



THE

CITY OF MUNCIE

BY AND THROUGH ITS DEPARTMENT OF

COMMUNITY DEVELOPMENT

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

PRESENTS ITS PROJECT YEAR

JUNE 2020 – MAY 2024 CONSOLIDATED PLAN

AND PROJECT YEAR

JUNE 2020 – MAY 2021 ANNUAL ACTION PLAN

PREPARED BY ANCHOR GROUP SOLUTIONS, JUNE 2020

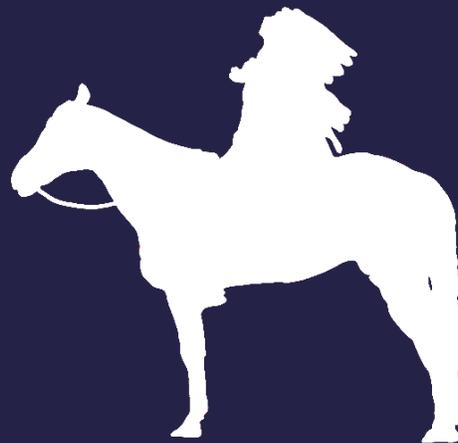


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Executive Summary

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

1. Introduction

The City of Muncie, Indiana Community Development Department was established to utilize funds provided to Muncie by the U.S. Department of Housing and Urban Development (HUD) to develop and revitalize viable urban communities by providing affordable housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. HUD awards Community Development Block Grant (CDBG) and Home Investment Partnership Program (HOME) funds to "entitlement communities" across the United States. Awards are based on formula calculations, including factors such as the population of the community, pre-1940's housing stock, growth, need, and decline.

This document contains the Consolidated Plan for the City of Muncie, Indiana, covering the five years of June 1, 2020 to May 31, 2024. The Consolidated Planning Process is an analysis of data and market conditions as well as an overview of existing policies and funding delivery to assist states and local jurisdictions in assessing the most significant housing and community development needs. The process involves thorough data analysis followed by citizen and stakeholder participation to provide input, to review, and to comment on the data and projected uses of the federal funding received. It also allows Muncie to make affordable housing, community, and economic development decisions.

The Consolidated Plan outlines overall priorities and goals to address those community needs. The five-year Consolidated Plan is adopted by the Muncie City Council and implemented by the Muncie Community Development Department (MCD). Annually Muncie develops and adopts an Annual Action Plan, outlining specific projects and funding resources that will be used to meet the overall priorities and goals in the Consolidated Plan. Approximately \$1.7 million is provided to the city each year by HUD to fund the city's priorities and goals. Additionally, the Coronavirus Aid, Relief, and Economic Security Act (CARES) passed in March of 2020, has provided the Muncie with an additional \$749,824 in HUD funding needed assistance as the country works diligently to combat COVID-19.

The 2020 Annual Action Plan for the first year of the five year plan has been included as a part of this Consolidated Plan. At the end of each year, Muncie will prepare and submit a Consolidated Annual Performance and Evaluation Report (CAPER) to report to HUD on the progress towards each of the Consolidated Plan goals. These three documents provide to the community, an opportunity for input and to review and examine the progress and investments that have been made in Muncie through HUD and other resources towards community development.

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

Each year, Muncie receives entitlement funds from the U.S. Department of Housing and Urban Development (HUD) for two programs: Community Development Block Grant (CDBG) and Home Investment Partnership (HOME) funds. The increased availability and accessibility of affordable housing will be accomplished through housing rehabilitation and construction and tenant based rental assistance (TBRA). Preservation of affordable housing will be achieved through emergency and critical repairs to single-family owner-occupied homes and homeless shelters.

The availability and accessibility of a suitable living environment will be accomplished through public service funds granted to nonprofits providing homeless services, food distribution, neighborhood organization activities, services for elderly, disabled, homeless persons, youth, and child care. The sustainability of a suitable living environment will be accomplished primarily through improvements to public facilities, parks, upgrading curbs and sidewalks to comply with ADA-regulations and creating streetscapes that enhance safety and the quality of place in neighborhoods. Additionally, COVID-19 CDBG funds for economic development will be made available for small business assistance.

To maintain compliance and provide effective community development programs, the City will also provide funding for program administration and program planning. These funds will also assist MCD in continuing to develop effective strategies to meet the needs of Muncie residents.

3. Evaluation of past performance

The Muncie Community Development Department PY 2015 – 2019 activities were awarded funded following HUD guidelines and regulations. However, the City MCD plans to improve its overall performance and is developing an improvement plan to enhance performance, including timely reporting, subrecipient monitoring, and timely reimbursements for expended funds. The City prepares the Consolidated Annual Performance Evaluation Report (CAPER) to HUD. This report is submitted within ninety (90) days after the start of the new program year. Copies of the CAPER are available for review at the Muncie Community Development (MCD), 300 N. High Street, Muncie, IN 47305, and on the city website.

Muncie assumes that all properties older than 1978 contain lead-based paint, and visual inspections are completed to look for chipped and peeling paint. The MCD and the City will continue to address lead-based paint hazards in its housing rehabilitation program. They will provide participants/agencies with information regarding lead-based paint hazards. If problems are seen, interim controls are implemented. All owner-occupied and renter-occupied rehabilitation projects funded by the MCD will include lead-based paint inspection and clearance. This inspection will continue to reduce the number of potentially hazardous homes and public buildings in Muncie.

The City continues to perform Section 106 duties under the National Historic Preservation Act through a programmatic agreement with the Indiana State Historic Preservation Office (SHPO). The Muncie Historic Preservation Plan approved in 2016 provides guidance on how to preserve the past in Muncie neighborhoods and businesses. MCD Staff has established sound procedures for administering the HOME Program, resulting in the creation of a Community Housing Development Organization (CHDO) Program. Currently, Muncie has certified two local organizations as CHDOs: ecoREHAB of Muncie and Muncie Homeownership and Revitalization (MHR). The continued participation of these organizations is a critical part of Muncie's ability to carry out the City's affordable housing goals. These groups provide a vehicle to implement housing rehabilitation and new construction.

The Interlocal Community Action Program (ICAP) continues to contractors to complete energy efficiency home repairs for homeowners, providing these repairs at no cost allowing low-income residents to remain in their homes. Without these services, many of these homes might become uninhabitable, and the homeowners and renters might be forced to abandon them.

In 2018, the American Community Survey (ACS) reported that there are 5,247 vacant housing units in Muncie. Many of these properties quickly fall into a state of blight and attract undesirable or unlawful activity, thereby impacting Muncie homeowners and neighborhoods by reducing property values and draining local resources. Through the Indiana Housing and Community Development Authority (IHCD), Muncie was awarded more than \$4 million in 2014 to eliminate blighted and abandoned properties by demolishing/deconstructing these homes, thereby stabilizing property values in neighborhoods. These funds will compliment CDBG funds designated for clearance and blight. It is anticipated that these funds will be depleted by October 2020 and will have demolished/deconstructed over 250 homes.

4. Summary of citizen participation process and consultation process

Following the MCD Citizens Participation Plan, the Consolidated Planning Process included the involvement of almost 400 individuals and organizations throughout Muncie. A community-wide survey was conducted regarding the development of priorities for the use of community development activities, and 339 Muncie residents responded. Over forty individuals participated in stakeholder listening sessions and interviews. Two public meetings were held on December 18, and December 19, 2020, and information from participants was compiled, reviewed, and analyzed to help in the development of the Consolidated Plan. The results of the community survey, stakeholder listening session, and interviews conducted between December and February are incorporated into the planning document. This information can be found at the end of the plan.

The City of Muncie, IN, has followed its Citizen Participation Plan in the planning and preparation of the five-year Consolidated Plan. Muncie held a public hearing on the draft of the 2020-2024 Consolidated Plan, and the 2020 Annual Action Plan was held on April 22, 2020, at 6:30 pm via Zoom video conference. This format provided the residents, agencies, and organizations with the opportunity to

review and discuss Consolidated Plan and Annual Action Plan the City's CDBG and HOME programs and to provide comments on the Plans for future CDBG and HOME Program priorities and activities. At thirty (30) day public comment period began April 9, 2020, and ended May 8, 2020.

Before the hearing, the draft of the Five-Year Consolidated Plan and the FY 2020 Annual Action Plan was placed on public display for review by the general public, agencies, organizations, and stakeholders in the community. A public notice announcing the location of these documents and the public hearing was published in the Star Press on April 9, 2020, and the Muncie Community Development Department's social media page on Facebook. The draft of the Five-Year Consolidated Plan and the FY 2020 Annual Action Plan was on public display at the following locations:

1. City of Muncie Website – Community Development Department page at:

<http://www.cityofmuncie.com/muncie-community-development.htm>

2. Muncie Public Library

The relevant legal ads, electronic notifications occurred during the MCD's Citizens Participation Process. Also, notices were posted on the Muncie Community Development Department's Facebook social media page. Notices offered an opportunity for accommodations or alternative document formats. (Appendix C).

For the 2020 applications for CDBG and HOME projects, a public meeting was held on January 24, 2020. Applications were due on February 10, 2020. A Citizen Advisory Committee was appointed to review CDBG Public Service applications and to recommend activities for funding to MCD based on HUD's National Objective to benefit low and moderate income (LMI) persons and Muncie's local primary objectives. CDBG and HOME projects were recommended for award by the MCD staff. All funding awards will be recommended by the Mayor's Office in consultation with the MCD Staff. The City Council approved the submission of the application for CDBG, CDBG-CV, and HOME funding to HUD on May 18, 2020.

5. Summary of public comments

Muncie received public comments on the Consolidated Plan and the Annual Action Plan at the April 22, 2020, public hearing. Participants were asked to provide any additional comments in writing to the MCD. All comments received were reviewed and incorporated into the final draft of the plan. The written comments received by MCD are included in the Appendix J of the plan.

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

All comments and suggestions received by the conclusion of the comment period on May 8, 2020, were accepted. All comments and suggestions were reviewed and were considered in the development of the Draft of the 2020-2024 Consolidated Plan and Annual Action Plan.

7. Summary

Mayor Ridenour and the Muncie Community Development staff wishes to thank all participants in the public meetings, public hearings, community survey, Citizens Advisory Committee, listening sessions, and interviews that provided input to develop the five-year Consolidated Plan and Annual Action Plan. The thoughtful comments, suggestions, discussion, and responses were constructive in the development of the final draft of the 2020-2024 Consolidated Plan and 2020 Annual Action Plan.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

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

Table 1 – Responsible Agencies

Narrative

Muncie has participated in the Community Development Block Grant Program since 1974 and the HOME Program since 1990. The Consolidated Plan formalizes the City’s approach to how these funds are to be used over the five-year period. City departments work together to fulfill the needs of the residents in the community. The Muncie Community Development (MCD) is an integral part of the delivery of services and improvements in Muncie through the goals outlined in the Consolidated Plan.

Consolidated Plan Public Contact Information

The Honorable Daniel J. Ridenour, Mayor

Ms. Gretchen B. Cheesman, Community Development Director

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

To be conscious of the mission of Muncie's Consolidated Plan, Muncie is required to consult with a variety of entities. They include but are not limited to the Homeless Providers Network (HPN), the Muncie Housing Authority (MHA), the Muncie Action Plan (MAP), Muncie Human Rights Commission, Muncie CHDOs (Community Housing & Development Organizations, Muncie Redevelopment Commission and Indiana Housing and Community Development Authority.

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)).

Muncie works to coordinate its MCD activities with both public and assisted housing providers and other organizations that operate in Muncie to meet the needs of its citizens. Many of the organizations have a direct relationship with the Mayor or his appointees or the MCD Director. These agencies include Boards and Commissions: Muncie Housing Authority, Muncie Action Plan, Muncie Industrial Revolving Loan Fund, Community Enhancement Projects, Muncie Homeownership and Revitalization, IU Health-Ball Memorial Hospital, Meridian Health Services, and the United Way of Muncie-Delaware County. The Mayor, Community Development Director, and/or their designees attend meetings, receive/give reports, and represent Muncie at various activities and events throughout the community.

Muncie has also received funds from the Indiana Housing and Community Development Authority (IHDA) through the Hardest Hit Funds Blight Elimination Program to demolish 204 properties. The Community Development Office is working closely with the Muncie Redevelopment Commission and other program partners to coordinate efforts within target areas that have seen the most blight and neglect.

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

Obstacles to meeting underserved needs, especially for the homeless, are addressed primarily through the cooperative implementation of the Muncie Consolidated Plan by working with local public service organizations. The Muncie Region 6 Continuum of Care, the Muncie Housing Authority, Muncie public officials, and the individuals and families in the neighborhoods working together. One of the strengths of the MCD is the positive working relationships that exist between City and local partners, including public agencies, non-profit agencies, and neighborhood residents. The work that these neighborhoods and other stakeholders do is an integral component for the City as it prioritizes projects and

funding. Region 6 Continuum of Care, which meets bi-monthly, has grown in the level of participation because of the need to work more creatively with less funding but, more importantly, because organizations are willing to work together for the betterment of the community. This group has been very diligent about implementing and completing its Strategic Plan, which has the following eleven (11) goals:

- 1) decrease shelter stays by increasing rapid re-housing to stable housing;
- 2) reduce recidivism of households experiencing homelessness;
- 3) decrease the number of Veterans experiencing homelessness;
- 4) decrease the number of persons experiencing chronic homelessness;
- 5) decrease the number of homeless households with children;
- 6) increase the percentage of participants in Continuum of Care by funding more projects;
- 7) increase persons experiencing homelessness access to mainstream resources;
- 8) collaborate with local education agencies to assist in the identification of homeless families and inform them of their eligibility for McKinney-Vento education services;
- 9) improve homeless outreach and triage to housing and services;
- 10) improve HMIS data quality and coverage, and use data to develop strategies and policies to end homelessness; and
- 11) develop effective discharge plans and programs for individuals leaving State-operated facilities at risk of homelessness.

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

Muncie does not receive Emergency Solutions Grant (ESG) funds but uses CDBG and HOME funds to leverage opportunities for its subrecipients to provide services that reach out to those facing the threat of homelessness. Muncie participates as a partner with the Region 6 of the Balance of State Continuum of Care, which includes Delaware, Grant, Blackford, Randolph and Henry Counties. In Muncie, the Homeless Providers Network (HPN) operates as a consortium of homeless and transitional housing providers that meet bi-monthly. HPN includes, but is not limited to, the following agencies: A Better

Way, Bridges Community Services, Christian Ministries, Faith Builders, Meridian Services, Muncie Mission, and Muncie YWCA.

The HPN follows the performance standards, evaluation outcomes, policies, and procedures for the Homeless Management Information System (HMIS) developed by the Balance of State Continuum of Care. As a result, the HSN’s ESG funds are administered and monitored by the Indiana Housing and Community Development Authority. This partnership allows the Muncie homeless providers the opportunity to serve the needs of the homeless effectively and efficiently.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	MUNCIE HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Executive Director, Joseph Anderson was interviewed in order to provide input for the Consolidated Plan. The Muncie Housing Authority provides housing opportunities in safe, sustainable, pedestrian-oriented communities. The mixed-income mixed-use model adopted by the United States Department of Housing and Urban Development offers modernized homes for low-income residents and market rate renters, and also offers homeownership opportunities at selected locations.
3	Agency/Group/Organization	MERIDIAN SERVICES, INC.
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Needs - Veterans

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Kellie Pierson-Carroll, Vice-President, was interviewed for input into the Consolidated Plan. Meridian Health Services is a progressive healthcare organization specializing in health services, integrating physical, mental and social well-being. The focus on a broader spectrum of health including primary medical care, behavioral health and human services offers a well-rounded approach for happier, healthier patients.
4	Agency/Group/Organization	INDIANA HOUSING AND COMMUNITY DEVELOPMENT AUTHORITY
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Other government - State Community Development
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The mission of The Indiana Housing and Community Development Authority (IHCD) is to create housing opportunities, generate and preserve assets, and revitalize neighborhoods by facilitating the collaboration of multiple stakeholders, investing financial and technical resources in development efforts, and helping build capacity of qualified partners throughout Indiana. The Community Development staff is partnering with the Muncie Redevelopment Commission to administer the Blight Elimination Program provides an opportunity for local units of government in all 92 Indiana counties to compete for funding to eliminate blighted, vacant and abandoned homes and decrease foreclosures. Muncie received \$4 million from IHCD for Blight Elimination, which is a highlighted and important community issue.

5	Agency/Group/Organization	Muncie Human Rights Commission
	Agency/Group/Organization Type	Service-Fair Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs MBE/WBE Support
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Director, Yvonne Thompson, was interviewed to get input on the Consolidated Plan. The Muncie Human Rights Commission is tasked with ensuring that the rights of Muncie citizens are protected. The focus is to promote equal opportunity and equal rights for everyone regardless of race, religion, color, sex, or disability. The MCD Director meets weekly with the Humans Right Executive Director to maintain communication about fair housing, complaints, or suggestions about neighborhoods, workshop ideas, and MBE/WBE support. An area of improvement would be to schedule more workshops in collaboration with the Muncie Human Rights Commission to provide greater knowledge for local residents on equal opportunity in requests for bids and qualifications and to increase the number of MBE/WBE in Muncie.
9	Agency/Group/Organization	Muncie Action Plan
	Agency/Group/Organization Type	Planning organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Community & Public Service Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Members of the Board of MAP participated in various key stakeholder listening sessions. The Muncie Action Plan (MAP) is a strategic guide that expresses the values and aspirations of our community while creating a compelling action agenda for the future. The MCD Director is a Board member for MAP and has helped guide discussions about MAP's role in community development efforts as one of a facilitator, encourager, and collaborator. Task Force 3 (Strengthening Pride & Image), Task Force 4 (Creating Attractive and Desirable Places), and Task Force 5 (Managing Community Resources) all support the efforts of Muncie's 2015-2019 Consolidated Plan and PY 2015 Annual Action Plan. Reports are shared monthly.
10	Agency/Group/Organization	Muncie-Delaware Chamber of Commerce
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The Muncie-Delaware County Economic Development Alliance (EDA) represents a consortium of economic development entities dedicated to the growth and prosperity of Muncie-Delaware County, Indiana. Their purpose is to allocate and leverage economic development resources to sustain and enhance the economic growth, vitality, and global competitiveness of Muncie-Delaware County as a superior business location. Services include site location assistance, retention and expansion of existing businesses, and customized research for business prospects considering Muncie-Delaware County, Indiana. The EDAs administrative entities are Delaware Advancement Corporation and the Muncie-Delaware County Chamber of Commerce. The MCD Director serves on the EDIT Board, the Muncie Industrial Revolving Loan Board, and is included at Strategic Roundtable discussions. EDA is not always focused on low- to moderate-income programming and initiatives; so, it is helpful for the MCD Director to be at the table when community decisions are being made.</p>
11	<p>Agency/Group/Organization</p>	<p>Ball State University - Office of Community Engagement</p>
	<p>Agency/Group/Organization Type</p>	<p>Services-Education Major Employer</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Non-Homeless Special Needs Economic Development Anti-poverty Strategy</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Members of the staff of the Ball State Office of Community Engagement participated in the listening sessions for community stakeholders. Their interest in participation included the issue of housing and community development and workforce and economic development. Participating in this planning process assisted the participants in understanding the Consolidated Planning Process and how their institution could help shape and participate in implementing the goals of the Plan.</p>

12	Agency/Group/Organization	Collective Coalition of Concerned Clergy
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Community & Public Service Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Pastor Kevin D. Woodgett, the President, was interviewed regarding the Consolidated Plan. Clergy meet throughout the year to discuss neighborhood concerns, neighborhood associations, street and sidewalk deterioration, and goals for congregational collaboration and support. Approximately 6-8 local clergy have been meeting monthly with Mayor, Community Development Director, and Human Rights Commission Executive Director. A goal for improved coordination would be to get more clergy involved in the monthly meetings so that information is shared year-round with them and, ultimately, their congregations.
13	Agency/Group/Organization	Region 6 Continuum of Care Homeless Prevention Network
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Samantha Buckles, President of the Homeless Providers Network (HPN) MCD Director, has been a member of the Homeless Prevention Network (HPN). This organization brings together representatives from various sectors of the community to improve the quality of life of the homeless or those at risk of becoming homeless through a volunteer collaborative process and multiple sources of funding. The HPN has improved its ability to collaborate and share information. The MCD Office will work to assist the HPN in sharing information about what they do to the broader community.

16	Agency/Group/Organization	MUNCIE COMMUNITY SCHOOLS
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Dr. Lee Ann Kwiatkowski was interviewed regarding the Consolidated Plan. She shared her concerns regarding students in Muncie Community Schools (MCS) programs who were homeless or living in unsafe living environments. A concern shared by the key stakeholders also related to school children who were in unstable living situations moving throughout the school year as a result of financial and housing conditions. Affordable housing is a critical need for children in MCS programs.

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

Several city agency directors were contacted but not consulted as a result of their short tenure in their positions and limited time schedules; they were not able to assist in the development of the Plan.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Bridges Community Services (Homeless Providers Network)	The Muncie Homeless Providers Network is a group of non-profits who meet monthly to discuss ways to collaborate in planning efforts when dealing with homeless issues including: Bridges Community Services, A Better Way, Meridian Health Services, Muncie Mission, Christian Ministries, YWCA, and others.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Muncie Action Plan (I & II)	Muncie Action Plan, Inc.	The Muncie Action Plan was initiated in 2009 and organized to promote, support, encourage and assist in the development of the enhancement of the quality of life in Muncie, Indiana. Bi-annual reports are shared with the community centered around Five (5) Task Forces. Task Force 4 (Creating Attractive and Desirable Places) and Task Force 5 (Managing Community Resources) align most closely with Muncie's Consolidated and Annual Action Plans. The MCD Director now serves on the Board of Directors of the Muncie Action Plan, thus providing greater collaboration and shared information.
United Way Strategic Plan	United Way of Muncie-Delaware County	The United Way of Muncie - Delaware County (UWMDC) recently hired a new President & CEO. One of her first missions was to align her organization with the goals of the community through the Muncie Action Plan and Muncie's Consolidated and Annual Action Plans. Their new mission statement is to "engage the community in improving lives by focusing on education, income, and health." She invited the MCD Director to serve on the UWMDC Board and to sit on the Community Solutions Team. Within their new Strategic Plan, UWMDC supports "programs for people living in poverty, the working poor and survivors of violence and disaster." They have moved away from funding agencies to funding programs that result in a community impact the "not only improves the lives of people affected by community issues whether they get services from United Way or not."
Vision 2021	Muncie-Delaware Co. Economic Development Alliance	The Muncie-Delaware County Economic Development Council represents the consortium of entities involved in providing economic development services in the Delaware County community.

Table 3 – Other local / regional / federal planning efforts

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

Muncie has also received funds from the Indiana Housing and Community Development Authority (IHEDA) through the Hardest Hit Funds Blight Elimination Program and plans to demolish over 250 properties through these funds. The Community Development Office is working closely with the Muncie Redevelopment Commission to coordinate efforts within target areas that have seen the most blight

and neglect. Muncie Community Development Office also works with the Muncie Building Commission and Public Works Department. A variety of city departments, nonprofit organizations, and CHDOs participate with the City in implementing the Consolidated Plan.

Narrative (optional):

The MCD staff participates with a variety of agencies, including the Homeless Providers Network, Social Security Administration, Center Township Trustee, United Way of Delaware County, and Muncie Housing Authority. These agencies address housing, health, social services, victim services, employment, and/or education needs of very low- to moderate-income individuals and families, youth, and other persons with special needs. When it is determined that a person is "chronically homeless," they are initially referred to the Homeless Prevention Network. Additionally, The Meridian Services Outreach Case Manager provides services including, but not limited to, addiction counseling and applications for permanent housing resources.

In addition to the agencies listed above, individuals from the following organizations also participated in the consultation for the development of the Consolidated Plan:

1. City Council Members
2. The Arc
3. Minnetrista
4. PathStone
5. United Day Care Centers
6. Boys and Girls Club
7. Back To School Teachers Store
8. Cornerstone
9. Friends of Conley
10. Teenworks
11. Alpha Center
12. Muncie-Delaware County Senior Center
13. Hillcoft Services
14. Salvation Army
15. Home Savers
16. Urban Light Community Development
17. Habitat for Humanity
18. Bridges Community Services
19. Muncie Victim Advocate
20. Muncie Street Outreach
21. Muncie Mission

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

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

Approximately 339 residents from Muncie neighborhoods completed a survey during December 2019 and January 2020. The reviews were available to the public on the Muncie website, at four Consolidated Plan stakeholder meetings, two public meetings, and distributed to agencies in the community. Over 40 stakeholders participated in Listening Sessions and personal interviews during the Consolidated Planning process. The following were perceived needs in the Muncie community: Affordable Housing, Adult Services, Youth Services, Homeless Prevention, Job Readiness Training, Public Transportation, Legal Services, Wrap-Around Services for At-Risk Families, Addiction Services, Streets and Sidewalks, Elderly Housing, Demolition of Blighted Structures and Special Needs Population needs.

The relevant legal ads, press releases, electronic notifications, and public meetings occurred. Also, a formal notice offered opportunities for special accommodations or alternative document formats. A Public Hearing was held to review the draft of the Consolidated Plan and Annual Action, and the was submitted online and in several public locations. A formal presentation of the plans was given at the public hearing.

