

July 10, 2019

Greenwood, Indiana

2019 - 2023 Consolidated Plan – Draft

2019 Action Plan - Draft



Greenwood, Indiana
2019 – 20123 Consolidated Plan
2019 Action Plan
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Executive Summary

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

1. Introduction

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 Greenwood, located south of Indianapolis, Indiana, in Johnson County is a new entitlement community. Figure 1 Shows the location of Greenwood in relation to the Indianapolis Metropolitan Statistical Area.

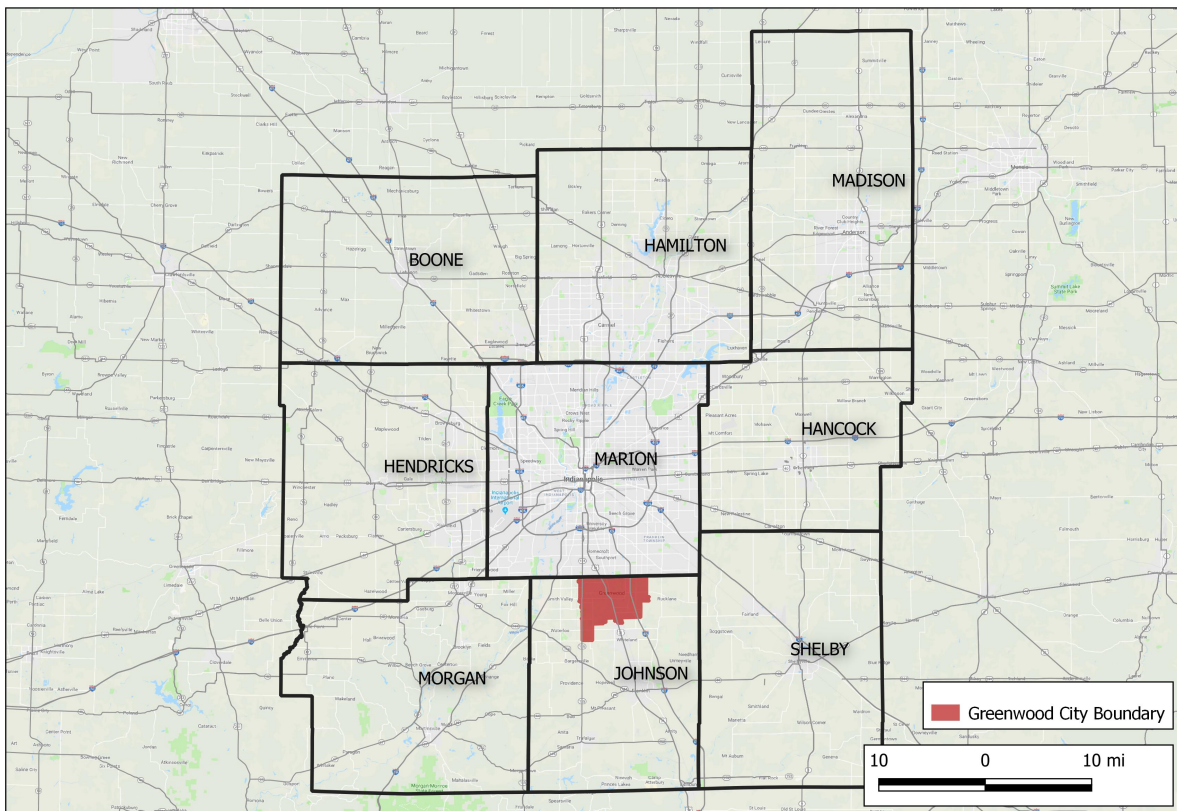


Figure 1 - Greenwood - Highlighted in Red - as Part of the Indianapolis MSA

In 2019, the City of Greenwood will receive \$330,444 of CDBG funding. To receive the funding each year, the City must complete a Five-Year Consolidated Plan. The Consolidated Plan is an assessment of the needs in the community, relating to housing, social and public services, public infrastructure. The analysis looks at populations that are the most affected by the conditions of the current housing stock and the state of the economy, and have higher-than-average difficulties in meeting daily living needs. The

Consolidated Plan then outlines priorities and goals to address those needs. Each year, the City will write an Action Plan, outlining specific projects and funding resources that will be used to meet the priorities and goals. At the end of each year, the City will write a Consolidated Annual Performance and Evaluation Report (CAPER) 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 on funded activities, and measure progress and investment in the community.

The City of Greenwood engaged a consultant to help with the development of this Consolidated Plan. Development began in late May, 2019 and a full document must be submitted to HUD no later than August 15, 2019 for the City to receive its CDBG funding for 2019. Due to the limited timeframe in which to complete the document, the consultants were continuing to collect and research data after draft form of this document was released on July 10, 2019. The consultants found multiple data sources providing different types of information that could be helpful to the assessment of the community's needs. While many of the resources went to confirm the needs found in the HUD provided data, extra time to disseminate this information was helpful to confirm the needs in the community. The consultants also continued to engage local stakeholders during this 30-day time frame to maximize the amount of input within the time period.

This Consolidated Plan 5-Year Plan will cover the years 2019 through 2023. The grant year will run concurrent with the calendar year and will begin January 1st of each year and end on December 31st. The first year of this Consolidated Plan will begin January 1, 2019 and end December 31, 2019. The last year of this Consolidated Plan will end on December 31, 2023.

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

Overview

Making a full assessment of housing, homelessness and public infrastructure poses a few challenges for Greenwood. The first challenge is that many of the people who would benefit are hidden among the middle class and wealthy in the growing community. As recently as June, 2019, local news media had reported the development of a 180-unit luxury apartment building that will charge rents ranging from \$900 to \$1,400 per month. The desire to create luxury housing often overshadows the need for all types of housing.

The second challenge for the City of Greenwood is the collection of data to properly assess the need in the community. There is no central source of information and data on the needs in the community, and the use of multiple data resources makes it challenging because not every source collects the same information or uses the same data sources. For example, a homeless point-in-time count conducted in 2018 showed twenty-two (22) homeless households accounting for 33 individuals. The HUD Definition of homelessness only counts individuals living in shelter or in a place unfit for habitation. With no shelter located in Greenwood, the only individuals counted in the City would be living in a place unfit for human

habitation. However, data from the local McKinney Vento Liaison also includes those who “couch surf.” Couch surfing is a term used to describe households that double up in a unit or sleep on friends’ couches. Many homeless and at-risk households “couch surf” with friends and family, including 55 students in Greenwood Community Schools and 145 students in Center Grove Community Schools as reported through the McKinney-Vento Liaison for Franklin Community Schools.

The third challenge is the newness of the program. The consultants learned from the stakeholder interviews that the City will need to develop partnerships and serve as an advocate for the programs funded with CDBG funding, working to get buy-in from the community on the importance of addressing these needs. With the program funding being so new, it will take the community leaders time to align upcoming projects with eligible activities and understand all the nuances of the regulations.

With those challenges facing the Greenwood community, the City has developed some general priorities and goals to offer flexibility in programming for all communities and increase the coordination among service providers. Under each priority is a list of goals that will address the needs as established from the data and stakeholder interviews. Some goals may not be fully addressed until later in the five-year period as the City understands it will take time to fully develop some construction projects. The priorities the City of Greenwood will follow are:

1. Expand and sustain the supply of safe, decent affordable housing.
2. Support programs that help the most vulnerable households with basic daily living needs.
3. Invest in public facility and public infrastructure needs of low-income neighborhoods.
4. Improve institutional structures and coordination among providers across the City and advocate for fair housing.

3. Evaluation of past performance

This is the first time the City of Greenwood has received CDBG Funding, making any evaluation of past performance moot. Each year, after one full year of implementation of the funds, the City of Greenwood will report progress towards its goals of this Consolidated Plan.

4. Summary of citizen participation process and consultation process

City of Greenwood experienced two challenges for this Consolidated Plan citizen participation process. The challenges include a shortened timeline for development of the Consolidated Plan and the lack of interest from the general public for participation in public meetings.

The Consolidated Plan process began in early May, 2019, much later than required to complete a thorough consultation and public input process. The citizen input process utilized public open houses and the use of social media to collect information from the public, which require a suitable amount of time in order to generate meaningful data.

The City of Greenwood also utilized stakeholder interviews, via phone and in person, to assist with data collection and to learn about the needs and assets in the community. The City hired a Consultant to conduct the interviews on their behalf, as well as write the Consolidated Plan document. Interviews were conducted with social services providers, affordable housing developers, business leaders, civic leaders, city department heads, and neighboring government organizations. A full list of those interviewed are included in Appendix A. Some of these interviews were conducted after the draft document was released for comment from the public. This was due to the shortened timeframe of the development of the Consolidated Plan.

The City of Greenwood released a draft form of this document for a period of 30 days for review by stakeholders and the residents of the community. The document was available on the City's website at <https://www.greenwood.in.gov> and in print form at the Greenwood Public Library.

5. Summary of public comments

The final draft of this document will include a summary of all comments as an appendix.

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

All comments from the public have been accepted as part of the Consolidated Plan and Action Plan Development. The final draft of this document will include a summary of all comments in Appendix B.

7. Summary

Anecdotally, stakeholders have known that as the community continues to grow, developing property and demanding higher end services have driven expansion and has made it more challenging for families and individuals who have lived in Greenwood for a long time. Over time, the rising housing prices have displaced lower income families or put these families more at-risk as the services they seek have become more and more expensive.

The Consolidated Plan will utilize data about the population to determine:

- the number of residents unable to afford their housing;
- the number of residents living below the poverty line;
- the number of people, by race or ethnicity, experiencing housing unaffordability at a higher rate;
- the housing choices available and how they are affected by income and its location;
- the condition of community amenities and where they are located; and
- the number residents are seeking help for daily living needs.

The City of Greenwood will spend the next five years striving to understand more about the needs in the community and the best methods for addressing those needs. The City of Greenwood will start utilizing funds on larger, city lead projects to become more familiar with the use of CDBG funding, the regulatory requirements and build its community development program. As the five-year plan continues, the City

will work to address all of its goals, such as addressing housing and basic daily living needs. Through stakeholder input, the City of Greenwood has learned of potential pilot projects to fund with CDBG funding. However, many of these agencies need to secure other funding, staffing before applying for funding. For these reasons, the City of Greenwood understands that it may take a few years into the five-year Consolidated Plan before significant accomplishments are made towards its goals.

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	GREENWOOD	Mayor's Office

Table 1 – Responsible Agencies

Narrative

The City of Greenwood will administer and implement its own CDBG program for the first year in 2019.

Prior to this year, projects in Greenwood seeking CDBG funding would have had to apply to the State of Indiana for their financial resources. The areas outside of Greenwood, IN, in Johnson County, will continue to apply to the State of Indiana for CDBG funding. If the City of Greenwood would like other HUD resources, such as HOME funding or Continuum of Care funding, the application process will remain the same as in past years.

Consolidated Plan Public Contact Information

The City of Greenwood, Mayor's Office will be the public contact for the City's CDBG Program. Contact information is:

CDBG Program – Kevin Steinmetz
City of Greenwood
300 South Madison Avenue
Greenwood, IN 46142
317-887-5000

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

1. Introduction

The City of Greenwood hired a consultant from City Consultants & Research, LLC to help with the writing of this Consolidated Plan and conduct the public input process, including the consultations. The City of Greenwood provided a few contact organizations to begin the process. Through the interview process, the consultant received other suggestions for contacts and followed up with those individuals. Consultations were conducted in person, one-on-one or via phone conference over a 75-day period.

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)).

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

With the growing number of middle- and upper-income residents in Greenwood, homelessness is a hidden and misunderstood issue in the community. The City of Greenwood is part of Region 11 in the Indiana Balance of State Continuum of Care as part of Johnson County, along with Shelby, Brown, Bartholomew, Decatur, Jackson, and Jennings Counties. The Indiana Balance of State Continuum of Care (CoC) is the planning body for initiatives in ending homelessness in the State of Indiana. To do so, this group supports the development and ongoing maintenance of a strategic, comprehensive system to address homelessness. This system includes strategies for engaging mainstream partnerships, the provision of shelter, temporary housing, services, and permanent housing. The goal is to ensure that all residents of the State of Indiana are able to access and maintain permanent housing.

Describe 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

City Consultants and Research, LLC conducted an interview with the Region 11 Planning Council Chairwomen. The phone interviews discussed how funding is distributed, projects are selected, and accomplishments are evaluated.

Currently, there is no service provider or shelter that targets homeless individuals in Greenwood and service providers do not participate in the HMIS system. Through the consultation process, the consultants learned there are a variety of social service providers within the community, but coordination among them is limited. Many of the providers will refer people who seek help to another provider who

is better able to provide the needed service, but that is the extent of the partnerships. Greater coordination among providers is needed and could be offered through the City of Greenwood. This coordination could help the community understand the unmet needs in the community better and create stronger partnerships to acquire other funding resources to meet the unmet needs in the community.

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

1	Agency/Group/Organization	<i>Assist Indiana</i>
	Agency/Group/Organization Type	Services – Victims of Domestic Violence Services – Children Services – Victims Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Other – Public Services for Victims
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Conducted a phone interview with staff from Assist Indiana to learn about the needs of victims of all types of violence in Johnson County/Greenwood.
2	Agency/Group/Organization	<i>Fair Housing Center of Central Indiana</i>
	Agency/Group/Organization Type	Services – Fair Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Other – Fair Housing Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Conducted a face to face interview with the Executive Director about the fair housing challenges in Greenwood.
3	Agency/Group/Organization	<i>The Social</i>
	Agency/Group/Organization Type	Services – Housing Services – Elderly Persons Services – Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment 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?	Conducted a face to face interview with staff to learn the housing and service needs of the elderly and people living with a disability.
4	Agency/Group/Organization	<i>Indiana Housing and Community Development Authority</i>
	Agency/Group/Organization Type	Other Government – State Services – homeless Regional Organization Civic Leaders

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs – Chronically Homeless Homeless Needs – Families with Children Homeless Needs – Veterans Homeless Needs – Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Conducted a face to face interview with a representative of the organization and received information and data on homeless needs from staff.
5	Agency/Group/Organization	<i>Central Nine Career Center</i>
	Agency/Group/Organization Type	Services – Education Services - Employment
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Economic Development Other - Education
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Conducted a phone interview with staff about the demand for employment training and vocational education in Greenwood for both adult and high school age children.
6	Agency/Group/Organization	<i>Joy's House</i>
	Agency/Group/Organization Type	Services – Elderly Persons Services – Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Anti-poverty Strategy Other – Services for the Elderly
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Conducted a face to face interview with a staff to learn about daily needs of those with elderly or disabled dependents.
7	Agency/Group/Organization	<i>Turning Point Domestic Violence Services</i>
	Agency/Group/Organization Type	Regional Organization Services – Victims Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Homelessness Strategy Homeless Needs – Families with Children Anti – Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Conducted a phone interview about the Regional Planning for Balance of State CoC and the housing needs of the homeless, specifically victims of domestic violence.

8	Agency/Group/Organization	<i>Human Services, Inc.</i>
	Agency/Group/Organization Type	PHA Regional Organization Homelessness Strategy
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Public Housing Needs Homeless Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Conducted a phone interview about the Regional Planning for Balance of State CoC and the housing needs of the homeless, also provided data on public housing.
9	Agency/Group/Organization	Kic-It
	Agency/Group/Organization Type	Housing Homeless Services – Children Homeless Services – Family
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Homelessness Strategy Homeless Needs – Families with Children Anti – Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Conducted a phone interview about the Regional Planning for Balance of State CoC and the housing needs of the homeless.
10	Agency/Group/Organization	United Way of Johnson County
	Agency/Group/Organization Type	Services – Housing Services – Elderly Persons Services – Persons with Disabilities Regional Organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Homelessness Strategy Anti – Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Conducted a phone interview about the Region 11 Balance of State Continuum of Care and social service needs, especially for those with special needs.

Table 2 – Agencies, groups, organizations who participated

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

The challenge of the consultation process was the limited time period for outreach and engagement. The Consolidated Plan is due no later than August 15, 2019 and the engagement of the consultant did not happen until May, 2019. The consultant team tried to reach a variety of providers and stakeholders in the community, often through phone interviews to allow for more interviews per day. The team has recommended to the City of Greenwood to continue the consultation process through the development of the 2020 Action Plan to determine if any amendments may be needed for this Consolidated Plan.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Indiana Balance of State – Region 11	The Consolidated Plan includes goals initiated by the Region 11 Council of the Indiana Balance of State Continuum of Care.

Table 3 – Other local / regional / federal planning efforts

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

City Consultants and Research, LLC scheduled face-to-face and phone interviews consultations with adjacent local governments. The State of Indiana was also consulted for point in time count numbers for homelessness.

Narrative (optional):

PR-15 Citizen Participation

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

With the limited time to conduct input for this plan, citizen participation was collected via stakeholder input and via public meetings. To encourage participation, two different meetings were held to solicit input. These meetings were held in an open house format with carousel exercise. In the carousel exercise, City staff asked participants to answer a variety of questions about housing and community development needs. There were a total of ten questions and each group was given two to three minutes to brainstorm answers. The response was positive and gave the City a broad sweeping picture of the community need and possible solutions. Results are attached to this document.

The City of Greenwood released a draft of the 2019-2023 Consolidated Plan and the 2019 Action Plan for a 30-day comment period. The City of Greenwood also included a copy of its 2019 Analysis of Impediments to Fair Housing Choice. Copies were available on-line and at the local library for the public to review and submit comments.

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	Non-targeted/broad community	The City of Greenwood hosted an open house for public input on June 26, 2019 from 5 pm until 7 pm. No persons attended the open house.	No persons attended the open house.	All comments were accepted as part of this meeting.	
2	Public Meeting	Non-targeted/broad community	The City of Greenwood hosted an open house for public input on July 2, 2019 from 11 am until 2 pm.	Four people attended the open house and provided input.	All comments were accepted as part of this meeting.	
3	30-Day Comment Period	Non-targeted/broad community	30-day comment period for the 2019-2023 Consolidated Plan and the 2019 Action Plan. July 10, 2019 to August 9 2019.			

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The tables for this document are provided to the City of Greenwood through the U.S. Department of Housing and Urban Development reporting system, IDIS. Many of the tables have acronyms that are hard to decipher. HAMFI means HUD Area Median Family Income and is the median family income calculated by HUD for Greenwood, IN, in order to determine Fair Market Rents (FMRs) and income limits for HUD programs. Other acronyms are AMI (Area Median Family Income) and MFI (Median Family Income). When these acronyms are presented as part of the IDIS system, we are to assume they mean the same as HAMFI.

The tables summarize Greenwood as a whole unit, listing all of the households in the community and not distinguishing any particular neighborhood or area. In addition, the tables are from the 2011-2015 CHAS, where HUD provided community and housing statistics that are derived from the 2011–2015 American Community Survey (ACS) estimates. Other, more recent data will supplement the information as needed with more recent ACS and other data sources.

Overall, the primary need for households is finding and maintaining affordable housing. For those households who are in the lowest income groups, the increasing price of housing and growth in the community are either squeezing them from the market all together or making it very difficult to budget for all of their households' needs and pay for housing. The following charts list the issues facing households in Greenwood, dividing and comparing them by income groups, seniors, large family, small family, owner and renter.

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

Summary of Housing Needs

Demographics	Base Year: 2000	Most Recent Year: 2015	% Change
Population	51,224	53,825	5%
Households	18,402	20,975	14%
Median Income	\$56,267.00	\$54,176.00	-4%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,390	2,415	3,835	2,760	9,505
Small Family Households	970	815	1,565	985	5,155
Large Family Households	165	120	345	245	815
Household contains at least one person 62-74 years of age	400	425	760	630	1,435
Household contains at least one person age 75 or older	235	540	475	275	595
Households with one or more children 6 years old or younger	855	475	680	345	1,185

Table 6 - Total Households Table

Data Source: 2011-2015 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	10	30	0	40	0	15	15	0	30
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	20	0	20	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	65	0	135	25	225	0	0	10	0	10
Housing cost burden greater than 50% of income (and none of the above problems)	1,190	395	45	30	1,660	565	225	55	4	849

	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
Housing cost burden greater than 30% of income (and none of the above problems)	130	1,150	625	115	2,020	35	170	635	320	1,160
Zero/negative Income (and none of the above problems)	55	0	0	0	55	40	0	0	0	40

Table 7 – Housing Problems Table

Data 2011-2015 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,255	405	230	55	1,945	565	235	85	4	889
Having none of four housing problems	405	1,315	1,680	1,055	4,455	75	465	1,840	1,640	4,020
Household has negative income, but none of the other housing problems	55	0	0	0	55	40	0	0	0	40

Table 8 – Housing Problems 2

Data 2011-2015 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	435	485	250	1,170	365	135	214	714
Large Related	115	80	170	365	45	25	110	180
Elderly	280	520	145	945	135	159	214	508
Other	545	475	150	1,170	50	85	165	300
Total need by income	1,375	1,560	715	3,650	595	404	703	1,702

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	390	250	0	640	365	90	15	470
Large Related	115	0	0	115	45	10	15	70
Elderly	235	65	35	335	100	95	4	199
Other	505	80	10	595	50	25	20	95
Total need by income	1,245	395	45	1,685	560	220	54	834

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	65	0	70	25	160	0	15	10	0	25

	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
Multiple, unrelated family households	0	0	85	0	85	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	65	0	155	25	245	0	15	10	0	25

Table 11 – Crowding Information – 1/2

Data 2011-2015 CHAS
Source:

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

Table 12 – Crowding Information – 2/2

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

Cost Burden is the largest issue for households in the City of Greenwood. A Housing Cost Burden is when a household pays more than 30 percent of their gross monthly income towards housing costs. A Severe Housing Cost Burden is when a household pays more than 50 percent of their gross monthly income towards housing costs. Of the 5,854 renter households with housing problems, 55.17 percent are experiencing a housing cost burden and 37.41 percent experienced a severe housing cost burden. Of the 8,879 homeowner households, housing problems, 47.47 percent are experiencing a housing cost burden and 50.85 percent experienced a severe housing cost burden. Homeowner households experience a housing cost burden and a severe housing cost burden (98.32 percent) at greater numbers/rates than renter households (92.58 percent).

Small related households have the largest number for both renter and homeowner households with housing cost burden and severe housing cost burden. A small related household is defined as a household of four persons or less, who are familiar.

As income decreases, the number of households experiencing housing problems, particularly housing cost burden and severe housing cost burden increases. Figures 2 and 3 show the increase in households experiencing these types of housing problems in Greenwood.

