

## Strategic Plan

The Consolidated Plan is more than an assessment of needs for the Indianapolis/Marion County community. The Consolidated Plan sets forth a strategy to address causes of those problems and needs identified, rather than focus on the symptoms of the problem.

This section of the Consolidated Plan will define the goals, strategies and outcomes that the City will work toward over the next five years. Four federal entitlement grants make up the bulk of the funding that supports these strategies and outcomes outlined in this section: the Community Development Block Grant (CDBG) Program, the HOME Investment Partnerships (HOME) Program, the Emergency Shelter Grant (ESG) Program, and the Housing Opportunities for Persons with AIDS (HOPWA) Program. The Supportive Housing Program (SHP), a competitive federal grant program, is also used by the City to combat homelessness. Each year, the City expects to receive \$20 million in HUD funding through these various grant programs, totaling \$100 million over the five-year period.

### ***Anti-Poverty Strategy***

The Anti-Poverty Strategy is the core purpose of the strategic plan and goals set forth in this Consolidated Plan. The City of Indianapolis will provide funding for services and housing, in an effort to move extremely low-income families from poverty toward self-sufficiency. Each of the Consolidated Plan goals and strategies successfully address one or more points along the continuum of housing.

Over the next five years the City of Indianapolis will continue to apply for Continuum of Care funds. By leveraging Continuum of Care dollars, federal entitlement dollars and private investments, the City looks to create a ladder of housing programs with supportive services. Families can then continue to work through barriers to their housing, be it credit history or a disability, with continuous support. The following goals are the methods the City of Indianapolis will use to accomplish these efforts.

- Increase the availability of safe, decent affordable housing.
- Prevent homelessness for special needs populations and persons at risk of homelessness.
- Increase educational opportunities.
- Support capital enterprise development for job creation.
- Combine housing opportunities with social services.

### ***Eliminating Lead-Based Paint Hazards***

At the end of 2002, the City of Indianapolis received a \$1.7 million Lead Hazard Control Grant from the Department of Housing and Urban Development (HUD) to alleviate the problem of lead-based paint and associated health concerns in low-income neighborhoods. Through this program, the City proposed to make a total of 180 units of owner-occupied, vacant and low-income rental units free of lead-based paint hazards over a three-year term. It is the City's hope to continue this pilot program through the period covered by the 2005-2009 Consolidated Plan.

Formed by the City of Indianapolis and its partners, the Indianapolis Healthy Housing Network (IHHN) will work to reduce the hazards posed by lead based paint in Indianapolis' older housing stock and prevent childhood lead poisoning within the City's federally designated Enterprise Community. The mission of IHHN is consistent with the goal to increase the availability of safe, decent and affordable housing. The strategy of the IHHN is to use the Lead Hazard Control grant to coordinate the efforts of community development corporations, the Marion County Health Department and the Indianapolis Housing Agency. The end result will increase the amount of lead-safe housing stock targeted at low-income families and decrease the number of children with elevated blood lead levels.

The proposed IHHN target area is the Mapleton Fall Creek Neighborhood Development Corporation, Near North Development Corporation and United Northwest Area Development Corporation boundaries, all which are located within the Enterprise Community. These neighborhoods have a large percentage of deteriorated housing and a high concentration of children under the age of six. Targeted units include housing units with children under the age of six and housing units that are part of a current rehabilitation program. Current rehabilitation programs include those using Community Development Block Grant and Home Investment Partnerships Program funds for rehabilitation. Any families with children found to have elevated blood lead levels will be referred to the community development corporation partners by the Marion County Childhood Lead Poisoning Prevention Program for priority housing assistance. By linking the lead hazard control grant activities to the existing programs designed to provide owner-occupied rehabilitation, it is expected that Indianapolis can get the most impact possible from the funds provided through this grant.

Additionally, to address the needs of low-income rental units with respect to lead-based paint hazards across Marion County, the City has also partnered with the Marion County Health Department in a grant application to HUD for an additional \$3.5 million Lead-Hazard Demonstration Grant. The City will continue to form new partnerships to maximize its impact on lead-based paint hazard reduction efforts in homes throughout Marion County.

### ***Eliminating Impediments to Fair Housing***

The Analysis of Impediments to Fair Housing Choice includes an Action Plan component. The Action Plan section establishes goals and benchmarks to remedy conditions that impede fair housing. The following chart details goals to be achieved over a five year period, 2005-2009.

Table 21

<b>GOAL</b>	<b>STRATEGY</b>	<b>BENCHMARK</b>
Work towards desegregating the racial makeup of the county and deconcentrating affordable housing	The City will actively participate in MCCHO activities. All townships should have at least 15% of their total rental housing stock affordable to households earning 50% of the MFI or less. Ensure that the city-sponsored, affordable housing developments include Minority and Women Based Enterprises.	Ongoing 2005-2009 To be achieved by 2009  As projects are implemented
Increase the awareness of fair housing and the complaint process.	Establish a central phone number to call where complainants can inquire about fair housing issues and how to file a complaint. Implement a City marketing plan to educate the public about fair housing and how to file complaints.	To be achieved by 2007  To be achieved by 2007
Work with Metropolitan Indianapolis Board of REALTORS (MIBOR)® to implement training programs to increase awareness of fair housing issues among real estate professionals.	Contribute articles to MIBOR publications on the basis of fair housing issues and the process of making fair housing complaints in Marion County. Work with MIBOR to develop a flyer on fair housing issues to be distributed by realtors to their clients.	Semi-annually, beginning 2005  Flyer developed in 2005
Establish or support an existing homeownership counseling/education program.	Work with INHP to expand their current program or establish a new program as described in the Analysis of Impediments.	New program offered in 2006
Continue the regional transportation process.	Ensure that regional transportation planning continues to move forward.	2005-2007

### ***Eliminating Barriers to Affordable Housing***

The City of Indianapolis has identified three primary barriers to affordable housing: 1) high costs associated with the development of affordable housing, 2) high costs associated with maintaining affordable housing and 3) poor credit history. The City did not find any public policies that inhibit affordable housing, but has identified ways to encourage the development of affordable housing in Indianapolis. To address these barriers, the City will partner with private service providers, private developers and other public agencies.

Table 22

<b>Barriers to Affordable Housing</b>	<b>Strategies to eliminate Barriers</b>
High Development Costs	Provide grant or loan subsidy to rehabilitate substandard rental units to make them affordable. Provide grant or loan subsidy to rehabilitate substandard or vacant units to sell them on the market for homeownership. Provide tax abatement for qualified rental housing.
High Maintenance Costs	Provide funding to service providers connected to permanent housing. Collaborate with the Indianapolis Housing Agency and elected officials to award more Section 8 vouchers to the City of Indianapolis.
Poor Credit History	Coordinate efforts with agencies that provide credit-counseling services. Collaborate with other private entities to educate the public on the importance of good credit history.

