



THE

CITY OF MUNCIE

BY AND THROUGH ITS DEPARTMENT OF

COMMUNITY DEVELOPMENT

USING FUNDING FROM THE
UNITED STATES DEPARTMENT OF
HOUSING AND URBAN DEVELOPMENT

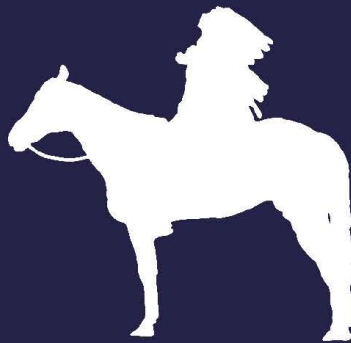
PRESENTS ITS

PROGRAM YEAR 2021

(JUNE 2021-MAY 2022)

DRAFT ANNUAL ACTION PLAN

PREPARED BY GRETCHEN BOOKOUT CHEESMAN, MAY 2021



Executive Summary

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

1. Introduction

The City of Muncie anticipates the following allocations for program year 2021:

CDBG \$1,274,641

HOME \$512,816

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

This year we expect to focus our resources on addressing issues related to homelessness and factors that are keeping people in poverty. We expect multiple agencies and individuals to be consulted in this process. Capacity building at agencies on the front line of homeless services will be a key component. We will continue to participate with developers submitting applications for LIHTC projects and providing funding to demolish blighted structures and dumpsters for code enforcement demolitions and cleanups. An old Community Development Corp OWNER has reactivated and will be starting homeownership and rental projects in the OLD West End Neighborhood. Rehabilitation of the McCulloch Park Lodge and accessibility improvements to the Future Choices building are also planned, in addition to paving and sidewalk projects in low mod neighborhoods.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

During the past year our subrecipients have done a tremendous job of expending their public service grant funds. Public facility projects are either completed or underway including infrastructure and park improvements in low-mod neighborhoods. The pandemic made working in people's homes problematic and expenditures on our housing rehab programs were affected by this situation. Our

homeowner rehab subrecipient Pathstone will no longer be administering this program. Homeowner rehab program will move back to the CD office.

In the past year we resolved multiple outstanding audit findings, mostly from the HOME program requiring changes to policies and procedures. The HOME program in conjunction with Bridges Community Services assisted multiple families with rent and utility assistance.

CDBG CV funds were allocated in the summer of 2021. Expenditure of these funds has been steady, especially with public service grants.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

To be added after public comment period.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

To be added after public comment period.

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

To be added after public comment period.

7. Summary

To be added after public comment period.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role		Name	Department/Agency
CDBG Administrator	MUNCIE	City of Muncie Community Development Department	
HOME Administrator	MUNCIE	City of Muncie Community Development Department	

Table 1 – Responsible Agencies

Narrative (optional)

City of Muncie has participated in the Community Development Block Grant Program since 1974 and the HOME Program since 1990. The current Consolidated Plan formalizes the City’s approach to how these funds are to be used over the five-year period 2020-2024. The 2021 Annual Action outlines activities for the second year of the five year Consolidated Plan.

Consolidated Plan Public Contact Information

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AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

The Community Development Dept. (CD) staff has worked with many organizations over the course of the program year, some as subrecipients, some as board representatives, and many as collaborators delivering services to low to moderate income citizens of Muncie. The information made available to us in this work is incorporated into goals in this plan.

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))

Assisted housing providers meet regularly facilitated by the Continuum of Care where information on private and governmental health, mental health and service agencies is shared. Open Door Community Services which provides and is expanding both health and behavioral health services also attends these meetings in an effort to better coordinate care. Open Door will soon start construction of a new clinic with space for other non-profits in South Muncie. As many residents of this area are reluctant to leave their south Muncie neighborhood to access services, so Open Door is coming to them. United Way also convenes a monthly Community Partners meeting to facilitate communication among various agencies serving LMI city residents.

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.

A Better Way (domestic violence shelter), YWCA (services to homeless women and families) and Bridges Community Services (general homeless population) and Christian Ministries (homeless men) are all local public service program subrecipients and members of the CoC with whom CD communicates frequently. These agencies and the Muncie Mission (serves homeless men, not a subrecipient) are working on a strategy to address the availability of housing units for clients that are leaving a shelter environment for independent living situations, generally supported by ESG. All agencies are experiencing a shortage of safe, decent housing for clients to rent. A non-profit housing corporation that could serve the needs of all agencies has been a matter of serious discussion among agencies serving homeless clients. In addition, a big picture look at homelessness, services available to homeless or at risk of homelessness people and how agencies that serve them function and interact in Muncie is under discussion. This is an effort to plan for the once in a lifetime cash infusion of ARP funds to the HOME Program and other agencies serving this population. This group will be expanded as consultation continues.

Muncie Mission is serving as the non-profit partner to the developer of a 60-unit LIHTC project, Riverbend Flats which will provide up to 10 units for the Mission's clients. In addition Muncie Mission

has developed a long range plan to develop a two block area in close proximity to their facility as a transitional housing complex for clients leaving their shelter program.

Bridges administered CD's HOME tenant based rental assistance program benefitting clients at risk of eviction. All agencies are currently referring clients in need of rental assistance to indianahousingnow.org. Pathstone, another subrecipient, is also working with clients on foreclosure & eviction prevention and distribution of local United Way rental assistance funds. In the past year Pathstone completed and has publicized The Renter's Book which helps renters understand leases, evictions, etc. and what their rights are under Indiana law.

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

The city has not asked to participate in any of the above elements of the ESG Program. These matters have not been discussed at CoC meetings.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Muncie Redevelopment Commission
	Agency/Group/Organization Type	Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Economic Development Redevelopment / Slum Blight Elimination
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mayor Ridenour is leading the MRC and economic development initiatives. CD Staff attend MRC meetings and CD participates in MRC initiatives including IHCDA's Blight Elimination Program which was recently completed leaving MRC as owner of multiple vacant lots in LMI neighborhoods. Ten to 20 lots will be used for City View Homes LIHTC and HOME funded project. CD funds are being used for demolition of the long blighted Red Carpet Inn at a southside gateway. City is seeking ownership of the lot for redevelopment via the tax sale process
2	Agency/Group/Organization	Continuum of Care
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	CD Staff meets with COC Region 6 members when meetings are held. In addition, CD has regular communication with local affiliates of the COC as most are public service subrecipients. In anticipation of ARP HOME funds, staff has been meeting with YWCA, A Better Way, Bridges Community Services and Muncie Mission to discuss non-congregate housing needs for clients leaving shelter environments. A plan is coming together in anticipation of final rules on how funds can be spent.

