Subsidized Households, LIHTC, USDA

Number of Subsidized Units - Local Housing Solutions

Change in Rental Vacancy Rates 2018 to 2023

Since 2018, the vacancy rate in **New Albany** rose by **1.7** percentage point(s) (the number of vacant rental units **increased** from **586** to **747**). As of 2023, the rental unit vacancy rate in **New Albany** was **9.2%**, and has been **higher** than the state of **Indiana's** rate, which was **5.8%** in 2023. All else being equal, higher vacancy rates are a sign of a softer housing market, in which there are fewer signs of supply limitations. Dropping rental vacancy rates may indicate increasing pressure on a local jurisdiction's rental housing supply.



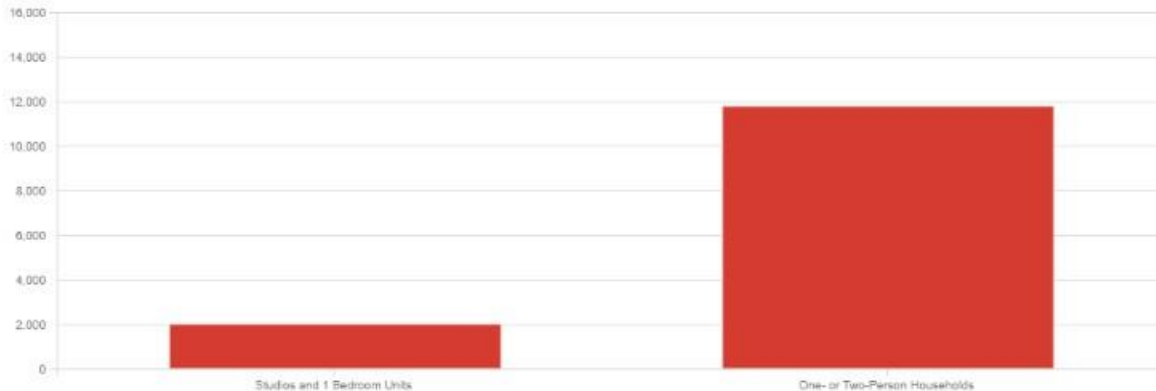
Note: Large variations over time may be due to small population groups.

Source: [Census](#)
2014-2018 - 2019-2023 Data Contains: 1 City ([show](#))

Vacancy Rates in New Albany

Comparison of Counts of Small Units and One- to Two-Person Households 2023

This chart compares the number of studio or one-bedroom units in the jurisdiction to the number of one- and two-person households. In areas with a tight housing supply and a larger number of households than units in this comparison, there may be opportunities to improve affordability by developing new studio or one-bedroom units. In addition to being less expensive to develop than larger units, the development of such units could free up larger units by encouraging more one- and two-person households to move out of their larger units and into the smaller ones. In 2023, there were **1,991** studio or 1-bedroom units (**27.9%** of all rented units) and **11,759** one- and two-person households in **New Albany** (**72.8%** of all households).



Source: [Census](#)
2019-2023 Data Contains: 1 City ([show](#))

Comparison of Small Units to 1 and 2 person HH

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	25	0%	85	1%
1 bedroom	200	2%	1,685	27%
2 bedrooms	2,040	24%	2,885	46%
3 or more bedrooms	6,225	73%	1,615	26%
Total	8,490	99%	6,270	100%

Table 28 – Unit Size by Tenure

Data Source: 2016-2020 ACS

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

New Albany serves as a regional hub for assisted housing, with the University of Louisville study finding that the city has 98.0 housing vouchers per 1,000 rental units, ranking 3rd among peer cities. This concentration is more than double the rate in neighboring Clarksville (45.4 per 1,000) and triple the rate in Jeffersonville (29.5 per 1,000).

The New Albany Housing Authority currently maintains 515 public housing units within four developments (down from 793 units in FY 2022 due to redevelopment activities) and allocates 860 housing vouchers through various programs. Additionally, 285 project-based vouchers are restricted for use at four specific developments within the city.

New Albany also has four Qualified Census Tracts eligible for LIHTC funding: Downtown-West End, Midtown-East Spring, Fairmont-Silver Street Park, and North State-Binford Park. These areas have income characteristics that make them eligible for specialized affordable housing development programs.

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

While there is no expected loss of units to the overall affordable housing inventory, NAHA intends to demolish Vance Court site, which is 47 units. Tenants in these units will be offered a voucher to relocate. However, this represents a strategic consolidation as the City is experiencing significant housing growth with an additional 42 units currently under construction and over 200 units already approved for development.

During the comprehensive plan update and zoning ordinance update currently underway, there is a temporary moratorium on new rental development as the City evaluates where the placement of additional rental units makes sense for balanced community development. This moratorium does not

affect for-sale housing construction, which continues to move forward, aligning with the City's focus on expanding homeownership opportunities. The conversion of existing rental properties to for-sale units has no regulatory restrictions and supports the goal of increasing homeownership options for residents.

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

The current availability of housing units does not meet the demand of low- to moderate-income renters and homeowners. The University of Louisville study confirms that renters are uniquely impacted by the rising value of single-family homes and property lots. Landowners of single-family rentals are more likely to sell their rental investment property as housing values continue to rise, further reducing the number of available rental houses.

The quality of available housing exacerbates the issue. Many affordable units are in substandard condition, featuring hazards such as exposed wiring, lead paint, and structural damage. An 8.6% vacancy rate, with the University of Louisville study's identification of 582 persistently vacant units, suggests a surplus of units that are either unaffordable or uninhabitable for many residents. To address quality concerns, New Albany has implemented a rental inspection and rental registration program that ensures rental properties meet safety and habitability standards, improving the overall quality of available rental housing.

Additionally, as housing prices increase, it becomes increasingly difficult for middle to moderate-income renters to transition to homeownership due to the higher monthly mortgage costs and down payment requirements. The study found that New Albany's median house value to median household income ratio (2.82) is the 3rd highest among peer cities, indicating that housing prices are restricting homeownership opportunities. It can be extremely challenging for extremely low to low-income renters to "compete" for a limited amount of rental housing.

The Community Foundation study found that approximately 42% of Floyd County renters are cost-burdened, with households earning less than \$50,000 annually most likely to struggle with housing costs, further confirming that market-rate housing supply does not meet affordability needs.

However, New Albany is actively addressing these challenges through strategic housing development initiatives that recognize the cyclical nature of housing markets and that increasing supply can help moderate costs and expand opportunities. The City has implemented a moratorium on short-term rentals, which means that more units are available for long-term rental housing, helping to increase permanent housing availability for residents. Additionally, the City currently has 240+ new rental units in the pipeline to be built downtown, which will significantly expand rental housing options.

The City is also supporting multiple housing development projects that will add significant homeownership opportunities, including 40+ new houses off Budd Road and 130+ homes off Reas Lane, both utilizing Indiana Finance Authority Residential Loan Infrastructure Fund support.

The City's comprehensive approach includes targeted infill development on vacant lots owned by the Redevelopment Commission, including 5 new townhomes on Vincennes Street and 3 new homes on East Market Street. Additionally, the City is working with New Directions Housing Corporation on 2 lots through the Neighborhood Stabilization Program and developing 3 new townhomes on Main Street on a city-owned lot. These strategic investments in homeownership development help address the University of Louisville study's finding that New Albany's homeownership rate has declined from 59.3% in 2000 to 54.5% in 2020, while creating opportunities for renters to transition to ownership and reducing pressure on the rental market.

Describe the need for specific types of housing:

The City of New Albany faces a critical shortage of affordable housing that serves residents earning low- to moderate-incomes, particularly those requiring housing costs that do not exceed 30% of their monthly income. While the community has experienced substantial new housing development in recent years, this growth has not adequately addressed the financial needs of residents most vulnerable to housing instability.

Housing researchers have identified a significant gap in "missing middle housing" - affordable starter homes in the \$100,000-\$200,000 range that traditionally serve as entry points to homeownership for working families. Instead, much of the recent development has focused on luxury apartments and higher-end housing, leaving a substantial portion of the workforce without viable housing options within their financial reach.

The US Department of Housing and Urban Development (HUD) establishes income limits that determine eligibility for assisted housing programs throughout the region. These programs include Public Housing, Section 8 project-based assistance, Section 8 Housing Choice Vouchers, Section 202 housing for the elderly, and Section 811 housing for persons with disabilities. HUD develops these income limits based on Median Family Income estimates and Fair Market Rent area definitions for each metropolitan area. Since Floyd County is part of the Louisville, KY-IN HUD Metro FMR Area, New Albany residents are evaluated using regional income standards.

Under current HUD guidelines, New Albany families are considered low- to moderate-income if their annual household income falls at or below \$54,000 for single-person households, \$61,700 for two-person households, \$69,400 for three-person households, \$77,100 for four-person households, \$83,300 for five-person households, and \$89,450 for six-person households. Residents within these income categories face unique challenges in securing safe, affordable housing that allows them to maintain financial stability while meeting other basic needs.

Recent studies reveal that approximately 52% of Clark County and 42% of Floyd County renters spend more than 30% of their income on housing costs, indicating widespread cost burden among the renter population. Among homeowners, 20.5% in Clark County and 15.3% in Floyd County experience similar

cost burdens, often leaving them unable to afford necessary maintenance and improvements to their properties.

The development of accessible housing units represents another critical need, particularly given that 18.6% of New Albany's population has a disability compared to 13.4% nationally. This population requires housing that incorporates universal design principles and accessibility features that enable independent living and community participation.

The University of Louisville's demographic projections indicate that New Albany's population will grow by 3.6% through 2050, with household growth of 6.8%, creating continued pressure on the housing market. The study projects that owner households will grow twice as fast as renter households, suggesting significant latent demand for homeownership opportunities that current market conditions cannot accommodate without intervention.

Discussion

New Albany continues to experience a persistent need for both affordable and accessible housing options across the income spectrum. While much of the existing housing stock is structurally sound and the community maintains an adequate supply of market-rate housing, significant gaps remain in housing opportunities for lower-income renters and prospective homebuyers.

The housing affordability challenge stems from dynamics where housing costs are rising faster than income growth, particularly affecting households earning less than \$50,000 annually. Market forces alone are unlikely to increase the supply of housing affordable to these households, necessitating strategic intervention and public-private partnerships to address the gap.

Low-income homeowners facing high housing cost burdens require access to housing rehabilitation programs that can bring their dwellings up to current code standards, improve energy efficiency, and reduce ongoing housing costs. These programs not only improve individual housing conditions but also contribute to neighborhood stability and property value preservation. The city's existing rehabilitation initiatives serve this population, but demand often exceeds available resources.

Similarly, low-income renters experiencing housing problems, including high cost burdens, overcrowding, and substandard conditions, need expanded access to quality affordable rental housing. The rental market has not adequately served working families, particularly those in service industries, education, and other essential sectors whose incomes fall within the moderate-income range but exceed eligibility thresholds for traditional public housing assistance.

To address these challenges, the City of New Albany has implemented the GROWTH program, which focuses on incentivizing single-family home development and homeownership opportunities. This initiative includes down payment assistance up to \$10,000 for eligible first-time homebuyers, infrastructure partnerships with developers to reduce costs, utilization of city-owned land to support affordable development, and streamlined approval processes through pre-approved housing plans.

The city's strategic approach recognizes that homeownership not only addresses immediate housing needs but also builds long-term community wealth and stability. By focusing development incentives toward owner-occupied housing while maintaining support for targeted rental assistance programs, New Albany aims to create a balanced housing market that serves residents across the income spectrum.

Regional collaboration through initiatives like the Community Foundation of Southern Indiana's \$300,000 commitment to affordable housing development demonstrates the coordinated approach necessary to address housing challenges that extend beyond municipal boundaries. This collective impact model brings together government agencies, developers, financial institutions, and nonprofit service providers to align resources and strategies for sustainable affordable housing solutions.

The continuing need for affordable and accessible housing in New Albany reflects broader regional and national trends, but the city's proactive response through policy innovation, financial incentives, and strategic partnerships positions the community to better serve residents experiencing housing cost burdens while supporting sustainable economic development and population growth.

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

Introduction

The housing market in New Albany demonstrates both opportunities and challenges for residents across the income spectrum. While median home values remain relatively affordable compared to state and national averages, significant affordability gaps persist for low- and moderate-income households, particularly in the rental market where cost burdens continue to increase faster than wage growth.

Housing costs in New Albany have experienced steady increases over the past decade, with both homeownership and rental markets showing consistent upward pressure. Between 2009 and 2020, median home values increased from \$112,500 to \$128,700, representing a 14% increase. Similarly, median contract rent rose from \$562 to \$642 over the same period, also reflecting a 14% increase.

The rental market shows a concentration of units in the lower-cost ranges, with nearly one-third of rental units (31.0%) priced below \$500 monthly and 63.3% falling between \$500-\$999. Only 5.6% of rental units command rents above \$1,000, indicating limited availability of higher-end rental options but also reflecting the community's overall affordability compared to regional markets.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	112,500	128,700	14%
Median Contract Rent	562	642	14%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,945	31.0%
\$500-999	3,970	63.3%
\$1,000-1,499	325	5.2%
\$1,500-1,999	25	0.4%
\$2,000 or more	0	0.0%
Total	6,265	99.9%

Table 30 - Rent Paid

Data Source: 2016-2020 ACS

Homeowner Housing Stability

The Federal Housing Finance Agency House Price Index (FHFA HPI) provides valuable insight into housing market stability and appreciation trends. As a weighted, repeat-sales index measuring average price changes in repeat sales or refinancings on the same properties, the FHFA HPI serves as a reliable

indicator of house price trends using data from mortgages purchased or securitized by Fannie Mae or Freddie Mac since 1975.

Recent FHFA HPI data for the Louisville/Jefferson County MSA, which includes New Albany, reveals significant appreciation in housing values. A home purchased in 2023 Quarter 1 for \$355,000 and sold in 2024 Quarter 3 would have experienced 12.6% appreciation, reaching an estimated value of \$399,747. This rapid appreciation rate poses challenges for housing affordability and market stability.

Continued housing cost increases create multiple negative impacts: households struggle to maintain aging housing stock due to increased property values and associated costs; renters face greater barriers to transitioning to homeownership as home prices outpace savings capacity; and existing residents may be priced out of purchasing homes within the city limits.

The availability of affordable housing units varies significantly across income levels, with particular shortages affecting the lowest-income households. The following table illustrates the number of units affordable to households at different income levels:

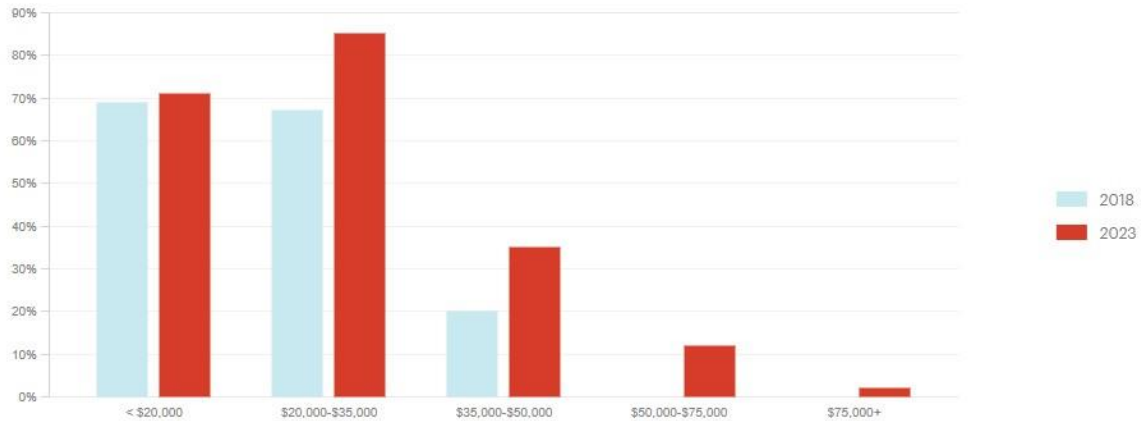
Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,035	No Data
50% HAMFI	2,750	1,085
80% HAMFI	5,005	2,990
100% HAMFI	No Data	4,259
Total	8,790	8,334

Table 31 – Housing Affordability

Data Source: 2016-2020 CHAS

In **New Albany**, renter households with incomes of **\$20,000 - \$35,000** had the highest incidence of cost burden in 2023 (**84.9%**). As shown in the previous visualization, the share of households rent burdened in **New Albany** **increased** overall from 2018 to 2023.

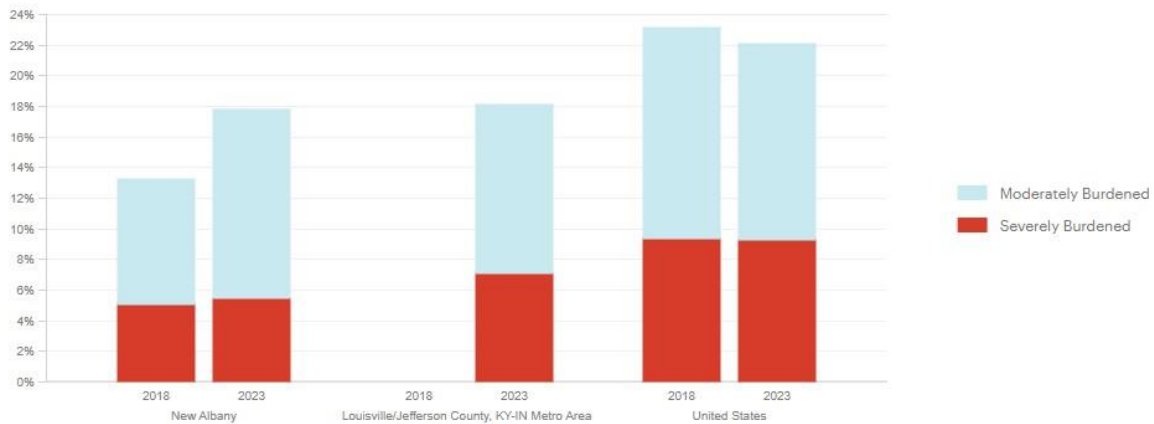


Source: [Census](#)
 2014-2018 - 2019-2023 Data Contains: 1 City ([show](#))

Cost Burdened Renters

Share of Owner Households Moderately or Severely Cost Burdened ⓘ 2018 to 2023

In **New Albany**, the share of owner households that were moderately or severely cost burdened **increased** from **13.2%** in 2018 to **17.8%** in 2023. This share is **lower** than the **Louisville/Jefferson County, KY-IN Metro Area's 18.1%**, and **lower** than the **United States** as a whole, where **22.1%** of homeowners were cost burdened in 2023.

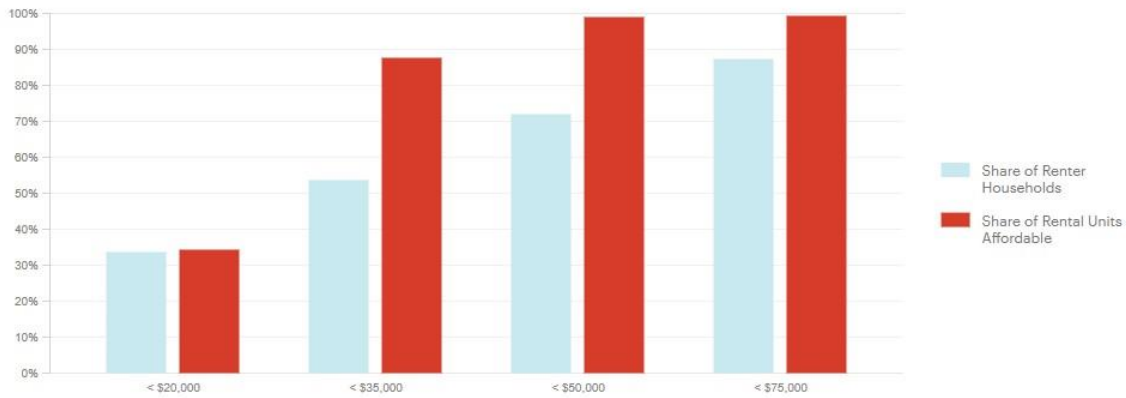


Source: [Census](#)
 2014-2018 - 2019-2023 Data Contains: 1 City ([show](#))

Cost Burdened Home Owners

Distribution of Renter Households and Affordable Rental Units by Income 2020

This chart compares the cumulative share of renters below specified income levels to the share of the rental stock affordable to households with these incomes. This can be helpful for identifying supply shortages at different income levels. Keep in mind that some of the units identified as affordable to people of a particular income level may in fact be occupied by households with higher incomes, reducing the stock available for lower income households. There are deficits in affordable supply for the lowest income households in nearly all markets (note: visualization includes public housing which mainly serves those lowest incomes). One issue to examine is how far up the income spectrum the deficit extends.



Some estimates may be marked "use with caution" or be suppressed due to concerns about data reliability. For more information on these determinations, see the [Data Dictionary](#).

Source: [Census PUMS](#)
2016-2020 Data Contains: 1 City ([show](#))

Distribution of Renter HHs and Affordable Units

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	960	1,040	1,270	1,640	1,900
High HOME Rent	1,003	1,094	1,330	1,599	1,764
Low HOME Rent	846	906	1,087	1,256	1,401

Table 32 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

New Albany maintains one of the most substantial affordable housing inventories in Indiana. According to U.S. Department of Housing and Urban Development data, New Albany has 910 public housing units, 479 Section 8 vouchers, and 541 rental assistance contracts. Per capita, 5% of the city's residents receive one of these forms of housing assistance. Outside of Gary, Indiana, New Albany serves as the host city of the largest public housing compound in the state of Indiana, providing more public housing units and housing assistance than the nine surrounding counties combined, including Jeffersonville, Clarksville, Charlestown, and Sellersburg.

The New Albany Housing Authority (NAHA) operates 1,083 public housing units across multiple developments, including family housing and elderly-designated properties. The housing authority has undertaken significant modernization efforts, including a \$27 million renovation plan to upgrade existing properties and improve housing quality. This initiative includes major overhauls of multiple sites and strategic consolidation of some properties to better serve residents through improved housing conditions and expanded voucher opportunities.

Despite this substantial housing inventory, demand continues to exceed supply for the lowest-income households. While New Albany provides more affordable housing assistance per capita than most communities, waitlists persist for both public housing and Housing Choice Vouchers. Current waitlists include 353 households for public housing (85.6% extremely low income) and 301 households for Housing Choice Vouchers (91% extremely low income), with 92% of voucher waitlist applicants having disabilities.

The challenge lies not in the overall quantity of affordable housing - which is substantial - but in ensuring that existing units meet current quality standards and that the housing assistance system effectively serves the most vulnerable populations. NAHA's ongoing modernization efforts address housing quality concerns while the city's broader housing strategy through the GROWTH program focuses on expanding homeownership opportunities for moderate-income households.

AFFORDABLE, BUT NOT AVAILABLE

Homes that are affordable to extremely low-income renters are not necessarily available to them. In the private market, households can occupy homes that cost less than 30% of their incomes, and many do. When higher-income households occupy rental homes also affordable to lower-income households, they render those homes unavailable to the lower-income households. Extremely low-income renters must compete with all higher-income households for the limited number of rental homes affordable to them in the private market. To truly measure the housing options extremely low-income renters have, we must account for the fact that higher-income renters occupy some of the most affordable units. Rental homes are both affordable and available for households of a specific income group if the homes are affordable to them and they are not occupied by higher-income households.

EXTREMELY LOW-INCOME RENTERS

The vast majority of extremely low-income renters work in low-wage jobs or are unable to work. With wages insufficient to pay for modest rental housing even when individuals work full-time year-round, a brief furlough or loss of hours, as we have seen over the past year, can create debts that renters can never repay. Extremely low-income renters in the labor force, many already struggling to pay their rents before the pandemic, were significantly impacted by COVID-19. Low-wage work comprised a disproportionate share of industries most affected by COVID-19 shutdowns. Extremely low-income renters were likely impacted by the closures of restaurants, hotels, and other places of low-wage

employment. (The Gap, A Shortage of Affordable Homes, National Low Income Housing Coalition, March 2021)

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

With a median home value of \$128,700, it appears that New Albany's housing stock is "affordable" compared to state and national averages (state: \$244,144; national: \$420,500). However, the following housing "affordability" issues need to be addressed:

- A considerable amount of the affordable housing stock in New Albany is old (built prior to 1980) and older houses are more expensive to maintain and often need rehabilitation;
- LMI households in New Albany are shown to be cost burdened, and such households often have difficulties obtaining housing that is both affordable for their situation and in decent condition; and
- It is likely that rental rates will continue to increase.

Rental Housing Stability

As the economy improves, rental prices continue to increase. The trend over the past decade has been a higher rental increase than the increase in monthly wages. As this trend continues, it puts more significant financial pressure on low- and moderate-income families who are spending an ever-increasing percentage of their income on housing costs.

As higher-income renters and distressed homeowners seek cheaper alternatives to their current housing, competition for less expensive rental homes may actually increase. Meanwhile, few of the lowest-income renters have the option of leaving the rental market altogether. Consequently, rents for the least expensive homes may be less responsive to economic downturns, and in some cases, they could even increase because of greater demand. Even if rents at the bottom-end of the market fall during a downturn, they will not fall sufficiently to provide extremely low-income renters with an adequate supply of affordable housing. Owners have an incentive to abandon their rental properties or convert them to other uses when rental income is too low to cover basic operating costs and maintenance. They have little incentive to provide housing in the private market at rents that are affordable to extremely low-income renters. During periods of economic growth, the private market on its own still does not provide an adequate supply of rental housing affordable to low-income households. The rents that the lowest-income households can afford to pay typically do not cover the development costs and operating expenses of new housing. While new construction for higher-income renters encourages a chain of household moves that eventually benefits lower-income renters, new luxury units may not impact rents at the bottom of the market as much as they do rents at the top. (The Gap, A Shortage of Affordable Homes, National Low Income Housing Coalition, March 2021)

See attached for homeowner stability information.

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

Since 1974 HUD has helped low-income households obtain better rental housing and reduce the share of their income that goes toward rent through a program that relies on the private rental market. A key parameter in operating the certificate and voucher programs is the Fair Market Rent (FMR). FMRs play different roles in the certificate and voucher programs. In both programs, FMRs set limits. In the certificate program, FMRs set limits on what units can be rented; in the voucher program, FMRs set limits on the subsidy provided to the household. Certificate program households cannot rent units with gross rents exceeding the FMR; the recipients receive a subsidy equal to the difference between the gross rent and 30 percent of their incomes. Voucher program households receive a subsidy equal to the difference between the FMR and 30 percent of their monthly incomes. Participants in the voucher program can choose units to live in with gross rents higher than the FMR, but they must pay the full cost of the difference between the gross rent and the FMR, plus 30 percent of their income. FMRs are intended to ensure that rental assistance beneficiaries have access to safe, decent, and affordable housing.

Market Rent Analysis

The Fair Market Rent for a two-bedroom apartment in Floyd County is \$1,270, while HIGH HOME Rent is \$1,330 and LOW HOME Rent is \$1,087. A review of RealPage data on apartments in Clark and Floyd Counties shows a range from \$874 to \$2,164, with an average asking rent (eliminating one very high outlier) of \$1,159.

\$1,159 falls below the two-bedroom FMR of \$1,270, indicating that the FMR provides adequate coverage for a significant portion of the rental market. Twenty-two of the 39 surveyed properties have rents within the FMR range for two-bedroom apartments, with average occupancy rates at these FMR-compliant locations reaching nearly 95%.

Strategic Implications for Housing Development

The relationship between FMR, HOME rents, and market rents creates several strategic opportunities and challenges for New Albany's affordable housing strategy:

Preservation Opportunities: With market rents averaging below FMR levels, existing affordable units remain financially viable for property owners participating in voucher programs. This creates opportunities to preserve naturally occurring affordable housing through targeted incentives and the city's Rental Registration and Inspection Program.

Development Feasibility: HIGH HOME Rents (\$1,330 for two-bedroom units) exceed both average market rents (\$1,159) and FMR (\$1,270), providing adequate rent levels to support new affordable

housing development. This rent differential helps make HOME-funded developments financially feasible while serving households up to 65% of Area Median Income.

Gap Housing Challenges: LOW HOME Rents (\$1,087 for two-bedroom units) fall below average market rents, highlighting the challenge of serving extremely low-income households (50% AMI and below) without deeper subsidies. This gap reinforces the importance of New Albany's substantial public housing inventory and voucher programs to serve the lowest-income households.

GROWTH Program Synergy: The city's focus on homeownership through the GROWTH program complements rental assistance programs by providing pathways for moderate-income households to transition from renting to homeownership, potentially freeing up rental units for lower-income households and reducing upward pressure on rental markets.

Market Positioning Strategy

The data suggests New Albany should continue its multi-pronged approach: leveraging HOME funds for mixed-income development at HIGH HOME Rent levels, maintaining robust voucher utilization to bridge gaps between LOW HOME Rents and market rents for extremely low-income households, and expanding homeownership opportunities to moderate-income households currently competing for rental units.

Discussion

The need is for the City to encourage the rehabilitation and preservation of existing rental housing to ensure that these affordable units are also in good condition. New construction of affordable rental housing may only be successful to the extent that the production of such units can be subsidized to enable them to remain affordable and to the extent that existing rental housing is seen as substandard and undesirable.

Rental Registration and Inspection Program: New Albany has implemented a comprehensive Rental Unit Registration and Inspection Program that facilitates the prevention and correction of violations of laws and ordinances pertaining to rental residential property to protect the public health, safety, and welfare of residents. This program requires all rental properties to register with the city for a \$5.00 fee per rental address/parcel and focuses on four main goals: ensuring compliance with housing codes, maintaining property standards, protecting tenant rights, and preserving the quality of the rental housing stock. The program can be accessed through traditional paper forms or online through the city's SmartGov system, demonstrating the city's commitment to improving the residential experience for both long-term residents and newcomers seeking quality housing options.

New Albany's Comprehensive Housing Response: The city has implemented several innovative strategies to address housing affordability challenges through the GROWTH program, which focuses on incentivizing single-family home development and homeownership opportunities. This initiative includes down payment assistance up to \$10,000 for eligible first-time homebuyers, infrastructure partnerships with developers to reduce costs, utilization of city-owned land to support affordable development, and

streamlined approval processes through pre-approved housing plans. These efforts address the University of Louisville study's identification of "missing middle housing" in the \$100,000-\$200,000 range while building community wealth and stability.

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

Introduction

Housing is a major element of people's material living standards. It is essential to meet basic needs, such as for shelter from weather conditions and to offer a sense of personal security, privacy, and personal space. Good housing conditions are also essential for people's health and affect childhood development. Housing is the key to reducing intergenerational poverty and increasing economic mobility.

Research shows that increasing access to affordable housing is the most cost-effective strategy for reducing childhood poverty and increasing economic mobility in the United States. Stanford economist Raj Chetty found that children who moved to lower-poverty neighborhoods saw their earnings as adults increase by approximately 31%, an increased likelihood of living in better neighborhoods as adults, and a lowered likelihood of becoming a single parent. Moreover, children living in stable, affordable homes are more likely to thrive in school and have greater opportunities to learn inside and outside the classroom.