### ***Great Indy Neighborhoods Initiative***

Over the years, public and private partners have worked together to generate many positive changes in Indianapolis neighborhoods. Neighborhood associations, businesses, community development corporations, service agencies and local government have successfully revitalized some of the most distressed areas in Indianapolis. However, all of these efforts have worked independently and have not resulted in a city-wide infrastructure able to respond to community needs with a comprehensive approach.

To combat the decreased energy level and reduced public participation in community development efforts, the city of Indianapolis, along with two community agencies, convened the Community Development Summit in late 2004. The summit, along with two community forums, engaged over 700 community residents and stakeholders over the course of 18 months. While needs of individual neighborhoods differed, the participants called for a comprehensive development strategy, focusing energy, activity and resources towards rebuilding our neighborhoods. The city and its partners, the Local Initiatives Support Corporation (LISC) and the Indianapolis Coalition for Neighborhood Development (ICND), have responded with the Great Indy Neighborhoods Initiative.

The Great Indy Neighborhoods Initiative (GINI) focuses on developing and supporting comprehensive responses to community development. GINI unites stakeholders together to make substantial change through integration of economic, physical and human development into a city-wide system. GINI steps to follow are: community building, quality-of-life planning and convening together to accomplish the vision.

Community building looks to the grass-roots level for leadership. It encourages the public to take part in the development and growth of their neighborhood. Public participation begins at simple levels of neighborhood watch groups, block clean ups, and book clubs. Leaders emerge through the relationships built at these activities. From that point, the new leaders will be offered opportunities to train and network with other community leaders and resources.

The networking and resources help leaders to write a quality-of-life plan. Quality-of-Life planning sets a neighborhood vision from an assessment of the needs and assets in a community. It coordinates and enhances all previous and existing plans for a neighborhood, including commercial plans, neighborhood plans, or cultural district plans. Each plan must contain measurable goals, strategies and timelines to reach the vision of the creators.

As part of each action item in the quality-of-life plan, the leaders of the neighborhood must identify stakeholders or a service provider who will provide the program or manage the project to meet each of the goals and strategies. The leaders should select an organization or group to convene all the stakeholders together and prioritize the projects and programs to best meet the vision of the neighborhood. This convening organization will help partnerships remain strong and united.

The city of Indianapolis, as part of GINI, encourages communities to redevelop and reshaping their neighborhoods through this comprehensive approach. Many of the projects, as a result of quality-of-life plans, will encourage housing and economic development as well as social services. The city will work with these neighborhoods to support their vision and work towards a solution.

### ***Institutional Structure/Coordination***

#### **City Agencies**

The goals of the Consolidated Plan were not determined in a vacuum, nor were they developed without the assistance of other City plans. These goals were designed not only to address the needs of the community, these goals will also coordinate efforts of all the City departments.

The Division of Planning is currently developing a mass transit study for the City of Indianapolis. One of the goals identified in the Consolidated Plan is to combine housing development with access to transportation. Not only will this goal address the transportation needs of the community as indicated by the survey results, but it will also continue development along established transit corridors.

The Division of Planning has also developed and adopted the Regional Center Plan 2020. This plan, part of a countywide comprehensive plan, is a map for future growth in the downtown Indianapolis area. Many of the areas covered by the plan are those

currently served by community development corporations who have assisted the City in the past with development goals. This plan will coordinate the efforts of the private sector with those of the public sector to develop the downtown, working toward a unified vision and goals to live, work, and learn in a healthy downtown. Some of the goals of the regional plan include:

- Develop mixed-use life sciences research community
- Double the population to 40,000 by 2020 with emphasis on mixed use development
- Promote a strategic system of mass transportation and pedestrian/bicycle walkways to assure universal accessibility
- Expand convention and sports capacities and cultural development
- Evaluate the design review process for the Regional Center
- Facilitate and coordinate the implementation of the Regional Center Plan recommendations

A complete copy of the Regional Center Plan, including a map, is available on-line at [www.indyrc2020.org](http://www.indyrc2020.org).

The use of plans is not only to assist in the development of goals but also determine the projects to be funded with federal dollars. Comprehensive plans, neighborhood plans, and transportation plans can determine if a project considered by the Division of Community Development is in compliance or in direct conflict with the plans. When reviewing project proposals, the Division of Community Development will consider projects that are consistent with any adopted plan of the City of Indianapolis.

To assist with the application review process, the Division of Community Development partners with other agencies in the City to evaluate applications. City staff work on teams of three to review and score each project application. The team then makes recommendations for funding to the Mayor and City-County Council. After approval from the elected officials, recommendations are submitted to the United States Department of Housing and Urban Development (HUD) for final approval. It is only after this extensive review process that the projects are awarded grant dollars. Through each level of review, beginning with the scoring teams, partner agencies use their expertise to review project applications for compliance with federal, state and local regulations, as well as development plans for the City of Indianapolis.

#### Indianapolis Housing Agency

The City of Indianapolis will partner with IHA to support the redevelopment of Brokenburr Trails on the City's south side. A vacant 250-unit public housing development, Brokenburr Trails was in such disrepair that HUD authorized the demolition of the buildings citing that the buildings were beyond rehabilitation.

In its place, IHA has prepared a multiple-phased plan to redevelop and expand this public housing community. The project consists of 165 affordable rental units for persons at or below 60% of the area median family income (MFI); 52 affordable homeownership units for persons at 50-80% MFI; a community center, a neighborhood park and a commercial development at the corner of Raymond and Perkins Streets.

In June of 2004, the Indianapolis Housing Agency was awarded a \$16.7 million HOPE VI grant from HUD to implement the redevelopment plan. The City of Indianapolis will partner with IHA in its efforts to rebuild the community by investing HOME Investment Partnerships Program funds and by reconnecting the site to the surrounding community with infrastructure improvements. This project is scheduled for completion by the end of 2009.

#### Private Housing Developers and Service Providers

The City of Indianapolis will partner with private housing developers and service providers to reach the goals identified in this Consolidated Plan. The city will also work with community organizations to provide technical assistance to private organizations trying to reach the goals set forth in the Consolidated Plan.

Each year the City will release a request for proposals for projects meeting one of the six goals, as described later in this plan. City staff will evaluate the proposals and make recommendations to the Mayor's Office and the City-County Council through the Annual Action Plan update. Proposals addressing one of the goals outlined in the Consolidated Plan and impacting the community in a positive way will be given priority over other proposals.