Community participation from survey results and stakeholder and public meetings resulted in the following needs being identified for Public Services:

- Senior Citizen Programs
- Programs for the Disabled
- Public Transportation
- Youth Programs
- Affordable Childcare
- Drug Counseling and Rehabilitation Services
- Early childhood education
- Homeless advocacy
- Access to health services addressing infant mortality
- Supportive service for veteran families

- Services to address mental illness
- Opportunities for entrepreneurship

Citizen Participation Outreach

Sort Order		Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1		Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Over thirty (30) Participants attended the Public Hearing held through a Zoom meeting on April 22, 2020. The majority of response was positive	Public Comments regarding target areas and technical corrections and data analysis	All comments were accepted for review Appendix J	

Sort Order		Mode of Outreach	Target of Outreach	Summary of response/at tendance	Summary of comment s received	Summary of comments not accepted and reasons	URL (If applicable)
2		Newspap er Ad	Minorities Persons with disabilitie s Non-targeted/ broad communit y Residents of Public and Assisted Housing	The newspaper public hearing notice was published in The Star Press on April 8, 2020	Comments from the hearing included in Appendix J of this plan	All Comments were accepted for review	

Sort Order		Mode of Outreach	Target of Outreach	Summary of response/at tendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3		Internet Outreach	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Community Development Survey online and distributed in hard copies. December 2019 to January 2020 - 339 Residents responded to the survey	Summary of Results in Appendix E	All Survey Responses were accepted.	https://www.facebook.com/search/top/?q=city%20of%20muncie%20community%20development%20department&epa=SEARCH_BOX

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)
4		Internet Outreach	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Facebook Page used to advertise Public Hearing, Public Meetings & Community Survey	All comments are summarized in Appendix E, G and J	All comments were accepted	https://www.facebook.com/MuncieCDD/?_tn__=kC-R&eid=ARAdfTDfHhvlqG0t9wow9xmEjx_jaaCVqVqnBzEstipTjemIV6750OdqV89M7X117SujH8YPaT7bawXw&hc_ref=ARTvrZp4pT

Sort Order		Mode of Outreach	Target of Outreach	Summary of response/at tendance	Summary of comment s received	Summary of comments not accepted and reasons	URL (If applicable)
5		Communi ty Survey	Minorities Persons with disabilities Non-targeted/ broad community Residents of Public and Assisted Housing	Community Developme nt Survey put on-line and distributed in hard copies. December, 2019 to January, 2020 - 339 Residents responded to the survey.	Summary of Results in Appendix E of this Plan	All comments were accepted.	

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)
6		Community Survey	Targeted Stakeholders	Consolidated Planning Meeting - Over 40 participants attended 4 Listening Sessions for 1) Youth & Education, 2) Housing & Community Development, 3) Economic & Workforce Development, 4) Public Services	Attached to this Plan in Appendix F	All comments were accepted	

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)
7		Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Consolidated Planning Meeting - Approximately 15 people attended - December 18 & 19, 2019	Attached to this Plan in Appendix G	All comments were accepted	

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)
8		Community Survey	Targeted Key Stakeholders	Approximately 12 Key stakeholder interviews were conducted, 17 were contacted.	Attached to this Plan in Appendix H	All comments were accepted	
9		Public Meeting	City Council Meeting	City Council approved submission of the CDBG, CDBG-CV & HOME Application for HUD Funds for 2020	N/A	N/A	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Based on 2011-2015 CHAS data, U.S. Census data, stakeholder interviews, and resident surveys, the needs assessment section provides a picture of households experiencing housing cost burden and severe housing burden. In addition, this section offers a discussion about those in need of housing assistance and identifies households with disproportionate housing needs and housing cost burdens. (Appendix A includes the glossary of housing-related terms). Through the discussion, some more current data will be presented from the U.S. Census Bureau - American Community Survey. *NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)*

Summary of Housing Needs

Based on a comparison between the 2009 and 2015 population data, Muncie, Indiana, had a flat growth of 90 people. The number of households declined by 1095, with - 4% change. The median income over the same period increased modestly by 7% (from \$28,921 to \$31,044). This increase in median income represents a minor change in income. By taking into consideration the rate of inflation, the median income in Muncie has not kept up with the rate of inflation.

Increases in the cost of housing have outpaced income growth with median home values increasing by 3% (\$73,900 to \$76,100) and median contract rents rising 20% (\$518 to \$621) during the same time period. As housing costs increase faster than income, cost burden and severe cost burden have become the most significant housing problems affecting low and moderate-income renters and low-income homeowners in Muncie. Among the low-to-moderate income households experiencing cost burden, elderly households had the highest rates of cost-burden (70% of all low-to-moderate income households were cost-burdened). Sixty-three percent (63%) of all small family low-to-moderate income households experienced a cost burden. Of low-to-moderate income households, over half (51%) of extremely low-income rental households were experiencing cost burden, while 78 percent of extremely low-income rental households were experiencing severe cost burden.

Cost burden – 30% of the household’s total income is paid on housing costs (includes rent/mortgage and utilities).

Severe burden – 50% of the household’s total income is paid on housing costs (includes rent/mortgage and utilities).

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	70,085	70,175	0%
Households	28,485	27,390	-4%
Median Income	\$28,921.00	\$31,044.00	7%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	5,825	4,480	5,105	2,920	9,055
Small Family Households	1,585	1,215	1,495	980	4,230
Large Family Households	210	65	250	155	470
Household contains at least one person 62-74 years of age	510	630	1,135	695	2,120
Household contains at least one person age 75 or older	310	860	760	374	780
Households with one or more children 6 years old or younger	1,160	395	665	320	445

Table 6 - Total Households Table

Data Source: 2011-2015 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	10	40	60	0	110	0	10	15	15	40

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	40	10	0	0	50	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	50	25	35	0	110	15	0	25	35	75
Housing cost burden greater than 50% of income (and none of the above problems)	3,245	1,095	185	0	4,525	465	290	105	0	860
Housing cost burden greater than 30% of income (and none of the above problems)	435	1,225	995	195	2,850	205	515	570	160	1,450
Zero/negative Income (and none of the above problems)	625	0	0	0	625	75	0	0	0	75

Table 7 – Housing Problems Table

Data 2011-2015 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,345	1,175	280	0	4,800	480	300	145	45	970
Having none of four housing problems	945	1,650	2,090	1,125	5,810	360	1,355	2,590	1,750	6,055
Household has negative income, but none of the other housing problems	625	0	0	0	625	75	0	0	0	75

Table 8 – Housing Problems 2

Data 2011-2015 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,000	810	269	2,079	215	200	200	615
Large Related	105	45	40	190	30	15	30	75
Elderly	194	250	145	589	225	470	310	1,005
Other	2,430	1,270	785	4,485	215	125	140	480
Total need by income	3,729	2,375	1,239	7,343	685	810	680	2,175

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	925	345	4	1,274	155	35	10	200
Large Related	80	10	0	90	30	0	0	30
Elderly	154	100	20	274	140	185	45	370
Other	2,135	655	175	2,965	155	75	45	275
Total need by income	3,294	1,110	199	4,603	480	295	100	875

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	65	20	35	0	120	4	0	0	35	39
Multiple, unrelated family households	0	4	0	0	4	0	0	25	0	25
Other, non-family households	25	10	0	0	35	10	0	0	0	10
Total need by income	90	34	35	0	159	14	0	25	35	74

Table 11 – Crowding Information – 1/2

Data 2011-2015 CHAS
Source:

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

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

In addition to the 2011 – 2015 CHAS data, the 2010-2018 U.S. Census American Community Survey (ACS) concurs that there are approximately 27,000 households in Muncie. Based on this number of households, 10,504 (34%) of all households are single-person households. A single person household is defined as a person living alone. Elderly single households, 65 and over, comprised 3,422 households or 8.2% of all households. As more elderly age in place, there will be a need for increased housing services and accommodations.

Single adults without children (non-elderly) number 9,300, approximately 34% of all households. Their incomes are generally higher than their elderly counterparts (Congressional Research Service, 2019), and they are less likely to receive housing assistance. The median income of single adult renters was \$30,435; their housing cost burden, on the whole, was 25% of income, and single adult renters had a severe cost burden greater than 50%.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Disabilities. Based on the 2014-2018 ACS and CHAS Data, it is estimated that twenty-three percent (23%) of the population or 3,014 aged 65 and over are disabled. Forty-six percent (46%) of all disabled renters have a housing problem that includes cost overburdened by 30% or another type of housing problem, and thirty-three percent (33%) of disabled homeowners have a housing problem that includes cost overburdened by 30% or another type of housing problem.

Victims of Domestic Violence. National incidence rates indicate that 37 percent of women and 34 percent of men aged 18 or older have experienced contact sexual violence, physical violence, or stalking by an intimate partner in their lifetime. These rates suggest that nearly 15,000 individuals in Muncie have such experiences. National statistics show that 3.6% of women and 1% of men experiencing intimate partner violence need housing services. These rates suggest that an estimated 481 households in Muncie are likely to have housing needs resulting from domestic violence in any given year.

Although the supportive and housing services needed by intimate partner violence (IPV) victims vary, generally, all need health care and counseling immediately following the event and continued mental health support to assist with the traumatic stress disorder related to the event. Victims may also require assistance with substance abuse and mental health services, both of which are common among IPV victims. Affordable housing is also critical: The National Alliance to End Homelessness argues that a “strong investment in housing is crucial [to victims of domestic violence] ...so that the family or woman is able to leave the shelter system as quickly as possible without returning to the abuse.” The Alliance also reports that studies on homelessness have shown a correlation between domestic violence and homelessness (http://www.endhomelessness.org/pages/domestic_violence).

What are the most common housing problems?

Cost burden and severe cost burden, for both renter and owner households, are the most common housing problems among extremely low to moderate-income households in Muncie. Table 7 shows that 4,525 renter households earning less than 100 percent of area median income (AMI) experience severe cost burden, and another 2,850 renter households experience cost burden. These numbers are 860 and 1,450 households, respectively, for owner households. Housing affordability is a problem. Muncie is faced with older housing stock, much of which is neglected and not energy efficient.

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

Renters are more likely than owners to experience housing problems, including problems such as severe overcrowding. Owners are more likely to experience substandard and overcrowding housing. "Small related" and "other" households constitute the largest number of rental households experiencing cost burden or severe cost burden. Among owners, elderly households experience cost burden and severe cost burden more than any other household type. Cost burden affects largely related, extremely low-income households at rates higher than any other group (55%). On the ownership side, "other," extremely low-income households have the highest rates of cost burden among income and household types (45%). Rates of severe cost burden are high (between 56% and 100%) among extremely low-income households of all types.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Households spending 50% or more of their income on housing are considered at risk of homelessness. These households have limited capacity to adjust to rising home prices and are vulnerable to even minor shifts in rents, property taxes, and/or incomes. CHAS data in Tables 9 and 10 indicate that 5,385 low to moderate-income households, renters and owners, (4,528 and 860 respectively), spend 50% or more of their income on housing and therefore are at risk of homelessness.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Households spending 50% or more of their income on housing (severely cost-burdened) are considered at risk of homelessness.

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

Housing costs rising more rapidly than wages, job loss, or hours being cut back, and housing condition deterioration all contribute to housing instability and vulnerability to homelessness. Other characteristics commonly linked with housing instability and an increased risk of homelessness include prior history of eviction or foreclosure, being precariously housed, difficulty paying utilities or property taxes, bad credit history, criminal history, mental illness, prior episodes of homelessness, domestic assault, LGBTQ youth, and/or extremely low-income households.

Discussion

Cost burden and severe cost burden are the most pressing needs which affect renters generally and extremely low-income renters, specifically at rates higher than owners.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

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

Introduction

This section provides data on households with disproportionate housing needs. Data are presented by race and ethnicity and income category. Racial categories and ethnicity (Hispanic) are consistent with the definitions used by the U.S. Census. Income ranges correspond to HUD income categories and are based on the area median income for a family of four, which can be found at <http://www.huduser.org/portal/datasets/il.html>. All data are pre-populated by HUD.

According to HUD, disproportionate need occurs when a household category has a level of need that is at least ten percentage points higher than the level of need of all households in a particular income category. For example, if 60 percent of households earning between 50 and 80 percent of the area median income (AMI) has a housing problem, and 75 percent of Hispanics in the same income category have a housing problem, Hispanics would have a disproportionate need.

Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for the jurisdiction as a whole that can be useful in describing overall need.

Income classifications are as follows: 0%-30% AMI is considered extremely low-income, 31%-50% AMI is low-income, 51%-80% AMI is moderate-income, and 81%-100% is middle-income.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,460	665	700
White	3,325	500	485
Black / African American	540	85	114
Asian	160	29	55
American Indian, Alaska Native	4	0	15
Pacific Islander	0	0	0
Hispanic	145	20	20

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,210	1,275	0
White	2,750	1,135	0
Black / African American	220	95	0
Asian	40	0	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	25	4	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,985	3,115	0
White	1,670	2,680	0
Black / African American	180	205	0
Asian	20	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	30	55	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	400	2,520	0
White	365	2,325	0
Black / African American	10	155	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	15	10	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

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

Discussion

0%-30% & of AMI: Of the 5828 total households at this level, 76.5% have one or more housing problems. No racial group is ten percentage points above that.

30%-50% & of AMI: Of the 4485 total households at this level, 71.5% have one or more housing problems. Those with disproportionately greater need: 100% of Asian households have housing problems, 100% of American Indian/Alaska Native households have housing problems, 86% of Hispanic households have housing problems.

50%-80% & of AMI: Of the 5100 total households at this level, 38.9% have one or more housing problems. Those with disproportionately greater need: 100% of Asian households have housing problems.

80%-100% & of AMI: Of the 2920 total households at this level, 13.6% have one or more housing problems. Those with disproportionately greater need: 60% of Hispanic households have housing problems.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

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

Introduction

Severe Housing problems based on HUD definitions include:

- Lack of complete kitchen facilities.
- Lack of complete plumbing facilities.
- Overcrowded households with more than one and a half persons per room, not including bathrooms, porches, foyers, halls, or half-rooms.
- Households with cost burdens of more than 50 percent of income.

This section discusses severe housing needs as defined by HUD, using HUD-prepared housing needs data. The tables show the number of households that have severe housing needs by income, race, and ethnicity.

As stated above, a disproportionately greater need exists when the members of a racial or ethnic group at a particular income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. For example, assume that 60 percent of all low-income households within a jurisdiction has a housing problem, and 72 percent of low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need.

Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for the jurisdiction as a whole that can be useful in describing overall need.

Income classifications are as follows: 0%-30% AMI is considered extremely low-income, 31%-50% AMI is low-income, 51%-80% AMI is moderate-income, and 81%-100% is middle-income.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,825	1,305	700

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	2,865	960	485
Black / African American	485	140	114
Asian	105	85	55
American Indian, Alaska Native	4	0	15
Pacific Islander	0	0	0
Hispanic	115	50	20

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,475	3,005	0
White	1,195	2,690	0
Black / African American	140	180	0
Asian	40	0	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	4	25	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	425	4,680	0
White	375	3,975	0
Black / African American	24	360	0
Asian	0	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	70	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	45	2,875	0
White	40	2,650	0
Black / African American	10	160	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	25	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

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

Discussion

The disproportionate need based on severe housing problems of racial and ethnic group in Muncie are summarized by income level below:

0%-30% & of AMI: Of the 5830 total households at this level (which disagrees with the table on p. 30), 65% have one or more severe housing problems. No racial group is ten percentage points above that.

30%-50% & of AMI: Of the 4485 total households at this level (which disagrees with the table on p. 31), 32.9% have one or more housing problems. Those with disproportionately greater need: 43.7% of Black/African American households have severe housing problems, 100% of Asian households have severe housing problems.

50%-80% & of AMI: Of the 5105 total households at this level, 8.3% have one or more severe housing problems. No racial group is ten percentage points above that.

80%-100% & of AMI: Of the 2920 total households at this level, 1.5% have one or more severe housing problems. No racial group is ten percentage points above that.

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

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

Introduction:

This section provides data on households with disproportionate levels of housing cost burden. Housing cost burden occurs when households pay more than 30 percent of their gross household income toward housing costs, which includes utilities. Severe housing cost burden occurs when housing costs are 50 percent or more of gross household income. As described above, a disproportionately greater need exists when the members of a racial or ethnic group at a particular income level experience housing problems at a greater rate (10 percentage points or more) than other groups in the income level. For example, assume that 60 percent of all low-income households within a jurisdiction has a housing problem, and 72 percent of low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need.

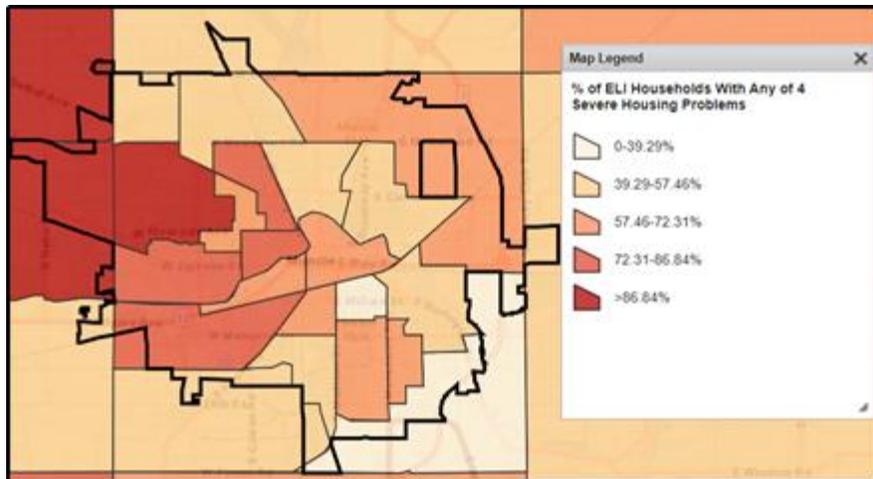
Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for the jurisdiction as a whole that can be useful in describing overall need.

Housing Cost Burden

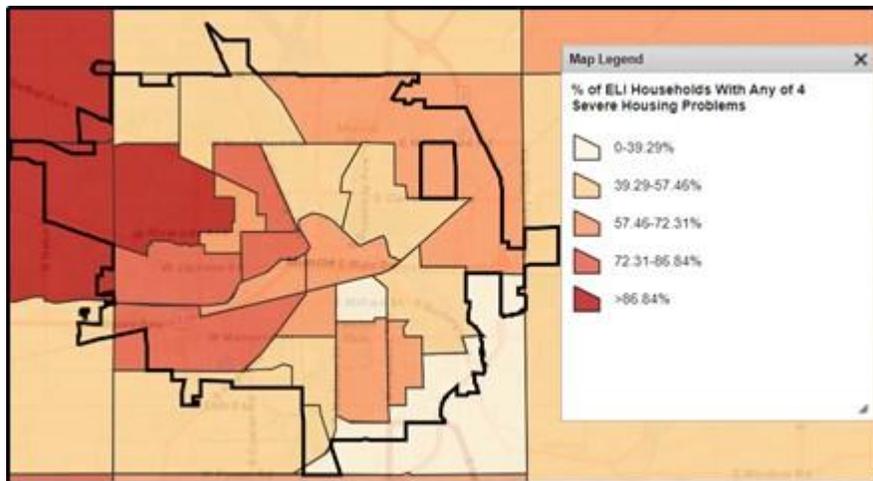
Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	16,695	4,485	5,490	730
White	14,685	3,795	4,240	490
Black / African American	1,145	310	620	144
Asian	160	75	145	55
American Indian, Alaska Native	0	15	4	15
Pacific Islander	0	0	0	0
Hispanic	280	80	130	20

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS



Households with Severe Housing Problems



Households with Housing Cost Burden

Discussion:

The disproportionate need based on housing cost burden of racial and ethnic group in Muncie are summarized by income level below:

0-30% AMI: 61% of total households at this income level have a housing cost burden. No racial group is ten percentage points above that.

50%-80% AMI: Of the 4485 total households at this level, 16% have housing cost burden. Only the American Indian/Alaska Native group has a cost burden of 10 percentage points above that, at 44% of households.

>50% AMI: Of the 5490 total households at this level, 20% have housing cost burden. Only the Asian racial group has a cost burden of 10 percentage points above that, at 33% of households.

No/negative income: Of the 730 total households at this level, 3% have housing cost burden. American Indian/Alaska Native group has a cost burden ten percentage points above that, at 13% of households, and Asian racial group at 44% of households.

(Asian, American Indian/Alaska Native, and Hispanic populations are relatively small, and they may not be reflected in Census maps).

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

According to HUD, disproportionate need occurs when a household category has a level of need that is at least ten percentage points higher than the level of need of all households in a particular income category. For example, if 60 percent of households earning between 50 and 80 percent of the area median income (AMI) have a housing problem, and 75 percent of Hispanic households in the same income category have a housing problem, Hispanic households would have a disproportionate need.

The HUD data discussed above in Sections NA-15 and NA-20 indicate that disproportionately high needs exist for the following households:

0-30% AMI: 61% of total households at this income level have a housing cost burden. No racial group is ten percentage points above that.

50%-80% AMI: Of the 4485 total households at this level, 16% have housing cost burden. Only the American Indian/Alaska Native group has a cost burden of 10 percentage points above that, at 44% of households.

>50% AMI: Of the 5490 total households at this level, 20% have housing cost burden. Only the Asian racial group has a cost burden of 10 percentage points above that, at 33% of households.

No/negative income: Of the 730 total households at this level, 3% have housing cost burden. American Indian/Alaska Native group has cost burden ten percentage points above that, at 13% of households, and Asian racial group at 44% of households.

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

Differences in housing needs by race and ethnicity can also be assessed by differences in homeownership and access to capital. Homeownership in the jurisdiction as a whole is 64.2%, lower among African American households.

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

Maps made available via the HUD Affirmatively Furthering Fair Housing Data and Mapping Tool allow for further exploration of the geographic patterns of cost burden and poverty as well as the geographic location of populations based on race and ethnicity.

The Housing Cost Burden and Race/Ethnicity Map of Whitley Neighborhood in Appendix B-6 shows a concentration of African American residents, which coincides with relatively high rates of cost burden at

48%, north-east of downtown in an area dominated by public and subsidized multifamily housing.

The map of the Industry Neighborhood in Appendix B-6 shows a concentration of African American residents which coincides with relatively high rates of cost burden (to 40%) south of downtown in an area dominated by public and multifamily housing.

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

Differences in housing needs by race and ethnicity can also be assessed by differences in homeownership and access to capital. Homeownership in the jurisdiction as a whole is 64.2%, lower among African American households. Also, the Community Survey conducted in December 2019, indicated that 9.5% of the 339 survey respondents thought that they had experienced discrimination when they were seeking housing. However, 86% did not report the discrimination. The Human Rights Office has developed a Renter’s Guide which will inform those seeking housing how to effectively deal with the issue of discrimination. Continual education is needed in this area.

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

Maps made available via the HUD Affirmatively Furthering Fair Housing Data and Mapping Tool allow for further exploration of the geographic patterns of cost burden and poverty as well as the geographic location of populations based on race and ethnicity. The largest racial or ethnic group are African Americans. Whitely and Industry neighborhoods have the largest racial populations. Neighborhood Assessment Maps are in Appendix B-6 shows a concentration of African American residents, which coincides with relatively high rates of cost burden at 48%, north-east of downtown in an area dominated by public and subsidized multifamily housing.

The map of the Industry Neighborhood in Appendix B-6 shows a concentration of African American residents which coincides with relatively high rates of cost burden (to 40%) south of downtown in an area dominated by public and multifamily housing.

NA-35 Public Housing – 91.205(b)

Introduction

Public Housing and Section 8 voucher programs are managed and operated by the Muncie Housing Authority. According to HUD provided data, Muncie has nearly 280 public housing units and 805 total vouchers; the majority are tenant-based vouchers.

Muncie has a strong working relationship with the Muncie Housing Authority. The City supports the MHA's 5-Year and Annual Plan as submitted to the U.S. Department of Housing and Urban Development and the Office of Public and Indian Housing.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	280	805	0	798	0	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	8,406	9,311	0	9,270	0	0
Average length of stay	0	0	2	5	0	5	0	0
Average Household size	0	0	2	2	0	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	35	108	0	107	0	0
# of Disabled Families	0	0	75	229	0	225	0	0
# of Families requesting accessibility features	0	0	280	805	0	798	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	213	395	0	391	0	0	0
Black/African American	0	0	63	406	0	403	0	0	0
Asian	0	0	1	1	0	1	0	0	0
American Indian/Alaska Native	0	0	2	1	0	1	0	0	0
Pacific Islander	0	0	1	2	0	2	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	1	4	0	3	0	0	0
Not Hispanic	0	0	279	801	0	795	0	0	0

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

The Muncie Housing Authority has approved and is implementing a 504/ADA Voluntary Compliance Agreement (VCA) to address accessibility and ADA provisions as required by Section 504 of the Rehabilitation Act of 1973. As part of the 5-Year Plan for MHA, they set forth a strategic goal to undertake affirmative measures to ensure accessibility housing to persons with all varieties of disabilities.

According to the PIH Information Center, approximately 280 families requested accessibility features to their units, including, but not limited to, widened doorways, modified kitchen cabinets, lowered sink counters, bathroom grab bars, raised or lowered toilet seats. In addition, the Muncie Housing Authority also offers reasonable accommodations in policies, procedures, and practices that will make non-dwelling facilities, services, and programs accessible to persons with disabilities.

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

The Muncie Housing Authority has approved and is implementing a 504/ADA Voluntary Compliance Agreement (VCA) to address accessibility and ADA provisions as required by Section 504 of the Rehabilitation Act of 1973. As part of the 5-Year Plan for MHA, they set forth a strategic goal to undertake affirmative measures to ensure accessibility housing to persons with all varieties of disabilities.