Increasing access to affordable housing bolsters economic growth. Research shows that the shortage of affordable housing costs the American economy about \$2 trillion a year in lower wages and productivity. Without affordable housing, families have constrained opportunities to increase earnings, causing slower GDP growth. In fact, researchers estimate that the growth in GDP between 1964 and 2009 would have been 13.5% higher if families had better access to affordable housing. This would have led to a \$1.7 trillion increase in income or \$8,775 in additional wages per worker. Moreover, each dollar invested in affordable housing boosts local economies by leveraging public and private resources to generate income—including resident earnings and additional local tax revenue—and supports job creation and retention. (The Problem, National Low Income Housing Alliance)

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

For this Consolidated Plan, the City of New Albany will also use the HUD housing quality standards as defined below:

1. **Standard Condition.** A unit of housing is considered to be in standard condition if it is generally in good repair, with no substandard habitability elements (i.e., lacking complete plumbing or kitchen facilities) or exterior elements. Such units may be eligible for housing rehabilitation funding if interior conditions are such that the HUD Section 8 Housing Quality Standards are not met, or a threat to the integrity or livability of the unit exists and should be addressed. Examples of ways in which the interiors of such homes might be rehabilitated include the replacement of heating systems, electrical system repairs or upgrades, plumbing system repairs or upgrades, energy efficiency improvements, and accessibility improvements.
2. **Substandard Condition but Suitable for Rehabilitation.** This category describes dwelling units that do not meet one or more of the HUD Section 8 quality standard conditions, likely due to

deferred maintenance or work without permits, but that is both financially and structurally feasible for rehabilitation. Such units may be lacking complete plumbing and kitchen facilities and/or may have exterior elements in need of repair (e.g., a roof in need of replacement, siding in need of repair or replacement, missing or failing foundation). In order to be suitable for rehabilitation, the unit value generally exceeds the cost of repairs or upgrades that would be required to bring it to standard condition. This category of property does not include units that need correction or minor livability problems or maintenance work.

3. **Substandard Condition and Not Suitable for Rehabilitation.** This category describes dwelling units in such poor conditions as to be neither structurally nor financially feasible for rehabilitation. Such units will typically have an improvement value that is less than the cost of addressing the habitability and exterior elements that cause its classification as "substandard" or will be considered unfit to occupy for safety reasons by the city's building official.

The table below displays the number of housing units, by tenure, based on the number of "conditions" the unit has. Selected conditions are similar to housing problems in the Needs Assessment: are (1) lacks complete plumbing facilities, (2) lacks complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%.

The data reveals significant differences in housing conditions between owner-occupied and renter-occupied units. While 86% of owner-occupied units have no selected housing problems, only 60% of rental units meet this standard. Conversely, 39% of rental units have at least one housing condition problem compared to only 14% of owner-occupied units, highlighting the greater challenges facing the rental housing stock.

New Albany's housing stock reflects its historic character, with 79% of owner-occupied units and 74% of rental units built before 1980. Most significantly, 37% of owner-occupied and 34% of rental units were built before 1950, indicating substantial portions of the housing stock that likely require significant rehabilitation to address aging infrastructure, outdated building systems, and potential environmental hazards.

The persistently vacant units (582) represent properties that have been vacant for extended periods and likely require significant rehabilitation or may not be suitable for rehabilitation due to structural deterioration, safety concerns, or economic infeasibility. The remaining vacant units (960) include those temporarily vacant due to market turnover, seasonal use, or minor rehabilitation needs that make them suitable for rehabilitation and return to occupancy.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,150	14%	2,460	39%
With two selected Conditions	10	0%	25	0%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	7,325	86%	3,785	60%
Total	8,485	100%	6,270	99%

Table 33 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	655	8%	505	8%
1980-1999	1,115	13%	1,120	18%
1950-1979	3,540	42%	2,520	40%
Before 1950	3,180	37%	2,125	34%
Total	8,490	100%	6,270	100%

Table 34 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	6,720	79%	4,645	74%
Housing Units build before 1980 with children present	393	5%	163	3%

Table 35 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	960	582	1,542
Abandoned Vacant Units	0	582	582
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Alternate Data Source Name:

New Albany Housing: Present and Future

Data Source Comments:

Need for Owner and Rental Rehabilitation

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

Environmental lead is a toxic substance affecting the growth and development of up to one million U.S. preschool children today, with effects ranging from learning disabilities to death. High lead levels can cause many health problems by damaging the brain, nervous system, and kidneys. Lead poisoning can cause decreased intelligence, behavioral and speech problems, anemia, decreased muscle and bone growth, poor muscle coordination, and hearing damage. Lead exposures remain prevalent despite considerable knowledge and increased screening and intervention efforts.

Increased lead exposure and increased body burden of lead remain a significant problem for children in the United States. Lead is an environmental toxicant that may cause adverse health effects to the nervous, hematopoietic, endocrine, renal, and reproductive systems. Lead exposure in young children is particularly hazardous because children absorb lead more readily than adults. Many children exposed to lead do not exhibit any signs of the disease. The child's signs or symptoms could be mistaken for other illnesses, and the child goes undiagnosed. The developing nervous system of children is particularly more susceptible to the effects of lead. The underdeveloped blood-brain barrier in young children increases the risk of lead entering the developing nervous system resulting in neurobehavioral disorders. Blood lead levels (BLLs) at any detectable level have been shown to cause behavioral and developmental disorders; therefore, no safe blood lead level in children has been identified. It is increasingly important for continued childhood lead poisoning prevention education and awareness.

Lead-contaminated water, soil, and paint have been recognized as potential sources of children's lead exposure. Dust from deteriorating lead-based paint is considered the largest contributor to the lead problem. Until the 1950s, many homes were covered inside and out with leaded paints. Lead began to fall from favor in the 1950s but was still commonly used until it was banned in homes after 1977.

Because of the long-term use of lead-based paints, many homes in the United States contain surfaces with paint that is now peeling, chalking, flaking, or wearing away. The dust or paint chips contain high levels of lead that easily find ways into the mouths of young children. A particular problem has emerged due to many homes with lead-based paints, which are now undergoing renovations. Often the dust created by this work has high lead levels, which are readily absorbed by the children's developing bodies.

New Albany has a considerable amount of housing built before 1980 that has the potential to be hazardous to children. The 2016-2020 CHAS estimates that 6,720 owner-occupied units were built before 1980 (79%), with approximately 5% (393) of all units having children living in them. It's estimated that 4,645 renter-occupied units were built before 1980, with approximately 3% (163) of all rental units built before 1980 with children present. It's important to note the number of unreported/undetected

cases of childhood lead poisoning is unknown, and the low number of reported cases should not be misconstrued as evidence that lead poisoning is not more widespread.

To address lead hazards during rehabilitation activities, New Albany's emergency repair program requires lead testing when painted surfaces are being disrupted in homes built before 1978. This proactive approach ensures that renovation and repair work follows EPA lead-safe work practices and helps prevent the creation of lead dust hazards during improvement activities. The requirement applies to both emergency repairs and planned rehabilitation projects, protecting residents, workers, and neighboring properties from lead exposure during construction activities.

Discussion

The high percentage of older units (built before 1980) in both owner and rental stock suggests a strong need for rehabilitation due to aging infrastructure, outdated systems (plumbing, electrical, HVAC), and potential health hazards (lead paint, asbestos, etc.). Housing rehabilitation funds should prioritize homes built before 1980, with special attention to pre-1950 homes, which are at higher risk. The University of Louisville (UL) study shows demographic projections that New Albany's population will grow by 3.6% through 2050, with household growth of 6.8%, creating pressure on the existing housing stock.

Strategic Rehabilitation Priorities

The UL study's identification of missing starter homes in the \$100,000-\$200,000 range creates an opportunity for strategic rehab of existing housing stock. Many older homes can be rehabilitated to serve as quality starter homes, addressing housing condition needs and homeownership access. The CF study's finding that 15.3% of Floyd County homeowners are cost-burdened directly relates to housing conditions. Cost-burdened homeowners often defer maintenance, leading to deteriorating conditions over time. Rehab assistance can break this cycle by addressing critical repairs. This cycle disproportionately affects Black, Hispanic/Latine, and female-headed single-parent households, requiring targeted rehabilitation assistance to prevent housing displacement and maintain community stability.

Given that 556 housing units built before 1980 have children present (393 owner-occupied, 163 renter-occupied), lead hazard reduction should be prioritized in rehab activities including safe renovation practices, lead hazard assessments, and targeted abatement in units with children. Rehab assistance for homeowners, particularly those in pre-1950 housing, supports the city's GROWTH program objectives by preventing the loss of homeownership units to deterioration and maintaining neighborhood stability.

Program Implementation Strategies

New Albany has implemented a comprehensive Rental Unit Registration and Inspection Program that directly addresses housing condition challenges identified in the data. With 39% of rental units

experiencing housing condition problems compared to 14% of owner-occupied units, this program provides essential oversight and improvement mechanisms for the rental housing stock.

The program requires all rental properties to register with the city for a \$5.00 fee per rental address/parcel and focuses on four main goals: ensuring compliance with housing codes, maintaining property standards, protecting tenant rights, and preserving the quality of the rental housing stock. This systematic approach helps identify and address the types of conditions reflected in the housing data - units lacking complete plumbing or kitchen facilities, overcrowding, and other habitability issues.

The program's accessibility through both traditional paper forms and online registration via the city's SmartGov system demonstrates New Albany's commitment to comprehensive coverage of the rental market. Given that 74% of rental units were built before 1980, this program becomes crucial for identifying aging infrastructure issues, outdated building systems, and potential environmental hazards.

The registration and inspection program works synergistically with rehabilitation funding by providing a systematic method for identifying properties needing assistance and ensuring that improvements meet current safety and habitability standards.

As part of New Albany's Emergency Repair Program, lead testing is required when painted surfaces are being disrupted in homes built before 1978, ensuring that rehab activities do not inadvertently create lead hazards. This requirement helps protect both workers and residents from lead exposure during renovation activities and ensures compliance with EPA Renovation, Repair, and Painting (RRP) rules.

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

Introduction

Totals Number of Units

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

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

New Albany Housing Authority
December 31, 2024

Site	Year Built	Initial Bldgs	Street Paving	Parking Area	Side-walks	HAP Date	Orig. Units	ADA		Offline	Demo	Rentable Units	Total Units	Owner		
								Added in 1964	Added in 2012							
Parkview Terrace	12-3	1953	130	132,300	71,000	298,200	350	14	24	(6)	(24)	358	364	NAHA	Public Housing Units	509
Vance Court	12-4	1952	8	2,450	7,800	14,775	48				(1)	47	47	NAHA	LIHTC Units	302
Broadmeade Terrace	12-5	1979	14	60,000	0	33,550	78				(44)	34	34	NAHA	RAD Units	125
Parkview Tower	12-6	1964	1	14,400	34,360	22,236	70					70	70	NAHA	Total Program Vouchers	860
Total Public Housing							546	14	24	(6)	(69)	509	515		Less PBV Units Owned	(368)
															Assisted households	1,428
Crystal Court-PBV	12-2	1942	9	0	2,400	7,837	07/01/16	19	5			24	24	NAHA		
Valley View-PBV		1938	40	0	0	0	07/01/16	40				40	40	Bellevue		
Mark Elrod Tower-PBV	12-10	1983	1	28,000	27,225	7,500	12/01/18	101				101	101	SCHC		
Riverside Terrace-PBV	12-8	1982	22	79,825	18,326	30,750	01/01/21	120				120	120	Bellevue		
Beechwood Court-PBV	2024	36					08/27/24	83				83	83	Beechwood		
Total PBV								363	5	0	0	368	368			
Whispering Creek-MF		1981	7				11/18/15	59				59	59	Bellevue		
Total Multifamily								59	0	0	0	59	59			
Grand total								968	19	24	(6)	(69)	936	942		

Parkview Terrace has a community room, gym, rental office and corporate office in one building. Four units have been converted to FSS offices, two into Safety Office.

There is a maintenance shop in a separate building and a laundry room in Parkview Tower.

Vance Court has a laundry in a separate building and a community center.

Riverside Terrace has a community room, maintenance shop and rental office in one building.

Whispering Creek has an office building with a maintenance shop and laundry and unit 27 on the second floor.

Beechwood Court has an office building with a maintenance shop and community room

Main Office	300 Erni	Vouchers
Parkview Shop	169/171 Woodland	2017 408
FSS	213/215 Erni	MET 101
Envision/Job Plus	209/211 Erni	Riverside 120
Safety and Security	281 Erni	Riverview 164
Parkview Towers	125 Fischer Drive	Beechwood 114
Mark Elrod Towers	1 Wolfe Trace	
Riverside	55 Riverside Dr.	907
Cross Creek	2606 Green Valley Rd.	47
Beechwood Ct	2100 MacArthur Dr.	

NAHA Unit List 2024

Voucher Tables

Project-Based Vouchers

Of the housing vouchers currently in use, 285 are Project-Based Vouchers that are restricted for use at four specific developments within the city:

Housing Choice Voucher Distribution

The 2022 housing voucher distribution across New Albany neighborhoods shows broad geographic dispersal, supporting deconcentration goals:

HUD Funded Properties

Additional HUD-Funded Properties

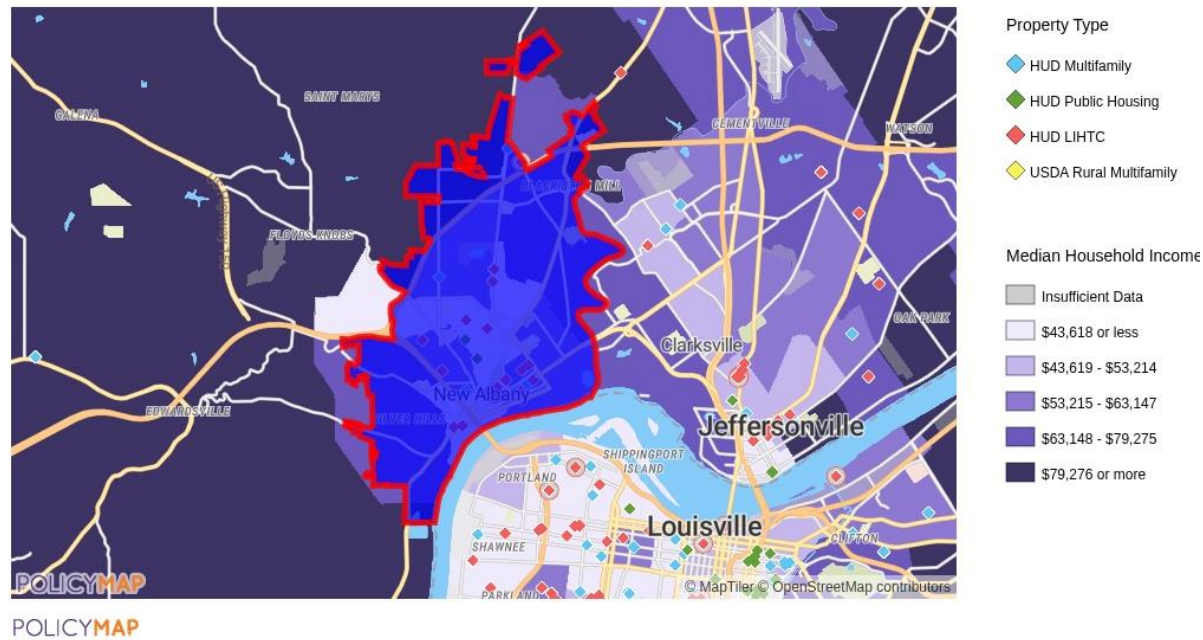
Although not affiliated with or operated by NAHA, HUD funds additional properties within the city through other programs:

Note: LIHTC properties include only those that are still within the compliance period.

Location of Federally Subsidized Properties 2018

The map below shows the location of federally subsidized properties in **New Albany** by property type . Find out more about each property by clicking on it. This map also displays median household income by census tract in **New Albany**, as of 2023. The median household income in **New Albany** overall in 2023 was **\$54,152**. [Explore this map on PolicyMap](#).

[Learn more](#) about using and customizing the map on PolicyMap.



HUD Funded Properties Map

Describe the supply of public housing developments:

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

New Albany Housing Authority reports good condition of public housing units. NAHA's "High Performer" rating from HUD confirms that the housing authority maintains housing conditions that are safe, sanitary, and in good repair across all developments. The authority has invested significantly in modernization efforts, including the \$27 million renovation plan that encompasses major overhauls of multiple sites and strategic property improvements.

NAHA also reports their primary focus for modernizing existing public housing units, while simultaneously moving away from large public housing development sites toward scattered-site vouchers, which will deconcentrate poverty in New Albany and provide residents with greater housing choice.

Housing Voucher Program

NAHA allocates 860 housing vouchers through various programs, including Housing Choice Vouchers (HCVs), Project-Based Vouchers (PBVs), and special program vouchers (i.e., family unification, portable vouchers, etc.). The present number of vouchers represents a notable increase from the 456 reported in the FY 2022 Annual PHA Plan.

Project-Based Vouchers

Of the housing vouchers currently in use, 285 are Project-Based Vouchers that are restricted for use at four specific developments within the city:

- Crystal Court - 24 Units - Tract: 070700
- Mark Elrod Tower - 101 Units - Tract: 070801
- Shoreline Villas - 120 Units - Tract: 070200
- Valley View - 40 Units - Tract: 070700

Total Units: 285

Housing Choice Voucher Distribution

The 2022 housing voucher distribution across New Albany neighborhoods shows broad geographic dispersal, supporting deconcentration goals. The number of vouchers in each area is shown below:

- Tract 070801: North State/Binford Park - 154
- Tract 070902: Fairmont/Silver Street Park - 121
- Tract 070200: East End/Bicknell Park - 120
- Tract 070700: West End/Middle State - 79
- Tract 070400: Midtown/East Spring - 65
- Tract 070500: Downtown/West End - 60
- Tract 070302: Uptown/Silver Grove - 50
- Tract 070802: Green Valley/Sam Peden Park - 43
- Tract 070901: Klerner Lane/McDonald Lane - 11
- Other areas: less than 10 each

Additional HUD-Funded Properties

Although not affiliated with or operated by NAHA, HUD funds additional properties within the city through other programs:

- Brookview Glen: 63 Units - LIHTC - Tract 070801
- Manor House: 19 Units - 202/811 - Tract 070700
- Muir Manor: 23 Units - 202/811 - Tract 070400
- St. Edward Court: 50 Units - LIHTC - Tract 070500
- Valley Ridge: 124 Units - LIHTC - Tract 070801

Note: LIHTC properties include only those that are still within the compliance period.

New Albany demonstrates a strong commitment to affordable housing relative to similar communities. With 68.8 public housing units per 1,000 rental units, New Albany ranks 9th among 21 peer cities, though this represents a higher rate than neighboring Clarksville or Jeffersonville.

In terms of housing vouchers, New Albany ranks 3rd among its peers, trailing only Garfield Heights, OH and Huntington, WV. There is approximately one housing voucher per every ten rental units within the city (98.0 vouchers per 1,000 rental units). This is more than double the rate in neighboring Clarksville and triple the rate in Jeffersonville.

New Albany also contains four Qualified Census Tracts (QCTs), areas eligible for LIHTC funding due to 50% or more of households having income less than 60% of area median gross income or poverty rates of at least 25%. These tracts comprise Downtown-West End, Midtown-East Spring, Fairmont-Silver Street Park, and North State-Binford Park community areas.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

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

NAHA has implemented a comprehensive \$27 million renovation and modernization plan that addresses both immediate rehabilitation needs and long-term strategic positioning. This investment responds to the significant capital needs challenges facing public housing nationally and locally.

As stated in the NAHA 2015 Strategic Plan, despite the sizable investment and great demand for affordable rental housing, units continue to be lost because of their deteriorated physical condition. The public housing stock faces an estimated \$26 billion capital needs backlog nationally that is difficult to meet given federal fiscal constraints. NAHA's participation in the Rental Assistance Demonstration (RAD) program represents a strategic response to these funding limitations, allowing the housing authority to leverage private investment and alternative financing mechanisms to address capital improvement needs.

The current modernization plan includes major overhauls of multiple sites, including the redevelopment of former Beechwood Court as an 83-unit LIHTC development with project-based vouchers, and the demolition and planned redevelopment of the former Riverview Tower site.

Key restoration and revitalization priorities include:

- **RAD Implementation:** Utilizing Rental Assistance Demonstration to access private capital for comprehensive property improvements
- **Infrastructure Modernization:** Updating aging mechanical, electrical, and plumbing systems in existing developments
- **Energy Efficiency Improvements:** Implementing cost-saving measures that reduce utility burdens for both residents and the housing authority
- **Accessibility Enhancements:** Ensuring compliance with current accessibility standards across all properties
- **Site Redevelopment:** Strategic demolition and reconstruction of properties that are no longer viable for cost-effective rehabilitation
- **Deconcentration Strategy:** Reducing unit density at large developments while expanding voucher opportunities

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

NAHA's strategy for improving the living environment centers on two primary approaches: comprehensive property modernization through innovative financing and resident services that create pathways to self-sufficiency.

Rental Assistance Demonstration (RAD) Strategy: NAHA's response to the national \$26 billion public housing capital needs backlog is to fully participate in the Rental Assistance Demonstration (RAD) to address the immediate and longer-term capital repair and replacement needs of their properties, preserving these deeply affordable rental homes. RAD participation allows NAHA to leverage private investment and alternative financing mechanisms that traditional public housing funding cannot provide, ensuring long-term viability of affordable housing units while maintaining affordability for residents.

Physical Environment Improvements: The \$27 million modernization plan represents the largest capital investment in NAHA properties in decades, addressing deferred maintenance and infrastructure needs that have accumulated due to federal funding constraints. This comprehensive approach includes complete rehabilitation of existing developments, strategic redevelopment of obsolete properties, and integration of modern amenities and energy-efficient systems.

Family Support and Education Programs: To support families with children, NAHA collaborates with local schools and the parks department to provide after-school and feeding programs, offering cradle-to-career wraparound services that address both educational and nutritional needs. These partnerships ensure that children in public housing have access to educational support and nutritional resources that promote healthy development.

Homeownership and Financial Literacy: Recognizing the importance of financial stability and long-term self-sufficiency, the housing authority recently became a certified provider of homebuyer education, beginning with credit repair as a foundational step toward homeownership. This programming connects directly to New Albany's GROWTH program and the city's broader strategy of expanding homeownership opportunities for low- and moderate-income households.

Family Self-Sufficiency Program: The Family Self-Sufficiency (FSS) program offers participants the opportunity to save for their future by placing a portion of their increased earnings into a five-year escrow account, which can be accessed for major purchases such as a home or vehicle - with the added flexibility of allowing tenants to use the funds for other personal goals. This program creates financial incentives for employment advancement and educational achievement.

Future Development Integration: Looking ahead, the housing authority plans to integrate on-site day care services into future developments, further reducing barriers to employment and education for residents with young children. This approach recognizes that quality, affordable childcare is essential for parents pursuing education or career advancement.

Deconcentration and Choice: NAHA's strategic shift toward voucher-based assistance and scattered-site housing provides residents with greater choice in housing location and access to opportunity-rich neighborhoods. This deconcentration strategy helps break cycles of concentrated poverty while maintaining assistance levels.

Discussion:

New Albany's public housing program represents a model of strategic modernization and resident-centered service delivery. NAHA's "High Performer" rating from HUD, combined with its significant expansion of voucher programs (from 456 to 860 vouchers since 2022), demonstrates effective management and growth in serving low-income households.

The housing authority's approach balances immediate housing needs with long-term community development goals. The strategic reduction in concentrated public housing units (from 793 to 515) while expanding voucher opportunities reflects best practices in affordable housing, providing residents with greater choice and access to economic opportunities throughout the community.

NAHA's comprehensive approach to resident services -encompassing education, financial literacy, homeownership preparation, and childcare - creates multiple pathways for residents to achieve housing stability and economic mobility. These programs align with New Albany's broader housing strategy, including the GROWTH program's focus on homeownership opportunities and the city's commitment to mixed-income community development.

The geographic distribution of vouchers across New Albany's census tracts demonstrates successful deconcentration efforts, with assisted housing present in both high-opportunity areas and traditional low-income neighborhoods. This distribution supports the community's goals of economic integration while maintaining affordable housing options throughout the city.

Together, these initiatives reflect a holistic approach to supporting tenant success and creating pathways out of poverty, positioning NAHA as a leader in innovative public housing programming and community development.

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

Introduction

Homelessness is the outcome of a complex and multifaceted set of circumstances, including but not limited to unemployment or underemployment, medical emergencies, traumatic life events, and experiences of domestic violence. These challenges are frequently exacerbated by shortages of affordable housing and limited access to supportive services, thereby significantly increasing the risk of housing instability for individuals and families.

Nonprofits, community organizations, and response networks throughout the region continue to collaborate in their efforts to provide housing and critical support services to individuals and families experiencing housing instability and homelessness.

The list below outlines the various degrees of housing instability, which can directly impact an individual's eligibility for specific services:

Imminent Risk of Homelessness: A person or family who will lose their primary nighttime residence within 14 days.

Precariously Housed/at-risk of homelessness: A person or family who lack a fixed, regular nighttime residence or is being asked to leave their current living situation. This person likely has an income at or below 30% AMI and insufficient resources or support networks.

Fleeing/Attempting to Flee Domestic Violence: A person or family that is fleeing or is attempting to flee domestic or dating violence, stalking, and sex trafficking.

Literally Homeless: A person or a family who lacks a fixed, regular and adequate nighttime residence. Typically, this means living in a place not meant for habitation or in an emergency shelter.

Chronically Homeless: A person or family who has experienced homelessness for at least 12 months consecutively or had 4 episodes of homelessness in the last 3 years (episodes that total 12 months or more) - while having a disabling condition.

Data did not populate into chart; see attached images of 2024 Housing Inventory Count for Floyd County and information added manually to chart.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	67	0	38	30	0
Households with Only Adults	107	0	14	19	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

County	Project Name	Project Type	Available Beds for Households with at Least One Child and One Adult	Available Units for Households with at Least One Child and One Adult	Beds for Chronic Homeless in Households with at Least One Adult and One Child	Beds for Veteran Homeless in Households with at Least One Adult and One Child	Beds for Youth in Households with at Least One Adult and One Child
Floyd	St. Elizabeth Catholic Charities ES (ES-R13)	ES: Emergency Shelter (Entry/Exit)		15	6	0	0
Floyd	Lifespring CMHC CoC (PSH-R13)	PSH: Permanent Supportive Housing		20	10	20	0
Floyd	St. Elizabeth Family Stability Program (ES-R13)	ES: Emergency Shelter (Entry/Exit)		3	1	0	0
Floyd	St. Elizabeth IHODA DV Rapid Re-Housing(RRH-R13)	RRH: Rapid Re-Housing (Housing With Or Without Service)		16	4	0	0
Floyd	St. Elizabeth IHODA DV Transitional Housing (TH-R1; TH: Transitional Housing)			10	5	0	0

Floyd County - HIC 2024 pt 1

County	Project Name	Project Type	Available Beds for Households without Children	Beds for Chronic Homeless in Households without Children	Beds for Veteran Homeless in Households without Children	Beds for Youth in Households without Children	Available Beds for Households with Only Children	Beds for Chronic Homeless in Households without Only Children	Current Year-round Beds	Seasonal Beds	Overflow Beds	Total Beds	Point-in-Time Count	Utilization Rate (Percentage)
Floyd	St. Elizabeth Catholic Charities ES (ES-R13)	ES: Emergency Shelter (Entry/Exit)	1	0	0	0	0	0	0	16	0	0	16	5 31.25
Floyd	Lifespring CMHC CoC (PSH-R13)	PSH: Permanent Supportive Housing	10	3	7	0	0	0	0	30	0	0	30	30 100
Floyd	St. Elizabeth Family Stability Program (ES-R13)	ES: Emergency Shelter (Entry/Exit)	0	0	0	0	0	0	0	3	0	0	3	3 100
Floyd	St. Elizabeth IHODA DV Rapid Re-Housing(RRH-R13)	RRH: Rapid Re-Housing (Housing With Or Without Service)	0	0	0	0	0	0	0	16	0	0	16	16 100
Floyd	St. Elizabeth IHODA DV Transitional Housing (TH-R1; TH: Transitional Housing)		5	0	0	0	0	0	0	15	0	0	15	5 33.3333

Floyd County - HIC 2024 pt 2

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

Within New Albany, there is a focus on connecting homeless persons to the mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons. Below are some key service providers, although this is not an exhaustive list:

Health Services:

- LifeSpring Health Systems - services that improve and sustain the quality of life by providing comprehensive behavioral health, addiction, primary care and related services to individuals who are homeless, low-income, uninsured and/or underinsured
- Family Health Centers - provides medical, dental, pharmacy, and behavioral health services to individuals who are homeless, low-income, uninsured, and/or underinsured
- Floyd County Health Department - preventative health care education, assists patients in obtaining care within the county, selected health screenings, child and adult immunizations, and case management

Behavioral Health Services:

- LifeSpring Health Systems - (referenced above)
- Domestic Violence Services:
- Saint Elizabeth Catholic Charities - transitional housing and rapid re-housing services for women and families leaving a domestic violence situation

Food Services:

- Hope Southern Indiana - food pantry

Employment Services:

- Southern Indiana Works - workforce development agency that provides individuals with training and career services, with targeted programs for veterans and young adults
- Rauch, Inc. - provides employment placement services to participants who have barriers to employment, as well as work services that offer an integrated workplace that employs people with and without disabilities.

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

Many of the services list above also service people experiencing homelessness. Facilities include, but are not limited to:

Emergency Shelter:

- White Flag Shelter - When the weather gets below 35 degrees between November 15th - April 15, the Homeless Coalition of Southern Indiana sponsors a volunteer-staffed White Flag Emergency Shelter for men, women, and families during inclement weather.
- Saint Elizabeth's Catholic Charities - Provides expectant and single mothers facing homelessness a place to stay with their children; this is a 90-day program.

Transitional Housing:

- Saint Elizabeth's Catholic Charities - This program begins once the immediate crisis of domestic violence has stabilized for women.

Tenant Based Rental Assistance:

- New Albany Housing Authority - Housing Choice Vouchers
- Community Action of Southern Indiana - Housing Choice Vouchers

Permanent Supportive Housing:

- CoC PSH - administered by the Jeffersonville Housing Authority, participants have met HUD's definition for chronically homeless prior to entering the program.

Permanent Supportive Housing:

- LifeSpring Permanent Supportive Housing - 30 beds of tenant-based scattered site permanent supportive housing for individuals and families who have experienced chronic homelessness
- CoC PSH - administered by the Jeffersonville Housing Authority, participants have met HUD's definition for chronically homeless prior to entering the program.

Rapid Re-Housing:

- Saint Elizabeth's Catholic Charities Rapid Re-Housing Program - 16 beds of tenant-based rapid re-housing assistance, primarily serving families fleeing domestic violence, providing short-term rental assistance and supportive services to help families achieve housing stability.

Continuum of Care Integration

Floyd County's homeless services operate within the framework of the regional Continuum of Care (CoC), which coordinates services across multiple counties. The 2024 Housing Inventory Count data demonstrates a comprehensive approach to addressing homelessness through:

Emergency Response: 19 emergency shelter beds provide immediate crisis intervention for individuals and families experiencing homelessness.

Transitional Support: 15 transitional housing beds offer medium-term housing with intensive services, particularly for domestic violence survivors.

Permanent Solutions: 30 permanent supportive housing beds provide long-term housing with services for chronically homeless individuals and families, while 16 rapid re-housing beds help families quickly exit homelessness.

Housing Choice: The substantial Housing Choice Voucher program operated by NAHA (860 vouchers) provides additional permanent housing options for homeless individuals and families, supporting the overall continuum of services.

Coordination with Regional Partners

The homeless services system in Floyd County operates as part of a broader regional network. Key coordination includes:

- **Jeffersonville Housing Authority:** Administers additional permanent supportive housing programs serving Floyd County residents
- **Homeless Coalition of Southern Indiana:** Coordinates White Flag emergency shelter operations and regional homeless services
- **Regional Health and Social Services:** Integration with LifeSpring, Family Health Centers, and other mainstream service providers ensures comprehensive support beyond just housing

This integrated approach ensures that individuals and families experiencing homelessness in New Albany and Floyd County have access to the full range of services needed to achieve and maintain housing stability, while connecting to mainstream services that support long-term self-sufficiency and community integration.

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

Introduction

Everyone needs safe, decent, stable housing. For some of the most vulnerable people in America - people with mental illness, chronic health conditions, histories of trauma, and other struggles - a home helps them to get adequate treatment and start on the path toward recovery. But some conditions make it difficult for people to maintain a stable home without additional help. Supportive housing, a highly effective strategy that combines affordable housing with intensive coordinated services, can provide that needed assistance.