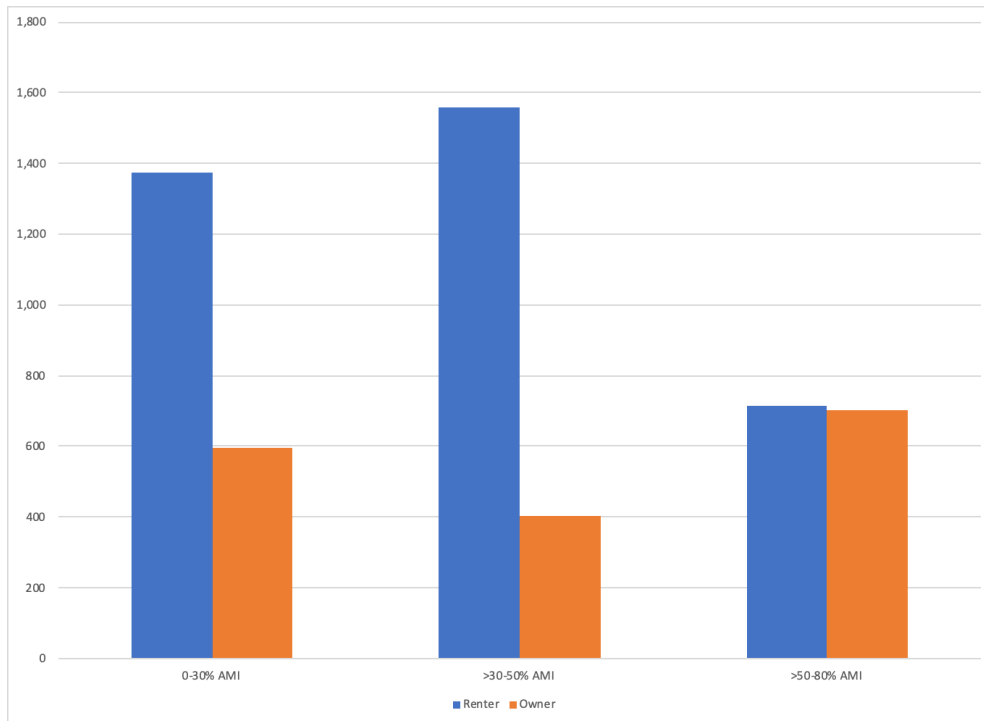


Figure 2 - Households Experiencing a Housing Cost Burden - 2011-2015 CHAS

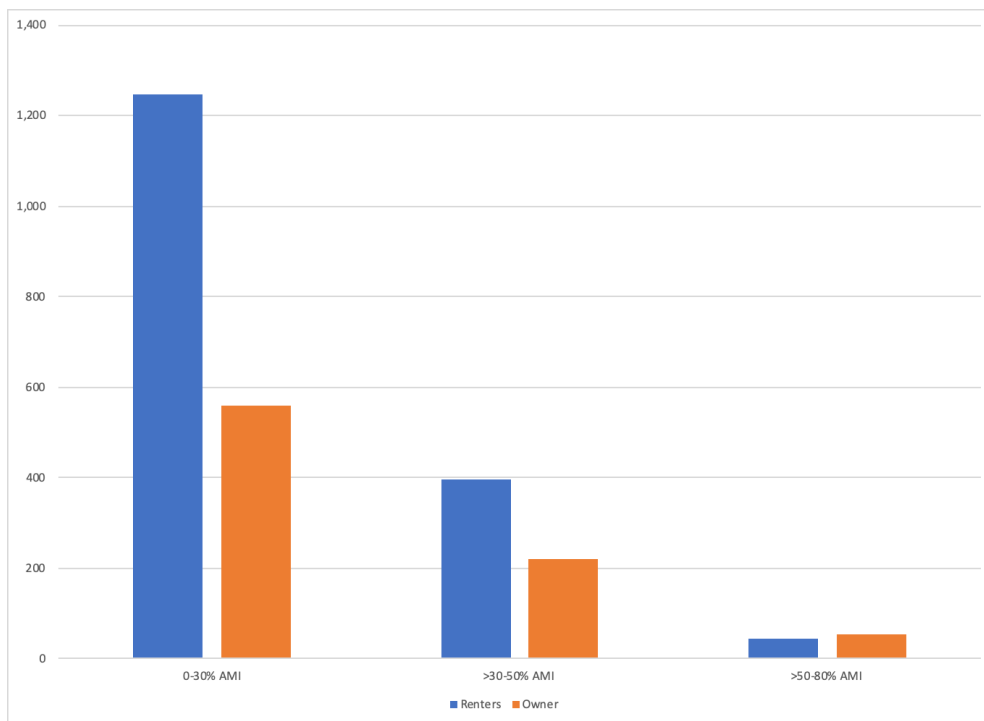


Figure 3 - Households Experiencing a Severe Housing Cost Burden - 2011-2015 CHAS

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.

Information regarding this population is not readily available for the City of Greenwood. However, information is available through the Domestic Violence Network's *2016 State of Domestic Violence Report*, which gives information for Central Indiana. Central Indiana is defined in the report as Indianapolis/Marion County and the eight surrounding counties: Boone, Hamilton, Hancock, Hendricks, Johnson, Madison, Morgan, and Shelby. The City of Greenwood is located in Johnson County.

Looking at the calls to the Connect2Help 2-1-1, the majority of calls come from Marion County. The total number calls from Marion County and the surrounding counties related to domestic violence range from 3000-4000 calls per year. Among the surrounding counties, calls for assistance to Connect2Help were highest from Hendricks, Johnson, and Madison Counties. In 2015, Connect2Help received 77 calls from Johnson County related to domestic violence. From 2010 to 2015, the average annual call log was 78.5 calls. 100 people received residential domestic violence services in Johnson County in 2016, compared to 2,788 people in Indianapolis/Marion County. 310 people received non-residential domestic violence services in Johnson County in 2016, compared to 3,430 people in Indianapolis/Marion County.

What are the most common housing problems?

The most common housing problem in Greenwood is housing cost burden and severe housing cost burden. As stated earlier in the narrative, 98.32 percent of homeowner households experience a housing cost burden or a severe housing cost burden and 92.58 percent of renter households experience a housing cost burden or severe housing cost burden.

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

As income decreases, the number of households experiencing housing problems, particularly housing cost burden and severe housing cost burden increases.

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 most common housing problem is housing cost burden and severe housing cost burden. 98.32 percent of homeowner households experience a housing cost burden or a severe housing cost burden and 92.58 percent of renter households experience a housing cost burden or severe housing cost burden. The challenge for homeless families or formerly homeless families is locating affordable rent once a subsidy is removed.

According to the Indiana Housing and Community Development Authority (IHCDA), there are nine current Section 42 properties. Section 42 is the Low-Income Rental Housing Tax Credit Program where developers receive annual tax credits for the development of affordable housing. Each year the maximum rent is set by the U.S. Department of Housing and Urban Development depending on the size of the unit and the size of the household. Upon application, the developer must tell IHCDA how many of each size of unit will be available to each income level (30% AMI, 40% AMI, 50% AMI, 60% AMI, and market rate). The nine properties have 774 units with only 37 total units affordable to those households under 30% AMI, or most at-risk of homelessness. An additional 68 units are affordable to households earning 40% AMI. According to stakeholders, many of these properties have long waiting lists for potential tenants and some of the properties no longer accept applicants for their waiting lists. An additional 274 units are listed as pending on the IHCDA list.

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:

The City of Greenwood is part of the Balance of State of Indiana Continuum of Care. The City of Greenwood will consider any household experiencing a housing cost burden and earning an income less than 30 percent HAMFI to be an at-risk population. For the City of Greenwood, approximately 1,375 renter households and 595 homeowner households are at-risk of homelessness.

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

The Balance of State Continuum of Care does not track the reasons individuals become homeless in its Point in Time County survey. According to stakeholders in the community, the biggest risk to instability is the rising cost of rents in the City of Greenwood. Over 2,900 renter households earning less than 50 percent of the area median income have a housing cost burden, paying more than 30 percent of their gross income towards housing. Because of this housing cost burden, these households have little room to absorb rising rental costs.

According to the Out of Reach study by the National Low Income Housing Coalition, the mean renter household wage for Johnson County is \$11.20 per hour, and the rent affordable to that wage is \$582 per month. This information was not available specifically for the City of Greenwood, alone. Fair Market Rent is the estimated amount of money property with a certain number of bedrooms, in a certain area of the country, will rent for. The fair market rent for rents for Johnson County in the area are illustrated in Table 13. None of the fair market rents in Johnson County are considered affordable for the mean renter household.

Table 13 - 2018 Fair Market Rents for Johnson County

Unit Size	Monthly Fair Market Rent
Zero – Bedroom	\$599
One – Bedroom	\$696
Two – Bedroom	\$852
Three – Bedroom	\$1,140
Four – Bedroom	\$1,296

Discussion

According to Zillow.com, the median home value in Greenwood was \$194,100 in May, 2019. This is a 9.8 percent increase over the previous year. While this value appears to be affordable on the surface, the housing market and current sales prices paint a different picture. The median listing in Greenwood in May, 2019 was \$244,900 and the median rent price was \$1,395 per month. The average listing is on the market for 62 days and only 0.7 percent of mortgages are delinquent. Both are below the national averages.

With the large numbers of households experiencing a cost burden, affordable housing development is key to offering relief to those households. This can be in the form of a development subsidy for renovated property, repair assistance to owner occupied housing, or down payment assistance. These types of subsidies lower the cost of the development or of the purchase of housing to help reduce the rent needed to be collected by the developer or the mortgage needed to be paid by the homeowner. Over the course of the five-year Consolidated Plan, the City of Greenwood should examine possible options to undertake to ensure there is a variety of housing prices available for those households wanting to live in Greenwood.

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

The next few sections of the Consolidated Plan will examine the housing needs in the entire community by income group and by race. According to the 2011-2015 American Community Survey estimates, 87.6 percent of the Greenwood population identifies as White, 4.5 percent identify themselves as African American and 3.9 percent identify themselves as Asian. Of the total population, 5.2 percent identify themselves as Hispanic.

Housing problems are defined as over-crowding, lack of kitchen facilities, lack of plumbing facilities or a housing cost burden. A housing cost burden is any household paying more than 30 percent of its gross monthly income towards housing costs. Housing costs include mortgage, insurance and taxes if an owner-occupied home. Housing costs are the rent and insurance costs incurred by a renter household. These issues know no income barriers or racial barriers. The data suggest that every race and income level have one or more housing problem.

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	1,325	210	95
White	1,200	210	70
Black / African American	0	0	0
Asian	25	0	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	80	0	25

Table 14 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2011-2015 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	1,475	460	0
White	1,310	425	0
Black / African American	4	30	0
Asian	30	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	125	0	0

Table 15 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,265	2,370	0
White	1,120	2,255	0
Black / African American	4	15	0
Asian	45	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	4	50	0

Table 16 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	259	1,970	0
White	250	1,885	0
Black / African American	4	30	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	4	54	0

Table 17 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

Discussion

White households are households with the most housing problems. This is to be expected, as the City of Greenwood is predominately white. The 2011-2015 ACS showed the county population to be 87.6 percent white and this matches the proportion of households with housing problems.

For extremely low-income households (below 30 percent HAMFI), 90 percent of those experiencing housing problems are White. People of color make up approximately 10 percent of extremely low-income households experiencing housing problems. Hispanic households, however, experience a disproportionate rate of housing problems. While they account for 5.2 percent of the total population, 6.04 percent of extremely low-income households who are Hispanic experience one of the four HUD housing problems.

For low-income households (31-50 percent HAMFI), 88 percent of those experiencing housing problems are White. People of color make up approximately 2.3 percent of low-income households experiencing housing problems. Hispanic households, again, experience a disproportionate rate of housing problems at this income level. While they account for 5.2 percent of the total population, 8.47 percent of low-income households who are Hispanic experience one of the four HUD housing problems.

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

This section of the Consolidated Plan will examine the needs and housing problems by income group and race. Housing problems count as over-crowding, lack of kitchen facilities, lack of plumbing facilities or a severe cost burden. A severe cost burden is any household paying more than 50 percent of its gross monthly income towards housing costs. Housing costs include mortgage, insurance and taxes if an owner-occupied home. Housing costs are the rent and insurance costs incurred by a renter household.

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	1,035	495	95
White	930	480	70
Black / African American	0	0	0
Asian	25	0	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	70	15	25

Table 18 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	365	1,570	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	305	1,440	0
Black / African American	4	30	0
Asian	10	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	50	74	0

Table 19 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	270	3,360	0
White	200	3,175	0
Black / African American	4	15	0
Asian	45	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	4	50	0

Table 20 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	39	2,195	0
White	35	2,100	0
Black / African American	4	30	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	65	0

Table 21 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

Discussion

White households have the largest number of households experiencing one of the severe housing problems, accounting for 86.99 percent of all households with severe housing problems. This is proportional to the number of White households in the total population.

For extremely low-income households (below 30 percent HAMFI), 90 percent of those experiencing severe housing problems are White. People of color make up approximately 3 percent of extremely low-income households experiencing severe housing problems. Hispanic households, however, experience a slightly disproportionate rate of severe housing problems. While they account for 5.2 percent of the total population, 6.04 percent of extremely low-income households who are Hispanic experience one of the four HUD severe housing problems.

For low-income households (31-50 percent HAMFI), 83 percent of those experiencing severe housing problems are White. People of color make up approximately 17.5 percent of low-income households experiencing severe housing problems. Hispanic households, again, experience a disproportionate rate of housing problems at this income level. While they account for 5.2 percent of the total population, 13.7 percent of low-income households who are Hispanic experience one of the four HUD severe housing problems.

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

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

Introduction:

Housing Cost Burden is the largest issue when it comes to housing problems. Every stakeholder considered housing affordability an issue, particularly when it comes to renter households. Stakeholders readily admitted that increasing rents have made it difficult for residents to remain in the community.

While rising prices for home purchases do not affect those already living in the City of Greenwood, increases real estate prices may prevent new residents from moving to the community with moderate or lower incomes.

This section will examine how the cost of housing affects the current residents of the City of Greenwood, by race and ethnicity.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	13,725	2,995	1,590	95
White	13,120	2,710	1,380	70
Black / African American	140	0	4	0
Asian	150	85	80	0
American Indian, Alaska Native	20	0	15	0
Pacific Islander	0	0	0	0
Hispanic	225	120	90	25

Table 22 – Greater Need: Housing Cost Burdens AMI

Data 2011-2015 CHAS
Source:

Discussion:

White households have the most housing problems. This is to be expected, as City of Greenwood is predominately white. The 2011-2015 American Community Survey by the U.S. Census showed the county population to be 87.6 percent white. This matches the rate of households with housing cost burdens to be 93.99 percent. When examining the data by income, the percent of White households experiencing a housing cost burden raises to 95.59 percent for those earning less than 30 percent HAMFI.

According to the 2011-2015 American Community Survey, people of color account for 13.7 percent of households in the City of Greenwood. However, these households only account for 5.07 percent of the households with a housing cost burden in the City of Greenwood. When examining the data by income, African American households and Hispanic households earning more than 50 percent of HAMFI experience housing cost burden at disproportionate rates.

For African American households who account for 1.72 percent of the population, they account for 5.03 percent of households earning 50 percent of the HAMFI with a housing cost burden.

For Hispanic households who account for 5.20 percent of the population, they account for 5.66 percent of households earning 50 percent of the HAMFI with a housing cost burden.

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?

People of Color in the City of Greenwood account for 13.07 percent of the total population, according to the 2011-2015 American Community Survey. As a whole, they do not account for more than 11 percent of households experiencing a housing cost burden. The previous discussions have indicated that depending on the income earned, African American and Hispanic households are the primary racial groups with a disproportionate amount of these housing cost burden. Low-income households, earning more than 50 percent HAMFI, have the most housing problems, particularly when it comes to cost burden, but severe housing problems vary among all income groups. When looking at all housing needs/problems, Hispanic households experience them at a higher rate than other racial or ethnic groups.

Hispanic households represent just over 5 percent of the total population but as their income decreases, they account for larger portions of the population with housing problems (lacks complete kitchen facilities, lacks complete plumbing facilities, more than one person per room, cost burden greater than 30%). For Hispanic households earning between 31 and 50 percent HAMFI, they account for 8.47 percent of all households with housing problems. For Hispanic households earning below 30 percent HAMFI, they account for 6.04 percent of all households with housing problems.

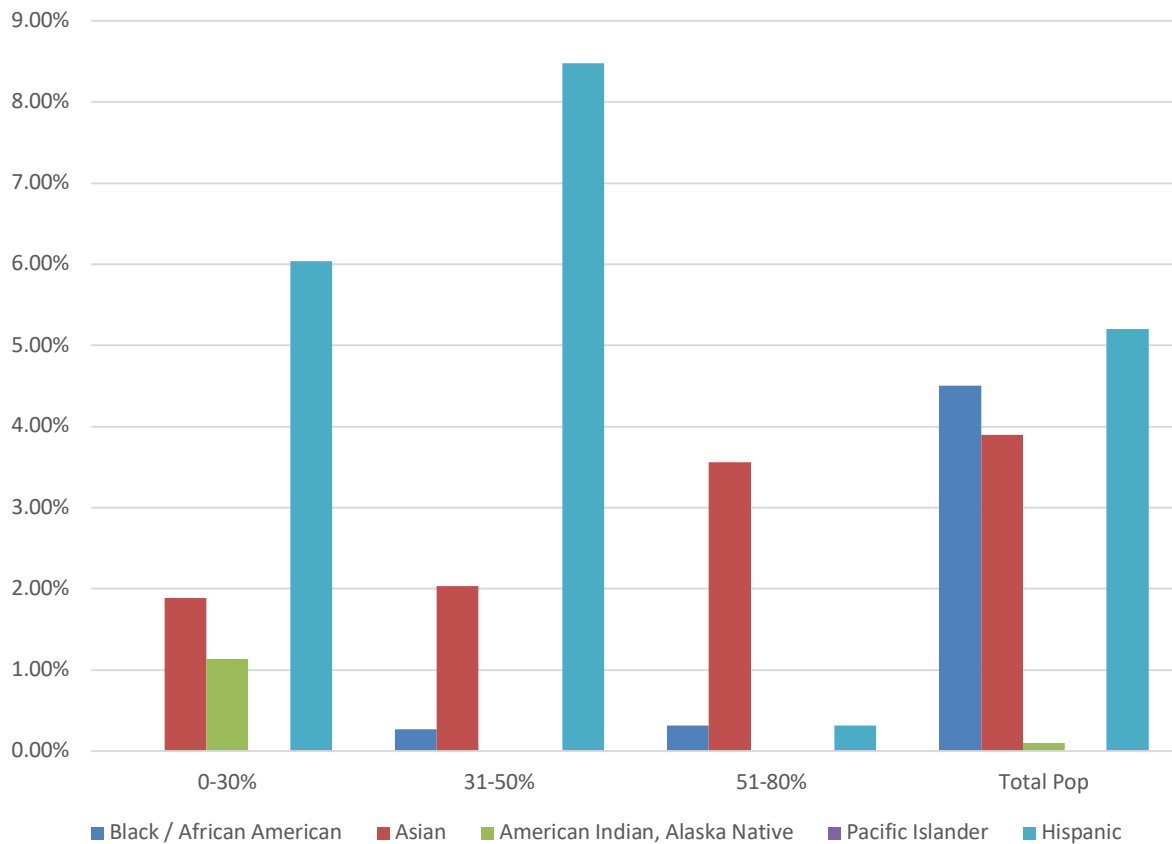


Figure 4 - All Housing Problems by Race/Ethnicity - 2011-2015 ACS

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

Please see the above discussion.

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

A map of the area, shown in Figure 5, shows the location of residents by race. The map overlays the location of residents by race along with the income level of the area. Individuals who identify as White live across all areas of the City of Greenwood.

Individuals who identify as Black or African American are more centrally located in the City, as well as concentrated in areas where a greater percentage of households have low or moderate income. Individuals who identify as Other Race are also concentrated in areas where a greater percentage of households have low to moderate income.

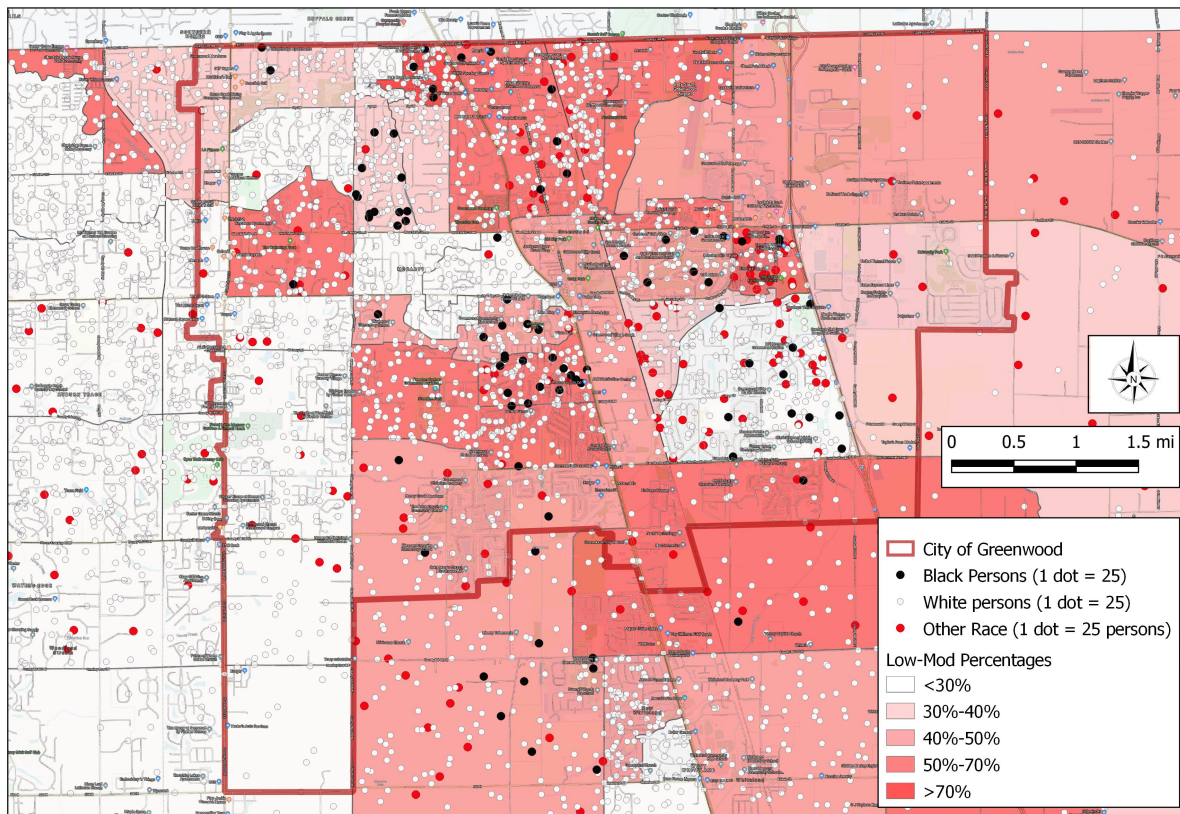


Figure 5 - Residents by Race and Income Area – Source: 2011-2015 ACS

NA-35 Public Housing – 91.205(b)

Introduction

The City of Greenwood does not have a locally based public housing provider nor a housing choice voucher provider. The State of Indiana, through the Indiana Housing and Community Development Authority, subcontracts the housing choice voucher program to Human Services, Inc, to serve Johnson, Shelby, Bartholomew, Decatur, and Jackson Counties. Human Services, Inc. has several locations but the Johnson County location is in Franklin, IN. There are no public housing units, or multifamily housing owned by a public housing agency, located within the City of Greenwood. There are rental properties that accept housing choice vouchers within the City of Greenwood and there are a total of 3,973 households utilizing a housing choice voucher.

The Housing Choice Voucher program offers subsidy to a household to allow them to rent any apartment in the local housing authorities jurisdiction. The household will pay 30 percent of their gross monthly income towards rent and the Housing Choice Voucher covers the remaining cost of the rent. Thus, if a two-bedroom apartment is \$700 per month and the household can only afford \$250 per month, the remaining \$450 of rent is paid by the NHA through the voucher. The Indiana Housing and Community Development Authority publishes rental housing considered to be affordable housing via Indiana Housing Now at indianahousingnow.org. Developers and property managers are encouraged, though not required, to list their available properties and units, as well as provide photos and details of each property. The following charts outline the beneficiaries of this program.