According to the PIH Information Center, approximately 280 families requested accessibility features to their units, including, but not limited to, widened doorways, modified kitchen cabinets, lowered sink counters, bathroom grab bars, raised or lowered toilet seats. In addition, the Muncie Housing Authority also offers reasonable accommodations in policies, procedures, and practices that will make non-dwelling facilities, services, and programs accessible to persons with disabilities.

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

The needs of public housing residents include similar needs to the other residents in Muncie. They include economic security, good educational, safe places for their children to play, be educated, programs for youth and elderly continued ability to live in safe, decent, and affordable housing. Additionally, the MHA does not have a consistently active Resident Council and the Resident Advisory Board and neighborhood organizations have been an important part of the Muncie community.

Discussion

The goals of the Muncie Housing Authority reflect the overall housing needs of Muncie, with respect to the needs of low- and moderate-income renters and homebuyers. This includes the need for affordable housing, the need to expand the supply, improve the quality, increase housing choice, improve the living

environment, and promote self-sufficiency to LMI households. Although not reflected in the above tables, in addition to the Section 8 Housing Choice Vouchers available to the general public, MHA also provides an additional 15 Housing Choice Vouchers for the Veterans Housing Assistance Supportive Housing (VASH) program not reflected in the tables previously shown in this plan.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Muncie has a goal of ending homelessness for those individuals and families who live in the community. However, agencies working with the Continuum of Care continue to work towards this goal providing services to homeless in a variety of methods such as emergency shelters, transitional housing, supportive housing, rapid rehousing, and permanent housing. Muncie is a part of Region 6 of the Balance of State Continuum of Care (CoC). Muncie is in Delaware County, and Region 6 includes Grant, Blackford, Jay, Delaware, Randolph, and Henry Counties. The Balance of State CoC has adopted the “Housing First” model of providing services to the homeless. Delaware County has only one urban area and that is the City of Muncie and the majority of the homeless population is located in Muncie.

The Homeless Providers Network (HPN - Region 6 Continuum of Care) meets on a regular basis to discuss the issues which impact homeless providers and their clients. The staff participates as a member of this CoC network organization. Also, Muncie supports all applications that are submitted to the Indiana Housing and Community Development for funding that will serve homeless individuals. In addition, some Community Development funds have been awarded to agencies that provide homeless services.

In the most recent Point-In-Time Count on January 23, 2019, identified 180 homeless persons in the Region 6 Area, (145 Households and 14 Unaccompanied Minors - See Appendix C) . From 2018 to 2019, the number of homeless persons counted increased by 20%. In addition, the number of homeless households with children increased by 89% from 9 families in 2018 to 17 families in 2019. Homeless programs like Rapid-Rehousing is designed to target individuals and families at-risk of homelessness and recently homeless to shorten or eliminate homeless status for these individuals.

Many of the programs that serve homeless individuals and families in Muncie receive HUD funds administered through the Indiana State Community and Development Authority (IHCDA). In 2019, five (5) agencies serving the homeless in Muncie and surrounding counties received HUD funds through the Balance of State - Continuum of Care competition. Several of these agencies are able to be competitive in receiving funds from the CoC competition as a result of grants from the Muncie’s CDBG program. These agencies provide homeless participants with Transitional Housing (TH), Permanent Supportive Housing (PSH), and Rapid-Rehousing (RRH).

In addition to the homeless services funded by the CoC competition, Muncie also has three additional agencies that provide housing for the homeless population. These agencies are Christian Ministries, YWCA, and the Muncie Mission. Under the HUD Emergency Solutions Grant (ESG) Program, administered by IHCDA, these agencies receive HUD funding for providing housing to those who are in immediate need of shelter for short periods of time.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	48	0	0	0	0
Persons in Households with Only Children	0	3	0	0	0	0
Persons in Households with Only Adults	27	105	350	0	0	0
Chronically Homeless Individuals	0	9	350	0	0	0
Chronically Homeless Families	2	20	22	0	0	0
Veterans	2	23	0	0	0	0
Unaccompanied Child	2	10	0	0	0	0
Persons with HIV	1	1	0	0	0	0

Table 26 - Homeless Needs Assessment

Alternate Data Source Name:

Point In Time Count

Data Source Comments:

Below the Point-In-Time count for Region 6 as documented by the Indiana Balance of State Continuum of Care which took place on January 23, 2019 updates the information above and is discussed in the narrative.

Indiana Continuum of Care - Region 6 - Point-in-Time Homeless Count 01/23/2019										
All Households/All Persons										
	Sheltered			Unsheltered	2019 Total	2018 Total	Delaware	Grant	Randolph	Jay
	ES	TH	SH							
Number of Households	97	24	0	24	145	129	99	24	15	7
Number of persons	127	26	0	27	180	150	132	26	15	7
Number of persons (under age 18)	26	2	0	0	28	16	26	15	0	0
Number of persons (age 18-24)	13	0	0	3	16	12	13	2	0	1
Number of persons (over age 24)	88	24	0	24	136	122	93	22	15	6
Households without Children										
	Sheltered			Unsheltered	2019 Total	2018 Total	Delaware	Grant	Randolph	Jay
	ES	TH	SH							
Total number of households	81	23	0	24	128	120	84	22	15	7
Total number of persons	82	23	0	27	132	124	88	22	15	7
Number of young adults (age 18-24)	10	0	0	3	13	12	10	2	0	1
Number of adults (over age 24)	72	23	0	24	119	112	78	20	15	6
Households with at Least One Adult and One Child										
	Sheltered			Unsheltered	2019 Total	2018 Total	Delaware	Grant	Randolph	Jay
	ES	TH	SH							
Total Number of households	16	1		0	17	9	15	2	0	0
Number of persons	45	3		0	48	27	44	4	0	0
Number of persons (under age 18)	26	2		0	28	16	26	2	0	0
Number of persons (age 18-24)	3	0		0	3	1	3	0	0	0
Number of persons (over age 24)	16	1		0	17	10	15	2	0	0
Unaccompanied Youth Households - Subpopulation										
	Sheltered			Unsheltered	2019 Total	2018 Total	Delaware	Grant	Randolph	Jay
	ES	TH	SH							
Total # of unaccompanied youth households	10	0	0	2	12	13	8	2	1	1
Total number of unaccompanied youth	10	0	0	2	12	13	0	0	0	0
Number of unaccompanied youth (under 18)	0	0	0	0	0	0	0	0	0	0
Number of unaccompanied youth (18-24)	10	0	0	2	12	13	8	2	1	1

Homeless Data - Region 6 - Muncie (Delaware County)

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Past patterns within these homeless populations will not necessarily be applicable in predicting future needs, particularly in the time of a fluctuating economy and the pandemic crisis. The Region 6 Continuum of Care, namely Muncie, is in the process of implementing initiatives including increasing the number of beds for chronically homeless within the CoC's Permanent Supportive Housing projects

and creating a rental assistance program for chronically homeless families and veterans needing services (Shelter Plus Care).

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	283	34
Black or African American	44	9
Asian	3	1
American Indian or Alaska Native	2	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	47	0
Not Hispanic	322	45

Data Source

Comments:

Point in Time Count for Region 6 - Documented by the Indiana State Continuum of Care - January 23, 2019

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

The Region 6 Point in Time Count provides the best estimate for the number and types of families needing housing assistance. According to this report, there were at least 158 households in need of emergency shelter at some point during the 2019 Program Year in Delaware County. During this time period, there were also 70 families in transitional housing. It also showed that there were no households with veterans in emergency shelters. The eight veterans in Delaware County needing housing assistance in 2019 were single adults or families without children.

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

The data on the nature and extent of homelessness by racial and ethnic demographics comes from 2019 Point in Time Count for Region 6 Indiana Balance of State Continuum of Care. Typically documented on the last Monday in January, individuals who were sheltered were approximately 96% non-Hispanic and 4% Hispanic. The Point in Time Count also reported 18% of individuals in sheltered identified as Black or African-American, 75% White, 0% Asian, 6% Multiple, and 2% American Indian or Alaska Native. Individuals who were unsheltered on January 23, 2019, were 100% non-Hispanic and 0% Hispanic. Approximately 20% identified as Black or African American, 76% White, >1% Asian, 0% American Indian or Alaska Native or Multiple were unsheltered.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The unsheltered point-in-time count was 45 in 2019. The goal in Muncie is to never have unsheltered individuals or families because there are beds and facilities available to accommodate them. The Continuum of Care's Homeless Providers Network (HPN) has outreach teams to ensure that adequate resources reach the individuals most in need. Individuals sheltered in the emergency shelter system were at 127, and 26 persons were in transitional housing. Overall, the 2019 PIT also reported an increase of 30 sheltered individuals between 2018 and 2019. The increase has resulted in the need for increased services and funding for providers and coordinated efforts by the Homeless Providers Network.

Discussion:

The Homeless Providers Network in Muncie provides great leadership in helping to keep those individuals who need shelter in some form of shelter at night. While there are some individuals who are unsheltered, those individuals usually work with outreach teams and do not remain on the street in dangerously cold weather. Overall, the HPN has provides excellent services to meet the needs of the homeless.

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

Introduction:

Overall, Muncie has embraced the need for assistance to residents who have special needs. There are a variety of residents who have been identified with special needs they include the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents, At-Risk Youth, Victims of Domestic Violence and any other categories the jurisdiction may specify, such as residents impacted by COVID-19.

Muncie continues to be supportive of assisting those subrecipients who provide services to these special needs populations through the public service portion of the CDBG Program. Over the years, these needs have increased while funds have decreased. As a result, the need for increased leveraging of funding and prioritization has become extremely important in making funding decisions.

Describe the characteristics of special needs populations in your community:

According to information from the American Community Survey (ACS), in Muncie in 2018, the elderly population in Muncie is approximately 13.9%, or almost 10,000 individuals are 65 years old or older. There are approximately 10,671 or 15.5% of the Muncie population had a disability compared to only 12.6% of the population in the United States. In addition to those who are disabled in Muncie, 71.2% are under 65 years of age, 28.2% are over 65, or elderly, and 643 individuals have a military service-connected disability. Some 24% of the total population are disabled and African American compared to only 14% who are White. Ten percent of these disabled individuals had no health insurance, and 24.9% live in poverty. Employment has been a major obstacle for the disabled. Based on the 2018 ACS, the employment rate for civilians individuals with disabilities in Muncie is 21.1% compared to 61.4% for civilians without a disability.

For the disabled and elderly population, gaps and limitations in services for them add to the overall needs in Muncie. Many organizations serve the elderly, persons diagnosed with developmental disabilities or other disabilities. Several organizations for the welfare of these individuals in such areas as a daycare, non-medical home care or homemaker services, social activities, group support, and companionship operate in Muncie. Although there are a variety of agencies providing services, affordability creates an access issue for some low and moderate-income (LMI) households.

In addition to those special needs individuals already discussed, those with addictions and other health issues like HIV/AIDS are also in need of a variety of services. About 21 million Americans have at least one addiction, yet only 10% are in treatment. For many, addiction begins quietly. It may start with the recreational use of a drug. More than 90% of people who have an addiction started to drink alcohol or

use drugs before they were 18 years old. This indicator implies that youth are vulnerable to addictive behaviors that can continue into adulthood.

The Delaware County Prevention Council (DCPC) works to support and coordinate efforts to reduce and prevent substance abuse among youth and adults. Based on information available from DCPC, 1 in 7 people have an issue of opioid addiction and other drugs. Successful treatment for this epidemic requires both medical and mental health services, as well as supportive services for those affected and their families. In February of 2018, Court Appointed Special Advocates (CASA) reported that in Delaware County, more than 400 children have been placed in foster care because of their parents' addiction. Again, affordability for low and moderate income (LMI) citizens can limit the services available to help them overcome their addictions.

Domestic violence affects 1 in 3 women (35.6%) and more than 1 in 4 men (28.5%) in the U.S. in their lifetime. Most domestic violence involves intimate partners. Over 80% of the domestic violence attacks are never reported to the police. Muncie is not different from other communities, and individuals affected by domestic violence is a special needs population.

At-Risk Youth is another special need group based on the community listening sessions and stakeholder interviews conducted during the Consolidated Planning Process. Some youth in Muncie from pre-school through 17 years of age were described at risk and vulnerable. According to the ACS, in 2018, there were 11,372 households with youth under 18 in the city, and 52% were single-parent households. Of these households, 11% were headed by individuals who were not their biological parents, and 8.1% of youth living with a grandparent.

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

Other special needs populations in Muncie include those who are fleeing domestic violence. Indiana's Families First states that 2,071 requests each day come into agencies from victims of domestic violence seeking housing services. Family First's 24-Hour Hotline, 614, receives 26 hotline calls per hour. According to Families first, Victims made 230 requests for services — including emergency shelter, housing, transportation, childcare, legal representation, and more — that could not be provided because programs did not have the resources to provide these services. In Muncie, these individuals can experience these same difficulties in their effort to remain safe from their abuser. In 2019, A Better Way Services, a domestic violence service provider in Muncie, served 168 individuals who had a housing need; however, many more are being served in the community.

In 2018, 35.8% of these households with children under 18 were living below the poverty level. Stakeholders indicated that pre-school age children, children living in poverty, homeless youth in the schools, and youth with gender identity issues were some of the most vulnerable youth in the community.

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

In December 2018, the Indiana State Board of Health noted that about 151 individuals with HIV/AIDS live in Delaware County. Muncie has a number of agencies who work with those individuals with addictions and HIV/AIDS, like addiction, these people also need continuing health and mental health supportive services. Services are provided to low- to moderate-income individuals and their families living with HIV/AIDS through Meridian Health Services, Open Door Health Services. Local HIV Care Coordination is provided by Meridian Health Services, and support programs are also offered through the Delaware County Health Department.

Discussion:

Muncie has continued to support agencies that serve some of these vulnerable populations with CDBG funding. It is critical that support for these special needs groups is continued, and alternative resources and strategies should be explored to expand the ability of the community to serve their needs. Addressing the issues that these special needs groups are dealing with is critical to making the quality of life a more positive experience for all those who live in the community, and the City supports efforts to improve their situations.

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

Describe the jurisdiction’s need for Public Facilities:

Muncie develops an annual capital budgeting process to address the physical improvement, replacement, or new construction of city-owned facilities. In general, government-owned community facilities will be funded through general obligation and other locally raised funds. However, a portion of CDBG funds will be used towards targeted public facilities that improve neighborhood quality or improve the overall quality of life for low and moderate-income areas (LMA) and low and moderate income clientele (LMC). Resources will be prioritized to nonprofit entities that can demonstrate enhanced social opportunities, promote physical or mental health, and improvement in residents’ overall quality of life using these facilities.

Many of these facilities are over forty years old. It is critical that these facilities are safe, decent, and sanitary and provide access in accordance with the requirements of the City, Health Department, and the American with Disability Act (ADA). Since these facilities are primarily operated by nonprofit organizations, the funding available for the needed improvements is limited on an annual basis. CDBG funds can help to supplement the limited funding available since they are serving low and moderate-income neighborhoods and populations.

These projects may include, but are not limited to:

1. Enhanced access for persons with physical or developmental disabilities to remove barriers.
2. Substandard building upgrades or expansion of facilities to serve even more residents (to both nonprofits who own their space and those who have long-term lease agreements).
3. New amenities in underserved communities that have a demonstrated lack of public facilities. Amenities may include, but are not limited to, recreation or educational centers, playgrounds, community gardens, youth or senior centers, and health centers, particularly for organizations with planned, ongoing community programming.
4. Public art installations or signage, including murals and sculptures, landscaping improvements, particularly for projects that demonstrate community involvement;
5. Facilities for small/micro business and economic development.

How were these needs determined?

Muncie used its Consolidated Plan Community Survey, comments from public meetings, listening sessions, and interviews with stakeholders and previous subrecipients and Census data to determine the needs for public facilities. The results from the Muncie Action Plan reports also focused on non-housing community development needs. With the growing increase in the population of youth and elderly, facilities meeting their needs were felt to be very important to the community.

Describe the jurisdiction's need for Public Improvements:

Most streets in Muncie are asphalt or concrete paved, although there are still some residential neighborhoods with brick-paved streets. Muncie Street Department works year-round to ensure that city streets are safe, accessible, repaired, and free from major obstructions. Sidewalks line many of the City's streets. Well-maintained and accessible sidewalks are important to overall health, safety, and walkability of residential neighborhoods. However, many of the City's sidewalks are in disrepair. The City will, with the help of CDBG funding, consider ways to enhance and improve the safety and walkability of existing walkways, sidewalks, and streets in low and moderate-income areas.

In addition to improvements to streets and sidewalks, Muncie will also identify properties for demolition. With more than 5,247 blighted properties in Muncie, CDBG funds will be used to demolish vacant residential and commercial/industrial properties each year, which seems very minimal compared to the large number of structures that need to be removed. Additionally, 50 properties will be demolished through funding from the Blight Elimination Program from the State of Indiana which will end in late 2020.

How were these needs determined?

The Council of Neighborhoods (birthed by the Muncie Action Plan), the Neighborhood Investment Committee, Community Development, the Muncie Sanitary District and the Muncie Redevelopment Commission works closely with the Muncie Street Department (and not independently) to enhance the quality of place through a plan that will allow Muncie residents to drive, bicycle or walk safely throughout neighborhoods, through busy intersections, downtown and through the areas surrounding the Ball State University campus.

The Community Survey results below and in Appendix F show that the most urgent needs identified by the community for public improvements were:

1. crime prevention (normally improved with lighting etc.)
2. upgrade/repair streets or sewers
3. replace/repair curbs/sidewalks
4. upgrade/renovate community centers
5. park upgrades

Also, in response to the requirements of the American with Disabilities Act (ADA), Muncie developed an ADA Transition and Implementation Plan in December of 2011 in order to cover a broad range of amenities and services offered by Muncie. Stakeholders were asked to share their concerns and identify their priorities for improvements related to the following areas: Pedestrian Access, Neighborhoods, City-owned Buildings, Other Buildings, Sidewalks, Curb Ramps, Cross Walks, Crossing Signals, City-owned Facilities and Amenities including, Buildings, Accessible Routes, Parking, Restrooms and Parks and Recreation: Specific Parks, Parking, Programs, Communication. This plan can also be referenced as a tool

to determine the additional needs that will assist in remediating the deficiencies with ADA compliance that have been identified and have not been addressed.

Describe the jurisdiction's need for Public Services:

The Community Survey asked residents to rank public services the following according to what they considered to be the urgent community development needs in Muncie. See the survey results below and in Appendix F. The top five most urgent public services needs that came from the survey results were:

1. Youth Programs
2. Child Care
3. Senior Programs
4. Programs for the Disabled
5. Green Programs and Environmental Awareness

Public services enhance the quality of life for low and moderate income (LMI) households in Muncie. These public service needs have always been, and continue to be, a priority concern for the City. Some of the discussions in the Listen Sessions with Keystakeholders identified these needs. (See Appendix G) These households face a myriad of issues and barriers including:

- at risk of homelessness,
- lack of financial and consumer literacy
- unemployed or underemployed,
- physically challenged,
- adequate youth services,
- lack of childcare,
- transportation needs,
- crime prevention,
- aging,
- lacking access to health care,
- lacking education or literacy skills,
- drug and alcohol addictions
- job training, readiness and retention skills,
- environmental issues,
- lack of legal services

As a result of these issues, the City will accept applications for services from nonprofits that address these needs on an annual basis. The priorities for these services will be established in each Annual Plan.

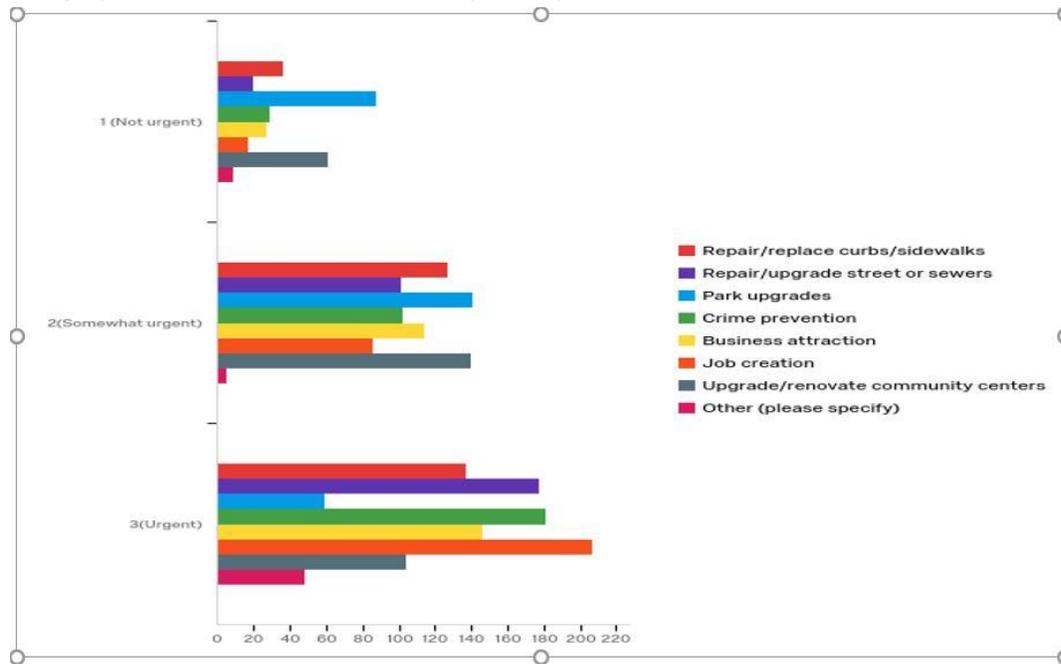
Those agencies that received Public Services funds in PY2019 were as follows:

- A Better Way
- AIM (Boys & Girls Club)
- Bridges Community Services
- Christian Ministries
- Motivate Our Minds
- Muncie-Delaware Co. Senior Center
- PathStone
- Teenworks
- Unity Community Center
- Urban Light
- Victim Advocate
- YWCA

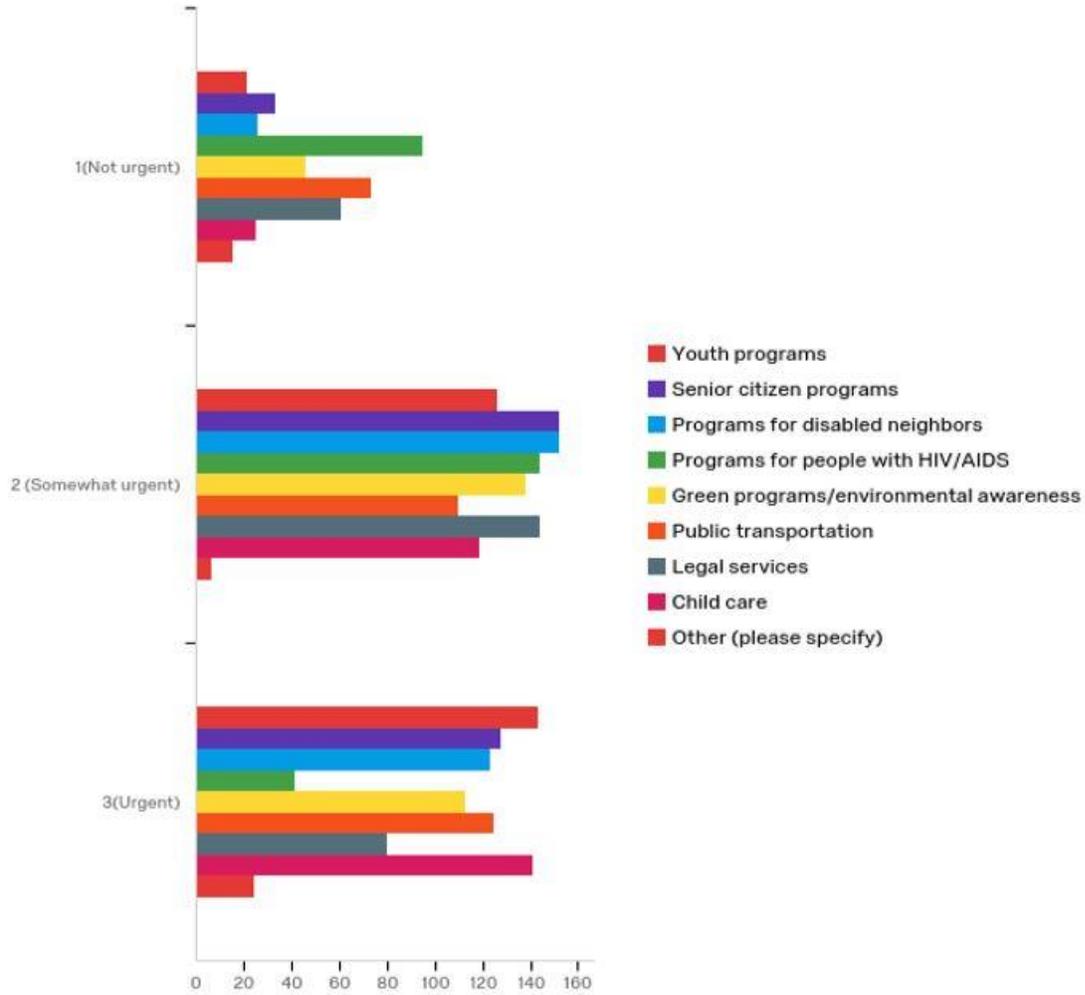
How were these needs determined?