A broad body of research shows that supportive housing effectively helps people with disabilities maintain stable housing. People in supportive housing use costly systems like emergency health services less frequently and are less likely to be incarcerated. Supportive housing also can aid people with disabilities in getting better health care and help seniors trying to stay in the community as they age and families trying to keep their children out of foster care.

Supportive housing is a highly effective strategy that combines affordable housing with intensive coordinated services to help people struggling with chronic physical and mental health issues maintain stable housing and receive appropriate health care.

Key Principles of Supportive Housing:

- **Permanence and affordability:** Tenants generally pay no more than 30 percent of their income for rent. They have the same rights and responsibilities as other renters, such as having the lease in their name and the right to privacy in their unit, which means they cannot be evicted for reasons unrelated to being a good tenant.
- **Integration:** Individuals and families are able to live independently in apartments or single-family homes in residential neighborhoods. Tenants in supportive housing should have access to public transportation, grocery stores, parks, and other neighborhood amenities common to all other residents.
- **Emphasis on choice:** Supportive housing maximizes client choice, in clients' housing options and the services they receive. For instance, tenants can generally come and go as they please and have control over their daily schedule, like mealtimes and visitors.
- **Low barriers to entry:** Supportive housing providers do not require clients to hit benchmarks before moving into housing or put other screening barriers in the way. Blanket bans on people with criminal histories or bad credit, for example, or requirements to meet goals, like employment or completing a course of treatment, before entering supportive housing would screen out the very people supportive housing aims to help.

("Supportive Housing Helps Vulnerable People Live and Thrive in the Community," Center on Budget and Policy Priorities, May 31, 2016)

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

Elderly and Frail Elderly

Supportive housing needs may include health care coordination and medication management, personal care assistance with daily activities such as bathing and dressing, and access to nutritious home-delivered meals. Reliable transportation is essential for attending medical appointments and running errands, while housekeeping and home maintenance support help ensure a safe living environment. Many older adults also benefit from case management and assistance with navigating benefits like Medicare or Social Security. To address social isolation and mental health challenges, services such as counseling and recreational programs are critical, along with accessibility modifications and emergency alert systems to support safety and mobility. Legal and financial guidance can further assist seniors in managing their affairs, particularly those living on fixed incomes.

Disability

Individuals with disabilities often require a variety of supportive services to promote independence, stability, and overall well-being. These services may include assistance with daily living activities such as bathing, dressing, and meal preparation, as well as care coordination to manage complex medical needs and access to specialized healthcare. Accessible transportation is crucial for attending appointments, securing employment, or participating in community life. Many also benefit from case management to navigate public benefits like Supplemental Security Income (SSI), Medicaid, or housing assistance. Mental health services, peer support, and recreational opportunities can help reduce isolation and support emotional well-being. In addition, home modifications such as wheelchair ramps, grab bars, or adaptive technologies are often necessary to ensure safety and accessibility within the home. Legal and financial advocacy may also be needed to protect rights and ensure long-term housing and income stability.

Substance Use Disorders

Individuals with substance use disorders often require a range of supportive services to achieve stability, recovery, and long-term well-being. These services may include access to treatment programs such as outpatient counseling, medication-assisted treatment, or inpatient rehabilitation, as well as ongoing recovery support like peer mentoring and relapse prevention services. Case management is critical to help individuals navigate healthcare systems, obtain benefits, and secure stable housing. Mental health services are often essential, as many individuals experience co-occurring disorders that require integrated care. Transportation assistance can help ensure access to treatment, employment, and

community resources. Additionally, employment support, life skills training, and legal advocacy can assist individuals in rebuilding their lives and maintaining long-term recovery.

Persons with HIV & AIDS

The Housing Opportunities for Persons with AIDS (HOPWA) grants use general objectives to guide assistance. HOPWA programs can be accessed through the local continuum of care's coordinated entry system; HOPWA services aim to:

- Increase the availability of decent, safe, and affordable housing for lower income persons with HIV/AIDS
- Create and support affordable housing units for persons with HIV/AIDS by matching HOPWA resources through community planning for comprehensive housing strategies
- Create partnerships and innovative strategies among state and local governments and community based non-profit organizations to identify and serve the housing and supportive services needs of persons with HIV/AIDS

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

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

New Albany has developed a comprehensive approach to addressing the needs of residents through targeted CDBG investments and strategic partnerships. The following activities are planned for the 2025 program year:

Housing and Home Repair Services

Continuing support for the Emergency Repair Program, which has been operational since 2006 and assisted 10 homeowners in the previous year. The program faces challenges such as rising costs of materials and labor, which affect project completion, but remains critical for elderly residents living on fixed incomes who need assistance to age in place safely.

Supporting the New Albany Housing Authority's FSS program and housing counseling services, which help public housing residents and voucher holders achieve self-sufficiency and transition to homeownership through financial literacy, credit repair, and homebuyer education.

Public Services

Funding LifeSpan transportation services for elderly and disabled New Albany residents. This program addresses challenges posed by recent changes in Medicaid transportation policies and supports driver salaries to maintain service quality for residents who need access to medical appointments, grocery stores, and community services.

Youth Enrichment Program: Supporting parks programming that provides after-school programs and community engagement. The program has seen increased demand, particularly during school breaks.

Clothe-A-Teen Program: Continuing support for clothing vouchers to financially needy teens. The program has seen a 400% increase in demand for emergency services, reflecting rising family needs and the critical impact of clothing on teen self-esteem and social inclusion.

Teen Life Leadership Development and Mentorship Program: Supporting With Olive Tree's preventative mental health services and counseling for middle and high school students through their 12-month curriculum-based leadership development program.

YMCA Child Care Program: Providing financial assistance to keep child care affordable and accessible for eligible families.

Open Door Youth Services: Supporting after-school programs focusing on character development and delinquency prevention for at-risk youth, with emphasis on addressing bullying and substance abuse.

Public Facilities and Neighborhood Improvements

Parks and Recreation Improvements: Improving parks and recreation facilities for low-income communities and increasing the accessibility of those facilities for persons with disabilities, including accessibility modifications and enhanced programming opportunities.

Sidewalk Improvement Projects: Implementing sidewalk projects that meet CDBG requirements for replacing existing sidewalks in low- and moderate-income areas. The city maintains a comprehensive sidewalk inventory that documents sidewalk conditions and ADA accessibility compliance throughout the community, enabling targeted investments in areas with the greatest need for accessibility improvements.

Remaining CDBG-CV funds will be used for public facility repairs and a housing stability program.

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

The City of New Albany's comprehensive approach to special needs populations includes:

Housing Stability and Aging in Place: Assisting senior citizens and disabled residents with home repairs and transportation services to enable them to age in place safely and maintain independence.

Homeownership Sustainability: Assisting low- and moderate-income residents with minor housing rehabilitation to help sustain their homeownership status and prevent displacement.

Community Infrastructure: Improving parks and recreation facilities for low-income communities and increasing the accessibility of those facilities for persons with disabilities.

Youth Development and Safety: Supporting comprehensive youth programs that address educational, nutritional, clothing, mental health, and developmental needs of at-risk children and teenagers.

Employment and Life Skills: Supporting programs that provide employment placement services and life skills development for persons with disabilities and other barriers to employment.

Transportation Access: Ensuring continued transportation services for elderly and disabled residents to access healthcare, employment, and community services.

Emergency Prevention: Providing emergency assistance and eviction prevention services to households at risk of housing instability.

These activities support the Consolidated Plan's goals of creating sustainable communities, reducing slum and blight, increasing access to public services, and administering fair housing initiatives while addressing the specific needs of special populations who require additional support to maintain stable housing and achieve self-sufficiency.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Current Regulatory Framework and Ongoing Updates

The New Albany City Council extended the moratorium on new apartment development and short-term rental permits for another year, with the council voting six to two on the third and final reading. This extension enables the city to finalize the comprehensive plan update and new zoning code, which are anticipated to be completed this fall. The city is currently reviewing and potentially revising its zoning laws as part of a comprehensive regulatory modernization effort.

The moratorium represents a temporary pause to ensure that future development aligns with strategic planning goals rather than a permanent barrier to affordable housing development. The comprehensive plan and zoning ordinance updates will incorporate lessons learned from the University of Louisville Urban Studies Institute housing study and community input to create a more effective regulatory framework for addressing housing needs.

The moratorium on rental development is a large concern for residents and service providers alike. Feedback from stakeholders revealed serious concerns at the lack of regional planning and partnership. Additional input from stakeholders reflects a community deeply concerned about the growing disconnect between housing costs and residents' ability to pay. To address these issues effectively, local leadership must prioritize shelter access, support diverse housing types across income levels, and confront stigma surrounding poverty and homelessness. These actions are essential for creating a healthier, and more economically stable New Albany.

Specific concerns voiced by stakeholders include the following:

- Lack of year-round emergency shelter
- Insufficient middle income and workforce housing
- Political barriers that fail to address homelessness and housing shortages
- Domestic violence housing crisis – inadequate DV shelter and long-term housing options
- Lack of affordable housing for seniors - "senior housing dessert"

Regulatory Modernization

Regulatory Modernization and Housing Solutions

Comprehensive Plan and Zoning Updates: The anticipated completion of the comprehensive plan and zoning ordinance updates this fall will address regulatory barriers identified through community engagement and housing studies. Key changes from the ordinance analysis include:

Adjust Dimensional Standards to Permit More Flexibility: Enabling more creative and efficient housing development that can better respond to market needs and affordability constraints

Promote Housing Opportunities for Infill/Redevelopment: Encouraging development on underutilized parcels to increase housing supply without requiring new infrastructure investment

Improve Use Regulations: Streamlining approval processes and reducing regulatory barriers that increase development costs

Clarify Definitions to Facilitate Interpretations: Reducing uncertainty and processing delays that add costs to housing development

Create a Legally Compliant Code: Ensuring regulatory framework supports rather than hinders affordable housing development

Pre-Approved Plan Sets: The city is developing pre-approved building plan sets to expedite the construction process, reducing development timelines and associated costs that often make affordable housing financially challenging.

Proactive Housing Development Initiatives

Pipeline Development: Despite the temporary moratorium on new apartments, over 200 apartment units are already in the development pipeline and approved for construction, ensuring continued housing supply growth during the regulatory update period.

Residential Infrastructure Loans: The city is providing residential infrastructure loans to two developers who will build more than 170 new homes for sale, directly supporting the GROWTH program's emphasis on homeownership opportunities and addressing the University of Louisville study's identification of missing middle housing in the \$100,000-\$200,000 range.

GROWTH Program Integration: The city's comprehensive housing strategy through the GROWTH program includes down payment assistance up to \$10,000, infrastructure partnerships with developers, utilization of city-owned land for affordable development, and streamlined approval processes, all designed to reduce barriers to affordable housing development and homeownership.

Market Challenges

Market Challenges and Regulatory Responses

Short-Term Rental Impact: Housing studies have identified concerns about short-term rental housing reducing the available housing stock for permanent residents. The moratorium on new short-term rental

permits helps preserve existing housing stock for long-term residential use while the city develops appropriate regulations for this market segment.

Workforce Housing Gap: The University of Louisville study confirmed the need for more "missing middle housing" - affordable starter homes in the \$100,000-\$200,000 range. The regulatory updates and infrastructure loan programs are specifically designed to address this gap through more flexible development standards and financial incentives.

Community Concerns and Stakeholder Feedback

The moratorium on rental development has raised concerns among residents and service providers about regional planning and housing affordability. Feedback from stakeholders reflects a community deeply concerned about the growing disconnect between housing costs and residents' ability to pay. To address these issues effectively, local leadership must prioritize shelter access, support diverse housing types across income levels, and confront stigma surrounding poverty and homelessness.

Specific concerns voiced by stakeholders include:

- Lack of year-round emergency shelter: Need for consistent emergency housing options
- Insufficient middle income and workforce housing: Gap in housing options for working families
- Political barriers that fail to address homelessness and housing shortages: Need for coordinated policy responses
- Domestic violence housing crisis: Inadequate DV shelter and long-term housing options
- Lack of affordable housing for seniors: "Senior housing desert" requiring targeted interventions

Strategic Response to Barriers and Historical Context

Strategic Response to Barriers

Balanced Development Approach: New Albany's strategy strikes a balance between the need for continued housing development and strategic planning to ensure long-term community benefits. The temporary moratorium enables thoughtful policy development while maintaining housing production through approved projects and innovative financing.

Deconcentration and Choice: Building on lessons from public housing deconcentration efforts, the city is working to prevent over-concentration of affordable housing while ensuring adequate supply across all income levels and geographic areas.

Infrastructure Investment: The residential infrastructure loan program demonstrates the city's commitment to reducing development costs through public investment, making affordable housing more financially viable for private developers.

Regulatory Efficiency: The pre-approved plan sets and zoning updates focus on reducing regulatory barriers and processing delays that add unnecessary costs to housing development.

Historical Context and Progress

In February 2019, New Albany adopted a new Zoning Ordinance that replaced a 1971 vintage ordinance and permitted greater density housing across all residential zoning districts, effectively ending "single-family only" zoning designations. The current updates build on this foundation to further remove barriers to affordable housing development.

The city continues to support vulnerable neighborhoods through quality-of-life and infrastructure investments, while expanding the affordable housing supply through programs such as Neighborhood Stabilization, Emergency Repair, and the Repair Affair Programs. The 2019 Comprehensive Housing Analysis Study serves as the foundation for current policy development and program implementation.

Future Outlook

Future Outlook

The completion of the comprehensive plan and zoning ordinance updates this fall will provide a modernized regulatory framework that supports rather than hinders affordable housing development. Combined with ongoing GROWTH program initiatives, infrastructure investments, and strategic partnerships, New Albany is positioned to address identified barriers while maintaining community character and promoting sustainable development patterns.

The city's approach recognizes that effective affordable housing policy requires both removing regulatory barriers and providing positive incentives for development, while ensuring that new housing serves the needs of existing residents and supports long-term community stability and economic growth.

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

Introduction

The River Hills Economic Development District (RHEDD) is comprised of Clark, Floyd, Harrison, Scott, and Washington Counties. RHEDD completes the Comprehensive Economic Development Strategy (CEDS). The 2020 CEDS Update summarizes the region as such:

- Much of the district is part of the Louisville Metropolitan Statistical Area (MSA) which offers a variety of world class amenities and resources indicative of a major American city. The district is centrally located in the eastern portion of the United States with relatively quick access to the Mid-West, South, and portions of the Northeast states. A robust network of transportation infrastructure includes: connections to the largest rail networks in the Eastern Unities states; access to major interstate highways; access to the Ohio River, one of the fastest growing ports in the United States; access to an expanding regional airport (Louisville International Airport).
- A varied terrain of highlands and lowlands, lakes, caves, and forests provide numerous outdoor recreational opportunities and tourist attractions in the form of State Forests, Parks, Recreation Areas, preserves, and a growing diversity of trails.
- Education in the district is strongly correlated to income with about a third of adults in poverty having only a high school graduate or equivalency diploma or less. However, again trends in the district indicate a growing level of educational attainment with modest increases in rates of post-secondary education.
- Housing in the RHEDD is an area of concern due to the apparent lack of affordable housing options. In each county over 35% of renting households have gross rent as percentage of their income above 35%.

With several regional economic and workforce development entities working within the region, the resource rich region is poised for economic growth and development.

New Albany stands at a pivotal moment in its economic evolution, positioned within the dynamic Louisville Metropolitan Statistical Area (MSA) while maintaining its distinct identity as a River City community. With a current population of 38,161 residents and a robust workforce of 32,776 individuals, the city leverages its strategic location just 4.5 miles from downtown Louisville and its excellent connectivity through Interstates 64, 265, and proximity to I-65.

The city benefits from being part of the River Hills Economic Development District (RHEDD), which encompasses Clark, Floyd, Harrison, Scott, and Washington Counties. This regional collaboration provides access to world-class amenities and resources indicative of a major American city,

while maintaining the competitive advantages of a smaller community. The district's central location in the eastern United States offers relatively quick access to the Mid-West, South, and portions of the Northeast states.

New Albany's economic foundation rests on several key pillars: a diverse business environment with over 1,781 businesses, strategic infrastructure investments including the nearby River Ridge Commerce Center and Novaparke Innovation and Technology Campus, and a commitment to balanced workforce development that values both vocational training and four-year degree programs.

Economic Development Market Analysis

Business Activity

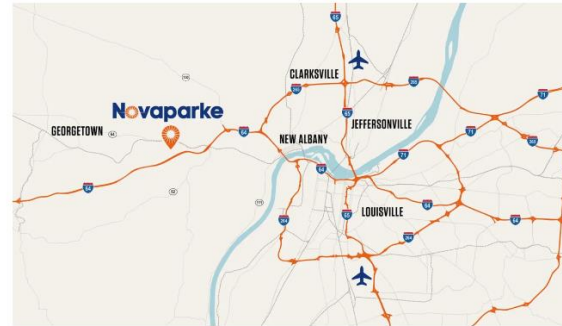
Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	58	13	0	0	0
Arts, Entertainment, Accommodations	2,429	2,163	15	11	-4
Construction	955	1,005	6	5	-1
Education and Health Care Services	3,015	6,087	19	31	12
Finance, Insurance, and Real Estate	1,084	552	7	3	-4
Information	219	79	1	0	-1
Manufacturing	2,804	5,339	17	27	10
Other Services	480	594	3	3	0
Professional, Scientific, Management Services	1,041	1,120	6	6	0
Public Administration	0	0	0	0	0
Retail Trade	2,133	2,183	13	11	-2
Transportation and Warehousing	1,130	240	7	1	-6
Wholesale Trade	675	477	4	2	-2
Total	16,023	19,852	--	--	--

Table 40 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

OPTIMALLY LOCATED

Novaparke provides a unique setting, situated in a small community located one mile from I-64 off Edwardsville-Georgetown exit with quick and easy access to all of Floyd County. In short, the best of both worlds. With talent acquisition and retention playing a key role in business success, the campus is being thoughtfully designed to provide an engaging and pleasant work environment.



Novaparke Map

Labor Force

Total Population in the Civilian Labor Force	18,470
Civilian Employed Population 16 years and over	17,580
Unemployment Rate	4.78
Unemployment Rate for Ages 16-24	12.44
Unemployment Rate for Ages 25-65	3.21

Table 41 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	3,735
Farming, fisheries and forestry occupations	635
Service	1,875
Sales and office	3,585
Construction, extraction, maintenance and repair	1,665
Production, transportation and material moving	1,585

Table 42 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	12,649	77%
30-59 Minutes	3,496	21%
60 or More Minutes	337	2%
Total	16,482	100%

Table 43 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	0	0	0
High school graduate (includes equivalency)	0	0	0
Some college or Associate's degree	0	0	0

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	0	0	0

Table 44 - Educational Attainment by Employment Status

Data Source Comments:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	40	95	205	195	260
9th to 12th grade, no diploma	655	440	475	1,150	645
High school graduate, GED, or alternative	945	1,795	1,425	3,185	2,315
Some college, no degree	1,215	1,180	1,200	1,830	1,120
Associate's degree	100	760	545	870	305
Bachelor's degree	300	1,115	810	1,105	485
Graduate or professional degree	10	375	415	565	850

Table 45 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	0
High school graduate (includes equivalency)	0
Some college or Associate's degree	0
Bachelor's degree	0
Graduate or professional degree	0

Table 46 – Median Earnings in the Past 12 Months

Data Source Comments:

Characteristics of Labor Force

Labor Force Characteristics

Workforce Composition:

- Total civilian labor force: 19,684 (aged 16+)
- Unemployment rate: 3.8% (significantly below national averages)
- White collar workers: 55.0%

- Blue collar workers: 29.9%
- Service workers: 15.1%

Educational Attainment and Skills Alignment: The workforce reflects a balanced educational distribution: 24.8% hold bachelor's degrees or higher, 28.6% have some college or associate degrees, 28.3% have high school diplomas, and 10.7% lack high school completion. This distribution aligns well with the diverse employment opportunities available, though there is recognition of the need for more balanced promotion of both vocational training and four-year degree programs.

Key Industry Employment:

- Manufacturing: 16.2%
- Healthcare: 14.4%
- Retail Trade: 11.3%
- Accommodation/Food: 8.0%
- Construction: 7.2%

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

New Albany's economy demonstrates remarkable diversification across multiple sectors, with significant concentration in both traded and local industries. The city's business activity reflects a mature economic base with strong employment generators and emerging growth sectors.

Education and Health Care Services represents the largest employment sector with 7,157 jobs (31% of total), significantly exceeding the 3,849 workers (20% of total) residing in New Albany. This +11% job surplus indicates New Albany serves as a regional employment hub for healthcare and educational services, anchored by institutions like Baptist Health Floyd (with over 600 physicians) and Indiana University Southeast.

Manufacturing maintains a strong presence with 5,542 jobs (24% of total) compared to 2,970 resident workers (16%), creating an +8% job surplus. This sector benefits from companies like Samtec Inc., which has generated 11 patents and serves as an anchor for innovation. A significant recent addition is Ware Boiling's strategic decision to relocate their operations to New Albany, representing a major investment in the city's advanced manufacturing capabilities. Ware's move to New Albany drives new possibilities and opportunities for future growth, bringing specialized expertise in industrial boiling systems and process equipment that will strengthen the region's manufacturing ecosystem and potentially attract complementary businesses in the industrial equipment sector.

Arts, Entertainment, and Accommodations employs 2,217 people (10% of total jobs) with 2,492 resident workers (13%), indicating a -3% gap that reflects residents commuting to Louisville and surrounding areas for entertainment industry employment.

Strong Traded Clusters: New Albany demonstrates employment specialization in eight traded clusters with national rankings:

- IT & Analytical Instruments (National Rank: 129)
- Plastics (National Rank: 228)
- Food Processing & Manufacturing (National Rank: 412)
- Printing Services (National Rank: 217)
- Paper & Packaging (National Rank: 275)
- Furniture (National Rank: 260)
- Marketing, Design, & Publishing (National Rank: 376)
- Recreational & Small Electric Goods (National Rank: 315)

Describe the workforce and infrastructure needs of the business community:

Consultation with regional workforce and economic development agencies—including Southern Indiana Works, One Southern Indiana, River Hills Economic Development District, River Ridge Commerce Center, and key employers—revealed three critical concerns impacting business community stability:

Affordable, Accessible Housing remains the primary barrier for workforce attraction and retention, particularly affecting low- to moderate-income workers. The city's GROWTH (Generating Residences Opportunities and Wealth Through Housing) initiative directly addresses this challenge through pre-approved building plan sets, residential infrastructure loans supporting 170+ new homes, and down payment assistance up to \$10,000.

Affordable, Quality Childcare presents ongoing challenges for working families, disproportionately affecting women and single-parent households. Limited childcare options that align with work schedules and budgets force some workers to reduce hours or leave the workforce entirely.

Adequate Public Transportation remains crucial for workforce participation. While New Albany leverages TARC (Transit Authority of River City) services and plans to launch a micro-transit pilot program in 2024, expanded transit options are needed to connect workers with job opportunities throughout the region.

Together, these concerns highlight the interconnectedness of housing, childcare, and transportation in supporting a healthy, inclusive, and productive regional economy.

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

The development of the River Ridge Commerce Center and One Southern Indiana's Novaparke Innovation and Technology Campus presents significant opportunities to strengthen workforce development and expand business infrastructure in the region.

River Ridge Commerce Center (located in Clark Co. Indiana), located less than 15 miles from New Albany promises a great deal of growth and expansion opportunities for the region and will contribute significantly to the region's employment opportunities in addition to any economic development impacts undertaken by the City of New Albany. River Ridge features three unique locations for new development – an industrial park, an office and research campus, and a 1,400-acre megasite. In the Midwest's top-ranked business environment, each infrastructural element within River Ridge is designed to be multi-functional and sustainable. For more information, visit: <https://www.riverridgecc.com/why-river-ridge/>

Novaparke Innovation and Technology Campus, being developed as a part of the Edwardsville Gateway Master Plan, will be an innovation and technology campus. The mission is to create a diverse economic ecosystem where research, innovation, creativity, and entrepreneurialism collaborate; where innovative developments in the fields of advanced manufacturing, biotechnology, life science and space development are fostered through a concentrated effort. Find more information here: <https://novaparke.com/>. See attached map for proximity to New Albany.

Downtown Revitalization: New Albany has successfully revitalized its downtown core through strategic investments including the completed Main Street Revitalization Project (spanning State Street to East Fifth Street with over \$12 million in improvements) and ongoing projects like the \$29 million Elsby Hotel renovation, which will provide 82 boutique hotel rooms and conference facilities.

Recent Business Attraction and Expansion: New Albany continues to attract high-quality businesses across sectors. Ware Boiling's relocation to New Albany exemplifies the city's appeal to specialized manufacturing companies. As a company focused on industrial boiling systems and process equipment, Ware's decision to establish operations in New Albany reinforces the city's position as a strategic location for advanced manufacturing, leveraging the region's skilled workforce, transportation infrastructure, and business-friendly environment. This move represents the type of strategic business attraction that diversifies the local economy while building on existing manufacturing strengths.

Innovation and Patent Activity: The city's commitment to innovation is evidenced by 103 patents generated between 2000-2015, with Samtec Inc. leading with 11 patents. This innovation culture attracts skilled professionals and supports technology-driven economic growth.

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

New Albany faces the challenge of balancing vocational training emphasis with four-year degree promotion. While strong emphasis on expanding vocational and technical training has successfully met

immediate workforce demands in manufacturing, construction, and healthcare support, this focus has inadvertently de-emphasized four-year degree attainment. The city recognizes the need for a more balanced approach that values both vocational training and four-year degree programs, ensuring individuals can pursue educational paths aligned with their interests, strengths, and long-term career goals.

The proximity to educational institutions including Indiana University Southeast, Purdue Polytechnic Institute, and regional community colleges provides opportunities for workforce development partnerships. However, ensuring exposure to the full spectrum of post-secondary options remains essential for serving the diverse needs of the regional economy.

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

Southern Indiana Works is a business-led collaborative and non-profit that develops and connects talent to regional businesses. SIW serves as the Local Workforce Development Board for Clark, Floyd, Harrison, Crawford, Scott, and Washington counties in Indiana.

Services Include:

- Career Coaching - Career Coaches are with you step-by-step through the job-seeking process
- Hiring Events - In-person events and virtual events allow job seekers to connect with employers and learn about their current job openings
- Employment Assistance - assists job seekers with obtaining high-wage, in-demand careers through one-on-one career coaching, career exploration, skills assessments, career fairs and networking events, and referrals from the WorkOne Business Service Team.
- Training Services - provides financial assistance to those who qualify and want to pursue a training certification or degree through a number of post-secondary institutions
- Tech Training - learn digital literacy, office software, and more
- Work-Based Learning - Gain hands-on experience and valuable certifications through our On-the-Job Training and Work Experience programs. Registered apprenticeships are also available.

Additional Young Adult Services include:

Workshops - help job seekers stay current in the ever-changing job market. Facilitators cover topics like professionalism, resumes, interview skills, social media, job seeking strategies, Microsoft Office products, and more.

Re-entry Services include:

- Recruitment, training and employment - Recruit, train, and employ justice-impacted individuals and individuals in recovery preparing them for entry-level positions within the behavioral health field, such as Peer Recovery Coaches, Community Health Workers, and Behavioral Health Technicians.
- Professional development and training - Enhance the skills and expertise of current behavioral healthcare workers by funding specialized certifications and credentials.
- Employer awareness and education - Create a more supportive work environment by raising awareness among employers about fair chance employment opportunities and strategies to address substance misuse, addiction, and recovery in the workplace.

Prosser Career Education Center represents a significant New Albany's most workforce development asset. One of Indiana's largest career centers with 24 programs and 1,500+ students, Prosser is home to 23 career preparation programs and is the largest facility of its kind in the state of Indiana. Prosser serves students from high schools in southern Indiana and offers 28 career and technical programs for adult learners, with nearly every program designated by the state as a "high-wage/high-demand" career.

A new Heavy Equipment Training Center, a \$400,000 facility funded by the Associated Builders and Contractors of Indiana/Kentucky, which will prepare high school students and adults for careers in heavy equipment, landscaping and construction.

Regional Training Programs include:

- Governor Holcomb's Next Level Jobs Funding
- Next Level Workforce Ready Grant Programs through Ivy Tech and Vincennes University
- Region 10 Workforce Board training grants
- Bi-State Workforce Plan collaboration between Region 10 and Kentuckiana Works

The City's Department of Redevelopment has committed \$20,000 annually for three years in workforce training for businesses like VSimple and RxLightning.

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

Yes

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

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Discussion

New Albany's economic development strategy reflects a comprehensive approach that balances immediate workforce needs with long-term economic resilience. Consultation with Southern Indiana Works, One Southern Indiana, and regional partners has revealed that the city's ability to leverage its diverse assets—from Prosser Career Education Center's workforce training programs to strategic business attractions like Ware Boiling—positions it well for sustained growth.

The COVID-19 pandemic reinforced lessons about economic diversification that New Albany has actively incorporated into its development planning. While sectors like retail, hospitality, and tourism faced significant challenges, the city's strong foundation in healthcare (anchored by Baptist Health Floyd with 600+ physicians), advanced manufacturing (strengthened by companies like Samtec Inc. and new arrivals like Ware Boiling), and education (supported by Indiana University Southeast and Prosser's 24 high-demand career programs) provided economic stability during disruption.

New Albany's workforce development strategy recognizes that many workers possess highly transferable foundational skills—customer service, time management, problem-solving, and adaptability—that can be effectively "crosswalked" into higher-wage, more resilient industries. The city's approach leverages multiple pathways for this transition:

Educational Infrastructure: Prosser Career Education Center, serving 1,500+ students from 25 regional high schools, provides direct pathways into high-wage, high-demand careers. The recent \$400,000 Heavy Equipment Training Center investment exemplifies responsive workforce development that meets immediate industry needs while building long-term capacity.

Strategic Business Attraction: Companies like Ware Boiling's relocation to New Albany create opportunities for workers to transition into specialized manufacturing roles that leverage existing mechanical aptitude and problem-solving skills while offering improved wages and stability.

Regional Collaboration: Through RHEDD and partnerships with River Ridge Commerce Center and Novaparke Innovation Campus, New Albany participates in a broader economic ecosystem that provides multiple career pathway options within commuting distance.

Balanced Educational Approach: The city's recognition of the need to promote both vocational training and four-year degree programs ensures workers have access to the full spectrum of career advancement opportunities, from technical certifications through Prosser to university degrees through IU Southeast.

Discussion Cont.

The question for New Albany becomes not just how to help workers transition between sectors, but how to build an economic ecosystem where workers can advance within growing industries. For example, healthcare workers can advance from entry-level positions to specialized roles, manufacturing workers can move from production to engineering or management roles, and service workers can transition into logistics, supply chain management, or technical support roles in the region's growing industrial base.

New Albany's strategic investments in infrastructure (residential infrastructure loans supporting 170+ new homes), regulatory modernization (comprehensive plan and zoning updates), and innovation support (103 patents generated locally between 2000-2015) create an environment where both workers and businesses can adapt and thrive. This comprehensive approach strengthens not only individual career prospects but also regional economic resilience by building a more adaptive, skilled, and diverse labor force capable of supporting continued growth across multiple industry sectors.

MA-50 Needs and Market Analysis Discussion

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

For the purposes of this analysis, concentration is defined as census tracts or block groups where the percentage of households experiencing multiple housing problems exceeds the jurisdiction average by 10 percentage points or more, or where the rate is 1.5 times the jurisdiction average, whichever is lower.

As documented in the 2023 University of Louisville Housing Study and reinforced by the 2017 Comprehensive Plan analysis, households with multiple housing problems are significantly concentrated in specific geographic areas of New Albany. These concentrations align closely with areas identified as Qualified Census Tracts (QCTs) due to high poverty rates and low median incomes.