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	0	3,973	0	3,868	2	0	93

Table 23 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Program Type								
	Certificate	Mod- Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	10,660	0	10,632	2,658	0
Average length of stay	0	0	0	5	0	5	1	0
Average Household size	0	0	0	2	0	2	4	0
# Homeless at admission	0	0	0	23	0	23	0	0
# of Elderly Program Participants (>62)	0	0	0	888	0	859	0	0
# of Disabled Families	0	0	0	1,497	0	1,425	0	0
# of Families requesting accessibility features	0	0	0	3,973	0	3,868	2	0
# 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 24 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod- Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	3,367	0	3,281	2	0	75
Black/African American	0	0	0	574	0	557	0	0	17
Asian	0	0	0	7	0	6	0	0	0
American Indian/Alaska Native	0	0	0	22	0	21	0	0	1
Pacific Islander	0	0	0	3	0	3	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									

Data Source: PIC (PIH Information Center)

Table 25 – Race of Public Housing Residents by Program Type

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod- Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	127	0	125	0	0	2
Not Hispanic	0	0	0	3,846	0	3,743	2	0	91
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 26 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Consolidated Plan

GREENWOOD

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

There are no public housing units within the City of Greenwood. However, all voucher holders utilizing their Housing Choice Voucher within the City of Greenwood are requesting accessible units to rent.

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

Data on those waiting for a housing choice voucher was not readily available at the time of publication of the draft document. The consultant team continues to seek out the data and will include as part of the final submission of the Consolidated Plan in August, 2019.

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

The needs of the households utilizing vouchers or waiting for a voucher match that of the general public. Cost burden in the City of Greenwood for renter households is a top housing issue and shows an inverse relationship with household income (i.e., the lower the income, the higher the incidence of cost burden).

- The median household income in 2017 for the City of Greenwood was \$55,274 while the median household income for a housing choice voucher holder was \$10,660
- There are 5,770 households with at least one person who is 62 years of age or older, accounting for 27 percent of all households. There are 888 households who have a housing choice voucher and are also a household with at least one person who is 62 years of age or older, accounting for 22 percent of housing choice voucher households.
- African American households account for 14.4 percent of housing choice voucher households and only for 4.5 percent of the total population.
- Hispanic households, despite accounting for 5.07 percent of the general population, only account for 3.19 percent of housing choice voucher households.

Evictionlab.org is the first time ever national record of eviction data for renter households. It is a collection of data from 2010 until 2016. On average, 0.72 households are evicted every day in the City of Greenwood. The eviction rate of 3.31 percent is above the national average of 2.34 percent. Eviction happens for many reasons, but one of the primary reasons is ability to pay rent. With a median gross rent of \$843 per month, a household must earn \$33,770 per year or \$16.50 per hour to afford the median rent. Housing choice vouchers are essential to helping those households who do not earn that income.

Discussion

The challenge with the housing choice voucher program is the availability of units. Landlords must be willing to accept Housing Choice Vouchers as part of the payment for rent and must meet certain inspection guidelines. The State of Indiana through the Indiana Housing and Community Development

Authority and its partner Human Services, Inc. strive to minimize the administrative burden to landlords to encourage acceptance of vouchers. Through stakeholder interviews, the City of Greenwood has learned the following measures have taken place to encourage landlord participation:

- Partnerships with supportive service providers to offer 24 hour/7day per week case management;
- Positive experience with past leases and tenants served by a program that encourage new landlords to partner, through word of mouth; and,
- Continued outreach to landlords across the community.

Despite these efforts, currently (as of 6/14/19) on the IndianaHousingNow.org website, there are few housing units available in the City of Greenwood for a household with a housing choice voucher. There are 10 different properties listed; however three of the properties (Trotters Pointe III – 2X and Trotters Pointe IV) are listed as the same address and another three properties (Village Crossing Apartments) are listed as the same address. While it appears there are many apartments accepting housing choice vouchers, it is really six different properties. All listed properties have waiting lists, however when consulting with stakeholders, many of those interviewed said some of the wait lists are closed and no longer accepting applications.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Suburban homelessness is a hidden problem in many communities because it does not fit the stereotype that many Americans associate with homelessness. Because many suburban communities do not have shelters for crisis housing or services for the homeless, many homeless households are forced to live in their cars, stay in short- or long-term hotels, or flee to urban areas where services and access to shelter is more readily available.

A Continuum of Care (CoC) is a community that comes together to organize and deliver housing and services to meet the needs of people who are homeless, as they move to stable housing and self-sufficiency. Many CoC's establish specific plans and strategies to address homelessness. Each CoC is required, in January, by HUD to conduct point in time count (PIT) and an inventory of all the beds/units available for homelessness called a housing inventory count (HIC). The Indiana Balance of State reaches out to services providers via its regional structure to survey the number of homeless individuals, however, despite best efforts, counting rural homeless can be a challenge. There are far fewer resources to commit to homelessness assistance and services

The City of Greenwood, as part of Johnson County, participates in the Indiana Balance of State, Continuum of Care. The Balance of State Continuum of Care includes 91 of the 92 counties in the State of Indiana. These counties are divided into 16 regions, which are overseen by regional planning councils and chairpersons. Johnson County is part of Region 11 of the Indiana Balance of State Continuum of Care, along with Shelby, Brown, Bartholomew, Decatur, Jackson and Jennings Counties.

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):

The City of Greenwood is in Region 11 of the Indiana Balance Continuum of Care. Point in Time Count numbers are not available from the 2019 count. Numbers presented here are from 2018 and were provided by the Indiana Community Development and Housing Authority. A total of 22 households were recorded as homeless in Johnson County. Thirty-three (33) people made up the total homeless population with five (5) children

under the age of 18. There were no individuals who would be considered chronically homeless. There were three individuals who identified as veterans, three people who identified as unaccompanied youth (between the ages 18 and 24), and one person with a severe mental illness.

From the count, it is unknown how many people in Johnson County were unsheltered. Of the 157 homeless persons in all of Region 11, 36 of them were unsheltered. This means 36 people were living in a place not meant for human habitation, such as parks, under bridges and abandoned buildings.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	29	0
Black or African American	4	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	1	0
Not Hispanic	32	0

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

Johnson County did have two homeless household with five dependent children under the age of 18 between them. There were two veteran homeless households with three people, two of whom were veterans at the Point in Count. One veteran identified as male and one veteran identified as female.

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

The Region 11 Point in Time Count only counts people by County, and not by local geography smaller than County. In the 2018 PIT count, 29 homeless individuals in Johnson County identified as White and four homeless individuals in Johnson County identified as Black or African American. Only one homeless individual in Johnson County identified as Hispanic.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

From the 2018 Point-In-Time Count, it is unknown of how many people in Johnson County were unsheltered. Of the 157 homeless persons in all of Region 11, 36 of them were unsheltered. This means 36 people were living in a place not meant for human habitation, such as parks, under bridges and abandoned buildings.

Discussion:

Homelessness is a hidden issue in the City of Greenwood and Johnson County. With the growth in the community and the increasing rents, the issues of homelessness and at-risk homelessness are not fully understood. Many folks in the community identify homelessness those who experience homelessness in

urban areas, such as Indianapolis. Thus, helping the homeless often involves educating the community about the needs of extremely low-income families and homeless neighbors in Greenwood.

There is no shelter or service provider dedicated to the provision of homeless individuals in the City of Greenwood. The closest shelters and service providers are located in Indianapolis, to the north of the City of Greenwood. In consultation with local stakeholders, the City of Greenwood learned residents will often choose to go to a shelter located in Martinsville, IN rather than a shelter in Indianapolis. Many residents, even in crisis, will avoid going to urban settings for assistance.

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

Introduction:

Unfortunately for many people living in Greenwood with a disability or special need, the services needed to meet basic daily living needs are not readily available. Through the consultation process, many stakeholders have said the demand for services exceeds the availability of services and are often provided by a service provider located in a different community. People with special needs often have to travel to Marion County/Indianapolis to the north to find the services they require. When searching 211 Connect to Help, there were no service providers listed that serve portions of the City of Greenwood. The United Way of Johnson County has 18 community partners that offer 77 programs; however, the location of these programs may not be located within the City limits.

Describe the characteristics of special needs populations in your community:

The State of Indiana does not publicly publish the number of people living with a disability by county. However, for the purpose of analysis, the City of Greenwood was able to find the number of people collecting Supplemental Securing Income reporting themselves as blind or living with another disability. The 2017 report from the Social Security Administration states 1,644 individuals in Johnson County fit into this category. The average monthly Supplemental Security Income amount in 2017 was \$735 per month.

Consultations with service providers state that affordable housing with supportive services are a need for these individuals. Those interviewed stated that finding affordable housing is issue for most of their clients, even those who are currently living with family. In the case of a caregiver that is unable to continue their support, finding affordable housing and meeting the daily needs of the individual become acute if the family does not have a “Plan B” support system. Based on this information, we will assume finding affordable housing with supportive housing is a need for these individuals.

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

The Social offers services for elderly residents and is based in Greenwood. They are currently undergoing an expansion of their facility to meet the growing demand. Not all individuals who come to the Social are low- or moderate-income residents, but all are at least 62 years of age or older.

As discussed earlier, many people living with a disability or other special need will have to travel to either Indianapolis or another community to receive services. The majority of demand can be met in Marion County, Indianapolis.

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

The Indiana State Department of Health releases an annual report on the presence of the HIV/AIDS virus by county. As of December 31, 2019, there were a total of 190 persons living with HIV/AIDS in Johnson County. Because the number of new cases was so small, the data has been suppressed by the Indiana State Department of Health. The report shows less than five new cases, but the actual number is unknown.

Discussion:

As stated earlier, for many people living in Johnson County with a disability or special need, the services needed to meet basic daily living needs are not readily available. Through the consultation process, many stakeholders have said the demand for services has been increasing over time, with agencies referring individuals and households to other communities for services.

Marion County, home to Indianapolis, has a greater number of services providers and may be more equipped to handle additional demand from the small number from Greenwood. In addition, Indianapolis is a direct recipient of HOPWA funds, a resource designated to serve those living with HIV/AIDS. Greenwood is a part of the region served by Indianapolis HOPWA funds. For this reason, HIV/AIDS patients in Greenwood are referred to services providers in Indianapolis.

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

Describe the jurisdiction's need for Public Facilities:

The City of Greenwood has a variety of assets in the community, including Park Facilities, Banking Institutions, Employment Programs, and Senior Centers. However, there is no single resource where to find all facilities based on the need an individual may have. Residents of the City must have some knowledge of where to find services, which often comes from word of mouth and outreach by the organizations themselves.

The City of Greenwood completed the *Greenwood Recreation Zone Improvement Plan* in 2015, examining the Department of Parks and Recreation facilities, programming needs and impact fees. The document listed 15 different parks, facilities and trails, totaling 293.60 acres of recreation space. The study found the City of Greenwood has a current level of service of 5.45 acres per 1,000 persons, which is a shortfall to the desired Community Level of Service standard of 9.50 acres per 1,000 persons. This calculation was made based on the 2015 population estimate of 53,883 people. The improvement plan estimated a 2024 population of 71,876, meaning the City of Greenwood would need to increase the total acreage of recreation property by 389.22 acres.

The *Greenwood Recreation Zone Improvement Plan* also prioritized current deficiencies in the facilities and future needs. Page 28 listed out a complete list of the items to address current facility deficiencies and address future needs. The cost to address the current deficiencies is estimated to be \$28,784,462 and the cost to address the future needs is \$20,291,81 for a total of \$49,076,143.

Some other items of note, regarding all facilities in the City of Greenwood, including the Department of Parks and Recreation are:

- The Greenwood Community Center, a City of Greenwood Parks facility, has recently undergone a multi-million-dollar renovation to expand the workout facilities, add a two-story space devoted to children, add a separate adult fitness and yoga spaces, and add a Luckey Climber – a three-dimensional climbing sculpture for kids.
- The United Way of Johnson County lists 18 partner agencies, the of which have offices located in the City of Greenwood. The remainder offer services to those who live in Greenwood but a resident may need to travel to another community, possibly Franklin, IN to access those services.
- The Central Nine Career Center offers education opportunities for adults and high school students.
- There are four locations that offer food insecurity programs, however only three were listed on the savi.org website.
- There are four community centers listed on the savi.org website, including the Greenwood Community Center.

The City of Greenwood does not have any shelter for those residents seeking crisis housing, overnight shelter or are escaping a domestic violence situation. From stakeholder input, the lack of crisis housing or shelter for the most vulnerable people in the community is considered an unmet need in Greenwood.

How were these needs determined?

The City of Greenwood does not have a resource that lists all the public facilities or assets in the community. The City utilized several resources to determine the above resources available.

- The City of Greenwood utilized a community profile created utilizing Savi.org. Savi began in 1994 as a program of the Polis Center at Indiana University Purdue University Indianapolis (IUPUI) in a partnership with the United Way of Central Indiana. The system provides information and data by geographic area, including census tracts, block groups or zip codes.
- The City of Greenwood researched resources available through the United Way of Johnson County and which partners have locations within the City's boundaries.
- The City's Park's Department provided a brief assessment of the needs of other park facilities in the community, including those located in low to moderate income neighborhoods.
- Stakeholder interviews offered insight on the availability of public facilities.

Describe the jurisdiction's need for Public Improvements:

At the time of publication of the draft document, information about the needs of public infrastructure was still be collected. Information will be provided as part of the final draft document.

How were these needs determined?

At the time of publication of the draft document, information about the needs of public infrastructure was still be collected. Information will be provided as part of the final draft document.

Describe the jurisdiction's need for Public Services:

The challenge with determining the public services is that there are many listings and they vary based on the organization's ability to keep its list updated. The City of Greenwood has checked with three main sources regularly, the INConnect website by the State of Indiana Family Supportive Services Administration and through Consultations with the local stakeholders. Available services listed by each organization are different.

Connect2Help 2-1-1's mission is to facilitate connections between people who need human services and those who provide them. Calls are accepted 24 hours per day and seven days per week. Through Savi.org, 211 call information is available by zip code. The City of Greenwood has two zip codes within its boundaries, 46142 and 46143. It should be noted that the zip codes are not exclusively within the City's boundaries. In 2017, 11.48 percent of caller's needs were recorded as "unmet" by 2-1-1. The top need identified by Connect2Help was basic daily needs, at 66.7 percent of all calls received.

Joy's House provides adult day support services in two locations in Marion County, to the north of Greenwood. The southernmost offices are located at the University of Indianapolis, but also serve individuals and families outside of Marion County, including those who live in Greenwood. In 2018, the Joy's House served 3.1 people with adult day services from the City of Greenwood. In an interview with staff, the demand for this type of service to ease the burden of a care giver continues to increase. Care of a dependent adult – either one who is elderly or living with a disability – is often out of reach for most households. Low cost, high quality care is in high demand and rare to find.

How were these needs determined?

The data to determine the public service need comes from several resources and is often dependent on how often the data is collected. There is no singular source that provides information on the City of Greenwood. For the public service needs, the City of Greenwood utilized information from Joy's House a provider and the Savi.org database which has information from Connect2Help 2-1-1. This information is only offered by zip code and the City utilized the 46142 and the 46143 zip codes to determine the need. It is important to note the zip code boundaries to not mirror the City's boundaries. However, with limited information, this review gives a basic picture of the social service needs.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City of Greenwood is part of the US Census Bureau’s Indianapolis-Carmel Metropolitan Statistical Area (MSA). Located just south of Indianapolis/Marion County it is a fast-growing community. The population has grown by 18% from 2010 until 2018, according to Stats Indiana. Figure 6 shows the population Growth since early last century. The population has doubled since 1990 and continues to grow as households move from Indianapolis to its growing suburbs.

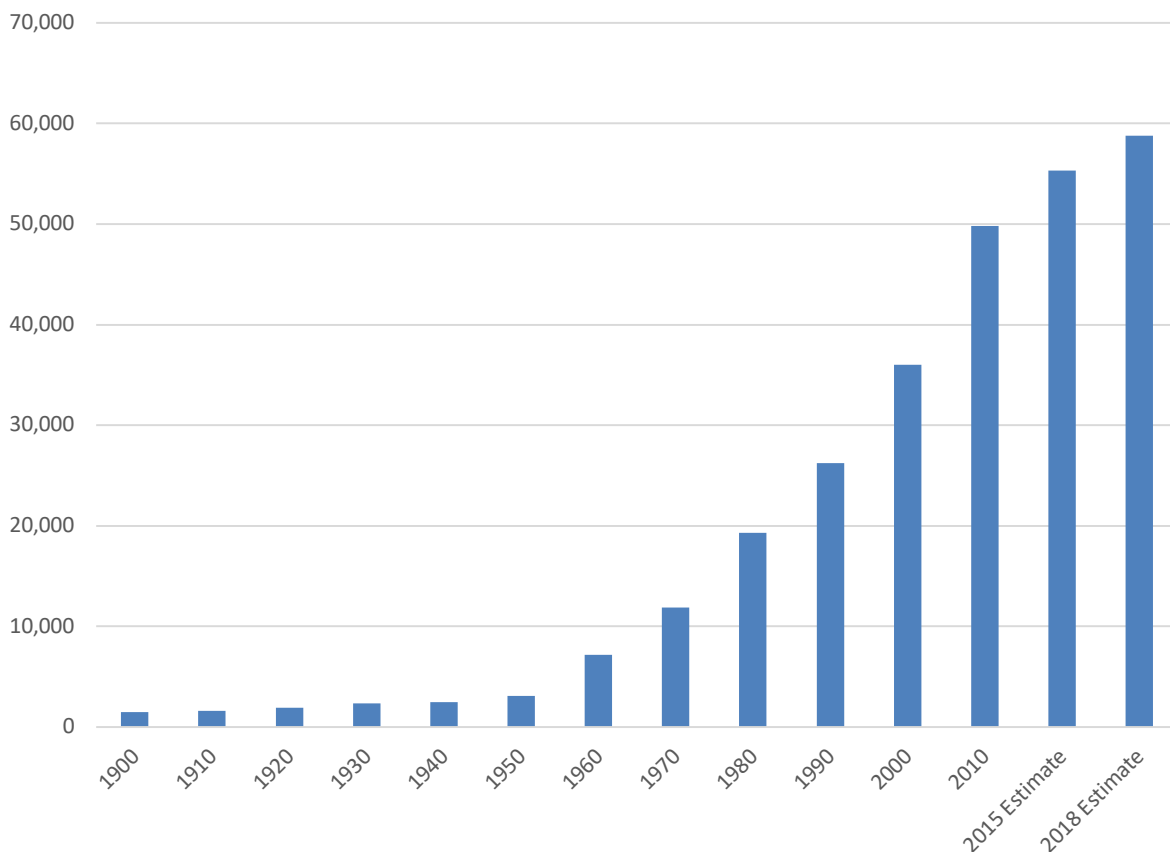


Figure 6 – Population Over Time - Source: 2013-2017 ACS

As the community grows, with more and more middle- and higher-income households, it makes it difficult to find the “hidden poor” in the community. A family of four, earning 80 percent of the HAMFI in the City of Greenwood is earning a gross income of \$63,900. This market analysis will strive to demonstrate the need to help these families unable to stretch their income to meet the increasing cost of housing within the City of Greenwood.

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

Introduction

According to the 2011-2015 American Community Survey, Greenwood has primarily single-family detached housing, making up 57 percent of the total housing stock at 13,145 units. Stats American estimated the total housing units in Greenwood in 2017 was 14,483, a 10 percent increase from the earlier ACS data. Overall, in 2017, there were 23,458 housing units, with 12,305 of them owner occupied and 9,066 of them renter occupied.

According to zillow.com, the home values in Greenwood have increased by 9.6 percent over the last year. The median list price per square foot is \$113, which is higher than the Indianapolis Metro average. The median rent price is \$1,375 per month according to Zillow. Again, this price is over the Indianapolis Metro median.

Stakeholder interviews described continued demand for multi-family rental properties to be built in the community.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	13,145	57%
1-unit, attached structure	1,795	8%
2-4 units	1,280	6%
5-19 units	4,395	19%
20 or more units	1,735	8%
Mobile Home, boat, RV, van, etc	575	3%
Total	22,925	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	4	0%	210	2%
1 bedroom	65	1%	2,435	28%
2 bedrooms	1,800	15%	3,765	43%
3 or more bedrooms	10,310	85%	2,385	27%
Total	12,179	101%	8,795	100%

Table 28 – Unit Size by Tenure

Data Source: 2011-2015 ACS

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

The Indiana Community Development and Housing Authority publishes a list of housing Section 42 Low Income Housing Tax Credits developments. These developments offer rents on a sliding scale with the intention of providing decent and affordable housing to a variety of low and extremely low-income households. Ten (10) communities meet this requirement and are located in Greenwood. The communities currently offer 1,612 units of affordable housing.

Three apartment communities serve elderly households only, both with independent living and more skilled care. The three communities offer a total of 210 units of affordable housing and only 4 of the units are affordable to people earning less than 30 percent of the area median family income.

The remaining seven apartment communities will accept households of all ages meeting the income requirements, however, only 286 units are larger than 2-bedroom units and able to accommodate a household with multiple children. The Section 42 - Low Income Tax Credit Developments table is a breakdown of bedroom size for those remaining nine communities.

Of the 838 multifamily units, only 33 of the units are affordable to households earning 30 percent of the area median family income or less.

Dev. Name	Total LIHTC Units	30AMI Units	40AMI Units	50AMI Units	60AMI Units	Market Units	Occupancy
Village Crossing Apartments	136	15	29	70	7	15	Multifamily
Main Street Commons	70	4	15	36	15	0	Elderly
Trotters Pointe Phase II	120	0	0	0	106	14	Multifamily
Clary Crossing Apartments	120	0	0	0	114	6	Multifamily
Trotters Pointe Phase III	96	18	24	26	28	0	Multifamily
Clary Crossing Senior Villas	72	0	0	0	72	0	Elderly
Cottages at Sheek Road	68	0	0	0	68	0	Elderly
Beacon Pointe Apartments	68	0	0	0	65	3	Multifamily

Trotters Pointe Phase IV	24	0	0	0	24	0	Multifamily
The Gables	274	0	0	0	222	52	Multifamily
Total	1048	37	68	132	721	90	

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

The City of Greenwood does not expect any loss of housing through Section 8 contracts. Human Services, Inc. continues to work with partner landlords to accept more housing choice vouchers in the community.

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

Data beyond the information provided by HUD was unavailable at the time of the publication of the draft document. The consultant team, on the behalf of the City of Greenwood, continues to research available data to answer this question.

Describe the need for specific types of housing:

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

The average household size in Greenwood is 2.50 people, or roughly 3 people. Assuming 2 people can share a room, only the units with 2 bedrooms or more can adequately service the average household in Greenwood. Of the owner-occupied units, 99.9 percent can meet the needs of the average household. Of the renter occupied units, 70 percent can meet the needs of the average household.

Section 42 housing has a larger portion of housing units with 2 bedrooms or less. Larger families requiring 3 bedrooms or more will have limited access to larger units as they only account for 27.3 percent of the total units available.

Discussion

It appears on the surface, by looking solely at the size of the housing units that the development of housing is meeting the demand for households in Greenwood. In earlier discussions of housing problem, overcrowding did not appear to be a widespread issue among households in Greenwood. The local CHAS information only listed 329 renter households and 99 owner occupied households with crowding issues.

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

Introduction

When looking at the housing needs in the community, cost burden was a need for every type of household at every income level. This section of the Consolidated Plan will look at market values and what is driving the level of cost burdens seen in the needs section. This section will also look at the impact of the cost of housing and how it drives eviction rates within the community.

The most recent CHAS information provides a median home values and median contract rent from 2015. The 2013-2017 American Community Survey updated these amounts to be \$143,100 for median value of owner-occupied units and \$903 for median contract rent. That is a 7 percent increase in median home value and 22.5 percent increase for median contract rent.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2015	% Change
Median Home Value	133,500	133,600	0%
Median Contract Rent	641	699	9%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,230	14.0%
\$500-999	6,265	71.3%
\$1,000-1,499	1,055	12.0%
\$1,500-1,999	60	0.7%
\$2,000 or more	188	2.1%
Total	8,798	100.1%

Table 30 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	465	No Data
50% HAMFI	2,640	865
80% HAMFI	6,050	3,180
100% HAMFI	No Data	4,830

% Units affordable to Households earning	Renter	Owner
Total	9,155	8,875

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	651	751	918	1226	1389
Low HOME Rent	700	750	900	1038	1158
High HOME Rent	890	955	1148	1317	1450

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents – Indianapolis – Carmel IN HUD Metro FMR Area (2019)

Is there sufficient housing for households at all income levels?