Once the recommendations are approved, the City will enter into performance-based contracts with the private agencies. Together, the private agencies and the City will ensure the citizens of Indianapolis receive high quality programs and housing to meet the community development needs.

At the end of each quarter and at the end of the calendar year, the City will assess the performance of the private housing developers and service providers. Those agencies that meet the performance requirements will be paid the entire amount of the contract. Agencies that do not meet the performance requirements will have an amount deducted from based on the percentage of the benchmarks achieved.

#### ***Identification of Priority Needs***

The United States Department of Housing and Urban Development requires the City of Indianapolis to complete the tables in Appendix A as part of the Consolidated Plan. The City obtained information from extensive market analysis, private consultations and surveys of service providers for this purpose.

HUD Table 1A summarizes the unmet needs for homeless individuals and families. This table identifies the type of beds and units, the types of services and the types of sub-populations that are experiencing homelessness. Examples of beds and units include emergency shelters and transitional housing, temporary housing for homeless persons/families for up to two years. Examples of services include employment and job training and mental health care. Examples of sub-populations are victims of domestic violence and youth aging out of foster care. To complete the table, service providers were surveyed to assess the number of applicants in need of assistance and the capacity to provide needed beds/services. An unmet need/gap was calculated by subtracting the estimated need from the capacity to provide beds/services. Priorities were established through citizen participation and availability of funding.

HUD Table 2A identifies housing needs, sets priorities and estimates the amount of funds needed to address those needs. Staff utilized special tabulation data calculated by HUD and the U.S. Census Bureau, called the CHAS 2000 data, to complete this table. The table divides households into two groups, owners and renters. Renters are categorized into small-related households, large-related households, and elderly households. Small-related households are families with two to four persons. Large-related households are families with five or more persons. Elderly households are one to two person families with at least one person who is 62 years of age or older. All other households consist of one or more persons who are living together and are not related by blood, marriage or adoption. Each category is then divided into subcategories by income.

To complete this table, it is assumed that for renters, small-related households, elderly households and 60 percent of other households compete for zero to two bedroom units. It is also assumed that large-related households and 40 percent of other households compete for three or more bedroom units. Comparing the number of households to the number of housing units, staff is able to calculate an unmet housing need or a housing surplus. The number of housing units available does not include "problem units", which are units that are overcrowded and do not have complete kitchens or working plumbing. All other housing units, including housing in substandard condition, are part of the calculation. Therefore, housing surpluses may include substandard units that require rehabilitation to increase the availability of safe, decent and affordable housing.

The estimated dollars column includes total funds necessary, public and private, to address the identified housing needs. The amount is determined by multiplying an average cost per unit by the unmet need identified. Where there is a surplus of housing units, staff multiplied the number of "problem units" by an average cost per unit. In reality, the need may be even greater than what the table indicates because substandard units are not accounted for in this table. The average cost per unit varies depending on the type of unit, rental or owner. The average cost for a rental unit in Indianapolis is \$17,000, while the average cost for an owner-occupied unit is \$10,000. These costs reflect the average investment per unit in owner-occupied repair and rental repair projects currently funded by federal funds. The table demonstrates a need for assistance at all income levels for rental unit rehabilitation and home repair assistance. However, the greatest need is for the rehabilitation of rental units affordable to households below 30 percent of median family income and the prevention of homelessness by providing repair assistance to current homeowners.

HUD Table 2B identifies non-housing community development needs. Non-housing community development needs include public services, public facilities, economic development, infrastructure and planning. Based on current budgets for various City agencies, long-range planning for City agencies and grant requests, City staff are able to estimate the amount of dollars needed to address each community need. Priorities were established based on the ability to address the needs with federal entitlement dollars. High priorities are needs/activities in which the City will invest federal entitlement dollars. Medium priorities are needs/activities in which the City may invest federal entitlement dollars, so long as the goals of the Consolidated Plan will not be compromised. Low priorities are needs/activities in which the City will likely not invest federal entitlement dollars. For both medium and low priorities, the City understands that there are alternative sources of funding to address these needs, such as private funding to renovate public facilities or the use of local tax dollars to assist the development of

infrastructure. It is through these funding partnerships of private dollars and public dollars that all the non-housing needs and priorities can be addressed.

The high priorities for all three tables are addressed through the five-year goals. Each of the goals address housing needs, homeless needs and non-housing needs that both the statistical data and the neighborhood survey demonstrate as an unmet need or a high priority.

### ***Neighborhood Revitalization Strategy Area***

The 2005-2009 Consolidated Plan discusses the needs and assets of Indianapolis and the surrounding counties in the MSA, however, this Strategic Plan will focus on a portion of the city experiencing severe distress. The 2000-2004 Consolidated Plan designated an area of the city requiring focused attention to revitalize declining neighborhoods and communities. The area, called the Neighborhood Revitalization Strategy Area (NRSA), gave the city and developers greater flexibility in federal regulations when investing funds from HUD. Projects like Fall Creek Place and the Keystone Enterprise Park enabled large sums of federal dollars, leveraging local tax funds, to redevelop neighborhoods and offer new opportunities to the residents of the community. Built on previous successes, the city will continue to focus in the current NRSA and will expand it to include additional communities. Page 76 shows a map of the current and proposed additions of the NRSA.