Primary Concentration Areas:

- Downtown-West End (Census Tract 070500): Median household income of \$30,927 with 33% homeownership rate and 18% vacancy rate
- North State-Binford Park (Census Tract 070801): Median household income of \$23,464 with 29% homeownership rate
- Fairmont-Silver Street Park (Census Tract 070902): Median household income of \$19,479 with 45% homeownership rate
- Midtown-East Spring (Census Tract 070400): Lower homeownership rates and higher cost burden indicators

Key Findings from 2023 Housing Study:

- 582 persistently vacant units were identified out of 17,983 total housing units in the 2020 Census, concentrated in Downtown, Midtown, and East End areas
- While many units have been redeveloped or demolished since 2020, housing problems remain concentrated in similar geographic patterns
- Extremely low-income households (0-30% AMI) face the most severe concentrations, with nearly 50% reporting one or more of the four housing problems (cost burden, overcrowding, lack of complete kitchen facilities, or lack of complete plumbing facilities)

According to the 2017 Comprehensive Plan, these concentrations are attributable to historical development patterns, industrial legacy sites, and infrastructure challenges that have created pockets of disinvestment requiring targeted intervention strategies.

See attached PolicyMap

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

Using the same concentration definition as above, there are significant concentrations of both racial/ethnic minorities and low-income families in New Albany.

Low-Income Concentrations: Based on the 2023 housing study, four census tracts qualify as Qualified Census Tracts (QCTs), indicating that 50% or more of households have incomes less than 60% of area median income or poverty rates of at least 25%:

1. Downtown-West End (070500): 43% single-person households, 18% vacancy rate
2. Midtown-East Spring (070400): 40% single-person households, 13% vacancy rate
3. Fairmont-Silver Street Park (070902): Lowest median income at \$19,479
4. North State-Binford Park (070801): Highest concentration of subsidized housing

Racial/Ethnic Minority Concentrations: The Needs Assessment identifies that Black/African American residents experience disproportionately higher rates of housing problems compared to the population as a whole, particularly within the 0-30% AMI income bracket. These populations are concentrated in the same geographic areas as the QCTs listed above.

Housing Challenge Indicators:

- In the concentrated areas, renters comprise 52-67% of households compared to the city average of 45.5%
- Cost burden rates exceed 50% for renters in these areas
- Higher rates of households spending more than 30% of income on housing costs
- Limited homeownership opportunities due to low inventory and affordability barriers

These groups face the greatest challenges in accessing affordable, safe, and adequate housing, underscoring the need for targeted interventions aligned with the 2017 Comprehensive Plan's goals for neighborhood revitalization and mixed-income development.

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

Housing Market Characteristics from 2023 Study:

Homeownership Challenges:

- New Albany's homeownership rate of 54.5% remains low compared to peer cities and regional averages
- The gap between homeownership rate (54.5%) and single-family housing share (70.3%) indicates many single-family homes are operated as rentals

- Low homeowner vacancy rate of 1.8% suggests limited supply of available owner-occupied housing
- Median house value of \$139,500 creates affordability barriers, with a value-to-income ratio of 2.82

Rental Market Pressures:

- 45.6% of renter households pay 30% or more of income on gross rent
- Renter vacancy rate of 6.9% indicates tight rental market conditions
- Median gross rent of \$852 compared to median monthly housing costs with mortgage of \$1,097
- Significant cost burden particularly affects households earning less than \$50,000 annually

Housing Stock Characteristics:

- 26.1% of housing built before 1940, contributing to character but also maintenance challenges
- Limited new construction: only 9% of housing built since 2000
- 582 persistently vacant units represent both challenges and redevelopment opportunities
- Strong concentration of multi-family housing in certain areas, with some developments containing 100+ units

Are there any community assets in these areas/neighborhoods?

Economic and Educational Assets:

- Baptist Health Floyd: Major regional healthcare provider and employer providing family-sustaining jobs
- Indiana University Southeast: Higher education institution with 6,000+ students serving as economic anchor
- Prosser Career Education Center: Serves 1,500+ students in 24 high-demand career programs, one of Indiana's largest career centers
- Major Employers: Including Samtec Inc. (innovation leader) and growing business attraction efforts

Infrastructure and Transportation Assets:

- TARC Transit Services: Two bus routes (71 and 82) serve key areas, with planned micro-transit pilot program
- Strategic Interstate Access: I-64, I-265, and proximity to I-65 providing regional connectivity
- Downtown Louisville Proximity: 4.5 miles from downtown Louisville, closer than many Louisville neighborhoods
- Recent Infrastructure Investments: Main Street revitalization project, ongoing Elsby Hotel renovation

Innovation and Development Capacity:

- 103 patents generated between 2000-2015, indicating culture of innovation and entrepreneurship
- Active Redevelopment: \$12.5 million M. Fine & Sons senior housing conversion, \$16 million Coyle Chevrolet site development with 191 upscale units
- Historic Preservation Resources: Multiple National Register districts providing character and development incentives

According to the 2017 Comprehensive Plan, while urban core areas offer diverse economic opportunities and amenities, the northern suburban areas benefit from proximity to major employment centers while maintaining access to the downtown cultural and recreational assets.

Are there other strategic opportunities in any of these areas?

Riverfront Development Opportunities: The Ohio River continues to serve as a transformative natural asset. The community has made significant investments in parks, riverwalk, and public amphitheater facilities. The 2017 Comprehensive Plan identifies continued riverfront development as a key strategic opportunity, particularly:

Development of affordable multifamily housing on infill sites near amenities

Integration with downtown employment centers

Promotion of access to both quality housing and community resources

Industrial Site Redevelopment: Based on the 2017 Comprehensive Plan's industrial transition strategy:

Gallagher Station Power Plant: Unique redevelopment opportunity for mixed-use development district (Note: Duke Energy planning to retire remaining units by 2020s)

Former Industrial Sites: Pillsbury plant and other legacy industrial sites present opportunities for mixed-use redevelopment

Loop Island Wetlands: Potential for expanded public park/nature area development in partnership with state agencies

Transit-Oriented Development:

TARC Expansion: Planned micro-transit pilot program could enhance accessibility

Walkability Initiatives: 2017 Comprehensive Plan identifies need for enhanced pedestrian connections between neighborhoods and destinations

Complete Streets Implementation: Ongoing Main Street improvements model for additional corridors

Housing Innovation Strategies: Drawing from the Community Foundation study and 2017 Comprehensive Plan:

Mixed-Income Development: Opportunities for developments that include diverse income levels to reduce concentration effects

Infill Development: Nearly 1,000 acres of vacant residential land and 600+ acres of vacant non-residential land available

Adaptive Reuse: Historic building conversion opportunities in downtown and midtown areas

Community Land Trusts: Potential model for maintaining long-term affordability

Strategic Investment Zones: The 2017 Comprehensive Plan identifies specific areas for sub-area planning:

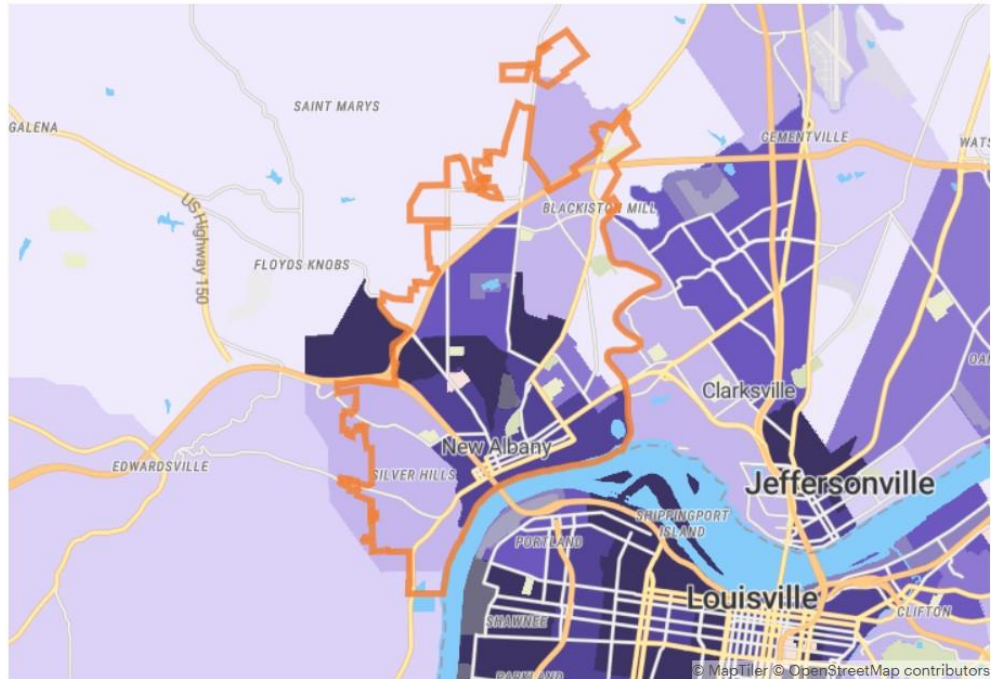
West End District: Reconnection to downtown, leveraging interstate access

Fairmont District: Coordinated approach to residential revitalization with commercial reactivation along Charlestown Road

Rear Market Street District: Phasing out incompatible industrial uses while preserving viable housing and enhancing Loop Island access

These strategic opportunities align with the 2025-2029 Consolidated Plan's focus on addressing concentrated housing problems while leveraging community assets for sustainable development that serves households across all income levels.

Poverty Rate



Poverty Rates PolicyMap

Market Dynamics

Market Dynamics from Regional Analysis: According to the Community Foundation of Southern Indiana housing study, regional market forces include:

- Housing costs are rising faster than income growth
- Low vacancy rates creating pressure on available units
- Workforce housing gap affecting moderate-income households
- Short-term rental growth potentially reducing long-term housing availability (New Albany has 5.8 STRs per 1,000 housing units, higher than most peers)

Community Assets cont.

Recreational and Cultural Assets:

- Ohio River Greenway: Multi-use trail system connecting to regional network
- Riverfront Amenities: Public amphitheater, parks, and recreational facilities
- Downtown Revitalization: 30+ locally-owned restaurants, 60+ local businesses, art galleries and entertainment venues
- New Albany-Floyd County Public Library: Community anchor providing services and programming

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

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

Broadband access in communities helps facilitate economic growth, enhance educational opportunities, provide access to better healthcare, increase employment opportunities, improve public safety, and boost global competitiveness for businesses.

The term "broadband" commonly refers to high-speed Internet access that is always on and faster than traditional dial-up access. Broadband encompasses several high-speed transmission technologies, including digital subscriber line (DSL), cable modem, fiber, wireless, satellite, and broadband over powerlines (BPL).

Research among Organization for Economic Co-operation and Development (OECD) countries indicates that a 4 Mbps increase in household broadband speed is associated with a roughly 4 percent increase in household income. Research also shows that businesses that begin utilizing broadband increase their employees' labor productivity by an average of 5 percent in the manufacturing sector and 10 percent in the services sector.

The current standard for broadband in the U.S. is internet with a 25 Mbps (Megabits per second) download speed. Though Netflix says it needs only 5 Mbps to stream video, the 25 Mbps threshold is intended to satisfy the different needs: high-quality downloads, video communication, and multiple demands of a single household's network. However, many Americans are still unable to access broadband at the speeds necessary to fully utilize its benefits.

HUD is working to bridge the digital divide in low-income communities served by HUD by providing help with the expansion of broadband infrastructure to low- and moderate-income communities. In December 2017, HUD published the final rule, *"Narrowing the Digital Divide Through Installation of Broadband Infrastructure in HUD-Funded New Construction and Substantial Rehabilitation of Multifamily Rental Housing."* The final ruling requires installing broadband infrastructure at the time of new construction or substantial rehabilitation of multifamily rental housing funded or supported by HUD.

Several service providers offer broadband options. AT&T is highlighted for its fast speeds, including fiber options, while Spectrum is noted for its availability and lack of data caps. Providers like T-Mobile Home Internet and Verizon offer various speeds and technologies, including DSL and 5G. Plans start at \$30 - \$50, with premium options often costing more. Coverage is excellent overall.

Excellent cellular network coverage is available in most areas of New Albany. This may offer low-cost "hot-spot" opportunities for network customers. All three of the large carriers have a presence in the area.

Floyd County Libraries offer hotspots, Chromebooks, and iPads for checkout. These may be kept for up to 14 days. Printing services are also available for library patrons. Desktop computers and free WIFI access are available at library locations. These options expand opportunities for LMI New Albany residents to access high-speed technology.

See added text for additional discussion.

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

New Albany has reliable competition within the broadband market with multiple providers offering service across the city. However, analysis of the telecommunications infrastructure reveals opportunities for improvement:

Benefits of Increased Competition:

- Price Competition: Additional providers beyond current main resources would help maintain competitive pricing for basic services that LMI households need
- Service Quality: Competition drives improvements in customer service, reliability, and technical support
- Innovation: Multiple providers encourage adoption of new technologies and service offerings
- Consumer Choice: Different providers offer varying service packages, allowing households to select options that best fit their needs and budgets

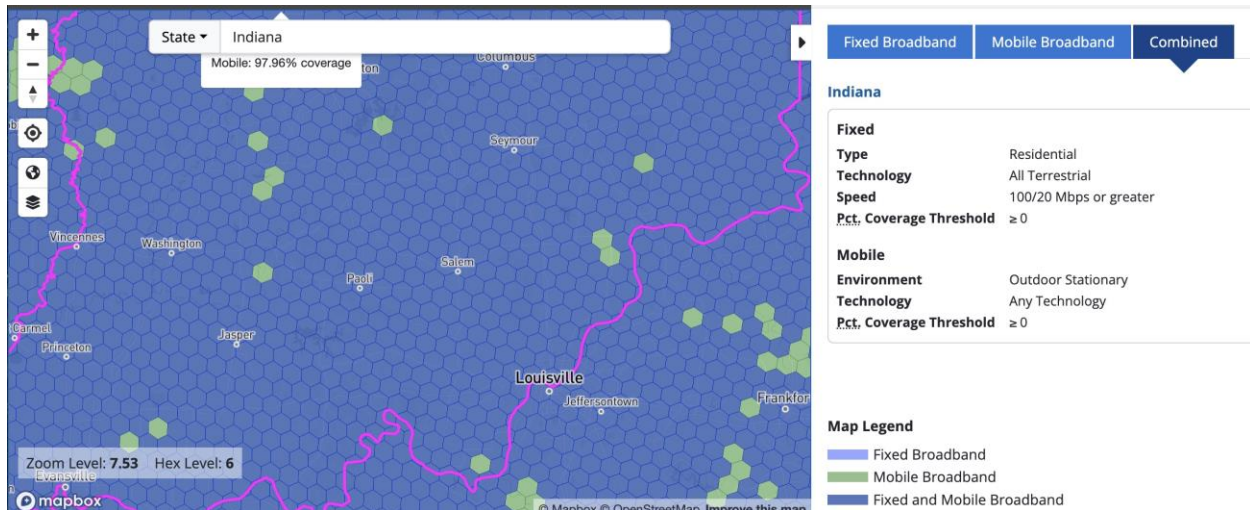
Infrastructure Development Needs: Based on the 2017 Comprehensive Plan recommendations:

- Fiber Network Expansion: Additional fiber infrastructure would enhance competition and provide higher-speed options throughout the city
- Coordinated Development: Working with developers to ensure adequate telecom infrastructure in new developments and redevelopment projects
- Right-of-Way Management: Continued improvement of policies and regulations to better manage access to city rights-of-way for utility improvements

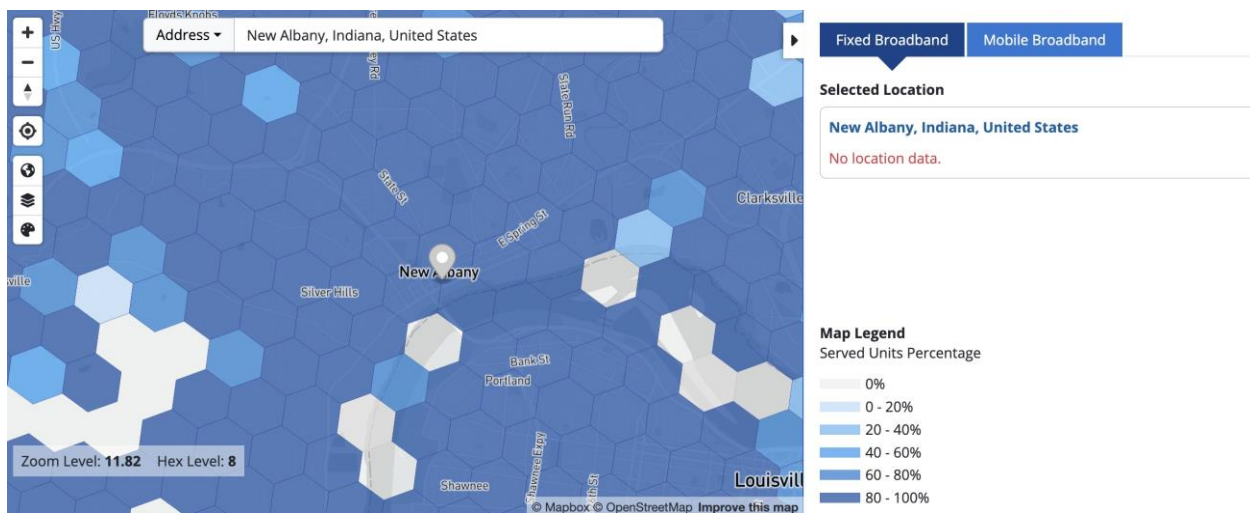
Strategic Opportunities:

- Public-Private Partnerships: Potential for collaboration with providers to expand fiber networks to underserved areas

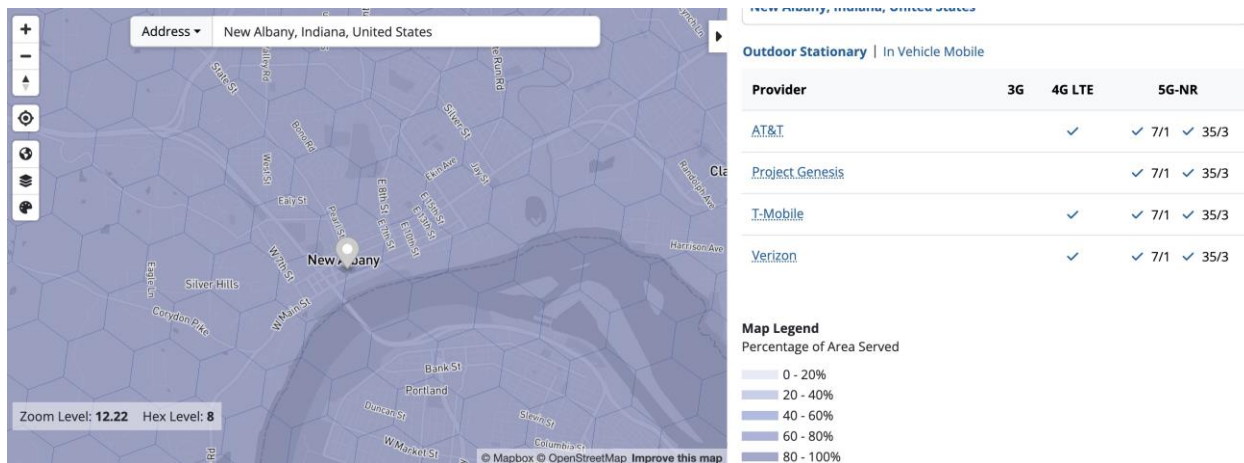
- Development Integration: Requiring telecommunications infrastructure planning in major redevelopment projects, particularly in areas identified for mixed-income housing development
- Regional Coordination: Working with neighboring jurisdictions and regional providers to leverage economies of scale



Coverage Map



Broadband Map



Mobile Coverage

Current Broadband Landscape

Current Broadband Landscape in New Albany

Service Provider Options: In New Albany, several internet service providers offer broadband options:

AT&T: Offers fast speeds including fiber options in select areas

Spectrum: Notable for availability and lack of data caps

T-Mobile Home Internet: Provides 5G wireless options

Verizon: Offers various speeds and technologies, including DSL and 5G

Time Warner Cable: Available in certain areas with business-class fiber options

Plans typically start at \$30-\$50 for basic service, with premium fiber options often costing significantly more. Overall coverage is good, though fiber availability remains limited in certain neighborhoods.

Digital Infrastructure Challenges: Based on the 2017 Comprehensive Plan and recent analysis, key broadband infrastructure needs include:

Limited High-Speed Internet Areas: While basic broadband is available city-wide, high-speed fiber coverage varies significantly by neighborhood

Infrastructure Investment Priorities: The 2017 Comprehensive Plan identifies the need to "set aside telecom easements in new developments" and "invest in Wi-Fi equipment to increase areas of free internet"

Right-of-Way Coordination: The city has established a Right-of-Way Coordinator position to better manage access and work within city rights-of-way for utility improvements

LMI Broadband Needs

Low- and Moderate-Income Household Needs

Access and Affordability Barriers: According to the 2019-2023 American Community Survey data:

- 91.2% of households in New Albany have a computer
- 82.6% have a broadband internet subscription
- Over 2,800 households (17%+) lack broadband internet access

Geographic Concentration of Need: Based on the housing study findings and demographic analysis, broadband access challenges are most acute in the same areas experiencing housing affordability issues:

- **Downtown-West End (Census Tract 070500):** Lower median income (\$30,927) correlates with reduced broadband access
- **North State-Binford Park (Census Tract 070801):** Median income of \$23,464 indicates affordability challenges
- **Fairmont-Silver Street Park (Census Tract 070902):** Lowest median income (\$19,479) suggests highest need for affordable broadband options

Community Resources

Impact of Federal Program Changes: With the end of the FCC's Affordable Connectivity Program, many low- and moderate-income families may struggle to afford reliable internet service. This creates particular challenges for:

- Remote work opportunities
- Educational access and homework completion
- Healthcare telehealth services
- Access to social services and benefits applications
- Economic mobility through online job searching and skills development

Community Resources and Support

Public Access Points: Floyd County Libraries provide crucial digital support:

- Hotspots, Chromebooks, and iPads available for 14-day checkout
- Desktop computers and free Wi-Fi access at library locations
- Printing services for library patrons
- These offerings expand opportunities for LMI New Albany residents to access high-speed technology

Mobile Network Coverage: Excellent cellular network coverage is available in most areas of New Albany, offering additional low-cost "hot-spot" opportunities for network customers. All three major carriers (Verizon, AT&T, T-Mobile) have a strong presence in the area, providing backup connectivity options.

Municipal Wi-Fi Initiatives: The city has invested in Wi-Fi equipment to provide free internet access in key locations:

- Bicentennial Park offers free public Wi-Fi
- The Downtown Farmers Market area has Wi-Fi access
- Plans for expanded public Wi-Fi coverage in high-need areas

Priorities and City of New Albany Role

Priority Areas for Enhanced Competition: Focusing on areas with concentrated low- and moderate-income households:

- Historic downtown areas where infrastructure may need upgrades
- Public housing and subsidized housing developments
- Areas identified for future affordable housing development

Municipal Role: The city can continue to support broadband competition through:

- Streamlined permitting processes for infrastructure development
- Strategic use of CDBG funds for broadband infrastructure in LMI areas
- Coordination with housing development to ensure adequate telecommunications infrastructure
- Advocacy for state and federal programs that support broadband access in underserved communities

The expansion of broadband competition and infrastructure directly supports the city's economic development goals outlined in the 2017 Comprehensive Plan, particularly the objective to "invest in infrastructure and amenities to make New Albany a premier location to live, learn, work, dine, and shop."

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

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

New Albany faces increasing natural hazard risks that are being exacerbated by climate change impacts across the Ohio River Valley region. Key climate-related risks include:

Temperature and Heat-Related Risks: Average temperatures in Indiana are expected to increase more than 5°F by 2050, according to EPA projections. This temperature increase poses particular risks for:

- Increased energy costs and strain on cooling systems
- Heat-related health impacts, particularly for vulnerable populations
- Infrastructure stress, including roads, bridges, and utilities
- Increased demand on electrical grid during peak summer periods

Precipitation and Flood-Related Risks: Climate change is expected to alter precipitation patterns in the region, creating:

- More frequent and intense rainfall events
- Increased flood risk along the Ohio River and tributary creeks
- Stormwater infrastructure strain during extreme weather events
- Potential for prolonged drought periods alternating with intense precipitation

Ohio River and Waterway Risks: New Albany's location along the Ohio River creates specific vulnerabilities:

- **Historic Flood Events:** The devastating 1937 flood led to construction of the current levee system, but climate change may increase frequency and intensity of similar events
- **Levee System Dependence:** The city's flood protection relies heavily on levee infrastructure that requires ongoing maintenance and potential upgrades
- **Tributary Flooding:** Falling Run, Silver Creek, and other waterways pose additional flood risks during extreme precipitation events

Additional information added in the text below.

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

From the Floyd County Multi-Hazard Mitigation Plan -

Certain populations require special attention in mitigation planning because they may suffer more severely from the impacts of disasters. It's important to identify these populations and develop mitigation strategies to help the population groups become more disaster resilient. Although there are numerous types of vulnerable populations, Floyd County has identified five significant population groups with special needs: non-English language as a primary language, below poverty level, disability, age 65 years and over, and the population group with no high school diploma. In the event of a disaster or emergency, literacy as well as communication can be issues for the no high school diploma and non-English language speaking special needs groups.

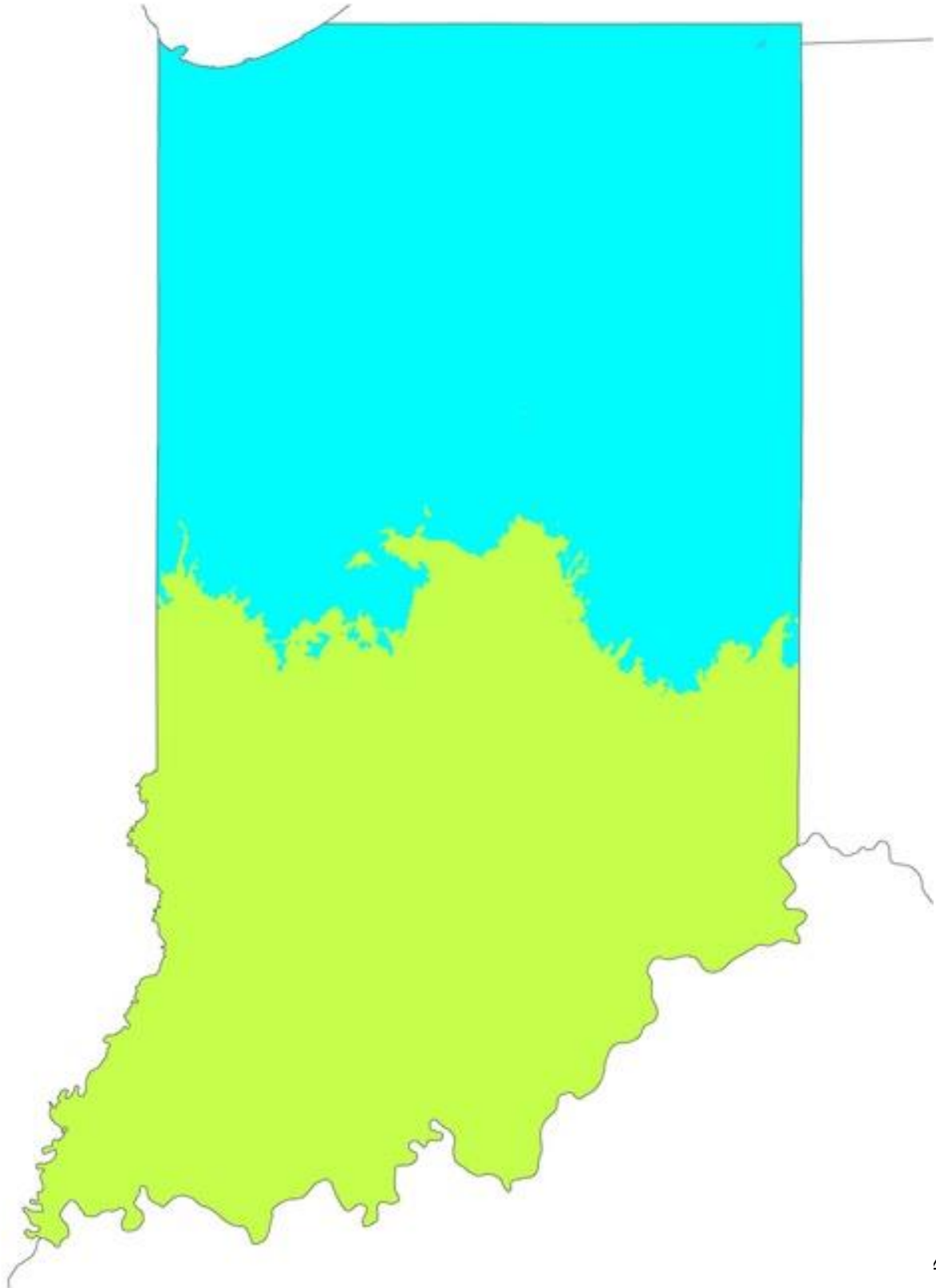
In Floyd County, New Albany has the greatest overall exposure to flooding with 303 residential units in the 1% annual chance flood risk area (AKA 100 year floodplain).

The socio-demographic qualities of the community population, in terms of language, race and ethnicity, age, income, educational attainment, and health are significant factors that can influence the community's ability to cope, adapt to and recover from natural disasters.

In addition, other indicators such as graduation rates, school quality, and median household income can have long-term impacts on the City of New Albany's economy and community stability, ultimately affecting future resilience. Historically, 80 percent of the disaster burden falls on the public, according to the U.S. Census Bureau. Of this number, a disproportionate burden is placed upon unrepresented and socially vulnerable populations, particularly children, the elderly, disabled people, minorities, and low-income persons.

Additional information added in the text below.

Köppen climate types of Indiana



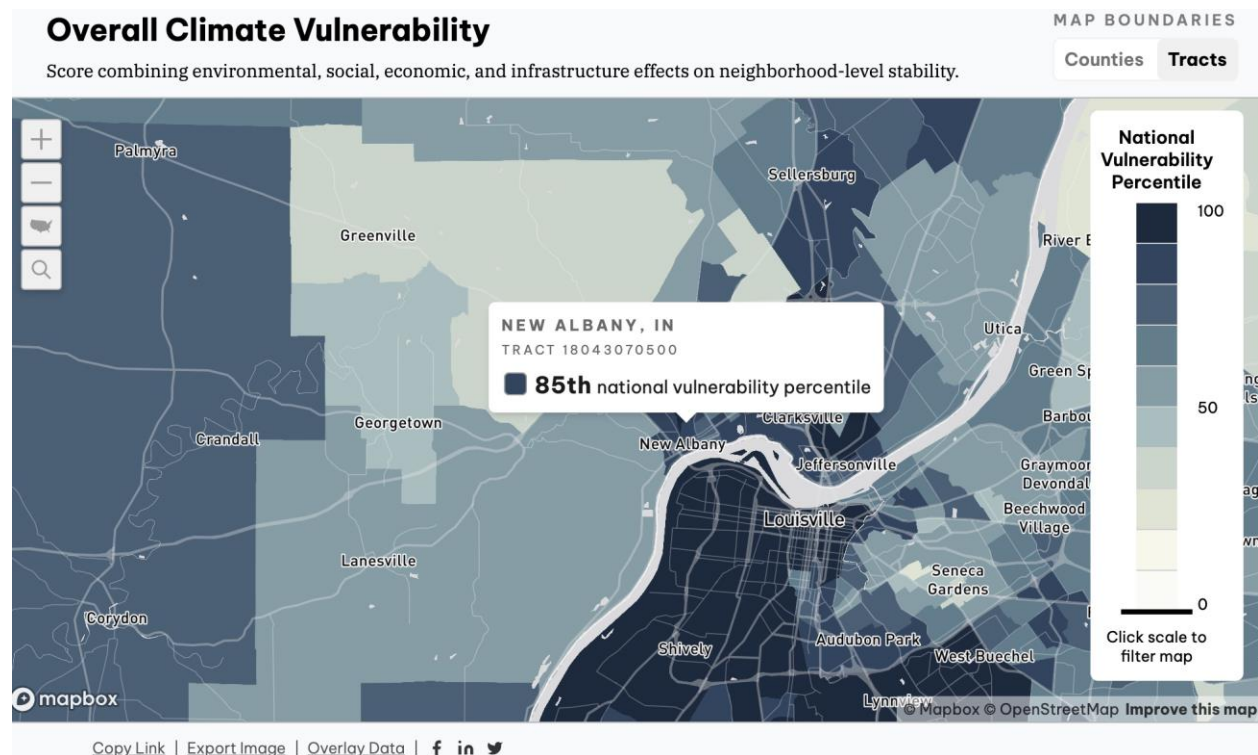
Köppen climate type

 Dfb (Warm-summer humid continental)

 Dfa (Hot-summer humid continental)

 Cfa (Humid subtropical)

Climate Types



Overall Vulnerability

Infrastructure and Development Vulnerabilities

Infrastructure and Development Vulnerabilities: Based on the 2017 Comprehensive Plan analysis:

- Steep Slope Development: Climate change-induced severe weather events pose risks to development on steep slopes north and west of the city
- Aging Infrastructure: Much of New Albany's infrastructure dates to early-to-mid 20th century and may not be designed for increased climate stresses
- Urban Heat Island Effects: Dense development areas may experience amplified temperature increases

State Policy Context

The State of Indiana is no longer moving forward with its climate action plan. Gov. Mike Braun ordered the Indiana Department of Environmental Management not to further develop climate plans under

federal programs without the consent of the governor or the state legislature. This creates additional responsibility for local jurisdictions to develop independent resilience strategies.