In consultation with all stakeholders, development of units affordable to very low-income families is a high need in Greenwood. According to the Indiana Housing and Community Development Authority, of the 1,048 low-income housing tax credit units on record and in-use, only 37 of them are affordable to households earning extremely low income, less than 30 percent of the area median income. An additional 68 of those units are affordable for households earning 31-40 percent of the area median income. According to stakeholders, many of these places have waiting lists or are no longer accepting applications because the waiting lists for a unit are so long.

Cost Burden is the overwhelming issue for households in Greenwood. For the sake of this report, Cost Burden is when a household pays more than 30 percent of their gross monthly income towards housing costs. An Extreme Cost Burden is when a household pays more than 50 percent of their gross monthly income towards housing costs. Housing units are considered affordable when a household spends less than 30 percent of their gross monthly income. The issue of affordability is proven by the CHAS information from HUD, which states there is a housing cost burden for 1,970 households earning less than 30 percent of the area median income and a housing cost burden for 1,964 households earning 31 to 50 percent of the area median income. An assumption can be made that 1,970 units need to be subsidized or constructed to be affordable to households earning less than 30 percent of the area median income. The same assumption can be made that 1,964 units need to be subsidized or constructed to be affordable to households earning 31 to 50 percent of the area median income.

The National Low Income Housing Coalition conducts a study every year to examine the affordability of housing called *Out of Reach*. *Out of Reach* documents the significant gap between renters' wages and the cost of rental housing across the United States. A brief look at the Out of Reach Study for 2019 from the National Low Income Housing Coalition states the mean renter's wage in Johnson County is \$11.52

per hour and would require the renter to work at least 61 hours per week to afford a 2 bedroom apartment. This is a much higher wage than the minimum wage of \$7.25 per hour. No rent levels are affordable to households earning a minimum wage in Johnson County. Even for an efficiency apartment, a household with a minimum wage will need to work at least 69 hours to afford the rent at fair market. To only work 40 hours per week and afford a two-bedroom apartment in the City of Greenwood, a worker must earn \$16.03 per hour. This is often referred to in the *Out of Reach* report as a living wage.

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

The demand for housing development in Greenwood is likely to push the values and rents higher and higher. Consultations with stakeholders revealed concern that the demand for bigger and more valuable housing has pushed long-term residents out of the community. Residents who have lived in Greenwood all their lives suddenly find themselves unable to afford housing or any of the amenities around them, pushing them further away from the center of the community or to other communities outside of the City.

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

Fair Market Rents are rents a particular housing unit would demand in an open leasing situation. HOME rents are limits set by HUD for an area to ensure affordability of rental units. The City of Greenwood falls under the Indianapolis-Carmel HUD Metro Area for these determinations. In Johnson County, households earning 30 percent of the area income cannot afford fair market rents or HOME rents for any size unit. A household earning 30 percent of the county's median income can afford a rent of \$599 per month. This is \$52 less than the fair market rent for an efficiency and \$101 less than the Low HOME rent for an efficiency unit.

In Johnson County, households earning 50 percent of the area median family income can afford up to a 2-bedroom apartment based on fair market rents. A household earning 50 percent of the county's median income can afford a rent of \$998 per month. This allows the household an additional \$80 over the fair market rent for a 2-bedroom rental unit. However, if the household requires anything larger, the payments exceed its income by \$228 for a fair market 3-bedroom or \$40 for a low HOME rent 3-bedroom unit.

A household earning 80 percent of the area median family income can afford any bedroom-sized unit based on the fair market rent and HOME rents. A household earning 80 percent of the county's median income can afford a rent of \$1,597.50 per month.

Discussion

Many sections of this document confirm that housing, while plentiful in Greenwood, is not affordable to all who live there. The goals of this Consolidated Plan will have to address this need as a high priority. Extremely low-income households and low-income households are living with cost burdens because the supply of affordable housing does not exist. Incentives for developers and funding projects to increase the affordable housing supply will be the only way the households with these incomes will be able to find and keep their housing in Greenwood.

EvictionLab.org is the first nationwide database on evictions in the country. Eviction Lab is a team of researchers, students and website architects, collaborating to create a tool and dataset of evictions in America dating back to 2000. Most evictions happen because renters cannot or do not pay their rent. Landlords can evict renter for a number of reasons, including taking on boarders, damaging property, causing a disturbance or breaking the law. According to evictionlab.org, the City of Greenwood averages 0.72 evictions per day with an eviction rate of 3.31 percent. This is 0.97 percent higher than the national eviction rate of 2.34 percent.

Stakeholder input suggested the rising cost of rents and long-term residents unable to continue to afford increasing housing costs is a need in the community. As Greenwood is part of the Indianapolis Metro Area, Figure 6 shows the historical change in fair market rents for the City. Fair Market Rents are used to determine payment standards for many HUD programs, such as the Housing Choice Voucher program and the HOME Investment Partnership Program. Fair Market Rents are often determined by the trend in local housing costs and rents for the area. Figure 7 shows how the Fair Market Rents have increased over time. Smaller rentals have increased at a slower rate than larger units. A one-bedroom unit rent has increased by 36 percent from 2005 until 2019 and a four-bedroom unit rent has increased by 56.9 percent from 2005 until 2019. The larger a unit a household needs, the more challenging it will be for them to continue to afford the unit over time.

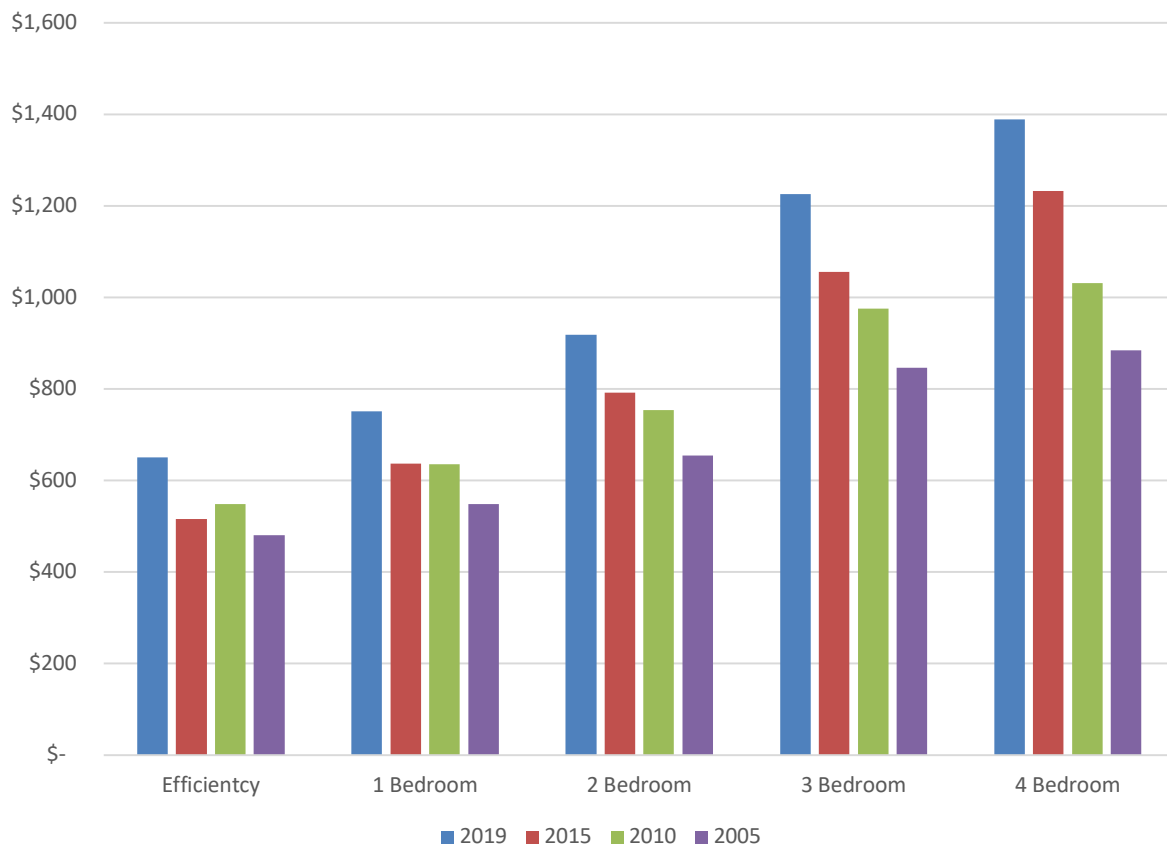


Figure 7 - Fair Market Rent History - Indianapolis Metro Area - Source - HUD User Portal

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

Introduction

While there is a historic center to Greenwood, much of the community has been developed as part of urban sprawl in the Metropolitan Indianapolis Area. The 2013-2017 American Community Survey estimated the total housing units in Greenwood to be 23,458. Over one quarter of the housing units were built between the years 2000 and 2009 and one fifth of the housing units were built between 1990 and 1999. Building in the area has slowed with only 6.4 percent of the units built since 2010. Figure 8 shows the number of units built each year.

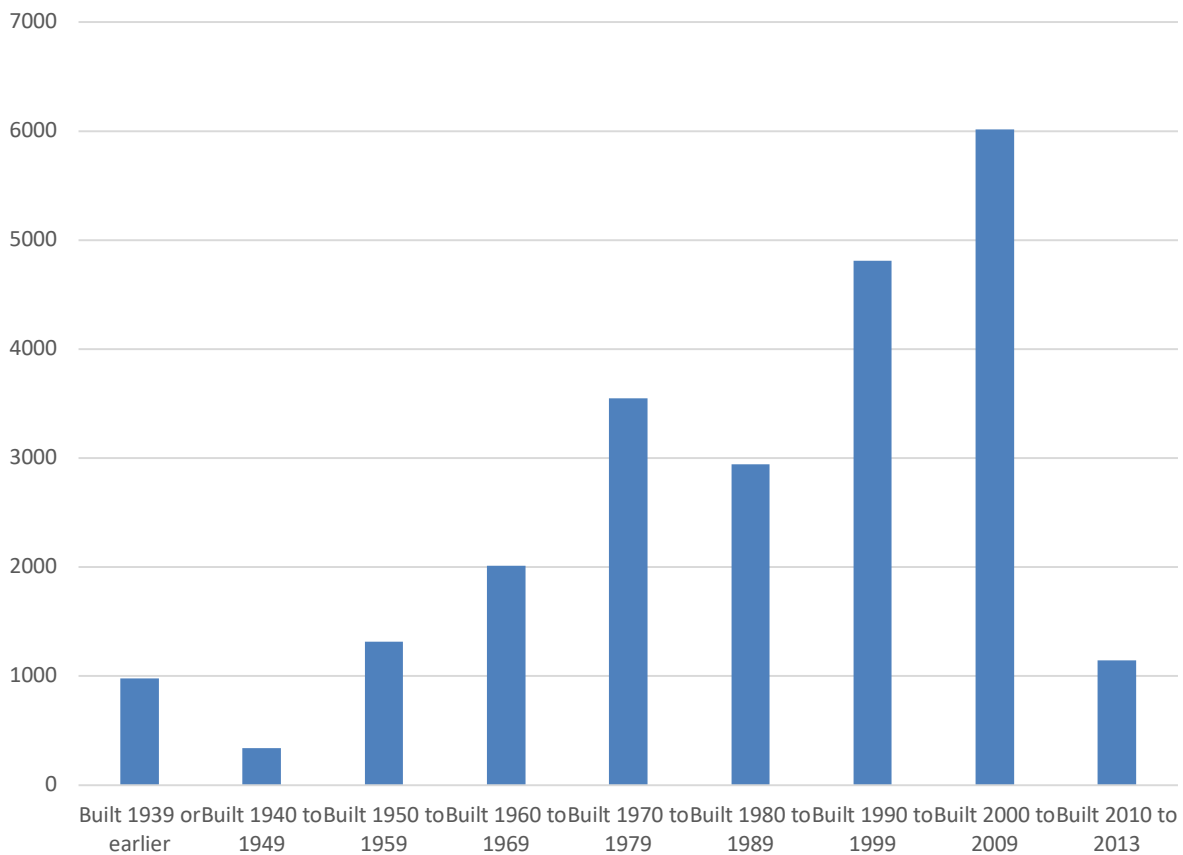


Figure 8 - Number of Housing Units Built by Year - Source: 2013-2017 ACS

The consultant team researched building permit information to determine the number of building permits issued over time, but in the limited time frame for development of the document, the team was unable to collect the data for this analysis.

Definitions

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

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

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

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,235	18%	3,980	45%
With two selected Conditions	95	1%	145	2%
With three selected Conditions	15	0%	20	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	9,840	81%	4,650	53%
Total	12,185	100%	8,795	100%

Table 33 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	4,045	33%	2,630	30%
1980-1999	4,090	34%	2,930	33%
1950-1979	3,535	29%	2,895	33%
Before 1950	520	4%	345	4%
Total	12,190	100%	8,800	100%

Table 34 – Year Unit Built

Data Source: 2011-2015 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	4,055	33%	3,240	37%
Housing Units build before 1980 with children present	2,735	22%	1,575	18%

Table 35 – Risk of Lead-Based Paint

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

Vacant Units

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

Table 36 - Vacant Units

Need for Owner and Rental Rehabilitation

When budgets are stressed, households are less able to plan for crisis or retirement and can risk foreclosure or defer home maintenance, which negatively affects the neighborhood. Providing opportunities to improve the quality of life for these households and assist them with repairs to their home can greatly reduce this risk.

The Housing Analysis of needs earlier in this Consolidated Plan suggest that the primary housing condition households have is Housing Cost Burden, or paying more than 30 percent of their gross income towards housing. Very few households lived in housing units with any one of the three other housing conditions. That analysis suggests that the 47.47 percent of owner-occupied housing units and 51.17 percent of renter occupied units are the cost burden housing condition.

The age of the housing stock in Greenwood is young. According to the CHAS information provided by HUD, of the owner-occupied units, 4,045 (33 percent) were built after the year 2000 and of the renter-occupied units, 2,630 (30 percent) were built after the year 2000. Figures 9 and 10 show the age of the housing stock by tenure (owner occupied and renter occupied).

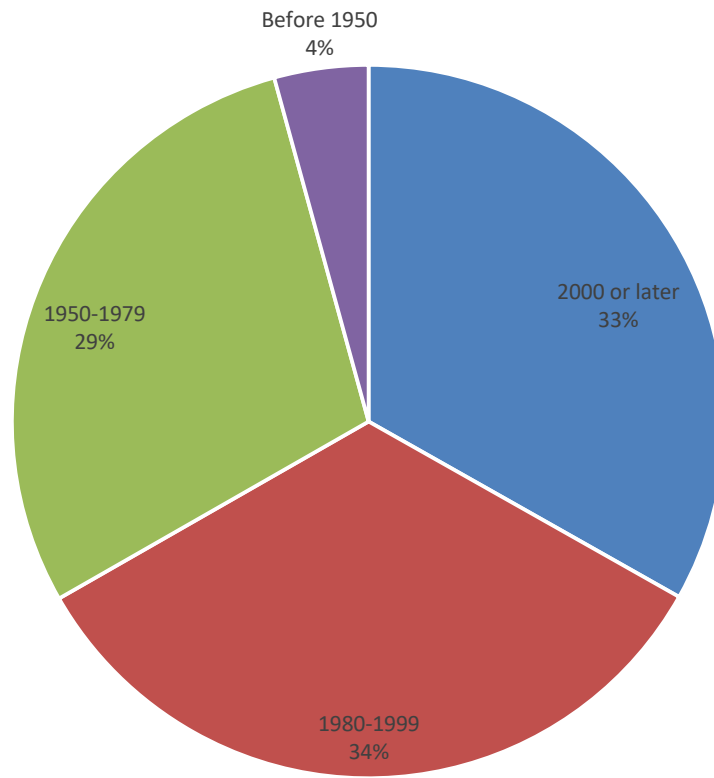


Figure 9 - Age of Owner-Occupied Homes - Source - 2011-2015 CHAS

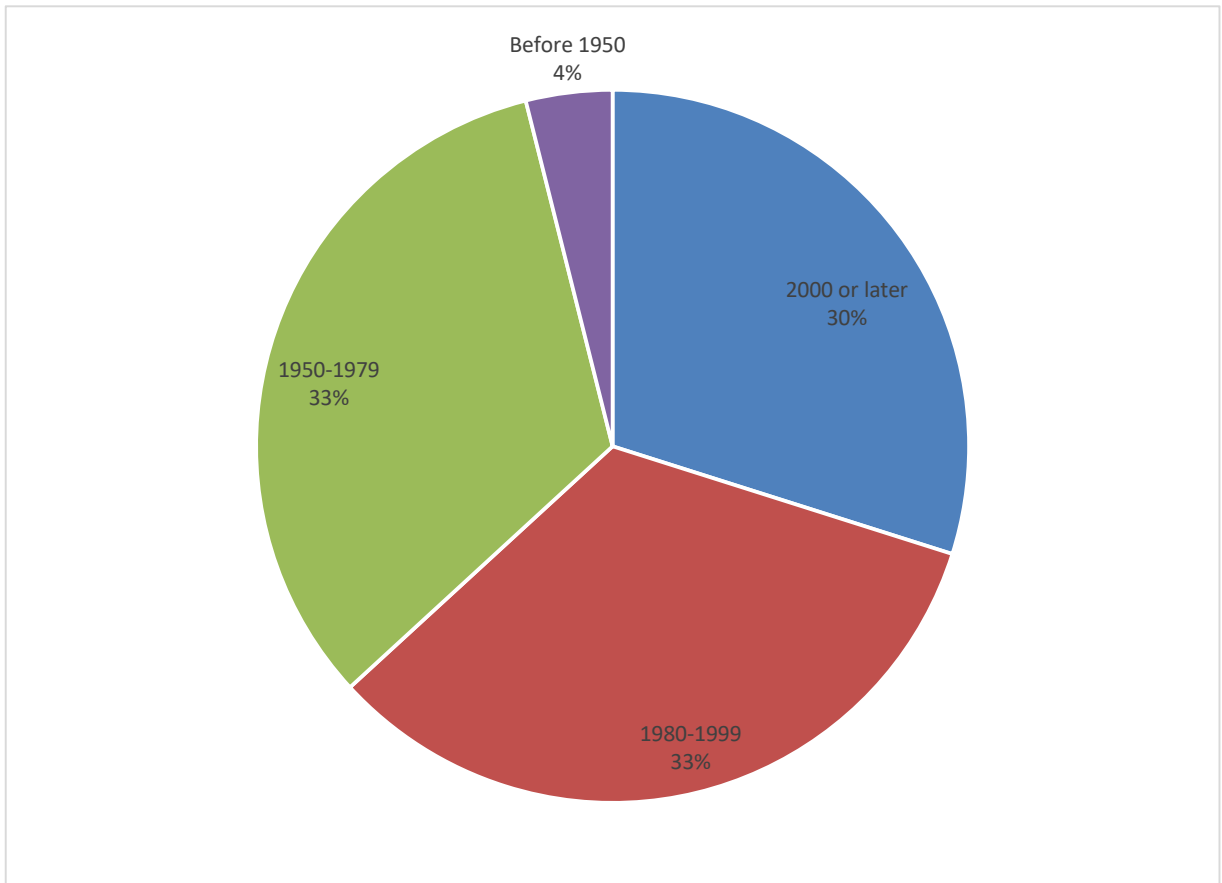


Figure 10 - Age of Renter Occupied Homes - Source - 2011-2015 CHAS

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

The housing needs narrative and CHAS data found 22 percent of owner-occupied homes in the Greenwood were built prior to 1980 are occupied children. The CHAS information also suggested that 18 percent of the rental units build prior to 1980 have children present.

According to the EPA, professional lead-based paint removal for the following three options costs about \$8 to \$15 per square foot or about \$9,600 to \$30,000 for a 1,200- to 2,000-sq. ft. house. The average removal project costs about \$10,000. Based on that number, if all of the units built prior to 1980 needed some level of abatement, the cost to do so would be nearly \$80 million. Just to address the units with children present would be over \$43 million.

Those who have concern about lead paint hazards can contact the Johnson County Health Department for testing of their children or other members of the family. Education will be important for landlords as

well. Federal law requires landlords to disclose any history of lead paint hazards in the home prior to leasing the property.

Discussion

The American Community Survey and CHAS data did not list any information regarding vacancies with Greenwood as part of this report. The 2013 – 2017 American Community Survey estimated 2,087 housing units were vacant in Greenwood. The same source listed the homeowner vacancy rate at 1.1 percent and the rental vacancy rate at 6.5 percent. Figure 11 shows the location of vacant units by housing tenure. Vacancy rates for rental units tend to be co-located and higher in low to moderate income areas but are not exclusive to low to moderate income areas – see Figure 12.