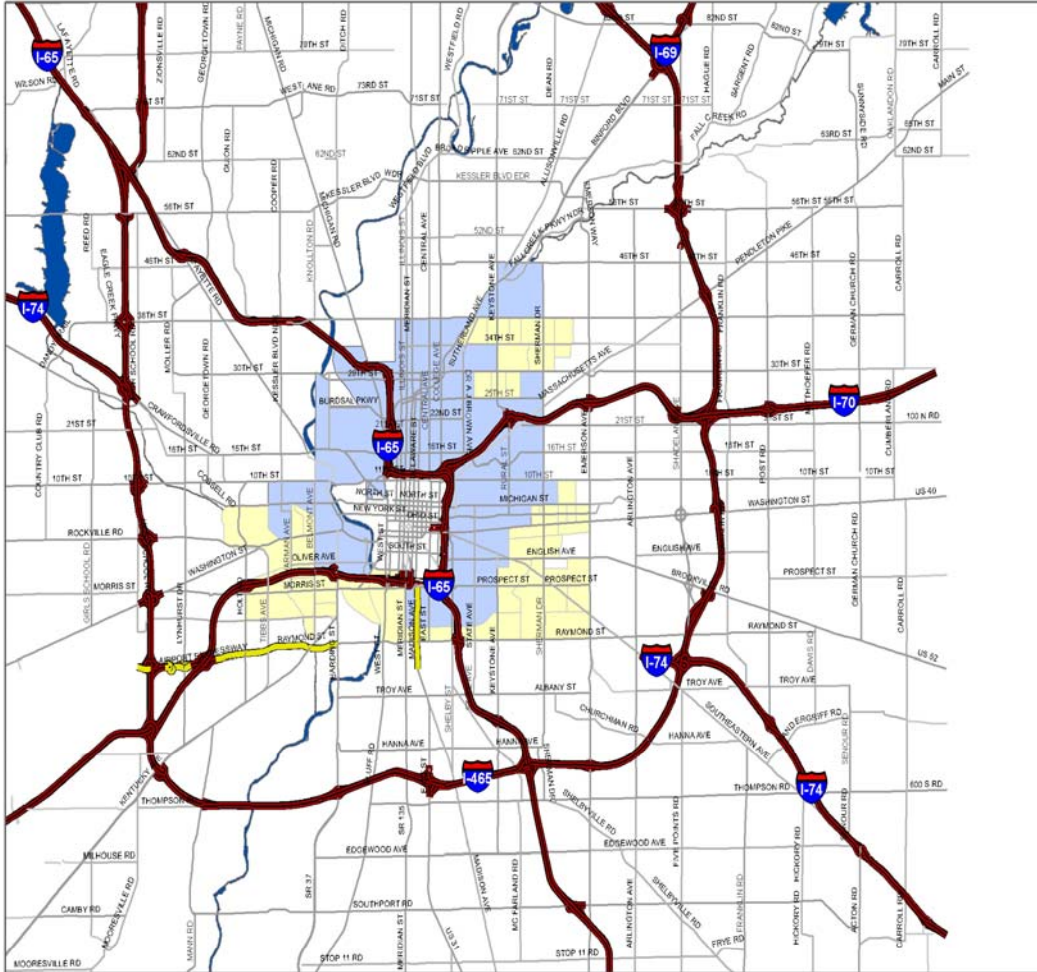
The determination of the additions is based on statistical information from the 2000 U.S. Census and must meet three federal guidelines. While the regulations are extensive in their explanation, three basic guidelines assist the city with the designation.

The first NRSA guideline is that the area must be contiguous. One neighborhood cannot be selected as an addition to the area unless it borders to current NRSA or borders another addition to the NRSA. The map on page 77 shows how all the neighborhoods and communities are broken into census tracts based on the number of people living in them. Each of the tracts selected as the NRSA and its addition connect to each other.

### **General Demographics**

The current NRSA and the proposed addition combine racially and ethnically diverse communities. Residents, as part of the 2000 U.S. Census identified themselves with one or more races. Three dominant races make up the majority of the area's population. 52 percent of residents identified themselves as Caucasian and 42 percent identified themselves as African American. Nearly 6 percent identified themselves as Hispanic.

# NRSA and Proposed NRSA Expansion



- Current NRSA
- Proposed NRSA Expansion

10.50 1  
  
 Miles



February 28, 2006

Produced by: City of Indianapolis, Division of Planning, Information Resources & Policy Analysis

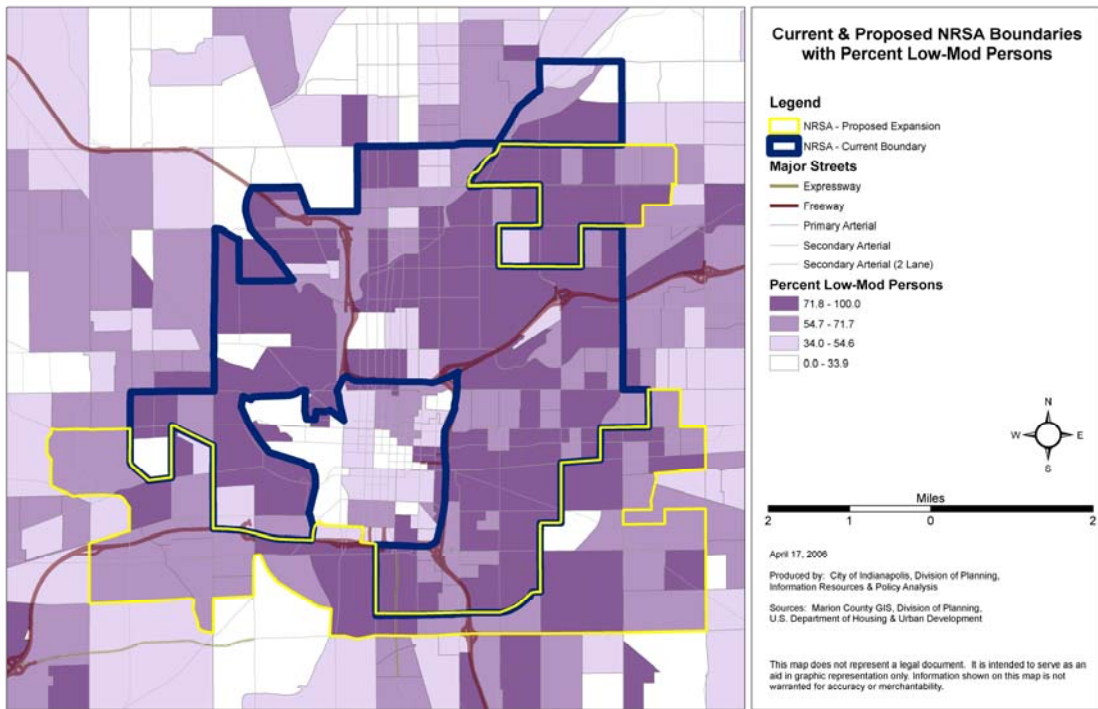
Source: Marion County GIS, Division of Community Economic Development

This map does not represent a legal document. It is intended to serve as an aid in graphic representation only. Information shown on this map is not warranted for accuracy or merchantability.

The second NRSA guideline states the area must have a high percentage of low to moderate income households. 71 percent of the households in the NRSA and its additions are low to moderate income. Meaning, 71 percent of the households are earning less than 80 percent of the MFI for Indianapolis. In two census tracts, 100 percent of the households earn less than 80 percent MFI. The map below delineates the low to moderate income areas by color. Census tracts with the darkest colors signify a percentage of low to moderate income households.