Geographic Risk

Geographic Concentration of Risk

Flood Risk Exposure: In Floyd County, New Albany has the greatest overall exposure to flooding with 303 residential units in the 1% annual chance flood risk area (100-year floodplain). This represents a significant concentration of housing units at risk of major flood events.

Low- and Moderate-Income Housing Vulnerability: Based on analysis from the 2023 Housing Study and demographic data, the most vulnerable housing occupied by LMI households is concentrated in specific areas:

High-Risk Areas for LMI Households:

Downtown-West End (Census Tract 070500):

- Median household income: \$30,927
- 33% homeownership rate, 18% vacancy rate
- Proximity to Ohio River and floodplain areas
- Older housing stock (many units built before 1940) potentially less resilient to extreme weather

North State-Binford Park (Census Tract 070801):

- Median household income: \$23,464
- High concentration of subsidized housing (442 public housing units per 1,000 renters)
- 29% homeownership rate limits residents' ability to make resilience improvements

Fairmont-Silver Street Park (Census Tract 070902):

- Lowest median income at \$19,479
- 45% homeownership rate with cost-burdened households
- Located in areas with mixed industrial and residential land use

Housing Vulnerabilities

Housing-Specific Vulnerabilities

Age and Condition of Housing Stock:

- 26.1% of New Albany's housing was built before 1940, contributing to character but also creating maintenance and resilience challenges
- Older housing stock is typically less energy-efficient and may lack modern heating/cooling systems essential during extreme temperature events
- Many historic homes may not meet current building codes for wind resistance or energy efficiency

Cost Burden and Resilience Capacity:

- 45.6% of renter households pay 30% or more of income on housing costs
- Cost-burdened households have limited resources for emergency preparedness or post-disaster recovery
- Limited ability to invest in resilience improvements like backup power, improved insulation, or emergency supplies

Rental Housing Challenges:

- 44.5% of New Albany housing units are rentals compared to 30.5% statewide
- Renters typically have less control over property improvements and may face displacement after disasters
- Landlords may lack incentives to invest in climate resilience improvements

Vulnerable Housing Types:

- 582 persistently vacant units: identified in 2020 Census, concentrated in Downtown, Midtown, and East End areas
- Vacant properties can become public safety hazards during severe weather events
- Multi-family housing with 100+ units (such as public housing developments) creates concentration of vulnerable populations

Socioeconomic Factors

Socioeconomic Resilience Factors

Income and Recovery Capacity: The socio-demographic qualities of the community population, including language, race, ethnicity, age, income, educational attainment, and health, are significant factors that influence the community's ability to cope, adapt to, and recover from natural disasters.

Educational and Economic Indicators:

- Graduation rates, quality of schools, and median household income have long-term impacts on economic stability

- These factors ultimately affect future resilience capacity for both individual households and the community overall
- Areas with concentrated poverty have reduced social capital and community resources for disaster response and recovery

Disproportionate Impact Burden: According to the U.S. Census Bureau, historically 80 percent of the disaster burden falls on the public. Of this number, a disproportionate burden is placed upon unrepresented and socially vulnerable populations, particularly children, the elderly, disabled people, minorities, and low-income persons.

Risk Summary

Climate Risk Assessment Summary

Immediate Vulnerabilities:

- Low-income households in flood-prone areas lack resources for flood insurance or property modifications
- Elderly and disabled residents in areas with limited transportation access face evacuation challenges
- Renters in older housing stock face displacement risks during extreme weather events

Long-term Resilience Challenges:

- Climate change impacts may worsen existing affordable housing shortages
- Increased utility costs from extreme weather place additional burden on cost-burdened households
- Limited local and state resources for climate adaptation planning require federal and local coordination

Community Assets for Resilience:

- Strong community organizations and social service networks
- Recent downtown revitalization creates economic anchor for recovery
- Strategic location provides access to regional resources and evacuation routes
- Public library system and community centers serve as potential emergency shelters and resource centers

This analysis demonstrates that New Albany's low- and moderate-income households face compounded vulnerabilities from both housing affordability challenges and climate-related natural hazard risks, requiring targeted mitigation strategies that address both housing stability and disaster resilience.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan serves as a planning document that outlines the anticipated resources over the course of 5-years from CDBG entitlement funding, program income, and other sources. Additionally, a series of goals is described, illuminating how the City will prioritize available financial resources, geographic priorities, and expected outcomes.

Priorities and goals were determined through analysis of multiple data sources:

- Comprehensive community surveys and meetings
- Interview and consultation with area stakeholders
- Staff recommendations
- Results of previous monitoring of subrecipients
- HUD Annual Homeless Assessment Report
- HUD Worst Case Housing Needs
- Policy Map, Community Profile
- HUD Community Resiliency Kit
- Community Housing Assessment Strategy (CHAS) data
- American Housing Survey (AHS) data
- American Community Survey (ACS) 5-Year Estimates
- Local Housing Solutions Housing Needs Assessment
- University of Louisville Housing Study (2023)
- Community Foundation of Southern Indiana Housing Study (2024)
- City of New Albany Comprehensive Plan (2017)

Strategic Context and Regional Coordination

New Albany's Strategic Plan for 2025-2029 reflects both the community's unique position as a regional affordable housing hub and its commitment to balanced, sustainable growth. The city serves as home to 515 public housing units and 860 housing vouchers, representing a concentration of assisted housing that exceeds most peer communities. With 98.0 housing vouchers per 1,000 rental units (ranking 3rd among peer cities), New Albany bears a disproportionate responsibility for addressing regional housing needs for extremely low-income households.

This concentrated responsibility creates both challenges and opportunities. Recent housing studies confirm that New Albany's housing market faces significant pressures, with homeownership rates declining from 59.3% in 2000 to 54.5% in 2020, while regional housing costs rise faster than income

growth. The Community Foundation study reveals that approximately 42% of Floyd County renters are cost-burdened, with households earning less than \$50,000 annually most likely to struggle with housing affordability.

Leveraging Assets and Local Integration

Leveraging Community Assets for Strategic Impact

New Albany's strategic approach builds on documented community strengths while addressing identified gaps. The city's \$25 million Beechwood mixed-income redevelopment, supported by \$2.4 million in American Rescue Plan Act funding, demonstrates successful transformation of concentrated public housing into integrated, mixed-income communities. This project serves as a model for future CDBG investments that address both immediate housing needs and longer-term community development goals.

The city's GROWTH program (Generating Residences Opportunities and Wealth Through Housing) provides a framework for strategic housing investments, including homeownership assistance up to \$10,000, infrastructure partnerships with developers, and streamlined approval processes through pre-approved housing plans. These initiatives align with CDBG objectives while addressing the University of Louisville study's identification of "missing middle housing" in the \$100,000-\$200,000 range.

Evidence-Based Priority Setting

The Strategic Plan priorities reflect comprehensive needs assessment findings that reveal persistent housing affordability challenges across income levels and racial/ethnic groups. CHAS data shows that 67% of extremely low-income households experience housing problems, while Hispanic and Black/African American households experience disproportionate housing challenges that exceed HUD thresholds for targeted intervention.

Regional economic context provides additional strategic direction. New Albany's location 4.5 miles from downtown Louisville positions it closer to the central business district than much of Louisville itself, creating opportunities for residents to access regional employment while benefiting from more affordable housing costs. However, this advantageous location also creates market pressures that particularly affect low- and moderate-income households, requiring strategic intervention to maintain housing affordability.

Integration with City Planning Initiatives

The Strategic Plan coordinates with major city planning initiatives scheduled for completion in 2025, including comprehensive plan and zoning ordinance updates that will incorporate fair housing strategies. These regulatory reforms will streamline approval processes, reduce development costs, and encourage mixed-income housing development throughout the community.

The development of pre-approved housing plan sets and infrastructure partnerships represents proactive policy development that supports both private sector development and affordable housing goals. These initiatives position New Albany to respond quickly to development opportunities while ensuring that affordable housing remains integrated throughout the community rather than concentrated in specific areas.

Performance Framework

Outcome-Oriented Performance Framework

The Strategic Plan establishes measurable outcomes that reflect both HUD requirements and local community priorities. Goals include specific targets for housing rehabilitation, homeownership assistance, and public services delivery, while also addressing broader community development objectives such as infrastructure improvements and economic development support.

Performance measures reflect the integrated nature of community development challenges, recognizing that housing stability, economic opportunity, and community infrastructure are interconnected elements that require coordinated investment. The Plan establishes benchmarks for reducing housing cost burden, increasing homeownership opportunities, and improving neighborhood conditions while maintaining accountability for efficient use of federal resources.

Federal Compliance

The City of New Albany agrees that its compliance in all respects with all applicable Federal anti-discrimination laws is material to the U.S. Government's payment decisions for purposes of section 3729(b)(4) of title 31, United States Code.

The City of New Albany will not operate any programs that violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.

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

Geographic Area

Table 47 - Geographic Priority Areas

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

General Allocation Priorities

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

Projects and activities will be undertaken citywide in New Albany during this Consolidated Plan cycle, with a strategic focus on areas demonstrating the greatest need and opportunity for impact. Area benefit may be used in any eligible service area, and LMI residents throughout New Albany will be eligible beneficiaries. Individual activities may be undertaken in specific geographic locations to serve eligible clients based on documented needs and strategic priorities.

Allocation Priorities

Strategic Geographic Targeting Based on Data Analysis

While New Albany does not contain HUD-designated Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs), the Needs Assessment and Market Analysis reveal geographic patterns that inform strategic investment decisions. Four census tracts qualify as Qualified Census Tracts eligible for Low-Income Housing Tax Credit funding: Downtown-West End, Midtown-East Spring, Fairmont-Silver Street Park, and North State-Binford Park. These areas correspond to neighborhoods with higher concentrations of assisted housing and lower median incomes.

The University of Louisville housing study identifies 582 persistently vacant units concentrated in Downtown, Midtown, and East End areas, representing both challenges and opportunities for CDBG-funded rehabilitation efforts. These geographic concentrations of vacant properties in established neighborhoods with existing infrastructure make them strategic priorities for housing rehabilitation programs and neighborhood stabilization activities.

Coordination with City Planning and Redevelopment Initiatives

Geographic investment priorities align with broader city planning initiatives, including the comprehensive plan and zoning ordinance updates scheduled for completion in 2025. The city's strategic approach to mixed-income development, exemplified by the Beechwood redevelopment, demonstrates commitment to reducing geographic concentration of assisted housing while maintaining support for extremely low-income households.

Areas with higher concentrations of minority residents show correlation with higher rates of housing cost burden, supporting targeted investment in these neighborhoods to address both immediate housing needs and longer-term equity goals. CDBG investments will further fair housing by promoting housing choice throughout the community while addressing concentrated areas of need.

Infrastructure and Public Facilities Targeting

Public infrastructure investments will prioritize areas with documented needs for accessibility improvements, particularly ADA-compliant sidewalk infrastructure and neighborhood connectivity. The city's comprehensive sidewalk inventory provides data-driven foundation for prioritizing improvements based on accessibility needs and condition assessments in low- and moderate-income areas.

Public facilities investments will focus on enhancing services in areas with highest concentrations of vulnerable populations, including elderly residents, individuals with disabilities, and families with children. Youth programming, transportation services, and emergency assistance programs will maintain citywide eligibility while directing enhanced outreach to areas of greatest need.

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Provide Decent Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Entire Jurisdiction
	Associated Goals	Administration and Planning Housing

	Description	A decent place to live removes the barriers to opportunity, success, and health that have been part of a family's life for years, if not generations. Creating safe and decent places to live can have incredibly positive effects on a family's health, students' study habits, and a neighborhood's overall attractiveness and stability. Decent housing includes a spectrum of solutions: new construction, repair and renovation, housing finance, infrastructure development, and secure land tenure, among others.
	Basis for Relative Priority	Providing people with a range of housing choices has many positive aspects – both for the community in general and for individual families. As individuals and families move from one stage of life to the next, various housing types enable them to live in a place that suits their needs while allowing them to reside in the same community, keeping those ties and staying close to family members if they desire. Housing affordability remains the most critical challenge facing New Albany residents, with CHAS data showing 67% of extremely low-income households experiencing housing problems and significant disparities affecting minority households.
2	Priority Need Name	Create A Suitable Living Environment
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Entire Jurisdiction
	Associated Goals	Administration and Planning Public Services Housing Public Facilities and Neighborhood Improvements
	Description	A good living environment is essential for good quality of life. A functional and sound living environment allows different people to lead their daily lives and fulfill their basic needs: living, services, working, recreation, hobbies, rest, and privacy. This includes ensuring accessible infrastructure, quality public services, and connected neighborhoods that serve residents across all demographic groups.

	Basis for Relative Priority	Jobs, family income, transportation costs, and housing are intricately connected. New research has shown that stable families, communities, and housing positively impact economic vitality. Providing opportunities for workers to live in the city where they work positively affects in-commuting and reduces transportation costs. New Albany's concentration of 18.6% residents with disabilities (compared to 13.4% nationally) emphasizes the need for accessible living environments.
3	Priority Need Name	Expand Opportunities for LMI New Albany Residents
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Entire Jurisdiction

	Associated Goals	Administration and Planning Public Services Housing Public Facilities and Neighborhood Improvements
	Description	Expanding opportunities to low- and moderate-income persons helps to foster local economic development, neighborhood improvement, and individual self-sufficiency. This includes workforce development, homeownership opportunities, small business development, and infrastructure investments that support economic mobility and community stability.
	Basis for Relative Priority	Expanding opportunities for low- and moderate-income residents helps residents become financially stable and remain in safe and stable housing. New Albany's strategic location 4.5 miles from downtown Louisville provides unique access to regional employment opportunities, while local assets like Prosser Career Education Center (serving 1,500+ students in 24 high-demand career programs) create pathways for economic advancement.

Narrative (Optional)

The City of New Albany seeks to encourage viable community development by promoting integrated approaches that provide decent housing, a suitable living environment, and expand economic opportunities for low- and moderate-income persons. The primary means towards this end is the development of partnerships among all levels of government and the private sector, including for-profit and non-profit organizations. Housing and community development are not viewed as separate programs but rather as the various elements that make up a comprehensive vision of community development.

Needs were identified to align with HUD CDBG objectives. The listed needs cover each of the critical areas identified by community stakeholders.

This narrative section, while optional, does help to frame the goals and projects outlined elsewhere in this plan.

Discreet activities are identified once the plan is approved and are a function of the reporting side of IDIS.

Needs identified correlate directly to goals identified elsewhere in the following way:

Provide Decent Housing

The need for decent, affordable housing is the focus of the housing goal, as well as public services. The City of New Albany will work with stakeholders to identify opportunities to develop, build, and preserve affordable housing, and work to provide supportive services to decrease housing insecurity among the most vulnerable city residents.

Create a Suitable Living Environment

This need will be addressed by both the public service, housing and public facility/infrastructure improvement goals. The city is working with community stakeholders to identify critical, unmet public service needs; identify opportunities to help LMI residents stay in their homes through housing rehab, thereby preserving affordable housing; and undertaking ADA and other infrastructure and facility improvements to create a more suitable living environment for New Albany's LMI residents.

Expand Opportunities for LMI Persons

This need, in the short term, will be addressed by increasing access to facilities and infrastructure with public improvements. In the longer term, the City of New Albany is working to leverage funds for a other facility and infrastructure improvements that will allow for increased access and service delivery opportunities for LMI residents of New Albany.

Planning and Administration are considered to support each need, goal, and project outlined in this Consolidated Plan.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	New Albany does not receive direct HOME funding. However, the city coordinates with NAHA's Housing Choice Voucher program (860 vouchers) which serves similar functions. Market characteristics include: HIGH RENTAL DEMAND - 45.6% of renter households pay 30%+ of income on housing; TIGHT RENTAL MARKET - 6.9% vacancy rate indicates limited available units; GEOGRAPHIC CONCENTRATION - 98.0 vouchers per 1,000 rental units (3rd highest among peer cities) indicates New Albany serves as regional affordable housing hub; QUALITY CONCERNS - City's rental registration and inspection program addresses substandard conditions that limit housing choice for voucher holders.
TBRA for Non-Homeless Special Needs	Special needs populations face additional market barriers including: ACCESSIBILITY GAPS - Only 5% of housing required to be accessible despite 18.6% of population having disabilities; AGING IN PLACE CHALLENGES - 51.5% of elderly residents live alone, requiring supportive housing modifications; BEHAVIORAL HEALTH NEEDS - Limited supportive housing options for individuals with mental illness and substance use disorders; TRANSPORTATION BARRIERS - Limited public transit restricts housing choice for special needs populations.
New Unit Production	Market conditions significantly impact new affordable housing development: LAND CONSTRAINTS - Limited available land for new development due to geographic boundaries; DEVELOPMENT COSTS - Rising construction costs require deeper subsidies to achieve affordability; REGULATORY MODERNIZATION - 2025 zoning ordinance updates will reduce barriers and development timelines; NIMBY RESISTANCE - Community concerns about affordable housing concentration require scattered-site approaches; FINANCING GAPS - Gap between development costs and rent levels affordable to LMI households requires layered financing.
Rehabilitation	Strong market conditions support rehabilitation strategies: AGING HOUSING STOCK - 79% of owner-occupied and 74% of rental units built before 1980 create rehabilitation opportunities; PERSISTENT VACANCY - 582 units identified as persistently vacant present rehabilitation targets; NEIGHBORHOOD STABILITY - Rehabilitation supports existing residents while improving property values; LEAD HAZARDS - Pre-1978 housing requires safe renovation practices and potential abatement; ENERGY EFFICIENCY - Older housing stock provides opportunities for cost-saving improvements that reduce housing burden.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Acquisition, including preservation	Market dynamics create both opportunities and challenges for acquisition: PROPERTY VALUES - Median home values below regional averages (\$139,500) create acquisition opportunities; FORECLOSURE INVENTORY - Limited foreclosure activity reduces acquisition opportunities from distressed sales; CONVERSION OPPORTUNITIES - Some single-family rentals may convert to homeownership through targeted acquisition programs; PRESERVATION NEEDS - Existing affordable housing at risk of loss to market forces requires acquisition for preservation; STRATEGIC SITES - QCT designations and vacant properties in target neighborhoods present acquisition opportunities.

Table 49 – Influence of Market Conditions

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

Introduction

The anticipated resources for the 2025-2029 Consolidated Plan period reflect both federal formula funding allocations and strategic leveraging of additional resources to maximize community impact. New Albany's approach to resource development emphasizes partnerships with local, state, and private sector entities to create comprehensive funding strategies that address identified priority needs.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	691,524	0	182,202	873,726	2,766,096	Formula grants for housing and community development activities. Beneficiaries must have low- or moderate-income (up to 80% AMI), or reside in a low/moderate-income neighborhood. Prior year resources are reprogrammed in the first year of this CP cycle.

Table 50 - Anticipated Resources

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

Projects with funding commitments from non-federal sources, including state, local, or private funding, shall have priority. Additionally, projects with firm financial obligations will have priority over those with pending, tentative, or speculative commitments.

Leveraging Strategy Framework

New Albany's leveraging strategy emphasizes strategic partnerships that multiply the impact of federal CDBG investment through coordinated use of local, state, and private resources. The city has established a track record of successful resource leveraging that serves as the foundation for continued partnership development during the 2025-2029 Consolidated Plan period

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

The City of New Albany will actively review opportunities for currently owned land or land available for acquisition to support affordable housing development.

The City of New Albany will continue to explore opportunities internally and with partner organizations to access viable public lands whenever possible to help address critical needs identified in this 5-year Consolidated Plan.

Discussion

Opportunities to leverage federal funds are explored with each proposed activity.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of New Albany	Government	Homelessness Non-homeless special needs Ownership Planning Rental	Jurisdiction

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Strengths:

- Strong regional coordination through established partnerships with multi-county service providers
- Comprehensive service delivery network addressing housing, social services, workforce development, and health needs
- Experienced lead agency (NARC) with established CDBG program administration capacity
- High-performing public housing authority with expanding voucher programs
- Robust nonprofit sector with specialized expertise in target populations
- Regional workforce development infrastructure through Southern Indiana Works and Prosser Career Education Center

Gaps:

- Limited year-round emergency shelter capacity for homeless individuals and families
- Insufficient coordination between housing and behavioral health services
- Need for enhanced transportation services connecting residents to regional employment opportunities
- Limited affordable childcare options with flexible scheduling for working families
- Gaps in domestic violence services and long-term housing for survivors

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

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

Table 52 - Homeless Prevention Services Summary

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

The City of New Albany makes a concerted and strategic effort to ensure that both specialized services for homeless individuals and persons with HIV, as well as mainstream services (health, mental health, and employment), are available and accessible—especially for vulnerable subpopulations such as chronically homeless individuals and families, families with children, veterans, and unaccompanied youth.

Coordination with Homeless and HIV Service Providers

- Homeless services are coordinated primarily through the Homeless Coalition of Southern Indiana (HCSI), which oversees Region 13 of the Indiana Balance of State Continuum of Care (CoC). This includes Floyd County and surrounding counties.

- Specialized service providers, including LifeSpring Health Systems, Saint Elizabeth Catholic Charities, and Catalyst Rescue Mission, offer a range of services such as permanent supportive housing, transitional housing, rapid rehousing, and emergency shelter. These programs specifically target chronically homeless individuals, families with children, veterans, and survivors of domestic violence.
- Veterans benefit from permanent supportive housing through programs like the VASH Jeffersonville Housing Authority and emergency shelter beds reserved for them at Catalyst Rescue Mission.

Use of Mainstream Services by Homeless Persons and Persons with HIV

- Mainstream services including health, mental health, and employment services are integrated into supportive housing programs and street outreach: LifeSpring Health Systems, a mental health provider, delivers clinical and behavioral health care, especially to chronically homeless individuals. LifeSpan Resources provides transportation and supportive services for elderly and disabled populations, which include homeless individuals when applicable. Olive Tree Resources, Brandon's House Counseling, and Saint Elizabeth Catholic Charities offer mental health and case management support for youth and families, with an emphasis on trauma-informed care and domestic violence recovery. Southern Indiana Works, the local workforce development board, collaborates to provide employment support and job readiness programs targeting at-risk populations.

Services for Persons with HIV

Persons with HIV are included under the broader umbrella of individuals with disabilities. The Plan references access to supportive housing and health care services (including HIV services) as part of disability and chronic condition accommodations, although direct HOPWA (Housing Opportunities for Persons With AIDS) administration is not specified by the City of New Albany in this plan.

- Disability definitions and service eligibility explicitly include HIV, and those individuals benefit from mainstream disability and housing assistance programming (e.g., through Rauch, Inc. and LifeSpring).

Notable Highlights:

- Services like White Flag Emergency Shelter ensure shelter access during extreme weather conditions.
- Strong regional collaboration exists with both local public agencies and non-profit organizations, ensuring seamless integration and referrals between homeless service providers and mainstream resources.

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

Strengths:

- Strong regional coordination through established partnerships with multi-county service providers
- Comprehensive service delivery network addressing housing, social services, workforce development, and health needs
- Experienced lead agency (NARC) with established CDBG program administration capacity
- High-performing public housing authority with expanding voucher programs
- Robust nonprofit sector with specialized expertise in target populations
- Regional workforce development infrastructure through Southern Indiana Works and Prosser Career Education Center

Gaps:

- Limited year-round emergency shelter capacity for homeless individuals and families
- Insufficient coordination between housing and behavioral health services
- Need for enhanced transportation services connecting residents to regional employment opportunities
- Limited affordable childcare options with flexible scheduling for working families
- Gaps in domestic violence services and long-term housing for survivors

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

The city will address institutional delivery gaps through enhanced coordination, capacity building, and strategic partnerships:

1. Service Integration: Develop formal partnerships between housing providers and behavioral health agencies to create supportive housing pathways
2. Regional Coordination: Expand participation in regional planning initiatives to address transportation and workforce development needs
3. Capacity Building: Provide technical assistance and funding to strengthen nonprofit partners' service delivery capabilities
4. Resource Development: Pursue additional funding sources to fill service gaps, particularly in emergency shelter and childcare services
5. Performance Monitoring: Implement comprehensive monitoring system to track service delivery outcomes and identify areas for improvement

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Administration and Planning	2025	2029	Affordable Housing Public Housing Homeless	City of New Albany	Provide Decent Housing Create A Suitable Living Environment Expand Opportunities for LMI New Albany Residents	CDBG: \$465,000	Other: 5 Other
2	Public Services	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	City of New Albany	Create A Suitable Living Environment Expand Opportunities for LMI New Albany Residents	CDBG: \$518,585	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 15 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Housing	2025	2029	Affordable Housing	City of New Albany	Provide Decent Housing Create A Suitable Living Environment Expand Opportunities for LMI New Albany Residents	CDBG: \$625,000	Homeowner Housing Rehabilitated: 30 Household Housing Unit Direct Financial Assistance to Homebuyers: 25 Households Assisted
4	Public Facilities and Neighborhood Improvements	2025	2029	Homeless Non-Homeless Special Needs Non-Housing Community Development	City of New Albany	Create A Suitable Living Environment Expand Opportunities for LMI New Albany Residents	CDBG: \$1,837,511	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 6000 Persons Assisted

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Administration and Planning
	Goal Description	<p>General Administrative funds will pay reasonable program administrative costs and carrying charges related to planning and executing community development activities. Administering federal funds and ensuring compliance is critical for utilizing Federal resources. New Albany is committed to using CDBG entitlement funding for administration to help continue growing an efficient, effective, and resourceful community development program.</p> <p>New Albany may have administration projects that include, but are not limited to:</p> <ul style="list-style-type: none"> • General management, oversight, and coordination • Providing local officials and citizens with information about the CDBG program • Preparing budgets and schedules • Preparing reports and other HUD-required documents • Program planning • Public Information • Monitoring program activities • Fair Housing activities • Indirect costs • Submission of applications for Federal programs

2	Goal Name	Public Services
	Goal Description	<p>Public services are an integral part of a comprehensive community development strategy. Public Service activities provide a wide range of activities that address needs in the community for the target population. Public services can strengthen communities by addressing the needs of specific populations. They can address a range of individual needs and increase CDBG dollars' impact by complementing other activities.</p> <p>New Albany may allocate up to 15% of CDBG funds to public services programs that provide supportive services to low- to moderate-income persons or prevent homelessness. In general, these services are provided by local non-profit partners. This funding is capped at 15% of the CDBG entitlement.</p> <p>The City of New Albany's goal to improve and provide public services may include, but is not limited to:</p> <ul style="list-style-type: none"> • Services for Seniors • Services for Homeless Persons • Child care • Health services • Substance use services • Services for Domestic Violence Victims

3	Goal Name	Housing
	Goal Description	<p>The City prioritized goals and objectives for using CDBG funding to strategically and effectively benefit low- and moderate-income residents by increasing access to decent housing and creating a suitable living environment while expanding economic opportunities for LMI persons. New Albany is committed to improving and expanding access to safe and affordable housing for low- and moderate-income (LMI) residents. Affordable and safe housing helps provide financial stability, reduces the chances of a person becoming homeless, and promotes housing sustainability.</p> <p>New Albany's projects to improve housing sustainability may include, but are not limited to:</p> <ul style="list-style-type: none"> • Homeownership Assistance • Rehabilitation (single-unit residential and/or multi-family residential) • The administrative cost for rehabilitation activities • Lead-based paint testing/abatement • Housing Counseling • Rental and Homeownership Housing Development and Construction

4	Goal Name	Public Facilities and Neighborhood Improvements
	Goal Description	<p>Public Infrastructure Improvements will focus on safe and accessible infrastructure essential to the quality of life and building communities that support community stability. Public infrastructure improvements will generally include the acquisition, construction, reconstruction, and installation of public infrastructure.</p> <p>New Albany's goal to improve and expand public infrastructure may include, but is not limited to:</p> <ul style="list-style-type: none"> • ADA Improvements • Sidewalks • Curb cuts • Park and Open Space Improvements <p>Public Facilities and Improvements are publicly or non-profit owned facilities and buildings open to the general public. Safe and accessible infrastructure is essential to the quality of life and building communities that support community stability. Public facilities and public improvements are generally interpreted to include all facilities and improvements that are publicly owned or owned by a nonprofit and open to the general public. Acquisition, construction, reconstruction, rehabilitation, and installation of public facilities and improvements are eligible activities.</p> <p>New Albany's goal to improve and expand public facilities may include, but is not limited to:</p> <ul style="list-style-type: none"> • Senior Centers • Homeless and Domestic Violence Facilities • Neighborhood Facilities

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

The City of New Albany does not receive a direct allocation of HOME funds.

The city will seek projects and activities that increase and preserve affordable housing.

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

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

Section 504 of the Rehabilitation Act of 1973 is a federal law, codified at 29 U.S.C. § 794, that prohibits discrimination based on disability in federally-assisted programs or activities. Specifically, Section 504 states, "No otherwise qualified individual with a disability in the United States. . .shall, solely by reason of her or his disability, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program, service or activity receiving federal financial assistance or under any program or activity conducted by any Executive agency or by the United States Postal Service." This means that Section 504 prohibits discrimination based on disability in any program or activity that receives financial assistance from any federal agency, including HUD, as well as in programs conducted by federal agencies, including HUD.

An individual with a disability is any person who has a physical or mental impairment that substantially limits one or more major life activities. The term physical or mental impairment may include, but is not limited to, conditions such as visual or hearing impairment, mobility impairment, HIV infection, developmental disabilities, drug addiction, or mental illness. In general, the definition of "person with disabilities" does not include current users of illegal controlled substances. However, individuals would be protected under Section 504 (as well as the ADA) if the purpose of the specific program or activity is to provide health or rehabilitation services to individuals with disabilities.

The term major life activity may include, for example, seeing, hearing, walking, breathing, performing manual tasks, caring for oneself, learning, speaking, or working. This list is not exhaustive. Section 504 also protects persons with a record of such impairment or who are regarded as having such an impairment.

The New Albany Housing Authority is not operating under a Section 504 Voluntary Compliance Agreement.

Activities to Increase Resident Involvements

The New Albany Housing Authority is committed to providing not only safe housing for its residents but also opportunities for growth, engagement, and support.

