

Executive Summary

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

1. Introduction

The U.S. Department of Housing and Urban Development (HUD) awards Community Development Block Grant (CDBG) funds to communities across the United States to address a wide range of eligible housing and community development needs. CDBG funds are allocated annually between states and location jurisdictions, both “entitlement” and “non-entitlement” communities, with states distributing funds to non-entitlement localities. Entitlement communities are comprised of central cities of Metropolitan Statistical Areas (MSA) with populations of at least 50,000 and urban counties with populations of at least 200,000. Annual CDBG allocations are determined based on a variety of factors including the poverty rates, population size and growth rates, and housing conditions such as the age of the housing stock and other housing problems such as overcrowding. Programs and projects must benefit low to moderate-income households, individuals or neighborhoods with high percentage of low to moderate-income residents. Hamilton County will receive an allocation of \$1,084,057 for program year 2020.

As required by HUD Notice “CPD-19-04” the City of Carmel, Fishers, Westfield and Noblesville, **must officially notify the Commissioners of Hamilton County and the U.S. Department of Housing and Urban Development (HUD) Indianapolis field office that they wish to work with Hamilton County under a joint agreement to participate in the “Urban County” program for Program Years 2019-2021. In July 2020, Hamilton County began the process of renewing the joint agreement was extended to cover Program Years 2019-2021.**

The towns of Atlanta, Arcadia, Cicero and Sheridan have “opted out” of the Hamilton County CDBG program in prior years, meaning the CDBG funding from the county may not be spent **within those areas. Persons or organizations wanting to receive a grant to serve any of these communities must seek assistance through the Balance of State program with the State of Indiana, Indiana Housing and Community Development Authority.** Hamilton County has been able to and continues to operate under the prior program year joint agreements.

The program year for Hamilton County runs from October 1st of each year until September 30th. This Action Plan covers the time period from October 1, 2020 until September 30, 2021.

2. Summarize the objectives and outcomes identified in the Plan

First, many of the people the funding is intended to benefit are hidden among the more affluent in the community. While Hamilton County features the highest median household income and median home value and lowest percentage of the population living in poverty of any county in the state, it also experienced a sizeable increase in recent years in homelessness and more demand for assistance from service providers in the community.

Second, the unique spatial distribution of wealth, employment, and overall opportunities throughout the county makes all county-level management strategies and/or plans difficult, with the southern part of the county characterized as a developed suburb of a major metropolitan area, Indianapolis, and the northern part of the county as rural. The needs between the north and south can vary greatly and pose different challenges for developers. In the south, access to affordable land for housing development increases costs and need for rental assistance subsidies while developments in the north face the challenge of being far from public services and amenities needed by low income families. Access to public services and locational amenities is an issue in the north because many of the social services are based far from the rural areas of the county. Transportation is a universal issue, with travel to a grocery store or work representing a challenge for many low-income families with no reliable family car or access to public transportation.

Third, the level of coordination required to successfully administer the program is substantial. While the neighbor to the south, Marion County/Indianapolis is part of Unigov that united the county and municipalities into one, central government, the Noblesville Housing Authority must work with eight different municipalities, four of which are towns and four are cities, nine townships and one county government. Collecting data on those served and their needs as well as the public facility/infrastructure needs requires contacting multiple agencies and often involves different formats of information.

With those challenges facing the Hamilton County community, the Noblesville Housing Authority has developed some general priorities and goals to offer flexibility in programming for all communities and increase the coordination among service providers. Under each priority is a

list of goals that will meet the needs of the communities in the northern and southern parts of the community. While some goals may not be applicable to those in the northern communities, others will meet their needs and vice versa for those communities to the south.

1. Expand the supply of safe, decent affordable housing.
 2. Support programs that help the most vulnerable households achieve self-sufficiency.
 3. Invest in public facility and public infrastructure needs of low-income neighborhoods.
 4. Improve institutional structure and coordination among providers across the county.
 5. Work with city and county officials to provide information on fair housing and zoning.
- Staff will continue to review and monitor funding agreements with subrecipients to include disclaimer that all subrecipients will affirmatively further fair housing.

The final priority does not have any specific projects or programs that will be funded by the Noblesville Housing Authority. This Consolidated Plan only lists general strategies. Through administrative efforts and partnerships in the community, the Noblesville Housing Authority will work to increase coordination across Hamilton County, with the intended outcome of improving services for low-income households.

3. Evaluation of past performance

The Noblesville Housing Authority (NHA), as a representative of Hamilton County, has implemented Community Development Block Grant funded programs over the past 15 years. Over that time, the NHA has made great strides to assist low-income households in the community.

Hamilton County is in its first program year of the 2019-2023 Consolidated Plan. Preliminary numbers for PY19 indicate the following accomplishments:

- Domestic Violence Shelter - Alternatives (19 persons served)
- Utility and Rent Emergency Assistance - Good Samaritan Network (38 persons served)
- Public Service - Services for persons with disabilities - Janus (69 persons served)
- Senior Services - Meals on Wheels (53 persons served)
- Domestic Violence Services - Prevail, Inc. (358 persons served)
- Senior Services - Shepherd's Center (190 persons served)
- Dental Health Services - Trinity Free Clinic (917 persons served)

- Infrastructure projects (approximately 1,800 persons served) Storm water rehab project in southern Clay Township - approximately 1,000 persons. Rehabilitation of Seminary Park in Noblesville (addition of ADA ramps and sidewalk, improve access to the park, installation of new lighting, plantings and historical signage) - 650 people

Over the last Consolidated Plan, covering program years 2018 through 2023, Hamilton County invested the following amounts of CDBG funds by project type:

- \$1,479,872 in Public Improvements & Facilities (sidewalk improvements, flood drainage improvements, parks and recreation improvements, ADA accessibility improvements, etc.)
- \$604,987 in Administration & Planning (management of CDBG program)
- \$478,067 in Services (services for victims of domestic violence, dating violence, sexual assault, or stalking, senior services, legal services, health services, transportation services, services for persons with disabilities, etc.)
- \$195,000 in Acquisition (of land/improvements for affordable housing purposes)
- \$95,969 in Housing (home repairs)

4. Summary of Citizen Participation Process and consultation process

Hamilton County began the 2020 Action Plan process in February 2020, posting notices for public meetings and strategizing how to reach out to individual organizations for **consultation**. **The first public meeting was held on March 19, 2020 at the Hamilton County 4-H Fairgrounds Conference room.**

A second public hearing is to be held on July 24, 2020 to present the 2020 Action Plan. The meeting will be held in a virtual format. Comments from the public will be incorporated in the final draft of this document.

Many of the conversations among providers began to pivot quickly from discussion of the 2020 **Action Plan to that of the COVID-19 pandemic response, including the use of supplemental funding through the Coronavirus Aid, Relief, and Economic Security Act (CARES).** While this Action Plan does not include any CDBG funding through the CARES Act, many of the conversations via zoom and other virtual platforms discussed the changing needs of the community as a result of the pandemic. While the needs of the community have only been **exacerbated by the pandemic, it did offer an opportunity**

Traditionally, an Action Plan is to be published for a period of 30 days to allow residents of the community to comment on the document. Due to COVID-19, the United States Department of Housing and Urban Development (HUD) has issued guidance that that waives the Citizen Participation Plan requirements for entitlement recipients, provided that (1) no fewer than five days are provided for public comment and that (2) reasonable notice and the opportunity to comment is provided when addressing needs caused by the pandemic. This document, because a number of projects are specifically set to address the COVID-19 pandemic will be published **for the shorter five-day period from June 22, 2020 to June 26, 2020. Comments from the public** will be incorporated in the final draft of this document.

5. Summary of public comments

Comments from the public will be incorporated in the final draft of this document.

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

Hamilton County accepts all comments from the public. To date, Hamilton County has not received any comments from the public.

7. Summary

The reputation of Hamilton County is of a fast-growing community, with much wealth and a “good place to live,” **with top schools in Indiana. Much of the hard data will state that there is a** need in the community to develop a range of affordable housing, there is a large supply of housing and that homelessness and poverty is a small issue in the community. The consultation process will talk about the hidden needs in the community and the need to provide services locally instead of sending them to neighboring communities.

Over the next year the Noblesville Housing Authority will work with organizations in the community to meet the needs of the hidden, working poor in the community that may be living pay check to pay check, surviving on social security or being “priced out” of the growing communities. **Some of the programs offered in the coming year will include:**

- Family Promise of Hamilton County, providing case management and program services for homeless individuals and households and those at risk of homelessness.