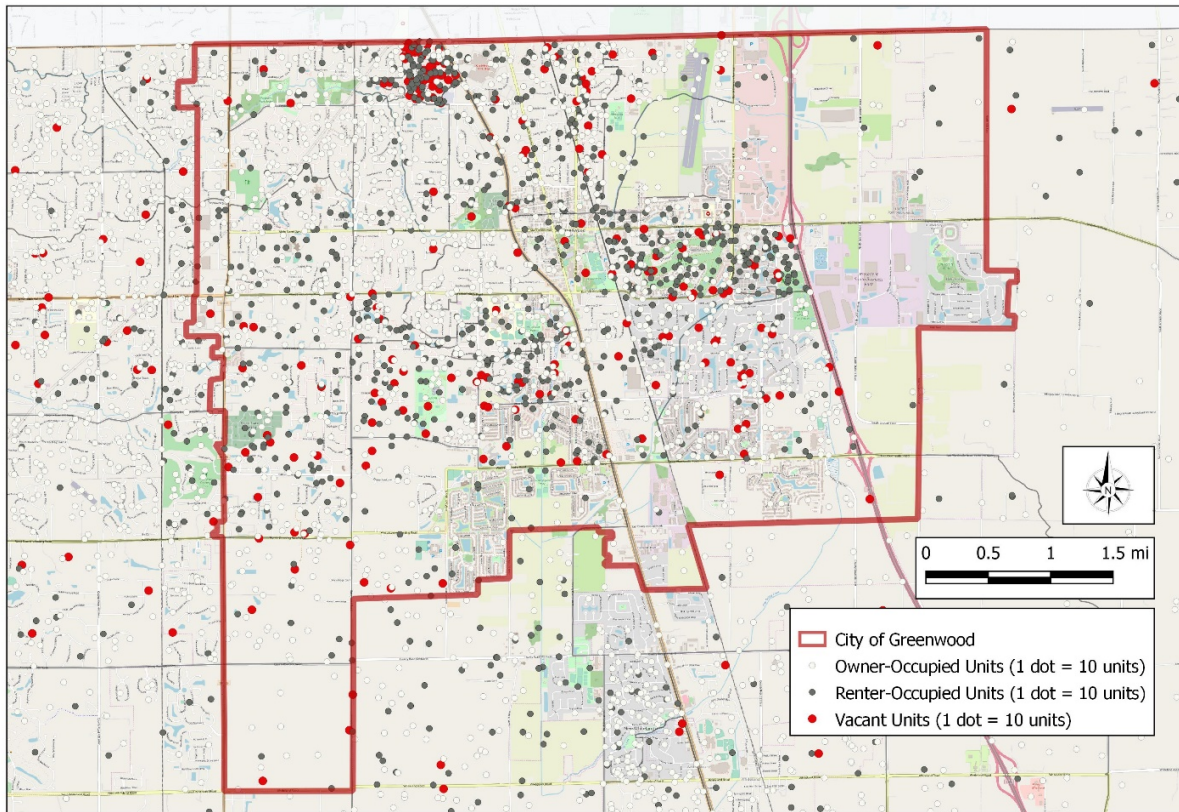


Figure 11 - Housing Vacancy by Housing Tenure

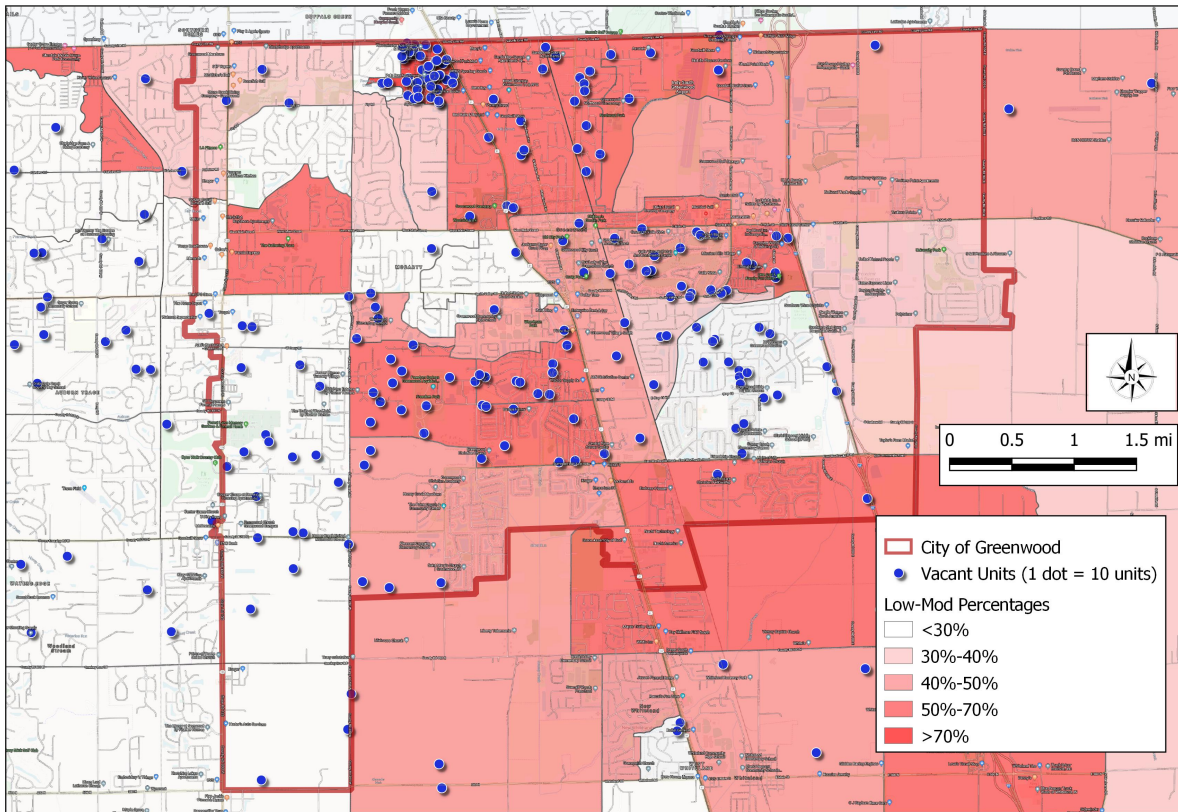


Figure 12 - Housing Vacancy and Low Moderate-Income Areas - Source: ???

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

Introduction

There are no public housing units located within the City of Greenwood, Human Services, Inc. manages the Housing Choice Voucher program within the City of Greenwood on behalf the State of Indiana.

Totals Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available				4,701			43	0	1,027
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Data Source: PIC (PIH Information Center)

Table 37 – Total Number of Units by Program Type

Describe the supply of public housing developments:

There are no public housing units located within the City of Greenwood.

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

There are no public housing units located within the City of Greenwood.

Public Housing Condition

Public Housing Development	Average Inspection Score
N/A	N/A

Table 38 - Public Housing Condition

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

The City of Greenwood does not have any public housing units within the City limits.

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

The City of Greenwood does not have any public housing units within the City limits. The Indiana Housing and Community Development Authority only offers housing choice vouchers to low income residents in Greenwood. Currently there are no affordable housing developers based in Greenwood, Indiana. The City of Greenwood will utilize the next five years of this Consolidated Plan to identify an affordable housing developer or partner willing to develop affordable housing in the community.

Discussion:

The City of Greenwood does not have any public housing units within the City limits. The Indiana Housing and Community Development Authority only offers housing choice vouchers to low income residents in Greenwood. Currently there are no affordable housing developers based in Greenwood, Indiana. The City of Greenwood will utilize the next five years of this Consolidated Plan to identify and educate landlords about the Housing Choice Voucher program to make available more housing for those people wishing to live in Greenwood but need a subsidy to live in Greenwood.

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

Introduction

The City of Greenwood does not have any shelter or facility that targets homeless individuals or families. For households in crisis, the closes locations for shelter are located in Martinsville, IN or Columbus, IN. There are options within Marion County/Indianapolis, to the north of Greenwood. However, many stakeholders state that households in crisis choose to stay on a friend's or relative's couch or move to another small town instead of moving to shelter within the larger City.

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)	0	0	0	0	0
Households with Only Adults	0	0	0	0	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

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

The challenge with determining the public services is that there are many listings and they vary based on the organization's ability to keep its list updated. The City of Greenwood has checked with three main sources regularly, the INConnect website by the State of Indiana Family Supportive Services Administration and through Consultations with the local stakeholders. Available services listed by each organization are different.

In 2017, Connect2Help 2-1-1 received 75 calls from residents in the City of Greenwood seeking help with mental health issues, 48 calls seeking help with substance abuse issues, and 45 calls seeking help from domestic violence victims. An additional 27 calls were received seeking help for education services. It is unknown from the data source if any of the callers were homeless or at-risk of homelessness.

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.

The City of Greenwood does not have any shelter or facility that targets homeless individuals or families. For households in crisis, the closest locations for shelter are located in Martinsville, IN or Columbus, IN. There are options within Marion County/Indianapolis, to the north of Greenwood. However, many stakeholders state that households in crisis choose to stay on a friend's or relative's couch or move to another small town instead of moving to shelter within the larger City.

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

Introduction

The challenge with determining the public services is that there are many listings and they vary based on the organization's ability to keep its list updated. The City of Greenwood has checked with three main sources regularly, the INConnect website by the State of Indiana Family Supportive Services Administration and through Consultations with the local stakeholders. Available services listed by each organization are different.

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

Connect2Help 2-1-1's mission is to facilitate connections between people who need human services and those who provide them. Calls are accepted 24 hours per day and seven days per week. Through Savi.org, 211 call information is available by zip code. The City of Greenwood has two zip codes within its boundaries, 46142 and 46143. It should be noted that the zip codes are not exclusively within the City's boundaries. In 2017, 11.48 percent of caller's needs were recorded as "unmet" by 2-1-1. The top need identified by Connect2Help was basic daily needs, at 66.7 percent of all calls received.

In 2017, Connect2Help 2-1-1 received 75 calls from residents in the City of Greenwood seeking help with mental health issues, 48 calls seeking help with substance abuse issues, and 45 calls seeking help from domestic violence victims. An additional 248 calls were received seeking help for health services.

Joy's House provides adult day support services in two locations in Marion County, to the north of Greenwood. The southernmost offices are located at the University of Indianapolis, but also serve individuals and families outside of Marion County, including those who live in Greenwood. In 2018, the Joy's House served 3.1 people with adult day services from the City of Greenwood. In an interview with staff, the demand for this type of service to ease the burden of a care giver continues to increase. Care of a dependent adult – either one who is elderly or living with a disability – is often out of reach for most households. Low cost, high quality care is in high demand and rare to find.

The Indiana State Department of Health releases an annual report on the presence of the HIV/AIDS virus by county. As of December 31, 2019, there were a total of 190 persons are living with HIV/AIDS in Johnson County. Because the number of new cases was so small, the data has been suppressed by the Indiana State Department of Health. The report shows less than five new cases, but the actual number is unknown.

There is no data publicly available to determine the permanent support housing needs for these individuals. Through stakeholder interviews with Region 11 of the Indiana Balance of State Continuum of Care, the City of Greenwood understands there are only 6 permanent supportive housing units available

in the entire Region 11. None of these units are located with Johnson County or the City of Greenwood. The City also learned through this consultation that the CoC has roughly estimated the need for an additional 75 units of permanent supportive housing within the region. Region 11 has begun utilizing a coordinated entry system to track the request for housing needs, including those needing supportive services along with their housing. This information is being collected across the region by many providers, but maintained in a singular data system. However, since the coordinated entry process and the utilization of HMIS data systems for homeless individuals is only accepted by a few providers, the estimated needs from the HIMS system is likely below the actual need in the community.

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

The City of Greenwood has no formal discharge policy from public institutions; however, the Region 11 Planning Council, which includes Greenwood, follow the state of Indiana policies.

- ***Foster Care:***

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

- ***Health Care:***

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

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

- ***Mental Health:***

Formal protocol has been implemented for individuals being discharged from state institutions of care under statute: IC-12-21-2-3. Other protocols are being developed for each individual Community

Mental Health Center in Indianapolis. The Indiana Family and Social Services Administration and the Division of Mental Health and Addictions implemented their policy in October 2003. The policy directs that it is the responsibility of the Gatekeeper to develop a discharge plan and to assure that no person leaving a state-operated institution will be discharged to homelessness. The state operated facility staff develops the discharge plan and consumer participation in development of the plan is documented. This policy applies to patients who are transferred to or discharged from a state institution administered by the Division of Mental Health.

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

The Greenwood CDBG program understands the needs for individuals with special needs. As such, the following priorities and strategies will target these vulnerable populations.

Priority #1: Expand and sustain the supply of safe, decent affordable housing.

Greenwood will prioritize affordable housing development for special needs populations include the development of accessible or visitable housing affordable for senior citizens and families living with at least one member living with a physical disability. However, it is estimated that this will not be done or completed until fiscal year 2022.

Due to State of Indiana laws preventing inclusionary zoning, Greenwood cannot require developers to include affordable housing. Greenwood, however, can offer non-financial support for affordable multi-family housing development offering housing for incomes earning 0-30 percent of the area median family income such as reduced permitting fees, re-zoning of property or tax incentives. Greenwood may give preference to developers that offer permanent supported housing or follow a housing first model of supported services.

Priority #2: Support programs that help the most vulnerable households with basic daily living needs.

Strategies include support of the development and operation of transitional housing and supportive services for homeless households. Through the consultation process, stakeholders shared information about a pilot program that provides supportive services for 2 years as a homeless household transitions in place. This pilot program could allow the household to sign their lease with the landlord and the program could offer support services and even pay a rental subsidy for up to two years while they become self-sufficient. Services then taper from high to low, or even no support, allowing the household to remain in the housing unit.

Other than these efforts, there are no specific goals for the first-year action plan to address these needs. Greenwood understands that as it develops a new CDBG program within the community, it will need to develop relationships with partners to provide services and develop housing, as well as develop buy-in and positive support from the community.

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

Please see answer in above section.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

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

The Analysis of Impediments did not find any regulatory barriers that prevented fair housing choice or directed the trend in housing. However, the barriers described in the Analysis of Impediments are largely based institutional structure and the need for more education and coordination. Consultations with community leaders and stakeholders have suggestions as to the barriers that the hard data may not provide. These include barriers that prevent, or increase the challenge of affordable housing development. The barriers shared by those leaders and stakeholders include:

- No comprehensive list of landlords accepting housing choice vouchers, making it difficult for those holding vouchers to locate housing.
- No clear way to report housing discrimination within the City of Greenwood nor is there a fair housing ordinance for the City.
- It is not clear whether the architectural standards for new construction bias residential development towards or away from single-family units. However, they may increase the transactional costs for affordable housing development.
- The Greenwood Comprehensive Plan is largely focused on single family housing units.

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

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

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

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

Introduction

The economy of Greenwood is a strong economy, but also tied to the Indianapolis Metropolitan Area. The Analysis of Impediments showed that a large number of residents from Greenwood commute to outlying areas, particularly Marion County to the north, for employment. Figure XX is from that analysis, showing where residents commute to for employment.

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	67	2	0	0	0
Arts, Entertainment, Accommodations	2,968	4,553	13	17	5
Construction	1,226	874	5	3	-2
Education and Health Care Services	3,958	3,801	17	14	-3
Finance, Insurance, and Real Estate	1,375	1,162	6	4	-2
Information	382	93	2	0	-1
Manufacturing	3,100	1,320	13	5	-8
Other Services	888	1,020	4	4	0
Professional, Scientific, Management Services	1,566	1,007	7	4	-3
Public Administration	0	0	0	0	0
Retail Trade	3,172	6,764	14	26	12
Transportation and Warehousing	1,353	1,411	6	5	0
Wholesale Trade	1,280	1,812	6	7	1
Total	21,335	23,819	--	--	--

Table 40 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	27,765
Civilian Employed Population 16 years and over	25,700
Unemployment Rate	7.36
Unemployment Rate for Ages 16-24	24.03
Unemployment Rate for Ages 25-65	4.80

Table 41 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	6,170
Farming, fisheries and forestry occupations	1,520
Service	2,850
Sales and office	7,180
Construction, extraction, maintenance and repair	2,225
Production, transportation and material moving	1,615

Table 42 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	14,020	57%
30-59 Minutes	9,485	38%
60 or More Minutes	1,255	5%
Total	24,760	100%

Table 43 - Travel Time

Data Source: 2011-2015 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	865	145	1,095

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	5,920	490	2,120
Some college or Associate's degree	7,315	490	1,270
Bachelor's degree or higher	7,105	235	820

Table 44 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	10	69	34	265	265
9th to 12th grade, no diploma	810	570	530	645	620
High school graduate, GED, or alternative	1,645	1,830	2,080	4,665	3,350
Some college, no degree	1,740	1,850	1,405	2,805	1,265
Associate's degree	220	1,045	810	1,250	355
Bachelor's degree	680	1,985	1,825	2,170	570
Graduate or professional degree	8	615	665	1,030	665

Table 45 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	31,022
High school graduate (includes equivalency)	61,300
Some college or Associate's degree	79,236
Bachelor's degree	131,197
Graduate or professional degree	125,099

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

The largest employment sector is the sale and office sector of the economy. One third of residents in Greenwood have a sales or office job. This differs from the management, business, financial sector, which

accounts for 29 percent of residents' employment. The smallest sector is the farming, fishing and forestry sector, which accounts for only 7 percent of occupations held by Greenwood residents. Figure 13 shows the occupations of resident by sector.

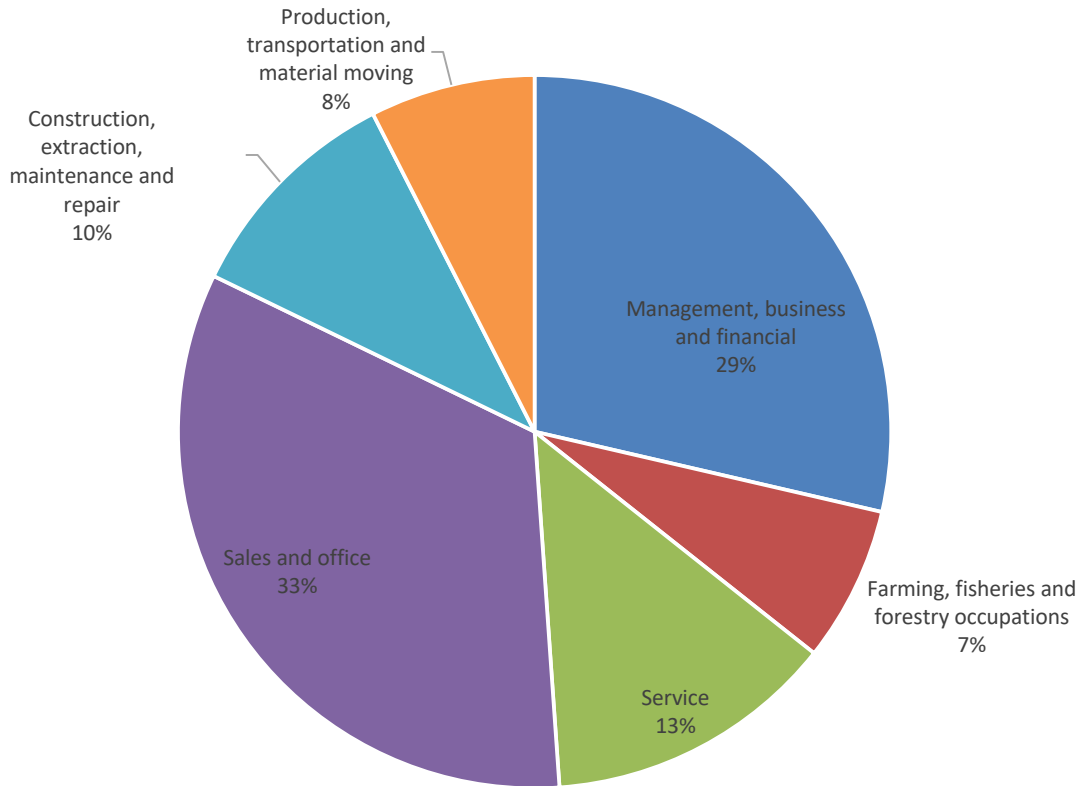


Figure 13 - Occupations by Sector - Source: 2011-2015 ACS

Describe the workforce and infrastructure needs of the business community:

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 City of Greenwood has its own Chamber of Commerce. The Chamber focus on creating a supportive environment for business members to connect and collaborate with a network of business leaders to learn, grow and succeed.

One of the largest assets to the community is the Indy South Greenwood Airport. The airport welcomes and services both local and transient aircraft, jets, piston and turbines. It is home to two flight schools, aircraft rental services and two aircraft maintenance facilities, providing 24-hour customer service.

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

A small portion of Greenwood's population does not have a high school education, approximately 10 percent. Less than 2 percent has less than a 9th grade education. Over one third have a high school education or equivalent with a certificate/diploma. This is slightly higher than that of Indianapolis, but equal to the population of the state of Indiana. Figure 14 shows the educational attainment of the residents of Greenwood, compared to Indianapolis and the State of Indiana populations.

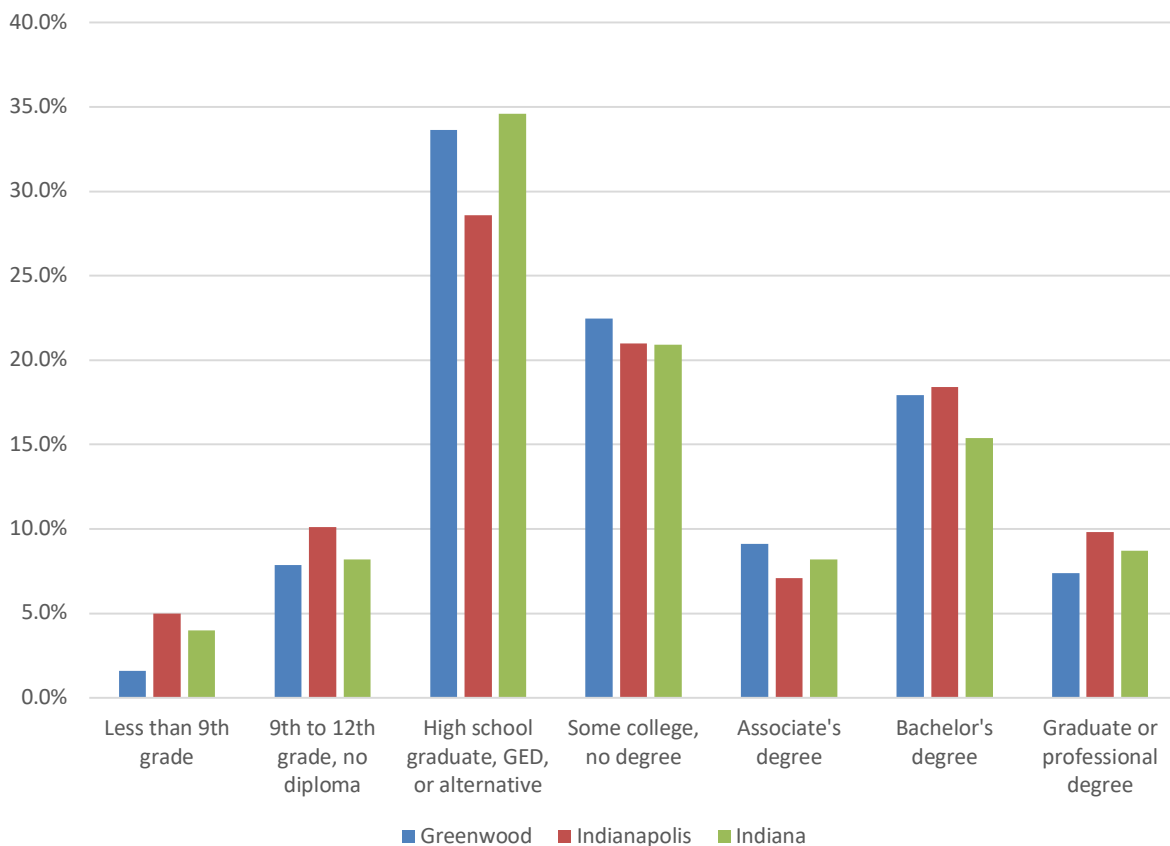


Figure 14 - Education Attainment of the Population - Source: 2011-2015 ACS

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

The Central Nine Career Center offers adult and youth education opportunities to help prepare individuals for careers in the community. Through stakeholder input, the consultant team learned that employers call on a daily basis seeking individuals who have graduated from the program for open job opportunities. The largest four education sectors in the program are manufacturing, healthcare, construction, and information technology. Central Nine Career Center recently added early childhood careers as a program to meet the growing demand in that sector.

The biggest barrier to the provision of programs for people entering the program is the capacity of the organization to provide the program. Each area high school within the Central Nine Career Center can only so many students and the demand often exceed the available spots.

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

No

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

The City of Greenwood does not have a Comprehensive Economic Development Strategy or CEDS. However, Greenwood is a participant in the Central Indiana Regional Development Plan. As a city in Johnson County, the Greenwood is part of the nine county Indianapolis region, which is defined as Marion, Boone, Hamilton, Hancock, Hendricks, Johnson, Madison, Morgan and Shelby Counties. The Regional Economic Development Strategy focuses on three main initiatives – 1) Regional Transit Development, 2) Incubation and Job Creation at 16 Tech, and 3) Regional Trail and Pedestrian Walkway development. These initiatives have strong support and address the desire to be more competitive to attract high tech jobs nationally to the region, including Greenwood.

Discussion

The Consultant team continues to research Broadband access and will insert information and data in this section prior to submission of the Consolidated Plan in August.

MA-50 Needs and Market Analysis Discussion

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

The City of Greenwood defined housing problems the same as the HUD definition which is lacks complete kitchen facilities, lacks complete plumbing facilities, more than one person per room, cost burden greater than 30%. Figures 15 and 16 show the areas in which the housing problems over lacking complete plumbing facilities and overcrowding occur. Concentrations of these problems are defined as a large number of households experiencing these problems in any single census tract.

Figure 15 shows a concentration of renter occupied households with severe overcrowding – or more than 1.5 persons per room – in the north central area of the City. The severe overcrowding is localized to renter occupied units. The area where renters experience severe overcrowding is localized in a census tract with 53.86 percent of households who are low to moderate income.

Figure 16 shows concentrations of lacking complete plumbing facilities for both renter and owner-occupied homes in localized areas. The area with renters lacking complete plumbing facilities is also a census tract with the greatest concentration of low to moderate income households. In that area, 78.65 percent of the households are low to moderate income households.