Residents of the New Albany Housing Authority have access to:

- General Education Development (GED) training programs
- Home Ownership Program for Residents
- Family Self-Sufficiency Program Assistance

- Computer Lab Access
- Access to more than 40 Community Service Providers who provide services in partnership with NAHA
- Senior Programming
- Youth Engagement Program

The New Albany Housing Authority (NAHA) has a Resident Advisory Board (RAB) that serves as a forum for residents to voice their concerns and contribute to decision-making processes regarding their housing and community.

By increasing access to programs, services, and direct involvement in governance, NAHA seeks to help residents become self-sufficient and expand opportunities for growth.

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

No

Plan to remove the 'troubled' designation

N/A

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

Barriers to Affordable Housing

Current Regulatory Framework and Ongoing Updates

The New Albany City Council extended the moratorium on new apartment development and short-term rental permits for another year, with the council voting six to two on the third and final reading. This extension enables the city to finalize the comprehensive plan update and new zoning code, which are anticipated to be completed this fall. The city is currently reviewing and potentially revising its zoning laws as part of a comprehensive regulatory modernization effort.

The moratorium represents a temporary pause to ensure that future development aligns with strategic planning goals rather than a permanent barrier to affordable housing development. The comprehensive plan and zoning ordinance updates will incorporate lessons learned from the University of Louisville Urban Studies Institute housing study and community input to create a more effective regulatory framework for addressing housing needs.

The moratorium on rental development is a large concern for residents and service providers alike. Feedback from stakeholders revealed serious concerns at the lack of regional planning and partnership. Additional input from stakeholders reflects a community deeply concerned about the growing disconnect between housing costs and residents' ability to pay. To address these issues effectively, local leadership must prioritize shelter access, support diverse housing types across income levels, and confront stigma surrounding poverty and homelessness. These actions are essential for creating a healthier, and more economically stable New Albany.

Specific concerns voiced by stakeholders include the following:

- Lack of year-round emergency shelter
- Insufficient middle income and workforce housing
- Political barriers that fail to address homelessness and housing shortages
- Domestic violence housing crisis – inadequate DV shelter and long-term housing options
- Lack of affordable housing for seniors - "senior housing dessert"

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Regulatory Modernization (2025):

- Complete comprehensive plan and zoning ordinance updates
- Adjust dimensional standards to permit more development flexibility
- Promote housing opportunities for infill and redevelopment
- Improve use regulations to facilitate mixed-use development

- Create pre-approved housing plan sets to expedite development

Financial Incentives:

- Continue GROWTH program homeownership assistance up to \$10,000
- Provide residential infrastructure loans to reduce development costs
- Utilize city-owned land for affordable housing development
- Leverage state and federal financing programs

Policy Coordination:

- Align CDBG investments with zoning and comprehensive plan updates
- Coordinate with regional partners on housing development strategies
- Implement fair housing strategies throughout all housing programs
- Support mixed-income development to reduce concentration effects

SP-60 Homelessness Strategy – 91.215(d)

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

New Albany's homelessness strategy operates within the regional Continuum of Care framework coordinated by the Homeless Coalition of Southern Indiana (HCSI), serving eight counties in Region 13 of the Indiana Balance of State CoC.

Reaching out to homeless individuals and assessing their needs: The regional coordinated entry system, operated by HCSI, ensures the efficient identification and assessment of homeless individuals and families. Street outreach services connect unsheltered persons to housing and services, while centralized intake provides standardized assessments and referrals to appropriate interventions.

Addressing the emergency and transitional housing needs of homeless persons

Current emergency shelter capacity includes 19 beds through Saint Elizabeth Catholic Charities and access to 121 beds at Catalyst Rescue Mission in neighboring Clark County. The White Flag Emergency Shelter provides seasonal overflow capacity during extreme weather. Transitional housing programs offer 42 beds for families and individuals, with specialized services for domestic violence survivors.

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

Permanent supportive housing through LifeSpring (30 beds) serves chronically homeless individuals and families. Rapid re-housing programs provide short-term rental assistance and supportive services. The substantial Housing Choice Voucher program (860 vouchers) provides additional permanent housing options for homeless households.

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

Prevention activities: The Emergency Subsistence Program funded through CDBG-CV provides eviction prevention services. Housing counseling through NAHA helps at-risk households maintain housing stability. Coordination with mainstream services addresses underlying causes of housing instability.

Target Population Strategies:

- Chronically Homeless: Permanent supportive housing prioritizes Housing First approach with integrated behavioral health services
- Families with Children: Family shelter and rapid re-housing with school district coordination to ensure educational continuity
- Veterans: VASH program provides specialized permanent supportive housing; coordination with VA services
- Unaccompanied Youth: Specialized programming through regional providers with age-appropriate services
- Domestic Violence Survivors: Dedicated transitional and rapid re-housing services with trauma-informed care

Regional Coordination: New Albany participates in monthly CoC planning meetings, Point-in-Time counts, and coordinated funding strategies. The city's Emergency Subsistence Program complements regional homeless services by providing prevention-focused interventions that reduce inflow into the homeless system.

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

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

Lead poisoning is the most significant and prevalent disease of environmental origin among children living in the United States. Lead exposures remain prevalent despite considerable knowledge and increased screening and intervention efforts. Environmental lead is a toxic substance that affects the growth and development of up to one million U.S. preschool children today, with effects ranging from learning disabilities to death. High levels of lead can cause many health problems by damaging the brain, nervous system, and kidneys. Lead poisoning can cause decreased intelligence, behavioral and speech problems, anemia, decreased muscle and bone growth, poor muscle coordination, and hearing damage.

Increased lead exposure and increased body burden of lead remain a significant problem for children in the United States. Lead is an environmental toxicant that may cause adverse health effects to the nervous, hematopoietic, endocrine, renal, and reproductive systems. Lead exposure in young children is particularly hazardous because children absorb lead more readily than adults. Many children exposed to lead do not exhibit any signs that they have the disease. Any signs or symptoms the child may have could be mistaken for other illnesses, and the child goes undiagnosed. Children's developing nervous system is particularly susceptible to the effects of lead. The underdeveloped blood-brain barrier in young children increases the risk of lead entering the developing nervous system resulting in neurobehavioral disorders. Blood lead levels (BLLs), at any detectable level, have been shown to cause behavioral and developmental disorders. Therefore, no safe blood lead level in children has been identified. It is increasingly important for continued childhood lead poisoning prevention education and awareness.

Lead-contaminated water, soil, and paint are potential sources of children's lead exposure. Dust from deteriorating lead-based paint is considered to be the largest contributor to the lead problem. Until the 1950s, many homes were covered inside and out with leaded paints. Lead began to fall from favor in the 1950s but was still commonly used until it was banned from use in homes after 1977. Because of the long-term use of lead-based paints, many homes in the United States contain paint surfaces that are now peeling, chalking, flaking, or wearing away. The dust or paint chips contain high levels of lead that easily find ways into the mouths of young children. A particular problem has emerged due to a large number of homes with lead-based paints, which are now undergoing renovations. Often the dust created by this work has high lead levels, which are readily absorbed by the children's developing bodies.

The New Albany housing repair/rehabilitation program will continue during this CP cycle. By providing rehabilitation assistance to New Albany residents, the city will help preserve the housing stock for vulnerable households. New Albany and subrecipient(s) will work with qualified contractors to repair/rehab pre-1978 homes as part of this project. The city, subrecipients, and contractors will utilize the LSHR Toolkit forms and guidance to ensure all lead hazards related to rehabilitation are properly addressed. This project will help address lead hazards in homes assisted. The city will also share lead

hazard information with applicants.

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

The above actions are followed to ensure lead hazards are appropriately addressed.

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

The City requires subrecipients to comply with HUD lead-safe housing rule (LSHR). Additionally, the City requires lead-based paint policies and procedures that comply with LSHR with any partners who may administer these programs on the City's behalf. Contractors in the housing rehabilitation program have lead-based paint requirements integrated into their contract for services with the homeowner.

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

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

The City of New Albany, in partnership with local social service and housing providers in the community, strives to help households move out of poverty by supporting services aimed at developing self-sufficiency and creating job opportunities. All CDBG RFPs, bids, contracts, and agreements identify requirements for Section 3 compliance, if applicable. The New Albany Housing Authority (NAHA) assists the largest population of poverty-level families in the jurisdiction. A significant number of NAHA households access the supportive services provided, including case management and self-sufficiency tools, which have enabled residents to remain in public housing for a longer period until they acquire the necessary skills to maintain and support self-sufficiency. NAHA offers free GED classes and assists with the testing fee. A full-time case manager is available to assist residents with various programs. Additional programs such as credit remediation, budgeting, and home ownership classes are provided. A computer lab provides internet access to community resources for work programs and social services activities.

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

The proposed housing, public service, and neighborhood improvement projects, along with other strategies outlined in this CP/AAP are designed to help reduce poverty and increase opportunities for LMI residents in New Albany.

SP-80 Monitoring – 91.230

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

City of New Albany staff will work closely with HUD to ensure that all statutory requirements are being met and that information being reported in the City's CAPER is accurate and complete. Additionally, the City will participate regularly in HUD training, when offered.

Monitoring is an ongoing, two-way communication process between the City and recipients. The goal of monitoring is to encourage the completion of projects within the contract period while ensuring that project objectives are met. Successful monitoring involves frequent telephone contacts, written communications, analysis of reports and audits, and periodic meetings.

Monitoring is the principal means by which the City:

- Ensures that HUD-funded programs and technical areas are carried out efficiently, effectively, and in compliance with applicable laws and regulations
- Assists subrecipients in improving their performance, developing or increasing capacity, and augmenting their management and technical skills
- Stays abreast of the efficacy and technical areas of HUD CDBG programs.
- Documents the effectiveness of programs administered by the subrecipients.

The City performs a risk assessment of subrecipients to identify which subrecipients require comprehensive monitoring. High-risk subrecipients include those that are:

- New to the CDBG programs;
- Experience turnover in key staff positions or change in goals or directions;
- Encountering complaints and/or bad press;
- Previous compliance or performance problems including failure to meet schedules, submit timely reports, or clear monitoring or audit findings;
- Carrying out high-risk activities (economic development, job creation, etc.);
- Undertaking multiple CDBG funded activities for the first time

The City and subrecipients are held accountable to program goals through a range of monitoring and timeliness activities.

Monitoring Visits: The City will conduct an annual visit or desk monitoring of all subrecipients. On-site visits may include an on-site interview, inspection of financial and client records relating to program funding provided, evaluation of the subrecipient's performance, analysis of the strengths and

weaknesses of the program, assurance that activities comply with the Action Plan, and a report by the subrecipients of any needs, such as technical assistance or areas for program enhancement.

Evaluating Performance: Performance is measured against the goals identified in the initial subrecipient agreement. During the annual monitoring visit, the subrecipient has an opportunity to explain how goals and objectives for the year were achieved or why their goals were not reached. A follow-up letter to each subrecipient concludes the annual monitoring visit process. The letter summarizes the findings of the visit, and a copy is kept on file for reference.

Financial Management: Financial management oversight activities are also conducted each time a subrecipient requests reimbursement. City staff will verify that the subrecipient has started their program and is progressing toward their goals before approving a reimbursement request. Subrecipients also must submit the appropriate documentation to be reimbursed.

Data Management: The City will update the program and financial information in the Integrated Disbursement and Information System (IDIS) regularly and work to meet HUD's Timeliness requirements. The City will obtain program information from the monthly or quarterly reports received from subrecipients.

Expected Resources

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

Introduction

The anticipated resources for the 2025-2029 Consolidated Plan period reflect both federal formula funding allocations and strategic leveraging of additional resources to maximize community impact. New Albany's approach to resource development emphasizes partnerships with local, state, and private sector entities to create comprehensive funding strategies that address identified priority needs.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	691,524.00	0.00	182,202.00	873,726.00	2,766,096.00	Formula grants for housing and community development activities. Beneficiaries must have low- or moderate-income (up to 80% AMI), or reside in a low/moderate-income neighborhood. Prior year resources are reprogrammed in the first year of this CP cycle.

Table 54 - Expected Resources – Priority Table

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

Projects with funding commitments from non-federal sources, including state, local, or private funding, shall have priority. Additionally, projects with firm financial obligations will have priority over those with pending, tentative, or speculative commitments.

Leveraging Strategy Framework

New Albany's leveraging strategy emphasizes strategic partnerships that multiply the impact of federal CDBG investment through coordinated use of local, state, and private resources. The city has established a track record of successful resource leveraging that serves as the foundation for continued partnership development during the 2025-2029 Consolidated Plan period

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

The City of New Albany will actively review opportunities for currently owned land or land available for acquisition to support affordable housing development.

The City of New Albany will continue to explore opportunities internally and with partner organizations to access viable public lands whenever possible to help address critical needs identified in this 5-year Consolidated Plan.

Discussion

Opportunities to leverage federal funds are explored with each proposed activity.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Administration and Planning	2025	2029	Affordable Housing Public Housing Homeless	City of New Albany	Provide Decent Housing Create A Suitable Living Environment Expand Opportunities for LMI New Albany Residents	CDBG: \$100,000.00	Other: 1 Other
2	Public Services	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	City of New Albany	Provide Decent Housing Create A Suitable Living Environment Expand Opportunities for LMI New Albany Residents	CDBG: \$103,717.00	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 3 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Housing	2025	2029	Affordable Housing	City of New Albany	Provide Decent Housing	CDBG: \$150,000.00	Homeowner Housing Rehabilitated: 12 Household Housing Unit
4	Public Facilities and Neighborhood Improvements	2025	2029	Homeless Non-Homeless Special Needs Non-Housing Community Development	City of New Albany	Create A Suitable Living Environment Expand Opportunities for LMI New Albany Residents	CDBG: \$520,009.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1200 Persons Assisted

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Administration and Planning
	Goal Description	
2	Goal Name	Public Services
	Goal Description	
3	Goal Name	Housing
	Goal Description	
4	Goal Name	Public Facilities and Neighborhood Improvements
	Goal Description	

Projects

AP-35 Projects – 91.220(d)

Introduction

Staff first reviews applications to ensure they meet all federal program requirements before evaluating them for selection and funding.

Projects

#	Project Name
1	2025 Public Improvement & Public Facilities Projects
2	FY25 Emergency Repair Program
3	FY25 General Administration and Fair Housing
4	FY25 YMCA Building Assets
5	FY25 Open Door Youth Services
6	FY25 New Albany Parks Youth Enrichment Program
7	FY25 LifeSpan Rides to Go
8	FY25 Clothe a Teen
9	FY25 Olive Tree Resources - Teen Life Leadership
10	FY25 New Albany Housing Authority Housing Counseling

Table 56 – Project Information

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

Federal CDBG funds are intended to provide low-and moderate-income households with viable communities, including decent housing, a suitable living environment, and extended economic opportunities. Eligible activities include housing rehabilitation and preservation, homeownership opportunities, public services, community infrastructure improvements, planning, and administration.

The system for establishing the priority for the selection of these projects is predicated upon the following criteria:

- Meeting the statutory requirements of the CDBG program
- Meeting the needs of low- and moderate-income residents
- Coordination and leveraging of resources
- Response to expressed community needs
- Sustainability and/or long-term impact, and
- The ability to demonstrate measurable progress and success.

The primary obstacles to meeting underserved needs are the limited resources available to address identified priorities. When feasible, the City of New Albany will partner with other public agencies and nonprofit organizations to leverage resources and maximize outcomes in housing and community development. Ultimately, however, the need far exceeds the funding available from all sources combined.

AP-38 Project Summary
Project Summary Information

1	Project Name	2025 Public Improvement & Public Facilities Projects
	Target Area	City of New Albany
	Goals Supported	Public Facilities and Neighborhood Improvements
	Needs Addressed	Create A Suitable Living Environment Expand Opportunities for LMI New Albany Residents
	Funding	CDBG: \$520,009.00
	Description	Neighborhood Improvement activities may be undertaken in eligible service areas in New Albany. The service area map will identify the low-to moderate-income service area for each activity undertaken. Public Facility improvements may be undertaken to improve access to services and critical needs for LMI New Albany households/individuals.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	The City estimates 1200 individuals will benefit from FY25 Public Improvement & Public Facilities Projects activities.
	Location Description	Activities may be undertaken citywide in any eligible LMA or facility.
2	Planned Activities	The City plans to invest in public infrastructure and neighborhood improvements that will benefit New Albany residents in greatest need. Work with internal and external stakeholders continues as New Albany staff review needs and opportunities to improve the lives of LMI residents through vital improvements in eligible service areas and facilities. All eligible improvements will be considered, as funding allows.
	Project Name	FY25 Emergency Repair Program
	Target Area	City of New Albany
	Goals Supported	Housing
	Needs Addressed	Provide Decent Housing Create A Suitable Living Environment
	Funding	CDBG: \$150,000.00

	Description	Minor emergency repairs/rehabilitation for low-and moderate-income (80% AMI) homeowners in the City including furnace and water heater installation, plumbing and electrical repairs, roof replacement, windows, etc., and other repairs meant to sustain the property. Eligible per 24CFR 570.202(a)(1), low/mod housing benefit Matrix (14A)
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	12 housing units for low- and moderate-income (80% AMI) homeowners in the City.
	Location Description	The Emergency Repair Program will serve homeowners in the City of New Albany since the Consolidated Plan does not create a restricted CDBG Target Area.
	Planned Activities	To provide minor emergency repairs to things such as plumbing, roofing, electrical, HVAC, etc. to an estimated 12 low/mod income housing units.
3	Project Name	FY25 General Administration and Fair Housing
	Target Area	City of New Albany
	Goals Supported	Administration and Planning
	Needs Addressed	Expand Opportunities for LMI New Albany Residents
	Funding	CDBG: \$100,000.00
	Description	Implementation of the fiscal year 2025 CDBG One-Year Action Plan including but not limited to staff time, office supplies, advertising, and other related costs associated with the CDBG Program. An estimated \$5,000 is set aside to further Fair Housing education or planning activities. Eligible per 24CFR 570.206 & 205, Matrix 20,21A & 21D.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1 - Administration for the City of New Albany
	Location Description	Department of Redevelopment, City of New Albany 142 E. Main St, Suite 212, New Albany, Indiana 47150
	Planned Activities	Implementation of Consolidated Plan, Action Plan, Fair Housing and Planning.

4	Project Name	FY25 YMCA Building Assets
	Target Area	City of New Albany
	Goals Supported	Public Services
	Needs Addressed	Expand Opportunities for LMI New Albany Residents
	Funding	CDBG: \$20,000.00
	Description	A before and after school childcare program providing a structured caring environment with mentors that assist with homework, character development and motor activity. Eligible per 24 CFR 570.201(e), low/mod clientele benefit, Matrix 05L
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	100 children from low/moderate families (80% AMI)
	Location Description	Childcare sites are expected to be at Fairmont, Green Valley, Mount Tabor, and Slate Run Elementary Schools.
	Planned Activities	Before and after school childcare.
5	Project Name	FY25 Open Door Youth Services
	Target Area	City of New Albany
	Goals Supported	Public Services
	Needs Addressed	Expand Opportunities for LMI New Albany Residents
	Funding	CDBG: \$9,827.00
	Description	After school program for elementary-aged youth that focuses on character development, early delinquency and abuse prevention education utilizing curriculum-based support group program. Eligible per 24 CFR 570.201(e), low/mod clientele benefit, Matrix 05D
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	50 low/mod income families
	Location Description	This Program will take place at Fairmont, Green Valley, Slate Run, and S.E. Jones Elementary Schools.
	Planned Activities	After school prevention education for elementary students.

6	Project Name	FY25 New Albany Parks Youth Enrichment Program
	Target Area	City of New Albany
	Goals Supported	Public Services
	Needs Addressed	Expand Opportunities for LMI New Albany Residents
	Funding	CDBG: \$30,000.00
	Description	This program is facilitated by the New Albany Parks Department and is meant to improve social skills and overall behavior of youth 5-17 years of age through weekly group workshops, cultural and field trip experiences. Eligible per 24 CFR 570.201(e), low/mod clientele benefit, Matrix 05D
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	200 low/mod income families
	Location Description	1140 Griffin Street New Albany, IN 47150
	Planned Activities	A program meant to improve social skills and overall behavior for youth 5-17 years old.
7	Project Name	FY25 LifeSpan Rides to Go
	Target Area	City of New Albany
	Goals Supported	Public Services
	Needs Addressed	Expand Opportunities for LMI New Albany Residents
	Funding	CDBG: \$10,000.00
	Description	LifeSpan Resources, Inc., is a federally designated Agency for the Aging in Indiana. They promote independent living for people of all ages and provide transportation for the elderly and disabled to medical and life-enhancing locations such as the grocery, pharmacies, senior centers, etc. Eligible per 24 CFR 570.201(e), low/mod clientele benefit, Matrix 05E
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	20, elderly and disabled, low/mod income individuals
	Location Description	This program is offered city-wide.

	Planned Activities	Transportation for elderly and disabled to medical and social enhancing locations.
8	Project Name	FY25 Clothe a Teen
	Target Area	City of New Albany
	Goals Supported	Public Services
	Needs Addressed	Create A Suitable Living Environment Expand Opportunities for LMI New Albany Residents
	Funding	CDBG: \$15,000.00
	Description	The Clothe a Teen Program provides middle and high school students (& elementary if in need in the same family) with a \$100 voucher to purchase new back-to-school clothing to begin the school year. Eligible per 24 CFR 570.201(e), low/mod clientele benefit, Matrix 05Q
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	100 low/mod students
	Location Description	This program is City-wide and students are determined by need.
9	Planned Activities	Provide back-to-school clothing for low/mod students.
	Project Name	FY25 Olive Tree Resources - Teen Life Leadership
	Target Area	City of New Albany
	Goals Supported	Public Services
	Needs Addressed	Expand Opportunities for LMI New Albany Residents
	Funding	CDBG: \$12,000.00
	Description	This Teen Life Leadership Development & Mentorship program is facilitated by Olive Tree Resources. This resource promotes youth development and community growth. Eligible per 24 CFR 570.201(e), low/mod clientele benefit, Matrix 05D
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	25 students mainly from low/mod households

	Location Description	110 E. Market St, Suite 202 New Albany, IN 47150
	Planned Activities	The activities included in this program are monthly group sessions on leadership development topics/skills, monthly one-on-one teen counseling sessions for mental wellness, quarterly teen activity/outing to promote exposure and engagement, including mentorship opportunities, and employment and internship opportunities for juniors and seniors in high school.
10	Project Name	FY25 New Albany Housing Authority Housing Counseling
	Target Area	City of New Albany
	Goals Supported	Public Services
	Needs Addressed	Expand Opportunities for LMI New Albany Residents
	Funding	CDBG: \$6,890.00
	Description	The New Albany Housing Authority (NAHA) offers Homeownership 101, designed to increase financial literacy and enable residents to reach their homebuying dreams. A HUD Certified housing counselor will meet with individuals one-on-one and in group settings to help talk through the following topics: Managing Money, Understanding Credit, Shopping for a Home, and Obtaining a Mortgage. Matrix Code 05U.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	50 low/moderate households
	Location Description	300 Erni Ave New Albany, IN 47150
	Planned Activities	NAHA will provide one-on-one and group housing counseling to enable residents to reach their homebuying dreams.

AP-50 Geographic Distribution – 91.220(f)

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

The projects in PY 2025 do not emphasize any one geographic area of New Albany. The City does not have a singular concentration of low- to moderate-income residents. Funds are generally dispersed out geographically to have the most significant impact.

While some projects and activities may focus on a low-to-moderate-income area (LMA), they are not part of a greater neighborhood plan.

The City of New Albany does not have a HUD designated R/ECAP.

Geographic Distribution

Target Area	Percentage of Funds
City of New Albany	100

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City did not identify a geographic target area as a basis for funding allocation priorities. Goals and projects are not limited to a specific area within the City.

Discussion

All projects funded with CDBG dollar support City of New Albany residents. The projects listed in the 2025 Action Plan will benefit low- and moderate-income residents throughout the City of New Albany.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of New Albany will continue to explore opportunities and partnerships to increase the availability of affordable and supportive housing.

Innovative projects to address homeless and special needs populations are currently in discussion with CoC partners.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	500
Special-Needs	15
Total	515

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	6
Acquisition of Existing Units	0
Total	6

Table 59 - One Year Goals for Affordable Housing by Support Type
Discussion

The City's Zoning Ordinance addresses specific zoning regulations that can assist in creating affordable housing. The City's Comprehensive Plan recognized the need to expand the supply of affordable housing units. The City will work to encourage developers to assess opportunities for affordable housing. Repair and Rehabilitation programs are ongoing to support the sustainability of the aging housing stock in the city, allowing families to stay in their homes and the elderly to age in place.

The City of New Albany seeks to foster an environment of opportunity, innovation, and sustainability in the housing market by planning for and supporting housing options that help increase opportunities for LMI residents.

AP-60 Public Housing – 91.220(h)

Introduction

The New Albany Housing Authority (NAHA) works to provide opportunities to people experiencing housing barriers while honoring their dignity and maintaining public trust.

NAHA is building a stronger community through public housing, housing choice vouchers, affordable housing, and supportive services, serving families, individuals, people with disabilities, and senior citizens.

The New Albany Housing Authority (NAHA) began providing affordable housing to the residents of New Albany in 1938. Since then, NAHA has evolved to become much more in the lives of its residents than a provider of a roof and four walls. The Housing Authority provides opportunity for self-improvement and personal growth for young families, senior citizens and those eager to improve their career and life prospects. Residents of the New Albany Housing Authority have access to:

- General Education Development (GED) training programs
- Home Ownership Program for Residents
- Family Self-Sufficiency Program Assistance
- Computer Lab Access
- Access to more than 40 Community Service Providers who provide services in partnership with NAHA
- Programs for Senior Residents

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

The City of New Albany maintains a close working relationship with NAHA staff. We will continue to explore opportunities for further cooperation and coordination through PY25.

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

The New Albany Housing Authority is committed to providing not only safe housing for its residents but also opportunities for growth, engagement, and support.

Residents of the New Albany Housing Authority have access to:

- General Education Development (GED) training programs
- Home Ownership Program for Residents
- Family Self-Sufficiency Program Assistance
- Computer Lab Access

- Access to more than 40 Community Service Providers who provide services in partnership with NAHA
- Senior Programming
- Youth Engagement Program

The New Albany Housing Authority (NAHA) has a Resident Advisory Board (RAB) that serves as a forum for residents to voice their concerns and contribute to decision-making processes regarding their housing and community.

By increasing access to programs, services, and direct involvement in governance, NAHA seeks to help residents become self-sufficient and expand opportunities for growth.

In 2022, NAHA earned the designation of HUD-Approved Housing Counseling Agency from HUD. Under this designation and new program, NAHA staff are able to partner with local private and non-profit organizations to advance home ownership opportunities for first time home buyers in Southern Indiana.

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

The New Albany Housing Authority is not designated as troubled.

Discussion

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

Introduction

New Albany's homeless and special needs strategy operates within the regional Continuum of Care framework, coordinated by the Homeless Coalition of Southern Indiana (HCSI), which serves eight counties in Region 13 of the Indiana Balance of State CoC.

Supportive housing is an innovative and proven solution to some of the community's most vulnerable individuals. It combines affordable housing with services that help individuals facing the most complex challenges to live with stability, autonomy, and dignity. People in supportive housing live more stable and productive lives. Residents of supportive housing are linked to intensive case management and voluntary, life-improving services, such as healthcare, workforce development, and child welfare. Supportive housing is a type of permanent housing that has no time limit on residency.

Supportive housing improves:

- Housing stability
- Employment
- Mental and physical health
- School attendance
- Engagement with behavioral health services

Several populations of residents in New Albany would benefit from supportive housing. These include elderly persons, persons with disabilities, persons with behavioral health needs, or persons with HIV/AIDS and their families.

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

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

The regional coordinated entry system operated by HCSI ensures efficient identification and assessment of homeless individuals and families. Street outreach services connect unsheltered persons to housing and services, while centralized intake provides standardized assessment and referral to appropriate interventions.

Addressing the emergency shelter and transitional housing needs of homeless persons

Current emergency shelter capacity includes 19 beds through Saint Elizabeth Catholic Charities and

access to 121 beds at Catalyst Rescue Mission in neighboring Clark County. The White Flag Emergency Shelter provides seasonal overflow capacity during extreme weather. Transitional housing programs offer 42 beds for families and individuals, with specialized services for domestic violence survivors.

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

Transition to permanent housing: Permanent supportive housing through LifeSpring (30 beds) serves chronically homeless individuals and families. Rapid re-housing programs provide short-term rental assistance and supportive services. The substantial Housing Choice Voucher program (860 vouchers) provides additional permanent housing options for homeless households.

Target Population Strategies:

- Chronically Homeless: Permanent supportive housing prioritizes Housing First approach with integrated behavioral health services
- Families with Children: Family shelter and rapid re-housing with school district coordination to ensure educational continuity
- Veterans: VASH program provides specialized permanent supportive housing; coordination with VA services
- Unaccompanied Youth: Specialized programming through regional providers with age-appropriate services
- Domestic Violence Survivors: Dedicated transitional and rapid re-housing services with trauma-informed care

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

The Emergency Subsistence Program, funded through CDBG-CV, provides eviction prevention services. Housing counseling through NAHA helps at-risk households maintain their housing stability. Coordination with mainstream services addresses the underlying causes of housing instability.

The city provides information about other community resources to help families and individuals

maintain housing, including other direct assistance programs, workforce resources, public services, life skills, and housing support.

Discussion

Regional Coordination: New Albany staff participates in monthly CoC planning meetings, Point-in-Time counts, and coordinated funding strategies. The city's Emergency Subsistence Program complements regional homeless services by providing prevention-focused interventions that reduce inflow into the homeless system.

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

Introduction:

Even though construction costs for new housing developments remain relatively stagnant, housing prices continue to rise, severely impacting the availability of affordable housing in the United States. According to Brian Montgomery, former Federal Housing Administration commissioner and assistant secretary for housing, constraints on housing not only reduce the supply of affordable housing but also increase the number of households that are cost-burdened, spending more than 30 percent of their income on rent.

Land-use policies and zoning regulations constrain the supply of affordable housing. Density limits, height restrictions, parking requirements, lengthy permitting and approval processes, and community opposition all contribute to increased housing prices.

Although federal policies play an important role in influencing the availability of affordable housing, according to Sturtevant, the supply of affordable housing depends less on federal policies than on local planning practices, policies, and community engagement. Many local planning procedures currently in place enable community opposition that stalls housing production. Reshaping local regulations allows jurisdictions to make a lasting impact on the supply of affordable housing.

HUD, PD&R Edge, *"Regulatory Barriers and Affordable Housing"*

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

The City's Zoning Ordinance addresses specific zoning regulations that can assist in creating affordable housing. The City's Comprehensive Plan recognized the need to expand the supply of affordable housing units. The City will work to encourage developers to assess opportunities for affordable housing. Repair and Rehabilitation programs are ongoing to support the sustainability of the aging housing stock in the city, allowing families to stay in their homes and the elderly to age in place.

Discussion:

The City of New Albany seeks to foster an environment of opportunity, innovation, and sustainability in the housing market by planning for and supporting housing options that help increase opportunities for LMI residents.

AP-85 Other Actions – 91.220(k)

Introduction:

The City of New Albany will help to assist low- and moderate-income residents in New Albany in the 2025 program year.

New Albany is committed to improving and increasing access to safe and affordable housing for low- and moderate-income (LMI) residents. Affordable and safe housing helps to provide financial stability, reduces the chances of a person becoming homeless, and promotes housing sustainability. The City prioritized goals and objectives for using CDBG funding to benefit strategically and effectively for low- and moderate-income residents by increasing access to decent housing and creating a suitable living environment while expanding economic opportunities for LMI persons.

Public services are an integral part of a comprehensive community development strategy. Public Service activities provide a wide range of activities that address needs in the community provided for the target population. Public services can strengthen communities by addressing the needs of specific populations. They can address a range of individual needs and increase CDBG dollars' impact by complementing other activities.