3	Agency/Group/Organization	Muncie Action Plan
	Agency/Group/Organization Type	Planning organization
	What section of the Plan was addressed by Consultation?	Planning
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	CD Director serves on the steering committee for Muncie Action Plan. MAP is in the process of updating (partially CDGB-CV funded) the MAP which will provide new goals and objectives correlating to short- and long-range actions, including an assessment of the impact of the pandemic, as they relate to community resilience, econometrics and quality of life in Muncie. This is part of a larger planning effort by Delaware Muncie Metropolitan Plan Commission to create a new Comprehensive Plan for Muncie and Delaware County to guide the community for the next two decades.
4	Agency/Group/Organization	Delaware County Broadband Steering Committee
	Agency/Group/Organization Type	Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	CD Director serves on this newly created committee. The purpose of the committee is to be shovel ready when Federal or State resources become available to fix the digital divide. Lack of digital resources, especially since the advent of the pandemic, has been a barrier to success of LMI families as work and school migrated to online platforms. The committee is working with a consultant to identify what level/speed of broadband service is needed, what service at what speed is currently available and where, as official mpas are not accurate or reliable; what will the cost be and how will that be subsidized for LMI families.
5	Agency/Group/Organization	Open Door Health Services, Inc.
	Agency/Group/Organization Type	Services-Health

	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Bryan Ayars CEO, provided information on expanding services at Open Door, a non-profit Federally Qualified Health Center serving clients regardless of their health insurance status. Services include medical, dental, behavioral health, family planning, WIC and Health Insurance Navigators. Open Door clients are many of the same people and families served by other CD subrecipients, including the agencies serving the homeless population. Behavioral health services including addiction treatment are expanding significantly and a new clinic is being constructed in south Muncie, taking services to patients in their own neighborhood. Improved health outcomes and the need for substance abuse treatment are highly ranked by citizens, experts and employers as needs in Muncie
6	Agency/Group/Organization	Neighborhood Leadership Council
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Heather Williams facilitates the NLC, a consortium of neighborhood association leaders that meets monthly and sponsors an annual conference for neighbors, which was virtual this year. Neighborhoods considered low and moderate income would benefit from funding to improve existing homeowner occupied housing, as well as housing rehabilitation on properties that have been vacant and abandoned for use as both rentals and sales to new homeowners. Due to COVID, low-income renters require assistance with paying rent and utilities. Homelessness numbers have risen due to COVID and there is a need for additional properties to rent to individuals experiencing homelessness as well as funding to pay rent in existing properties. Neighborhoods would also benefit from dumpsters to support cleanup efforts. Funding to support neighborhood planning will also be important to support grassroots improvement efforts led by neighborhood associations
7	Agency/Group/Organization	East Central Indiana Regional Planning District
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	ECIRPD is an independent non profit government entity that serves the economic development, planning and grant development needs of its member, which includes City of Muncie. ECIRPD has worked with CD by acting as a pass though for transfer of dilapidated and brownfield properties and facilitating application for EPA grants. Bill Walters expressed a need for Phase I and II environmental site assessment grant funds for commercial/industrial properties that are in transition and need due diligence work in order to facilitate transfer, often involving the tax sale process. Such a CDBG activity was created in 2020

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Bridges Community Services	Plans of CoC and CD align.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

CD Staff meets with COC Region 6 members when meetings are held. In addition, CD has regular communication with local affiliates of the COC as most are public service subrecipients. In anticipation of ARP HOME funds, staff has been meeting with YWCA, A Better Way, Bridges Community Services and Muncie Mission to discuss non-congregate housing needs for clients leaving shelter environments. A plan is coming together in anticipation of final rules on how funds can be spent.

AP-12 Participation – 91.105, 91.200(c)

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

Public Hearing was held on June 3, 2021 at 2:30 PM. Notice of the public hearing was given via

1) legal notice published on May 19, 2021 and posted on the department's cityofmuncie.com webpage.

2) at weekly Board of Works Meetings that are live streamed on Facebook Live

The public hearing was in person at City Hall and live streamed on Facebook Live.

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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 Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	To be added following public hearing	To be added following public hearing	To be added following public hearing	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Most subrecipients leverage their grants with other federal, state or private dollars. Muncie anticipates that subrecipients will seek resources and partnerships with other agencies in order to leverage the funding being requested from the city's HUD funds. This will enable MCD to maximize the funding available for all activities and projects.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,321,377	0	0	1,321,377	0	

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: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	512,816	0	0	512,816	0	

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The current process for applying for CDBG funds does not use a rating system that rewards potential subgrantees for the amount of funds anticipated from other sources. However, most subrecipient agencies must have other funding sources in order to administer their programs, given the limited funds provided by CDBG grants.

Local guidelines require developers to contribute other funds to HOME-funded construction projects. For rehabilitation of existing units, non-profits and Community Housing and Development Organizations (CHDO) must contribute at least 25% of the total cost, and for-profit entities must contribute at least 50% of the total cost. For new construction projects, all entities must contribute at least 50% of the total project cost. However, on a case-by-case basis, guidelines may be waived or amended as needed to allow for the increased cost of historic renovations and difficulty in obtaining private financing.

Non-profit organizations administering CDBG public service activities often have other programs that are funded by a variety of sources. In order

to provide a fair picture of leveraging for CDBG activities, the table below reports only the funds from other sources that are in support of the CDBG-funded activities, rather than the organizations' entire budgets for all programs they administer. Organizations are encouraged to develop partnerships to develop and implement projects and services.

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

Abandoned property or land owned by the city, county, state, or federal agencies may be used to develop affordable housing or mixed-use development as projects are proposed that meet the needs of low and moderate-income households. The City View Apartments project (HOME) will utilize 19 lots owned by Muncie Redevelopment Commission, acquired through the recently completed Blight Elimination Program, for construction of 30 units of affordable housing LIHTC units.

Discussion

Overall, the CDBG and HOME Program will be implemented to improve the quality of life for Muncie residents and their neighborhoods. All of the funding provided to programs and projects will be awarded to organizations and used by city agencies to implement the priorities in the Consolidated Plan.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homeowner Rehabilitation and Repair	2020	2024	Affordable Housing	City Wide	Housing Preservation Increase Affordable Housing - Reduce Cost Burden	HOME: \$246,500	Homeowner Housing Added: 0 Household Housing Unit Homeowner Housing Rehabilitated: 3 Household Housing Unit
2	New Construction for Homeownership	2020	2024	Affordable Housing	City Wide	Increase Affordable Housing - Reduce Cost Burden	HOME: \$40,000	Homeowner Housing Added: 1 Household Housing Unit
3	Public Services	2020	2024	Homeless Non-Homeless Special Needs	City Wide	Homeless Prevention Public Services for Special Needs Groups	CDBG: \$189,763	Public service activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 50 Households Assisted
4	Tenant Based Rental Assistance (TBRA)	2020	2024	Affordable Housing	City Wide	Homeless Prevention Increase Affordable Housing - Reduce Cost Burden		Tenant-based rental assistance / Rapid Rehousing: 0 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Slum and Blight Clearance	2020	2024	Non-Housing Community Development Slum and Blight Clearance	City Wide	Neighborhood Improvements Increase Affordable Housing - Reduce Cost Burden	CDBG: \$372,692	Buildings Demolished: 2 Buildings Housing Code Enforcement/Foreclosed Property Care: 20 Household Housing Unit
6	Public Facilities or Improvements	2020	2024	Non-Housing Community Development	City Wide	Neighborhood Improvements	CDBG: \$352,645	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 6000 Persons Assisted
7	CHDO Program Administration	2020	2024	Affordable Housing	City Wide	Housing Preservation Increase Affordable Housing - Reduce Cost Burden	HOME: \$6,500	Homeowner Housing Added: 1 Household Housing Unit Other: 3 Other
8	Program Administration	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development Economic Development	City Wide	Homeless Prevention Housing Preservation Neighborhood Improvements Increase Affordable Housing - Reduce Cost Burden Public Services for Special Needs Groups	CDBG: \$189,763 HOME: \$51,281	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	CV - Public Services	2020	2024	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development COVID-19 Activities	City Wide	Public Services for Special Needs Groups		Homeowner Housing Rehabilitated: 1 Household Housing Unit
10	CV - Economic Development	2020	2024	Economic Development	City Wide	Economic Development		
11	CV - Public Facilities or Improvements	2020	2024	Homeless Non-Housing Community Development	City Wide	Homeless Prevention Neighborhood Improvements		

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	CV - Program Administration	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development COVID-19 Activities	City Wide	Homeless Prevention Housing Preservation Neighborhood Improvements Increase Affordable Housing - Reduce Cost Burden Economic Development Public Services for Special Needs Groups		Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Homeowner Rehabilitation and Repair
	Goal Description	Three homes will be rehabilitated for homeownership, one each by EcoREHAB, Habitat for Humanity and OWNER (historic). The homeowner housing rehab program formerly known as Holistic Program and administered by Pathstone will be administered this year by CD Staff, in conjunction with EcoRehab and Habitat.