- Alternatives of Madison County, providing emergency shelter to victims of domestic violence.
- Meals on Wheels, offering free meals to individuals who are elderly or housebound and cannot cook for themselves.
- Good Samaritan Network, offering rent and utility assistance to those households impacted by the COVID-19 pandemic.
- Affordable housing development projects, including the acquisition of land to create 9 to 11 more affordable housing opportunities.
- Public infrastructure projects to improve the quality of life for neighborhood residents

Each of these programs will go towards improving the daily lives of low to moderate-income residents, either directly or indirectly. This Action Plan will speak in more detail of the process used to select projects, the specific goals to be addressed and specific projects funded with CDBG dollars for program year 2020.

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
Lead Agency	HAMILTON COUNTY	
CDBG Administrator		Noblesville Housing Authority
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

Table 1 - Responsible Agencies

Narrative (optional)

The Noblesville Housing Authority acts on behalf of Hamilton County for the administration of CDBG dollars. The CDBG program is managed by the CDBG Coordinator, Christopher Allen, who reports to the CDBG Administrator and Executive Director of the Noblesville Housing Authority, Aimee Jacobsen. Together the CDBG Staff are responsible for the preparation of the Five-Year Consolidated Plan, Annual Action Plans, and Consolidated Performance Evaluations (CAPERs), all of which are publicly available. The CDBG staff are also responsible for evaluating applications in consultation with the County Commissioners, as well as oversight of the CDBG program.

Consolidated Plan Public Contact Information

The Noblesville Housing Authority is the administrator of the CDBG Program. Contact information is:

CDBG Program

Noblesville Housing Authority

Attn: Christopher Allen, CDBG Coordinator

320 Kings Lane

Noblesville, IN 46060

317-773-5110

AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

Hamilton County began the 2020 Action Plan process in February 2020, posting notices for public meetings and strategizing how to reach out to individual organizations for consultation. The first public meeting was held on March 19, 2020 at the Hamilton County 4-H Fairgrounds Conference room. A second public hearing is to be held on July 24, 2020 to present the 2020 Action Plan. The meeting will be held in a virtual format. Comments from the public will be incorporated in the final draft of this document.

Many of the conversations among providers began to pivot quickly from discussion of the 2020 Action Plan to that of the COVID-19 pandemic response, including the use of supplemental funding through the Coronavirus Aid, Relief, and Economic Security Act (CARES). While this Action Plan does not include any CDBG funding through the CARES Act, many of the conversations via zoom and other virtual platforms discussed the changing needs of the community as a result of the pandemic.

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(l))

Since 1894, the State of Indiana requires towns and townships to provide "poor relief" to individuals in need; relief can include housing, utility, food, and/or medical assistance. As a result, assistance to those in need in the county typically begins with the Township Trustee. There are nine townships in Hamilton County: Adams, Clay, Delaware, Fall Creek, Jackson, Noblesville, Washington, Wayne, and White River. The individual in need of assistance contacts his/her Township Trustee. The Township Trustee then may provide assistance for basic necessities that is feasible/available directly through the Township Trustee's office and then, where necessary, refers the individual to a host of other agencies or organizations throughout the county for additional assistance. One such organization is The Good Samaritan Network (GSN), which acts as Hamilton County's primary collaborative network designed to enhance coordination between service providers and agencies.

The Good Samaritan Network (GSN) formed in 1995 as collaborative network of organizations in Hamilton County. The organization had two orienting goals: first, to better serve at-risk and

underserved individuals in Hamilton County and to reduce duplication efforts throughout the county. The vision of the GSN is to “position ourselves in the community with a suitable location and with strong financial services - aligned to an effective organizational structure for the facilitation, collaboration, and coordination of appropriate services to those residents of Hamilton County in need of physical, spiritual and emotional support; who find themselves among the at-risk people we serve.” The network of providers includes the Noblesville Housing Authority, private affordable housing providers, nonprofit health agencies, mental health agencies, local housing shelters, and other public service agencies.

The GSN utilizes two approaches to service provision: Direct and Indirect services. The Indirect services approach is operationalized with the GSN serving as an intermediary organization between individuals in need and organizations that provide programs and services that can meet those needs. Since 1995 GSN has developed a pathway to connect and support at-risk individuals and families with its collaborative network approach, comprised of:

- Nonprofit social, governmental and emergency agencies throughout Hamilton County
- Food, clothing, and baby pantries that stock, serve and support Hamilton County
- Township trustees who refer clients to GSN
- Local Hamilton County Churches
- Partnering Businesses and Corporations who support GSN through community service projects, donations, and events.

The GSN provides resources and support for critical human services to network service providers making them stronger and more effective; with a goal of uniting for the common good rather than duplicating efforts and competing for funding.

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.

The Indiana Balance of State Continuum of Care (CoC) includes 91 of the 92 counties in the state. These 91 counties are divided into 16 regions and each region is overseen by a regional planning council and chairperson. Hamilton County is part of Region 8 in the Indiana Balance of State CoC along with Boone, Hendricks, Madison, and Hancock Counties. The Region 8 CoC

works with a variety of providers in Hamilton County including, but not limited to: GSN, Prevail, Township Trustee offices, Third Phase, Family Promise, Aspire Indiana, Community Corrections, and the Noblesville Housing Authority., the CoC will continue to work with local **service providers to address the needs of the homeless in the county.** They will continue to look for affordable housing in Hamilton County and provide assistance as it is available. They will also provide Support Services (employment services, case management, etc...) to those who receive rental assistance.

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

Hamilton County does not receive Emergency Solutions Grant funding as an entitlement jurisdiction. Organizations located in Hamilton County are able to apply for statewide funds through The Indiana Housing and Community Development Authority (IHCDA). According to IHCDA, Emergency Solutions Grant Rapid Rehousing and Homeless Prevention funds in Hamilton County are administered by Aspire Indiana, Inc., a private non-profit organization, in coordination with the CoC. Aspire Indiana, Inc. serves Hamilton, Boone, Hendricks, Madison, and Hancock Counties.

As part of the Region 8 of the Indiana Balance of State, all recipients of Emergency Solutions Grant funds and Continuum of Care funds must participate in the utilization of a Coordinated Entry System and Homeless Management Information System (HMIS) to track the services and **housing assistance provided to households and individuals. Coordinated entry processes help communities prioritize assistance based on vulnerability and severity of service needs, to ensure that people who need assistance the most can receive it in a timely manner. The lead for Coordinated Entry in Region 8 is Aspire Indiana. HMIS can be used to produce an unduplicated count of homeless persons, understand patterns of service use, and measure the effectiveness of homeless programs. Domestic Violence providers utilize a separate system to track services to maintain confidentiality of those served.**

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	Family Promise of Hamilton County
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Community Organization Active in Disaster (COAD) Zoom meeting. Presented information about the CDBG Program and the Annual Action Plan. Presented information and updates on the timeline for the Action Plan and the timeline for the CDBG Application process. Presented updates on the Pre-Application and Application process and upcoming due dates. Answered questions and addressed concerns as they were presented.

3	Agency/Group/Organization	Noblesville Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Public Housing Needs Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Community Organization Active in Disaster (COAD) Zoom meeting. Presented information about the CDBG Program and the Annual Action Plan. Presented information and updates on the timeline for the Action Plan and the timeline for the CDBG Application process. Presented updates on the Pre-Application and Application process and upcoming due dates. Answered questions and addressed concerns as they were presented.
4	Agency/Group/Organization	ASPIRE INDIANA, INC.
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-homeless Services-Health Services - Victims Regional organization Mental Health

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 Non-Homeless Special Needs Market Analysis Anti-poverty Strategy	
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Community Organization Active in Disaster (COAD) Zoom meeting. Presented information about the CDBG Program and the Annual Action Plan. Presented information and updates on the timeline for the Action Plan and the timeline for the CDBG Application process. Presented updates on the Pre-Application and Application process and upcoming due dates. Answered questions and addressed concerns as they were presented.	
5	Agency/Group/Organization	Heart and Soul Clinic
	Agency/Group/Organization Type	Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy

	<p>Briefly describe how the Agency/Group/Organization was consulted.</p> <p>What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Community Organization Active in Disaster (COAD) Zoom meeting. Presented information about the CDBG Program and the Annual Action Plan. Presented information and updates on the timeline for the Action Plan and the timeline for the CDBG Application process. Presented updates on the Pre-Application and Application process and upcoming due dates. Answered questions and addressed concerns as they were presented.</p>
6	<p>Agency/Group/Organization</p>	<p>Shepherd Center</p>
	<p>Agency/Group/Organization Type</p>	<p>Services-Elderly Persons</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Non-Homeless Special Needs</p>
	<p>Briefly describe how the Agency/Group/Organization was consulted.</p> <p>What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Community Organization Active in Disaster (COAD) Zoom meeting. Presented information about the CDBG Program and the Annual Action Plan. Presented information and updates on the timeline for the Action Plan and the timeline for the CDBG Application process. Presented updates on the Pre-Application and Application process and upcoming due dates. Answered questions and addressed concerns as they were presented.</p>
7	<p>Agency/Group/Organization</p>	<p>MEALS ON WHEELS OF HAMILTON COUNTY</p>
	<p>Agency/Group/Organization Type</p>	<p>Services-Elderly Persons Services-Persons with Disabilities Food Insecurity</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Non-Homeless Special Needs Anti-poverty Strategy</p>

	<p>Briefly describe how the Agency/Group/Organization was consulted.</p> <p>What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Community Organization Active in Disaster (COAD) Zoom meeting. Presented information about the CDBG Program and the Annual Action Plan. Presented information and updates on the timeline for the Action Plan and the timeline for the CDBG Application process. Presented updates on the Pre-Application and Application process and upcoming due dates. Answered questions and addressed concerns as they were presented.</p>
8	Agency/Group/Organization	JANUS DEVELOPMENTAL SERVICES, INC
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	<p>Briefly describe how the Agency/Group/Organization was consulted.</p> <p>What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Community Organization Active in Disaster (COAD) Zoom meeting. Presented information about the CDBG Program and the Annual Action Plan. Presented information and updates on the timeline for the Action Plan and the timeline for the CDBG Application process. Presented updates on the Pre-Application and Application process and upcoming due dates. Answered questions and addressed concerns as they were presented.</p>
9	Agency/Group/Organization	Hamilton County Emergency Management
	Agency/Group/Organization Type	<p>Agency - Managing Flood Prone Areas</p> <p>Agency - Management of Public Land or Water Resources</p> <p>Agency - Emergency Management</p> <p>Other government - County</p>

	What section of the Plan was addressed by Consultation?	Market Analysis Emergency Management
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Community Organization Active in Disaster (COAD) Zoom meeting. Presented information about the CDBG Program and the Annual Action Plan. Presented information and updates on the timeline for the Action Plan and the timeline for the CDBG Application process. Presented updates on the Pre-Application and Application process and upcoming due dates. Answered questions and addressed concerns as they were presented.
1	Agency/Group/Organization	PRIMELIFE ENRICHMENT, INC.
3	Agency/Group/Organization Type	Services-Elderly Persons Transportation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Community Organization Active in Disaster (COAD) Zoom meeting. Presented information about the CDBG Program and the Annual Action Plan. Presented information and updates on the timeline for the Action Plan and the timeline for the CDBG Application process. Presented updates on the Pre-Application and Application process and upcoming due dates. Answered questions and addressed concerns as they were presented.

1	Agency/Group/Organization	TRINITY FREE CLINIC
7	Agency/Group/Organization Type	Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Community Organization Active in Disaster (COAD) Zoom meeting. Presented information about the CDBG Program and the Annual Action Plan. Presented information and updates on the timeline for the Action Plan and the timeline for the CDBG Application process. Presented updates on the Pre-Application and Application process and upcoming due dates. Answered questions and addressed concerns as they were presented.
1	Agency/Group/Organization	Good Samaritan Network
8	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Service-Fair Housing Regional organization Planning organization Crisis Housing

	<p>Housing Need Assessment</p> <p>Homeless Needs - Chronically homeless</p> <p>Homeless Needs - Families with children</p> <p>Homelessness Needs - Veterans</p> <p>Homelessness Needs - Unaccompanied youth</p> <p>Homelessness Strategy</p> <p>Non-Homeless Special Needs</p> <p>Market Analysis</p> <p>Anti-poverty Strategy</p>
<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Hamilton County Housing Collaborative Zoom Meeting. Presented information about the CDBG Program and the Annual Action Plan. Presented information and updates on the timeline for the Action Plan and the timeline for the CDBG Application process. Presented updates on the Pre-Application and Application process and upcoming due dates. Answered questions and addressed concerns as they were presented.</p>
1	<p>Agency/Group/Organization</p> <p>HAND, Inc.</p>
9	<p>Agency/Group/Organization Type</p> <p>Housing</p> <p>Services - Housing</p> <p>Service-Fair Housing</p>
	<p>What section of the Plan was addressed by Consultation?</p> <p>Housing Need Assessment</p>

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Hamilton County Housing Collaborative Zoom Meeting. Presented information about the CDBG Program and the Annual Action Plan. Presented information and updates on the timeline for the Action Plan and the timeline for the CDBG Application process. Presented updates on the Pre-Application and Application process and upcoming due dates. Answered questions and addressed concerns as they were presented.
2	Agency/Group/Organization	Old National Bank
1	Agency/Group/Organization Type	Business Leaders Business and Civic Leaders Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Hamilton County Housing Collaborative Zoom Meeting. Presented information about the CDBG Program and the Annual Action Plan. Presented information and updates on the timeline for the Action Plan and the timeline for the CDBG Application process. Presented updates on the Pre-Application and Application process and upcoming due dates. Answered questions and addressed concerns as they were presented.
2	Agency/Group/Organization	PREVAIL, INC.
2	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless
	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?	Hamilton County Housing Collaborative Zoom Meeting. Presented information about the CDBG Program and the Annual Action Plan. Presented information and updates on the timeline for the Action Plan and the timeline for the CDBG Application process. Presented updates on the Pre-Application and Application process and upcoming due dates. Answered questions and addressed concerns as they were presented.
2	Agency/Group/Organization	City of Carmel
4	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy

	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p> <p>Phone calls with Community Leaders/Broad Community. Presented information about the CDBG Program and the Annual Action Plan. Presented information and updates on the timeline for the Action Plan and the timeline for the CDBG Application process. Presented updates on the Pre-Application and Application process and upcoming due dates. Answered questions and addressed concerns as they were presented.</p>
2	<p>Agency/Group/Organization</p> <p>City of Fishers</p>
5	<p>Agency/Group/Organization Type</p> <p>Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Other government - Local Civic Leaders Business and Civic Leaders</p>
	<p>What section of the Plan was addressed by Consultation?</p> <p>Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy</p>

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2	Agency/Group/Organization	City of Noblesville
6	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Other government - Local Civic Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy

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2	<p>Agency/Group/Organization</p>	<p>City of Westfield</p>
7	<p>Agency/Group/Organization Type</p>	<p>Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Other government - Local Civic Leaders Business and Civic Leaders</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy</p>

	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Phone calls with Community Leaders/Broad Community. Presented information about the CDBG Program and the Annual Action Plan. Presented information and updates on the timeline for the Action Plan and the timeline for the CDBG Application process. Presented updates on the Pre-Application and Application process and upcoming due dates. Answered questions and addressed concerns as they were presented.</p>
2	<p>Agency/Group/Organization</p>	<p>HAMILTON COUNTY</p>
8	<p>Agency/Group/Organization Type</p>	<p>Other government - County Civic Leaders Business and Civic Leaders</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy</p>

	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p> <p>Phone calls with Community Leaders/Broad Community. Presented information about the CDBG Program and the Annual Action Plan. Presented information and updates on the timeline for the Action Plan and the timeline for the CDBG Application process. Presented updates on the Pre-Application and Application process and upcoming due dates. Answered questions and addressed concerns as they were presented.</p>
2	<p>Agency/Group/Organization</p> <p>Hamilton County Township Trustees</p>
9	<p>Agency/Group/Organization Type</p> <p>Other government - County Civic Leaders Business and Civic Leaders</p>
	<p>What section of the Plan was addressed by Consultation?</p> <p>Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy</p>

<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Phone calls with Community Leaders/Broad Community. Presented information about the CDBG Program and the Annual Action Plan. Presented information and updates on the timeline for the Action Plan and the timeline for the CDBG Application process. Presented updates on the Pre-Application and Application process and upcoming due dates. Answered questions and addressed concerns as they were presented.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

Efforts were made to include every type of stakeholder has been contacted for consultation.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Indiana - Balance of State	The goals for the Action Plan mirror the ideas and strategies that have been set by Region 8 of the Indiana Balance of State. Hamilton County will continue to support the Region 8 Planning Council as it works to address homelessness within the County and surrounding counties.
Analysis of Impediment to Fair Housing	Noblesville Housing Authority	The analysis of impediments to fair housing examines housing discrimination and the impact it has on affordable housing development. The goals of the fair housing document are included as part of this document and several initiatives to further fair housing have been included.

Table 3 - Other local / regional / federal planning efforts

Narrative (optional)

Connecting with stakeholders for input during the Action Planning process remains a challenge. Hamilton County relies heavily on attending planning and professional meetings, such as the Hamilton County Trustees or the Good Samaritan Network meetings to get input from the community. Those meetings offer much of the same information individual consultations provide and reach a greater number of people in a shorter time frame.

The COVID-19 Pandemic offered an opportunity for Hamilton County to learn from a variety of agencies through virtual meetings, brought together through coalitions, about the needs in the community in a short period of time. The continued conversations among these coalitions will help Hamilton County continue to address the needs the community that have been exacerbated by the pandemic and closures of businesses and loss of jobs.

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

Hamilton County began the 2020 Action Plan process in February 2020, posting notices for public meetings and strategizing how to reach out to individual organizations for consultation. The first public meeting was held on March 19, 2020 at the Hamilton County 4-H Fairgrounds Conference room. A second public hearing is to be held on July 24, 2020 to present the 2020 Action Plan. The meeting will be held in a virtual format. Comments from the public will be incorporated in the final draft of this document.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/broad community	Held a meeting on March 19, 2020. Other than staff, zero people attended.	Hamilton County did not receive any comments.	Hamilton County did not receive any comments.	
2	CDBG Application Workshop	Non-targeted/broad community	Held a virtual meeting on March 26, 2020 to go over the CDBG Application.	Hamilton County did not receive any comments.	Hamilton County did not receive any comments.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Meeting	Non-targeted/broad community	Hamilton County Commissioners reviewed the applications and recommendations from staff for 2020 CDBG Funding. The Commissioners approved the recommendations. July 13,2020. The meeting was held virtually.	Hamilton County did not receive any comments.	Hamilton County did not receive any comments.	
4	Five Day Comment Period	Non-targeted/broad community	Five-day comment period for the Action Plan. Posted to the Hamilton County Website. July 22, 2020 through July 26, 2020.			

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)
5	Public Meeting	Non-targeted/broad community	Second public meeting on the 2020 Action Plan, including final projects selected for funding. The meeting to be held virtually. July 24, 2020 at 10 am.			

Table 4 - Citizen Participation Outreach

Expected Resources

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

Introduction

Annual CDBG allocations are determined based on a variety of factors including the poverty rates, population size and growth rates, and housing conditions such as the age of the housing stock and other housing problems such as overcrowding. Programs and projects must benefit low to moderate-income households, individuals or neighborhoods with high percentage of low to moderate-income residents. Hamilton County will receive an allocation of \$1,084,057 for program year 2020.

As required by HUD Notice “CPD-19-04” the City of Carmel, Fishers, Westfield and Noblesville, must officially notify the Commissioners of Hamilton County and the U.S. Department of Housing and Urban Development (HUD) Indianapolis field office that they wish to work with Hamilton County under a joint agreement to participate in the “Urban County” program for Program Years 2019-2021. In July 2020, Hamilton County began the process of renewing the joint agreement was extended to cover Program Years 2019-2021.

The towns of Atlanta, Arcadia, Cicero and Sheridan have “opted out” of the Hamilton County CDBG program in prior years, meaning the CDBG funding from the county may not be spent within those areas. Persons or organizations wanting to receive a grant to serve any of these communities must seek assistance through the Balance of State program with the State of Indiana, Indiana Housing and Community Development Authority. Hamilton County has been able to and continues to operate under the prior program year joint

agreements.

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	1,084,057	0	50,733	1,134,790	3,252,171	Funding will be used for the public services, infrastructure development and supporting housing development for extremely low-income households.

Table 1 - 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

Hamilton County does not require projects to meet any match requirements. However, many of the projects and programs with large budgets that are partially funded with CDBG dollars, they will naturally require other funds. The largest awards are generally for each of the four cities, Carmel, Fishers, Noblesville and Westfield to use towards public infrastructure projects.

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

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

Discussion

As previously discussed in this Action Plan, Hamilton County began the planning process and public input process during the initial shut down of the community, by order of the Indiana Governor in March of 2020, due to the COVID-19 pandemic. Many of the needs of the community's most vulnerable residents were exacerbated by job loss, creating a demand for **health care, increasing food insecurity, and mounting rental assistance needs.** While the governor imposed a moratorium on evictions in late March through July 2020, Hamilton County expects the unpaid rent for those months to be a bill that many low to moderate-income residents cannot pay. As a result, Hamilton County will utilize a portion of its regular CDBG allocation to address these needs that have arisen as part of the COVID-19 pandemic. Hamilton County must balance these needs along with projects the Cities of Carmel, Fishers, Noblesville and Westfield have planned to improve the communities of these residents through infrastructure projects.

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	Affordable Housing	2019	2023	Affordable Housing	County wide	Affordable Housing	CDBG: \$200,000	Homeowner Housing Added: 9 Household Housing Units
2	Public Services	2019	2023	Non-Housing Community Development	County wide	Public Services	CDBG: \$250,120	Public service activities other than Low/Moderate Income Housing Benefit: 2675 Persons Assisted
3	Public Infrastructure and Facility Improvements	2019	2023	Non-Homeless Special Needs Non-Housing Community Development	City of Fishers City of Carmel City of Noblesville City of Westfield	Public Infrastructure and Facility Improvement	CDBG: \$427,859	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: Approximately 2000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Homeless Assistance	2019	2023	Homeless	County wide	Homeless Assistance	CDBG: \$40,000	Public service activities other than Low/Moderate Income Housing Benefit: 675 Persons Assisted
5	Administration and Planning	2019	2023	Administration and Planning	County wide	Administration and Planning	CDBG: \$261,811	Other: 1 Other

Table 2 - Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	Development of affordable housing projects, with priority given to projects that create housing affordable to households earning incomes less than 80 percent of the area median income. Fund projects for 2020: HAND, Inc. for the acquisition of land for the future development of affordable housing
2	Goal Name	Public Services
	Goal Description	Public service activities other than Low/Moderate Income Housing Benefit or infrastructure improvements: approximately 2,675 Persons Assisted. Fund projects for 2020: GSN, Heart and Soul Free Clinic, Janus Development Services, Meals on Wheels, Prime Life Enrichment, Shepherd's Center, and Trinity Free Clinic.

	Goal Name	Public Infrastructure and Facility Improvements
	Goal Description	Public service activities other than Low/Moderate Income Housing Benefit or infrastructure improvements: number of persons assisted to be determined depending on the projects and locations of those selected projects. Fund infrastructure projects in the Cities of Carmel, Fishers, Noblesville and Westfield. Hamilton County will also fund an eligible stormwater improvement project, located in the Home Place neighborhood of Clay Township in Hamilton County.
4	Goal Name	Homeless Assistance
	Goal Description	Services and assistance for households experiencing or at-risk of homelessness: 675 individuals Fund projects in 2020: Alternatives, Inc., Family Promise of Hamilton County and Prevail, Inc.
5	Goal Name	Administration and Planning
	Goal Description	Overall administration of the CDBG program and affirmatively furthering fair housing.

Projects

AP-35 Projects - 91.220(d)

Introduction

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

Noblesville Housing Authority staff reviewed the proposals from public service agencies and public infrastructure proposals from Carmel, Fishers, Noblesville and Westfield to ensure eligibility for CDBG funding. The Noblesville Housing Authority sends recommendations and copies of the applications to the Hamilton County Commissioners for discussion and final approval. The following are projects have been selected for 2020 program year.

Projects

#	Project Name
1	Administration and Fair Housing
2	Carmel Infrastructure
3	Fishers Infrastructure
4	Noblesville Infrastructure
5	Westfield Infrastructure
6	Alternatives Inc.
7	Family Promise of Hamilton County
8	Good Samaritan Network
9	HAND Inc.
10	Heart and Soul
11	Janus
12	Meals on Wheels
13	Prevail

#	Project Name
1 4	PrimeLife Enrichment
1 5	Shepherd Center
1 6	Trinity Free Clinic
1 7	Social Services
1 8	County Stormwater Improvements

Table 3 - Project Information

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

With the challenges facing the Hamilton County community, Noblesville Housing Authority has developed some general goals to offer flexibility in programming for all communities and increase the coordination among service providers. Under each goal is a list of strategies that will meet needs of the community. While some strategies may not be applicable to those in the northern communities, others will meet their needs and vice versa for those communities to the south. Projects that meet one of the goals may apply for funding to the Noblesville Housing Authority request for proposal process each year.

Overall, the primary need for households in Hamilton County is finding and maintaining affordable housing. For low- and moderate-income households, the ongoing rise in housing costs is contributing to rising economically insecure causing many households to be just one

emergency away from being at-risk of homelessness.

With limited resources, projects in 2020 were selected based on several factors:

- Meeting an eligible activity and national objective outlined by HUD.
- Meeting a goal and strategy of the 2019-2023 Consolidated Plan.
- Leveraging other resources to maximize impact.
- Address a need created by the COVID-19 pandemic.
- Capacity to provide the project and utilize federal funds.

AP-38 Project Summary

Project Summary Information

1	Project Name	Administration and Fair Housing
	Target Area	County wide
	Goals Supported	Administration and Planning
	Needs Addressed	Administration and Planning
	Funding	CDBG: \$216,811
	Description	The Noblesville Housing Authority will provide Administrative and Fair Housing services for the PY2020 Hamilton County, IN CDBG program. NHA will provide overall program management and oversee all program design and implementation of activities of sub-recipients and contracted services. This project is eligible under 24 CFR Part 570.206 (a).
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The activity will benefit one organization, the Noblesville Housing Authority. It will fund administration activities and fair housing workshops.
	Location Description	Noblesville Housing Authority, 320 Kings Ln, Noblesville, IN 46060
Planned Activities	Noblesville Housing Authority will provide overall program management and oversee all program design and implementation activities of sub-recipients and contracted services. Funding will also be used to fund fair housing promotion and education activities.	
2	Project Name	Carmel Infrastructure
	Target Area	City of Carmel
	Goals Supported	Public Infrastructure and Facility Improvements
	Needs Addressed	Public Infrastructure and Facility Improvement
	Funding	CDBG: \$10,135,076

	Description	The City of Carmel will use CDBG funds to fund eligible infrastructure activities. A final location for the project is yet to be determined. The city will use CDBG funding to provide infrastructure improvements in eligible census tracts; the specific project(s) have yet to be determined. Proposed activities shall be eligible under 24 CFR 570.201 (c) and will have a low to moderate income area benefit.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The project will benefit approximately 50 Hamilton County residents.
	Location Description	All work will take place in an eligible Census Tract yet to be determined.
	Planned Activities	The City of Carmel will use CDBG funds toward an eligible infrastructure project in an eligible area.
3	Project Name	Fishers Infrastructure
	Target Area	City of Fishers
	Goals Supported	Public Infrastructure and Facility Improvements
	Needs Addressed	Public Infrastructure and Facility Improvement
	Funding	CDBG: \$138,866
	Description	The City of Fishers will use CDBG funds to fund eligible infrastructure activities. A final location for the project is yet to be determined. The city will use CDBG funding to provide infrastructure improvements in eligible census tracts; the specific project(s) have yet to be determined. Proposed activities shall be eligible under 24 CFR 570.201 (c) and will have a low to moderate income area benefit.
	Target Date	9/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	The project will benefit approximately 50 Hamilton County residents.
	Location Description	All work will take place in an eligible Census Tract yet to be determined.
	Planned Activities	The City of Fishers will use CDBG funds toward an eligible infrastructure project in an eligible area.
4	Project Name	Noblesville Infrastructure
	Target Area	City of Noblesville
	Goals Supported	Public Infrastructure and Facility Improvements
	Needs Addressed	Public Infrastructure and Facility Improvement
	Funding	CDBG: \$93,903
	Description	The City of Noblesville will use CDBG funds to fund eligible infrastructure activities. A final location for the project is yet to be determined. The city will use CDBG funding to provide infrastructure improvements in eligible census tracts; the specific project(s) have yet to be determined. Proposed activities shall be eligible under 24 CFR 570.201 (c) and will have a low to moderate income area benefit.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The project will benefit 1,505 Hamilton County residents.
	Location Description	All work will take place in an eligible Census Tract yet to be determined.
	Planned Activities	All work will take place in an eligible Census Tract yet to be determined.
5	Project Name	Westfield Infrastructure
	Target Area	City of Westfield
	Goals Supported	Public Infrastructure and Facility Improvements

	Needs Addressed	Public Infrastructure and Facility Improvement
	Funding	CDBG: \$61,768
	Description	The City of Westfield will use CDBG funds to fund eligible infrastructure activities. A final location for the project is yet to be determined. The city will use CDBG funding to provide infrastructure improvements in eligible census tracts; the specific project(s) have yet to be determined. Proposed activities shall be eligible under 24 CFR 570.201 (c) and will have a low to moderate income area benefit.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The project will benefit approximately 50 Hamilton County residents.
	Location Description	All work will take place in an eligible Census Tract yet to be determined.
	Planned Activities	The City of Westfield will use CDBG funds toward an eligible infrastructure project in an eligible area.
6	Project Name	Alternatives Inc.
	Target Area	County wide
	Goals Supported	Homeless Assistance
	Needs Addressed	Homeless Assistance
	Funding	CDBG: \$10,000

Description	Provision of Emergency Shelter for Hamilton County victims of domestic violence. Alternative Inc. of Madison County is the state recognized shelter assigned to serve Hamilton County. Agency services include a 24-hour crisis line, residents being provided with basic needs, safety planning and case management for residents, children's services, and support and education groups. They anticipate serving 27 Hamilton County residents through their emergency shelter program during the course of the grant year out of a total of 315 adults and children. CDBG funding will be utilized for project overhead (Utilities and Maintenance). This project is eligible under 24 CFR 570.201 (e) and will have a low to moderate income clientele benefit.
Target Date	9/30/2021
Estimate the number and type of families that will benefit from the proposed activities	The project will serve 27 Hamilton County residents.
Location Description	Location suppressed due to the nature of the program.
Planned Activities	CDBG funding will be utilized for project overhead (Utilities and Maintenance).
7	Project Name
	Family Promise of Hamilton County
	Target Area
	County wide
	Goals Supported
	Homeless Assistance
	Needs Addressed
	Homeless Assistance
	Funding
	CDBG: \$20,000
	Description
	Family Promise of Hamilton County will provide wrap-around case management services for households in Hamilton County experiencing homelessness or at-risk of homelessness. CDBG funding will be utilized for the reimbursement of wages and programming expenses. This project is eligible under 24 CFR 570.201 (e) and will have a low to moderate income clientele benefit.
	Target Date
	9/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	The project will serve 24 Families/168 Individuals.
	Location Description	PO Box 2073, Noblesville, IN 46061
	Planned Activities	Reimbursement of wages and programing expenses for Family Promise Lead Family Advocate, Assistant Family Advocate, and Executive Director
8	Project Name	Good Samaritan Network
	Target Area	County wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$100,000
	Description	Good Samaritan Network offers emergency and crisis intervention assistance for housing by providing rent assistance. The GSN Homeless Prevention program is designed to assist families so that they will not be faced with eviction, loss of shelter or socio-economic displacement. GSN does this by offering one-time rent or utility payments in critical times through vetted procedures. Approximately 450 - 480 families will be assisted with rent assistance preventing homelessness. The project is eligible under 24 CFR 570.201 (e) and will have a low to moderate income clientele benefit.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The project will serve 450 individuals.
	Location Description	12933 Parkside Dr. Fishers, IN 46038

	Planned Activities	Homeless prevention through one-time rent or utility payments to income eligible clients.
9	Project Name	HAND Inc.
	Target Area	County wide
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$200,000
	Description	HAND is requesting funding for the acquisition of land for the future development of affordable housing. The activity proposes to create 9 to 11 affordable rental units. CDBG funds will be used for the reimbursement for the cost of land acquisition for the future development of affordable housing.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The project will benefit 9 households.
	Location Description	Various addresses, yet to be determined.
	Planned Activities	Reimbursement for the cost of land acquisition for the future development of affordable housing (\$180,000.00) and administrative costs (\$20,000).
10	Project Name	Heart and Soul
	Target Area	County wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$10,000

	Description	Heart and Soul is requesting CDBG funds to help support administrative staff as well as the position of Medical Coordinator. Over the last year Heart and Soul has tracked an increase in patient referral needs, including shelter, mental healthcare, and financial assistance. The Medical Coordinator will provide patient support and referral assistance for disadvantaged and low-income clients who have a variety of needs related to healthcare, including chronic health issues, behavioral health needs, and social services. CDBG fund will be used for the reimbursement of eligible administrative costs.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The project will benefit 670 individual patients with 200 patient Needs Assessments completed.
	Location Description	17338 Westfield Park Rd, Westfield, IN 46074
	Planned Activities	Reimbursement for Office Manager, Medical Coordinator, and Dental Coordinator.
1	Project Name	Janus
1	Target Area	County wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$10,000
	Description	Janus Developmental Serves is requesting CDBG funds for the reimbursement of eligible administrative costs. The Social Services Quality Assurance Manager provides direct services and needed support for individuals with disabilities. Services provided include case management activities and coordinating team meetings which focus on determining the individualized services and specific goals needed to be put in place so that a plan can be developed to meet the unique needs of each person.
	Target Date	9/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	175 individuals with disabilities, 105 clients will receive pre-vocational training, and 70 clients will receive services focusing on the attainment of crucial life skills.
	Location Description	1555 Westfield Rd, Noblesville, IN 46062
	Planned Activities	Reimbursement of salary for the Social Services Quality Assurance Manager
1	Project Name	Meals on Wheels
2	Target Area	County wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$15,120
	Description	Hot meals are prepared and delivered to Hamilton County seniors. Participating Seniors do not qualify for assistance through Medicaid or CICOA. Meals are prepared to meet individual client needs for those who suffer from chronic illness or disease. Activity is for reimbursement of the cost of meals. CDBG funds will be used for the reimbursement of the cost of hot, cold, and frozen meals for 12 clients for 6 months.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	12 Hamilton County Individuals.
	Location Description	Meals on Wheels will deliver meals directly to low and moderate income individuals. Addresses vary throughout Hamilton County.
	Planned Activities	Reimbursement of the cost of hot, cold, and frozen meals for 12 clients for 6 months.
1	Project Name	Prevail, Inc.
3	Target Area	County wide
	Goals Supported	Homeless Assistance

	Needs Addressed	Homeless Assistance
	Funding	CDBG: \$10,000
	Description	Prevail provides supportive services to victims of crime and abuse including men, women, and children. Services include information, referrals, support groups, employment assistance, and financial literacy programs. CDBG funding will be utilized for the reimbursement of eligible administrative costs.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	480 individuals
	Location Description	Noblesville, IN. Location suppressed due to the nature of the program.
	Planned Activities	Project Salaries (Self Sufficiency Advocate), Advocate , Database & Reporting Coordinator, and Director of Mission Achievement
1	Project Name	PrimeLife Enrichment
4	Target Area	County wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$25,000
	Description	Prime Life Enrichment provides door-to-door demand response transportation services for Hamilton County seniors. PLE anticipates that 225-275 seniors, including 20-25 veterans, will receive transportation services, along with an additional 5-10 disabled individuals. CDBG funds will be used for eligible administrative and program costs.
	Target Date	9/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	275 seniors
	Location Description	1078 3rd Ave SW, Carmel, IN 46032
	Planned Activities	CDBG Funds will be used for the reimburse of project salaries for a part time Transportation Coordinator and 15 part time Drivers. CDBG Funds will also be used for Fuel and Oil changes for PLE fleet of eight vehicles that will be in service throughout PY2020.
1	Project Name	Shepherd Center
5	Target Area	County wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$20,000
	Description	The Community Caring Program provides services by matching volunteers with homebound, isolated and financially fragile seniors (62+). Services provided promote and support independent living for Hamilton County seniors. Hamilton County's senior population continues to increase perpetuating the growth and expansion of the Community Caring Program. CDBG funds will be utilized for the reimbursement of eligible administrative costs.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	150 seniors
	Location Description	347 S. 8th St. Noblesville, IN 46060
	Planned Activities	Reimbursement of Community Caring Program Manager's wages.
1	Project Name	Trinity Free Clinic

6	Target Area	County wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$20,000
	Description	Trinity will provide acute dental care to the uninsured, underinsured, and low/mod residents of Hamilton County. Services will include dental exams, x-rays, plaque removal, fillings, tooth extractions and crown replacements as well as fluoride varnishes during pediatric clinics. Activity is for reimbursement of dental clinic assistant, contract dentist, and dental supplies.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	770 individuals
	Location Description	1045 West 146th Street, Suite B, Carmel, IN 46032
	Planned Activities	Reimbursement of wages for contract Dentist, Dental Coordinator, Dental Hygienist, and Bilingual Dental Clerk.
	1	Project Name
7	Target Area	County wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$50,000

	Description	Due to the COVID-19 Pandemic many low and moderate income Hamilton County residents have either been furloughed or have lost their jobs. Many have been unable to make monthly rent, utility, or mortgage payments since the start of the pandemic. With the Indiana eviction moratorium set to expire at the end of July along with federal CARES Act unemployment benefits. A looming housing crisis is being predicted as a result. An RFP for Financial Counseling, Foreclosure Prevention, and Eviction Prevention will be issued seeking applications to utilize CDBG funds for eligible social services to address this issue.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	50 individuals
	Location Description	To Be Determined
	Planned Activities	Hamilton County will offer a competitive funding application process for service and housing providers in fall of 2020.
1	Project Name	County Stormwater Improvements
8	Target Area	City of Carmel
	Goals Supported	Public Infrastructure and Facility Improvements
	Needs Addressed	Public Infrastructure and Facility Improvement
	Funding	CDBG: \$31,970
	Description	Hamilton County Storm Water Rehabilitation project will take place in the Home Place neighborhood in southern Clay Township.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A

	Location Description	Home Place Neighborhood in Southern Clay Township, Hamilton County
	Planned Activities	The proposed project will install new drains in the Home Place neighborhood, generally in the area bounded by Central and College Avenues and 102 nd and 103 rd Streets.

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

Hamilton County has an exception, allowing it to target funds in areas where at least 37.83 percent of households in an area are moderate-income households. This percentage changes from year to year, but generally holds between 30-33 percent. For 2020, any target area must have 37.83 percent of the population earning 80 percent of the area median income or lower. Traditionally, the rule for CDBG funds is that an area must have at least 51 percent of the households earn less than 80 percent of the area income. Due to the high levels of wealth in Hamilton County, this exception was granted.

Geographic Distribution

Target Area	Percentage of Funds
Eligible Township Census Tracts	
County wide	66
City of Fishers	12
City of Carmel	9
City of Noblesville	8
City of Westfield	5

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

While the individual Cities will utilize their funds in census tracts where at least 37.83 percent of the households are low to moderate income, the majority of the CDBG funds will be utilized county-wide. This is largely due to flexibilities in regulations issued by HUD due to the COVID-19 pandemic. Hamilton County is normally restricted to utilizing 15 percent or less of its annual allocation towards public services. This year, program year 2020, HUD has granted an exception, or waiver, to that regulation. As such, Hamilton County has allocated over \$290,000 of funds to agencies assisting residents county-wide.

Discussion

Targeting areas where low to moderate-income individuals reside is important to CDBG funded

program. Projects can indirectly benefit many people, increasing beneficiaries per dollar spent or invested. In Hamilton County, this can prove difficult with 16 percent of the wealthiest households in the State of Indiana living within its borders. Many low to moderate-income households live in and among the larger homes that cover Hamilton County's metropolitan areas or along the fringes of the urban areas.

Affordable Housing

AP-55 Affordable Housing - 91.220(g)

Introduction

Overall, the primary need for households in Hamilton County is finding and maintaining affordable housing. For low- and moderate-income households, the ongoing rise in housing costs is contributing to rising economically insecure causing many households to be just one emergency away from being at-risk of homelessness.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	459
Special-Needs	0
Total	459

Table 6 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	450
The Production of New Units	9
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	459

Table 7 - One Year Goals for Affordable Housing by Support Type

Discussion

On June 24, 2020, the State of Indiana announced a rental relief fund to assist low to moderate income households impacted by job loss due to COVID-19. The money comes from the CARES

Act and will cover 91 counties and about 12,000 households.

Eligibility for assistance:

- Loss of income due to a layoff, reduced hours or reduced pay connected to the pandemic.
- Current household income, including unemployment, must be less than household income on March 6, 2020.
- Household must not have already received emergency rental assistance as part of COVID-19 response.
- Must not receive rental assistance, such as through Section 8 vouchers or USDA assistance

Knowing the demand for rental assistance will exceed the supply of funding at the state level, **many local governments, including Hamilton County, are funding such programs.** In the program year 2020 Action Plan, Hamilton County will fund Good Samaritan Network (GSN) with \$100,000 to assist 450 households with rental assistance. The GSN Homeless Prevention program is designed to assist families so that they will not be faced with eviction, loss of shelter or socio-economic displacement. GSN does this by offering one-time rent or utility payments in critical times.