Public Infrastructure Improvements will focus on safe and accessible infrastructure essential to the quality of life and building communities that support community stability. Public infrastructure improvements generally include the acquisition, construction, reconstruction, and installation of public infrastructure.

The City's CDBG funds are 100% directed toward activities that assist low- to moderate-income residents.

The City of New Albany is involved in several efforts to address the needs of the underserved and promote efforts to coordinate the many components related to housing, suitable living environments, and safer living environments.

Actions planned to address obstacles to meeting underserved needs

The primary obstacle to meeting underserved needs is the lack of identified and available resources. To overcome this obstacle, the City will continue to pursue creative partnerships, both financially and structurally, to leverage available funds

The City will continue to seek ways to expand how the City of New Albany informs underserved residents about the financial and informational resources available through the CDBG program.

Actions planned to foster and maintain affordable housing

The City of New Albany may utilize CDBG and other funding sources to promote the development of affordable housing units within the city. Specifically, the CDBG program may provide monetary and non-monetary support for projects that increase the number of housing units available to low- to moderate-income households and maintain the units' affordability for a specified period into the future. In partnership with New Albany Housing Authority, housing counseling and other key services will be offered to eligible residents.

The City of New Albany will support owner-occupied housing rehabilitation and homebuyer assistance programs, as well as rent assistance and activities that enhance life skills to promote self-sufficiency.

Actions planned to reduce lead-based paint hazards

The U. S. Department of Housing and Urban Development issued Title X in 1992 to protect young children and families from lead-based paint hazards. The City of New Albany will take steps to ensure its regulations are in compliance. Program procedures and documents include additional steps for providing notification, identifying lead hazards, performing lead hazard reduction, using safe work practices, and achieving clearance.

As part of the environmental review process, all existing housing that will be repaired or rehabilitated with CDBG funds is screened for lead paint hazards if built before 1978. Once all work is completed, houses are then re-evaluated and must pass a lead-based paint clearance test to ensure the mitigation efforts are effective.

Actions planned to reduce the number of poverty-level families

The City's plan includes, though is not limited to, these three components:

1. Support activities that increase the number of jobs in New Albany, especially for low- to moderate-income residents
2. Ensure that a wide variety of housing opportunities are available
3. Provide supportive services to residents in poverty.

These all support the City's goal of helping residents and families achieve self-sufficiency. Not all support will come from CDBG dollars, as general fund and leveraged money may be used for workforce development initiatives

For those residents who cannot work (low-income frail elderly, persons with disabilities), the City's public housing authority and Section 8 voucher providers are vital for those households to avoid homelessness.

A further strategy to reduce the number of poverty-level families includes efforts to diversify New Albany's economy through Economic Development activities, increasing family wage jobs, and

expanding the local job base.

Over recent years, Economic Development staff have worked to bring new job opportunities and opportunities to continue educational advancement in or out of the workplace.

Actions planned to develop institutional structure

City staff is responsible for developing and monitoring the Consolidated Plan, the Annual Action Plan, the year-end CAPER report, IDIS reporting process, and sub-recipient compliance monitoring. Staff will implement the priorities identified in the planning process, with assistance from other departments, stakeholders, partners, and subrecipients. They will conduct outreach and implementation activities related to Citizen Participation and Fair Housing.

When applicable and funding allows, City staff will attend relevant CDBG training to help create a broader institutional knowledge base of the CDBG program.

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

The City of New Albany will continue actively encouraging coordination between public and private housing and social service agencies.

Continued efforts will be made to identify opportunities for service providers to expand their services where needed, while minimizing duplication of efforts.

Private businesses are also encouraged to participate in discussions relative to the housing and social service provider needs.

Continued coordinated planning efforts with the CoC to address critical needs throughout the area will be key to addressing the needs of New Albany residents.

Discussion:

The City of New Albany is committed to maintaining a robust, efficient, and compliant program that targets the needs of the most vulnerable community members.

Program Specific Requirements

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

Introduction:

The City of New Albany does not expect to have unallocated program income at the start of PY25. No float-funded activities are included in this Action Plan. The City will not receive guaranteed proceeds from a Section 108 loan, nor have surplus funds from any federal urban renewal settlements.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
<TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF] DELETE_TABLE_IF_EMPTY=[YES]>	
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

1. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text]
REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>

Attachments

Citizen Participation Comments

CITY of NEW ALBANY
Fiscal Year (FY) 2025
Community Development Block Grant Program
CITIZEN PARTICIPATION PLAN

The views of citizens, public agencies, and other interested parties are solicited to ensure reasonable and accessible involvement of the citizens of New Albany in the drafting, implementation, and assessment of the City of New Albany's 2025-2029 Five-Year Consolidated Plan.

Participation shall be solicited through a Public Information Meeting, Public Hearings and the Department of Redevelopment. The full draft of the Citizens Participation Plan shall be made available at various community centers throughout the City, including the Redevelopment office, the New Albany-Floyd County Public Library, New Albany Housing Authority and at www.cityofnewalbany.com/redevelopment

The current schedule for 2025 public information meetings, public hearings and key dates are as follows. Redevelopment meetings are scheduled on the second and fourth Tuesday of the month. The Public information meeting and all public hearings are held at City Hall, 142 East Main Street, Suite 100).

Tuesday, February 11, 2025, 12:00 p.m.

NARC will authorize the Citizens Participation Plan key dates for distribution posting on www.cityofnewalbany.com/redevelopment

Tuesday, March 11, 2025, 12:00 p.m.

NARC shall conduct a Public Hearing concerning the nature of the Community Development Block Grant program to accept input into the development of the FY25-29 Consolidated Plan.

Tuesday, March 25, 2025, 12:00 p.m.

NARC will adopt the DRAFT summary of the FY25-29 Consolidated Plan and authorize the posting and distribution of the Plan.

Wednesday, April 2, 2025

NARC will post and distribute a DRAFT summary of the FY25-29 Consolidated Plan.

Wednesday, April 2, 2025, through Monday, May 5, 2025 at 3:00 p.m.

Thirty-day comment period commences and concludes for the FY25-29 Consolidated Plan.

Tuesday, July 22, 2025, 12:00 p.m.

NARC will ADOPT the final FY25-29 Consolidated Plan.

Friday, July 25, 2025

NARC will submit the 2025 - 2029 CDBG Consolidated Plan to HUD

Tuesday, September 9, 2025, 12:00 p.m.

NARC will conduct a Public Hearing to report the Grantee's performance for FY2025.

Written comments should be addressed to:

New Albany Redevelopment Commission

ATTN: Director of Redevelopment

New Albany City Hall, 142 E. Main Street, Suite 212, New Albany, IN 47150

Or via email to: cjohnson@cityofnewalbany.com



CITY of NEW ALBANY
Fiscal Year (FY) 2025
Community Development Block Grant Program
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 Fiscal Year 2025 Community Development Block Grant 2025-2029 Five-Year Consolidated Plan. The 2025-2029 Five-Year Consolidated Plan is a community development statement of activities outlining the City's needs and goals with regard to affordable housing and homelessness, as well as community and economic development. The Plan is a requirement in order to receive assistance from the U.S. Department of Housing and Urban Development (HUD). The City will submit the FY25-29 Plan, to HUD on or about July 25, 2025 and the Fiscal Year will begin on July 1, 2025, and run through June 30, 2026. This Citizen Participation Plan shall be implemented by the Department of Redevelopment with its office located in City Hall, 142 E. Main Street, Suite 212 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 24 CFR 91 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 schools, social service agencies, neighborhood centers, the New Albany-Floyd County Public Library, City Hall, as well as posting at www.cityofnewalbany.com/redevelopment/cdbg

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 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 the Plan funds. Notices of all public hearings shall be published in accordance with Indiana Code requirements and 24 CFR 91 and such notifications shall be supplemented with additional block advertisements.

A summary of the proposed FY25-29 CDBG Consolidated Plan Draft will be posted on www.cityofnewalbany.com/redevelopment/cdbg 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 Plan is to 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/redevelopment/cdbg. 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 posted on www.cityofnewalbany.com/redevelopment/cdbg as well as public hearings. Files of the Redevelopment Commission are open for public inspection by appointment between the hours of 8 A.M. and 4 P.M., Monday through Friday, in Suite 212, City Hall, 142 E. Main Street. 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 Department will be available by appointment to discuss the community development interests 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. The staff of the Redevelopment Department will be available by appointment; however, they are unable to submit proposals on behalf of any group.

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 Plan. Notices of all public hearings shall be published in accordance with Indiana Code and 24 CFR 91 requirements and such notifications shall be supplemented with additional block advertisements. Regular Redevelopment Commission meetings are scheduled on the second and fourth Tuesdays of the month. Public Meetings and Public Hearings will be held at City Hall, Suite 100 (unless otherwise notified). The current schedule for 2025 public meetings, public hearings and key dates is as follows. Please verify meetings due to possible dates, rooms, and/or time changes.

Tuesday, February 11, 2025, 12:00 p.m.

NARC will authorize the Citizens Participation Plan key dates for distribution posting on www.cityofnewalbany.com/redevelopment/cdbg

Tuesday, March 11, 2025, 12:00 p.m.

NARC shall conduct a Public Hearing concerning the nature of the Community Development Block Grant program to accept input into the development of the FY25-29 Consolidated Plan.

Tuesday, March 25, 2025, 12:00 p.m.

NARC will adopt the DRAFT summary of the FY25-29 Consolidated Plan and authorize the posting and distribution of the Plan.

Wednesday, April 2, 2025

NARC will post and distribute a DRAFT summary of the FY25-29 Consolidated Plan.

Wednesday, April 2, 2025, through Monday, May 5, 2025, at 3:00 p.m.

Thirty-day comment period commences and concludes for the FY25-29 Consolidated Plan.

Tuesday, July 22, 2025, 12:00 p.m.
NARC will ADOPT the final FY25-29 Consolidated Plan.

Friday, July 25, 2025
NARC will submit the 2025 - 2029 CDBG Consolidated Plan to HUD

Tuesday, September 9, 2025, 12:00 p.m.
NARC will conduct a Public Hearing to report the Grantee's performance for FY2025.

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 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 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 Plan.

8. Non-English Speaking Persons.

According to the 2020 U. S. Census of Population, an estimated 1,892 adults in New Albany speak English as a second language. 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. Any 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 812.948.5333.

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 812.948.5333 (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 in the grant of more than 50%.
2. To carry out a project, using funds from any program covered by the consolidated plan (including program income), not previously described in the action plan.
3. Adding a priority need, strategy, objective, and/or activity identified in the Consolidated Plan and/or 2025-2029 Five-Year Consolidated 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 Plan (as per Number 1, above). Draft performance reports shall be made available at the same locations as the draft 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 Redevelopment

New Albany City Hall, 142 E. Main Street, Suite 212, New Albany, IN 47150

Or via email to: cjohnson@cityofnewalbany.com

CIUDAD DE NEW ALBANY
Año Fiscal (FY) 2025
Programa de Subvenciones para el Desarrollo Comunitario
PLAN DE PARTICIPACIÓN CIUDADANA

El propósito de este Plan de Participación Ciudadana es garantizar la participación oportuna y accesible de los ciudadanos de New Albany en la redacción, implementación y evaluación del Plan de Acción Anual para el Bloque de Subvenciones para el Desarrollo Comunitario del Año Fiscal 2024 (FY24) de la Ciudad de New Albany. El Plan de Acción Anual (Plan) es una declaración anual de actividades de desarrollo comunitario que describe las necesidades y metas de la ciudad en cuanto a vivienda asequible y personas sin hogar, así como desarrollo comunitario y económico. El Plan es un requisito para recibir asistencia del Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos (HUD, por sus siglas en inglés). La Ciudad presentará el Plan FY24 a HUD aproximadamente el 17 de mayo de 2024, y el año fiscal comenzará el 1 de julio de 2024 y concluirá el 30 de junio de 2025. Este Plan de Participación Ciudadana será implementado por el Departamento de Desarrollo con su oficina ubicada en el Ayuntamiento, 142 E. Main Street, Suite 212, New Albany, Indiana. Los siguientes elementos regirán la participación ciudadana en el proceso de formulación, implementación y evaluación del Plan Consolidado:

Fechas clave para las reuniones de 2025:

- Martes 11 de febrero de 2025 – Autorización del Plan de Participación Ciudadana.
- Martes 11 de marzo de 2025 – Audiencia Pública sobre el Programa CDBG.
- Martes 25 de marzo de 2025 – Adopción del resumen preliminar del Plan Consolidado AF25-29.
- Miércoles 2 de abril de 2025 – Publicación y distribución del resumen preliminar del Plan.
- Miércoles 2 de abril al lunes 5 de mayo de 2025 – Período de comentarios de 30 días.
- Martes 22 de julio de 2025 – Adopción final del Plan Consolidado AF25-29.
- Viernes 25 de julio de 2025 – Presentación del Plan Consolidado CDBG 2025-2029 a HUD.
- Martes 9 de septiembre de 2025 – Audiencia Pública sobre el desempeño del Subvencionado AF2025.

Los comentarios por escrito deben dirigirse a:
Comisión de Desarrollo de New Albany
Atención: Director de Desarrollo
Ayuntamiento de New Albany, 142 E. Main Street, Suite 212, New Albany, IN 47150
O por correo electrónico a: cjohnson@cityofnewalbany.com

CIUDAD DE NEW ALBANY
Año Fiscal (FY) 2024
Programa de Subvenciones para el Desarrollo Comunitario
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1. Participación de personas de bajos ingresos.

Se fomenta la participación de residentes de ingresos muy bajos, bajos y moderados, especialmente aquellos de áreas deterioradas y afectadas, así como de áreas en las que se propone utilizar fondos. La participación se solicitará mediante la publicación de anuncios legales de audiencias públicas de acuerdo con los requisitos del Código de Indiana y el 24 CFR 91, y mediante anuncios complementarios del plan propuesto en el periódico. Además, se publicarán avisos de audiencias públicas en lugares de congregación en vecindarios, como escuelas, agencias de servicios sociales, centros comunitarios, la Biblioteca Pública de New Albany-Floyd County, el Ayuntamiento, y mediante publicación en www.cityofnewalbany.com y/o www.newalbanycityhall.com.

2. Participación de residentes de viviendas asistidas públicamente.

Se fomenta la participación de los residentes de viviendas asistidas públicamente. Además de los métodos mencionados anteriormente, se solicitará la participación informando a la Autoridad de Vivienda de New Albany sobre las audiencias públicas relacionadas con el Plan y solicitando que la Autoridad de Vivienda publique avisos de reuniones públicas y audiencias públicas en todos los lugares que considere razonables.

3. Acceso a la información.

Se proporcionará a todos los ciudadanos acceso razonable y oportuno a reuniones locales, información y registros relacionados con el uso propuesto de los fondos del Plan por parte de la Ciudad de New Albany. Los avisos de todas las audiencias públicas se publicarán de acuerdo con los requisitos del Código de Indiana y el 24 CFR 91, y estos avisos se complementarán con anuncios adicionales en bloque.

Se publicará un resumen del Plan de Acción Anual propuesto en el periódico y se solicitarán comentarios. Este resumen incluirá la cantidad estimada de asistencia financiada por el gobierno federal que la Ciudad espera recibir, y cómo la Ciudad tiene la intención de utilizar dicha asistencia, incluida la cantidad que estará disponible para personas de ingresos muy bajos, bajos y moderados. El borrador completo del Plan propuesto estará disponible en varios lugares de la comunidad en toda la Ciudad, incluida la Oficina de Desarrollo, la Biblioteca Pública de NA-FC, la oficina de administración de la Autoridad de Vivienda de New Albany, y en www.cityofnewalbany.com. La Ciudad recibirá comentarios públicos por escrito sobre el borrador durante un periodo de al menos treinta días a partir de la fecha en que se ponga a disposición por primera vez.

Los avisos de Revisión Ambiental se publicarán según sea necesario en el periódico, y se solicitarán comentarios. La oportunidad de comentar sobre el rendimiento del desarrollo comunitario de la Ciudad se solicitará a través de un anuncio en el periódico, así como de audiencias públicas. Los archivos de la Comisión de Desarrollo están abiertos para la inspección pública con cita previa entre las 8 a.m. y las 4 p.m., de lunes a viernes, en la Suite 212, Ayuntamiento, 142 E. Main Street. Las copias de los documentos están disponibles cuando se solicitan por escrito. No se realizará ningún cargo por menos de 10 páginas.

copiadas; se realizará un cargo razonable por 10 o más páginas copiadas. El personal del Departamento de Desarrollo estará disponible con cita previa para discutir los intereses de desarrollo comunitario de los ciudadanos.

4. Asistencia técnica.

Cualquier grupo que represente a personas de bajos ingresos y lo solicite por escrito recibirá asistencia técnica para desarrollar propuestas de actividades consistentes con el Plan Consolidado. El personal del Departamento de Desarrollo estará disponible con cita previa; sin embargo, no podrán presentar propuestas en nombre de ningún grupo.

5. Reuniones de información pública y audiencias públicas.

Con el fin de obtener opiniones de los ciudadanos y responder a propuestas y preguntas en todas las etapas del programa de desarrollo comunitario, se llevarán a cabo las siguientes reuniones de información pública y audiencias públicas para solicitar comentarios sobre los siguientes temas: ambiente de vida adecuado; vivienda; y, necesidades de desarrollo económico; actividades propuestas; implementación del proyecto (según se solicite y/o sea necesario); rendimiento del programa de desarrollo comunitario; y enmiendas al Plan. Los avisos de todas las audiencias públicas se publicarán de acuerdo con los requisitos del Código de Indiana y el 24 CFR 91, y estos avisos se complementarán con anuncios adicionales en bloque. Las reuniones regulares de la Comisión de Desarrollo se programan los segundos y cuartos martes del mes. Las Reuniones y Audiencias Públicas se llevarán a cabo en el Ayuntamiento, Suite 100 (a menos que se notifique lo contrario). El calendario actual para las reuniones públicas, audiencias públicas y fechas clave de 2024 es el siguiente. Verifique las reuniones debido a posibles cambios en las fechas, salas y/o horarios.

Fechas clave para las reuniones de 2025:

- Martes 11 de febrero de 2025 – Autorización del Plan de Participación Ciudadana.
- Martes 11 de marzo de 2025 – Audiencia Pública sobre el Programa CDBG.
- Martes 25 de marzo de 2025 – Adopción del resumen preliminar del Plan Consolidado AF25-29.
- Miércoles 2 de abril de 2025 – Publicación y distribución del resumen preliminar del Plan.
- Miércoles 2 de abril al lunes 5 de mayo de 2025 – Período de comentarios de 30 días.
- Martes 22 de julio de 2025 – Adopción final del Plan Consolidado AF25-29.
- Viernes 25 de julio de 2025 – Presentación del Plan Consolidado CDBG 2025-2029 a HUD.
- Martes 9 de septiembre de 2025 – Audiencia Pública sobre el desempeño del Subvencionado AF2025.

6. Consultas

Con el fin de utilizar mejor los recursos y la experiencia de otras organizaciones corporativas y no corporativas con intereses en vivienda asequible, un ambiente de vida mejorado y oportunidades económicas ampliadas, la Comisión de Desarrollo involucrará, en la medida de lo posible, a estas organizaciones en el desarrollo de una evaluación de necesidades para la Ciudad. Tales consultas incluirán,

pero no se limitarán a: organizaciones sin fines de lucro de servicios sociales y/o vivienda, bancos, agentes inmobiliarios y otros órganos de gobierno municipal.

7. Comentarios y quejas por escrito.

Todos los comentarios y quejas de ciudadanos con respecto a cualquier aspecto del Plan deben dirigirse al Departamento de Desarrollo de New Albany. Según el CFR '91.103(b)(5), la Ciudad considerará cualquier comentario o punto de vista de los ciudadanos recibido por escrito, oralmente en las audiencias públicas o reuniones de información pública, al preparar el Plan final. Los comentarios y quejas por escrito se responderán en un plazo de 15 días hábiles, cuando sea posible. Un resumen de estos comentarios o puntos de vista, y un resumen de cualquier comentario o punto de vista no aceptado y las razones correspondientes, se adjuntará al Plan final.

8. Personas que no hablan inglés.

Según el Censo de Población de los EE. UU. de 2020, se estima que 1,892 adultos en New Albany hablan inglés como segunda lengua. El Departamento de Desarrollo atenderá las necesidades de esta población mediante el uso de intérpretes, si es necesario. Se harán arreglos especiales para comunicarse con estas personas si desean participar en una audiencia pública o reunión pública. Las personas que puedan requerir asistencia especial para asistir a cualquier reunión o audiencia abierta al público pueden hacer su solicitud comunicándose con el Departamento de Desarrollo al 812.948.5333.

9. Asistencia especial para personas discapacitadas o con discapacidades.

Las personas discapacitadas que puedan requerir asistencia especial para asistir a cualquier reunión o audiencia abierta al público pueden hacer su solicitud comunicándose con el Departamento de Desarrollo al 812.948.5333 (Voz) o al 1.800.743.3333 (Indiana Statewide Relay para personas con discapacidad auditiva, gratuita).

10. Proceso de enmienda.

Un cambio sustancial es una condición que requiere una enmienda formal al Plan Consolidado. El proceso de enmienda del Plan Consolidado requiere la oportunidad de aportes públicos según el Plan de Participación Ciudadana del Plan Consolidado de la Ciudad de New Albany. Dichos criterios incluyen lo siguiente:

1. Hacer un cambio en sus prioridades de asignación o un cambio en el método de distribución de fondos: un aumento en la cantidad presupuestada en la subvención de más del 35%.
2. Llevar a cabo un proyecto, utilizando fondos de cualquier programa cubierto por el plan consolidado (incluidos ingresos del programa), no descrito previamente en el plan de acción.
3. Agregar una necesidad prioritaria, estrategia, objetivo y/o actividad identificada en el Plan Consolidado y/o Plan de Acción Anual.

11. Desplazamiento.

La Ciudad de New Albany mantiene una política de minimizar el desplazamiento en sus actividades financiadas a través del CDBG, según se indica en su Plan Anti-Desplazamiento del 22 de marzo de 1995. Dicho Plan Anti-Desplazamiento está disponible en la Oficina de la Comisión de Desarrollo, detallada a continuación. El Plan Anti-Desplazamiento especifica los tipos y niveles generales de asistencia que la jurisdicción pondrá a disposición de las personas en caso de desplazamiento. En caso de que una actividad de CDBG cause desplazamiento, la Ciudad organizará una reunión informativa para las personas afectadas.

12. Informes de rendimiento.

Se proporcionará a los ciudadanos un aviso razonable y la oportunidad de comentar sobre los informes de rendimiento. El aviso de la disponibilidad de los informes de rendimiento se dará de la misma manera que el aviso de la disponibilidad del Plan (según el Número 1, anterior). Los borradores de los informes de rendimiento estarán disponibles en los mismos lugares que el borrador del Plan (según el Número 3,

anterior). Los comentarios sobre el informe de rendimiento antes de su presentación a HUD se recibirán durante un período no menor de 15 días. La Ciudad considerará cualquier comentario o punto de vista de los ciudadanos recibido por escrito, oralmente en las audiencias o reuniones públicas, al preparar el informe de rendimiento final. Los comentarios y quejas por escrito se responderán en un plazo de 15 días hábiles, cuando sea posible. Un resumen de estos comentarios o puntos de vista, y un resumen de cualquier comentario o punto de vista no aceptado y las razones correspondientes, se adjuntará al informe de rendimiento final.

13. Responsabilidad de la jurisdicción.

Los requisitos de participación ciudadana delineados en este documento no restringen la responsabilidad o autoridad de la Ciudad para el desarrollo y la ejecución del Plan Consolidado.

Los comentarios por escrito deben dirigirse a:

Comisión de Desarrollo de New Albany

Atención: Director de Desarrollo

Ayuntamiento de New Albany, 142 E. Main Street, Suite 212, New Albany, IN 47150

O por correo electrónico a: cjohnson@cityofnewalbany.com

Fecha: 9 de febrero de 2024

Dept of Redevelopment New Albany
(Governmental Unit)

To:
NEWS AND TRIBUNE
221 SPRING STREET
PO BOX 887
JEFFERSONVILLE, IN 47130
FED ID # 04-3314484

Floyd County, Indiana

PUBLISHER'S CLAIM

LINE COUNT

Display Master (Must not exceed two actual lines, neither of which shall total more than four solid lines of the type in which the body of the advertisement is set) - number of equivalent lines

Head - number of lines

Body - number of lines

Tail - number of lines

Total number of lines in notice

43

43

COMPUTATION OF CHARGES

43 lines, 2 columns wide equals 96 equivalent lines at 0.5420

cents per line

Additional charges for notices containing rule or tabular work (50 per cent of above amount)

Charge for extra proofs of publication (\$1.00 for each proof in excess of two)

TOTAL AMOUNT OF CLAIM

\$ 52.03

\$ 52.03

DATA FOR COMPUTING COST

Width of single column in picas

Number of insertions

Size of type 7 point

Pursuant to the provisions and penalties of IC 5-11-10-1, I hereby certify that the foregoing account is just and correct, that the amount claimed is legally due, after allowing all just credits, and that no part of the same has been paid.

I also certify that the printed matter attached hereto is a true copy, of the same column width and type size, which was duly published in said paper 1 times. The dates of publication being as follows:

1/16 2025

Additionally, the statement checked below is true and correct:

☐ Newspaper does not have a Web site.

☒ Newspaper has a Web site and this public notice was posted on the same day as it was published in the newspaper.

☐ Newspaper has a Web site, but due to technical problem or error, public notice was posted on

☐ Newspaper has a Web site but refuses to post the public notice.

Caroline Henderson

Legal Clerk

Date 1/16/25
Ad # 1914921

Legal Notice- Public Hearing

The City of New Albany Redevelopment Commission is seeking the input of citizens, organizations, and agencies as it formulates the Fiscal Years 2025-2029 (FY25 - 29) Five-Year Consolidated Plan and FY25 One-Year Action Plan for the Community Development Block Grant, which is a requirement for participation in the US Department of Housing and Urban Developments CDBG Program.

A Public Hearing will be conducted on Tuesday, January 28, 2025 at 12:00 pm, City Hall, 142 East Main Street, Suite 100, New Albany, IN 47150 to receive public input on the Plans.

The Redevelopment Commission will consider the comments and suggestions made during the Public Hearings as it develops the FY25 - 29 Five-Year Consolidated Plan and FY25 One-Year Action Plan.

In addition, Citizens may submit written comments to the following:

Director of Redevelopment
New Albany Redevelopment Commission
City Hall
142 East Main Street, Suite 212
New Albany, Indiana 47150

All letters received by the Commission will receive a written response from the Redevelopment Commission and will become a copy of the official record of the planning process.

Three HUD-identified National Objectives guide the CDBG program and the use of CDBG funds:

1. The use must primarily benefit persons and/or areas of low- to moderate-income
2. May be used to prevent or eliminate slums or blight
3. May be used to meet needs having particular urgency

In New Albany, CDBG funds have previously been used to rehabilitate/repair low and moderate-income owner-occupied housing; assist first-time home-buyers, to replace deteriorated sidewalks, curb-and-gutter, drainage improvements, public services; and, for other economic development activities.

Any citizen that may need reasonable accommodation to attend any Redevelopment Commission meeting may make such known by contacting the Redevelopment Commission within a reasonable time frame prior to any regular or special meeting at 812.948.5333 or via the Indiana Statewide Relay at 1.800.743.3333.

hspaxlp

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New Albany, Indiana 47150

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Three HUD-identified National Objectives guide the CDBG program and the use of CDBG funds:

1. The use must primarily benefit persons and/or areas of low- to moderate-income
2. May be used to prevent or eliminate slums or blight
3. May be used to meet needs having particular urgency

In New Albany, CDBG funds have previously been used to rehabilitate/repair low and moderate-income owner-occupied housing; assist first-time home-buyers, to replace deteriorated sidewalks, curb-and-gutter, drainage improvements, public services; and, for other economic development activities.

Any citizen that may need reasonable accommodation to attend any Redevelopment Commission meeting may make such known by contacting the Redevelopment Commission within a reasonable time frame prior to any regular or special meeting at 812.948.5333 or via the Indiana Statewide Relay at 1.800.743.3333.

Publish: Thursday, January 16, 2025

Legal Notice- Public Hearing

The City of New Albany Redevelopment Commission is seeking the input of citizens, organizations, and agencies as it formulates the Fiscal Years 2025-2029 (FY25 – 29) Five-Year Consolidated Plan and FY25 One-Year Action Plan for the Community Development Block Grant, which is a requirement for participation in the US Department of Housing and Urban Developments CDBG Program.

A Public Hearing will be conducted on Tuesday, March 11, 2025 at 12:00 pm, City Hall, 142 East Main Street, Suite 100, New Albany, IN 47150 to receive public input on the Plans.

The Redevelopment Commission will consider the comments and suggestions made during the Public Hearings as it develops the FY25 – 29 Five-Year Consolidated Plan and FY25 One-Year Action Plan.

In addition, Citizens may submit written comments to the following:

Director of Redevelopment
New Albany Redevelopment Commission
City Hall
142 East Main Street, Suite 212
New Albany, Indiana 47150

All letters received by the Commission will receive a written response from the Redevelopment Commission and will become a copy of the official record of the planning process.

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Publish: Tuesday, February 25, 2025

Prescribed by State Board of Accounts

General Form No. 969 (Rev. 2008A)

New Albany
Dept. of Redevelopment
(Governmental Unit)
Lloyd County, Indiana

To:
NEWS AND TRIBUNE
221 SPRING STREET
PO BOX 867
JEFFERSONVILLE, IN 47130
FED ID # 04-3314684

PUBLISHER'S CLAIM

LINE COUNT

Display Master (Must not exceed two actual lines, neither of which shall total more than four solid lines of the type in which the body of the advertisement is set) -- number of equivalent lines

Head -- number of lines

Body -- number of lines

Tail -- number of lines

Total number of lines in notice

120
120

COMPUTATION OF CHARGES

60 lines, *2* columns wide equals *120* equivalent lines at *54.00*

cents per line

Additional charges for notices containing rule or tabular work (50 per cent of above amount)

Charge for extra proofs of publication (\$1.00 for each proof in excess of two)

TOTAL AMOUNT OF CLAIM

\$ *65.04*
\$ *65.04*

DATA FOR COMPUTING COST

Width of single column in picas

Number of insertions

Size of type *7* point

Pursuant to the provisions and penalties of IC 5-11-10-1, I hereby certify that the foregoing account is just and correct, that the amount claimed is legally due, after allowing all just credits, and that no part of the same has been paid.

I also certify that the printed matter attached hereto is a true copy, of the same column width and type size, which was duly published in said paper *1* times. The dates of publication being as follows:

April 2, 2025

Additionally, the statement checked below is true and correct:

☐ Newspaper does not have a Web site.

☒ Newspaper has a Web site and this public notice was posted on the same day as it was published in the newspaper.

☐ Newspaper has a Web site, but due to technical problem or error, public notice was posted on

☐ Newspaper has a Web site but refuses to post the public notice.

Date *4/3/25*

Legal Clerk *Tommy*

1924934

INDIANA MEDIA GROUP
PO BOX 607
GREENSBURG IN 47240-0607
(877)253-7755
Fax (765)648-4229

ORDER CONFIRMATION (CONTINUED)

Salesperson: LEGALS

Printed at 03/31/25 16:02 by twhea

Acct #: 179013

Ad #: 1924934

Status: New CHOLD CH

City of New Albany, Indiana
Community Development Block Grant
DRAFT Five Year Consolidated Plan and FY2025 One-Year Action
Plan Summary
30-Day Comment Period
New Albany Redevelopment Commission

The Community Development Block Grant (CDBG) Program is funded and administered by the U.S. Department of Housing and Urban Development (HUD), with the objective of benefiting 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 FY2025-2029 Consolidated Community Development Plan.