2	Goal Name	New Construction for Homeownership
	Goal Description	Construction of one single family property for Homeownership. Habitat for Humanity will build one new unit.
3	Goal Name	Public Services
	Goal Description	Public service activities to meet the needs of the community.
4	Goal Name	Tenant Based Rental Assistance (TBRA)
	Goal Description	Provide Tenant Based Rental Assistance for low income families at 60% or below of AMI who are at risk of displacement or being displaced.
5	Goal Name	Slum and Blight Clearance
	Goal Description	Two large commercial buildings (former grocery and other store) will be demolished to make way for Riverbend Flats 60 unit LIHTC project. Dumpsters provided to 20 property owners to address code violations. 20 code enforcement demolitions of blighted structures.
6	Goal Name	Public Facilities or Improvements
	Goal Description	Public Facilities or Improvements including neighborhood centers, homeless shelters, facilities for senior centers & youth & special need groups, paving and sidewalks and parks.

7	Goal Name	CHDO Program Administration
	Goal Description	Assist CHDO organization EcoRehab in funding the administrative affordable housing program operation.
8	Goal Name	Program Administration
	Goal Description	General Administration for CDBG and HOME Programs including funds provided for CHDO Administration of HOME funds.
9	Goal Name	CV - Public Services
	Goal Description	Public services and economic development activities funded through the CDBG - CV funds
10	Goal Name	CV - Economic Development
	Goal Description	Assistance to micro and small businesses impacting job creation and retention.
11	Goal Name	CV - Public Facilities or Improvements
	Goal Description	
12	Goal Name	CV - Program Administration
	Goal Description	MCD program administration of the CDBG-CV in order to provide oversight to the program to ensure compliance. Additionally, funding planning, contracts and training for the effective implementation of the CDBG-CV Program.

Projects

AP-35 Projects – 91.220(d)

Introduction

CDBG funds will be distributed for nineteen (19) projects/activities, HOME will fund eight (8) projects/activities and CDBG-CV will fund eleven (11) projects/activities through the CARES Act. An additional \$283,807 will be awarded under a future application process for project proposals. Funds will be used for CDBG & CDBG-CV Administration (20%) and HOME Administration (25%). Funds for CHDO Administration (4%) will be provided for the following three Community Housing and Development Organizations: ECORehab, PathStone and Muncie Homeownership and Revitalization, Inc. Tenant Based Rental Assistance funds will be provided to low income rentals. ECORehab and PathStone, will assist low-moderate income households in creating affordable housing for low- and moderate-income residents through activities such as acquisition and rehabilitation of existing units. Habitat for Humanity will construct new units for low income homebuyers.

CDBG funds will be used for housing rehabilitation and repairs for up to 20 houses of low-moderate income homeowners. Clearance and Blight will receive \$305,000 for demolition, securing, and cleaning up blighted, vacant and unsafe properties as overseen by the Unsafe Building Hearing Authority. Funds will also be allocated for Infrastructure, milling and paving streets and/or replacing sidewalks.

The City will also improve Public Facilities. In accordance with Muncie's Consolidated Plan, CDBG funds will also be used to help assist several organizations improve their facilities and park improvements will also be completed.

Ten agencies will receive CDBG Public Service funds for activities that serve low-moderate income individuals. Also, CDBG-CV funds will be provided to an additional five nonprofit agencies will receive CDBG-CV Public Service funds.

Projects

#	Project Name
15	PS - PathStone Housing Counseling
16	Demolition prior to River Bend Flats Apartments Construction
17	OWNER Acquisition + Rehab 719 W. Charles
18	PF - McCulloch Park Lodge Improvements
19	PF - Future Choices Building Improvements
20	CDBG Program Administration
21	PS - A Better Way

#	Project Name
22	PS - Alpha Center
23	PS - Christian Ministries Men's Sleeping Room
24	PS - Motivate Our Minds
25	PS - Muncie Delaware County Senior Citizens Center
26	PS - PathStone Housing Counseling
27	PS - YWCA
28	PS - Habitat for Humanity Homeowner Services
29	PS - Teen Works
30	PS - Whitely Community Council
31	Slum & Blight Clearance
32	Homeowner Rehabilitation
33	PF - Paving & Sidewalks
34	HOME - Administration
36	HOME - CHDO Operating Expenses
37	HOME - CHDO Reserve
38	HOME - Rental Housing Development
39	HOME - Homeowner Housing Development
40	HOME - Down-Payment and/or Closing-Cost Assistance

Table 7 - Project Information

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

The allocation priorities for these projects and activities are based on the Community Survey, public meetings and key stakeholder meetings and interviews conducted for the Consolidated Plan, the needs identified in the data analysis and input from the CD staff. Additional Public Service Activities were added to prevent, prepare For or respond to Covid 19.

AP-38 Project Summary
Project Summary Information

1	Project Name	PS - PathStone Housing Counseling
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden
	Funding	CDBG: \$18,700
	Description	Public Service - 24CFR 570.201(e) - (LMC) - Housing Counseling for potential home owners and renters. Administration and packaging of Down Payment Assistance for home buyers.
	Target Date	5/18/2022
	Estimate the number and type of families that will benefit from the proposed activities	100
	Location Description	City Wide
Planned Activities	Housing counseling for verified low- and moderate-income residents, both renters and potential home owners. Administration and packaging of of Down Payment Assistance for eligible homebuyers. Pathstone will be reimbursed for administrative costs related to the program.	
2	Project Name	Demolition prior to River Bend Flats Apartments Construction
	Target Area	
	Goals Supported	Slum and Blight Clearance
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden
	Funding	CDBG: \$12,369,200
	Description	Demolition of long vacant grocery store and associated parking area (greyfield) to make way for construction of Riverbend Flats 60 unit LIHTC apartments. 24 CFR 570.201(d), LMH, Matrix Code 04
	Target Date	5/15/2022
	Estimate the number and type of families that will benefit from the proposed activities	60 low to moderate income families

	Location Description	1800 S. Burlington, Muncie, IN 47302
	Planned Activities	Demolition of long vacant grocery store and associated parking area (greyfield) to make way for construction of Riverbend Flats 60 unit LIHTC apartments.
3	Project Name	OWNER Acquisition + Rehab 719 W. Charles
	Target Area	
	Goals Supported	Slum and Blight Clearance
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden Housing Preservation
	Funding	CDBG: \$56,000
	Description	24 CFR 570.202(b)(1), LHM Phase I of a multiyear project to acquire, stabilize, plan for and complete rehabilitation of a 10 year vacant multi family home in the Old West End Historic District for low to moderate income renters. 24 CFR 570.202(b)(1), LHM
	Target Date	5/12/2024
	Estimate the number and type of families that will benefit from the proposed activities	5 low to moderate income families
	Location Description	719 W. Charles St., Muncie, IN 47305 Old West End Historic District
Planned Activities	Acquire, stabilize, plan for and complete rehabilitation of a 10 year vacant multi family home in the Old West End Historic District for low to moderate income renters.	
4	Project Name	PF - McCulloch Park Lodge Improvements
	Target Area	
	Goals Supported	Public Facilities or Improvements
	Needs Addressed	Neighborhood Improvements
	Funding	CDBG: \$112,500
	Description	Improvements to lodge located in McCulloch Park.
	Target Date	5/15/2022

	Estimate the number and type of families that will benefit from the proposed activities	3000
	Location Description	McCulloch Park 700-1600 blocks of Dr. Martin Luther King Jr. Blvd., Muncie, IN 47303
	Planned Activities	Public Facilities & Improvements - 24 CFR 507.201 (c) LMA Exterior repairs including but not limited to masonry and roof repairs at McCulloch Park Lodge, located in a LMA neighborhood.
5	Project Name	PF - Future Choices Building Improvements
	Target Area	
	Goals Supported	Public Facilities or Improvements
	Needs Addressed	Neighborhood Improvements
	Funding	CDBG: \$47,500
	Description	Public Facilities & Improvements - 24CFR 570.201(c) LMC - Funds will be used to improve building's front entrance to improve accessibility and repair damaged building element.
	Target Date	5/15/2022
	Estimate the number and type of families that will benefit from the proposed activities	500
	Location Description	905 S. Walnut St., Muncie, IN 47302
	Planned Activities	Improvements to front entrance to improve accessibility and repair damaged building element.
6	Project Name	CDBG Program Administration
	Target Area	
	Goals Supported	Program Administration

	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden Homeless Prevention Housing Preservation Public Services for Special Needs Groups Neighborhood Improvements Economic Development
	Funding	CDBG: \$260,477
	Description	Program Administrative Costs - 24CFR 570.205 & 570.206- Program Administration, Planning and Technical Assistance for the CDBG Programs.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	Muncie Community Development will provide program administration and planning for CDBG in order to provide services to over 70,000 residents in the City of Muncie.
	Location Description	Location Description 300 N. High Street, Muncie, IN 47305
	Planned Activities	Program Administration and Planning for CDBG Programs for the City of Muncie
7	Project Name	PS - A Better Way
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Homeless Prevention Public Services for Special Needs Groups
	Funding	CDBG: \$34,000
	Description	Public Service - 24CFR 570.201(e) - LMC- Provide funds to subrecipient to assist victims of domestic abuse providing shelter, crisis intervention, support & related services.
	Target Date	5/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	300 families dealing with domestic violence
	Location Description	NA. This is a domestic violence shelter.

	Planned Activities	Funds will provide shelter and services to persons who are homeless or at risk of homelessness due to domestic violence or sexual assault. CDBG funds will help to pay for staff trained in trauma-informed care, to handle crisis calls, do intakes, offer emotional support and advocacy, provide transportation and other services, to meet victims' needs. These staff will primarily cover shifts on evenings, nights, weekends and holidays
8	Project Name	PS - Alpha Center
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Services for Special Needs Groups
	Funding	CDBG: \$14,450
	Description	Public Service - 24CFR 570.201(e) - LMC - Public Service: Provide quality services for senior daycare facility.
	Target Date	5/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	150 elderly clients and their families
	Location Description	315 S. Monroe Street, Muncie, IN 47305
Planned Activities	The Alpha Center provides daily respite for caregivers, engaging age appropriate physical activities; walking, chair ti-chi, etc., mental enrichment practices, nutritious snacks, balanced meals, emergency take home meals, pet therapy, A-Call-Away phone reassurance program (including weekends), music therapy, field trips within the community, outdoor natural stimulation and peer to peer engagement	
9	Project Name	PS - Christian Ministries Men's Sleeping Room
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Services for Special Needs Groups
	Funding	CDBG: \$17,000
	Description	Public Service - 24CFR 570.201(e) - LMC- Emergency Shelter providing housing for men who need homeless services

	Target Date	5/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	85 homeless men
	Location Description	403 E. Main Street, Muncie, IN 47305
	Planned Activities	The Men's Sleeping Room is an emergency shelter for single men that opens nightly at 6 p.m. and closes at 8 a.m. We provide: an evening meal, breakfast, clean clothes, showers, and a safe, clean environment for men who have nowhere else to sleep. Funds spent to administer the program are: salaries for the coordinator and night manager, utilities, and food
10	Project Name	PS - Motivate Our Minds
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Services for Special Needs Groups
	Funding	CDBG: \$14,663
	Description	Public Service - 24CFR 570.201(e) - (LMC): Funds used to manage the cost of administering a top-level educational enrichment program low-to moderate-income children (K-8th grade).
	Target Date	5/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	525 at risk low to moderate income youth
	Location Description	2023 Highland Ave, Muncie, IN 47303
	Planned Activities	Students in kindergarten through eighth grades come to Motivate Our Minds in crisis, as they are at risk of being trapped by the lack of structure, educational support, and the complications of poverty
11	Project Name	PS - Muncie Delaware County Senior Citizens Center
	Target Area	
	Goals Supported	Public Services

	Needs Addressed	Public Services for Special Needs Groups
	Funding	CDBG: \$13,175
	Description	Public Service - 24CFR 570.201(e) - LMC - Provides enrichment services to elderly residents throughout the City of Muncie.
	Target Date	5/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	7583 elderly individuals
	Location Description	2517 W. 8th St., Muncie, IN 47403
	Planned Activities	A variety of activities for elderly individuals - independent seniors to come and socialize, learn new skills and information, share a meal, exercise their brains and bodies and participate in many varied programs with people their own age.
12	Project Name	PS - PathStone Housing Counseling
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden
	Funding	CDBG: \$18,700
	Description	Public Service - 24CFR 570.201(e) - (LMC) - Housing Counseling for homeowners participating in PathStone programs for housing rehabilitation and repair program and will assist 80 households
	Target Date	5/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	50 Low to moderate income homebuyers.
	Location Description	City wide

	Planned Activities	<p>Homeownership education and counseling includes group education sessions to prepare participants for owning a home, and individual counseling to assist mortgage-ready participants with the home purchasing process. Services include, but are not limited to homebuyer education taught by certified homeownership staff, approved at-your-own-pace online homebuyer education, credit counseling, action plan development, pre-purchase counseling and assistance with obtaining a mortgage. Participants will meet with Financial Coach and Income Supports Coach for assessment.</p> <p>Packaging and administration of down-payment assistance for eligible homebuyers.</p>
13	Project Name	PS - YWCA
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Services for Special Needs Groups
	Funding	CDBG: \$28,645
	Description	Public Services - 24CFR 570.201 (e) - LMC - Provide funds for emergency housing for women and children
	Target Date	5/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	660 women experiencing or at risk of homelessness
	Location Description	310 E Charles Street, Muncie, IN 47305
Planned Activities	Stay programs to help with housing the most vulnerable members of our community, homeless women and children. The Funds requested will help offset a portion of the shelter's utility costs and staff salaries case management, advocacy programming, data tracking, housekeeping & maintenance for the Emergency Shelter and C.O.T.S. Stay Programs.	
14	Project Name	PS - Habitat for Humanity Homeowner Services
	Target Area	
	Goals Supported	New Construction for Homeownership
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden

	Funding	CDBG: \$12,750
	Description	Public Services - 24CFR 570.201(e) - LMC: funds will be used to support Muncie Habitat for Humanity homeowner services to assist organization in implementing in low income homeownership program
	Target Date	5/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	16 low to moderate income families working toward home ownership.
	Location Description	1923 S. Hoyt Ave., Muncie, IN 47302
	Planned Activities	Services benefitting homeownership clients including recruitment and planning for homeownership activities to implement the program. Funds used to support volunteer outreach and recruitment efforts, training and scheduling of volunteers, volunteer safety and hosting volunteers at the work sites, home dedications and annual volunteer recognition event. Habitat will be building three new construction houses for first time homebuyers.
15	Project Name	PS - Teen Works
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Services for Special Needs Groups
	Funding	CDBG: \$12,750
	Description	Public Service - 24CFR 570.201(e) - (LMC) Six week summer program combining paid employment, professional development training and civic engagement opportunities for economically disadvantaged, primarily minority teens.
	Target Date	5/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	75 economically disadvantaged, primarily minority teens
	Location Description	City Wide

	Planned Activities	Six-week summer program featuring paid employment, professional development training and civic engagement opportunities.
16	Project Name	PS - Whitely Community Council
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Neighborhood Improvements
	Funding	CDBG: \$10,880
	Description	Operating costs, including salary for Executive Director. Organization administers programming for Whitely Neighborhood (Census Tract 12)
	Target Date	5/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	2500 individuals
	Location Description	1208 E. Centennial
	Planned Activities	Programming for Whitely Neighborhood.
17	Project Name	Slum & Blight Clearance
	Target Area	
	Goals Supported	Slum and Blight Clearance
	Needs Addressed	Neighborhood Improvements
	Funding	CDBG: \$249,000
	Description	Clearance and Demolition: 24 CFR 570.201(d)- SBS: Demolition, securing and cleanup of blighted, vacant and/or unsafe properties.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	5000 low- and moderate-income families
	Location Description	City wide
	Planned Activities	Demolish and/or secure unsafe properties, provide dumpsters for code enforcement compliance

18	Project Name	Homeowner Rehabilitation
	Target Area	
	Goals Supported	Homeowner Rehabilitation and Repair
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden Housing Preservation
	Funding	CDBG: \$90,000
	Description	Rehabilitation- 24 CFR 570.202 (a) - LMH- Rehabilitation and repairs for homeowner occupied homes to assist with repairs needed to keep the home safe, healthy and code compliant for occupants.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	5 low to moderate income families.
	Location Description	City Wide
	Planned Activities	Rehabilitation and repairs for homeowner occupied homes to assist with repairs needed to keep the home safe, healthy and code compliant for occupants.
19	Project Name	PF - Paving & Sidewalks
	Target Area	
	Goals Supported	Public Facilities or Improvements
	Needs Addressed	Neighborhood Improvements
	Funding	CDBG: \$192,645
	Description	Public Facilities & Improvement- 24 CFR 570.201 (c)- LMA - Paving and sidewalk improvements in low- and moderate-income neighborhoods throughout Muncie to increase mobility for elderly and disabled populations.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	5000 households in low and moderate income neighborhoods

	Location Description	City Wide
	Planned Activities	Street and sidewalk improvements throughout low- and moderate-income neighborhoods to improve livability and meet ADA requirements
20	Project Name	HOME - Administration
	Target Area	City Wide
	Goals Supported	CV - Program Administration
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden Homeless Prevention Housing Preservation
	Funding	HOME: \$51,281
	Description	PJ planning and administration costs pursuant to and eligible under 24 CFR 92.207
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	N/A; beneficiaries will be counted on a separate but related project
	Location Description	N/A; locations will be determined on a separate but related project
	Planned Activities	24 CFR 92.207 sections (a) general management, oversight and coordination, (b) staff and overhead, (c) public information, (d) fair housing, (e) indirect costs, (f) preparation of the consolidated plan, and (g) other federal requirements
21	Project Name	HOME - CHDO Operating Expenses
	Target Area	City Wide
	Goals Supported	CHDO Program Administration
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden Homeless Prevention Housing Preservation
	Funding	HOME: \$6,500
	Description	Eligible community housing development organization (CHDO) operating expense and capacity building costs pursuant to and eligible under 24 CFR 92.208

	Target Date	5/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	N/A; beneficiaries will be counted on a separate but related project
	Location Description	N/A; locations will be determined on a separate but related project
	Planned Activities	24 CFR 92.208 sections (a) operating expenses and (b) capacity-building costs
22	Project Name	HOME - CHDO Reserve
	Target Area	City Wide
	Goals Supported	Homeowner Rehabilitation and Repair
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden Homeless Prevention Housing Preservation
	Funding	HOME: \$100,000
	Description	Set-aside for community housing development organizations (CHDOs) pursuant to and eligible under 24 CFR 92.300
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	One low-to-moderate-income household
	Location Description	To be determined
	Planned Activities	24 CFR 92.300(a)(6) housing for homeownership is “developed” by the community development housing organization if the community housing development organization is the owner
23	Project Name	HOME - Rental Housing Development
	Target Area	City Wide
	Goals Supported	
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden Housing Preservation
	Funding	HOME: \$15,000

	Description	Eligible project costs pursuant to and eligible under 24 CFR 92.206
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	One low-to-moderate-income household.
	Location Description	To be determined
	Planned Activities	24 CFR 92.206 sections (a) development hard costs, (c) acquisition costs, and (d) related soft costs
24	Project Name	HOME - Homeowner Housing Development
	Target Area	City Wide
	Goals Supported	Homeowner Rehabilitation and Repair New Construction for Homeownership
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden Housing Preservation
	Funding	HOME: \$80,000
	Description	Eligible project costs pursuant to and eligible under 24 CFR 92.206
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	Two low-to-moderate-income households
	Location Description	To be determined
	Planned Activities	24 CFR 92.206 sections (a) development hard costs, (c) acquisition costs, and (d) related soft costs
25	Project Name	HOME - Down-Payment and/or Closing-Cost Assistance
	Target Area	City Wide
	Goals Supported	Homeowner Rehabilitation and Repair New Construction for Homeownership
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden Homeless Prevention Housing Preservation

Funding	HOME: \$28,020
Description	Eligible project costs pursuant to and eligible under 24 CFR 92.206
Target Date	12/31/2022
Estimate the number and type of families that will benefit from the proposed activities	Ten low-to-moderate-income households
Location Description	To be determined
Planned Activities	24 CFR 92.206(c) acquisition costs

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The major target area for the City of Muncie is CITY WIDE and includes all areas within the city limits.

Geographic Distribution

Target Area	Percentage of Funds
City Wide	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Muncie as a whole is 58.24% low- to moderate-income. In addition, the City of Muncie is going to provide targeted funding to the low- and moderate-income neighborhoods due to their high housing cost burden, percentage of LMI households, age of housing stock and minority population concentration. In addition, funds will also target programs and organizations serving low- and moderate-income clientele.

Discussion

Muncie has several neighborhoods that have higher than 51% low- and moderate-income households and facilities that serve low- and moderate-income clientele. The funds for the CDBG and HOME programs will be targeted in these areas.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

CD works with several local organizations to increase the number of affordable housing units available in the city-for both homeownership and rental projects.

Public input to the Consolidated Plan highlighted the community’s preference for rehabilitation over new construction and CD emphasized this as a goal with applicants to both HOME and CDBG programs. CD received multiple comments on the Consolidated Plan from residents of the Old West End Neighborhood, lamenting a lack of investment in their historic neighborhood and need for stabilization and improvements to the historic housing stock. Two projects in Old West End are funded in the PY 2021 Plan, homeownership rehab (HOME funded) and an acquisition/stabilization multiyear project at a large historically significant building at 613 W. Charles to be developed as affordable apartments.

Muncie was fortunate to have two LIHTC projects selected by IHCD this year. Riverbend Flats will be a 60 unit development at the site of a long vacant grocery store at Burlington and Memorial Dr and will have HOME assisted units. City View Homes is a 40 unit scattered site project that will receive HOME funding over a three-year period with multiple HOME assisted units.

Pathstone has been administering the Homeowner (Holistic) Rehab program for a decade but has decided to not continue with the program. CD will take over from PathStone and will administer the program in house continuing PathStone’s partnership with Habitat for Humanity and ECOREhab who have been providing construction administration services to the program

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	25
Special-Needs	0
Total	25

Table 9 - 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	3
Rehab of Existing Units	17
Acquisition of Existing Units	5
Total	25

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

Funding will be provided in PY 2021 for the following housing projects:

New Units

Single Family Homeownership Projects:

Habitat for Humanity: two units

Rental Projects

Riverbend Flats: 60 units of affordable housing, with multiple HOME assisted units. Construction to be completed in 2022

City View Homes: 40 units of affordable family housing, with multiple HOME assisted units.
Construction to be completed in 2022

Rehabilitation of Existing Units:

Single Family Homeownership Projects

Eco Rehab: one unit

OWNER: one unit

Rental Projects

Future Choices: one unit

Urban Light: two units

OWNER: 5 units (multiyear project, acquisition, planning and stabilization only this year)

Downpayment Assistance & Housing Counseling

Through subrecipient Pathstone, 15 individual homeownership units will be subsidized with down payment assistance. This includes the 4 homeownership HOME projects above.

Homeowner Rehabilitation

Twelve low to moderate homeowners will be assisted with repairs including but not limited to roofs and or HVAC. This program is transitioning from Pathstone back to the CD office. The age of Muncie's housing stock makes this program a critical need for many homeowners unable to afford more expensive repairs to integral systems such as roofs, foundations, HVAC.

AP-60 Public Housing – 91.220(h)

Introduction

The mission of Muncie Housing Authority is to "provide quality choices of affordable housing and to foster self-sufficiency and homeownership."

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

The Muncie Housing Authority has adopted these goals and objectives in its five year plan (2020-2025). This Plan will enable the PHA to serve the needs of low- income, very low income, and extremely low-income families for the next five years.

- It shall be the continued goal of the Board of Commissioners and Staff to improve our PHAS Scores
- It is the PHA's goal to operate as a high performer
- It is the PHA's goal to develop an acquired building for affordable housing projects
- It is the goal of the PHA to convert nine public housing units to Project Based Vouchers
- The PHA is looking at the possibility to tear down the three public housing developments and rebuild or convert those units to RAD.
- The PHA will work on resident communication and continue to improve the appearance of the properties.
- The PHA continues to prepare for the transition of Millennium Place Homes.
- The PHA will apply for any available Housing Choice Vouchers.
- The PHA will continue to upgrade and improve information systems to meet with the demands of our industry.
- The PHA will procure to conduct a new Physical Needs Assessment. • The PHA will maintain its Safety & Risk Committee.
- The PHA will partner with outside agencies to assist residents.
- The PHA will conduct the admissions process in a manner in which all persons interested in admission are treated fairly and consistently. Further, MHA will not discriminate at any stage of the admissions

process because of race, nondiscrimination requirements of Federal, State, and Local Law.

- It is the goal of the PHA to reduce the number of days units are vacant.

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

The Muncie Housing Authority (MHA) Board of Commissioners has established a local Section 8 preference for Public Housing residents that meet all HUD Homeownership requirements and are ready and qualified to purchase a home.

The Board and the CEO (Joseph Anderson) requires all PHA Staff to attend Resident Council meetings to provide information, hear complaints and address environmental, health and safety concerns. Case management and other services are provided for public housing residents and Section 8 tenants.

Muncie Housing Authority has collaborated with Muncie Homeownership and Revitalization (MHODC) to provide counseling, financial literacy and educational services to prospective home buyers.

MHODC is a HUD-Certified Counseling Agency that provides homebuyer education to prospective homebuyers. Major activities of MHODC include pre- and post-purchase homebuyer counseling, fair housing assistance, mortgage delinquency counseling and predatory lending advocacy.

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

The Muncie Housing Authority is not designated as troubled through the Office of Public and Indian Housing.

Discussion

N/A

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

Introduction

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

Indiana Region 6 CoC meets to ensure that a comprehensive network of services is available to the homeless population. The strategy includes components of prevention, outreach, intake assessment, emergency shelter, transitional shelter, permanent housing, and supportive services. Services are provided by local entities involved in housing and homeless services

The City of Muncie's priority homeless objectives are to:

1. Support emergency shelter and transitional housing services through local nonprofit organizations and social service agencies; and
2. Support services to assist homeless persons and families make the transition to permanent housing and independent living.

Addressing the emergency shelter and transitional housing needs of homeless persons

One year goals for addressing emergency shelter and transitional housing include the following:

- Provide Public Service funding for executive director and staff payroll costs to A Better Way Domestic Violence Shelter (\$34,000), YWCA (28,645), Christian Ministries (\$17,000), and Bridges Community Services (\$12,750) enabling agencies to continue work with at risk populations and provide clients temporary shelter and services.

In addition to CDBG funds many of the shelters operating in the community do so with designated funding through the State of Indiana, United Way funding and other local funding sources, especially churches.

CD has had initial conversations with HSPs on how to best use the city's \$1,858,590 allocation of ARP funding to address the needs of their clients. The availability of safe, decent affordable housing for clients to transition to after shelters stays seems to be a high priority.

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

One year goals for addressing emergency shelter and transitional housing include the following:

- Provide Public Service funding for executive director and staff payroll costs to A Better Way Domestic Violence Shelter (\$34,000), YWCA (28,645), Christian Ministries (\$17,000), and Bridges Community Services (\$12,750) enabling agencies to continue work with at risk populations and provide clients temporary shelter and services.

In addition to CDBG funds many of the shelters operating in the community do so with designated funding through the State of Indiana, United Way funding and other local funding sources, especially churches.

CD has had initial conversations with HSPs on how to best use the city's \$1,858,590 allocation of ARP funding to address the needs of their clients. The availability of safe, decent affordable housing for clients to transition to after shelters stays seems to be a high priority.

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.

Bridges Community Services, YWCA and Muncie Mission are all front-line providers of services to individuals and families that are homeless or at risk of being homeless. CD is providing public service funding to case managers or executive directors at these agencies (excluding Muncie Mission, because they do not apply for funds) and frequently provides funds for facility improvements.

Discussion

As ARP funds will provide a large, maybe once in a generation, infusion of funds to localities to address homelessness and the issues surrounding it, we have started planning on how to best spend those funds, given the needs of our homeless service provider and integrating agencies that deal with issues often at the root of homelessness, substance abuse and mental health challenges, many of these agencies will also be receiving and ARP infusion. Coordination of services, resources and talent can

produce a roadmap to reducing homelessness in our community.

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

Introduction:

As described in the 5-year Consolidated Plan, and the recently completed Analysis of Impediments to Fair Housing Choice, the City has no obvious policies that serve as barriers to affordable housing. Delaware County administers planning and zoning. Zoning ordinances are fairly inclusive and flexible, City building code provisions are standard, and permit fees and charges are not excessive and do not present a barrier to entry into the housing market.

Two LIHTC project, which will receive some funding from HOME, will begin construction this program year. Riverbend Flats will provide 60 units in one apartment complex, the second will provide 30 scattered site units, many are single family homes. These projects will provide a good supply of new affordable housing.

Programs are in place that make housing more affordable, including a three-year tax abatement available for new construction of single-family homes in the City, and energy and down payment assistance. ICAP (Indiana Community Action Program), provides energy assistance and weatherization services to income-eligible households and is available to both owners and tenants.

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

Muncie recently completed an Analysis of Impediments to Fair Housing. The report states in the Local Policies Impacting Fair Housing section that the city's human rights ordinance passed in 2015 make the city's Fair Housing ordinance equivalent to Federal and State statutes. No other public policy impacts are listed.

Discussion:

The City of Muncie will continue to use CDBG and HOME funds to partner with non-profit and for-profit housing developers to construct and rehabilitate affordable housing units, make home repairs, and make other accessibility improvements to the homes of disabled persons. HOME funds for housing development granted to developers working in neighborhoods where there is ready access to public

transportation and other amenities.

The City of Muncie partners with HUD-approved housing counseling agencies to provide down payment assistance. Home buyers are required to complete a minimum of eight (8) hours of counseling prior to purchasing a home. Classes include information about avoiding predatory lending, repairing credit, financial literacy and home maintenance.

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Muncie works closely with disability advocates, meeting bi-monthly, to ensure that City buildings, streets and sidewalks are in compliance with Americans with Disabilities Act requirements. In 2011, the City of Muncie conducted a survey and inventory to develop an Americans with Disabilities Act Transition and Implementation Plan. In total, 147,700 linear feet were surveyed to identify all subpar pedestrian facilities within the public right-of-way that limit accessibility and/or do not meet the ADA requirements. The facilities inventoried included, but were not limited to curb ramps, sidewalk conditions, lateral clearance, presence of pedestrian push buttons at signalized intersections, and slopes and grades along paths of travel. Deterioration of these pavers and outdoor seating at various areas in the community cause safety and accessibility issues. Therefore, CDBG funds will be used to provide accessible sidewalks and streets (infrastructure) for residents of all abilities.

Actions planned to address obstacles to meeting underserved needs

Obstacles to meeting underserved needs within the areas eligible for CDBG funding include an inadequate amount of CDBG funding, lack of engagement by landlords who own property in the area, and a growing (but not fully engaged) participation of all city neighborhoods. Obstacles to meeting underserved needs will be addressed primarily through the cooperative implementation of the CDBG Consolidated and Action Plans, along with the City of Muncie, local public service organizations, the Muncie Continuum of Care organization, Muncie Housing Authority, Muncie Action Plan (MAP), United Way and the individuals and families in the focus neighborhoods working together. One of the strengths of the Muncie CD Department and CDBG Program is the positive working relationships that exist between the City and local partners, other publicly funded agencies, foundations, Ball State University, Ivy Tech Community College, non-profit agencies and neighborhood residents. The collaborative spirit between these stakeholders will be an integral component to implementation of the annual plan as projects are prioritized and funded. MAP Steering Committee Co-Chairs offer that the Muncie Action Plan can also be used by the community as public and private decisions are made concerning development, redevelopment, capital improvements, and other matters affecting the well-being of the community. The CD Director, the Mayor, the MAP Co-Chairs and the Program Manager of Building Better Neighborhoods funded by a grant from Ball Brothers Foundation to Ball State University, will continue to work together to further develop and strengthen neighborhood associations. There are 42 Muncie neighborhoods, but not all of them are actively engaged or have a neighborhood association. The City of Muncie has found that as the neighborhood associations have become more active, residents work together to improve their neighborhoods and, thus, the CDBG and HOME programs can be implemented.

Actions planned to foster and maintain affordable housing

Affordable Homeownership: HOME funds will rehabilitate and construct housing units for for

homeownership. At least one of which will be completed by a CHDO. All units will be sold to homeowners with incomes below 80% of AMI.

Affordable Owner-Occupied Housing: CD will assist low- to moderate-income homeowners with larger ticket repairs such as roofs and HVAC replacements allowing them to stay in their homes.

CD will continue to work with LIHTC, CHDO, and other developers to create new affordable housing units.

Actions planned to reduce lead-based paint hazards

In compliance with the requirements of 24 CFR Part 35, Lead Hazard Reduction Program, the City of Muncie notifies owners and tenants of CDBG- and HOME-assisted target housing constructed prior to 1978 about the hazards, symptoms, and treatment of lead-based paint, and the precautions to be taken to avoid lead based paint poisoning. The notice includes the HUD pamphlet, *Protect Your Family from Lead in Your Home*. CD also participates in the Lead Hazard Reduction Grant administered by IHCDA in conjunction with ICAP and Pathstone.

Muncie is one of six cities receiving competitive Lead Hazard Reduction Demonstration Grant funding through the Indiana Housing and Community Development Authority (IHCDA) to fund lead-safe home repair grants to homeowners and property owners. As part of the program, over \$324,000 is allocated for lead hazard identification and lead-control activities in Muncie.

Funding from the Lead Hazard Reduction Demonstration Grant is open to owner-occupied and rental units constructed before 1978. Priority will be given to homes where children under six or pregnant people reside. Residents are eligible if their household makes less than 80% area median income. This project is being administered in conjunction with ICAP and Pathstone.

Actions planned to reduce the number of poverty-level families

The City of Muncie's overall antipoverty strategy is to fund activities that will focus on improving the quality of place and quality of life for those living in poverty and assisting individuals and families achieve economic independence. While CDBG and HOME funds may not reduce the number of persons living in poverty, program funds will repair their homes, increase the number of decent, affordable housing units, and provide other assistance that conserves household resources. CDBG funds will provide direct benefit to low-income persons as described in this section.

Both Whitely Community Council and Urban Light (working in South Central Neighborhood) are neighborhood-based groups working in high poverty areas. Both provide programming to assist

residents in poverty and referral services to programs that work to help people out of poverty.

Actions planned to develop institutional structure

CD has contributed to the next planning phase for the Muncie Action Plan which is also receives funds from local philanthropies. MAP fosters neighborhood organization and participation in community revitalization and government processes, including capacity-building efforts of the Council of Neighborhoods and strives to create a prosperous and sustainable future after decades of disinvestment, population decline, changing demographics, and inefficient land development in Muncie. The Council of Neighborhoods has been actively engaged monthly in strategies to enhance communication and community in the majority of Muncie's neighborhoods.

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

The City's economic development strategy is focused primarily on attracting businesses to the community. The Muncie Mayor works closely with the Muncie-Delaware County Chamber of Commerce, Muncie Redevelopment Commission and Indiana Economic Development Alliance, whose primary goals include expansion and retention of existing businesses; attracting new businesses and expanding the tax base; marketing and recruiting tech/knowledge-based businesses; marketing and promoting the local medical community and agri-business; downtown development; coordinating community and regional resources to generate economic growth; promoting internally and externally a positive quality of life image of Muncie-Delaware County; and strengthening workforce education.

The City is assisting in economic development efforts by revitalizing the City's physical environment, with the City's Public Works and CD Department, the Muncie Sanitary District, and the Muncie Redevelopment Commission coordinating infrastructure improvements, including streets, streetscapes, curbs, sidewalks, and sanitary and storm sewers with utility companies in making improvements in the same neighborhoods, such as downtown (Walnut Street), McKinley/Gilbert, Industry and Whitely Neighborhoods. CDBG-funded infrastructure projects will include sidewalks in these neighborhoods.

The City of Muncie will continue ongoing collaborative relationships with local public and private housing and social service agencies through active participation of City staff serving on boards, committees, and coalitions (often by Mayoral appointment) working to improve the community in the areas of neighborhood revitalization, health and wellness, housing and homeownership, and social services for children, youth, families and seniors.

In PY2020, the City will continue to partner with Ball State University and Ivy Tech Community College by utilizing student interns in various departments and by encouraging them to participate in immersive learning projects when possible. In 2015, the City of Muncie Historic Preservation and Rehabilitation

Commission (MHPRC) initiated a partnership with the Graduate Program in Historic Preservation in the College of Architecture and Planning at Ball State University to develop a comprehensive and citywide Historic Preservation Plan. The Plan's purpose was to review the City's historic preservation program and recommend action steps to strengthen and prioritize the program. The plan was approved by City Council and serves as the comprehensive "roadmap" for the MHPRC and City of Muncie to inspire a broad-based historic preservation ethic within the Muncie community at-large.

The City will also continue to partner with Muncie Housing Authority, the Delaware-Muncie Metropolitan Plan Commission and the Muncie Redevelopment Commission to further identify, prioritize, and address needs in a manner that makes the best use of local resources, creates visual impact, encourages economic development, and improves the quality of life of Muncie residents.

The CD Director will continue to meet quarterly with the Funders Forum, comprised of representatives from the local community and hospital foundations, the United Way, and local private foundations and banks to ensure that funding from local sources is coordinated and leveraged for the greatest impact throughout the Muncie community.

Discussion:

The practice of the public and private partnerships between organizations and throughout the Muncie has made the community stronger in its approach to solving problems and developing effective strategies to improve the quality of life in the city. Overall, the community has continued to use these partnerships to implement programs that are vital to the success of many of the organizations that serve low and moderate income individuals in the City of Muncie.

Program Specific Requirements

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

Introduction:

The City of Muncie has 56.7% low- to moderate-income households; therefore, it makes us an entitlement community.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed
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.
3. The amount of surplus funds from urban renewal settlements
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
5. The amount of income from float-funded activities

Total Program Income:

Other CDBG Requirements

1. The amount of urgent need activities 0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. 70.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:
 - The City of Muncie has been declared to be a severe fiscal distress area; therefore; there is no

HOME match required.

- First-time homebuyers are required to contribute a minimum of \$500.00 toward their down payment.
 - The HOME affordable homeownership limits for the area provided by HUD will be used to determine eligibility.
 - The City of Muncie, the jurisdiction, will solicit eligible applicants and proposals for funding for HOME projects through competitive proposals and detailed information can be obtained by contacting the Muncie Community Development (MCD) office.
 - All projects must have limited beneficiaries or give preferences to a segment of the low-income population and provide a description of limitations or preference.
 - Any limitation or preference will not violate nondiscrimination requirements in § 93.350, and the jurisdiction will not limit or give preferences to students. The jurisdiction may permit rental housing owners to limit tenants or give a preference in accordance with 24 CFR 92.253(d) only if such limitation or preference is described in the action plan.
 - Projects will not limit beneficiaries or give preference to all employees of the City of Muncie.
 - HOME subrecipients and CHDOs to use the CD HOME resale and recapture provisions requirements.
2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City of Muncie’s primary method of enforcing HOME affordability requirements is recapture of the HOME funds provided. If recapture cannot be used, resale provisions will be applied. The guidelines for resale or recapture of HOME funds, when used for homebuyer activities include the following:

- If the homebuyer fails to live in the unit for the period of affordability or otherwise breaches the Home agreement, the full amount of the loan must be recaptured.
- If the homebuyer sells the unit during the required period of affordability, the amount of the HOME investment to be recaptured may be reduced on a prorated basis based on the length of time that the homebuyer has resided in the unit.
- Proration is based on the number of months the homebuyer has occupied the unit. The recapture funds will be used for other eligible HOME activities.
- Net Sales Proceeds – if a sale or foreclosure occurs and if the sales proceeds are insufficient to cover the full required repayment amount, a lesser repayment amount will be made from Net Sales Proceeds. “Net Sales Proceeds” are defined as the amount remaining after repayment of the first mortgage loan balance, the payment of the documented closing costs at sale and the documented down payment and closing costs at the original. Porches paid directly by the homebuyer from his/her own funds.
- No Net Sales Proceeds – If after completion of a sale or foreclosure and the distribution of the sales proceeds the amount of Net Sales Proceeds is insufficient to cover any of the required recapture

amounts; there were no net proceeds. The City will maintain data to verify that no proceeds were distributed to the homebuyer or the City.

Document outlining resale and recapture for the City of Muncie is located in AD25 Grantee's Unique Appendices.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

HOME-assisted housing must meet the affordability requirements for not less than the applicable period beginning after project completion which is determined based on the following investment amounts:

- Under \$15,000 = 5 year minimum affordability period
- \$15,000 - \$40,000 = 10 year minimum affordability period
- Over \$40,000 = 15 year minimum affordability period

To insure compliance with affordability guidelines, annual monitoring of properties funded with HOME funds is conducted by the HOME Program Coordinator. At project completion a lien is filed against the property for the amount of HOME investment and for the duration of the affordability period. Annual inspections of the properties are conducted by the Construction Specialist and verification of proof of insurance and payment of property taxes are verified. Failure to meet affordability terms results in repayment due immediately and the line to secure payment may be foreclosed.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

No HOME funds will be used to refinance any existing debt on multifamily housing rehabilitations.

Developers typically use various combinations of Low-Income Housing Tax Credits, Historic Tax Credits, Indiana Housing and Community Development Authority Trust Funds, Indiana Housing and Community Development Authority Development Funds and private funds. HOME-funded Down-Payment Assistance (DPA) home ownership education will be administered by PathStone with PY2021 HOME

funds in order to meet projected goals. Grants are forgiven as long as HOME guidelines are met during the period of affordability. Home-funded Homebuyer Rehabilitation activities will be provided to CHDOs with the understanding that all net sale proceeds from the sale of units are considered CHDO proceeds and may be retained by the CHDO to be invested in an additional HOME unit.

In accordance with the HOME Investment Partnerships Program, 24 CFR Part 92 (Section 92.254 of the Final Rule), the City of Muncie has established recapture guidelines that apply only to projects in which HOME funds assist with the purchase of a property as the principal residence of the eligible homebuyer. This assistance will only be provided in a manner which permits recapture of a percentage of those funds if, at any time during the period of affordability, the assisted property is no longer the principal residence of the buyer. The HOME amount subject to recapture is based on the amount of HOME assistance that enabled the homeowner to buy the dwelling unit. This includes any HOME assistance that reduced the purchase price from the fair market value to an affordable price but excludes the amount between the cost of producing the unit and the market value (development subsidy).

The City has adopted the method for calculating the amount of HOME funds to be recaptured by the amount subject to recapture, which is further reduced in proportion to the length of time the homebuyer has occupied the home relative to the term of the HOME assistance (period of affordability). This method also allows that if net proceeds are not sufficient to recapture the full amount of the HOME investment plus recover the amount of the homeowner's investment in the property, the City will share the net proceeds with the homeowner. The net proceeds amount is determined by: sales price minus loan repayment of the mortgage(s) for the purchase of the house (other than HOME funds), owner investment, and closing costs. HOME funds to be recaptured will not exceed the adjusted HOME investment subject to recapture.

In order to provide consistent guidelines for CHDOs (Community Housing Development Organizations) and to better understand the existing non-profit housing development environment in Muncie, a CHDO Manual was developed as a guide for how to do business with the Muncie Community Development Office.