The third NRSA guideline is the area must demonstrate signs of higher distress than the entire city. To assess the distress of the area, the city analyzed information from the 2000 U.S. Census and from the Home Mortgage Disclosure Act (HMDA). When comparing data from the NRSA and proposed addition to the county date examined earlier in this Consolidated Plan, the evidence clearly shows a need to focus attention in these communities to address the need.

The residents of these communities face many obstacles to reclaim their neighborhoods from decline. Lower income, vacant housing, high housing costs related to income, lack of education and high unemployment are a few of the obstacles the residents must overcome to achieve self sufficiency.



## Education and Employment

As previously discussed, each census tract has a high percentage of low to moderate income households, some as high as 100 percent. Table 23 compares the median household income and the median family income for the NRSA to the entire city. Household income is the income total for all persons residing in a residence and family income is the income total for all related persons residing in a residence. The incomes in the proposed addition are 32 to 35 percent less than those of the entire city.

Table 23

	<b>Median Household Income</b>	<b>Median Family Income</b>
Indianapolis	\$ 40,421	\$ 49,387
Proposed Addition	\$ 27,397	\$ 31,750
Current NRSA	\$ 24,074	\$ 28,755

Some households are fortunate to be earning the income they have. A higher percentage of residents in both the NRSA and the proposed addition do not have employment. Over 12 percent and 10 percent of the population is unemployed in the areas, respectively. That compares to just under four percent in the entire county. The residents of these communities face higher unemployment and jobs with lower wages than their counterparts in the rest of the county.

Lack of education can explain the high unemployment and lower income for residents of the area. Nearly 40 percent of the residents have not completed high school or a graduate equivalent. The percentage of residents without a high school diploma in the NRSA and proposed addition is significantly higher than the percentage for the entire city, over double the amount. The percentage of residents completing high school and attending some college is about equal to that of the entire city. However, completion of college is significantly less for residents of the NRSA and proposed addition. Of the 84,000 residents living in the NRSA and proposed addition over the age of 25, only 9,332 have a college degree. This shows a need to educate and train the residents for jobs that pay a higher, living wage.

A living wage is different from the minimum wage. A living wage is a wage in which a household can afford the housing. HUD determines a living wage from a household's ability to afford a two bedroom apartment based on the fair market rents in the city. The household must not work more than 40 hours per week and spend no more than 30 percent of the gross monthly income towards housing. To afford a two bedroom apartment in Indianapolis, a household must earn \$11.38 per hour. This is the living wage for Indianapolis.

## Housing and Market Conditions

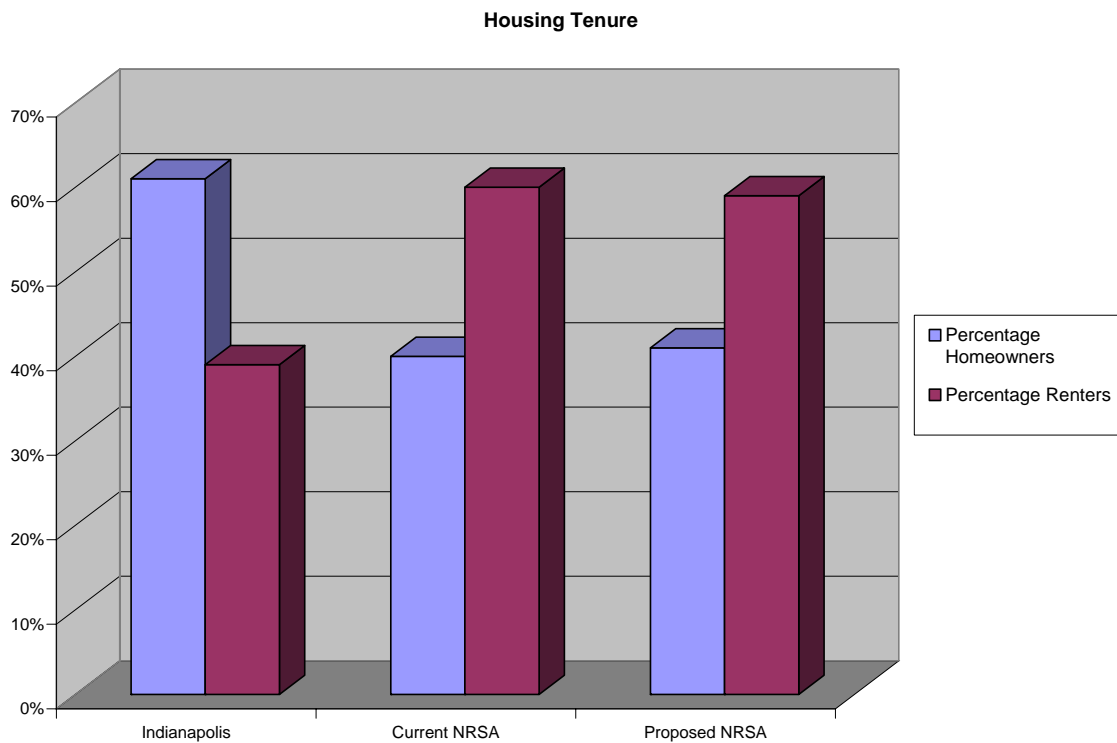
HUD determines housing to be affordable to a household if that household does not spend more than 30 percent of their gross monthly income towards housing costs, including rent or a mortgage, taxes, insurance and utilities. Not all residents are fortunate to pay less than 30 percent of their gross monthly income towards housing. Approximately 50,500 people in Marion County, or 37 percent, who rent their residence spend more than 30 percent of their gross monthly income towards housing costs. That

number jumps to 45 percent of renters in the current NRSA and 42 percent of renters in the proposed addition.

For households with a mortgage, the percentage of households spending such a large portion of their budget towards housing is drastically less. Just over 10.5 percent of mortgage holders in the current NRSA and proposed additions pay more than 30 percent of their gross monthly income towards housing costs.

However, the homeownership rate is less in the current NRSA and proposed addition. The majority of the population in the current NRSA and the proposed addition are renting their homes, which is the opposite of the entire county. The chart below shows the disparity between the homeownership rates between the county and the NRSA areas.

Chart 18



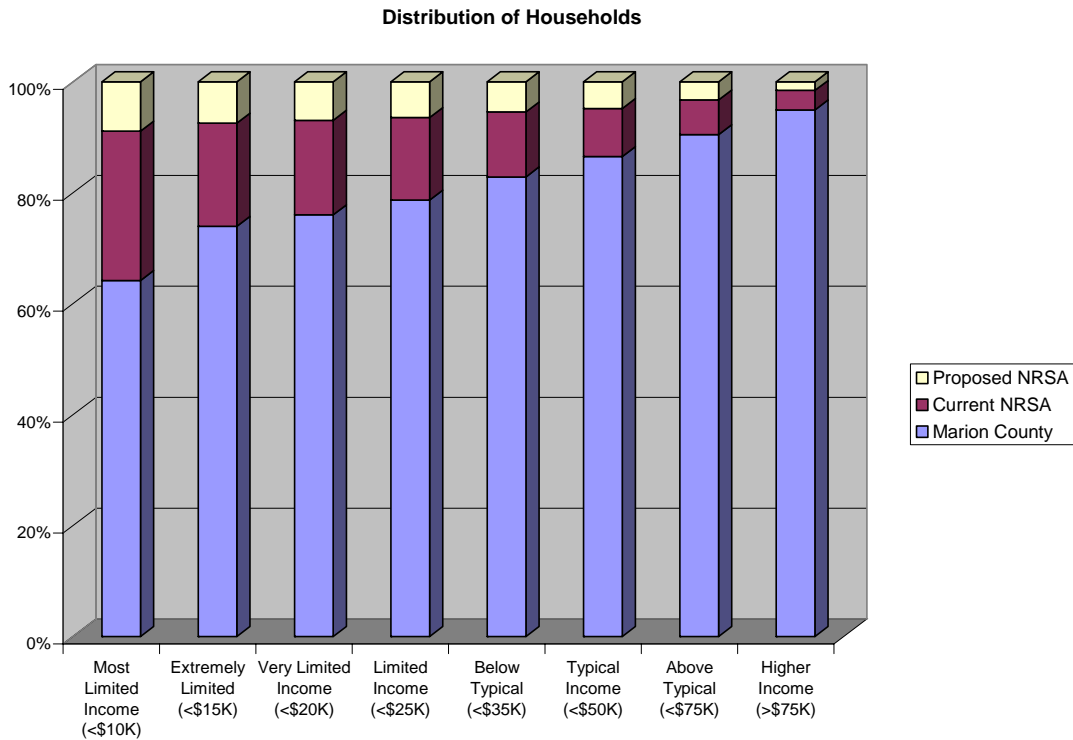
For persons wanting to purchase a home, they face greater obstacles trying to obtain a mortgage. The map on page 20 of this Consolidated Plan shows census tracts with higher concentrations of minorities which have a higher denial rate for mortgages. The rate for minority concentrations of 80 percent or more is nearly triple the denial rate for census tracts with less than 10 percent minority. The current NRSA and the proposed addition include these areas of high minority concentration. By targeting affordable homeownership opportunities in these areas, households will be able to gain wealth and investment in their neighborhood through homeownership.

This Consolidated Plan states that Indianapolis is one the more affordable housing markets in the Midwest. For persons earning the highest incomes in the county, the statement is absolutely true. However, for persons earning lower income, like those

residing in the NRSA, finding a home that is affordable is a more difficult task. The chart on page 25 of this Consolidated Plan shows a distribution of households for eight different income levels and compares them to the number of housing units affordable to each income level. It proves that residents at lower income levels have less housing units available to them that are affordable and must seek housing outside their budget.

Residents in the current NRSA and the proposed addition make up a larger portion of the households earning lower incomes. Chart 19 demonstrates that households in the current NRSA and proposed addition make up a larger portion of the lower income households; thus, have more difficulty finding affordable housing.

Chart 19



To increase affordable housing, there are many homes in the area for potential rehabilitation or re-construction. In 2003 the city conducted a vacant housing survey and found 7,913 vacant structures in Marion County. Of that amount, 3,614, or 46 percent, are located in the current NRSA and 923, or 12 percent, are located in the proposed addition. Each structure has a ranking on its condition, ranging from good to poor. A significant number of vacant units in the current NRSA and proposed addition will need rehabilitation to be considered livable or demolished and replaced with a newer home.

**Special Needs Housing and Homelessness**

According to the U.S. Census, nearly 50 percent of the population living within the total NRSA area stated having one or more physical or mental disabilities. 43 percent of all persons living in Marion County with a disability live in the current NRSA and the proposed addition. Location to public transportation and social services is very important to many of these residents. These special needs populations often need

services to remain self sufficient. Permanent supportive housing is affordable rental housing option with support services for persons with special needs or very low income.

Still others have not reached a point of stability that permanent supportive housing is a good solution. Some persons with disabilities, substance abuse issues or very low income require more immediate shelter and attention to address their needs. Emergency shelters and transitional housing scattered throughout the NRSA assist these individuals. Approximately 71 percent of the emergency shelter beds within Marion County are located in the current NRSA and proposed addition. Transitional housing, or rental housing available to persons with disabilities or very low income for a period of less than 24 months, also dot the area.

**Goals and Objectives**

Once the city has designated a Neighborhood Revitalization Strategy Area (NRSA), it will target the area for housing and economic development projects. While the goal of the city is to assist the entire county, it will track the progress in the NRSA over the next five years, helping residents achieve self sufficiency. The city will track housing and economic related goals, primarily funded through the federal entitlement grants from HUD, tax abatement, other economic development initiatives, and funds from the housing trust fund.

The housing goal and strategies will help residents of the community build wealth in their neighborhoods. Through the investment and equity in their homes, the homeowners will become stakeholders in the outcome of their community. With the rehabilitation of rental housing, residents will have affordable housing to meet their needs and for which they can be proud.

**Housing Goal:**

- Increase availability of safe, decent, affordable housing.

<b>Strategy</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>5-Year Goal</b>
Rehabilitate substandard units to create rental housing for persons at 0-30% MFI.	14	14	20	30	30	110
Rehabilitate substandard units to create rental housing for persons at 31-80% MFI.	8	8	8	8	8	40
Rehabilitate substandard units to create homeownership opportunities.	14	8	8	8	8	46
Construct new homes as part of a strategic comprehensive development plan to create homeownership opportunities for persons below 80% MFI.	0	4	4	4	4	16
Increase homeownership opportunities for low-moderate income persons through down-payment assistance.	8	8	12	12	12	52

Housing Goal Continued.

<b>Strategy</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>5-Year Goal</b>
Assist homeowners with repairs to residences.	40	40	40	40	40	200

As stated earlier, a large number of vacant structures are located in the NRSA. Many of the current owners do not pay taxes and contribute to the public services these communities need. Through the rehabilitation and new ownership of the previously vacant structures, the community will benefit from the reinvestment and new tax base created through the rehabilitation of residential dwellings.