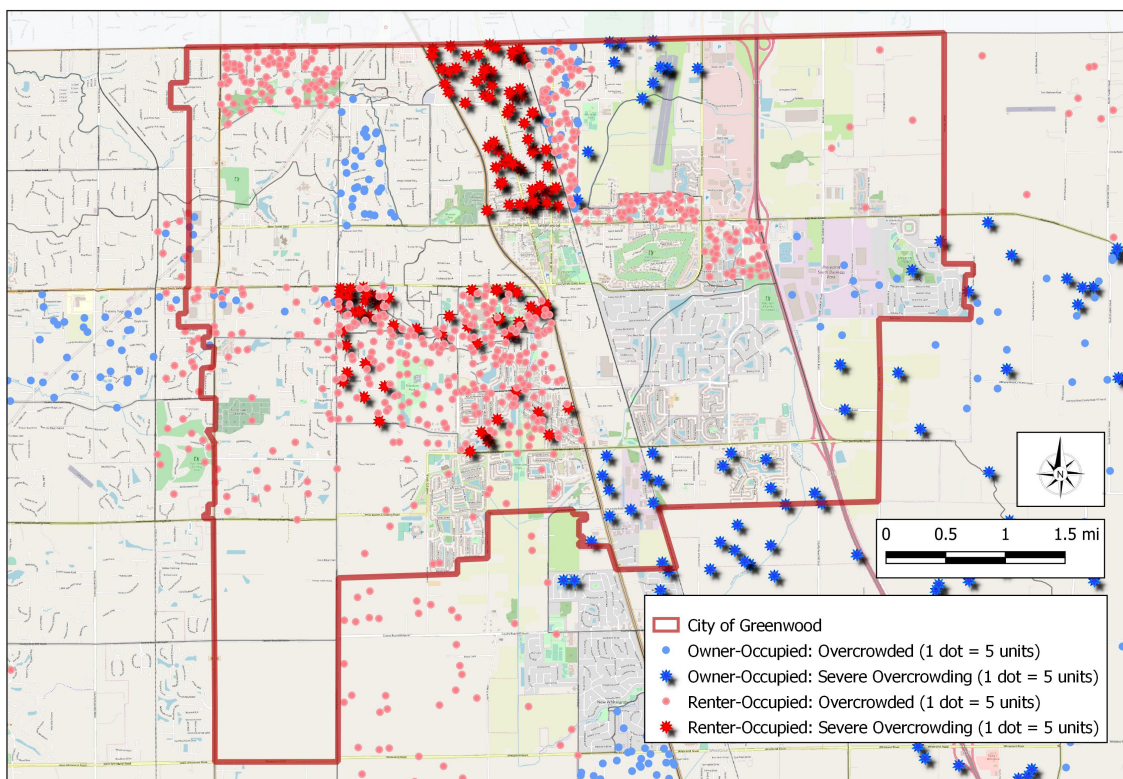


Figure 15 – Overcrowding – More than One Person Per Room – Source: 2011-2015 ACS

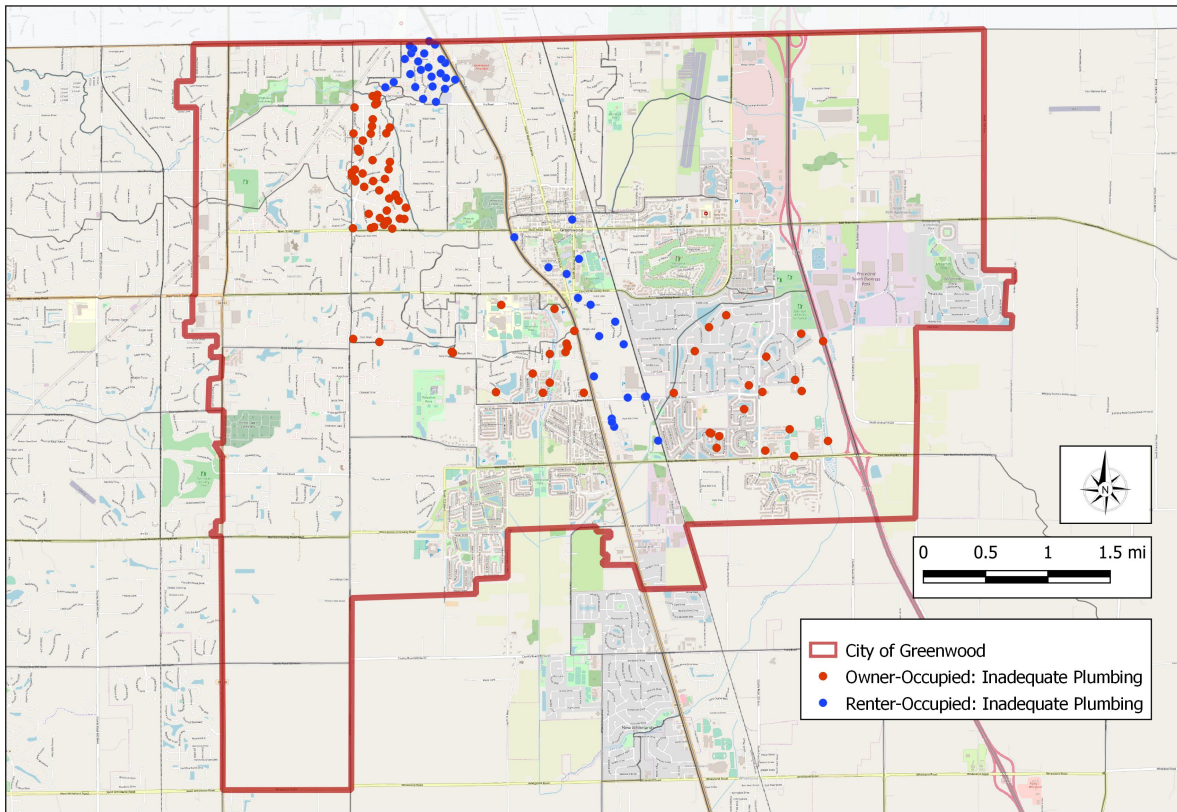


Figure 16 - Lack of Complete Plumbing Facilities - Source: 2011-2015 ACS

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

It appears from Figures 17 and 18, that racial and ethnic minorities live in all census tracts across the City, including with low percentages of low to moderate income residents. Concentrations of these racial or ethnic minorities are defined as a large number of households living in any single census tract. Based on this definition, there is a small concentration of racial minorities to the east of South Madison Avenue (Route 31), south of West Smith Valley Road. The census tract has 53.69 percent of households

as low to moderate income. All other areas with more than 51 percent of the households as low to moderate income do not have any concentrations of racial minorities.

Hispanic households, according to Figure 18, live in all areas of Greenwood. Based on the figure, there are no concentrations of ethnic minorities in low to moderate income areas of the City of Greenwood.

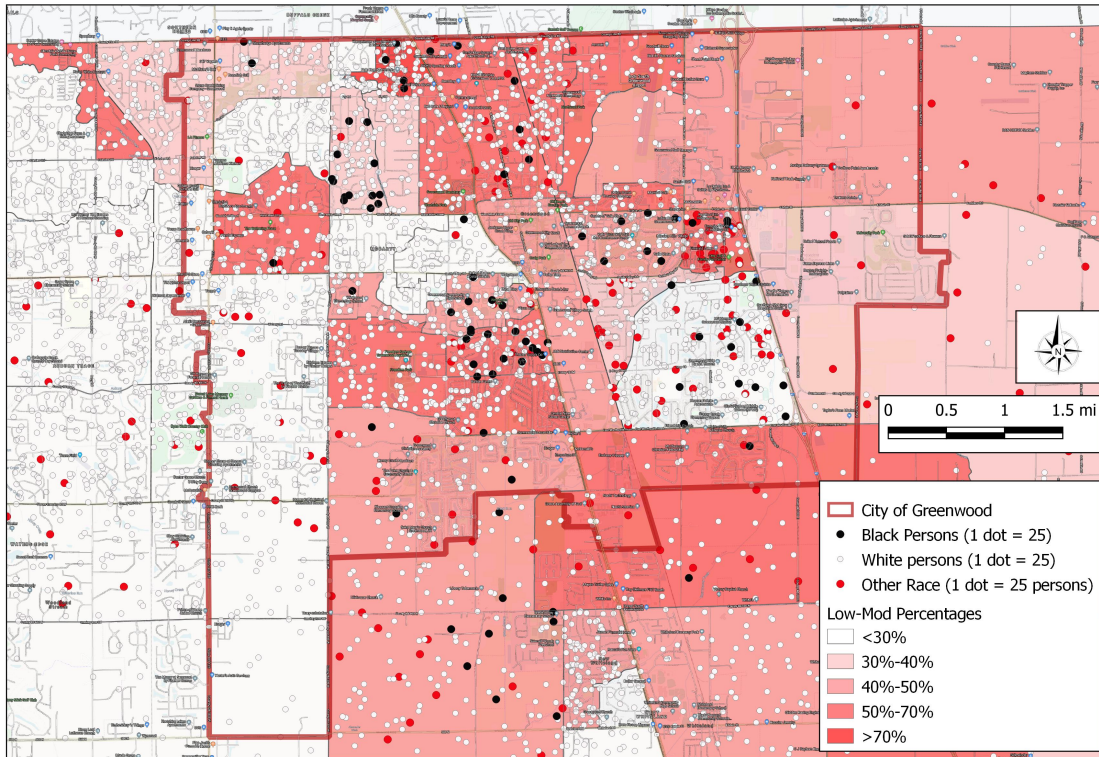


Figure 17 - Racial Minorities and Low to Moderate Income Census Tracts - Source: 2011-2015 ACS

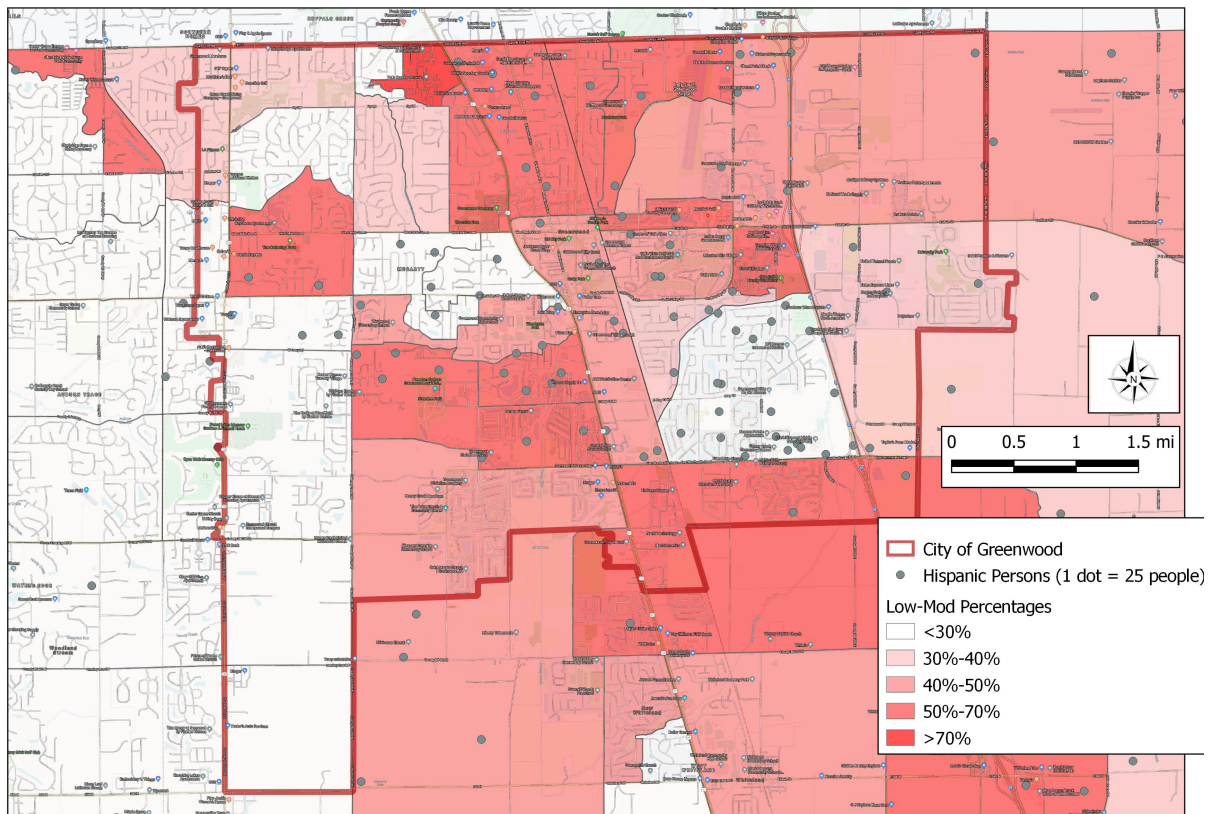


Figure 18 - Ethnic Minorities and Low to Moderate Income Census Tracts - Source: 2011-2015 ACS

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

Figure 19 shows the housing tenure in each of the areas of Greenwood. Housing tenure is whether the home is owner occupied or renter occupied. The areas of concentration of housing problems and racial minorities seem correlate with areas of high renter occupied homes as shown in Figure 19. Because of the shortened timeline for the development of the Consolidated Plan, the City of Greenwood should research this item further.

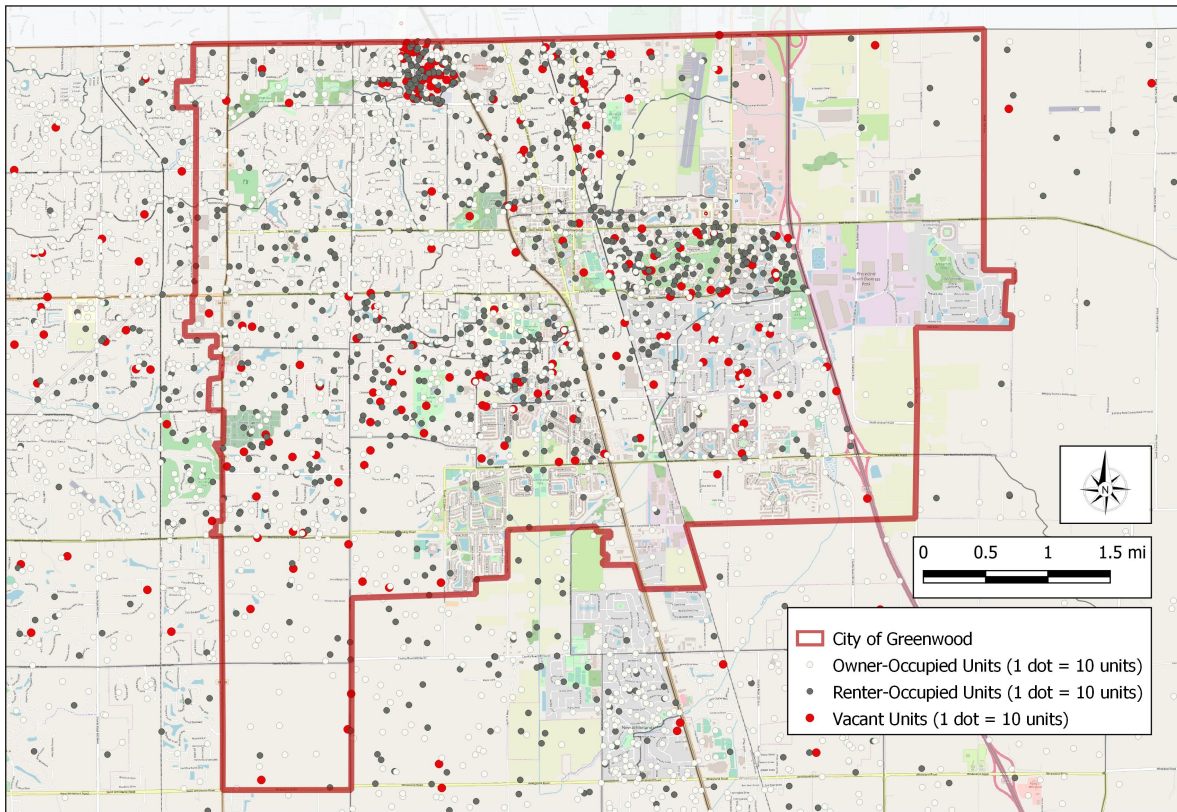


Figure 19 - Housing Tenure - Source: 2011-2015 ACS

Are there any community assets in these areas/neighborhoods?

Route 31/Madison Avenue runs north/south through the Greenwood and is a boundary line for each of the areas noted – lacking complete plumbing facilities, overcrowding and racial concentration along with concentration of low to moderate income households. The corridor is a commercial corridor with a variety of retail and commercial businesses.

The consultant team is researching other community assets and will include a map of as part of this draft before submission to HUD in August, 2019.

Are there other strategic opportunities in any of these areas?

The City of Greenwood will need to investigate possible partnerships with owners of rental properties in this year to improve the conditions of which people are living. According to stakeholders, there are a few large rental developments within the highest concentration of low to moderate income households. While the limited CDBG funds may not have much impact, it could be used as an incentive for investment in the rental property.

Through stakeholder input, the consultant team also learned of out-of-town landlords with large amounts of single-family homes as rental properties. There is a concern, on part of the stakeholders, that these landlords may not invest in the properties over the long term as tenants begin to turn over. Early partnerships with these landlords may encourage investment over the long term. Another opportunity is to offer homeownership programs to encourage renters in the area to purchase these homes from their landlord. Programs that offer homeownership and homebuying courses often help moderate income households achieve homeownership and long-term stability.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

With the continued growth in the community and being a new entitlement city, the City of Greenwood has developed some general goals to offer flexibility in programming increase the coordination among service providers. Under each goal is a list of strategies that will work towards addressing the needs of local residents, both new and long term.

Strategies listed as goals are ideas and outcomes the City will fund with Community Development Block Grant (CDBG) dollars in the next five years (2019 -2023). Projects that meet one of the goals may apply for funding to the Greenwood request for proposal process each year. Programs and projects will be evaluated and recommended for funding through the annual allocation process described later in this document.

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

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

Geographic Area

1	Area Name:	Low Mod Census Tracts
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	51% or Greater Low Mod
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The boundaries for the area include all census tracts with 51 percent of the households earning below 80 percent of the area median family income. The boundaries change based on Census information and information from the American Community Survey. A map of the low-income areas is included as part of this section.
	Include specific housing and commercial characteristics of this target area.	There have been no specific trends as to the percent of rental or homeowner occupied housing in these tracts. The tract with the highest percentage of low to moderate income residents is home to two large apartment complexes.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The City of Greenwood must complete a Consolidated Plan every five years and identify areas of priority and where it will target funding. Some projects will be targeted in areas of higher concentrations of low to moderate income households as guided by regulations and local leaders.
	Identify the needs in this target area.	The needs vary from year to year, depending which census tracts are low to moderate income. For fiscal year 2019, the City of Greenwood did not find any noticeable trends for these specific areas.
	What are the opportunities for improvement in this target area?	Demand for housing is high. Affordable housing will continue to be in demand by those looking to move to Greenwood.
	Are there barriers to improvement in this target area?	Rental housing pushes the cost of housing and development of housing higher and higher. Long term residents, through stakeholder interviews, were those with the greatest challenge for maintaining their housing.
	Area Name:	City – Wide Initiatives

Area Type:	Local Target area
Other Target Area Description:	
HUD Approval Date:	
% of Low/ Mod:	
Revital Type:	Comprehensive
Other Revital Description:	
Identify the neighborhood boundaries for this target area.	The target area is the entire City of Greenwood.
Include specific housing and commercial characteristics of this target area.	The housing and market analysis discusses the needs in the community.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The City of Greenwood must submit a complete Consolidated Plan through the eCon Planning Suite. To do so, each project and goal must be in a target area. This target area allows programs that serve low income individuals, regardless of where they live, to be in compliance with the planning document.
Identify the needs in this target area.	The housing and market analysis discusses the needs in the community.
What are the opportunities for improvement in this target area?	The City of Greenwood has positive economic growth and demand for housing.
Are there barriers to improvement in this target area?	Demand from new households moving into the area have driving prices for housing opportunities while the supply of housing has not grown at the same rate, pricing many low income households out of the market.

Table 47 - Geographic Priority Areas

General Allocation Priorities

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

Figure 20 is a map of the 2019 low to moderate income census tracts, according to the US Department of Housing and Urban Development. The census tracts do not correlate with the City of Greenwood boundaries and those tracks with a greater than 51 percent of the population earning less than 80 percent of the area median income are not concentrated in one particular area.