Demographic statistics document the needs of low-income and poverty households for public service activities. Past Consolidated Plans have stressed Public Service programs as a high priority needs for Muncie residents, although administration of these activities puts an extra burden on the City's already limited MCD Staff. Public forums, neighborhood meetings, and citizen input meetings also indicate the continuing need for Public Services.

The graphs below show the Community Survey results for the 2020-2024 Consolidated Plan.



Community Survey Urgency of Community Development Needs Survey



Community Development Needs Survey

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Muncie is in Delaware County, which is in the near northeastern part of Indiana. It is approximately halfway between the two largest SMSA cities, Indianapolis and Fort Wayne, in the State just east of Interstate 69. It is less than an hour commute to either city or suburbs. Muncie's accessibility to the amenities of the two cities is vital to the lifestyle of its resident population.

Muncie, like other Midwestern cities, over the last forty years, have seen manufacturing jobs disappear never to return. Muncie's 2018 unemployment rate of 8.2% is almost 3% points higher than the state average of 5.4%. As a result, the population of the city has also declined as people are relocating out Muncie proper or Delaware County in search of better opportunities. According to the ACS 2010 Base Year, Census estimates the population of Muncie was 70,210. As of the year 2018, the Muncie population has declined to 68,530.

However, there is some economic stability to Muncie in the form of it being the home to Ball State University with a student population of nearly 22,000. Muncie has been rated in past years as one of the most affordable college towns in America and is considered among the most affordable housing markets in the United States. In livability, Muncie ranked quite good, 71.9 costs of living score, among other cities in the nation, according to the real estate company Coldwell Banker.

Although Muncie is an affordable place to live, there is still a need for affordable housing in the community. This is especially true for its low-income earning residents—the majority who can't afford to purchase a home but need affordable rental units. There is also a segment of the population that need affordable housing that includes everyday living support services. For the homeless, there is a continuing need for more temporary shelters until they can find more permanent housing.

According to the 2014-2018 American Community Survey (ACS) data, there are 32,728 housing units in Muncie. Of these units, 27,481 or 84% are occupied units. While 5,247 units are vacant units due to various reasons such as awaiting someone to buy or rent, they could be vacant because the property is uninhabitable due to a health and safety condition. Homeowners occupy 43.0% of the housing stock, while renters occupy 40.9% of the units.

Based on 2014-2018 ACS data, the housing stock in Muncie is old, physical age 57 years. Comparable in age to other similar size cities in Indiana and the Midwest. 21,033 or 64% of the housing units were built prior to 1970, 9,223, or 28% of the units were constructed from 1970 to 1999. Since the year 2000, 2,472 or 8% of additional housing units were built in Muncie. Approximately 83% of the units were built before 1978 prior to Lead Base Paint requirements. The physical, internal, and external obsolescence of

older housing units can be a barrier to affordable housing due to the cost to mitigate those deficiencies.

The median value of homeowner occupied housing is \$70,800. While for rental properties, the median amount of contract rent is \$716 per month. According to the Indiana State Realtor Association market statistics for 2019, Muncie's real estate housing market is in balance and showing a slight increase in appreciation and building cost. However, there is still a segment of the Muncie resident population, because of limited income, who cannot afford to buy or rent at market prices unless there is a housing subsidy payment involved with their mortgage or monthly rent.

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

Introduction

According to the American Community Survey (ACS) 2014-2018 data report, there are an estimated 32,728 housing units in Muncie Indiana. The 32,728 units equate to 27,481 occupied units and 5,247 vacant units. Of the 27,481 occupied units, 14,087 (43%) are owner-occupied, and 13,394 (41%) are renter occupied. The 5,247 vacant units, for various reasons such as homes for sale, apartment vacancies, uninhabitable dwellings, and houses for rent, represent 16% of the total housing units in the city.

One (1) unit detached structures make up 64.3% of the housing inventory, while mobile homes account for 3.9% of the dwellings. See the All Residential Properties by Number of Units below:

From the table below, ACS 2014-2018 data reports that there are more renters for 0-1-bedroom units than owners. Two-bedroom units are slightly more renters than owners. Three or more-bedroom units have more owners than renters. Bedroom Unit Size by Tenure:

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	20,320	63%
1-unit, attached structure	920	3%
2-4 units	3,975	12%
5-19 units	4,145	13%
20 or more units	1,565	5%
Mobile Home, boat, RV, van, etc	1,495	5%
Total	32,420	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	25	0%	295	2%
1 bedroom	310	2%	2,500	19%
2 bedrooms	4,235	30%	5,590	41%
3 or more bedrooms	9,350	67%	5,100	38%
Total	13,920	99%	13,485	100%

Table 28 – Unit Size by Tenure

Data Source: 2011-2015 ACS

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

Public Housing—There are 576 public housing units in Muncie in eight apartment communities.

Public Housing—Housing Choice Vouchers (HCV): there are 822 standard vouchers, five homeownership vouchers, 11 vouchers ported out, and 15 Veterans Affairs Supportive Housing (VASH) vouchers. The income levels are at 50% and below AMI, and all are tenant-based.

According to the web site Affordablehousingonline.com there are 1,075 affordable units assisted with some form of government subsidy, LIHTC or Section 8, in Muncie.

Appendix D is a list of privately owned affordable housing subsidized by HUD and IHCD.

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

It is anticipated that no HUD Section 8 Contract units will be lost from the affordable housing inventory in Muncie, Indiana. From the IHCD website inventory of LIHTC or HOME funded affordable apartment units available: there are two properties that will have their 15 year Affordable Housing Use Agreement expiring within the next five years. These properties are Historic Muncie Apartments, 35 units, agreement expiring in 2023, and Howard Square Apartments, 30 units, agreement expiring in 2020. Both properties were developed and are managed by Flaherty and Collins Properties which specializes in affordable housing development and management. (See the complete list of LIHTC and HOME affordable properties in the Appendix D).

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

There is a sufficient supply of housing units within the city of Muncie. According to 2014-2018 ACS, the total number of housing units is 32,728. There are 14,087 owner-occupied units, 13,394 renter occupied units and 5,247 so called vacant units' majority being habitable. The combined household units in Muncie are 27, 481. The population size has slightly decreased in Muncie over the past ten years. However, the need for affordable, decent, safe and sanitary housing is still in demand. The demand is evidenced by over 1,000 households on the MHA waiting list seeking subsidized housing.

Describe the need for specific types of housing:

There is a need for better quality affordable rental housing for persons and households who are at 0 to 30% of the MFI range. These are families and individuals who can't afford housing at market rents but need government subsidy. Families are needed for two or more-bedroom rental units in habitable conditions and free of cost burden. There is a need for both supportive and permanent housing

that offers services to the residents who need assistance. There is a need for more Veteran affordable housing, both homeowner and rental. Better quality housing for seniors and the disabled population is also in demand.

Discussion

In order to overcome barriers in the development of affordable housing, Muncie is seeking to partner with for-profit as well as not for profit stakeholders. The main obstacle is coming up with funding resources that are needed to help cure the housing problems in Muncie as well as other cities throughout the Country.

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

Introduction

According to Zillow.com, the listing price for a single-family home in Muncie, IN, in 2019 was \$83,700, with the closing sales price being \$82,900. Median Home Value, according to ACS statistics for Muncie, did increase approximately 3.0 percent over an eight-year period, starting in 2010 \$73,900 and ending in 2018 \$76,100. Median Contract Rent over the same period increased from \$518 to \$621 per month. These values have increased since 2015, see the table below which shows these home values and contract rent from the 2009 to 2015 CHAS.

There is a diverse mix of housing at different price points for owner-occupied and rental housing units in Muncie. Unfortunately, Muncie has suffered in recent past years, tough economic periods that have adversely affected its housing markets. Low-income individuals are affected the most and find themselves having to account for the lack of housing in good quality and located in safe and stable neighborhoods.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	73,600	70,400	(4%)
Median Contract Rent	491	548	12%

Table 29 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	5,510	40.9%
\$500-999	6,910	51.3%
\$1,000-1,499	860	6.4%
\$1,500-1,999	150	1.1%
\$2,000 or more	50	0.4%
Total	13,480	100.0%

Table 30 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,125	No Data
50% HAMFI	4,300	2,395

% Units affordable to Households earning	Renter	Owner
80% HAMFI	10,205	5,305
100% HAMFI	No Data	7,130
Total	15,630	14,830

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	557	559	733	943	1,150
High HOME Rent	557	559	733	943	1,150
Low HOME Rent	557	559	726	838	936

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Based on the HUD 2011-2015 CHAS data, there is not adequate housing for all income levels due to the cost overburden criteria for the following groups:

The following households have housing costs that are 30% to 50% of their AMI:

- White households = 3,795 or 16.4% of households
- Black/African American households = 1,074 or 48.4% of households
- Hispanic households = 80 or 34.8% of households
- Asian households = 75 or 17.2% of households
- American Indian, Alaska Native households = 15 or 44.1% of households

The following households have housing costs that are greater than 50% of their AMI:

- White households = 4,240 or 18% of households
- Black/African American households = 620 or 28 % of households
- Hispanic households = 130 or 26% of households
- Asian households – 145 or 33% of households
- American Indian, Alaska Native = 4 or 12% of households

There is a need for housing for individuals and families whose income is 0 to 50% of the median income. Over the past several decades, Muncie residents left the city, moving to newly developed, surrounding suburbs and out of Delaware County. As the population left the City, they often left behind

homes that became rental properties or became vacant and neglected. In some cases, the people who remained in the City did not have the finances to maintain their homes, which contributed to the general deterioration of the housing stock in the neighborhoods experiencing slum and blight issues.

Muncie has continued its efforts to repair and rehabilitate - or demolish and deconstruct - old houses, as well as build new ones; however, the existing housing stock continues to age and deteriorate. Funding is not sufficient to transform all of them in low and moderate-income neighborhoods; however, some progress has been made. With the investment of private and public partnerships, even more, progress is expected over the next Consolidated Planning cycle.

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

It is anticipated that rents will continue to increase slightly, and although there has been a slight decrease in home values, it is anticipated that this trend will not continue long term. Muncie has historically been known as an "affordable" community relative to low housing costs, according to the Indiana Chamber of Commerce. With the recent persistent economic crisis, housing values have been falling for several years, evidenced by Delaware County Auditor property assessments. Affordability issues are twofold: 1) Much of the affordable housing stock in Muncie is old and in need of rehabilitation, and 2) LMI households in Muncie have been shown to be cost-burdened, such households have difficulties obtaining what is both affordable and in decent condition.

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

FY 2019 HOME/Fair Market Rents for Muncie are as follows: \$557 Efficiency; \$559 one-bedroom; \$733 two-bedroom; \$943 three-bedroom; \$1,150 four-bedroom. The FMR was a stark 11% increase from FY 2015 FMR for a two-bedroom unit of \$658. Comparing these FMR rents with ACS data for actual rental indicates that 58% of households in Muncie are currently paying over 30% of their household income for rental units impacting housing cost burden. The need is for the City to encourage the rehabilitation and preservation of existing rental housing to ensure that these affordable units are also in good condition. New construction of affordable rental housing may only be successful to the extent that the production of such units can be subsidized to enable them to remain affordable and to the extent that existing rental housing is seen as substandard and undesirable. However, the 2019 American Community Survey 2-Bedroom Base Rent estimate is \$647, significantly lower than the HOME rents/Fair Market rents.

Discussion

Although rents are relatively lower than the FMR and HOME rents throughout the city, the issue is affordability and the quality of the rental units. As a result of the income levels in Muncie, the affordability must be in question when cost burden and severe cost burden are the most pressing needs,

which affect renters generally and extremely low-income renters specifically at rates higher than owners. Secondly, many rental units do not meet basic housing quality standards and/or Muncie housing codes. These indicators demonstrate that quality, affordable rental units continue to be needed to assist very low and low-income renters. The Muncie Housing Authority indicated that many voucher holders have difficulty finding qualified units to rent because of the condition of the units and many times because landlords do not understand the Section 8 Housing Choice Voucher Program.

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

Introduction

Over the last decade, Muncie has seen a great deal of change. Muncie has led the change to create new amenities, upgrade, outdated infrastructure, and attract new investment to make Muncie a great place to visit and to live. With an overarching goal of improving the quality of life for all residents, neglected neighborhoods have been identified as establishing a “quality of place” mindset for each of them. A strong focus on Downtown, with strategic economic development, façade restoration, and an aggressive marketing campaign, has brought new life to the area. An “urban housing initiative” s being discussed in the areas surrounding the Downtown to give Muncie a unique opportunity to offer a growing inventory of well-designed and diverse housing stock. The City leaders believe this will increase social interactions, diverse living and working options, ability to age in place and still consider Muncie one of the most affordable cities in America.

Definitions

Substandard housing isn’t just housing that’s unattractive or outdated. It’s housing that poses a risk to the health, safety, or physical well-being of its occupants and its neighbor and visitors. According to a report published by the University of California Berkeley Health Impact Group, substandard housing is associated with increased risk of disease, crime, social isolation, and decreased mental health.

Dwelling units that do not meet standard conditions but are both financially and structurally feasible for rehabilitation are considered as a dwelling that is in “substandard condition but suitable for rehabilitation.” This does not include units that require only cosmetic work, corrections or minor livability problems, or maintenance work.

“Standard Condition” – The condition of a housing unit that is following the local codes and ordinances and which doe does not need any rehabilitation work or maintenance work.

“Selected Housing Condition” – Over-crowding (1.01 or more person per room), lacking a complete kitchen, lack of plumbing facilities, and/or other utilities and cost over-burden.

“Substandard Condition” – Does not meet code standards or contains one of the selected housing conditions.

“Suitable for Rehabilitation” – The amount of work required to bring the unit up to minimum code standard, and the existing debt on the property, together are less than the fair market value of the property.

“Not Suitable for Rehabilitation” – The amount of work required to bring the unit up to minimum code standard exceeds the fair market value of the property after rehabilitation work is complete.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,535	18%	7,530	56%
With two selected Conditions	25	0%	175	1%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	11,355	82%	5,780	43%
Total	13,915	100%	13,485	100%

Table 33 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	720	5%	755	6%
1980-1999	1,630	12%	2,975	22%
1950-1979	7,000	50%	5,680	42%
Before 1950	4,565	33%	4,075	30%
Total	13,915	100%	13,485	100%

Table 34 – Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	11,565	83%	9,755	72%
Housing Units build before 1980 with children present	620	4%	270	2%

Table 35 – Risk of Lead-Based Paint

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

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Alternate Data Source Name:

Vacant Units - City of Muncie

Data Source Comments:

CHAS data is not available for vacant housing in Muncie; however, the 2018 ACS reported 5,247 vacant housing units in Muncie. Many of these properties quickly fall into a state of blight and attract undesirable or unlawful activity, thereby impacting Muncie homeowners and neighborhoods by reducing property values and draining local resources.

Vacant Housing Units

CHAS data is not available for vacant housing in Muncie; however, the 2018 ACS reported 5,133 vacant housing units in Muncie. Many of these properties quickly fall into a state of blight and attract undesirable or unlawful activity, thereby impacting Muncie homeowners and neighborhoods by reducing property values and draining local resources.

Need for Owner and Rental Rehabilitation

There is a need for housing rehabilitation work in Muncie. The City has an aggressive code enforcement policy and has been actively enforcing its codes. In addition, as an older urban environment with 90.26% of its housing units built over 60 years ago, there is a need for rehabilitation work. Main systems, such as plumbing, electrical and heating, need work and should be brought up to code. Deferred maintenance on older homes occupied by lower-income families with limited financial resources is a need that has to be addressed.

There is significant value in restoring older structures in the central portion of the City. Many are in Historic District neighborhoods. They require specialized rehabilitation work with compatible historical materials. However, with the lack of financial resources, homeowners and landlords are forgoing rehabilitation work.

While there are units that are not feasible for rehabilitation, much of the housing stock can be maintained and made habitable through rehabilitation. It is imperative that Muncie continues with preserving and upgrading its housing stock to provide safe, decent, and affordable housing for its residents. Housing rehabilitation stabilizes neighborhoods, eliminates blighting influences, and preserves the tax base of Muncie.

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

There are approximately 11,903 (93%) owner-occupied and 5,495 (84%) renter-occupied housing units that were built prior to 1980 and therefore had the potential to contain LBP. LBP hazard is more common in rental housing located in low-income neighborhoods. The cost to mitigate LBP can be expensive, and most landlords knowingly or unknowingly won't undertake the expense to abate the problem. Low to Moderate Income Families with children in the household are at a high risk of the children having elevated blood lead levels.

Discussion

In determining decent, safe, and sanitary housing, one needs to look at the environmental quality where these units are located. Air quality and contaminants in the soil affect the condition of housing. Census information only reports on the number of persons per room (overcrowding condition) and the lack of a complete kitchen or plumbing facilities. These are general conditions and do not necessarily reflect the true conditions of houses in the area. A better source is the local building inspector or code enforcement officer. These individuals have actual field experience, and their estimates are more comprehensive and then the U.S. Census data. Muncie incorporates all of these data sources for determining the condition of the housing in the city.

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

Introduction

In determining decent, safe, and sanitary housing, one needs to look at the environmental quality where these units are located. Air quality and contaminants in the soil affect the condition of housing. Census information only reports on the number of persons per room (overcrowding condition) and the lack of a complete kitchen or plumbing facilities. These are general conditions and do not necessarily reflect the true conditions of houses in the area. A better source is the local building inspector or code enforcement officer. These individuals have actual field experience, and their estimates are more comprehensive and then the U.S. Census data. Muncie incorporates all of these data sources for determining the condition of the housing in the city.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			423	842			0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

				Vouchers			Special Purpose Vouchers		
--	--	--	--	-----------------	--	--	---------------------------------	--	--

Total Number of Units	Certificate	Mod-Rehab	Public Housing	Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units/vouchers available			423	842			15	0	
# of accessible units									
*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition									

Table 38 - Program Type

Describe the supply of public housing developments:

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

By working in partnership with the public and private sectors, the MHA provides families with housing choices and the opportunity to achieve self-sufficiency to low-income households. The Muncie Housing Authority owns and operates affordable rental housing through the public housing program. The MHA also administers the Section 8 Housing Choice Voucher Program, which provides rental assistance tenants to lease housing from private landlords. MHA inspects each unit at least once annually to determine if the unit is in a decent, safe, and sanitary. All HUD minimum Housing Quality Standard requirements are adhered to, except with MHA has adopted a higher standard. Condition.

MHA, in partnership with private developers, has also demolished obsolete public housing developments and replaced these units with new developments. The City has provided HOME funding to develop new affordable rental housing through these efforts utilizing the Low-Income Housing Tax Credit Program (LIHTC) funded through the Indiana Housing Finance Authority (IHFDA). Both CDBG and HOME funds are used to rehabilitate owner-occupied homes of income-eligible homeowners.

Public Housing Condition

Public Housing Development	Average Inspection Score
PHEMAP Score	33/40

Table 39 - Public Housing Condition

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

In 2010, the Muncie Housing Authority replaced Munsyana Homes, a public housing development that was built in 1939, was replaced by Millennium Place. The obsolete one-story concrete block buildings were demolished and transformed into Millennium Place, funded largely by a HOPE VI grant. Howard Square was completed in June 2005. These properties do not need restoration, and with the help of the property management of Flaherty & Collins, these properties have been well-maintained. Because of their age and renter-occupied turnover, the properties that need restoration are Gillespie Towers (7-floor senior housing units built in 1983), Earthstone Terrace (townhouses built-in 1982) and Southern Pines (built-in 1984). The PHA 2020-2015 Five-Year Plan proposes to demolish these units over the next several years and redevelop new units to replace these units.

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

The Muncie Housing Authority will continue to provide quality affordable housing under the programs provided through HUD's Public Housing Programs. Improvements are made continually to keep them livable and affordable and monitor the condition of private housing made available to voucher participants.

The MHA is a vital part of the City's housing strategy and serves the needs of low-income residents through their programs. Over the next several years, the City will continue to provide support for the development efforts being made by MHA.

Also, as has been explained elsewhere in this Consolidated Plan, as Muncie's population has declined from its peak in the 1950s to the present. Many of the City's housing units have been left behind and have become rental properties or simply abandoned. As a result, Muncie is faced with a large number of housing units that are vacant, abandoned, and are in substandard conditions. MHA provides affordable quality rental housing and rental assistance to fill the gap in a rental market that has less affordable available housing stock than in the past. The smaller amount of standard rental housing has created a low vacancy rate and increased rents in the community.

Discussion:

The Muncie Housing Authority will continue to provide quality affordable housing under the programs provided through HUD's Public Housing Programs. Improvements are made continually in order to keep

them livable and affordable and monitor the condition of private housing made available to voucher participants.

The MHA is a vital part of the City's housing strategy and serves the needs of low-income residents through their programs. Over the next several years, the City will continue to provide support for the development efforts being made by MHA.

In addition, as has been explained elsewhere in this Consolidated Plan, as Muncie's population has declined from its peak in the 1950s to the present. Many of the City's housing units have been left behind and have become rental properties or simply abandoned. As a result, Muncie is faced with a large number of housing units that are vacant, abandoned, and are in substandard conditions. MHA provides affordable quality rental housing and rental assistance to fill the gap in a rental market that has less affordable available housing stock than in the past. The smaller amount of standard rental housing has created a low vacancy rate and increased rents in the community.

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

Introduction

The Muncie area currently has four HUD-supported transitional programs, two small faith-based transitional housing projects for families, one large faith-based emergency shelter for men, one domestic violence shelter for women, and one faith-based emergency shelter for multiple population groups.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	60	50	46	10	0
Households with Only Adults	42	0	0	44	0
Chronically Homeless Households	0	0	0	0	0
Veterans	28	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 40 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: Data Source is from the Region 6 Continuum of Care's Homeless Prevention Network

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

A group of housing providers and peripheral support providers, known as the Homeless Prevention Network (HPN), meet monthly to network and convene for training. The City participates in HPN. In addition, the group belongs to the Region 6 Continuum of Care, which meets quarterly. The local HPN and Region 6 group have adopted the State's 10-year Plan to End Homelessness, with the caveat of addressing chronic family homelessness, as well.

HPN member Meridian Services operates the Drop-in Center six days per week, offering lunch and access to social services. Other local efforts to address the needs of homeless persons include Harvest Soup Kitchen and various food pantries, such as Second Harvest Food Bank (including tailgate distributions), Salvation Army, Christian Ministries, and faith-based locations, such as Deliverance Temple, Friends Memorial Meeting, Muncie Christian Center, Abundant Life, Inside-Out (formerly Blood 'N Fire Ministries), Madison Street United Methodist Church and Morning Star Pantry. Many of these agencies require a faith-based component for services; therefore, they are ineligible for HUD funds.

Currently, the local HPN collaborated to develop permanent housing with supportive services for persons who are disabled. Various agencies continue to develop permanent housing for persons at risk of becoming homeless, such as Bridges Community Services, recipient of HOME funds for developing and operating low-income rentals. Other assistance for a transition to permanent housing includes homeownership programs through such agencies as Muncie Home Ownership and Development Center, PathStone, and Bridges Community Services, the latter three with assistance from CDBG and/or HOME funds.

The Greater Muncie IN Habitat for Humanity often salvages usable items from unsafe buildings, prior to demolition by MCD, to sell in their retail store, ReStore, which provides additional revenue to build new homes for low-income home buyers. Providers who are operating transitional programs offer a six-month follow-up for consumers leaving their programs. Most all offer case management, and sometimes childcare, to make the transition successful. Consumers that come through the organized programs are all accessed to mainstream support services, as well.

According to Indiana Housing and Community Development Authority (IHCDA), "The Continuum of Care is a community plan to organize and deliver housing and services to meet the specific needs of people who are homeless as they move to stable housing and maximum self-sufficiency. It includes action steps to end homelessness and prevent a return to homelessness. 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, like emergency shelter and safe, decent alternatives to the streets, transitional housing with supportive services and then permanent housing and permanent supportive housing."

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

In 2019 Indiana Housing and Community Development Authority awarded Homeless Prevention and Rapid Re-housing (HPRP) funds to providers in Region 6 to assist homeless households needing assistance to become permanently housed. The program has been promoted through various means, including street outreach, bus signage, billboards, posters, and brochures.

The Homeless Providers Network (HPN) works in several areas of the city to assist low-income residents with learning self-sufficiency. Muncie Community Schools (MCS) provides ready access for the homeless at the WorkOne site and at the Muncie Area Career Center, offering a full range of HSE classes at both sites. Other self-sufficiency programs are provided in the city by Muncie Housing Authority, Delaware County Housing Authority, and TEAMwork for Quality Living.

Other homeless prevention efforts taking place in the community include energy assistance provided through the Interlocal Community Action Program (ICAP), Bridges, Center Township Trustee, and various faith-based entities; rental assistance provided by Center Township Trustee; subsidized housing provided by Muncie Housing Authority, Delaware County Housing Authority, and various project-based HUD-subsidized housing facilities. Mainstream servicing is provided by the Social Security Administration, FSSA, and WorkOne.