The same can be said for vacant, commercial structures and contaminated sites. The city, in partnership with private agencies, supports the Fostering Commercial Urban Strategy initiative, nicknamed FOCUS. The initiative aims to reconnect urban neighborhoods and businesses with resources and incentives to establish businesses in the urban core of the city. Incentives include tax abatement, brownfield clean-up assistance, job training and placement of local residents, small business and technical assistance loans and façade improvement grants.

Economic Development Goals:

- Increase educational opportunities;
- Support capital enterprise development for job creation.

<b>Strategy</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>5-Year Goal</b>
Provide job training to low-moderate income persons.	40	40	40	40	40	200
Place low-moderate income persons in jobs.	20	20	20	20	20	100
For persons placed in jobs, help ensure employment for at least 180 days.	8	8	8	8	8	40
Create new jobs through new development.	48	48	48	48	48	240
Improve commercial facades and signage for small business owners.	4	4	4	4	4	20

The city, along with its partners, selected six major corridors for commercial redevelopment as part of the FOCUS initiative. All six corridors run through neighborhoods and communities in the NRSA. This initiative, combined with the incentives from public and private partnerships, will help bring economic prosperity to the urban core of the city.

Both goals will help the residents of the NRSA overcome obstacles which prevent them from achieving self sufficiency. Over the course of five years, the city will increase the number of homeowners, reduce the number of vacant structures, increase the number of jobs and reduce the number of unemployed residents within the NRSA. While these

goals focus in this area of distress, the city is utilizing the same goals to address similar needs for the entire county.

**Goals, Objectives and Priorities**

The focus of the Consolidated Plan is to provide goals and strategies to address the needs of the community; be it housing, homelessness or general community development. While the City regularly completes plans to address a number of specific community development needs, such as parks, land use, transportation and zoning, the Consolidated Plan is the only plan that addresses the use of federal entitlement dollars. These federal dollars are the Community Development Block Grant (CDBG), the HOME Investment Partnerships Program (HOME), the Emergency Shelter Grant (ESG) and Housing Opportunities for Persons with AIDS (HOPWA). The Consolidated Plan also addresses the Continuum of Care grant (CoC), a competitive grant that the City receives to address homelessness issues. This section of the Consolidated Plan explains how the City will utilize those funds in meeting the needs and priorities identified in the market analysis and through citizen input.

**Goal 1:** Increase the availability of safe, decent, affordable housing.

The first goal of the Consolidated Plan is to ensure that all citizens of Indianapolis have safe, decent and affordable housing opportunities for families earning less than 80 percent median family income. The City has set five strategies to work towards this goal for the next five years, 2005-2009.

<b>Strategy</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>5-Year Goal</b>
Rehabilitate substandard units to create rental housing for persons at 0-30% MFI.	75	75	100	150	150	550
Rehabilitate substandard units to create rental housing for persons at 31-80% MFI.	40	40	40	40	40	200
Rehabilitate substandard units to create homeownership opportunities.	70	40	40	40	40	230
<b>Amended Strategy:</b> Construct new homes as part of a strategic comprehensive development plan to create homeownership opportunities for persons below 80% MFI.	N/A	20	20	20	20	80
Increase homeownership opportunities for low-moderate income persons through down-payment assistance.	40	40	60	60	60	260
Assist homeowners with repairs to residences.	200	200	200	200	200	1000

Please note : All numbers in this table reflect units to be assisted.

These strategies are most effective when efforts are combined in a focused development area. Understanding the success of the Fall Creek Place project, a redeveloped neighborhood in urban Indianapolis, it is the City's goal to intertwine all five strategies to achieve a maximum outcome. While the HUD tables indicate a surplus of housing for moderate-income levels, the City also wants to assist the rehabilitation of substandard housing at those income levels so that all households have safe and decent housing.

Given the need across the entire county, this can be a daunting task. But, by focusing on several small areas, a neighborhood can reduce crime, increase equity, increase the tax base and empower neighbors through community involvement. The City also realizes that not all neighborhoods need the same solution to different issues and encourages area residents to find their own solutions to community development. A neighborhood may have homeowners with needs for repairs and no rental housing. While another neighborhood may choose to develop one block of housing, rehabilitating homes for homeownership and constructing new homes on empty lots. Both solutions to the community development priorities can demonstrate the same impact. The city will utilize the Community Development Block Grant, the Home Investment Partnerships Program and the American Dream Down-Payment Initiative grants to fund these activities.

**Goal 2:** Prevent homelessness for special needs populations and persons at-risk of homelessness.

On any given night in Indianapolis, 3,500 people will experience homelessness. The second goal of the Consolidated Plan is to minimize the number of people who will experience homelessness. The City plans to utilize ESG and HOPWA funds to assist families and individuals with their housing crisis and to accomplish the strategies listed below.

<b>Strategy</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>5-Year Goal</b>
Provide emergency rent and utility assistance to persons with special needs and persons at risk of homelessness.	300	300	300	300	300	1500
Provide supportive services to persons at risk of homelessness or special needs populations to work towards self-sufficiency.	250	250	300	300	300	1400
<b>Amended Strategy:</b> Provide tenant-based and project-based rental assistance to persons with HIV/AIDS.	N/A	275	275	275	275	1375
<b>Amended Strategy:</b> Provide short-term emergency assistance to persons with HIV/AIDS.	N/A	400	400	400	400	2000

<b>Amended Strategy:</b> Provide supportive services to persons with HIV/AIDS.	N/A	625	625	625	625	3125
<b>Amended Strategy:</b> Provide housing placement assistance to persons with HIV/AIDS.	N/A	20	20	20	20	100

Please note: All numbers in this table are number of unduplicated persons served.

Emergency rent and utility assistance can be a lifeline for a person in need of assistance. Following HUD regulations, rent and utility assistance will be provided to persons who have received an eviction notice or utility disconnect notice. Both crisis situations can be averted with minor assistance. However, persons seeking aid, such as emergency rental or utility assistance, might need more help than a simple payment. Supportive services, such as life skills training, case management and substance abuse services can help an individual or a family work towards self-sufficiency and finding or stabilizing a permanent housing situation. In special cases where the cost of affordable housing is too high for working families, the city may utilize eligible federal funds towards temporary tenant based rental assistance to increase the success rate of families moving into permanent housing. Primarily, the city will utilize the Community Development Block Grant, the Emergency Shelter Grant and the Housing Opportunities for Persons with AIDS grants to fund these activities.

**Amended Goal and Strategies:**

**Goal 3:** Decrease the number of homeless individuals/families in Indianapolis.

Prevention of homelessness will only help those who have not lost their home. For thousands of people and families each night, homelessness is something they will face. In cooperation with service providers across the county, the city of Indianapolis will work to reduce the number of people who experience homelessness each night and throughout the year. The city will utilize the Community Development Block Grant and the Emergency Shelter Grant to fund the following strategies.

<b>Strategy</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>5-Year Goal</b>
Provide rent assistance to homeless individuals/families.	N/A	175	175	175	175	700
Create new permanent supportive housing units for homeless individuals/families through rehabilitation or new construction.	N/A	30	30	30	30	120
Provide supportive services to homeless individuals/families working towards self-sufficiency.	N/A	1000	1000	1000	1000	4000

Please note: All numbers in this table are number of unduplicated persons served.

**Goal 4:** Increase educational opportunities.

Youth services and job training/employment services were the two top social service needs identified by the public through the citizen input and consultation process. To address those needs, the following strategies have been identified. Both job training and youth services will be funded to increase education and opportunities for youth and adults. Education can be an opportunity or a means to achieve self-sufficiency that the individual or family may not currently have, as a result of one or more obstacles. The strategies set forth are to provide those educational opportunities to those families and individuals.

<b>Strategy</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>5-Year Goal</b>
Increase educational opportunities for youth.	1500	1500	1500	1500	1500	7500
Provide job training to low-moderate income persons.	200	200	200	200	200	1000

Please note: All numbers in this table are number of unduplicated persons served.

Youth services can include a variety of educational opportunities, such as tutoring, mentoring, exposure to the arts and/or life skills training. Job training can provide adults with resume writing classes, job interview classes, GED classes and/or dress for success training. While these are not the only activities that the city seeks to fund in the next five years, these examples can give guidance for city staff and project applicants on the types of services to consider, utilizing CDBG public service funds.

**Goal 5:** Support capital enterprise development for job creation.

From the study of jobs and the economy, the Indianapolis MSA economy is recovering from a downturn, including job losses. However, in comparison, to similar Midwest cities, Indianapolis has less unemployed individuals. The Indianapolis MSA economy is an average job market with average unemployment and average wages for those who are employed. Although the economy is recovering, it is important to tie the economy with housing. Housing development cannot be successful without a flourishing economy. To encourage continued growth in this area, the following strategies have been identified.

<b>Strategy</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>5-Year Goal</b>
Place low-moderate income persons in jobs.	100	100	100	100	100	500
For persons placed in jobs, help ensure employment for at least 180 days.	40	40	40	40	40	200
Create new jobs through new development.	240	240	240	240	240	1200
Improve commercial facades and signage for small business owners.	20	20	20	20	20	100

The strategies of this plan are not solely to support minimum wage jobs. The strategies are to help businesses and individuals find jobs that pay more than minimum wage, so that families can achieve self-sufficiency and so that businesses can grow. Redeveloping commercial facades and developing blighted areas for commercial use

can create and retain jobs in neighborhoods, as well as rehabilitate formally blighted or vacant buildings. The strategies, funded with the Community Development Block Grant, can provide new jobs as well as bring new life to a neighborhood once blighted by empty commercial space.

**Goal 6:** Eliminate unsafe buildings and sites.

A high priority identified through the citizen participation process is the elimination of slum and blight caused by abandoned buildings and sites. These sites hinder the development of areas and lower the value of surrounding properties. While the City would like to redevelop many of these dilapidated buildings, many of these buildings may need to be demolished because of health and safety issues. The following strategies have been identified to address these problem areas.

<b>Strategy</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>5-Year Goal</b>
Eliminate unsafe sites that pose a threat to the environment.	4	4	4	4	4	20
Eliminate unsafe structures that pose a threat to public safety.	3000	3000	3000	3000	3000	15,000

Through programs such as the Unsafe Buildings Program and the Brownfields Toolbox, the City can assist owners and neighbors redevelop unsafe sites or help enforce the laws regarding building codes. From 2000-2004, the City of Indianapolis helped secure, repair or demolish 3,000 dilapidated and unsafe structures each year. The 2005-2009 Consolidated Plan will continue the same level of success into the future. The city will utilize the Community Development Block Grant for these activities.

**Amended Goal and Strategies:**

**Goal 7:** Increase community building activities to foster Great Indy Neighborhoods Initiative.

The Great Indy Neighborhoods Initiative began through the Community Development Summit in the fall of 2004. Community leaders, public officials and professionals responded to the needs of public. They developed goals and programs, following the model of thriving neighborhoods in Indianapolis and across the nation. In early 2006, the city of Indianapolis and its partners worked together to develop a strategy to foster healthy, urban neighborhoods called the Great Indy Neighborhood Initiative. The following strategies help prepare neighborhood leaders for active community involvement and to revitalize declining urban neighborhoods.

<b>Strategy</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>5-Year Goal</b>
Identify and train neighborhood leaders to take responsibility for building their communities.	N/A	250	300	300	300	1150
Develop Quality of Life Plans	N/A	0	0	2	4	6

for Indianapolis Neighborhoods.						
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Community Development Block Grant funds will be used to address this goal.

**Goal 8:** Combine housing opportunities with social & public services.

Through the consultation process, the City recognized a communication and partnership gap between housing providers and service providers. Service providers can and do provide case management to persons with low to moderate incomes, but finding housing may be the responsibility of the individual or family. Housing providers develop new housing or rehabilitate pre-existing housing, but have trouble selling the homes or renting the apartments. The City will encourage both service and housing providers to coordinate programs, tying social services to permanent housing. The city will support technical assistance to aid providers and community organizations in serving and maximizing their impact to the community.

The City also recognized a need to develop housing with access to transportation. Understanding that individuals and families who need assistance to acquire safe and decent housing may not be able to afford their own transportation led the City to develop a strategy to connect housing development to accessible public transportation. Recently the City of Indianapolis has experienced the restructuring of the current IndyGo system that brought transportation needs to the forefront of community development.

<b>Strategy</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>5-Year Goal</b>
Fund services connected to permanent housing.	50% of services will be tied to a permanent housing programs each year.					
Combine housing development with access to transportation.	30% of all development projects that receive HUD funding will be within a 10-minute walk of public transportation each year.					

Each year the City will write an update of the Consolidated Plan, stating the programs and initiatives that will receive federal funding to address each of these goals. In addition, the City will report on the progress of the goals through the Consolidated Annual Performance and Evaluation Report. Citizens and elected officials can utilize both of these reports to measure the progress and success of community development agencies and City staff in regards to these goals. The City website, [www.indygov.org](http://www.indygov.org), and the Division of Community Development website, [www.indygov.org/cdfs](http://www.indygov.org/cdfs), will also have continued updates on the progress throughout the next five years.