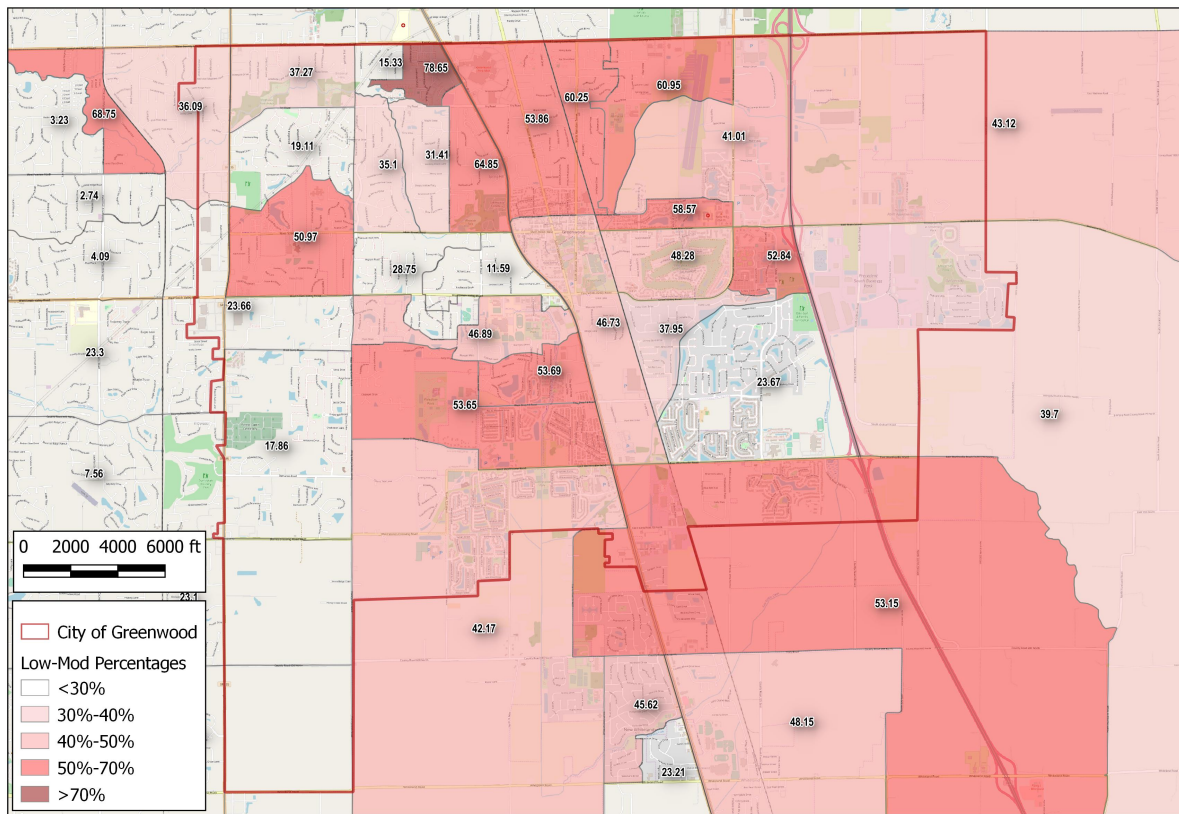


Figure 20 – 2019 Low to Moderate Income Areas - Source: US Department of Housing and Urban Development

To make funding decisions, the City of Greenwood will give priority to activities that:

- Meet a goal of the 2019-2023 Consolidated Plan
- Demonstrate a significance of need
- Serve an eligible area within West Lafayette
- Project or program is eligible under HUD rules
- Create a visual impact in the neighborhood, particularly if an infrastructure project

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

Priority Needs

1	Priority Need Name	General Housing
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly
	Geographic Areas Affected	City wide
	Associated Goals	Housing - Owner Occupied Repair Housing - Rental Housing
	Description	Expand the supply of safe, decent, affordable housing. Suggested strategies to meet the priority are: <ol style="list-style-type: none"> 1. Support affordable, senior housing development 2. Support the quality of affordable rental housing through repair assistance programs 3. Sustain quality housing through owner occupied repair assistance programs 4. Support households at-risk of homelessness with rent assistance. 5. Support establishment of a fund of private dollars through permitting fees or closing fees to support affordable housing development.
	Basis for Relative Priority	A small portion of Low-Income Housing Tax Credit projects have units affordable to extremely low-income households. The need for more housing units affordable to these at-risk households is high.
2	Priority Need Name	Social Services General
	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	City-wide
	Associated Goals	Self Sufficiency - Basic Public Services Self Sufficiency - Seniors
	Description	Support programs that help the most vulnerable households with basic daily living needs. Suggested strategies to achieve this are: <ol style="list-style-type: none"> 1. Support case management and other services for seniors in the community 2. Support case management and other basic services for homeless individuals or those at-risk of homelessness.
	Basis for Relative Priority	Public services to help low income families with basic daily living needs is the primary way to reach a variety of households and individuals with special needs and at-risk of homelessness.
	3 Priority Need Name	Public Infrastructure and Facility Improvement
	Priority Level	High

	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Eligible Low -Income Census Tracts
	Associated Goals	Public Infrastructure - Neighborhood Improvements Public Facility Improvement
	Description	Invest in public facility and public infrastructure needs of low-income neighborhoods. Suggested strategies to address this priority are: <ol style="list-style-type: none"> 1. Support the development and improvement of public infrastructure to that are located in low to moderate income census tracts, particularly with ADA improvements 2. Support the improvement of park facilities in low to moderate income census tract, particularly with ADA improvements
	Basis for Relative Priority	Public infrastructure and public facility improvements enable the City to leverage other dollars and serve more low-income households by serving the entire neighborhood in which they live. These projects get the most benefit for the investment for this reason.
4	Priority Need Name	Institutional Structure
	Priority Level	High
	Population	Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth 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	City wide

	Associated Goals	Self Sufficiency - Legal Services and Fair Housing
	Description	<p>Improve institutional structure and coordination among providers across the City and advocate for fair housing. Suggested strategies to meet this priority are:</p> <ol style="list-style-type: none"> 1. Participate in the Regional Continuum of Care and support homelessness prevention and intervention initiatives. 2. Connect with the City of Indianapolis and regional initiatives to support individuals living with HIV/AIDS in Greenwood. 3. Support fair housing initiatives and education in the community.
	Basis for Relative Priority	<p>Some of the challenges facing Greenwood are the fragmented service network. The City of Greenwood needs to become part of regional initiatives already taking place and serve as an advocate for affordable and fair housing within its community.</p>

Table 48 – Priority Needs Summary

Narrative (Optional)

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

The consultant team asked every stakeholder through the consultation process if any priorities should be added, even if it cannot be funded through the CDBG programs. Because of the newness of the CDBG program to the community, the list of priorities is flexible to meet a variety of needs.

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)	<ul style="list-style-type: none">• High rates of cost burden for renters will need subsidy• With no crisis housing or shelter, TBRA would be a method to provide rapid re-housing assistance
TBRA for Non-Homeless Special Needs	<ul style="list-style-type: none">• With no crisis housing or shelter, TBRA would be a method to provide rapid re-housing assistance
New Unit Production	<ul style="list-style-type: none">• availability/affordability of land for development in the rural and recently acquired parts of the City• demand for new housing from persons moving from other communities into the City
Rehabilitation	<ul style="list-style-type: none">• high acquisition costs make rehabilitation for affordable housing development challenging• increased home in foreclosure over the previous year
Acquisition, including preservation	<ul style="list-style-type: none">• will be easier in areas with lower cost of acquisition, such as communities to the northern parts of the county

Table 49 – Influence of Market Conditions

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

Introduction

The City of Greenwood will receive it's first allocation Community Development Block Grant funds in 2019. The funding will be used to promote affordable housing development, sustain the affordable housing in the community, make improvements to public facilities, and support services that meet basic daily living need of low-income residents.

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	330,444	0	0	330,444	1,321,776	Funding will be used for the public services, infrastructure development and supporting housing development for moderate and low-income households.

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

Greenwood, because it is beginning its CDBG program will follow HUD regulations and will not require projects to provide match. However, Greenwood will fund projects and programs that will only require gap financing and have other funds to complete the project. In future years, if demand for CDBG funding increases, the City of Greenwood may update its policies to require match or a certain percent of leveraging.

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

Greenwood will not utilize publicly owned property to address the needs in the plan.

Discussion

Greenwood, because it is beginning its CDBG program will follow HUD regulations and will not require projects to provide match. However, Greenwood will fund projects and programs that will only require gap financing and have other funds to complete the project. In future years, if demand for CDBG funding increases, the City of Greenwood may update its policies to require match or a certain percent of leveraging.

Social service providers, including those who serve the homeless and people with special needs, rely on other sources of funding. For many of the social service agencies, private resources fill the most of the budget needs, with public funding covering smaller gaps in operating and programmatic costs. It is in this area of programming that the City of Greenwood will have the most impact in the community.

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 Greenwood	Local Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Many firms, individuals, agencies and other organizations are involved in the provision of housing and social services in Greenwood. This is the strength in Greenwood, that there are many, *privately funded* organizations that serve families living in poverty or struggling to make ends meet. While many of the organizations have their home offices in other locations, many offer satellite services within the City of Greenwood.

The challenge in this delivery system is finding the location of the providers themselves. There is no single point to call for assistance, other than the United Way of Johnson County. Residents are encouraged to call the United Way of Johnson County if needing services, but there is also 2-1-1 Connect to Help, a regional call line for those seeking help. The regional call line will connect residents to services provided by organizations in the Indianapolis metro area, not only Greenwood.

Also, there is no single reporting system used by the social service providers. To find data, the consultant team was able to find publicly reported information via 2-1-1 Connect to Help via savi.org and connect with the United Way of Johnson County. However, there is not a way of knowing if the information is duplicative or determine its accuracy to the need in the Greenwood community.

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		
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS	X		
Life Skills	X		
Mental Health Counseling	X		
Transportation	X		
Other			
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 Greenwood does not have a system in place to address the needs of homelessness. Providers, located in other communities provide services to homeless residents in Greenwood. For those individuals who are unable to locate services in Johnson County, they may seek help in Indianapolis/Marion County. Specific programs to Johnson County are:

- Kic-It, a provider Franklin, IN offers assistance to youth ages 16-25 in all of Johnson County.
- The United Way of Johnson County funds the “No Place to Call Home” program and works with individuals and families who are homeless or at-risk of homelessness.

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

The challenge with determining the available services is that many of the listings vary based on the organization's ability to keep its list updated. The City of Greenwood utilized stakeholders and two main sources/lists to determine available services; savi.org and consultations with the United Way of Johnson County. Each organization lists of available services differs. The following services for special needs are specific to the City of Greenwood:

- The Social offers services for senior households, including referral services – including housing, a food pantry, day services
- Joy's House – while in Marion County – offers day services for senior households
- Human Services, Inc. is the housing choice voucher partner with the Indiana Housing Community Development Authority and Region 11 partner in the Balance of State Continuum of Care
- Kic-It – offers housing and supportive service assistance to youth and their families who are experiencing homelessness
- Turning Point Domestic Violence Services – Region 11 partner in the Balance of State Continuum of Care and provides services for victims of domestic violence
- Assist Indiana – provides supportive services for victims of violence or trauma

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 final priority/objective does not have any specific projects or programs that will be funded by the City of Greenwood. Through administrative efforts and partnerships in the community, the City will work to increase coordination across the community as well as Johnson County, with the intended outcome of improving services for low-income households.

Priority #4: Improve institutional structure and coordination among providers across the City and advocate for fair housing.

Suggested strategies to meet this priority are:

1. Participate in the Regional Continuum of Care and support homelessness prevention and intervention initiatives.
2. Connect with the City of Indianapolis and regional initiatives to support individuals living with HIV/AIDS in Greenwood.
3. Support fair housing initiatives and education in the community.

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	Housing - Owner Occupied Repair	2019	2023	Affordable Housing	County wide	General Housing	CDBG: \$100,000	Homeowner Housing Rehabilitated: 25 Household Housing Unit
2	Housing – Senior Housing	2019	2023	Affordable Housing	County wide	General Housing	CDBG: \$150,000	Rental units rehabilitated: 10 Household Housing Unit
3	Housing - Rental Housing	2019	2023	Affordable Housing	County wide	General Housing	CDBG: \$100,000	Rental units rehabilitated: 15 Household Housing Unit
4	Housing – Rent Assistance	2019	2023	Homeless Non-Homeless Special Needs	County wide	Social Services General	CDBG: \$63,055	Public service activities other than Low/Moderate Income Housing Benefit: 20 Persons Assisted
5	Self Sufficiency - Basic Public Services	2019	2023	Homeless Non-Homeless Special Needs	County wide	Social Services General	CDBG: \$150,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
6	Self Sufficiency - Seniors	2019	2023	Non-Housing Community Development	Eligible Census Tracts	Social Services General	CDBG: \$97,833	Public service activities other than Low/Moderate Income Housing Benefit: 10 Persons Assisted
7	Public Infrastructure - Neighborhood Improvements	2019	2023	Non-Housing Community Development	Eligible Census Tracts	Public Infrastructure and Facility Improvement	CDBG: \$330,444	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2500 Persons Assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Public Facility Improvement	2019	2023	Non-Housing Community Development	Eligible Census Tracts	Public Infrastructure and Facility Improvement	CDBG: \$330,444	Other: 4 Other
9	Administration and Fair Housing	2019	2023	Non-Housing Community Development	County wide	Institutional Structure	CDBG: \$330,444	Other: 1 Other

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Housing - Owner Occupied Repair
	Goal Description	Improve the quality of affordable housing through owner occupied repair programs.
2	Goal Name	Housing – Senior Housing
	Goal Description	Create housing for seniors who have limited choices for affordable housing.
3	Goal Name	Housing - Rental Housing
	Goal Description	Develop rental housing for underserved needs households in the community, including extremely low-income households, senior households, or recently homeless households.
4	Goal Name	Housing – Rental Assistance
	Goal Description	Support households at-risk of homelessness with rent assistance.
5	Goal Name	Self Sufficiency - Basic Public Services
	Goal Description	Support public services that provide basic daily living needs.

6	Goal Name	Self Sufficiency - Seniors
	Goal Description	Support services that benefit senior citizens and help them age-in-place.
7	Goal Name	Public Infrastructure - Neighborhood Improvements
	Goal Description	Support infrastructure improvements in low-income neighborhoods, particularly those projects that improve accessibility of the community.
8	Goal Name	Public Facility Improvement
	Goal Description	Adapt public facilities that serve disabled neighbors in the community.
9	Goal Name	Administration and Fair Housing
	Goal Description	Fund legal services, including fair housing initiatives.

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

Through the rental housing goals, Greenwood will target extremely low-income households. This type of development is of greatest need when it comes affordable housing. As a result, an estimated 15 units will be for households earning less than 30 percent of the area median income and additional 10 units of housing will benefit senior households with income between 31 and 50 percent of the area median income.

Homeowner repair programs across Greenwood will benefit households earning more moderate level income. An estimated 13 units of repair will be targeted towards households earning 51-80 percent of the area median income and an estimated 12 units of repair will be targeted towards households earning 31-50 percent of the area median income.

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)

There are no public housing units within the City of Greenwood. As a new Community Development Block Grant recipient, the City will promote the development of new affordable housing units and sustaining the affordable housing as part of the 2019-2023 Consolidated Plan.

Activities to Increase Resident Involvements

Through the administration of CDBG programs, the City of Greenwood will support public services across the community. The City will reach out to voucher recipients through the Indiana Housing Community Development Authority so that households are provided information about service programs near the housing of their choosing.

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

No

Plan to remove the 'troubled' designation

Not applicable.

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

Barriers to Affordable Housing

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

The Analysis of Impediments did not find any regulatory barriers that prevented fair housing choice or directed the trend in housing. However, the barriers described in the Analysis of Impediments are largely based institutional structure and the need for more education and coordination. Consultations with community leaders and stakeholders have suggestions as to the barriers that the hard data may not provide. These include barriers that prevent, or increase the challenge of affordable housing development. The barriers shared by those leaders and stakeholders include:

- No comprehensive list of landlords accepting housing choice vouchers, making it difficult for those holding vouchers to locate housing.
- No clear way to report housing discrimination within the City of Greenwood nor is there a fair housing ordinance for the City.
- It is not clear whether the architectural standards for new construction bias residential development towards or away from single-family units. However, they may increase the transactional costs for affordable housing development.
- The Greenwood Comprehensive Plan is largely focused on single family housing units.

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

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

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

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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

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

SP-60 Homelessness Strategy – 91.215(d)

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

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

The Indiana Balance of State Continuum of Care is made up of 91 counties in 16 distinct regions. Each region has a region chair and is comprised of providers who serve people experiencing homelessness or at risk of homelessness. All regions are part of the IN Balance of State CoC Collaborative Application to HUD for McKinney Vento funding.

Greenwood, as part of Johnson County, is part of Region 11 in the State of Indiana Continuum of Care, made up of seven counties: Bartholomew, Brown, Decatur, Jackson, Jennings, Johnson, and Shelby. The council has meetings every other month at Human Services, Inc. in Bartholomew County. The group has taken an active role in the Point in Time Count and is working with a formally homeless individual to help “find” homeless neighbors in the community. By finding the homeless neighbors, the Continuum can better understand the needs of the community. Formerly homeless neighbors, working through the providers, offer expertise on the strength of programs in the community and the gaps in services to the Region 11 Council. The CoC will utilize next five years to strengthen the homeless service network, improving the assessment of the homeless community and its needs, recruiting more providers to utilize HMIS data tracking systems and Coordinated Entry systems.

Addressing the emergency and transitional housing needs of homeless persons

The City of Greenwood does not have any crisis shelter or emergency beds. Households seeking crisis housing often rely on shelters in neighboring communities

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

The Homeless Prevention and Rapid Rehousing Program (HPRP) was created by funds from Title XII of the American Recovery and Rehabilitation Act of 2009 (ARRA) to allow expanded prevention and/or rapid

rehousing for persons with moderate barriers to stable permanent housing. It was available to entitlement cities and the balance of state with a total allocation of approximately \$28 million for Indiana. The program began in September 2009 and extended for three years until 2012. The idea behind HPRP is to put “housing first,” placing a homeless individual in housing and then providing the services needed to that individual or household to keep them housed. Previously, the common method was to address needs of the individual or household at the shelter, working towards a transitional housing situation and then permanent housing. The housing first model stabilizes housing for the household first, helping the household feel more secure and able to address the other needs in their lives.

Building on HPRP’s success, the Emergency Solutions Grant changed from an emergency shelter grant to follow the model of placing homeless households in permanent housing, and supporting that housing with services. One of the best practices identified across the country for addressing homelessness is the Rapid Re-Housing program. The purpose of the Rapid Rehousing Program is to provide assistance by rapidly re-housing persons who are homeless. It provides temporary financial assistance and services to individuals and families who are homeless or would be homeless but for this assistance.

Human Services, Inc. is the only CoC funded program with Rapid Re-Housing program in Region 11.

Due to low point in time count numbers in Johnson County and its proximity to Marion County/Indianapolis, homeless services are often found in other counties of the Region where a need and number of homeless individuals is greater. This fact does not look to change in the next five years. Stakeholders suggested that a Rapid Re-Housing program located in Greenwood may be an easier program to implement, over high cost of developing a shelter. Based on best practices, Rapid Re-Housing may be a more successful intervention in the area.

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

Limited financial resources prohibit the City of Greenwood from supporting any one project or program with a significant amount of funds. The City can spend up to 15 percent of its annual allocation towards public services. The second goal the City has in this Consolidated Plan is to support programs that help the most vulnerable households achieve self-sufficiency. Public service programs such as food pantries, legal services, health services, childcare, and transportation will be funded under this goal in the next five years.

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

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

The City of Greenwood will follow the U.S. Department of Housing and Urban Development (HUD) rules for addressing lead-based paint hazards when applying CDBG and other grant money.

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

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

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

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

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

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

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

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

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

The housing needs narrative and CHAS data found 22 percent of owner-occupied homes in Greenwood were built prior to 1980 are occupied children. The CHAS information also found that 18 percent of the rental units build prior to 1980 have children present.

According to the 2013-2017 American Community Survey, of the total housing units in Greenwood, 7,172 of the units were built prior to 1980. The ACS information does not tell us how many of the units built prior to 1980 have children under the age of six present nor does it tell us of those units how many were built prior to 1978 when Lead Paint was banned from use in the United States. Any occupied homes that were built prior to 1978 and request repairs through the CDBG funded programs will follow the above policies to limit lead paint hazard to the occupants.

Those who have concern about lead paint hazards can contact the Johnson County Health Department for testing of their children or other members of the family. Education will be important for landlords as well. Federal law requires landlords to disclose any history of lead paint hazards in the home prior to leasing the property.

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

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

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

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

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

- Promote economic empowerment by supporting facilities, services and activities aimed at developing the self-sufficiency for all low to moderate-income residents. Programs and activities to be supported over the next five years include:
 - Child care services
 - Healthcare
 - Food banks
- The creation of jobs through local incentives
 - Job training programs
 - Assist businesses with improvements and job creation
 - Promote Section 3 opportunities in current housing projects
- Provide economic development opportunities to low to moderate-income families. Programs and activities to be funded over the next five years include:
 - Provide affordable housing opportunities to low and moderate-income households
 - Support the development of housing for extremely low-income households, particularly those earning less than 30 percent of the area median income
 - Develop a funding resource for households that do not meet the HUD income requirements but are at-risk of losing their housing
- Continue to work with local agencies to identify barriers and issues related to poverty and support programs that will help low to moderate-income households overcome those barriers.

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

The primary strategy in 2019 to 2023 for Greenwood will be to close the gap on housing for households earning less than 30 percent of the area median income and assist with basic daily living needs.

With so few housing units are available and affordable to this income bracket, that it is essential for families living in poverty to have more housing options. And, the new housing options must be closer to work, transportation options and public amenities such grocery stores, health care and schools. Through the priority, to *expand the supply of safe, decent affordable housing*, Greenwood will address this need.

SP-80 Monitoring – 91.230

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

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

Initial Review of Project Eligibility

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

Ongoing Review of Project Compliance

1. On-site monitoring will be conducted as may be deemed necessary and reasonable by the City of Greenwood. Desk reviews and off-site monitoring will be an ongoing activity.
2. Claims for payment are filed, with appropriate documentation, with the City's staff representative. The staff member reviews the claim and approves it for payment.
3. Quarterly, monthly, and/or annual reports on project and activity status is required of all sub-recipients.
4. The City's staff member will also monitor for beneficiary compliance.
5. The City of Greenwood's programs generally do not include program income to the sub-recipient/contractor. If this does occur, all program income shall be returned to the City for appropriate use and reporting.

Follow-up and Enforcement

1. Compliance concerns are addressed at all phases of an activity, as soon as the staff member is aware of the issue. Technical assistance is provided as necessary to maintain compliance.
2. Annual reviews of sub-recipient activities are conducted by the City staff, using a checklist of areas to be reviewed. The annual reviews are followed up with written statements of compliance or non-

compliance. In situations of non-compliance, the written statements detail methods and timeframes to bring the activity back into compliance.

3. Sub-recipients may be required to file a Certified Public Accountant (CPA) annual report of sub-recipient's financial stability and federally funded project expenditures. Records shall be maintained for five years after project closeout, which is when final payments and all related matters are closed.

4. Enforcement of activities not in compliance shall follow Part 85.43 with the right of appeal, as well as termination of a contract/agreement.

Expected Resources

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

Introduction

Introduction

The City of Greenwood will receive its first allocation Community Development Block Grant funds in 2019. The funding will be used to promote affordable housing development, sustain the affordable housing in the community, make improvements to public facilities, and support services that meet basic daily living need of low-income residents.

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	330,444	0	0	330,444	1,321,776	Funding will be used for the public services, infrastructure development and supporting housing development for moderate and low-income households.

Table 54 - 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

Greenwood, because it is beginning its CDBG program will follow HUD regulations and will not require projects to provide match. However, Greenwood will fund projects and programs that will only require gap financing and have other funds to complete the project. In future years, if demand for CDBG funding increases, the City of Greenwood may update its policies to require match or a certain percent of leveraging.

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

Greenwood will not utilize publicly owned property to address the needs in the plan.

Discussion

Greenwood, because it is beginning its CDBG program will follow HUD regulations and will not require projects to provide match. However, Greenwood will fund projects and programs that will only require gap financing and have other funds to complete the project. In future years, if demand for CDBG funding increases, the City of Greenwood may update its policies to require match or a certain percent of leveraging.

Social service providers, including those who serve the homeless and people with special needs, rely on other sources of funding. For many of the social service agencies, private resources fill the most of the budget needs, with public funding covering smaller gaps in operating and programmatic costs. It is in this area of programming that the City of Greenwood will have the most impact in the community

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	Housing - Owner Occupied Repair	2019	2023	Affordable Housing	County wide	General Housing	CDBG: \$25,000	Homeowner Housing Rehabilitated: 5 Household Housing Unit
2	Self Sufficiency - Basic Public Services	2019	2023	Homeless Non-Homeless Special Needs	County wide	Social Services General	CDBG: \$39,000	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
3	Self Sufficiency - Seniors	2019	2023	Non-Housing Community Development	Eligible Census Tracts	Social Services General	CDBG: \$10,500	Public service activities other than Low/Moderate Income Housing Benefit: 5 Persons Assisted
4	Public Facility Improvement	2019	2023	Non-Housing Community Development	Eligible Census Tracts	Public Infrastructure and Facility Improvement	CDBG: \$150,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Public Infrastructure - Neighborhood Improvements	2019	2023	Non-Housing Community Development	Eligible Census Tracts	Public Infrastructure and Facility Improvement	CDBG: \$64,856	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
6	Administration and Fair Housing	2019	2023	Non-Housing Community Development	County wide	Institutional Structure	CDBG: \$66,088	Other: 1

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Housing - Owner Occupied Repair
	Goal Description	Improve the quality of affordable housing through owner occupied repair programs.
2	Goal Name	Self Sufficiency - Basic Public Services
	Goal Description	Support public services that provide basic daily living needs.
3	Goal Name	Self Sufficiency - Seniors
	Goal Description	Support services that benefit senior citizens and help them age-in-place.
4	Goal Name	Public Facility Improvement
	Goal Description	Adapt public facilities that serve disabled neighbors in the community.
5	Goal Name	Public Infrastructure - Neighborhood Improvements
	Goal Description	Support infrastructure improvements in low-income neighborhoods, particularly those projects that improve accessibility of the community.
6	Goal Name	Administration and Fair Housing
	Goal Description	Fund legal services, including fair housing initiatives.

Projects

AP-35 Projects – 91.220(d)

Introduction

Adhering to the CDBG program’s national objectives, priority will be given to projects that address the housing and community development needs of low- and moderate-income persons.

Due to limited time restraints and the newness of the program, the City of Greenwood has allocated funding to city directed projects, such as park improvements. This is to allow for the City to become better acquainted with the federal regulations as it implements the project.