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

Introduction

Muncie has identified the priorities for services and facilities for special needs populations. Special need populations include the elderly, frail elderly, persons with disabilities (mental, physical, intellectual and developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents, At-Risk Youth, Victims of Domestic Violence and any other categories the jurisdiction may specify, such as citizens affected by COVID-19 and describe their supportive housing needs. CDBG funds are used annually to assist in providing public services to subrecipients. Some of these subrecipients provide transitional housing, rapid re-housing, and permanent supportive housing for some of these special needs populations.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The following needs and objectives are established under this Five-Year Consolidated Plan:

- **Elderly supportive services, rehabilitation of existing owner-occupied housing units, and construction of new affordable and accessible apartments**
- **Frail Elderly** - construction of new affordable and accessible apartments with supportive services
- **Persons with Disabilities** - rehabilitation of existing housing units for accessibility improvements, reasonable accommodations to rental housing units, and supportive employment opportunities
- **Alcohol and Other Drug Addictions** - supportive services to end addictions, and training to re-enter the workforce
- **HIV/AIDS** - supportive services to end addictions, and training to reenter the workforce
- **Public Housing Residents** - supportive services, housing down payment assistance, job training, and economic development opportunities, housing counseling for homeownership, and assistance in finding affordable housing
- **Victims of Domestic Violence** - additional temporary shelters, supportive services, and training programs, and permanent supportive housing options
- **At-Risk Youth (Youth Aging Out of Foster Care or Living in Poverty or Identifying as LGBT)** - additional temporary shelters, supportive services, and training programs, and permanent supportive housing options

- **COVID-19** – Public facilities and infrastructure, TBRA and public services for individuals impacted by the pandemic of COVID-19 virus.

The City is committed to creating caring environments for homeless individuals and others who have special needs and require permanent supportive housing options. Homeless and supportive housing adds stability to communities by bringing safe, stable, permanent housing that offers a continuum of supportive services to victims of domestic violence (at A Better Way Domestic Violence Shelter and YWCA); at risk of homeless, especially disabled veterans (through housing opportunities at Walnut Commons Apartments), the disabled, elderly and others with special challenges. Tenant-based rental assistance will be provided for those households impacted by COVID-19. Finding new ways to meet the demand for this housing has become more critical as the federal government has slashed subsidy sources and defunded programs that have traditionally served our most vulnerable citizens.

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

As a policy and practice, acute care hospitals and institutions must have a clear discharge plan to assure the care of individuals with special needs. Muncie has a Single Point of Access system through Bridges Community Services (in consultation with Meridian Services) to assign supportive housing for those coming out of local or state psychiatric hospitals and uses a single application for placement in all levels of supportive housing. Individuals ready for discharge are referred to appropriate and chosen housing. Supportive housing is available for individuals with special needs at different levels of care. Walnut Commons Apartments is a Meridian Services community of 44 LIHTC units of permanent supportive housing. Additionally, licensed housing through Meridian Services with 24-hour care is available for those who need higher levels of support. This housing is transitional, and as one develops the skills to live independently, individuals move into supportive housing with lower levels of care, which are permanent. Supportive housing is also available for persons or heads of families with mental illness, disabling medical conditions, are HIV positive or are actively using substances through Meridian Services and Bridges Community Services.

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

Muncie's goals to serve the non-homeless persons in the community include CDBG, CDBG-CV, and HOME activities for housing and supportive services. In the next year, CDBG and HOME funds will provide the following housing services:

- Non-Homeless Housing activities funded by HOME specifically to provide funds for the following activities for special needs as a result of COVID-19:

1. Housing Rehab for Homeownership
 2. New Construction for Homeownership
 3. Tenant Based Rental Assistance (TBRA)
 4. CHDO Program Administration
- Non-Homeless Housing & Supportive Services funded by CDBG
 1. Housing Counseling Services – Targeted Elderly and Disabled - PathStone
 2. Homeowner Rehabilitation – Targeted Elderly and Disabled - PathStone
 3. A Better Way – Domestic Violence Services
 4. YWCA – Domestic Violence Services
 5. Alpha Center – Adult Day Care
 6. Motivate Our Minds – Youth Services
 7. Muncie Delaware County Senior Center – Elderly Services
 8. The Arc of Indiana – Disabled
 9. Friends Memorial Church – Food Pantry
 10. Urban Light CDC - Neighborhood Engagement
 11. Second Harvest Forward – S.T.E.P.S. – Family Mentoring Program – COVID-19
 12. Whitely Community Council – Community Engagement (Community Garden) – COVID-19
 13. Habitat for Humanity - Homebuyer Assistance - COVID-19

Muncie will also continue its handicapped accessibility program that assists physically disabled persons to move safely throughout the city by providing ADA-compliant sidewalks.

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

Muncie, IN is not an entitlement/consortia grantee.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City has no obvious policies that serve as barriers to affordable housing. Delaware County (which includes Muncie) land use controls and zoning ordinance are fairly inclusive and flexible, City building code provisions are standard, and permit fees and charges are not excessive and do not present a barrier at this point.

Furthermore, there are policies and programs in place that help to prevent barriers to affordable housing, such as a three-year tax abatement available for new construction of single-family homes in the city, and energy assistance. The Delaware County Community Assistance Program, funded by the Indiana Housing and Community Development Authority, provides energy assistance to income-eligible households, thus making their housing more affordable. Additionally, the Muncie Land Bank was established by City Ordinance in 2017 and can be used as a tool for the development of affordable housing.

The City will continue to use CDBG and HOME funds to partner with non-profit and for-profit housing developers to construct and rehabilitate affordable housing units, make home repairs, and construct ramps and make other accessibility improvements for the homes of disabled persons. HOME funds for housing development are only provided for units in the inner city where there is ready access to public transportation and other amenities.

The City partners with HUD-approved Housing Counseling agencies PathStone and Muncie Homeownership and Revitalization MHR to provide downpayment assistance, with the requirement that homebuyers receive at least 8 hours of counseling for prior to purchase. CDBG funds also provide funds to PathStone for homebuyer orientation classes. Both the counseling sessions and classes include information about avoiding predatory lending, repairing credit, financial literacy, and home maintenance.

Community Development will continue to partner with the Muncie Human Rights Commission in support of fair housing education and outreach to local lenders, realtors, apartment owners, property managers, housing providers, and citizens.

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

Introduction

Non-housing community development assets continue to be created in Muncie, providing economic growth and stimulation. Whether it is the array of new businesses and restaurants along McGalliard Avenue, or the rehabilitation and consolidation of Muncie's two high schools, or new round-a-bouts on the west, north and south sides of town, the community has seen and felt the growth through non-housing development. Each of these assets generated local jobs and boosted Muncie's local economy.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	77	2	0	0	0
Arts, Entertainment, Accommodations	3,009	4,374	16	17	1
Construction	833	639	4	2	-2
Education and Health Care Services	4,370	7,636	23	30	7
Finance, Insurance, and Real Estate	1,099	2,115	6	8	2
Information	217	252	1	1	0
Manufacturing	2,815	1,674	15	6	-9
Other Services	737	891	4	3	-1
Professional, Scientific, Management Services	1,268	2,193	7	8	1
Public Administration	0	0	0	0	0
Retail Trade	3,004	4,951	16	19	3
Transportation and Warehousing	657	438	3	2	-1
Wholesale Trade	719	688	4	3	-1
Total	18,805	25,853	--	--	--

Table 41 - Business Activity

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

Labor Force

Total Population in the Civilian Labor Force	34,290
Civilian Employed Population 16 years and over	29,970
Unemployment Rate	12.64
Unemployment Rate for Ages 16-24	28.02
Unemployment Rate for Ages 25-65	7.40

Table 42 - Labor Force

Data Source: 2011-2015 ACS

Total Population in the Civilian Labor Force

Table 43 - Labor Force

Occupations by Sector	Number of People
Management, business and financial	5,325
Farming, fisheries and forestry occupations	1,400
Service	4,710
Sales and office	7,435
Construction, extraction, maintenance and repair	1,440
Production, transportation and material moving	1,700

Table 44 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	23,305	82%
30-59 Minutes	3,350	12%
60 or More Minutes	1,700	6%
Total	28,355	100%

Table 45 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,270	265	1,585
High school graduate (includes equivalency)	5,505	900	2,805
Some college or Associate's degree	6,015	775	2,605
Bachelor's degree or higher	5,350	150	1,190

Table 46 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	155	105	70	330	895
9th to 12th grade, no diploma	1,410	600	515	1,505	1,160
High school graduate, GED, or alternative	3,320	2,310	1,825	5,070	3,955
Some college, no degree	13,150	2,235	1,760	2,915	1,315
Associate's degree	365	435	550	1,495	420
Bachelor's degree	1,485	1,645	805	1,385	780
Graduate or professional degree	265	805	655	1,410	1,125

Table 47 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,137
High school graduate (includes equivalency)	56,723
Some college or Associate's degree	49,464
Bachelor's degree	74,606
Graduate or professional degree	112,587

Table 48 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

The major employment sectors within Muncie are:

1. Education and Healthcare Services
2. Retail Trade
3. Arts, Entertainment, Accommodations
4. Manufacturing

The Muncie Delaware Chamber of Commerce lists the three largest employers in Muncie as Ball State University (3,379), IU Health-Ball Memorial Hospital (2,613), and Muncie Community Schools (650).

In 2019, the Alliance for Strategic Growth (a division of the Indiana Department of Workforce Development) documents that Service Area 6 (which includes Delaware County) showed that they were

engaging 4,100 clients per quarter or approximately 16,400 per year.

Muncie's unemployment rate was 3.8% in December 2019, according to figures released by the Bureau of Labor Statistics. This rate is decreased slightly by -0.3% from the previous year. The rate is just under a third of the 12% unemployment rate Muncie experienced in 2010. The Indiana Department of Workforce Development said that 2,264 people were unemployed out of a total workforce of 54,392 people. Delaware County ranked 12th among Indiana's 92 counties for its unemployment rate. The unemployment rate for the state of Indiana was 5.1% in May 2015. The largest increases in employment came in the areas of leisure and hospitality, trade, transportation and utilities, and manufacturing, which saw 2,000 new jobs added.

Describe the workforce and infrastructure needs of the business community:

According to the Indiana Department of Workforce Development, the Muncie MSA workforce is 54,392, with 52,128 individuals employed and 2,246 individuals unemployed in January 2020. Muncie had 31,385 individuals employed and 1,379 individuals unemployed in January 2020.

In 2012, Indiana became the 23rd state to pass a right-to-work law protecting employees from being required to join and pay dues to a labor union as a condition of obtaining or keeping a job. IU Health-Ball Memorial Hospital (located in Muncie) ranks fifth out of 258 teaching hospitals in the nation for quality care and safety. It has a clinical staff of more than 3,000 employees.

Ball State University and Ivy Tech Community College-Muncie Campus were home to approximately 22,500 and 4,000 students, respectively, in 2019. With more than 4,000 faculty and staff, these two higher education institutions demand a qualified and equipped workforce.

The unemployment rate is high at approximately 34.8 % for the labor force ages under 18 and 10% for ages 25-65 (ACS 2018). Travel time is not an issue, as 84% of the workforce travel less than thirty minutes. Education, healthcare services, transportation, and warehousing have the highest number of workers.

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According to the *Eastern Indiana Economic Growth Region 6 Strategic Skills Initiative Report*, consistent root causes for not employing capable workers include:

- Business and education disconnect: The business community has a need, but they need certain types of people with basic skills.
- Career awareness: Career "pathing" isn't clearly designed, so kids who don't go to college are less likely to be employable in new positions.

- Education: There are generational poverty and still generations of a culture not fostering education as a value.

The Muncie community is working with Ivy Tech Community College-East Central Region on diploma tracks that incorporate the needs of employers. More organizations are partnering/collaborating to increase career awareness. WorkOne is partnering with Ivy Tech and the Muncie Area Career Center to increase the awareness of what is required (education-wise) to get the kind of job they want.

A barrier to employment that was discussed during the community consultation for the Consolidated Plan was the fact that drug testing sometime keeps otherwise qualified workers from obtaining employment. Addiction services was raised as a community need in Muncie which could increase the number of capable workers for employers.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Muncie and Delaware County have a sizable population of individuals who are working, but desire better jobs, and appear to possess the skills, education, and experience to qualify for those better jobs. In addition, three expandable shell buildings ranging in size from 40,000 to 200,000 square feet have been prepared for new or expanding businesses.

The change to the infrastructure that will have an economic impact affecting job and business growth opportunities occurred in 2016 when the Arc of Indiana opened its hotel training facility for individuals with developmental disabilities. This workforce development initiative was not funded by CDBG dollars in the past, but it has certainly impacted the future emphasis on programming and public services for individuals with developmental disabilities.

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

Institutions such as Ball State University, Ivy Tech Community College, United Way, and WorkOne, provide education and certifications. New or expanding employers will be able to attract employees from a pool of over 30,000 underemployed workers. Job seekers have access to ACT WorkKeys, which is a job skills assessment system measuring “real world” skills that employers believe are critical to job success. In addition, a Regional Advanced Manufacturing Program (RAMP) was developed as a 128-hour training program for entry-level manufacturing jobs.

The Economic Development Alliance of the Muncie-Delaware County Chamber of Commerce maintains a partnership with the local WorkOne office to ensure that growing companies can find the talent they

need. WorkOne provides a variety of services related to recruitment needs, employer incentives, custom training, skills certifications, and labor market information.

Muncie's priority is to hire qualified local workers and to give special consideration to MBE/WBE contractors for infrastructure projects like street paving, sidewalk upgrades, and clearance/blight removal.

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

Muncie, along with Ivy Tech Community College's Corporate College, the Muncie-Delaware County Economic Development Alliance, and the Delaware County Workforce Investment Board, maintains a partnership with the local WorkOne office to ensure that growing companies are able to find the talent they need. WorkOne provides a variety of services related to recruitment needs, employer incentives, custom training, skills certifications, and labor market information.

To ensure that workers are properly prepared for current and future jobs in the Muncie and Delaware County, education and training efforts are designed to move workers into high demand industries and occupations in the county. Muncie has long had a model career assessment and counseling process. Help is provided for job seekers that assess their interests, values, skills, and potential barriers to employment in Core Services to aid them in finding the work and training opportunities where they will be most successful.

WorkKeys®, a job skills assessment system, is available to participants upon request. It measures "real world" workplace skills that employers believe are critical to success on the job. WorkKeys consists of three elements: job skills assessments, job analysis, and training. Scores may lead to earning a National Career Readiness Certificate.

The Economic Development Alliance of the Muncie-Delaware County Chamber of Commerce maintains a partnership with the local WorkOne office to ensure that growing companies can find the talent they need. WorkOne provides a variety of services related to recruitment needs, employer incentives, custom training, skills certifications, and labor market information.

WorkKeys' Job Profiling component offers a concrete way for organizations to analyze the skills needed for specific jobs and to describe those needs to educators, students, and job applicants. Job profiling identifies the workplace skills and the WorkKeys skill levels an individual must have to perform successfully. By comparing job profile information with individual's scores on the WorkKeys tests, organizations can make reliable decisions about hiring, training, and program development.

Muncie's priority is to hire local qualified workers and to give special consideration to MBE/WBE

contractors for infrastructure projects like street paving, sidewalk upgrades, and clearance/blight removal.

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

Yes

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

The Muncie-Delaware County Economic Development Alliance (EDA) represents the consortium of entities involved in providing economic development services in the community. Its mission is to aggressively promote investment in Muncie-Delaware County, which will result in the creation and retention of quality job opportunities and enhance the quality of life in our communities. Muncie-Delaware County, *Indiana Economic Development Alliance Vision 2021 Projects* identifies six goals for the area. They are Goal 1 - Enrich quality of life; Goal 2 - Enhance quality of place; Goal 3 - Expand and retain existing business; Goal 4 - Create a culture of education; Goal 5 - Prepare the community for the future; and Goal 6 - Encourage job growth in targeted sectors.

Identified in Goal 2 is the Housing Options components, which are to ensure a range of options at multiple price points, consult with builders and financiers on new construction, encourage improvements to existing homes, and to partner to develop standards for residential developments.

Discussion

Muncie has always been a city that has done a lot of planning for its future. The Mayor is a part of the Muncie-Delaware County Economic Development Alliance (EDA). The Vision 2021 is a product of a collaboration between over 100 community residents. The Community Survey conducted for the Consolidated Plan engaged 339 residents, and many of the needs identified are compatible with the goals in the Vision 2021 Plan.

MA-50 Needs and Market Analysis Discussion

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

Multiple housing problems consist of more than one of the following: lacking complete plumbing facilities, lacking complete kitchen facilities, housing costs greater than 30% of income, and having more than one person per room. A concentration of households with multiple housing problems occurs when the percentage of such households in a census tract is ten or more percentage points greater than the percentage for the City as a whole.

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

Areas of Concentration – Low-Income Households. According to the ACS 2013-2017 data, the following neighborhoods have the highest percentages of low-income households with multiple housing problems and severe cost burden:

(Maps identifying these and other neighborhoods are located in Appendix B).

Areas of Concentration – Minority Households. A census tract is said to have a high concentration of minority households if the percentage of Black/African Americans in the tract is more than ten percentage points greater than the percentage of Black/African Americans in the City as a whole. According to the U.S Census ACS 2018, 11.6% of Muncie's population is Black/African American, which is the largest minority group in the City.

Whitely, Census Tract 12, and Industry, Census Tract 3 are where there is a "concentration" or predominance of ethnic minorities (e.g., predominantly African American communities). Whitely has a 38.7% minority population and Industry, 53%.

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

The characteristics in the predominately African American neighborhoods include many public housing units, subsidized housing, and affordable housing development. Millennium Place and Howard Square housing developments are located in Industry and Centennial Place, and Daley Apartments are located in Whitely.

Market characteristics in other primarily low-income neighborhoods such as Old West End and Gilbert are large, historic houses, and many rental households.

Are there any community assets in these areas/neighborhoods?

There are many assets in these areas. The neighborhoods have neighborhood associations that are working with Ball State University’s Office of Community Engagement to connect university resources with community priorities and initiatives, resulting in more engaged faculty and students; greater prosperity for local residents, businesses, and organizations; and improved quality of life for all.

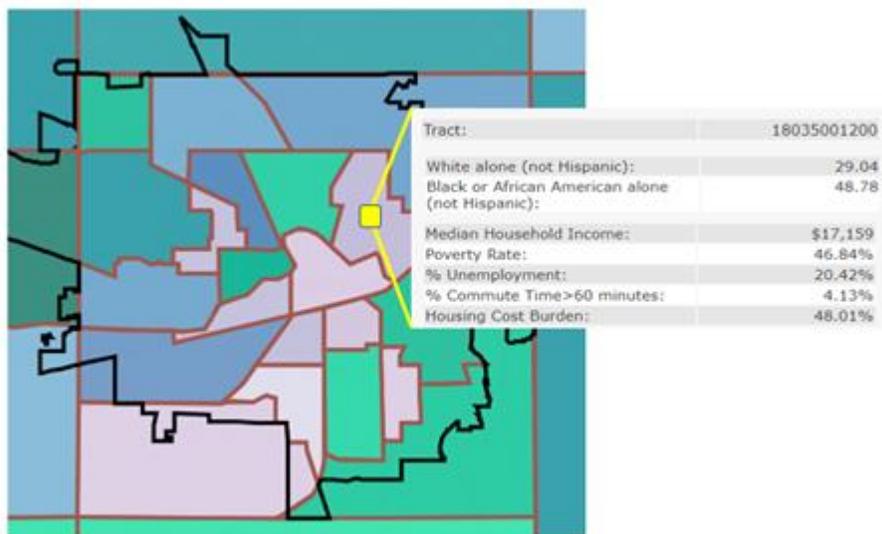
Whitely Community has two community centers: Roy C. Buley Center and Motivate Our Minds Educational Enrichment Center. Recreational assets include McCulloch Park, Cardinal Greenway, and White River. Historic landmarks include Shaffer Chapel noted as the gathering place of the scene after the last publicly recorded lynching in the United States. It is home to the oldest neighborhood association in the City.

Industry neighborhood has recreational assets that include Heekin Park, one of two large parks in the City. There are many churches, businesses, and schools. Some of the oldest businesses are located on the fringe of the neighborhood.

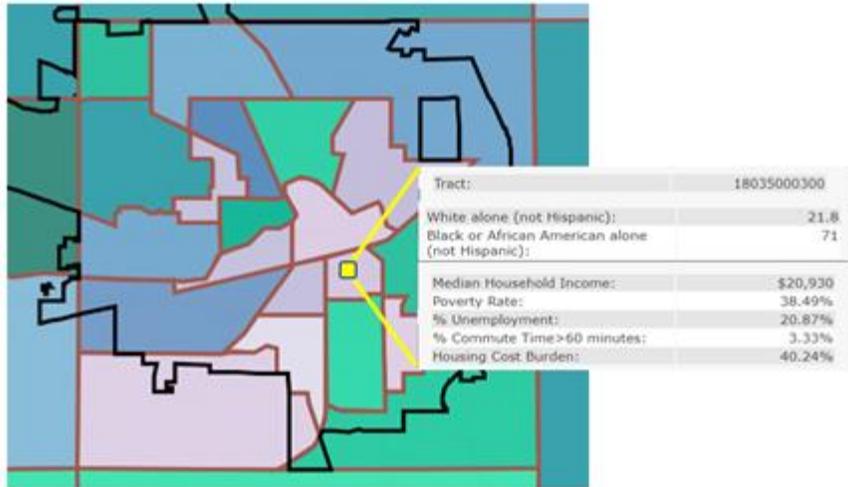
Other majority low-income neighborhoods have community assets such as historic and large houses. There are community libraries, community centers, a public pool, parks, and public meeting venues.

Are there other strategic opportunities in any of these areas?

There are opportunities for Muncie to work with the neighborhoods regarding housing rehab, park maintenance, sidewalk replacement and repair, street paving, and streetscape design. There are also opportunities for these areas to continue partnering with BSU’s Office of Engagement so that they can identify planning objectives and resources for the neighborhoods.



Whitely Neighborhood Map - Census Tract 12



Industry Neighborhood Map - Census Tract 3

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

The internet service is available for households throughout the city, including all neighborhoods. Access is dependent upon the ability of low and moderate income residents to pay for these services. Low and moderate income households are not always able to afford broadband services and fees for connections.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

According to the U.S. Census Bureau data between 2014-2018, over eight-six percent (86.9%) of Muncie households had computer and internet access. Seventy-three percent (73.3%) of these households had broadband subscriptions. There are currently 21 internet providers in Muncie with 8 or 9 of those providers are offering residential services depending on the service location in the city.

BroadbandNow, considers that broadband competition is above-average in Muncie in comparison with other Indiana cities, which is an average of 4.83 providers serviceable in each census block. Muncie is currently the 195th most connected city in Indiana. (As measured by the number of companies servicing each local address) Only 7.77 percent of Muncie residents have one or fewer options so far as broadband.

While the availability of broadband service is not an issue for many of the residents in Muncie, affordability is an issue for those households with low and moderate incomes. All companies require a one to two year contract for residential services, the equipment fees and a credit check, which can be an obstacle to low and moderate income families. As a result, many low and moderate income households cannot prioritize expenses for broadband services as essential. However, the technology demands needed to navigate services in our society demand that most households need internet access. Companies and other organizations are requiring the public to use the internet to do almost everything from applying for a job to doing homework or paying a bill. The cost is a serious issue for many Muncie low and moderate income households who need broadband services.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The effects of climate change on Muncie would see an increase in temperature, which generally brings about an increase in precipitation in the form of rain. The potential for severe storms, tornados, and flooding of the White River could be devastating to the households in the City. This would be especially so for the City's low to moderate-income population.

Muncie, along with 16 other Indiana cities, participated in the 2019 Climate Leadership Summit facilitated by Earth Charter Indiana and sponsored by the McKinney Foundation. This Statewide conference brings together Mayors, city leaders, and community stakeholders to focus on mitigating climate change by sharing best practices. Discussion topics focused on renewable energy, green jobs, sustainable food and water conservation, public health, and communication.

The Delaware County Emergency Management Agency (DCEMA) is responsible for work in the development, implementation, and management of countywide disaster prevention, preparedness, response, recovery, and mitigation. It is responsible for the County's all-hazard Comprehensive Emergency Plan (CEP), which include Muncie. In the case of a disaster, Delaware County EMA will coordinate with State (IDEM) and Federal (FEMA) Homeland Security Agencies.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Low and Moderate-income households are vulnerable to climate change that affects their everyday lifestyle in many ways. A report from the Indiana Climate Change Impacts Assessment done in March of 2018 at Purdue University, indicate the average temperature in Indiana increased 1.2 degrees from 1895 to 2016. It is projected the average temperature will increase at a faster rate, another five degrees, by the year 2050. See Widhalm et al. (2018) (<https://dppcs.lib.purdue.edu/climatetr/1/>) for further details on the report.

The effect on housing by warming temperatures and natural hazards, such as an increase in flooding, severe storms, and tornados, would be cost burdens to the low to moderate-income homeowners or renters living in Muncie. They will have to pay added expenses, such as flood insurance, to maintain the health and safety requirements of the property. Most of Muncie's 32,336 housing units were built prior to 1980. Utility expenses are generally higher, in an older Often-time substandard dwelling, due to mechanical systems needs repair or replacement. The cost to update and maintain energy efficiency and quality standards can be expensive too.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan summarizes Muncie's Community Development priorities, goals, and strategies for Program Years 2020 through 2024 that will be pursued through the use of Community Development Block Grant (CDBG) funds and Home Investment Partnership (HOME) funds. Muncie anticipates receiving annual federal resources under the CDBG and the HOME of approximately. Through a review of housing and economic data, planning studies, and consultation with stakeholders, interested residents, and the MCD. The priority needs for the Five Year Plan were determined to be:

1. Increase Affordable Housing to Reduce Cost Burden;
2. Homeless Prevention;
3. Housing Preservation;
4. Public Services for Special Needs Groups:
 - Elderly
 - At-Risk Youth
 - Disabled
 - Single Person-Headed LMI Households with Children
5. Neighborhood Improvements
6. Economic Development

The key factors affecting the determination of the Five Year priorities for the Consolidated Plan include the following:

1. The types of target income households with the greatest needs
2. The areas with the greatest concentration of low and moderate-income households
3. Activities that will best address the identified priority needs of City residents
4. The limited amount of funding available to meet the needs
5. The ability to leverage additional financial resources

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

Geographic Area

Table 49 - Geographic Priority Areas

1	Area Name:	City Wide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	exact location to be determined
	Identify the neighborhood boundaries for this target area.	City Limits of Muncie, IN - All Census Tracts
	Include specific housing and commercial characteristics of this target area.	A variety of housing and commercial characteristics in varying levels of use and physical conditions.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Reducing Housing Costs, Housing Preservation, Homelessness, Homeownership, Public Services, Neighborhood Improvement
	Identify the needs in this target area.	Reducing Housing Costs, Housing Preservation, Homelessness, Homeownership, Public Services, Neighborhood Improvement
	What are the opportunities for improvement in this target area?	Vacant Land, Community Service Agencies, Community Housing Development Organizations (CHODs), Homeless Providers, Neighborhood Organizations
Are there barriers to improvement in this target area?	None Identified	

General Allocation Priorities

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

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

The City of Muncie will allocate its CDBG funds to those geographic areas whose population is over 51%

low and moderate income (LMI). At least 70% of all the City's CDBG funds that are budgeted for activities will principally benefit low and moderate income (LMI) persons. The following guidelines for allocating CDBG and HOME funds will be used during the FY 2020-2024 Five Year Consolidated Plan:

- The public services activities are for nonprofit organizations whose clientele have clientele with a presumed low and moderate income status.
- The public facilities activities are either located in a low and moderate income census tract/block group or have a low and moderate income service area benefit or clientele over 51% low and moderate income. The acquisitions and demolition of structures are either located in a low and moderate income

census tract area or these activities are eligible by preventing or eliminating slums and blight on a spot basis or area basis.

- The housing activities have income eligibility criteria, therefore the income requirement directs funds to low and moderate income households throughout the City.

- Economic development projects will either be located in a low and moderate income census tract/block group, or a poverty tract greater than 20%, or part of a redevelopment plan, or making 51% of the jobs available to low and moderate income population.

According to the 2018 American Community Survey, the City of Muncie has 56.27% of people living at a low and moderate-income levels. As a result of the income levels in Muncie, the City can focus HUD dollars throughout its community to enhance the quality of life and quality of place for its residents. By focusing on targeted neighborhoods and citywide efforts, the city will better reach its primary objectives of providing decent housing and a suitable living environment, and general outcomes of availability/accessibility, affordability and sustainability. In the targeted neighborhoods of Whitely and Industry, the City will concentrate projects in (Census Tract 2 **Muncie Low Mod Income Block Group**

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

Priority Needs

Table 50 – Priority Needs Summary

1	Priority Need Name	Increase Affordable Housing - Reduce Cost Burden
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	City Wide
	Associated Goals	Program Administration New Construction for Homeownership Tenant Based Rental Assistance (TBRA) CHDO Program Administration CV - Program Administration Down Payment Assistance Homeowner Rehabilitation and Repair Rental Housing Development CV - Tenant Based Rental Assistance (TBRA)

	Description	<p>City of Muncie residents deserve safe, decent, affordable housing. Suggested strategies to meet the priority are:</p> <ol style="list-style-type: none"> 1. Support quality rental housing rehabilitation projects 2. Support quality new construction homeownership projects 3. Support quality rehabilitation homeownership projects 4. Support quality multifamily housing developments 5. Support public and private partnerships to develop quality housing. 6. Support quality senior housing and special needs housing 7. Provide and find additional resources for rental subsidies that support extremely low-income and moderate households. 8. Support homeownership through down payment assistance and homeownership counseling.
	Basis for Relative Priority	<p>Increase affordable housing through housing rehabilitation of existing housing, development and construction of new affordable as the most urgent need identified by the data and the information obtained from individuals, neighborhoods and the city. These activities support homeownership and rental housing projects.</p>
2	Priority Need Name	<p>Homeless Prevention</p>
	Priority Level	<p>High</p>
	Population	<p>Extremely Low Low Moderate Middle Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth</p>

	Geographic Areas Affected	City Wide
	Associated Goals	Program Administration Public Facilities or Improvements Tenant Based Rental Assistance (TBRA) CV - Public Services CV - Program Administration CV - Public Facilities or Improvements Homeowner Rehabilitation and Repair Rental Housing Development CV - Tenant Based Rental Assistance (TBRA) Public Services
	Description	Given the age of the City's housing stock and the shortage of private investment in the development of new housing or redevelopment of existing housing, one of the City's highest priority needs is the rehabilitation of its existing housing stock and the creation of new housing stock. The focus of these efforts will be on owner-occupied housing in order to further stabilize the City's neighborhoods and increase resident investment.
	Basis for Relative Priority	The City works closely with the Homeless Prevention Network (HPN) in order to coordinate support for homeless providers throughout the city. A combination of state, local and private funding has been identified as a need in order to provide resources for the best outcomes to reduce and prevent homelessness.
3	Priority Need Name	Housing Preservation
	Priority Level	High

Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Victims of Domestic Violence
Geographic Areas Affected	City Wide
Associated Goals	Program Administration CHDO Program Administration Down Payment Assistance Homeowner Rehabilitation and Repair Rental Housing Development
Description	Given the age of the City’s housing stock and the shortage of private investment in the rehabilitation and repair of existing housing, one of the City’s highest priority needs is the rehabilitation of its existing housing stock. The focus of these efforts will be on owner-occupied housing in order to further stabilize the City’s neighborhoods and influence the increase private investment.
Basis for Relative Priority	Data on existing housing and market conditions and survey and community participation results. The need for rehabilitation and repair of low and moderate income homeowner and existing rental housing property.

4	Priority Need Name	Public Services for Special Needs Groups
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development Other
	Geographic Areas Affected	City Wide
Associated Goals	Program Administration CV - Public Services CV - Program Administration Public Services	

	Description	<p>Support programs that help the most vulnerable households achieve self-sufficiency, quality of life and quality of place. Suggested strategies to achieve this are:</p> <ol style="list-style-type: none"> 1. Support collaborations that address gaps in wellness and healthcare, child care access or needs for low-income families. 2. Support the development and operation of transitional housing for homeless households coming out of emergency shelters and those at-risk of becoming homeless. 3. Support services that provide quality of life, education and socialization through community service agencies for children, youth and seniors. 4. Support services that provide a safety net for victims of abuse and neglect. 5. Support services for those affected by the COVID-19 pandemic.
	Basis for Relative Priority	Public services to help low to moderate income families with basic daily living needs are primary ways to reach a variety of households and individuals with special need and at-risk of homelessness, hopelessness and helplessness.
5	Priority Need Name	Neighborhood Improvements
	Priority Level	High

Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
Geographic Areas Affected	City Wide
Associated Goals	Program Administration Slum and Blight Clearance Public Facilities or Improvements CV - Program Administration CV - Public Facilities or Improvements

	Description	<p>A variety of neighborhood improvement activities such as:</p> <ol style="list-style-type: none"> 1. Eliminate blighted and abandoned properties by demolishing/deconstructing these homes, thereby stabilizing property values in neighborhoods. Funds awarded by IHCD to Muncie from the State’s Slum and Blight Fund will be used for this activity. 2. Advocate for the preservation of strategically-situated community centers in neighborhoods by supporting facility improvements. 3. Support the development of public facilities/community center that target services for vulnerable individuals, families and households. 4. Funds have been will be used to invest in public facilities and public infrastructure needs.
	Basis for Relative Priority	<p>The 2018 American Community Survey reported that there were 5,133 vacant housing units in Muncie. Many of these properties quickly fall into a state of blight and attract undesirable or unlawful activity, thereby impacting Muncie homeowners and neighborhoods by reducing property values and draining local resources. Additionally, there are many streets, sidewalks and curbs that are deteriorated or not ADA compliant and need to be brought up to standard. There are also public facilities that need repairs and rehabilitation to be compliant with ADA guidelines or code requirements or rehabilitation needs.</p>
6	Priority Need Name	<p>Economic Development</p>
	Priority Level	<p>High</p>
	Population	<p>Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development Other</p>

Geographic Areas Affected	City Wide
Associated Goals	Program Administration Economic Development CV - Program Administration CV - Economic Development
Description	Activities will include activities to assist with employment skills and job retention programs, small and micro business development and other programs to increase employment and economic development opportunities.
Basis for Relative Priority	Economic data analysis, Community Survey and stakeholder meetings identified this priority.

Narrative (Optional)

Priority needs were selected based on the data analysis, Community Survey responded to by more than 300 persons and from more than 40 Muncie residents and stakeholders who participated in the 2020-2024 Consolidated Planning Process in the Winter of 2019 - 2020. In addition, the CD staff reviewed the applicants for funding and to determine the agency’s capacity for implementation. In addition, Muncie will implement a variety of projects and activities funded by the CARE Act funds or HOME funds with CARE Act waivers.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Muncie has very limited HOME funds. Financial assistance in the form of TBRA is limited to rental rehabilitation projects.
TBRA for Non-Homeless Special Needs	There is a limited amount of HOME and CDBG funds but there is need to increase rental housing rehabilitation projects for non-Special Needs Populations and temporary rental assistance, including those impacted by emergency situations such as COVID-19.
New Unit Production	A large portion of Muncie's housing stock is outdated, neglected, unrepairable and uninhabitable, the data demonstrates the need for more affordable housing for low- to moderate-income households because of High Cost Burden. Habitat for Humanity will be building new owner-occupied units. CHDO set-aside funds will be used for new unit production. Muncie CHDOs include: PathStone, ecoREHAB and Muncie Homeownership and Revitalization.
Rehabilitation	According to 2018 ACS data, more than 84% of all occupied housing units in Muncie were built prior to 1980. Since this housing in the community is more than 40 years old, many units need repair or rehabilitation to maintain their livability. Muncie will fund homeowner occupied rehabilitation and repair and new owner-occupied and renter-occupied units. rehabilitated units.
Acquisition, including preservation	Due to the recent economic downturn, many housing units in Muncie have been vacant, neglected, and abandoned. Some studies show that there are more than 5,247 vacant properties in Muncie. Muncie recognizes the need to continue to acquire and preserve existing foreclosed and vacant housing to protect existing residential neighborhoods while providing another source of affordable housing for low-income households when funding is available.

Table 51 – Influence of Market Conditions

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

Introduction

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

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,274,641	0	0	1,274,641	5,098,564	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	513,565	0	0	513,565	2,054,260	
Other	public - federal	Other	749,824	0	0	749,824	0	Funding from the CARES Act for CDBG-CV activities and projects.

Table 52 - Anticipated Resources

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

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

Local guidelines require developers to contribute other funds to HOME-funded construction projects. For rehabilitation of existing units, non-profits and Community Housing and Development Organizations (CHDO) must contribute at least 25% of the total cost, and for-profit entities

must contribute at least 50% of the total cost. For new construction projects, all entities must contribute at least 50% of the total project cost. However, on a case-by-case basis, guidelines may be waived or amended as needed to allow for the increased cost of historic renovations and difficulty in obtaining private financing.

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

The state has also funded the City's Blight Elimination Program. An additional 50 vacant and substandard homes will be demolished through this program. Funds will be expended by October 2020.

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

Abandoned property or land owned by the city, county, state, or federal agencies may be used to develop affordable housing or mixed-use development as projects are proposed that meet the needs of low and moderate-income households.

Discussion

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

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Muncie	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction
MUNCIE HOUSING AUTHORITY	PHA	Ownership Planning Public Housing Rental	Jurisdiction
Region 6 Homeless Prevention Network	Continuum of care	Homelessness Planning	Jurisdiction
INDIANA HOUSING AND COMMUNITY DEVELOPMENT AUTHORITY		Homelessness neighborhood improvements	State

**Table 53 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System**

Muncie has a long history of administering CDBG and HOME programs. In the implementation of these HUD-funded programs, the City works with a variety of housing providers, social service organizations, neighborhood groups, homeless assistance providers, and economic development organizations. The City consults with local organizations and citizens in the development of its Consolidated Plan and Annual Action Plan and involves community organizations in the direct implementation of program activities through its Request for Proposals (RFP) process. Effective communication and regular consultation among the local government, public institutions, and area community agencies is key to overcoming any real or perceived gaps in the institutional delivery system.

The city of Muncie’s MCD Director participates as a member of the Homeless Prevention Network. This organization brings together representatives from various sectors of the community to improve the quality of life through a volunteer collaborative process. City staff has also involved in the planning process for the creation of neighborhood organizations initiated by the Muncie Action Plan’s Neighborhood President’s Council. In the past several years, the City Community Development Director communicates with various task forces that address infrastructure needs and economic development needs. The City intends to continue to cooperate with various agencies in the region to meet the housing and supportive needs of residents. The major gap for public institutions and non-profits alike is scarce resources and limited staff to effectively operate programs. The MCD Office continues to assist with networking and collaboration, ensuring that overlap of effort is minimized and facilitating more efficient use of resources.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		
Rental Assistance	X		X
Utilities Assistance	X		X
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X		
Other Street Outreach Services	X		
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			
Meal Programs & Pantries	X	X	X

Table 54 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Housing providers provide an array of housing from overnight shelters to permanent supportive housing (PSH) that specifically serve homeless persons, including the chronically homeless, families with children, persons fleeing domestic violence and Veterans. Category 1 (literally homeless), category 2 (at imminent risk of homelessness) and category 4 (victims fleeing domestic or dating violence) are served by shelters, rapid re-housing and transitional housing programs. Categories 1 and 4 are also served by PSH programs. Many of these categories include persons from the sub-populations mentioned above. Wrap around services address specific issues for the same homeless sub-populations with services targeted to both issues identified as contributing to homelessness, and to enabling skill development and education in order to improve self-sufficiency.

- Counseling and Advocacy. Meridian offers counseling services onsite, as does YWCA, Muncie Mission, A Better Way and Victim Advocates.
- Mortgage Assistance. Downpayment Assistance is offered with HOME funds through PathStone and Muncie Homeownership and Revitalization.
- Mobile Clinics. Open Door Health Center provides a mobile unit that goes to Muncie area schools to administer healthy child appointments, immunizations and sick child services for the uninsured.
- Substance Abuse Services through various nonprofit and for profit providers such as IU Health Ball Addiction Treatment and Recovery.
- Child Care Services. Quality Child Care services are offered through United Day Care and Huffer Children’s Center (By5 Initiative) on a sliding scale. Both of these child care centers are Level 4 Pathways to Quality agencies.
- Employment and Employment Training. WorkOne provides job skills training. In addition, A Better Way, Muncie Mission, YWCA, Bridges and Meridian provide employment training.
- Healthcare. Open Door Health Services provides health services for the uninsured.
- Mental Health Counseling. Meridian Health Services offers permanent supportive housing, case management and assessment. They refer consumers to homeless shelters and provide transportation. Walnut Commons Apartments provides rental assistance to homeless adults with a serious mental illness. Caseworkers meet weekly with consumers to address issues.

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

In addition to the strengths listed above, Delaware County has a coordinated intake process in place through Region 6 Homeless Prevention Network with a partnership between the homeless providers, United Way’s 2-1-1 call center, and A Better Way’s “Where to Turn” Hotline (288-HELP). The City’s

Homeless Network is currently undergoing an analysis of assessment tools to make a final determination of which assessment tool will be used for the centralized intake and assessment process.

Meridian Health Services is a progressive healthcare organization specializing in “whole person” health, integrating physical, mental, and social well-being. Provisions are made for homeless persons, persons with HIV, and with other health-related issues. All patients receive services, regardless of income.

Financial management programs are offered by PathStone and Muncie Homeownership and Revitalization MHR and include linkages to programs offered in the general community and through the United Way.

Representatives from almost all of the services listed in the table are part of the Region 6 Continuum of Care Homeless Prevention Network. Through their meetings, providers and stakeholders are able to raise common concerns, consider how to assist each other with their clients’ needs, and brainstorm possible solutions.

Identified gaps include the need for more affordable rental housing, more subsidized housing, and better special needs housing. Gaps in services include legal aid for evictions and for alternative sentencing; mental health services for persons who are not at the more severe levels of dysfunction or who have stabilized, and they are “graduated” out of case management, thereby becoming vulnerable to relapse. The HPN is working on a closer relationship with law enforcement, education, and employment/employment training programs in order to target services specifically towards homeless persons.

The Homeless Prevention Network admits that there is a need for stronger collaboration with all agencies providing homeless prevention services and their funders in order to assist those most at risk more appropriately. Early identification of root causes of homelessness will help prevent clients from needing to call the hotline for prevention or homeless services assistance as much.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Obstacles to meeting underserved needs, especially for homeless are addressed primarily through the cooperative implementation of the CDBG Annual Action Plan, along with the City of Muncie, local public service organizations, the Muncie Region 6 Continuum of Care, Muncie Housing Authority and the individuals and families in the neighborhoods working together. One of the strengths of Muncie’s MCD and the CDBG program is the positive working relationships that exist between City and local partners, including public agencies, non-profits organizations, and neighborhood residents. The work that these neighborhoods and other stakeholders do is an integral component for the City as it prioritizes projects and funding. Region 6 Continuum of Care (which meets bi-monthly) has grown in the level of participation because of the need to work more creatively with less funding but, more importantly, because organizations are willing to work together for the betterment of the community. This group has

been very diligent about implementing and completing its Strategic Plan, which has the following eleven (11) goals:

- Decrease shelter stays by increasing rapid rehousing to stable housing;
- Reduce recidivism of households experiencing homelessness;
- Decrease the number of Veterans experiencing homelessness;
- Decrease the number of persons experiencing Chronic Homelessness;
- Decrease the number of homeless households with children;
- Increase the percentage of participants in Continuum are funded projects that employed at the exit to 38 percent or higher;
- Increase persons experiencing homelessness access to mainstream resources;
- Collaborate with local education agencies to assist in the identification of homeless families and inform them of their eligibility for McKinney-Vento education services;
- Improve homeless outreach and triage to housing and services;
- Improve HMIS data quality and coverage, and use data to develop strategies and policies to end homelessness; and
- Develop effective discharge plans and programs for individuals leaving State-Operated Facilities at risk of homelessness.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homeowner Rehabilitation and Repair	2020	2024	Affordable Housing	City Wide	Homeless Prevention Housing Preservation Increase Affordable Housing - Reduce Cost Burden	CDBG: \$200,000 HOME: \$169,604	Homeowner Housing Added: 2 Household Housing Unit Homeowner Housing Rehabilitated: 20 Household Housing Unit
2	New Construction for Homeownership	2020	2024	Affordable Housing	City Wide	Increase Affordable Housing - Reduce Cost Burden	HOME: \$75,000	Homeowner Housing Added: 3 Household Housing Unit
3	Public Services	2020	2024	Homeless Non-Homeless Special Needs	City Wide	Homeless Prevention Public Services for Special Needs Groups	CDBG: \$184,500	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 3500 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Tenant Based Rental Assistance (TBRA)	2020	2024	Affordable Housing	City Wide	Homeless Prevention Increase Affordable Housing - Reduce Cost Burden	HOME: \$121,070	Tenant-based rental assistance / Rapid Rehousing: 60 Households Assisted
5	Rental Housing Development	2020	2024	Affordable Housing	City Wide	Homeless Prevention Housing Preservation Increase Affordable Housing - Reduce Cost Burden		
6	Slum and Blight Clearance	2020	2024	Non-Housing Community Development Clearance and Blight	City Wide	Neighborhood Improvements	CDBG: \$305,000	Buildings Demolished: 1 Buildings Housing Code Enforcement/Foreclosed Property Care: 25 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Public Facilities or Improvements	2020	2024	Homeless Non-Homeless Special Needs Non-Housing Community Development	City Wide	Homeless Prevention Neighborhood Improvements	CDBG: \$330,213	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3500 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 234 Households Assisted Housing for Homeless added: 24 Household Housing Unit
8	Down Payment Assistance	2020	2024	Affordable Housing	City Wide	Housing Preservation Increase Affordable Housing - Reduce Cost Burden	HOME: \$0	
9	Economic Development	2021	2024	Non-Housing Community Development	City Wide	Economic Development	CDBG: \$0	
10	CHDO Program Administration	2020	2024	Affordable Housing	City Wide	Housing Preservation Increase Affordable Housing - Reduce Cost Burden	HOME: \$19,500	Other: 3 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Program Administration	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development Economic Development	City Wide	Homeless Prevention Housing Preservation Neighborhood Improvements Increase Affordable Housing - Reduce Cost Burden Economic Development Public Services for Special Needs Groups	CDBG: \$254,928 HOME: \$128,391	Other: 1 Other
12	CV - Public Services	2020	2024	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development COVID-19 Activities	City Wide	Homeless Prevention Public Services for Special Needs Groups	CDBG-CV: \$334,089	Public service activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 3000 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	CV - Public Facilities or Improvements	2020	2024	Non-Housing Community Development	City Wide	Homeless Prevention Neighborhood Improvements	CDBG-CV: \$155,770	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 500 Households Assisted
14	CV - Economic Development	2020	2024	Economic Development	City Wide	Economic Development	CDBG-CV: \$100,000	Jobs created/retained: 15 Jobs Businesses assisted: 10 Businesses Assisted
15	CV - Tenant Based Rental Assistance (TBRA)	2020	2024	Affordable Housing COVID-19 Activities	City Wide	Homeless Prevention Increase Affordable Housing - Reduce Cost Burden	CDBG-CV: \$10,000	Tenant-based rental assistance / Rapid Rehousing: 15 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
16	CV - Program Administration	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development COVID-19 Activities	City Wide	Homeless Prevention Neighborhood Improvements Increase Affordable Housing - Reduce Cost Burden Economic Development Public Services for Special Needs Groups	CDBG-CV: \$149,965	Other: 1 Other

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Homeowner Rehabilitation and Repair
	Goal Description	Rehabilitation projects of existing homes for new homebuyers and Rehabilitation and repair for homeowners.
2	Goal Name	New Construction for Homeownership
	Goal Description	Construct three new homes for homeownership program through Habitat for Humanity in 8Twelve Neighborhoods.

3	Goal Name	Public Services
	Goal Description	Public services activities that assist both non-homeless and homeless residents in the communities.
4	Goal Name	Tenant Based Rental Assistance (TBRA)
	Goal Description	Provide Tenant Based Rental Assistance to low income families with High Cost Burden.
5	Goal Name	Rental Housing Development
	Goal Description	Projects for the development of affordable rental housing for low and moderate income households.
6	Goal Name	Slum and Blight Clearance
	Goal Description	Demolition, securing and clean-up of blighted, vacant, unsafe properties in the city, as enforced by the City Building Commissioner's office and administered by the Unsafe Building Hearing Authority.
7	Goal Name	Public Facilities or Improvements
	Goal Description	Improve public facilities including: homeless shelters, community centers, day care centers and parks or infrastructure, such as paving and sidewalks serving low-moderate income areas (LMA) or limited clientele (LMC).
8	Goal Name	Down Payment Assistance
	Goal Description	Increase opportunities for first-time buyers through Down Payment Assistance.
9	Goal Name	Economic Development
	Goal Description	Activities that will provide assistance to small and micro businesses in the City of Muncie to create or retain jobs for low and moderate income neighborhood businesses.
10	Goal Name	CHDO Program Administration
	Goal Description	Provide operational funding to CHDO organizations providing affordable housing development services to neighborhoods.

11	Goal Name	Program Administration
	Goal Description	Administrative costs for the MCD staff and contractors to implement the CDBG and HOME program, including overseeing/monitoring subrecipient programs, planning and implementing activities that meet community needs.
12	Goal Name	CV - Public Services
	Goal Description	Activities to provide public services to assist individuals and families needing assistance or services funded under the CARES Act.
13	Goal Name	CV - Public Facilities or Improvements
	Goal Description	Funding to make improvements in public facilities such as child care centers, community centers, homeless shelters, infrastructure(streets & sidewalks) parks and neighborhood facilities.
14	Goal Name	CV - Economic Development
	Goal Description	Assistance to micro and small businesses to impact job creation and/or retention.
15	Goal Name	CV - Tenant Based Rental Assistance (TBRA)
	Goal Description	Rental Assistance for households through CARES Act funding.
16	Goal Name	CV - Program Administration
	Goal Description	Program administration, planning, training and oversight of the CDBG-CV Program by the MCD staff and contractors.

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

The City of Muncie is estimated at 56.27% LMI; therefore, the geographic goal area is Citywide. The City estimates that it will provide the following affordable housing during the first one year period:

The City estimates that it will provide the following affordable housing through the during the first year of the five year period:

- Provide for the rehabilitation of twenty (20) homeowner-occupied single family homes
- Provide for new construction of three (3) affordable housing units for homeownership
- Provide for the rehabilitation of two (2) affordable housing units for homeownership
- Provide funding for Tenant-Based Rental Assistance for approximately 15-20 households
- Provide funding for repair and rehabilitation of homeless facilities housing approximately 117 individuals

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Muncie Housing Authority (MHA) has approved and is implementing their 504/ADA Voluntary Compliance Agreement (VCA) to address accessibility and ADA provisions as required by Section 504 of the Rehabilitation Act of 1973. As a part of its last MHA 5-Year Plan, the Authority set forth a strategic goal to undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities. These goals were met during the last 5-Year Plan.

The MHA Admission and Occupancy Policy outlines the requirements that residents must use to ask for reasonable accommodations to make changes in the units leased from the Muncie Housing Authority. Accessible features include but are not limited to widened doorways, modified kitchen cabinets, lowered sink counters, bathroom grab bars, raised or lowered toilet seats.

Activities to Increase Resident Involvements

The MHA Board of Commissioners has established a Resident Relations Advisory Sub-Committee that is activated when needed to discuss upcoming MHA plans or resident concerns. The Board and the Executive Director have required all site managers to convene quarterly meetings with the residents (after working hours) to provide information, hear complaints and to deal with environmental and health and safety issues. The MHA CSS department acts as resident liaison for community resources and self-sufficiency programs. In addition to training courses, meetings are held for residents at the Neighborhood Network Center in the heart of the campus.

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

No

Plan to remove the ‘troubled’ designation

N/A

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

Barriers to Affordable Housing

The City has no obvious policies that serve as barriers to affordable housing. Delaware County (which includes Muncie) land use controls and zoning ordinance are fairly inclusive and flexible, City building code provisions are standard, and permit fees and charges are not excessive and do not present a barrier at this point.

Furthermore, there are policies and programs in place that help to prevent barriers to affordable housing, such as a three-year tax abatement available for new construction of single-family homes in the city, and energy assistance. The Delaware County Community Assistance Program, funded by the Indiana Housing and Community Development Authority, provides energy assistance to income-eligible households, thus making their housing more affordable. Additionally, the Muncie Land Bank was established by City Ordinance in 2017 and can be used as a tool for the development of affordable housing.

The City will continue to use CDBG and HOME funds to partner with non-profit and for-profit housing developers to construct and rehabilitate affordable housing units, make home repairs, and construct ramps and make other accessibility improvements for the homes of disabled persons. HOME funds for housing development are only provided for units in the inner city where there is ready access to public transportation and other amenities.

The City partners with HUD-approved Housing Counseling agencies PathStone and Muncie Homeownership and Revitalization MHR to provide downpayment assistance, with the requirement that homebuyers receive at least 8 hours of counseling for prior to purchase. CDBG funds also provide funds to PathStone for homebuyer orientation classes. Both the counseling sessions and classes include information about avoiding predatory lending, repairing credit, financial literacy, and home maintenance.

Community Development will continue to partner with the Muncie Human Rights Commission in support of fair housing education and outreach to local lenders, realtors, apartment owners, property managers, housing providers, and citizens.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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

The City partners with HUD-approved Housing Counseling agencies PathStone and Muncie Homeownership and Revitalization (MHODC) to provide downpayment assistance, with the requirement that homebuyers receive at least 8 hours of counseling for prior to purchase. CDBG and HOME funds also provide funds to PathStone for homebuyer orientation classes. Both the counseling sessions and classes include information about avoiding predatory lending, repairing credit, financial literacy, and home maintenance.

Community Development will continue to partner with the Muncie Human Rights Commission in support of fair housing education and outreach to local lenders, realtors, apartment owners, property managers, housing providers, and citizens.

SP-60 Homelessness Strategy – 91.215(d)

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

Muncie's goals contribute to reaching out to homeless persons and assessing their needs through the efforts of the Homeless Providers Network (HPN). The local Homeless Providers Network is very active both locally and regionally (Indiana Region 6) to ensure that a comprehensive network of services is available to the homeless population. The strategy includes components of prevention, outreach, intake assessment, emergency shelter, transitional shelter, permanent housing, and supportive services.

Muncie's various housing programs aim to provide safe and affordable housing to residents and reduce the risk of homelessness. The City supports emergency shelter and transitional housing services through the work of local nonprofit organizations and social service agencies, many of which are funded through CDBG dollars. Emergency Shelter providers include Bridges (The Inn for singles and families); A Better Way Domestic Violence Shelter (for single women and women with children/boys under age 6); YWCA (for single women and women with children/boys under age 6); Muncie Mission (for single men); and Christian Ministries (for single men; 3 apts. for families).

Homeless persons receive services and housing through a single point of entry at Bridges Community Services, where an assessment of the needs of the individual/family is completed. After the assessment, options and/or placement are provided wherever needed or available.

Addressing the emergency and transitional housing needs of homeless persons

It appears that the Muncie community's array of support services and housing is sufficient to encourage homeless persons to become permanently housed. The Homeless Providers Network (HPN), which includes the participation of the MCD staff, has identified gaps in the current services. Those gaps and needs were prioritized based upon:

- 1) whether the need - housing or supportive service - is currently being met, and
- 2) whether a need - housing or supportive service - is adequate to meet the current and future demands of the local homeless population.

The gaps have been identified for individuals and permanent housing for those with disabilities, particularly those suffering from mental health problems and addictions. Local providers advise that approximately half of the local homeless population suffers from mental health issues.

Emergency Shelter providers include A Better Way Domestic Violence Shelter for single women and women and children, Christian Ministries for single men, Muncie Mission for single men, the YWCA for single women and women with children, and Bridges Community Services and Meridian for individuals

and families. Bridges Community Services and Meridian Health Services also have transitional/permanent supportive housing for singles, families, and veterans.

In light of recent confusion regarding the emergency shelter system in Muncie, it was determined by the Region 6 Continuum of Care's Homeless Prevention Network that most shelters serve people that are experiencing "Absolute Homelessness." People are considered absolutely homeless if they have no physical shelter at all. These are people who are living on the street or in emergency shelters. The Shelter System is tiered by "Shelter Barriers":

- Low Barrier Shelters – Housing where a minimum number of expectations are placed on people who wish to live there. (Christian Ministries, Meridian, and Muncie Mission are Low Barrier Shelters.)
- Medium Barrier Shelters – Housing that may have some entrance restrictions, e.g., recent violent behavior, registered sex offender, active drug use. (Bridges "Tiny Home Village" is a Medium Barrier Shelter)
- High Barrier Shelters – Shelters at this level often will take ONLY women or men, have age restrictions, many do not take individuals who are suffering from obvious mental health disorders, have criminal or felonious records, or those who have difficulty caring for themselves. (Bridges "The Inn," YWCA and A Better Way are High Barrier Shelters.)

Homeless persons receive services and housing through a single point of entry at Bridges Community Services, where they will assess the needs of the individual/family and provide options and/or placement wherever needed or available.

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.

According to January 23, 2019, National Point-in-Time Count, the official homeless population in Delaware County, is 132 persons, a 14% decrease from 2018. According to local social service providers, however, that figure does not come close to the actual number of people in the area in need of homeless services, because there are unsheltered homeless people residing in places not meant for human habitation: such as cars, parks, sidewalks, abandoned buildings, streets, etc. It is also known that a significant number of individuals and families have found temporary housing with friends or family members. While these individuals are not homeless and do not meet the HUD definition for being at risk of homelessness, they are nonetheless often in an over-crowded situation that may not be sustainable long-term. None of these individuals are included in the local Point-In-Time Count, which means appropriate funding is not allocated to assist with the greater problem.

The Point-In-Time number of homeless persons by race and ethnicity are collected by the Housing Prevention Network for the Balance of State Continuum of Care.

The following statistics provided by the Balance of State of Region 6 Continuum of Care:

- 26% of the Delaware County homeless population are children under the age of 18 years old.
- 66% of all homeless are single (61% are men; 76% are women; 16% of the single men are Veterans)
- 12% of the Delaware County homeless population are families with children
- 32% of the Delaware County homeless are seriously mentally ill.
- 18% of the Delaware homeless have addictions to substances

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

The Muncie area currently has four HUD-supported transitional programs, two small faith-based transitional housing projects for families, one large faith-based emergency shelter for men, one domestic violence shelter for women, and one faith-based emergency shelter for multiple population groups.

A group of housing providers and peripheral support providers, known as the Homeless Prevention Network (HPN), meet monthly to network and convene for training. The City participates in HPN. In addition, the group belongs to the Region 6 Continuum of Care, which meets quarterly. The local HPN and Region 6 group have adopted the State's 10-year Plan to End Homelessness, with the caveat of addressing chronic family homelessness, as well.

In addition, HPN member Meridian Services operates the Drop-in Center six days per week, offering lunch and access to social services.

Other local efforts to address the needs of homeless persons include Harvest Soup Kitchen and various food resources, such as Second Harvest Food Bank (including tailgate distributions), Salvation Army, Christian Ministries, and faith-based locations, such as Friends Memorial Meeting, Muncie Christian Center, Abundant Life, Inside-Out (formerly Blood 'N Fire Ministries), Madison Street United Methodist Church and Morning Star Pantry.

Currently, the local HPN is planning strategies to develop permanent housing with supportive services for persons who are disabled. Various agencies are developing permanent housing for persons at risk of

becoming homeless, such as Bridges Community Services, recipient of HOME funds for developing and operating low-income rentals.

Other assistance for a transition to permanent housing includes housing counseling programs through such agencies as Muncie Homeownership and Revitalization and PathStone with assistance from CDBG and/or HOME funds. Greater Muncie IN Habitat for Humanity often salvages usable items from a variety of sources to sell in their retail store, ReStore, which provides additional revenue to build new homes for low-income home buyers.

Providers who are operating transitional programs offer a six-month follow-up for clients leaving their programs. Most all offer case management, and sometimes childcare, to make the transition successful. Clients that come through the organized programs are all referred to mainstream support services, as well.

According to Indiana Housing and Community Development Authority (IHCD), "The Continuum of Care is a community plan to organize and deliver housing and services to meet the specific needs of people who are homeless as they move to stable housing and maximum self-sufficiency. It includes action steps to end homelessness and prevent a return to homelessness. 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, like emergency shelter and safe, decent alternatives to the streets, transitional housing with supportive services and then permanent housing and permanent supportive housing."

Indiana Continuum of Care - Region 6 - Point-in-Time Homeless Count 01/23/2019										
All Households/All Persons										
	Sheltered			Unsheltered	2019 Total	2018 Total	Delaware	Grant	Randolph	Jay
	ES	TH	SH							
Number of Households	97	24	0	24	145	129	99	24	15	7
Number of persons	127	26	0	27	180	150	132	26	15	7
Number of persons (under age 18)	26	2	0	0	28	16	26	15	0	0
Number of persons (age 18-24)	13	0	0	3	16	12	13	2	0	1
Number of persons (over age 24)	88	24	0	24	136	122	93	22	15	6
Households without Children										
	Sheltered			Unsheltered	2019 Total	2018 Total	Delaware	Grant	Randolph	Jay
	ES	TH	SH							
Total number of households	81	23	0	24	128	120	84	22	15	7
Total number of persons	82	23	0	27	132	124	88	22	15	7
Number of young adults (age 18-24)	10	0	0	3	13	12	10	2	0	1
Number of adults (over age 24)	72	23	0	24	119	112	78	20	15	6
Households with at Least One Adult and One Child										
	Sheltered			Unsheltered	2019 Total	2018 Total	Delaware	Grant	Randolph	Jay
	ES	TH	SH							
Total Number of households	16	1		0	17	9	15	2	0	0
Number of persons	45	3		0	48	27	44	4	0	0
Number of persons (under age 18)	26	2		0	28	16	26	2	0	0
Number of persons (age 18-24)	3	0		0	3	1	3	0	0	0
Number of persons (over age 24)	16	1		0	17	10	15	2	0	0
Unaccompanied Youth Households - Subpopulation										
	Sheltered			Unsheltered	2019 Total	2018 Total	Delaware	Grant	Randolph	Jay
	ES	TH	SH							
Total # of unaccompanied youth households	10	0	0	2	12	13	8	2	1	1
Total number of unaccompanied youth	10	0	0	2	12	13	0	0	0	0
Number of unaccompanied youth (under 18)	0	0	0	0	0	0	0	0	0	0
Number of unaccompanied youth (18-24)	10	0	0	2	12	13	8	2	1	1

Point In Time Count - Region 6 - January 23, 2019

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

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

City of Muncie, Community Development Office, ensures that subrecipients, CHDOs, contractors, and subcontractors use lead-safe work practices by including lead-safe work practices in the written agreements made with subrecipients, CHDOs, contractors, and subcontractors. Both Tenants and Homebuyers of rehabilitated buildings receive information on Lead-Based Paint and how to protect themselves and their families from Lead-Based Paint hazards. Community Development requires that a Lead-Based Paint inspection be carried out by a certified inspector on all buildings built before 1978, receiving CDBG and HOME funds for rehabilitation, except where the action is exempt.

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

Homes built before 1978 are assumed to have lead-based paint; therefore, a work area is tested before any home rehab is done by a certified lead-based paint inspector or lead-based paint risk assessor. Assessment can be done by collecting paint chips for laboratory analysis or by testing painted surfaces with an XRF (X-Ray Fluorescence Analyzer) machine, which measures the amount of lead in paint. A report documenting the testing lists the surfaces tested and the surfaces which contain lead-based paint. If lead-based paint is present on an affected surface, then the lead-safe work practices are implemented to remove the lead-based paint, which includes required notification within 15 days after lead-based paint, or lead-based paint hazard are identified in the home, the unit (or common areas, if applicable), and within 15 days after completion of hazard control work in the unit or common area. Muncie Community Development follows the CPD Flow Chart - HUD Lead Safety Rules (based on CFR Part 35, subpart A (Disclosure), and subparts B-R (Lead Safe Housing Rule).

In March 2018, the City of Muncie, through its Department of Community Development (CD), received \$289,742 from the Indiana Housing and Community Development Authority (IHCDA) through its Lead Hazard Reduction Demonstration Grant Program (LHRDGP). In addition, \$35,000 was received in Health Homes Supplemental Funding (HHSF) to complete IHCDA-priority work in units received LHRDGP work. Partnering with PathStone Housing Corporation and the Interlocal Community Action Program (ICAP), CD is planning to undertake lead abatement or control work in 40 housing units beginning in March 2020.

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

Based on the 2018 Childhood Lead Surveillance Report from the Indiana State Board of Health - Lead & Healthy Homes Division, 892 lead tests were given to children in Delaware County. There were sixteen

(16) children with at least one test with elevated levels of lead in their blood and five that were confirmed with lead poisoning. In addition, the Building Commission does inspections that sometimes reveal to Lead-Based Paint violations and orders are written for remediation.

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

HUD requires that EPA (Environmental Protection Agency) rules be used with added requirements. On or after April 22, 2010, Lead Safety of Renovation, Repair, and Painting (The RRP Rule) became the standard for all firms working in pre-1978 homes and child-occupied facilities and the firms must be certified and use lead-safe work practices during renovations. All covered renovations must be performed by Certified Firms, using Certified Renovators and other trained workers. HUD requires that all workers be Certified Renovators or supervised by a Certified Abatement Supervisor (who, under the RRP Rule, must also be a Certified Renovator).

In addition, the following paragraph is included in all CDBG-assisted subrecipient rehab contracts:

The Subrecipient agrees that any construction or rehabilitation of residential structures with assistance provided under this Agreement shall be subject to HUD Lead-Based Paint regulations at 24 CFR 570.608, 24 CFR Part 35, Subparts B and J, and the HUD Lead Safe Housing Rule, as summarized in Appendix C. Additionally, all work shall be performed in conformance with the EPA's "Lead: Renovation, Repair and Painting" rule at 40 CFR 745.80, Subpart E. Wherever HUD and EPA regulations differ, the more stringent requirement shall be followed.

Prior to performing any work to be assisted by this agreement, the subrecipient shall submit to Community Development copies of EPA certification for the firm and for the Certified Renovator.

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

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

Through the preparation of the Consolidated Plan, Muncie has developed anti-poverty goals, strategies, and programs to help reduce the number of families and individuals living in poverty. As reported in ACS data for 2014-2018, Muncie has an individual poverty rate of 30% and a household poverty rate of 28.265%.

Muncie's poverty goals include:

- Reducing the number of Muncie residents living in poverty over the Consolidated Plan period
- Ensuring all residents, including those in poverty, have a safe place to live, access to job training and life skills, adequate food and clothing, parenting skills and support and educational opportunities to improve their livelihood and sustainability

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

Muncie's poverty goals and programs are incorporated into the following Consolidated Plan strategies summarized below:

Increase Preserve and Improve Existing Affordable Housing Supply. The Strategic Plan and Action Plan propose to allocate funding for housing rehabilitation and repair/maintenance programs assisting low- to moderate-income households. These housing programs will enable families to remain in their homes, keep their homes decent, safe and sanitary, while also allowing them to use their limited resources for other necessary items (i.e., clothing, food, etc.). The City will also support creating affordable housing units through new development or acquisition and rehabilitation, providing additional affordable housing opportunities for low- to moderate-income families.

Homelessness Prevention. CDBG funding will be provided to agencies that provide housing, shelter, and supportive services to assist the homeless as well as those households at risk of becoming homeless to help them achieve self-sufficiency.

Expand Economic Opportunities for Low and Moderate Income Persons. The Strategic Plan and Annual Action Plan propose funding for economic development programs and activities designed to help existing and new businesses create jobs for low- to moderate-income persons, or to help businesses in low- to moderate-income areas with building improvements or public improvements, to provide job training opportunities, as well as support small business development.

For households that are severely cost-burdened, there is little income available after paying monthly housing costs. By making housing affordable, there is the potential to decrease housing costs and make

funds available for food, clothing, health care, and to reduce the incidence of poverty in low or moderate income households. The City funds are available for food, clothing, health care and to reduce the incidence of poverty. The City coordinates its housing programs with other social service providers like PathStone and Muncie Homeownership and Revitalization, Inc., who offer services to low and moderate-income residents. For example, CDBG Public Service and Project funds allocated to subrecipients like PathStone and other Muncie CHDOs will allow homeowners to receive housing rehab at little to no cost, saving them money to use for other necessities.

Services for school-age children and/or seniors are offered through CDBG Public Service funds to agencies like United Day Care, Alpha Center, and Muncie-Delaware Senior Center. Employment programs at WorkOne allow Muncie residents to receive job skills training, employment leads, and WorkKeys assessment for job placement. Downpayment assistance will provide direct financial assistance to homebuyers. Finally, a strategic goal to complete a rental development project will contribute to the goal of increasing affordable housing.

SP-80 Monitoring – 91.230

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

In order to facilitate monitoring project progress, CD staff prominently maintain records and schedules for all CDBG-funded activities. There are major procedural steps for each activity, and CD staff input dates as steps are completed, thereby reflecting project status at all times. Additionally, public service and housing rehab subrecipient files always contain a checklist with required procedures and forms to be maintained and available for monitoring. CD staff meetings are conducted during which the status, progress and problems of staff-administered projects are discussed.

All CDBG subrecipients providing direct benefit to low/moderate-income persons are required to submit narrative progress reports and documentation with each reimbursement request regarding persons assisted, and most subrecipients make monthly requests. These data are reviewed for proportional progress according to performance measures stated in subrecipient contracts. If a subrecipient appears to be below anticipated performance measures, CD staff contacts subrecipient administrators to identify potential problems and discuss ways to ensure success.

During the program year, all CDBG subrecipients are monitored once on site by CD Staff, which includes review of the services provided, progress in meeting goals, financial records, procedures required to obtain timely reimbursement for program costs, and resolution of any problems with program administration. The timing of CDBG monitoring has been changed to mid-year, rather than later in the contract period, as in past practice, in order to identify and eliminate deficiencies before they become difficult to remediate.

HOME-assisted construction projects are monitored during their period of affordability according to a schedule maintained by the HOME Program Manager. Properties are monitored for compliance with affordable rents, income eligibility of tenants, and compliance with other terms of agreements per HUD requirements. Project owner/managers are provided technical assistance on items that are not in compliance, with follow-up as needed. Describe the results of your monitoring including any improvements made as a result. If an occasional concern arises, CD staff provides technical assistance with follow-up in writing.

The project status sheets, as well as various financial reports through HUD online systems and the City accounting system, enable CD staff to regularly review and track timeliness of expenditures. CDBG-funded subrecipient contracts require requests for reimbursement to be made no less than quarterly, which can be tracked on the status sheets. Subrecipients are contacted if payment requests are delayed, with technical assistance provided as needed. Detailed contracts and file checklists assist in ensuring compliance with program requirements.

CD continues to seek ways to identify MBE/WBE/DBE contractors for inclusion in the database, and to encourage all subrecipients and contractors to reach out to those listed, as included in contracts utilizing HOME and CDBG funds. Meetings are scheduled with NAACP, Collective Coalition of Concerned Clergy, and Muncie Human Rights Commission to assist the CD Office in improving their outreach to MBE/WBE/DBE contractors. In addition, the CD staff received professional development training on MBE/WBE Certification, and now provides the same training in a workshop format for the city of Muncie for potential contractors. The Human Rights Director monitors all bid packets and bid openings to make sure the City is in compliance with its goal to reach minority- and women-owned businesses.

Expected Resources

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

Introduction

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

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,274,641	0	0	1,274,641	5,098,564	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	513,565	0	0	513,565	2,054,260	
Other	public - federal	Other	749,824	0	0	749,824	0	Funding from the CARES Act for CDBG-CV activities and projects.

Table 56 - Expected Resources – Priority Table

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

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

Local guidelines require developers to contribute other funds to HOME-funded construction projects. For rehabilitation of existing units, non-profits and Community Housing and Development Organizations (CHDO) must contribute at least 25% of the total cost, and for-profit entities

must contribute at least 50% of the total cost. For new construction projects, all entities must contribute at least 50% of the total project cost. However, on a case-by-case basis, guidelines may be waived or amended as needed to allow for the increased cost of historic renovations and difficulty in obtaining private financing.

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

The state has also funded the City's Blight Elimination Program. An additional 50 vacant and substandard homes will be demolished through this program. Funds will be expended by October 2020.

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

Abandoned property or land owned by the city, county, state, or federal agencies may be used to develop affordable housing or mixed-use development as projects are proposed that meet the needs of low and moderate-income households.

Discussion

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

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homeowner Rehabilitation and Repair	2020	2024	Affordable Housing	City Wide	Housing Preservation Increase Affordable Housing - Reduce Cost Burden	CDBG: \$200,000 HOME: \$169,604	Homeowner Housing Added: 2 Household Housing Unit Homeowner Housing Rehabilitated: 20 Household Housing Unit
2	New Construction for Homeownership	2020	2024	Affordable Housing	City Wide	Increase Affordable Housing - Reduce Cost Burden	HOME: \$75,000	Homeowner Housing Added: 3 Household Housing Unit
3	Public Services	2020	2024	Homeless Non-Homeless Special Needs	City Wide	Homeless Prevention Public Services for Special Needs Groups	CDBG: \$184,500	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 1000 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Tenant Based Rental Assistance (TBRA)	2020	2024	Affordable Housing	City Wide	Homeless Prevention Increase Affordable Housing - Reduce Cost Burden	HOME: \$121,070	Tenant-based rental assistance / Rapid Rehousing: 60 Households Assisted
5	Slum and Blight Clearance	2015	2019	Non-Housing Community Development Clearance and Blight	City Wide	Neighborhood Improvements	CDBG: \$305,000	Buildings Demolished: 1 Buildings Housing Code Enforcement/Foreclosed Property Care: 25 Household Housing Unit
6	Public Facilities or Improvements	2015	2019	Homeless Non-Homeless Special Needs Non-Housing Community Development	City Wide	Homeless Prevention Neighborhood Improvements Increase Affordable Housing - Reduce Cost Burden Public Services for Special Needs Groups	CDBG: \$330,213	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 254 Households Assisted Housing for Homeless added: 24 Household Housing Unit
7	CHDO Program Administration	2020	2024	Affordable Housing	City Wide	Housing Preservation Increase Affordable Housing - Reduce Cost Burden	HOME: \$19,500	Other: 3 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Program Administration	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development Economic Development	City Wide	Homeless Prevention Housing Preservation Neighborhood Improvements Increase Affordable Housing - Reduce Cost Burden Public Services for Special Needs Groups	CDBG: \$254,928 HOME: \$128,391	Other: 1 Other
9	CV - Public Services	2020	2024	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development COVID-19 Activities	City Wide	Public Services for Special Needs Groups	CDBG-CV: \$334,089	Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 5000 Households Assisted Homeowner Housing Rehabilitated: 1 Household Housing Unit Jobs created/retained: 10 Jobs

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	CV - Public Facilities or Improvements	2020	2024	Non-Housing Community Development	City Wide	Neighborhood Improvements	CDBG-CV: \$155,770	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 500 Households Assisted Housing for Homeless added: 1 Household Housing Unit
11	CV - Economic Development	2020	2024	Economic Development	City Wide	Economic Development	CDBG-CV: \$100,000	Jobs created/retained: 15 Jobs Businesses assisted: 10 Businesses Assisted
12	CV - Tenant Based Rental Assistance (TBRA)	2020	2024	Affordable Housing COVID-19 Activities	City Wide	Homeless Prevention Increase Affordable Housing - Reduce Cost Burden	CDBG-CV: \$10,000	Tenant-based rental assistance / Rapid Rehousing: 15 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	CV - Program Administration	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development COVID-19 Activities	City Wide	Homeless Prevention Housing Preservation Neighborhood Improvements Increase Affordable Housing - Reduce Cost Burden Economic Development Public Services for Special Needs Groups	CDBG-CV: \$149,965	Other: 1 Other

Table 57 – Goals Summary

Goal Descriptions

1	Goal Name	Homeowner Rehabilitation and Repair
	Goal Description	Rehabilitation of two existing houses for new homebuyers. Projects will be completed by CHDOs ecoREHAB and PathStone for Recovery. PathStone will complete rehabilitation and repair for approximately 20 low and moderate income homeowners.
2	Goal Name	New Construction for Homeownership
	Goal Description	Construction of three single family properties for Homeownership.