The City of New Albany's Fiscal Year 2025 estimated allocation is \$900,405. Proposed projects' budgets will be proportionately increased or decreased (if allowable) from the estimated funding levels to match the actual allocation amount once determined by the U. S. Department of Housing & Urban Development.

The Annual Action Plan is used to guide decision-making in the distribution of federal grant funds received by the City during the 2024-2025 program year. Included in the plan will be the proposed use of the City's annual Community Development Block Grant funds.

The summary statement of Community Development Activities and Proposed Use of funds for the FY25 CDBG Program Year is as follows:

Activities:	
Housing Projects	\$187,578
Public Facility/Improvement Projects:	\$300,000
Public Services:	\$102,827
General Administration/Fair Housing	\$100,000
Total	\$690,405

Based on the foregoing, the Department of Redevelopment estimates that 80% of the estimated amount will be used for activities that will benefit low- and moderate-income persons. This includes program funds to be expended for program planning and administration.

Persons wishing to view a copy of the entire DRAFT Plan may do so at City Hall, 142 E. Main Street, Suite 212 or on the City's website at [newalbanyin.gov/cdd](https://www.newalbanyin.gov/cdd).

Public Comments will be accepted from Wednesday, April 2, 2025 to Monday, May 5, 2025 by 2:00 p.m. Public comments are accepted by email, postal mail, and phone calls. Please submit all email comments to johnson@cityofnewalbany.com and phone comments to 317.648.5333 by Monday, May 5, 2025 by 2:00 p.m. All public comments submitted by postal mail must be postmarked by Monday, May 5, 2025. Interested citizens may contact Claire Johnson, Redevelopment Director at 317.648.5333 for more information between the hours of 8:00 a.m. and 4:00 p.m. or via email at johnson@cityofnewalbany.com until Monday, May 5, 2025.

Claire Johnson
Redevelopment Director

Published: April 2, 2025

hspenip

**City of New Albany, Indiana
Community Development Block Grant
DRAFT Five Year Consolidated Plan and FY2025 One-Year Action
Plan Summary
30-Day Comment Period
New Albany Redevelopment Commission**

The Community Development Block Grant (CDBG) Program is funded and administered by the U.S. Department of Housing and Urban Development (HUD), with the objective of benefiting low- to moderate-income persons or areas and stimulating and/or preserving jobs or other economic activity. 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 FY2025/2026 Consolidated Community Development Plan.

The City of New Albany's Fiscal Year 2025 estimated allocation is \$688,406. Proposed project budgets will be proportionately increased or decreased (if allowed) from the estimated funding levels to match the actual allocation amount once determined by the U. S. Department of Housing & Urban Development.

The Annual Action Plan is used to guide decision-making in the distribution of federal grant funds received by the City during the 2024-2025 program year. Included in the plan will be the proposed use of the City's annual Community Development Block Grant funds.

The summary statement of Community Development Activities and Proposed Use of Funds for the FY25 CDBG Program Year is as follows:

Activities:	\$137,578
Housing Projects	\$100,000
Public Facility/Improvement Projects:	\$102,527
Public Services:	\$100,000
General Administration/For Housing	\$300,406
Total:	

Based on the foregoing, the Department of Redevelopment estimates that 99% of the estimated amount will be used for activities that will benefit low- and moderate-income persons. This excludes program funds to be expended for program planning and administration.

Persons wishing to view a copy of the entire DRAFT Plan may do so at City Hall, 142 E. Main Street, Suite 212 or on the City's website at www.cityofnewalbury.com/cdbg.

Public Comments will be accepted from Wednesday, April 2, 2025 to Monday, May 5, 2025 by 3:00 p.m. Public comments are accepted by email, postal mail, and phone call. Please submit all email comments to: cdm@cityofnewalbury.com and phone comments to 812.948.5333 by Monday, May 5, 2025 by 3:00 p.m. All public comments submitted by postal mail must be postmarked by Monday, May 5, 2025. Interested citizens may contact Claire Johnson, Redevelopment Director at 812.948.5333 for more information between the hours of 9:00 a.m. and 4:00 p.m. or via e-mail at cjohnson@cityofnewalbury.com until Monday, May 5, 2025.

Claire Johnson
Redevelopment Director

Published: April 2, 2025

[Page 10](#)

INDIANA MEDIA GROUP
PO BOX 607
GREENSBURG IN 47240-0607
(877)253-7755
Fax (765)648-4229

ORDER CONFIRMATION

Salesperson: LEGALS		Printed at 07/03/25 09:13 by tlong	
Acct #: 179013		Ad #: 1936629	Status: New CHOLD
DEPT OF REDEVELOPMENT NEW ALBANY		Start: 07/08/2025	Stop: 07/08/2025
PUBLIC FACILITES SPECIALIST		Times Ord: 1	Times Run: ***
SUITE 212		LEG 2.00 X 43.00	Words: 345
142E MAIN STREET		Total LEG 86.00	
NEW ALBANY IN 47150		Class: 105 PUBLIC NOTICES	
		Rate: LGOVT	Cost: 46.61
		# Affidavits: 1	
		Ad Descript: REDEVELOPMENT PUBLIC HRG	
		Descr Cont: LEGAL NOTICE- PUBLIC HEAR	
		Given by: *	
		P.O. #:	
Contact: TARYN FEENEY		Created: tlong 07/03/25 08:13	
Phone: (812)948-5333		Last Changed: tlong 07/03/25 09:13	
Fax#:			
Email: tfeeney@cityofnewalbany.com			
Agency:			

PUB	ZONE	EDT TP	RUN DATES
JEFF	JEF	95 S	07/08
JNOL	JEF	95 S	07/08

AUTHORIZATION

Under this agreement rates are subject to change with 30 days notice. In the event of a cancellation before schedule completion, I understand that the rate charged will be based upon the rate for the number of insertions used.

Name (print or type)

Name (signature)

(CONTINUED ON NEXT PAGE)

INDIANA MEDIA GROUP
PO BOX 607
GREENSBURG IN 47240-0607
(877) 253-7755
Fax (765) 648-4229

ORDER CONFIRMATION (CONTINUED)

Salesperson: LEGALS

Printed at 07/03/25 09:13 by tlong

Acct #: 179013

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Status: New CHOLD CH

Legal Notice- Public Hearing

New Albany Redevelopment Commission is seeking the input of citizens, organizations, and agencies as it finalizes the Program Year 2025-2029 Consolidated Plan and Program Year 2025 One-Year Action Plan for the Community Development Block Grant (CDBG), which is a requirement for participation in the US Department of Housing and Urban Development's CDBG Program.

A Public Hearing will be conducted on Tuesday, July 22, 2025 at 12:00 p.m., in Suite 100, at City Hall, 142 East Main Street, New Albany, IN. The Redevelopment Commission will consider all comments, requests and suggestions made during the Public Hearing as it develops the Plan.

The Consolidated Plan and Action Plan will be made available for review in the Redevelopment Office, 142 E. Main St., Suite 212, New Albany, IN 47150. The Redevelopment Commission will consider the Plan for adoption at the Commission's July 22, 2025 meeting at 12:00 p.m., to be held in Suite 100, at City Hall.

Citizens may submit questions to:

Director of Redevelopment

New Albany Redevelopment Commission

142 East Main Street, Suite 212

New Albany, Indiana 47150

Or via email to: rdirector@newalbanyin.gov

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Any citizen will may need reasonable accommodation to attend any Redevelopment Commission meeting may make such known by contacting the Redevelopment Commission with a reasonable time frame prior to any regular or special meeting at 812.948.6333 or via the online Google+ link at 1.800.743.8833.

Chris Johnson, Director of Redevelopment

New Albany Redevelopment Commission

hsps@cap

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Or via email to: cjohnson@cityofnewalbany.com

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Claire Johnson, Director of Redevelopment
New Albany Redevelopment Commission
Publish: Tuesday, July 8, 2025

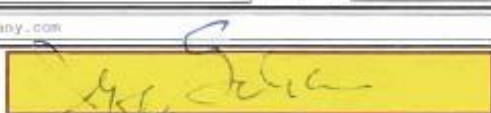
FY 2025 Citizen Participation Plan Notification List		
Organization	Contact Name	Email Address
Boys & Girls Club	Jennifer Helgeson	jhelgeson@bgckya.org
Caesars Foundation	Josh Kornberg	josh@caesarsfoundationfc.org
CASA Floyd County	Lauren Broderick	Lauren@floydcountycasa.org
Clean Socks Hope	Jeff Minton	jeff@cleansockshope.org
Floyd County Token Club	Mark Decker	madecker52@gmail.com
Habitat for Humanity	Jackie Isaacs	jisaacs@habitatcfi.org
Hispanic Ministries of New Albany		lgr9@yahoo.com
Hope Southern Indiana	Angie Graf	agraf@hopesi.org
Hope Southern Indiana	Linda Reynolds	lreynolds@hopesi.org
IUS	Melissa Fry	frym@ius.edu
Joe Glover	IUS	joglover@indiana.edu
Life Span	Lucy Koesters	Lkoesters@lsr14.org
Life Spring	Jessica Floyd	jessica.floyd@lifespringhealthsystems.org
NAHA	David Duggins	dduggins@nahain.com
NAHA	Lisa Donohue	ldonohue@nahain.com
New Albany Parks	Alicia Meredith	ameredith@cityofnewalbany.com
New Albany Parks	Makayla Eiler	MEiler@cityofnewalbany.com
New Albany Parks	Kathy Wilkerson	kwilkinson@cityofnewalbany.com
New Directions Housing Corp	Madalyn Roberts	madalyn.roberts@ndhc.org
New Directions Housing Corp	Blevin Slone	blevin.slone@ndhc.org
New Directions Housing Corp	Lori Flanery	lorif@ndhc.org
New Directions Housing Corp	Max Monohan	maxm@ndhc.org
Olive Tree	April Starks	olivetreepartner@gmail.com
Open Door Youth Services	Leah Pezzarossi	lpezzarossi@opendooryouthservices.com
Our Place	Karen Keeler	karenkeeler@ourplaceinc.org
Our Place	Meribeth Adams Wolf	mbadamswolf@ourplaceinc.org
Ritter House	David Hock	david@cardinalritterhouse.org
River Hills	Cory Cochran	ccochran@riverhills.cc
Salvation Army	Catherine Fitzgerald	Catherine_Fitzgerald@usc.salvationarmy.org
St. Elizabeths	Jen McVeigh-Davis	jmcvdavis@stcharities.org
St. Elizabeths	Mark Casper	mcasper@stcharities.org
St. John Center	Rae Martin	rmartin@stjohncenter.org
Tony Curtis	Metropolitan Housing Coalition	tony@metropolitanhousing.org
VOA Mid America	Taylor Clements Smith	taylorc@voamid.org
Wheatley Group	Jill Saegesser	jill@thewheatleygrp.com
Agency	Contact Name	
		floydcountyblessings@gmail.com
Blessings in a backpack Floyd County	Allison Pruitt	apruitt@nahain.com
Homeless Coalition of Southern Indiana	Brandi Pirtle	bpirtle@soinhomeless.org
Life Spring	Ramona Miller	rmiller@lsr14.org
Life Spring	Meredith Lambe	mlambe@lsr14.org
Homeless Coalition of Southern Indiana	Leslea Townsend Cronin	ltownsend.cronin@soinhomeless.org
Hope Southern Indiana	Becki Romans	becki@hopesi.org
Brandon's House Counseling Services		info@1si.org
Open Door Youth Services	Alisha Collett	acollett@floydcounty.in.gov
New Albany Housing Authority	Allison Pruitt	apruitt@nahain.com
LifeSpan Resources	Ramona Miller	rmiller@lsr14.org
St. Elizabeth's Catholic Charities	Kelsha Norrington	info@stcharities.org
Hope Southern Indiana - Clothe a Teen	Patty Humphrey	phumphrey@hopesi.org
Hoosier Hills PACT	Heather Woloshen	heather.woloshen@pactonhouselives.com
New Albany Main Street	Robin Nance	robin@newalbanymainstreet.org

Grantee SF-424's and Certification(s)

OMB Number: 4010-0004
Expiration Date: 11/30/2025

Application for Federal Assistance SF-424		
<div> <div> * 1. Type of Submission: <input type="checkbox"/> Proprietary <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application </div> <div> * 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision </div> <div> * If Revision, select response item(s) <input type="checkbox"/> Other (Specify): </div> </div>		
* 3. Date Received:		4. Applicant Identifier:
5a. Federal Entity Identifier:		5b. Federal Award Identifier:
State Use Only:		
6. Date Received by State:		7. State Application Identifier:
8. APPLICANT INFORMATION:		
* a. Legal Name: Civil City of New Albany		
* b. Employer/Taxpayer Identification Number (EIN/TIN):		* c. UEI:
356061130		LAP2N7N93X84
d. Address:		
* Street1:	142 E Main St.	
* Street2:	Suite 212	
* City:	New Albany	
* County/Parish:	Floyd	
* State:	IN: Indiana	
* Province:		
* Country:	USA: UNITED STATES	
* Zip / Postal Code:	47150-2586	
e. Organizational Unit:		
Department Name:		Division Name:
Redevelopment		
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix:	* First Name:	
Mr	John	
Middle Name:		
L		
* Last Name:		
Johnson		
Suffix:		
Title: Director of Economic Development		
Organizational Affiliation:		
* Telephone Number:	Fax Number:	
812-948-5233		
* Email:		
johnson@cityofnewalbany.com		

Application for Federal Assistance SF-424	
<p>* 9. Type of Applicant 1: Select Applicant Type:</p> <input type="text" value="City or Township Government"/> <p>Type of Applicant 2: Select Applicant Type:</p> <input type="text"/> <p>Type of Applicant 3: Select Applicant Type:</p> <input type="text"/> <p>* Other (specify):</p> <input type="text"/>	
<p>* 10. Name of Federal Agency:</p> <input type="text" value="U.S. Department of Housing & Urban Development"/>	
<p>11. Assistance Listing Number:</p> <input type="text" value="14.018"/> <p>Assistance Listing Title:</p> <input type="text" value="Community Development Block Grant"/>	
<p>* 12. Funding Opportunity Number:</p> <input type="text" value=""/> <p>* Title:</p> <input type="text" value=""/>	
<p>13. Competition Identification Number:</p> <input type="text" value=""/> <p>Title:</p> <input type="text" value=""/>	
<p>14. Areas Affected by Project (Cities, Counties, States, etc.):</p> <input type="text"/> <div> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div>	
<p>* 15. Descriptive Title of Applicant's Project:</p> <input type="text" value="Copy of New Albany's 2015-2028 Community Development Block Grant (CDBG) Consolidated Plan and One-Year Action Plan for FY2025"/>	
<p>Attach supporting documents as specified in agency instructions.</p> <div> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/> </div>	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: <input type="text" value="5th"/>	* b. Program/Project: <input type="text" value=""/>
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text" value=""/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
17. Proposed Project:	
* a. Start Date: <input type="text" value="07/01/2025"/>	* b. End Date: <input type="text" value="06/30/2026"/>
18. Estimated Funding (\$):	
* a. Federal:	<input type="text" value="691,524.00"/>
* b. Applicant:	<input type="text" value=""/>
* c. State:	<input type="text" value=""/>
* d. Local:	<input type="text" value=""/>
* e. Other:	<input type="text" value="182,202.00"/>
* f. Program Income:	<input type="text" value=""/>
* g. TOTAL:	<input type="text" value="873,726.00"/>
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text" value=""/>	
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.	
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach	
<input type="text" value=""/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)	
<input checked="" type="checkbox"/> ** I AGREE	
** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
Authorized Representative:	
Prefix: <input type="text" value="Mr."/>	* First Name: <input type="text" value="Jeff"/>
Middle Name: <input type="text" value="H."/>	
* Last Name: <input type="text" value="Gahan"/>	
Suffix: <input type="text" value=""/>	
* Title: <input type="text" value="Mayor"/>	
* Telephone Number: <input type="text" value="012-949-5333"/>	Fax Number: <input type="text" value=""/>
* Email: <input type="text" value="mayorgahan@cityofnewalbany.com"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="Hester"/>

CERTIFICATIONS

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

Affirmatively Further Fair Housing --The jurisdiction will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

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

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

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

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.

Signature of Authorized Official

Date

Title

Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

Citizen Participation – It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.103.

Community Development Plan – Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan – It is following a current consolidated plan that has been approved by HUD.

Use of Funds – It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 1992-93 [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

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

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other ~~various sources~~, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force – It has adopted and is enforcing:

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


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

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

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


Signature of Authorized Official


Date


Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification

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

**Applicant and Recipient
Assurances and Certifications**

U.S. Department of Housing
and Urban Development

OMB Number: 2501-0244
Expiration Date: 2/28/2027

Instructions for the HUD 424-B Assurances and Certifications

As part of your application for HUD funding, you, as the official authorized to sign on behalf of your organization or as an individual, must provide the following assurances and certifications. The Responsible Civil Rights Official has specified this form for use for purposes of general compliance with 24 CFR §§ 1.5, 3.115, 8.50, and 146.25, as applicable. The Responsible Civil Rights Official may require specific civil rights assurances to be furnished consistent with those authorities and will specify the form on which such assurances must be made. A failure to furnish or comply with the civil rights assurances contained in this form may result in the procedures to effect compliance at 24 CFR §§ 1.5, 3.115, 8.57, or 146.39.

By submitting this form, you are stating that all assertions made in this form are true, accurate, and correct.

As the duly representative of the applicant, I certify that the applicant (Insert below the Name and title of the Authorized Representative, name of Organization and the date of signature):

*Authorized Representative Name:

Dale L. Johnson

*Title: Housing Program Director

*Applicant/Recipient Organization:

City of New Albany, Indiana

1. Has the legal authority to apply for Federal assistance, has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan, manage and complete the program as described in the application and the governing body has duly authorized the submission of the application, including these assurances and certifications, and authorized me as the official representative of the application to act in connection with the application and to provide any additional information as may be required.

2. Will administer the grant in compliance with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000(d)) and implementing regulations (24 CFR part 1), which provide that no person in the United States shall, on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or otherwise be subject to discrimination under any program or activity that receives Federal financial assistance OR if the applicant is a Federally recognized Indian tribe or its tribally designated housing entity, is subject to the Indian Civil Rights Act (25 U.S.C. 1301-1303).

3. Will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 764), as amended, and implementing regulations at 24 CFR part 8, the American Disabilities Act (42 U.S.C. §§ 12101 et seq.), and implementing regulations at 28 CFR part 35 or 36, as applicable, and the Age Discrimination Act of 1975 (42 U.S.C. 6101-07) as amended, and implementing regulations at 24 CFR part 146 which together provide that no person in the United States shall, on the grounds of disability or age, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance; except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

4. Will comply with the Fair Housing Act (42 U.S.C. 3601-19), as amended, and the implementing regulations at 24 CFR part 100, which prohibit discrimination in housing on the basis of race, color, religion, sex, disability, familial status, or national origin and will affirmatively further fair housing; except an applicant which is an Indian tribe or its instrumentality which is excluded by statute from coverage does not make this certification; and further except if the grant program authorizes or limits participation to designated populations, then the applicant

will comply with the nondiscrimination requirements within the designated population.

5. Will comply with all applicable Federal nondiscrimination requirements, including those listed at 24 CFR §§ 5.105(a) and 5.105 as applicable.

6. Will not use Federal funding to promote diversity, equity, and inclusion (DEI) mandates, policies, programs, or activities that violate any applicable Federal anti-discrimination laws.

7. Will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601) and implementing regulations at 49 CFR part 24 and, as applicable, Section 104(d) of the Housing and Community Development Act of 1974 (42 U.S.C. 5304(d)) and implementing regulations at 24 CFR part 42, subpart A.

8. Will comply with the environmental requirements of the National Environmental Policy Act (42 U.S.C. 4321 et seq.) and related Federal authorities prior to the commitment or expenditure of funds for property.

9. That no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress, in connection with the awarding of this Federal grant or its extension, renewal, amendment or modification, if funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying. I certify that I shall require all subgrantees at all tiers (including sub-grants and contracts) to similarly certify and disclose accordingly. Federally recognized Indian Tribes and tribally designated housing entities (TDHES) established by Federally-recognized Indian tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage by the Byrd Amendment, but State-recognized Indian tribes and TDHES established under State law are not excluded from the statute's coverage.

I/We, the undersigned, certify under penalty of perjury that the information provided above is true, accurate, and correct. **WARNING:** Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§267, 1001, 1010, 1012, 1014; 31 U.S.C. §§3729, 3802; 24 CFR §28.10(b)(1)(iii)).

* Signature:

* Date: (mm/dd/yyyy) or initials

Form HUD 424-B (1/27/2023)

Public Reporting Burden Statement: The public reporting burden for this collection of information is estimated to average 0.5 hours per response, including the time for reviewing instructions, searching existing data sources, gathering, and maintaining the data needed, and completing and reviewing the collection of information. Comments regarding the accuracy of this burden estimate and any suggestions for reducing this burden can be sent to: U.S. Department of Housing and Urban Development, Office of the Chief Data Officer, R. 451 7th St SW, Room 4176, Washington, DC 20410-5000. Do not send completed HUD 424-B forms to this address. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection displays a valid OMB control number. The Department of Housing and Urban Development is authorized to collect this information under the authority cited in the Notice of Funding Opportunity for this grant program. The information collected provides assurances and certifications for legal requirements related to the administration of this grant program. HUD will use this information to ensure compliance of its grantees. This information is required to obtain the benefit sought in the grant program. This information will not be held confidential and may be made available to the public in accordance with the Freedom of Information Act (8 U.S.C. §552).

Form HUD 424-B (1/27/2023)

Appendix - Alternate/Local Data Sources

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

	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>complete</p>
3	<p>Data Source Name</p> <p>2014-2018 ACS</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>US Census Bureau</p>
	<p>Provide a brief summary of the data set.</p> <p>Population, socio-economic and housing demographics from the US Census American Community Survey.</p>
	<p>What was the purpose for developing this data set?</p> <p>Provide information required to assess housing impediments and demographic/housing information required for the Consolidated Plan.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>Most current available data is for the 2014 - 2018 time period.</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>US Census collected ACS data by randomly selecting a representative sample of New Albany, IN population.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>US Census collected ACS data by randomly selecting a representative sample of New Albany, IN population.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>US Census collected ACS data by randomly selecting a representative sample of New Albany, IN population.</p>
4	<p>Data Source Name</p> <p>2000 Decennial Census (Base Year), 2014-2018 ACS</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>US Census Bureau</p>
	<p>Provide a brief summary of the data set.</p> <p>Population, socio-economic and housing demographics from the US Census American Community Survey.</p>
	<p>What was the purpose for developing this data set?</p> <p>Provide information required to assess housing impediments and demographic/housing information required for the Consolidated Plan.</p>

	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>Most current available is for the 2014-2018 time period.</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>US Census collected ACS data by randomly selecting a representative sample of New Albany, IN population.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>US Census collected ACS data by randomly selecting a representative sample of New Albany, IN population.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>US Census collected ACS data by randomly selecting a representative sample of New Albany, IN population.</p>
5	<p>Data Source Name</p> <p>HUD FMR (Floyd County, IN) and HOME Rents (KY-IN)</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>US Department of Housing and Urban Development (HUD)</p>
	<p>Provide a brief summary of the data set.</p> <p>HUD Fair Market Rents (FMRs)</p>
	<p>What was the purpose for developing this data set?</p> <p>Used to determine payment standard amounts for the Housing Choice Voucher program and other housing programs.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2019</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>HUD uses the most recent available housing data for gross rents plus utilities and contract rents to determine FMRs.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>HUD uses the most recent available housing data for gross rents plus utilities and contract rents to determine FMRs.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>HUD uses the most recent available housing data for gross rents plus utilities and contract rents to determine FMRs.</p>

6	Data Source Name 2014-2018 ACS (Workers) 2017 Longitudinal Employer
	List the name of the organization or individual who originated the data set. US Census Bureau
	Provide a brief summary of the data set. Population, socio-economic and housing demographics from the US Census American Community Survey.
	What was the purpose for developing this data set? Provide information required to assess housing impediments and demographic/housing information required for the Consolidated Plan.
	Provide the year (and optionally month, or month and day) for when the data was collected. Most current available data is for the 2014-2048 time period.
	Briefly describe the methodology for the data collection. US Census collected ACS data by randomly selecting a representative sample of New Albany, IN population.
	Describe the total population from which the sample was taken. US Census collected ACS data by randomly selecting a representative sample of New Albany, IN population.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. US Census collected ACS data by randomly selecting a representative sample of New Albany, IN population.
7	Data Source Name Provided by local PHA
	List the name of the organization or individual who originated the data set. New Albany Housing Authority
	Provide a brief summary of the data set. All queries/sections of the Consolidated Plan associated with public housing: availability, categories, supportive services, condition, housing plan, etc.
	What was the purpose for developing this data set? To respond to the sections of the Consolidated Plan that requested public housing data
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? For New Albany, Indiana exclusively

	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>Since 2015 up to current</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
8	<p>Data Source Name</p> <p>2019 Point in Time Study</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Indiana Housing & Community Development Authority Balance of State (BOS) collected data from regional CoCs.</p>
	<p>Provide a brief summary of the data set.</p> <p>The data collected from the Balance of State (BOS) Homelessness Count Region 13 will focus on Floyd County for 2019 for purposes of this Plan. New Albany is the county seat of Floyd County.</p>
	<p>What was the purpose for developing this data set?</p> <p>Homelessness assessment, for planning and meeting homelessness needs in the region.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>Collected in January of 2019.</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>The Point in Time (PIT Count) is a nationwide count of sheltered and unsheltered homeless persons on a single date in January. There is a day count and a night count.</p> <p>Local coordinators make sure shelters have survey forms and recruit volunteers to do interviews. Volunteers interview on the street, at shelters, and at service based organizations- including food pantries, emergency rooms, police stations, libraries, health clinics, and soup kitchens.</p> <p>Once the data is compiled, a report is released. While a public places count can be subject to seasonal and other variations, the PIT count is currently the most feasible method for gathering important information on homeless individuals and families.</p> <p>Additional information can be found at https://www.in.gov/ihcda/4154.htm.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>For purposes of this Plan the population of Floyd County, Indiana which includes New Albany will be used.</p>

	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Homeless demographic in Floyd County include households with & without children, chronically homeless, veterans, persons with mental illness or substance abuse, adults with HIV, victims of domestic violence, hispanic or non-hispanic and all races.</p>
9	<p>Data Source Name</p> <p>2024 Point in Time Homeless Count</p> <p>List the name of the organization or individual who originated the data set.</p> <p>The Point-in-Time (PIT) Count is a count of people experiencing homelessness in one single night of the year, usually in the last 10 days of January. PIT Coordinators around our Balance of State in 91 out of 92 counties organize the count in their communities with help of volunteers.</p> <p>The Indiana BoS HMIS team run a report to compile all the data gathered and submits the results to the Department of Housing and Urban Development (HUD)</p> <p>Provide a brief summary of the data set.</p> <p>The Point in Time Count is a count of people experiencing homelessness in one single night of the year, broken down by region and county. The dataset also includes sheltered vs unsheltered homeless counts.</p> <p>What was the purpose for developing this data set?</p> <p>IHCDA compiles this information for the Indiana Balance of State (BoS), which includes 91 of the 92 counties in Indiana, except Marion County, and reports it annually to HUD.</p> <p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>January 24, 2024</p> <p>Briefly describe the methodology for the data collection.</p> <p>Volunteers distribute paper surveys and interview people on the night designated for the count. Then, designated people entered this information in the Homeless Management Information System database.</p> <p>Describe the total population from which the sample was taken.</p> <p>The population of individuals experiencing homelessness was mostly identified from those who were in shelters, transitional housing, or other kinds of sheltered facilities. While the number tries to include some unsheltered individuals, they are harder to get an accurate count on.</p> <p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>The total number of homeless individuals surveyed in 2024 within Region 13 was 295.</p>
10	<p>Data Source Name</p> <p>New Albany Housing: Present and Future</p>

	<p>List the name of the organization or individual who originated the data set.</p> <p>A study completed for the City of New Albany by the Urban Studies Institute at the University of Louisville</p> <p>Provide a brief summary of the data set.</p> <p>The following pages provide detailed evaluation of these focus areas, illustrating where the city stands at present and how it might develop in the future. Some of the most relevant findings from this report are shown below:</p> <ul style="list-style-type: none"> • Vacancy rates in New Albany are broadly consistent with peer cities, although it exhibits a relatively low homeowner vacancy rate of 1.8%. The Census Bureau counted 582 persistently vacant units – out of 17,983 total housing units – in the 2020 Decennial Census. These units are concentrated in Downtown, Midtown, and the East End areas. Although a significant number of these units have since been redeveloped or demolished, these persistent vacancies may warrant further investigation. • New Albany’s homeownership rate of 54.5% is low compared to other cities, particularly its local peers. The gap between the city’s homeownership rate and its share of single-family housing (70.3%) indicates that many single-family homes are rented. Median monthly housing costs for households with a mortgage (\$1,097) are higher than median gross rent (\$852), although 20% of owner households have housing costs below this median rent. Along with the low homeowner vacancy rate and relatively high median house value, this suggests that the supply of available owner-occupied housing might be restricted or that the initial cost of buying a home is an insurmountable barrier to ownership. • New Albany has an average amount of public housing relative to its peers (68.8 public housing units per 1,000 total housing units), but a larger number of housing vouchers (98.0 per 1,000). Over the past couple of years there has been a substantial reduction in the number of public housing units and a corresponding increase in the number of housing vouchers. • New Albany has a notably higher number of STRs as a share of its housing (5.8 STRs per 1,000 housing units) than its peers, although New Albany’s rate is similar to that of Jeffersonville. Nearly all the STRs in the city (93%) are the entire home and most are rented for more than 90 days out of the year. The presence of STRs may be contributing – or may contribute in the future – to the lack of owner-occupied housing in the city. • New Albany's population is expected to grow by 3.6% by 2050, with the number of households increasing by 6.8%. Given the age distribution of the householder growth, owner households are expected to grow twice as fast as renter households. However, whether this translates to growth in the number of owner-occupied households depends on other market forces, including the availability and cost of owner-occupied units.
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	<p>What was the purpose for developing this data set?</p> <p>Five principal goals were identified as the scope of this study:</p> <ol style="list-style-type: none"> 1. Determine demographic and housing characteristics of the city and its component neighborhoods (census tracts), including population and household types, household income, housing tenure, income levels to housing costs, homeownership, and vacancy rates, and evaluate relative to comparable cities. 2. Describe parcel-level land use within the city and its component neighborhoods. 3. Identify counts and locations of public housing and housing choice vouchers and evaluate relative to comparable cities. 4. Illustrate the distribution and characteristics of short-term rentals (STRs) within the city. 5. Generate population and household projections for the city and its component neighborhoods. <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Demographic, economic, and housing data are taken from the 2000, 2010, and 2020 Decennial Censuses and the 2021 American Community Survey (ACS) 5-Year Estimates, both of which are conducted by the U.S. Census Bureau. Total populations, household counts, housing unit counts, vacancy rates, and homeownership rates are from the Decennial Census, and units in structure, housing built year, housing values, and household incomes are from the ACS. These data were obtained from the National Historical Geographical Information System (NHGIS) at the University of Minnesota (Manson et al. 2022). The shapes used in the maps in this report were obtained from the same source.</p> <p>Land parcel data was provided by the New Albany Wastewater Utility and supplemented with parcel records maintained by the Indiana Geographic Information Office.</p> <p>Information regarding public housing, housing choice vouchers, and other data from the U.S. Department of Housing and Urban Development were obtained through the HUDUSER online data portal. Data specific to the New Albany Housing Authority were gathered from their 2023 Annual PHA Plan, strategic plan, and personal communication.</p> <p>Data on short-term rentals was gathered from the Airbnb and AirDNA websites.</p> <p>The city of New Albany provided information on municipal holdings and assets.</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>The data in this data set covers from the early 2010s to 2023. It does include projections beyond 2023, but those are not certain.</p> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
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