Since on onset of the COVID-19 pandemic the Noblesville Housing Authority has been working with area organizations and leaders to address the new and ever-changing issues facing the community. These groups have included the Hamilton County Community Organization Active in Disaster (COAD) lead by the Good Samaritan Network and the Hamilton County Housing Collaborative. Working with representatives of the many organizations that have participated in these groups, it is the shared opinion of many that the community is facing a looming housing crisis. Organizations that provide housing assistance have seen demand for their services increase exponentially since the onset of the pandemic. When the eviction moratorium is lifted at the end of July is expected that the crisis will only get worse. Hamilton County has set aside \$50,000.00 for an RFP for Financial Counseling, Foreclosure Prevention, and Evection Prevention to help address this issue facing the community.

AP-60 Public Housing - 91.220(h)

Introduction

The NHA is the public housing agency for Hamilton County. NHA does not own or manage any public housing units. The Noblesville Housing Authority administers Section 8 Housing Choice Vouchers, a tenant based rental program to low-income households.

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

The most immediate need for the NHA is finding additional funding to provide voucher assistance. The waiting list is currently closed. The waiting list was last opened from October 2-9, 2018 during which 1,443 applications were received. Turnover of vouchers is slow as most households do not “graduate” from needing a subsidy. Most voucher holders are elderly and disabled, returning their voucher when they cannot live independently or pass away. Given the limited number of vouchers administered and the low turnover among households receiving this rental assistance subsidy, the NHA selected only 200 applicants from the applicant pool based on local preferences and a lottery system to add to the waiting list. Preferences include applicants who live or work in Hamilton County (30 points), elderly or disabled (10 points), applicants who live or work in Indiana (10 points), and veterans or surviving spouses of veterans (five points). There are currently 58 households on the waiting list including 25 that have at least one household member with a disability, 8 of whom are elderly households, and 30 of whom are families with children.

Additionally, approximately 53 percent (31 households) are extremely low-income, 38 percent (22 households) are very low income, 7 percent (4 households) are low income, and one is over the income limit. The average wait for selected applicants is currently 654 days. Demand for new vouchers has increased with the cost burden of housing in Hamilton County increasing for many families, including the elderly.

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

The NHA does not manage public housing units. The NHA does however administer a Section 8 Housing Choice Voucher program, a tenant based rental assistance program. Voucher recipients are provided information about service programs near the housing of their choosing.

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

assistance will be provided or other assistance

The Noblesville Housing Authority is not designated as troubled.

Discussion

The most immediate need for the NHA is finding additional funding to provide voucher assistance. Turnover of vouchers is low which may be in part because the majority of voucher holders are seniors or disabled households many of whom never “graduate” from needing a subsidy, though this is partly due to the lack of non-subsidized affordable housing options in the county. Demand for one-bedroom units is particularly great among applicants for rental assistance through the NHA. Many of the residents are single-person households and there is a limited supply of affordable one-bedroom units in the market, particularly non age-restricted one-bedroom units. ADA accessible units and ground floor units are also in high demand, in part **because of the limited supply of these units. As noted in the public input section, many long-term residents in Hamilton County are being squeezed out of the housing market with rising prices. Absent rental assistance, many extremely low to low income families cannot afford to rent in Hamilton County.**

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

Introduction

Hamilton County currently has one emergency shelter for individuals (Third Phase) as well as temporary housing for families (Family Promise of Hamilton County). While there is no domestic violence shelter in the county, residents of Hamilton County are served by the shelter in neighboring Anderson operated by Alternatives of Madison County, Inc. Finally, there are a series of organizations including Township Trustees and private organizations that provide emergency housing and utility assistance.

With the amount of wealth in Hamilton County, homelessness is a hidden and misunderstood **issue in the community**. The 2020 Point in Time Count was held on January 22, 2020, and the Indiana Housing and Community Development Authority (IHCDA) has not yet released the results. The 2019 Point in Time Count, held on a single day in January 2019, shows there were 9 individuals experiencing homelessness in Hamilton County. All of them were over the age of 24 years, with 7 of the individuals identifying as male and 2 of the individuals identifying as female. This hidden population is now on the forefront for many urban counties.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Indiana Balance of State Continuum of Care (CoC) is the planning body for initiatives in ending homelessness in the State of Indiana. To do so, this group supports the development and ongoing maintenance of a strategic, comprehensive system to address homelessness. This includes strategies for engaging mainstream partnerships, the provision of shelter, temporary housing, services, and permanent housing. The components of a CoC system are outreach, intake, and assessment to identify an individual's or family's service and housing needs, and to link them to appropriate housing and/or service resources such as emergency shelter and safe, decent alternatives to the streets; transitional housing with supportive services; and permanent supportive housing and permanent housing. The goal is to ensure that all residents of the State of Indiana are able to access and maintain permanent housing.

The Indiana Balance of State Continuum of Care includes 91 of the 92 counties in the state. These 91 counties are divided into 16 regions and each region is overseen by a regional planning council and chairperson. Hamilton County is part of Region 8 in the Indiana Balance of State CoC along with Boone, Hendricks, Madison, and Hancock Counties. The Region 8 CoC

works with a variety of providers in Hamilton County including, but not limited to: GSN, Prevail, Township Trustee offices, Third Phase, Family Promise, Aspire Indiana, Community Corrections, and the Noblesville Housing Authority. While there are no specific CoC goals for the upcoming year, the CoC will continue to work with local service providers to address the needs of the homeless in the county.

Addressing the emergency shelter and transitional housing needs of homeless persons

There are three projects funded by Hamilton County in PY20 to help address some of the homeless and near homeless individuals in Hamilton County. They are:

Alternatives, Inc. is receiving \$10,000 of CDBG funding to provide wrap-around services for domestic violence victims and homeless families with children in Hamilton County.

Family Promise of Hamilton County is receiving \$20,000 of CDBG funding to provide case management and program services for families in need of temporary housing and other related services to Hamilton County.

Prevail, Inc is receiving \$10,000 of CDBG funding to provide crisis intervention services including information and referrals, safety planning, protective order assistance, and intake needs assessment will be provided to victims of domestic violence.

Hamilton County, the Region 8 Planning Council, and the Good Samaritan Network are working together to develop an emergency shelter for domestic violence victims. This will be the second emergency shelter to serve Hamilton County and the first to serve a subpopulation of the homeless population. Private and public partners are working together to find funding resources to match Community Development Block Grant dollars for the development. One private partner with experience in operating a shelter, Alternatives from Anderson, has already come forward as a potential group to run the shelter.

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

Currently there are no permanent supportive housing units provided in the county and the development of these units will face all of the aforementioned barriers to the provision of affordable housing in the county. As such, continued support for both organizations and service providers who provide emergency assistance as well as those that provide general permanent affordable housing opportunities, as well as promotion of increased collaboration and cooperation between these organizations, will continue to be an important strategy for the county.

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

Limited financial resources prohibit the Hamilton County from supporting any one project or program with a significant amount of funds. Hamilton County is normally restricted to utilizing 15 percent or less of its annual allocation towards public services. However, for PY 2020, HUD has granted an exception or waiver to that regulation.

One goal identified in this Consolidated Plan is to support programs that help the most vulnerable households achieve self-sufficiency including additional case management services. Public service programs such as case management services, food pantries, legal services, health services, childcare, transportation and fair housing will be funded under this goal in the next five years.

Discussion

During PY20, Hamilton County will fund two projects to address homelessness prevention as a result of the COVID-19 pandemic. Both projects will offer rental assistance to those facing or

foreclosure and loss of housing due to job loss. The projects are:

- \$50,000 to be allocated through an RFP for Financial Counseling, Foreclosure Prevention, and Evection Prevention.

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

Introduction:

While barriers to affordable housing can come from anywhere, the U.S. Department of Housing and Urban Development (HUD) recognizes universal barriers. Local and state regulations on zoning and buildings are often the most recognized barriers to affordable housing. With increased regulation comes an increased cost to build housing that meets all regulations. In Indianapolis, housing cost burden and severe housing cost burden are the biggest needs among households, especially renter households. Some of the barriers to affordable housing include:

- Difficulty in acquiring sufficient number of parcels for infill development to continue prevent many builders from using economies of scale that they rely upon when developing affordable housing in suburban areas.
- Smart growth is a term used in public regulatory and policy debates regarding planning, land use and density. However, some smart growth principals, while appearing to be consistent with the goal of promoting affordable housing, can be used to justify controls that act as regulatory barriers to affordable housing.
- Administrative processes for developmental approvals continue to become more complex with ever-lengthening reviews and requirements for multiple, duplicative approvals. Each time a community adds substantive requirements, the review process becomes more complicated and burdensome.

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

Affordable redevelopment has been led by small non-profit community development corporations at the grass roots level. Some of these organizations have been able to develop large-scale multi-family projects but human capital in any one organization is limited to conducting one or two projects at a time. Many require multiple partners, coordination and strong leadership to address redevelopment at a holistic level. Some ideas to overcome these

barriers are:

- Advocate at the State of Indiana to approve inclusionary zoning laws.
- Attract for-profit developers to partner with non-profit service agencies to develop affordable housing development for extremely low-income families; connecting services and rental assistance with new developments
- Address public infrastructure in communities with affordable housing development, such as adding curb ramps and crumbling sidewalks, as an incentive for developers to increase affordable housing infill.
- Streamline resources available to address brownfields and other environmental issues **that increase housing development costs. This can include connecting brownfield clean up resources to affordable housing resources** ensure areas are primed for development.
- Find additional subsidy dollars to help extremely low-income households and special needs households afford rental units without a cost burden.
- Feed positive stories to media outlets to counter negative stories oriented from the urban core

Discussion:

Traditional redevelopment has been led by small non-profit community development **organizations at the grass roots level. Smaller organizations are unable to build large-scale projects. They are also unable to be holistic in nature which limits their impact on the target population.**

Hamilton County will seek private/public partnerships, targeting communities working together to **increase affordable housing options. Private/public partnerships are the key ingredients to** address the biggest barriers to affordable housing development, such as educating the public and civic leaders about affordable housing, advocating for transportation options in all areas of the community and working together to attract additional subsidy to overcome high cost of property acquisition.

AP-85 Other Actions - 91.220(k)

Introduction:

With the challenges facing the Hamilton County community living at or close to the poverty level, Hamilton County has developed some general goals to offer flexibility in programming for all communities and increase the coordination among service providers. Under each goal is a list of priorities and strategies that will meet needs of communities in both the northern and southern parts of the community.

Hamilton County will utilize the bulk of the Community Development Block Grant to address the general community development needs. The primary use of these funds will be to upgrade infrastructure in the community.

Actions planned to address obstacles to meeting underserved needs

The major obstacle for meeting the needs of underserved communities in the county is a lack of funding. Each year the NHA receives many more eligible and qualified requests for funding than CDBG funds. To overcome this obstacle the NHA encourages collaborative efforts to minimize duplication and increase efficiency.

Hamilton County offers a competitive funding application process for service and housing providers. CDBG funding for programs is directed to programs and projects that meet the following criteria:

- Meeting an eligible activity and national objective outlined by HUD.
- Meeting a goal and strategy of the 2019-2023 Consolidated Plan.
- Leveraging other resources to maximize impact.
- Address a need created by the COVID-19 pandemic.
- Capacity to provide the project and utilize federal funds.

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

During PY20, Hamilton County will fund Family Promise of Hamilton County, GSN, Heart and Soul Clinic, Janus Developmental Services, Meals on Wheels, Prevail, Inc., Prime Life

Enrichment, Shepherd's Center, and Trinity Free Clinic.

Actions planned to foster and maintain affordable housing

On June 24, 2020, the State of Indiana announced a rental relief fund to assist low to moderate income households impacted by job loss due to COVID-19. The money comes from the CARES Act and will cover 91 counties and about 12,000 households.

Knowing the demand for rental assistance will exceed the supply of funding at the state level, many local governments, including Hamilton County, are funding such programs. In program year 2020 Action Plan, Hamilton County will fund the Good Samaritan Network (GSN) with \$100,000 to assist 450 households with rental assistance. The GSN Homeless Prevention program is designed to assist families so that they will not be faced with eviction, loss of shelter or socio-economic displacement. GSN does this by offering one-time rent or utility payments in critical times.

Actions planned to reduce lead-based paint hazards

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

Whenever Hamilton County funds a housing rehabilitation project with CDBG funds, the work will be done in compliance with the Environmental Protection Agency's lead-based paint rules and regulations. There are no projects slated for CDBG funding in PY20 that will involve the rehabilitation of housing, necessitating such compliance.

Actions planned to reduce the number of poverty-level families

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

from living in poverty.

- Promote economic empowerment by supporting facilities, services and activities aimed **at developing the self-sufficiency for all low to moderate-income residents.** Programs and activities to be supported over the next five years include: Transportation services, child care services, healthcare, food banks
- Provide affordable housing opportunities to low and moderate-income households. Support the development of housing for extremely low income households, particularly those earning less than 30 percent of the area median income. Develop a funding resource for households that do not meet the HUD income requirements but are at-risk of losing their housing.
- Continue to work with local agencies to identify barriers and issues related to poverty and support programs that will help low to moderate-income households overcome those barriers.

During PY20, the Hamilton County CDBG program will provide \$15,120 to Meals on Wheels to provide food to homebound seniors and \$25,000 to Prime Life Enrichment to provide door-to-door demand response transportation services for Hamilton County seniors.

Actions planned to develop institutional structure

Through administrative efforts and partnerships in the community, the NHA continues its work to increase coordination across Hamilton County, with the intended outcome of improving services **for low-income households.** In the past, Hamilton County has worked closely with the GSN is to provide an outlet for this coordination and capacity building. With the COVID-19 pandemic, even more organizations have come together to discuss the needs of the most vulnerable residents in **the community how best to respond to those needs.** These coalitions are the Hamilton County Housing Collaborative and the Community Organization Active in Disaster. New types of organizations participating include the local tourism association, youth specific organizations, private businesses, emergency management, Veterans Affairs, and other civic leaders.

Additionally, the NHA continues to work with the Hamilton County Commissioners to improve coordination of efforts regarding the planning and use of county discretionary funds relative to the CDBG program.

Actions planned to enhance coordination between public and private housing and

social service agencies

The GSN is the primary way to connect all service providers throughout Hamilton County. The Hamilton County CDBG program wants to support and expand the efforts of this organization to not only build up the capacity of its members, but to also connect the members to local affordable housing providers and the Region 8 Planning Council for the Indiana Continuum of Care. **By connecting the three different organizations, planning efforts will be more streamlined** and projects developed from those efforts will go more to address the households and individuals with the most need.

Discussion:

Hamilton County certifies it will affirmatively further fair housing choice by conducting an analysis of impediments to fair housing choice, take appropriate actions to overcome the effects of any impediments identified, and maintain records reflecting the analysis and actions taken in this regard. The County is committed to ensuring fair housing choice for all residents within its **jurisdiction**.

The Analysis of Impediments to Fair Housing evaluated regulations as to zoning and planning **regulations and their impact on housing**. **The study has found that the following impediments to fair housing choice exist within Hamilton County:**

1. Lack of affordable housing affects housing choice and may adversely affect the protected classes.
2. Knowledge of fair housing laws and where to report vary in the community.
3. Institutional and regional coordination of enforcement and advocacy needs to improve.

Hamilton County, as a recipient of federal CDBG, must take appropriate actions to overcome the effects of the impediments identified within this plan and maintain records reflecting the analysis and actions taken. **Over the next year the Noblesville Housing Authority will:**

1. Set up a new website that provides information about fair housing and where to report **fair housing**. **The site will be easily accessible and easily searchable by primary internet search engines such as Google, Yahoo, and others.**
2. Work with city and county officials to provide information on fair housing and zoning.
3. Staff will continue to review and monitor funding agreements with subrecipients to include disclaimer that all subrecipients will affirmatively further fair housing.

Program Specific Requirements

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

Introduction:

Community Development Block Grant funds are the only funding resource Hamilton County anticipates for program year 2020. Hamilton County will utilize its current year allocation to fund projects as well as \$50,732.56 from prior year allocations and projects that did not utilize all of their funds. The prior year allocations to be used are:

- \$18,761.76 from PY20;
- \$19,824.49 from PY14; and,
- \$12,146.31 from PY17.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed
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.

100.00%

Discussion

Hamilton County will fund projects in PY20 that address the needs outlined in the Consolidated Plan with its CDBG dollars. After subtracting administration from the total allocation, 100 percent of the CDBG funding will benefit low to moderate income individuals. Hamilton County utilizes a single year certification.