The City of Greenwood also allocated the maximum amount allowed for public services, 15 percent. The City of Greenwood will have an application process in the fall to determine which specific programs will receive funding under the 15 percent allocation. An amendment to the 2019 Action Plan will be available to the public at the time of that allocation for citizen comment.

Projects

#	Project Name
1	Administration
2	Home Repair Program
3	Greenwood Parks ADA Improvement
4	Greenwood – Public Infrastructure – ADA Improvement
5	Self Sufficiency – Basic Services
6	Self Sufficiency – Seniors

Table 56 – Project Information

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

The 2019-2023 Consolidated Plan discusses the challenge of addressing the needs in the community because the program is new to the community. The City of Greenwood will offer a competitive funding application process for service and housing providers in fall of 2019. CDBG funding for programs is directed to programs and projects that meet the following criteria:

- Meet a goal of the 2019-2023 Consolidated Plan
- Demonstrate a significance of need
- Serve an eligible area within West Lafayette
- Project or program is eligible under HUD rules
- Create a visual impact in the neighborhood, particularly if an infrastructure project

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

AP-38 Project Summary

Project Summary Information

1	Project Name	Administration
	Target Area	City - Wide
	Goals Supported	Administration and Fair Housing
	Needs Addressed	General Housing Social Services General Public Infrastructure and Facility Improvement Institutional Structure
	Funding	CDBG: \$66,088
	Description	Fund administrative costs and legal services, including fair housing initiatives.
	Target Date	9/30/2020
2	Estimate the number and type of families that will benefit from the proposed activities	Not applicable to this project.
	Location Description	300 South Madison Avenue
	Planned Activities	The City of Greenwood will provide overall program management and oversee all program design and implementation activities of sub-recipients and contracted services. The City will also fund fair housing activities, such as education and testing.
	Project Name	Home Repair Program
	Target Area	City - Wide
	Goals Supported	Housing - Owner Occupied Repair
	Needs Addressed	General Housing
	Funding	CDBG: \$25,000
	Description	Project will assist LMI Homeowners with home repairs such as HVAC, roofing, plumbing, well/septic issues, etc...

	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 5 homeowners will benefit from this activity.
	Location Description	Various addresses, yet to be determined. All homeowners will need to document income of the household to qualify for the program.
	Planned Activities	Grants to very low- and low-income single-family homeowners for up to \$5,000 to repair/replace a major system of a house where failure to do so will threaten the household's immediate health and safety.
3	Project Name	Greenwood Parks ADA Improvement
	Target Area	Eligible Census Tracts
	Goals Supported	Public Facility Improvement
	Needs Addressed	Public Infrastructure and Facility Improvement
	Funding	CDBG: \$150,000
	Description	Replace/upgrade site amenities in park (water fountains, restrooms, seating, play equipment). Suggested parks are Westside Park and Northeast Park.
	Target Date	9/30/2020
4	Estimate the number and type of families that will benefit from the proposed activities	100 Persons
	Location Description	To Be Determined
	Planned Activities	Replace/upgrade site amenities in park (water fountains, restrooms, seating, play equipment). Suggested parks are Westside Park and Northeast Park.
	Project Name	Greenwood – Public Infrastructure – ADA Improvement
	Target Area	Eligible Census Tracts
	Goals Supported	Public Infrastructure - Neighborhood Improvements
	Needs Addressed	Public Infrastructure and Facility Improvement
	Funding	CDBG: \$64,856

	Description	Make improvements to curbs and sidewalks in eligible areas. Suggested area is East Old Town Sidewalks and ADA Ramps.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	100 Persons
	Location Description	To Be Determined
	Planned Activities	Make improvements to curbs and sidewalks in eligible areas.
5	Project Name	Self Sufficiency – Basic Services
	Target Area	City - Wide
	Goals Supported	Self Sufficiency - Basic Public Services
	Needs Addressed	Social Services General
	Funding	CDBG: \$39,000
	Description	Funding will be available for social service programs that meet the basic daily living needs of the most vulnerable residents in Greenwood.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	100 Persons
	Location Description	To Be Determined
	Planned Activities	The City of Greenwood will offer a competitive funding application process for service and housing providers in fall of 2019.
6	Project Name	Self Sufficiency – Seniors
	Target Area	City - Wide
	Goals Supported	Self Sufficiency - Seniors
	Needs Addressed	Social Services General
	Funding	CDBG: \$10,500
	Description	Funding will be available for social service programs that meet the basic daily living needs of senior citizens living in Greenwood.

		Target Date	9/30/2020
		Estimate the number and type of families that will benefit from the proposed activities	5 persons assisted
		Location Description	To Be Determined
		Planned Activities	The City of Greenwood will offer a competitive funding application process for service and housing providers in fall of 2019.

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

Community Development Block Grant funding must be used to meet one of three national objectives, including serving low to moderate income people/housing/areas. The City of Greenwood has a number of areas which meet the HUD definition of a low to moderate income area, with 51 percent of the residents earning an income 80 percent or below the median. Funds may also be used to assist low to moderate income households, or those earning at or below 80 percent of the median family income. Table 57 shows the income limit by household size for the City of Greenwood. Figure 21 shows the

eligible low to moderate income areas for 2019.

Table 57 - 2019 Income Limits - Source: US Department of Housing and Urban Development

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
80 Percent of Area Median Income for 2019	\$44,750	\$51,150	\$57,550	\$63,900	\$69,050	\$74,150

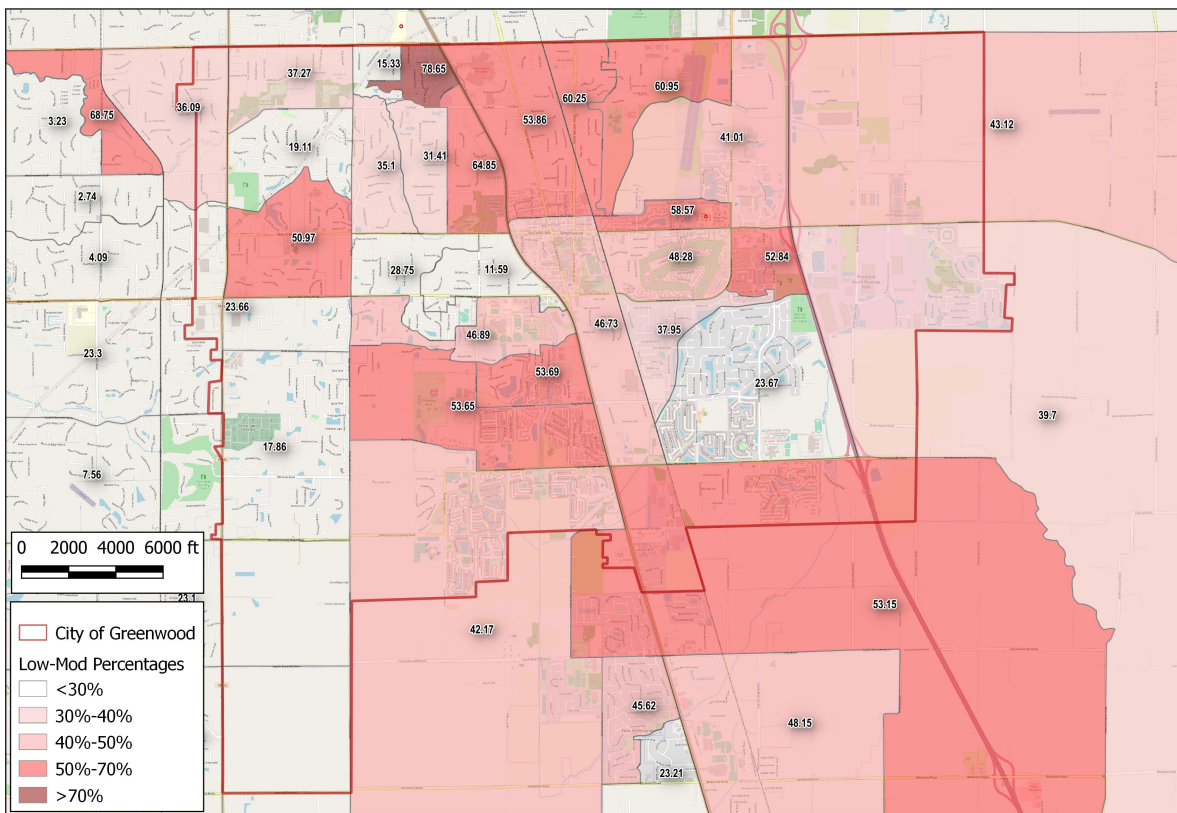


Figure 21 - Low to Moderate Income Areas for 2019 - Source: US Department of Housing and Urban Development

Geographic Distribution

Target Area	Percentage of Funds
Eligible Census Tracts	65

Table 58 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

CDBG funds will be concentrated in those block groups with at least 51 percent low and moderate-income households. With concentrations of housing problems and racial minorities in these areas, it is imperative the City of Greenwood focus its efforts in those areas to improve the quality of life for those residents.

Discussion

Please see discussion points in the sections above.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Greenwood will utilize CDBG dollars primarily to sustain affordable housing through a home repair program. There is an open allocation of \$25,000 to use for this affordable housing project. The provider of this project has yet to be determined.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	5
Special-Needs	0
Total	5

Table 59 - 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	5
Acquisition of Existing Units	0
Total	5

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

Discussion

Adhering to the CDBG program's national objectives, priority will be given to projects that address the housing and community development needs of low- and moderate-income persons.

Due to limited time restraints and the newness of the program, the City of Greenwood has allocated funding to city directed projects, such as park improvements. This is to allow for the City to become better acquainted with the federal regulations as it implements the project.

The City of Greenwood also allocated the maximum amount allowed for public services, 15 percent. The City of Greenwood will have an application process in the fall to determine which specific programs will receive funding under the 15 percent allocation. An amendment to the 2019 Action Plan will be available to the public at the time of that allocation for citizen comments.

AP-60 Public Housing – 91.220(h)

Introduction

The City of Greenwood does not have a locally based public housing provider nor a housing choice voucher provider. The State of Indiana, through the Indiana Housing and Community Development Authority subcontracts the housing choice voucher program to Human Services, Inc, to serve Johnson, Shelby, Bartholomew, Decatur, and Jackson Counties. Human Services, Inc. has several locations but the Johnson County location is in Franklin, IN. The other areas Human Services There are no public housing units, or multifamily housing owned by a public housing agency, located within the City of Greenwood. There are rental properties that accept housing choice vouchers within the City of Greenwood and there is a total of 3,973 households utilizing a housing choice voucher.

The Section 8 program, or Housing Choice Voucher, program offers subsidy to a household to allow them to rent any apartment in the local housing authorities jurisdiction. The household will pay 30 percent of their gross monthly income towards rent and the Housing Choice Voucher covers the remaining cost of the rent. Thus, if a two-bedroom apartment is \$700 per month and the household can only afford \$250 per month, the remaining \$450 of rent is paid by the NHA through the voucher. The following charts outline the beneficiaries of this program.

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

The most immediate need for the City is advocating for additional voucher assistance. The waiting lists for the limited affordable housing projects in the City are long or closed. Through stakeholder interviews, the need for additional rental subsidies, particularly for seniors is high.

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

Housing Choice Vouchers from the U.S. Department of Housing and Urban Development (HUD) allow households to access housing that would not be affordable to them. The household pays 30 percent of their gross monthly income and the voucher pays the remainder of the rent owed to the landlord.

Through the administration of CDBG programs, the City of Greenwood will support public services across the community. The City of Greenwood will require public service recipients to have available information about affordable homeownership programs and fair housing in all locations where CDBG funded services are provided. Voucher recipients may find information about homeownership opportunities if they receive supportive services from a CDBG supported program.

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

provided or other assistance

Not applicable.

Discussion

The City of Greenwood does not have any public housing units within the City limits. The Indiana Housing and Community Development Authority only offers housing choice vouchers to low income residents in Greenwood. Currently there are no affordable housing developers based in Greenwood, Indiana. The City of Greenwood will utilize the next five years of this Consolidated Plan to identify and educate landlords about the Housing Choice Voucher program to make available more housing for those people wishing to live in Greenwood but need a subsidy to live in Greenwood.

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

Introduction

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

The Indiana Balance of State Continuum of Care is made up of 91 counties in 16 distinct regions. Each region has a region chair and is comprised of providers who serve people experiencing homelessness or at risk of homelessness. All regions are part of the IN Balance of State CoC Collaborative Application to HUD for McKinney Vento funding.

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

Greenwood, as part of Johnson County, is part of Region 11 in the State of Indiana Continuum of Care, made up of seven counties: Bartholomew, Brown, Decatur, Jackson, Jennings, Johnson, and Shelby. The council has meetings every other month at Human Services, Inc. in Bartholomew County. The group has taken an active role in the Point in Time Count and is working with a formally homeless individual to help “find” homeless neighbors in the community. By finding the homeless neighbors, the Continuum can better understand the needs of the community. Formerly homeless neighbors, working through the providers, offer expertise on the strength of programs in the community and the gaps in services to the Region 11 Council. The CoC will utilize next year to strengthen the homeless service network, improving the assessment of the homeless community and its needs, recruiting more providers to utilize HMIS data tracking systems and Coordinated Entry systems.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Greenwood does not have any crisis shelter or emergency beds. Households seeking crisis housing often rely on shelters in neighboring communities.

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

Due to low point in time count numbers in Johnson County and its proximity to Marion County/Indianapolis, homeless services are often found in other counties of the Region where a need and number of homeless individuals is greater. This fact does not look to change in the next five years. Stakeholders suggested that a Rapid Re-Housing (RRH) program located in Greenwood may be an easier program to implement, over high cost of developing a shelter. Based on best practices, Rapid Re-Housing may be a more successful intervention in the area. The City of Greenwood will work with the providers in fiscal year 2019 within Region 11 to determine how a program with an RRH component can be implement in the community. Expected implementation of any pilot project would be in fiscal year 2020 or 2021.

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

Limited financial resources prohibit the City of Greenwood from supporting any one project or program with a significant amount of funds. The City can spend up to 15 percent of its annual allocation towards public services. The City will host an open application process to accept applications for public services, meeting the basic needs of the City's most vulnerable residents. The City has set aside \$39,000 for basic services in this fall's application round.

Discussion

Please see discussion points above.

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

Introduction:

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

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

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

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

Discussion:

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

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

Greenwood will seek private/public partnerships to help achieve these goals and target communities working together to increase affordable housing options. Both of these key ingredients will help achieve

the goals while addressing some of the biggest barriers to affordable housing development, such as educating the public and civic leaders about affordable housing, advocating for transportation options in all areas of the community and working together to attract additional subsidy to overcome high cost of property acquisition.

As a new CDBG program, the City of Greenwood will serve as an advocate for affordable and fair housing in the community. The Analysis of Impediments to Fair Housing outlines a number of opportunities to reduce the impediments or eliminate the impediments found to fair housing choice. These opportunities include:

- Passing a local fair housing ordinance to include all protected classes, including race, color, age sex, sexual orientation, gender identify, disability, national origin, religion, income status, veteran status, limited English proficiency, or any other protected classification under federal law.
- Begin a testing program to determine if any housing discrimination exists in the local rental housing market.
- Begin a fair housing education program for local housing providers, supportive services providers, realtors, landlords, management companies, and elected and appointed officials of the City government.

AP-85 Other Actions – 91.220(k)

Introduction:

With the continued growth in the community and being a new entitlement city, the City of Greenwood has developed some general goals to offer flexibility in programming increase the coordination among service providers. Under each goal is a list of strategies that will work towards addressing the needs of local residents, both new and long term.

The City will utilize the bulk of the Community Development Block Grant to address the general community development needs. The primary use of these funds in fiscal year 2019 will be to upgrade public parks in the community.

Actions planned to address obstacles to meeting underserved needs

The 2019-2023 Consolidated Plan discusses the challenge for Greenwood is that many of the people the funding is intended to benefit are hidden among the middle class and wealthy in the growing community. As recently as June, 2019, local news media has reported the development of a 180-unit luxury apartment building that will charge rents ranging from \$900 to \$1,400 per month. The desire to create luxury housing often overshadows the need for all types of housing.

The City of Greenwood will offer a competitive funding application process for service and housing providers in the fall of 2019. CDBG funding for programs is directed to programs and projects that meet the following criteria:

- Meet a goal of the 2019-2023 Consolidated Plan
- Demonstrate a significance of need
- Serve an eligible area within West Lafayette
- Project or program is eligible under HUD rules
- Create a visual impact in the neighborhood, particularly if an infrastructure project

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

The first-year action plan calls for Greenwood to develop partnerships with local housing providers to offer a repair program for low to moderate income households. The Consolidated Plan found a concentration of overcrowding and residents lacking complete plumbing facilities in parts of Greenwood. Offering a repair assistance program will address some of the housing problems for low to moderate

income homeowners.

Actions planned to foster and maintain affordable housing

The primary strategy in 2019 to 2023 for the Greenwood CDBG Program will be to close the gap on housing for households earning less than 30 percent of the area median income. With so few housing units available and affordable to this income bracket it is essential to families living in poverty to have more housing options. And, the new housing options must be closer to work, transportation options and public amenities such as grocery stores, health care and schools. Under each priority of the Consolidated Plan, the City of Greenwood has listed additional strategies that will receive support but may not receive direct funding from the City's CDBG program.

Additional Strategies with non-financial support:

1. Support affordable multi-family housing development offering housing for incomes earning 0-30 percent of the area median family income.
2. Support public and private partnerships to develop affordable housing, with a goal of 10 percent of new residential building permits to be issued for housing units.
3. Support affordable, senior housing development.
4. Find additional resources for rental subsidies that support extremely low-income households or those earning 0-30 percent of the area median income.
5. Support the quality of affordable rental housing through repair assistance programs.
6. Support establishment of a fund of private dollars through permitting fees or closing fees to support affordable housing development.

Actions planned to reduce lead-based paint hazards

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

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

Actions planned to reduce the number of poverty-level families

The primary strategy in 2019 to 2023 for Greenwood will be to close the gap on housing for households earning less than 30 percent of the area median income and assist with basic daily living needs.

With so few housing units available and affordable to this income bracket, it is essential for families living in poverty to have more housing options. And, the new housing options must be closer to work, transportation options and public amenities such as grocery stores, health care and schools. Through the priority, *to expand and sustain the supply of safe, decent affordable housing*, Greenwood will address this need.

Actions planned to develop institutional structure

The City of Greenwood's CDBG Program's final goal does not have any specific projects or programs that will be funded by the City. Through administrative efforts and partnerships in the community, the City will work to increase coordination across the community, with the intended outcome of improving services for low-income households. The United Way's Impact Network and Region 11 of the Balance of State Continuum of Care can provide an outlet for this coordination and capacity building.

Priority #4 – Institutional Structure - Improve institutional structure and coordination among providers across the City and advocate for fair housing. Suggested strategies to meet this priority are:

1. Participate in the Regional Continuum of Care and support homelessness prevention and intervention initiatives.
2. Connect with the City of Indianapolis and regional initiatives to support individuals living with HIV/AIDS in Greenwood.
3. Support fair housing initiatives and education in the community.

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

The United Way of Johnson County is the primary way to connect all service providers throughout Greenwood. The Network will continue its efforts to build capacity and coordinate service provisions across the county in the coming year. The City of Greenwood will join this effort and support institutional coordination among providers.

The City of Greenwood wants to support and expand the efforts of this organization to not only build up the capacity of its members, but to also connect the members to local housing providers and the Region 11 Planning Council for the Indiana Continuum of Care. By connecting the three different organizations, planning efforts will be more streamlined and projects developed from those efforts will go more to

address the households and individuals with the most need.

Discussion:

The Annual Action Plan will address many items as noted in the previous discussion points. However, as a recipient of HUD funds, Greenwood certifies it will affirmatively further fair housing choice by conducting an analysis of impediments to fair housing choice, take appropriate actions to overcome the effects of any impediments identified, and maintain records reflecting the analysis and actions taken in this regard. The City is committed to ensuring fair housing choice for all residents within its jurisdiction. The City completed an Analysis of Impediments to Fair Housing in conjunction with this Consolidated Plan, covering the years 2019 through 2023, same as the Consolidated Plan.

The Analysis of Impediments to Fair Housing evaluated regulations as to zoning and planning regulations and their impact on housing. The Analysis of Impediments did not find any types of zoning that impose limits on housing, but did find that architectural design elements could be cost prohibitive towards the development of affordable housing. The study has found that the following impediments to fair housing choice:

- No comprehensive list of landlords accepting housing choice vouchers, making it difficult for those holding vouchers to locate housing.
- No clear way to report housing discrimination within the City of Greenwood nor is there a fair housing ordinance for the City.
- It is not clear whether the architectural standards for new construction bias residential development towards or away from single-family units. However, they may increase the transactional costs for affordable housing development.
- The Greenwood Comprehensive Plan is largely focused on single family housing units.

Greenwood, as a recipient of federal CDBG, must take appropriate actions to overcome the effects of the impediments identified within this plan and maintain records reflecting the analysis and actions taken. This is a table of actions called for in the Analysis of Impediments to Fair Housing during fiscal year 2019 (October 1, 2019 to September 30, 2020).

Impediment/Challenge	Resolution/Outcome	<u>Date to be Accomplished</u>
Lack of affordable housing affects housing choice and may adversely affect the protected classes.	Fund the development of affordable housing at a greater rate.	Annually for the next three years.
Lack of affordable housing affects housing choice and may adversely affect the protected classes.	Advocate on behalf of affordable housing developers in the community to bring state and federal resources to the City of Greenwood.	Annually for the next three years.

	<ul style="list-style-type: none"> • Publish articles on local work in affordable housing via the paper, web or Facebook • Host monthly or quarterly provider meetings to help with advocacy 	
Lack of affordable housing affects housing choice and may adversely affect the protected classes.	Require replacement of housing stock removed for transportation with housing of similar value or cost to ensure affordable housing is not decreased.	Annually for the next three years.
Lack of affordable housing affects housing choice and may adversely affect the protected classes	Encourage local units of government to create and complete a rental housing unit registry and annual inspection process to ensure all units for all families are safe and decent places to live.	Complete by the end of fiscal year 2021.
Lack of affordable housing affects housing choice and may adversely affect the protected classes	Publish a listing of rental properties that will accept housing choice vouchers and other housing assistance to help households locate affordable housing in the City of Greenwood	Complete by the end of fiscal year 2020. Maintain annually.
Knowledge of fair housing laws and where to report vary in the community.	Continue testing of multi-family communities to ensure property managers are following fair housing laws.	One test before 2021.
Knowledge of fair housing laws and where to report vary in the community.	Provide educational programming for public officials, particularly who are newly elected, on fair housing issues.	Annually for the next three years.
Knowledge of fair housing laws and where to report vary in the community.	Continue educational programming to increase awareness in the community.	Annually for the next three years.
Knowledge of fair housing laws and where to report vary in the community.	Establish a website, linked to the main City of Greenwood home page, that will promote fair housing and connect residents to places of advocacy and investigative knowledge. This web page should include direct links to the U.S	Fiscal Year 2020.

	Department of Housing and Urban Development's Fair Housing website, as well as the Indiana Civil Rights Commission and the Fair Housing Center of Central Indiana.	
Institutional and regional coordination of enforcement and advocacy needs to improve.	Coordinate efforts in the City of Greenwood with neighboring entitlement communities, such as Anderson, Indianapolis, Muncie and the State of Indiana.	Annually over the next three years.
Institutional and regional coordination of enforcement and advocacy needs to improve.	The City should clarify its anti-discrimination policy fair housing ordinance that includes all the usual protected classes as well as sexual orientation and gender identity and veteran military status.	End of calendar year 2020.
Institutional and regional coordination of enforcement and advocacy needs to improve.	Work with partners to actively promote fair housing testing within the Greenwood rental housing community.	End of calendar year 2020.

Program Specific Requirements

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

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities