

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 among 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, 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 \$1,085,620 for fiscal year 2022.

The towns of Atlanta, Arcadia, Cicero and Sheridan have “opted out” of the Hamilton County CDBG program, meaning the CDBG funding from the county generally 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. While this can be beneficial to these communities allowing them to apply for larger quantities of State CDBG funding for significant projects such as water and sewer improvements, it eliminates them from consideration for county CDBG funding for activities such as public service programs and housing repair.

Hamilton County has a Memorandum of Understanding (MOU) with the Noblesville Housing Authority (NHA) to administer and implement the CDBG program, including oversight of the projects selected by the Commissioners of Hamilton County. Staff at NHA conduct the public input process, release a Request for Proposals, and make recommendations for funding based on eligibility and responding to the needs of the community. The Commissioners of Hamilton County make the final decisions on projects for CDBG funding. The fiscal year for Hamilton County runs from October 1st of each year until September 30th. This Action Plan covers the time period from October 1, 2022 until September 30, 2023.

2. Summarize the objectives and outcomes identified in the Plan

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

Many of the people the funding is intended to benefit are hidden among the more affluent areas in the County. 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 of Indiana, it also experienced a sizeable increase in recent years in homelessness and more demand for assistance from service providers in the community.

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. Additionally, communities in the north that have opted out of the County CDBG program cannot benefit from activities funded by the County CDBG program. 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.

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 three challenges facing the Hamilton County community, the Noblesville Housing Authority has worked with the county and the greater community, during the development of the five-year consolidated plan (2019 - 2023), to develop 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 county. 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 County CDBG program. 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

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

The Noblesville Housing Authority (NHA), as a representative of Hamilton County, has implemented Community Development Block Grant funded programs since 2004, accounting for 18 program years. Over that time, the NHA has made great strides to assist low-income households in the community.

Hamilton County is in its third program year of the 2019-2023 Consolidated Plan. Because Hamilton County is in the middle of its PY2021 year, the progress below can be reported for the first two years of the Consolidated Plan, PY2019, PY2020 and PY 2021 (current PY21 numbers).

- Provide overnight shelter: 297 homeless individuals served
- Improve public facilities and infrastructure in each of the four major cities: 23,306 people served
- Homelessness prevention services: 1,691 people served
- Food Banks: 53,507 people served
- Total Public Service Programs: 96,196 people served

In PY2020, Hamilton County received money from through the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). Final accomplishments for these activities are included in the numbers above.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Hamilton County began the 2022 Action Plan process in February 2022, posting notices for public meetings and strategizing how to reach out to individual organizations for consultation.

Following the Hamilton County Citizen Participation Plan, the following meetings were held to solicit input:

- May 25, 2022 at 4:00 PM
- July 28, 2022 at 3:00 PM

Additionally, the 2022 Action Plan was available for public comment from July 1, 2022 to July 30, 2022.

5. Summary of public comments

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

A summary of the comments received from the public will be found in Appendix C when the public comment period has concluded.

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

Hamilton County accepts all comments from the public.

7. Summary

The reputation of Hamilton County is of a fast-growing county, with much wealth and a “good place to live,” with a reputation for excellent schools in Indiana. Much of the hard data will state that there is a need in the county to develop a range of affordable housing. 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.

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

- Family Promise of Hamilton County and the Good Samaritan Network, providing program services for homeless individuals and households and those at risk of homelessness.
- Trinity Free Clinic, Inc. providing dental services to LMI individuals.
- Shepherd’s Center of Hamilton County, providing senior care packages for elderly residents.
- Meals on Wheels, offering meals to individuals who are elderly or housebound and cannot cook for themselves.
- Affordable housing development projects, including the acquisition of land to create 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 2022 and any remaining funding from previous years.

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 Community Development Program Manager, Mary Shaw, 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: Mary Shaw, Community Development Program Manager
 320 Kings Lane
 Noblesville, IN 46060
 317-773-5110
 mshaw@gonha.org

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

1. Introduction

Hamilton County began the 2022 Action Plan process in February 2022.

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

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 a 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 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 CoC, 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?	Surveys were sent out to community partners soliciting input for the PY22 Action plan as it pertained to their organization and their impact in the community.
2	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?	Surveys were sent out to community partners soliciting input for the PY22 Action plan as it pertained to their organization and their impact in the community.

3	Agency/Group/Organization	ASPIRE INDIANA, INC.
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-homeless Services-Health Services - Victims Regional organization Mental Health Organization
	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?	Surveys were sent out to community partners soliciting input for the PY22 Action plan as it pertained to their organization and their impact in the community.
4	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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Surveys were sent out to community partners soliciting input for the PY22 Action plan as it pertained to their organization and their impact in the community.

5	Agency/Group/Organization	Shepherd's Center of Hamilton County
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Surveys were sent out to community partners soliciting input for the PY22 Action plan as it pertained to their organization and their impact in the community.
6	Agency/Group/Organization	Meals on Wheels of Hamilton County
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Food Insecurity
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs 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?	Surveys were sent out to community partners soliciting input for the PY22 Action plan as it pertained to their organization and their impact in the community.
7	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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Surveys were sent out to community partners soliciting input for the PY22 Action plan as it pertained to their organization and their impact in the community.

8	Agency/Group/Organization	Hamilton County Emergency Management
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - County
	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 Application process and upcoming due dates. Answered questions and addressed concerns as they were presented.
9	Agency/Group/Organization	PrimeLife Enrichment, Inc.
	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?	Surveys were sent out to community partners soliciting input for the PY22 Action plan as it pertained to their organization and their impact in the community.
10	Agency/Group/Organization	Trinity Free Clinic
	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?	Surveys were sent out to community partners soliciting input for the PY22 Action plan as it pertained to their organization and their impact in the community.
11	Agency/Group/Organization	Good Samaritan Network
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Service-Fair Housing Regional organization Planning organization Civic Leaders Crisis Housing
	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 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?	Surveys were sent out to community partners soliciting input for the PY22 Action plan as it pertained to their organization and their impact in the community.

12	Agency/Group/Organization	HAND, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Surveys were sent out to community partners soliciting input for the PY22 Action plan as it pertained to their organization and their impact in the community.
13	Agency/Group/Organization	Old National Bank
	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 Application process and upcoming due dates. Answered questions and addressed concerns as they were presented.
14	Agency/Group/Organization	Prevail, Inc.
	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?	Surveys were sent out to community partners soliciting input for the PY22 Action plan as it pertained to their organization and their impact in the community.
15	Agency/Group/Organization	City of Carmel
	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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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 Application process and upcoming due dates. Answered questions and addressed concerns as they were presented.

16	Agency/Group/Organization	City of Fishers
	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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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 Application process and upcoming due dates. Answered questions and addressed concerns as they were presented.

17	Agency/Group/Organization	City of Noblesville
	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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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 Application process and upcoming due dates. Answered questions and addressed concerns as they were presented.

18	Agency/Group/Organization	City of Westfield
	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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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 Application process and upcoming due dates. Answered questions and addressed concerns as they were presented.

19	Agency/Group/Organization	Hamilton County
	Agency/Group/Organization Type	Other government - County 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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Meetings and 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.
20	Agency/Group/Organization	Hamilton County Township Trustees
	Agency/Group/Organization Type	Other government - County Civic Leaders Business and Civic Leaders

<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 Application process and upcoming due dates. Answered questions and addressed concerns as they were presented.</p>

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

The consultation process continued throughout the year as Hamilton County makes every effort to include every type of stakeholder in the consultation process.

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)

In 2021 the Noblesville Housing Authority commissioned a study on behalf of the Hamilton County Housing Collaborative, a coalition of 50-plus individuals representing dozens of organizations working to address the communities housing needs. As a group, the Collaborative believes that housing should be attainable for those who want to call Hamilton County home-during every stage of their lives-to uphold the economic well-being of Hamilton County. For that to be possible the county needs a continuum of housing products and prices.

The study includes information about four specific strategies that could help improve the outlook for accomplishing that.

1. Work collaboratively with leadership to prioritize diversity in housing product types and prices (prioritizing households earning up to 120% AMI).
2. Encourage and regulate for lower cost housing options near jobs and services.
3. Explore public-private philanthropic partnerships to expand resources and dollars aimed at removing barriers to attainable housing.
4. Communicate the importance of attainable housing as it relates to the economy today and in the future.

The study was released by HAND, Inc. at their Suburban Housing Conference on May 4, 2022. The full document can be found on their web-site at: www.handincorporated.org.

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 2022 Action Plan process in early spring 2022. The first public meeting was held on May 25, 2022 at the NHA offices at 320 Kings Lane, Noblesville, Indiana. A second public hearing is to be held on July 28, 2022 to present the 2022 Action Plan. 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	NHA held a meeting on May 19, 2022 to discuss the CDBG application process and review the CDBG program including goals, priorities and eligible activities.	A summary of public comments is included in Appendix C.	All comments were received.	
2	Public hearing	Non-targeted/broad community	NHA conducted a general public hearing on May 25, 2022. The hearing discussed the CDBG program including goals, priorities and eligible activities.	A summary of public comments is included in Appendix C.	All comments were received.	

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	The Commissioners of Hamilton County reviewed and discussed applications for CDBG funding for PY22.	A summary of public comments is included in Appendix C.	All comments were received.	
4	Public Hearing	Non-targeted/broad community	NHA conducted a second public hearing on July 28, 2022. The hearing discussed the CDBG program including goals, priorities and eligible activities.	A summary of public comments is included in Appendix C.	All comments were received.	
5	Public meeting	Non-targeted/broad community	Second public meeting on the 2022 Action Plan, including final projects selected for funding. The meeting to be held August 8, 2022 at 2:30 pm.	A summary of public comments is included in Appendix C.	All comments were received.	

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 \$1,085,620 for fiscal year 2022.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,085,620	0	28,900	0	0	Funding will be used for the public services, infrastructure development and supporting housing development for extremely low-income, low income and low-moderate income households.

Table 5 - Expected Resources – Priority Table

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

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

Hamilton County does not have plans to utilize publicly owned property to address the needs in the plan.

Discussion

This Action Plan has not allocated all the CDBG resources to projects and has set aside a portion for affordable housing developments. Hamilton County has always tried to focus efforts on affordable housing, but as the county emerges from the COVID-19 pandemic, the need for such projects has greater support from residents and elected officials. Hamilton County recently awarded \$804,760 to Hamilton Area Neighborhood Development, Inc. to fund two housing activities that will add fifteen units of affordable housing in Hamilton County. Additional housing activities are currently in the planning stages.

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	PY 22 Funding	Goal Outcome Indicator
1	Affordable Housing	2019	2023	Affordable Housing	County wide	Affordable Housing	CDBG: \$300,305	Rental units constructed: 22 Household Housing Unit
2	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: \$434,248	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted
3	Homeless Assistance	2019	2023	Homeless	County wide	Homeless Assistance	CDBG: \$72,843	Public service activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted
4	Administration and Planning	2019	2023	Administration and Planning	County wide	Administration and Planning	CDBG: \$217,124	Other: 1 Other

Table 6 – 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.
2	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.
3	Goal Name	Homeless Assistance
	Goal Description	Services and assistance for households experiencing or at-risk of homelessness: 225 individuals Fund projects in 2022: Family Promise of Hamilton County, Good Samaritan Network and Prevail, Inc.
4	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 2022 program year.

Projects

#	Project Name
1	Administration and Fair Housing
2	Carmel-Eligible Infrastructure Project
3	Fishers-Eligible Infrastructure Project
4	Noblesville-Eligible Infrastructure Project
5	Westfield-Eligible Infrastructure Project
6	Trinity Free Clinic
7	Shepherd Center
8	Family Promise
9	Prevail, Inc.
10	JANUS
11	Meals on Wheels
12	Good Samaritan Network
13	Primelife Enrichment
14	Affordable Housing

Table 7 - 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 2022 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: \$217,124
	Description	The Noblesville Housing Authority will provide Administrative and Fair Housing services for the PY2022 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	9/30/2023
	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-Eligible Infrastructure Project
	Target Area	City of Carmel
	Goals Supported	Public Infrastructure and Facility Improvements
	Needs Addressed	Public Infrastructure and Facility Improvement
	Funding	CDBG: \$144,041
	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	9/30/2023

	Estimate the number and type of families that will benefit from the proposed activities	The project will benefit approximately 100 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-Eligible Infrastructure Project
	Target Area	City of Fishers
	Goals Supported	Public Infrastructure and Facility Improvements
	Needs Addressed	Public Infrastructure and Facility Improvement
	Funding	CDBG: \$135,835
	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	9/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	The project will benefit approximately 100 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-Eligible Infrastructure Project
	Target Area	City of Noblesville
	Goals Supported	Public Infrastructure and Facility Improvements
	Needs Addressed	Public Infrastructure and Facility Improvement

	Funding	CDBG: \$92,164
	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	9/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	The project will benefit 100 Hamilton County residents.
	Location Description	All work will take place in an eligible Census Tract yet to be determined.
	Planned Activities	The City of Noblesville will use CDBG funds toward an eligible infrastructure project in an eligible area.
5	Project Name	Westfield-Eligible Infrastructure Project
	Target Area	City of Westfield
	Goals Supported	Public Infrastructure and Facility Improvements
	Needs Addressed	Public Infrastructure and Facility Improvement
	Funding	CDBG: \$62,208
	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	9/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	The project will benefit approximately 100 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	Trinity Free Clinic
	Target Area	County Wide
	Goals Supported	Health Services
	Needs Addressed	Health Services
	Funding	CDBG: \$20,000
	Description	The activity will provide dental services for up to 910 patients. This project is eligible under 24 CFR 570.201 (e) and will have a low to moderate income clientele benefit.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	About 910 LMI individuals will be served
	Location Description	1045 West 146 th St., Carmel, IN 46032
	Planned Activities	The activity will provide funding for staff and contract dentists.
7	Project Name	Shepherd Center of Hamilton County
	Target Area	County Wide
	Goals Supported	Senior Services
	Needs Addressed	Senior Services
	Funding	CDBG: \$30,000
	Description	Funds will be used towards the Community Caring Program Manager's wages and care packages for nutrition assistance. The Program Manager spends 75% of her time on administering the Community Caring program by receiving the seniors' requests for assistance and matching them with our volunteers. This project is eligible under 24 CFR 570.201 (e) and will have a low to moderate income clientele benefit.

	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	CDBG funding will 275 seniors with Community Caring. In Community Caring, nutrition assistance plans to provide 750 care packages total during the program year.
	Location Description	County Wide
	Planned Activities	Staff wages and care packages
8	Project Name	Family Promise of Hamilton County
	Target Area	County wide
	Goals Supported	Homeless Assistance
	Needs Addressed	Homeless Assistance
	Funding	CDBG: \$35,843
	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	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	The project will serve 15 households.
	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
9	Project Name	Prevail, Inc.
	Target Area	County Wide
	Goals Supported	Domestic Violence services

	Needs Addressed	Domestic Violence services
	Funding	CDBG: \$10,000
	Description	CDBG funds will partially support two advocacy supervisors who will provide crisis intervention and restorative support services to victims of domestic violence.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	170 victims of domestic violence will receive crisis intervention services and restorative support services.
	Location Description	Hamilton County – exact location concealed
	Planned Activities	Crisis intervention
10	Project Name	JANUS Developmental Services
	Target Area	County wide
	Goals Supported	Services for persons with disabilities
	Needs Addressed	Services for persons with disabilities
	Funding	CDBG: \$10,000
	Description	CDBG funds will assist with staff salaries to provide serve clients and coordinate activities and services individualized to the needs of each client. This project is eligible under 24 CFR 570.201 (e) and will have a low to moderate income clientele benefit.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	25 individuals
	Location Description	1555 Westfield Road in Noblesville, IN
	Planned Activities	Project Salaries
11	Project Name	Meals on Wheels
	Target Area	County Wide

	Goals Supported	Senior Services
	Needs Addressed	Senior Services
	Funding	CDBG: 10,000
	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. This project is eligible under 24 CFR 570.201 (e) and will have a low to moderate income clientele benefit.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	The funding will serve up to 35 seniors with meals
	Location Description	395 Westfield Rd., Noblesville, IN 46060
	Planned Activities	Delivery of meals to eligible seniors
12	Project Name	Good Samaritan Network
	Target Area	County Wide
	Goals Supported	Homeless Prevention
	Needs Addressed	Homeless Prevention
	Funding	CDBG: \$27,000
	Description	Activities for this program are to assist families and detour them from near eviction and loss of shelter, as well as socio-economic displacement. This project is eligible under 24 CFR 570.201 (e) and will have a low to moderate income clientele benefit.
	Target Date	9/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	About 40 households will be served
	Location Description	12933 Parkside Dr., Fishers, IN 46038
	Planned Activities	Homeless prevention through financial assistance
13	Project Name	PrimeLife Enrichment
	Target Area	County Wide
	Goals Supported	Senior services - Transportation
	Needs Addressed	Senior Services - Transportation
	Funding	CDBG: \$20,000
	Description	Transportation Program enables Hamilton County seniors to schedule medical and non-medical trips, including trips to and from PLE's Enrichment Center.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	225 to 250 seniors will be served
	Location Description	1078 Third Ave., Carmel, IN 46032
	Planned Activities	Transportation services
14	Project Name	Affordable housing Activity
	Target Area	County wide
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: PY22 - \$271,405; Prior Year - \$28,900 Total: \$300,305
	Description	CDBG funds will be used for the reimbursement for the cost of land acquisition for the future development of affordable housing.
	Target Date	9/30/2022

Estimate the number and type of families that will benefit from the proposed activities	Up to 20 families/households will benefit.
Location Description	Various addresses, yet to be determined.
Planned Activities	Funding available to complete affordable housing for future projects yet to be determined. Hamilton County is actively looking for affordable housing projects. Funds could be used for infrastructure for a development, land acquisition or renovation of affordable housing.

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 2022, 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	0
County wide	60
City of Fishers	12.5
City of Carmel	13
City of Noblesville	8.5
City of Westfield	6

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

While the individual Cities may 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.

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 economic insecurities 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	10
Special-Needs	0
Total	22

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	10
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	10

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

Discussion

Hamilton County has set aside funding for affordable housing initiatives in the coming year, although no specific project has been selected. HAND recently received funding for two housing activities that will provide housing for up to 14 families. Additionally, several private housing developments that include units set aside to assist Low to moderate income households are being constructed in Hamilton County. The primary concerns pertaining to affordable housing is the rapid increase in value over the last few years dramatically impacting the ability of families to afford home-ownership or even rent an affordable rental unit.

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 voucher assistance. Noblesville Housing Authority currently administers 197 local vouchers, and 23 vouchers for households who have ported their vouchers from other housing authorities. The other housing authorities continue to hold those vouchers and NHA bills them for the monthly housing assistance payments. The waiting list is currently closed. Turnover of vouchers is slow as most households do not “graduate” from needing a subsidy. Most voucher holders are elderly or 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 (1000 points); applicants live or work in and surrounding county (Boone, Clinton, Hancock, Madison, Marion, or Tipton County, Indiana) (400 points); applicants who’s head or co-head of household is elderly (age 62 or older) (200 points); applicants who’s head or co-head of household is disabled (200 points); and applicants who are veterans or surviving spouses of veterans (50 points). There are currently 90 households on the waiting list including 27 that have at least one household member with a disability, 29 of whom are elderly households, and 44 of whom are families with children. Demand for new vouchers has increased with the cost burden of housing in Hamilton County increasing for many families, including the elderly.

In 2020, NHA was approved for up to 25 additional vouchers called FYI vouchers for eligible former Foster Care Youth applicants. The applicants must be at risk of homelessness, be between the ages of 18 and 23, and be referred to NHA through the Indiana Department of Child Services. So far six participants have been housed through the FYI program, and NHA is actively seeking additional referrals. There is a possibility that HUD may be reallocating vouchers from other housing authorities that have been unable to fully utilize their vouchers. NHA is actively pursuing any and all opportunities to increase their number of vouchers.

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 participants are provided information about service programs near the housing of their choosing. All participants are invited to

join the Resident Advisory Board, and their primary function is to provide input on the housing authority 5 year plans.

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). The lack of a domestic violence shelter in Hamilton County has been identified as a high priority need among stakeholders and members of the general public. 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. Hamilton County has set aside \$5 million dollars to construct an emergency shelter within the county boundaries. Construction for the shelter is scheduled to begin before the end of 2022. The facility will be owned by Hamilton County.

With the amount of wealth in Hamilton County, homelessness is a hidden and misunderstood issue in the community. The 2020 Point in Time Count, held on a single day in January 2020. Due to COVID-19, research teams modified their approach in 2021 for the safety of surveys and the people they met. Analysts caution interpretation of the 2021 PIT Count data should be done cautiously and with the mindset that COVID-related changes likely impacted the results. The PIT count in Hamilton County for 2021 indicated only one household (three individuals) experiencing homelessness. Discussions with organizations catering to homeless people indicate that there were many more homeless individuals and families during 2021 and the trend has continued into 2022 due to the lack of affordable housing.

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. 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

Hamilton County, the Region 8 Planning Council, and Prevail are working together to develop an emergency shelter for domestic violence victims. Private and public partners are working together to find funding resources to match Community Development Block Grant dollars for the development. One private partner, Prevail, 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.

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 during the current five-year plan.

Discussion

During PY22, Hamilton County will fund three activities serving households at risk of homelessness.

- \$35,843 to Family Promise of Hamilton County,
- \$10,000 to Prevail, Inc, and;
- \$27,000 to the Good Samaritan Network.

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. Housing costs have skyrocketed during the past few years exasperating an already difficult housing market. 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:

- Streamline approvals and reviews of projects that are smaller in nature to reduce burden to the developer of small-scale affordable housing projects.
- 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.

In November 2019, IHEDA announced a funding commitment for their “Moving Forward” program to Old Town Companies and Merchants Affordable Housing Corp. for a 168-unit mixed income housing development (North End) that will incorporate accessible design, adaptive technology, and smart home technology. Plans include 40 one-bedroom units for very low-income individuals with Intellectual/Developmental Disabilities (IDD). Another affordable housing development that opened in fall of 2021 is SouthPointe Village in Fishers. SouthPointe Village includes 62 1- and 2-bedroom units, with 13 of them set aside for residents who are intellectually or developmentally disabled.

Additionally, in May of 2022 the Hamilton County commissioners awarded CDBG funding to Hamilton County Area Neighborhood Development, Inc. (HAND, Inc.) for the following two activities:

Cumberland Cottages - Fishers: Funding Request: \$500,000 (total budget of \$4,456,495) CDBG 15.7% of budget. The project will construct 11 rental units at 13995 Cumberland Road, Fishers. Six of the residences will be affordable to residents earning no more than 60% of the Area Median Income.

Plum Prairie – Noblesville: Funding Request: \$304,760 (total budget of \$1,279,760) CDBG 23.8% of budget. The project will rehab three historic “Worker” homes on Pleasant Street in Noblesville to provide four rental units of safe, decent housing for households earning up to 60% of the Area Median Income.

Hamilton County will continue to 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.
- 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 PY22, Hamilton County will fund Family Promise of Hamilton County and Prevail, Inc.

Actions planned to foster and maintain affordable housing

In November 2019, IHEDA announced a funding commitment for their “Moving Forward” program to Old Town Companies and Merchants Affordable Housing Corp. for a 168-unit mixed income housing development (North End) in Carmel that will incorporate accessible design, adaptive technology, and smart home technology. Plans include 40 one-bedroom units for very low-income individuals with Intellectual/Developmental Disabilities (IDD). Another affordable housing development that opened in

fall of 2021 is SouthPointe Village in Fishers. SouthPointe Village includes 62 1- and 2-bedroom units, with 13 of them set aside for residents who are intellectually or developmentally disabled.

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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.

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.

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 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.

NHA staff has attended a Fair Housing training on April 19, 2022 hosted by the Indiana Civil Right Commission and attended the Fair Housing summit on April 27, 2022 hosted by the City of Fort Wayne. NHA is also hosting fair housing training for municipal governments on July 22, 2022.

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:

Lack of affordable housing affects housing choice and may adversely affect the protected classes.

1. Knowledge of fair housing laws and where to report vary in the community.
2. 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. Partner and participate in the development of a Housing Needs Assessment to be used to secure funding to increase the community supply of affordable housing. Lack of affordable housing affects housing choice and may adversely affect the protected classes.
2. Conduct testing of multi-family communities to ensure property managers are following fair housing laws.
3. Work with city and county officials to provide information on fair housing and zoning.
4. 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(I)(1,2,4)

Introduction:

Community Development Block Grant funds are the only funding resource Hamilton County anticipates for program year 2022. Hamilton County will utilize its current year allocation to fund projects

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
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%

Hamilton County will fund projects in PY22 that address the needs outlined in the Consolidated Plan with its CDBG dollars. After subtracting administration from the total allocation, 100 percent of the 2022 CDBG funding will benefit low to moderate income individuals. Hamilton County utilizes a three-year certification, covering fiscal years 2022, 2023, and 2024.