3	Goal Name	Public Services
	Goal Description	Public service activities to meet the needs of the community.
4	Goal Name	Tenant Based Rental Assistance (TBRA)
	Goal Description	Provide Tenant Based Rental Assistance for up to three months for low income participants affected decreases in income.
5	Goal Name	Slum and Blight Clearance
	Goal Description	Demolition, securing and clean-up of blighted, vacant, unsafe properties in the City, as enforced by the City Building Commissioner's Office and administered by the Unsafe Building Hearing Authority. Citywide.
6	Goal Name	Public Facilities or Improvements
	Goal Description	Improve and rehabilitate public facilities, community centers, child care centers, homeless shelters and parks serving low to moderate income individuals and households.
7	Goal Name	CHDO Program Administration
	Goal Description	Assist CHDO organizations in funding the administrative affordable housing program operations: PathStone, ecoREHAB and Muncie Home Ownership and Revitalization.
8	Goal Name	Program Administration
	Goal Description	General Administration for CDBG and HOME Programs including funds provided for CHDO Administration of HOME funds.
9	Goal Name	CV - Public Services
	Goal Description	Public services and economic development activities funded through the CDBG - CV funds
10	Goal Name	CV - Public Facilities or Improvements
	Goal Description	Rehabilitation of homeless shelters for homeless and neighborhood centers in low and moderate income neighborhoods or serve LMC. Includes infrastructure improvements.

11	Goal Name	CV - Economic Development
	Goal Description	Assistance to micro and small businesses impacting job creation and retention.
12	Goal Name	CV - Tenant Based Rental Assistance (TBRA)
	Goal Description	Emergency rental assistance to low and moderate income households.
13	Goal Name	CV - Program Administration
	Goal Description	MCD program administration of the CDBG-CV in order to provide oversight to the program to ensure compliance. Additionally, funding planning, contracts and training for the effective implementation of the CDBG-CV Program.

Projects

AP-35 Projects – 91.220(d)

Introduction

CDBG funds will be distributed for nineteen (19) projects/activities, HOME will fund eight (8) projects/activities and CDBG-CV will fund eleven (11) projects/activities through the CARES Act. An additional \$305,289 will be awarded under a future application process for project proposals. Funds will be used for CDBG & CDBG-CV Administration (20%) and HOME Administration (25%). Funds for CHDO Administration (4%) will be provided for the following three Community Housing and Development Organizations: ecoREHAB, PathStone and Muncie Homeownership and Revitalization, Inc. Tenant Based Rental Assistance funds will be provided to low income rentals. ecoREHAB and PathStone, will assist low-moderate income households in creating affordable housing for low and moderate income residents through activities such as acquisition and rehabilitation of existing units. Habitat for Humanity will construct new units for low income homebuyers.

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

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

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

Projects

#	Project Name
1	CDBG Program Administration
2	PS - A Better Way
3	PS - Alpha Center
4	PS - Christian Ministries Men's Sleeping Room
5	PS - Motivate Our Minds
6	PS - Muncie Delaware County Senior Citizens Center
7	PS - PathStone Housing Counseling

#	Project Name
8	PS - Urban Light CDC
9	PS - The Arc of Indiana Foundation
10	PS - YWCA
11	PS - Friends Memorial Church - Food Pantry
12	Slum and Blight Clearance
13	PathStone Holistic Rehab Project
14	Boys & Girls Club of Muncie
15	Muncie Delaware County Senior Citizens Center
16	United Day Care Center
17	Bridges Community Services Inc. Emergency Shelter
18	Paving and Sidewalks
19	Park Improvements
20	HOME Administration & Planning
21	ecoREHAB - CHDO Admin
22	Muncie Homeownership and Revitalization, Inc. - CHDO Admin
23	PathStone - CHDO Administration
24	ecoREHAB - Homeowner Project
25	PathStone Rehab for Recovery
26	Habitat for Humanity
27	Tenant Based Rental Assistance (TBRA)
28	CV - CDBG-CV - Program Administration
29	CV - PS - Whitely Community Council
30	CV - PS - Habitat for Humanity - Homeowner Services
31	CV - PS - Second Harvest Food Bank - Forward S.T.E.P.S.
32	CV - PS - Other CDBG - CV Projects
33	CV - Bridges Community Services - Tiny Home Village #1
34	CV - Bridges Community Services - Tiny Home Village #2
35	CV - Bridges Community Services - 607 E. Charles Repair
36	CV - Inside-Out CDC
37	CV - Small Business Assistance re: COVID-19
38	CV - Tenant Based Rental Assistance (TBRA)

Table 58 – Project Information

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

The allocation priorities for these projects and activities are based on the Community Survey, public meetings and key stakeholder meetings and interviews conducted for the Consolidated Plan, the needs identified in the data analysis and input from the MCD staff.

AP-38 Project Summary
Project Summary Information

1	Project Name	CDBG Program Administration
	Target Area	City Wide
	Goals Supported	Slum and Blight Clearance Public Facilities or Improvements Program Administration
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden Homeless Prevention Housing Preservation Public Services for Special Needs Groups Neighborhood Improvements
	Funding	CDBG: \$254,928
	Description	Program Administration and Planning for the CDBG and HOME Programs.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Muncie Community Development will provide program administration and planning for HOME and CDBG in order to provide services to over 70,000 residents in the City of Muncie.
	Location Description	300 N. High Street, Muncie, IN 47305
	Planned Activities	Program Administration and Planning for HOME and CDBG Programs for the City of Muncie.
2	Project Name	PS - A Better Way
	Target Area	City Wide
	Goals Supported	Public Services
	Needs Addressed	Homeless Prevention Public Services for Special Needs Groups
	Funding	CDBG: \$40,000
	Description	Provide funds to subrecipient to assist victims of domestic abuse providing shelter, crisis intervention, support & related services.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	300 families dealing with domestic violence
	Location Description	N/A

	Planned Activities	Funds will provide shelter and services to persons who are homeless or at risk of homelessness due to domestic violence or sexual assault. CDBG funds will help to pay for staff trained in trauma-informed care, to handle crisis calls, do intakes, offer emotional support and advocacy, provide transportation and other services, to meet victims' needs. These staff will primarily cover shifts on evenings, nights, weekends and holidays.
3	Project Name	PS - Alpha Center
	Target Area	City Wide
	Goals Supported	Public Services
	Needs Addressed	Public Services for Special Needs Groups
	Funding	CDBG: \$17,000
	Description	Public Service, LMC: Provide quality services for senior daycare facility.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	500 elderly families
	Location Description	315 South Street, Muncie, IN 47305
	Planned Activities	The Alpha Center provides daily respite for caregivers, engaging age appropriate physical activities; walking, chair ti-chi, etc., mental enrichment practices, nutritious snacks, balanced meals, emergency take home meals, pet therapy, A-Call-Away phone reassurance program(including weekends), music therapy, field trips within the community, outdoor natural stimulation and peer to peer engagement.
4	Project Name	PS - Christian Ministries Men's Sleeping Room
	Target Area	City Wide
	Goals Supported	Public Services
	Needs Addressed	Homeless Prevention Public Services for Special Needs Groups
	Funding	CDBG: \$20,000
	Description	Emergency Shelter providing housing for men who need homeless services.
	Target Date	12/31/2021

	Estimate the number and type of families that will benefit from the proposed activities	85 homeless men
	Location Description	403-1/2 E. Main Street, Muncie, IN 47305
	Planned Activities	The Men's Sleeping Room is an emergency shelter for single men that opens nightly at 6 p.m. and closes at 8 a.m. We provide: an evening meal, breakfast, clean clothes, showers, and a safe, clean environment for men who have nowhere else to sleep. Funds spent to administer the program are: salaries for the coordinator and night manager, utilities, and food.
5	Project Name	PS - Motivate Our Minds
	Target Area	City Wide
	Goals Supported	Public Services
	Needs Addressed	Homeless Prevention
	Funding	CDBG: \$20,000
	Description	Public Service (LMC): Funds used to manage the cost of administering a top level educational enrichment program low- to moderate-income children (K-8th grade).
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	525 Youth
	Location Description	2023 Highland Ave, Muncie, IN 47303
	Planned Activities	Students in kindergarten through eighth grades come to Motivate Our Minds in crisis, as they are at risk of being trapped by the lack of structure, educational support, and the complications of poverty.
6	Project Name	PS - Muncie Delaware County Senior Citizens Center
	Target Area	City Wide
	Goals Supported	Public Services
	Needs Addressed	Public Services for Special Needs Groups
	Funding	CDBG: \$15,500
	Description	Provides enrichment services to elderly residents throughout the City of Muncie.

	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	7583 Individuals and 6289 Households - Targeted Elderly clientele
	Location Description	2718 E. Delaware St, Muncie, IN 47403
	Planned Activities	A variety of activities for elderly individuals - independent seniors to come and socialize, learn new skills and information, share a meal, exercise their brains and bodies and participate in many varied programs with people their own age.
7	Project Name	PS - PathStone Housing Counseling
	Target Area	City Wide
	Goals Supported	Public Services
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden
	Funding	CDBG: \$17,500
	Description	Housing Counseling for homeowners participating in PathStone programs for housing rehabilitation and repair program
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	80 Low income families
	Location Description	420 S. High Street, Suite 101, Muncie, IN
	Planned Activities	Project will provide pre-purchase and post purchase homeownership counseling and education, administration of down-payment and closing cost assistance to eligible Muncie homebuyers, and referrals to address other housing problems such as foreclosure.
8	Project Name	PS - Urban Light CDC
	Target Area	City Wide
	Goals Supported	Public Services
	Needs Addressed	Neighborhood Improvements
	Funding	CDBG: \$6,200

	Description	Funds will be used to implement Neighborhood Engagement events and activities and create and maintain an urban garden for residents of the Muncie South Central Neighborhood. South Central, Industry, Thomas Park Avondale neighborhoods.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	100 low and moderate income families
	Location Description	Census Tract 3,4,5
	Planned Activities	<p>Residents who live in the South Central, Industry, and Thomas Park Avondale neighborhoods will participate in:</p> <p>South Central Community Garden</p> <p>1. Garden Education</p> <p>-Urban Light Community Development will work with the Delaware County Purdue Extension to provide garden education. This education is open to all Muncie residents, but is specifically targeted to neighbors in the Industry, South Central, and Thomas Park Avondale neighbors. The education will be provided once-a-month from March – June 2020.</p> <p>2. Fall 2020 Harvest Neighborhood Engagement Event</p> <p>-This will be a neighborhood engagement event to celebrate the end of the gardening season. In 2020 this will be a hot dog cook-out event.</p> <p>-April 2020 Resident Engagement Event: Easter Egg Hunt at the community garden</p> <p>Resident Listening</p> <p>1. A second round of resident listening will be held in 2020 in the months of June, July, and August</p>
9	Project Name	PS - The Arc of Indiana Foundation
	Target Area	City Wide
	Goals Supported	Public Services
	Needs Addressed	Public Services for Special Needs Groups
	Funding	CDBG: \$11,800
	Description	Funds from this request will be used to support Career Sampling Sessions (CSS) that are held throughout the year
	Target Date	12/31/2021

	Estimate the number and type of families that will benefit from the proposed activities	100 developmentally challenged individuals
	Location Description	601 S. High Street, Muncie, IN 47305
	Planned Activities	Career Sampling Sessions (CSS) are offered throughout the year for prospective students, including high school students and young adults exploring and seeking career opportunities. This will provide critical support for EGTI staff, materials, and assessment tools needed to carry out the sessions to an anticipated 95+ participants during the grant period.
10	Project Name	PS - YWCA
	Target Area	City Wide
	Goals Supported	Public Services
	Needs Addressed	Homeless Prevention Public Services for Special Needs Groups
	Funding	CDBG: \$30,000
	Description	Public Service, LMC: Provide funds for emergency housing for women and children.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	750 homeless families
	Location Description	310 E Charles Street, Muncie, IN
	Planned Activities	Stay programs to help cover basic utility expenses associated with housing the most vulnerable members of our community, homeless women and children. The Funds requested will help offset a portion of the shelter staff salaries who provide case management, housekeeping, advocacy programming, data tracking, utilities, maintenance and a portion of indirect costs related to the Emergency Shelter and C.O.T.S. Stay Programs.
11	Project Name	PS - Friends Memorial Church - Food Pantry
	Target Area	City Wide
	Goals Supported	Public Services

	Needs Addressed	Public Services for Special Needs Groups
	Funding	CDBG: \$6,500
	Description	
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	200 low and moderate income families
	Location Description	418 W. Adams Street, Muncie, In
	Planned Activities	Funds will provide supplemental nutrition on a monthly basis to an average of 200 households each month.
12	Project Name	Slum and Blight Clearance
	Target Area	City Wide
	Goals Supported	Slum and Blight Clearance
	Needs Addressed	Neighborhood Improvements
	Funding	CDBG: \$305,000
	Description	SBS: Demolition, securing and clean up blighted, vacant and unsafe properties.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	5000 low and moderate income families
	Location Description	City Wide
	Planned Activities	SBS: Demolition securing and clean up blighted, vacant and unsafe properties.
13	Project Name	PathStone Holistic Rehab Project
	Target Area	City Wide
	Goals Supported	Homeowner Rehabilitation and Repair
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden Housing Preservation
	Funding	CDBG: \$200,000
	Description	Rehabilitation and repairs for homeowner occupied homes.

	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Twenty low moderate income households and the disabled and elderly
	Location Description	City Wide
	Planned Activities	Rehabilitation and repair of 20 LMI homeowner occupied homes.
14	Project Name	Boys & Girls Club of Muncie
	Target Area	City Wide
	Goals Supported	Public Facilities or Improvements
	Needs Addressed	Public Services for Special Needs Groups Neighborhood Improvements
	Funding	CDBG: \$68,885
	Description	Repair roof of the Madison Street Building
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	150 Youth
	Location Description	300 N Madison, Muncie, IN
	Planned Activities	Repair roof on the building to insure safety and improvement from leaking roof in disrepair.
15	Project Name	Muncie Delaware County Senior Citizens Center
	Target Area	City Wide
	Goals Supported	Public Facilities or Improvements
	Needs Addressed	Public Services for Special Needs Groups Neighborhood Improvements
	Funding	CDBG: \$21,000
	Description	Funds be used to improve the Senior Citizens Center property.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	6829 Elderly Households

	Location Description	2517 W. 8th Street, Muncie, IN
	Planned Activities	Renovate 2 bathrooms to meet ADA requirements in the Senior Citizens Center.
16	Project Name	United Day Care Center
	Target Area	City Wide
	Goals Supported	Public Facilities or Improvements
	Needs Addressed	Public Services for Special Needs Groups
	Funding	CDBG: \$11,000
	Description	Funds will be used to make improvements to the United Day Care facility.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	72 households
	Location Description	312 S. Vine St. Muncie, Indiana 47305
	Planned Activities	The requested funds will be used to replace the rooftop heating/cooling unit at the United Day Care Center.
17	Project Name	Bridges Community Services Inc. Emergency Shelter
	Target Area	City Wide
	Goals Supported	Public Facilities or Improvements
	Needs Addressed	Homeless Prevention
	Funding	CDBG: \$27,582
	Description	Repair and rehabilitation to the emergency shelter housing families.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	12 low and moderate income homeless families.
	Location Description	318 W 8th Street, Muncie, IN
	Planned Activities	Renovation of a homeless facility to provide housing to approximately 144 homeless individuals in families.

18	Project Name	Paving and Sidewalks
	Target Area	City Wide
	Goals Supported	Public Facilities or Improvements
	Needs Addressed	Neighborhood Improvements
	Funding	CDBG: \$141,746
	Description	Paving and sidewalk improvements in low and moderate income neighborhoods throughout Muncie.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	5000 households in low and moderate income neighborhoods
	Location Description	City Wide TBD
	Planned Activities	Street and sidewalk improvements throughout low and moderate income neighborhoods to improve livability and meet ADA requirements.
19	Project Name	Park Improvements
	Target Area	City Wide
	Goals Supported	Public Facilities or Improvements
	Needs Addressed	Neighborhood Improvements
	Funding	CDBG: \$60,000
	Description	Make improvements to parks that help to make them accessible and a more safe and enriching experience.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	3000 households
	Location Description	City Wide
	Planned Activities	Improve the parks in low and moderate income neighborhoods in order to improve the facilities and meet ADA requirements.
20	Project Name	HOME Administration & Planning
	Target Area	City Wide

	Goals Supported	New Construction for Homeownership Tenant Based Rental Assistance (TBRA) CHDO Program Administration Program Administration
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden Housing Preservation
	Funding	HOME: \$128,391
	Description	Muncie Community Development Department planning and administration of HOME Program.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	100
	Location Description	300 N. High Street, Muncie, IN
	Planned Activities	Planning and administration of the HOME program to meet all HUD requirements. Housing Market Study will be completed during this program year.
21	Project Name	ecoREHAB - CHDO Admin
	Target Area	City Wide
	Goals Supported	Homeowner Rehabilitation and Repair CHDO Program Administration
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden
	Funding	HOME: \$6,500
	Description	CHDO administrative funds in order to implement responsibilities for a HOME project.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	One low to moderate new homebuyer
	Location Description	405 South Walnut Street, Muncie, IN
	Planned Activities	Funding will be for CHDO operations and administrative expenses in order to implement a HOME project.
22	Project Name	Muncie Homeownership and Revitalization, Inc. - CHDO Admin

	Target Area	City Wide
	Goals Supported	CHDO Program Administration
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden
	Funding	HOME: \$6,500
	Description	CHDO Administrative funds for organization responsible for housing programs.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	one low and moderate income family
	Location Description	TBD
	Planned Activities	Housing Counseling.
23	Project Name	PathStone - CHDO Administration
	Target Area	City Wide
	Goals Supported	Homeowner Rehabilitation and Repair CHDO Program Administration
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden Housing Preservation
	Funding	HOME: \$6,500
	Description	CHDO administrative funds in order to implement responsibilities for a HOME project.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	One low or moderate income family
	Location Description	420 S. High Street, Suite 101, Muncie, IN
	Planned Activities	CHDO administrative funds in order to implement responsibilities for a HOME rehab project.
24	Project Name	ecoREHAB - Homeowner Project
	Target Area	City Wide
	Goals Supported	Homeowner Rehabilitation and Repair

	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden Housing Preservation
	Funding	HOME: \$90,000
	Description	Rehabilitation of one home for a new homebuyer
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	One low or moderate income family
	Location Description	1710 S. Elm Street, Muncie, IN
	Planned Activities	Rehabilitation of one home for new L/M income Homebuyer.
25	Project Name	PathStone Rehab for Recovery
	Target Area	City Wide
	Goals Supported	Homeowner Rehabilitation and Repair
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden Housing Preservation
	Funding	HOME: \$79,604
	Description	Rehabilitate a home for a new homebuyer.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	One low income homebuyer
	Location Description	2318 S. Hackley
	Planned Activities	Rehabilitate a home for a new home buyer who has participated in a rehabilitation program.
26	Project Name	Habitat for Humanity
	Target Area	City Wide
	Goals Supported	New Construction for Homeownership
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden
	Funding	HOME: \$75,000
	Description	Construction of three homes for new low and moderate income homebuyers.

	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Three low and moderate income families
	Location Description	City Wide - TBD in 8 Twelve neighborhood
	Planned Activities	Construct three homes for new homebuyers who participate in the Habitat for Humanity Program.
27	Project Name	Tenant Based Rental Assistance (TBRA)
	Target Area	City Wide
	Goals Supported	Tenant Based Rental Assistance (TBRA)
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden
	Funding	HOME: \$149,965
	Description	Provide emergency rental assistance to low and moderate income households impacted by economic challenges.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	60 low and moderate income households.
	Location Description	City Wide
	Planned Activities	Provide emergency rental assistance through a program that assists low and moderate income households impacted by economic challenges.
28	Project Name	CV - CDBG-CV - Program Administration
	Target Area	City Wide
	Goals Supported	CV - Public Services CV - Public Facilities or Improvements CV - Program Administration
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden Homeless Prevention Public Services for Special Needs Groups Neighborhood Improvements Economic Development
	Funding	CDBG-CV: \$149,965

	Description	MCD staff will provide planning and administrative oversight for the the implementation of projects and activities funded under the CDBG-CV.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	70000 individuals City Wide
	Location Description	City Wide
	Planned Activities	Program Administration and Planning for CDBG-CV Program by MCD staff.
29	Project Name	CV - PS - Whitely Community Council
	Target Area	City Wide
	Goals Supported	CV - Public Services
	Needs Addressed	Neighborhood Improvements
	Funding	CDBG-CV: \$8,800
	Description	Activities for community engagement including Community Garden
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	750 families in Whitely neighborhood
	Location Description	Whitely neighborhood - Census Tract 12
	Planned Activities	Neighborhood Services and activities for community engagement implemented through the Whitley Neighborhood Council.
30	Project Name	CV - PS - Habitat for Humanity - Homeowner Services
	Target Area	City Wide
	Goals Supported	CV - Public Services
	Needs Addressed	Public Services for Special Needs Groups
	Funding	CDBG-CV: \$10,000
	Description	Funds will be used to support Muncie Habitat for Humanity homeowner services.
	Target Date	12/31/2021

	Estimate the number and type of families that will benefit from the proposed activities	45 low and moderate income families
	Location Description	1923 S. Hoyt Ave., Muncie, IN 47302
	Planned Activities	Homeowner services for homeownership including recruitment and planning for homeownership activities.
31	Project Name	CV - PS - Second Harvest Food Bank - Forward S.T.E.P.S.
	Target Area	City Wide
	Goals Supported	CV - Public Services
	Needs Addressed	Public Services for Special Needs Groups
	Funding	CDBG-CV: \$10,000
	Description	Second Harvest Food Bank Forward S.T.E.P.S. initiative is a relationship-based, multi-generational empowerment program that works alongside families who are in poverty.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	80 low and moderate income families
	Location Description	6621 Old State Road 3, Muncie, IN
	Planned Activities	Second Harvest S.T.E.P.S. work with families complete a 16-week training to understand and conquer the sources of daily instability that create challenges that keep them from thriving. Individuals are matched with Accountability Partners that help them set goals unique to their needs and circumstances.
32	Project Name	CV - PS - Other CDBG - CV Projects
	Target Area	City Wide
	Goals Supported	CV - Public Services
	Needs Addressed	Public Services for Special Needs Groups
	Funding	CDBG-CV: \$305,289
	Description	A variety of Public Service activities will be funded from CDBG-CARES Act monies.
	Target Date	12/31/2021

	Estimate the number and type of families that will benefit from the proposed activities	70000
	Location Description	City Wide
	Planned Activities	Public Service activities to be funded through CARES Act CDBG grant.
33	Project Name	CV - Bridges Community Services - Tiny Home Village #1
	Target Area	City Wide
	Goals Supported	CV - Public Facilities or Improvements
	Needs Addressed	Homeless Prevention
	Funding	CDBG-CV: \$23,005
	Description	Improve facilities in the Tiny Homes Village Project.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	45 Households
	Location Description	318 W 8th Street, Muncie, IN
	Planned Activities	Upgrade the Tiny Homes by improving the bathrooms available for homeless residents.
34	Project Name	CV - Bridges Community Services - Tiny Home Village #2
	Target Area	City Wide
	Goals Supported	CV - Public Facilities or Improvements
	Needs Addressed	Homeless Prevention
	Funding	CDBG-CV: \$16,005
	Description	The funds will be used for the improve the security of the Tiny Homes Village.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	45 families
	Location Description	

	Planned Activities	Replace the fencing surrounding the Tiny Homes Village.
35	Project Name	CV - Bridges Community Services - 607 E. Charles Repair
	Target Area	City Wide
	Goals Supported	CV - Public Facilities or Improvements
	Needs Addressed	Homeless Prevention
	Funding	CDBG-CV: \$21,960
	Description	Rehabilitate Shelter for homeless veterans.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	24 homeless veterans
	Location Description	607 East Charles St, Muncie, IN
	Planned Activities	Funding will rehabilitate a building for housing for homeless veterans. 12 rooms for 24 veterans.
36	Project Name	CV - Inside-Out CDC
	Target Area	City Wide
	Goals Supported	Public Facilities or Improvements
	Needs Addressed	Neighborhood Improvements
	Funding	CDBG-CV: \$84,800
	Description	The Inside Out the CDC will replace the roof on the CDC building.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	6000 individuals who participate in the CDC programs.
	Location Description	300 N. Madison, Muncie, IN
	Planned Activities	Replace roof on the In-Side Out CDC Building.
37	Project Name	CV - Small Business Assistance re: COVID-19
	Target Area	City Wide
	Goals Supported	CV - Economic Development
	Needs Addressed	Economic Development

	Funding	CDBG-CV: \$100,000
	Description	Assistance to small and micro businesses as a result of COVID-19.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	10 businesses and 15 jobs retained or created
	Location Description	TBD
	Planned Activities	Provides assistance to small and micro businesses as a result of COVID-19
38	Project Name	CV - Tenant Based Rental Assistance (TBRA)
	Target Area	City Wide
	Goals Supported	CV - Tenant Based Rental Assistance (TBRA)
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden Homeless Prevention
	Funding	CDBG-CV: \$10,000
	Description	Providing emergency rental assistance to low and moderate income families.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	15 low and moderate income families
	Location Description	City Wide
	Planned Activities	Provide emergency rental assistance to low and moderate income households impacted by economic challenges.

AP-50 Geographic Distribution – 91.220(f)

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

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

Geographic Distribution

Target Area	Percentage of Funds
City Wide	100

Table 59 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Muncie as a whole is 56.3% low- to moderate-income. In addition, the City of Muncie is going to provide targeted funding to the low and moderate income neighborhoods due to their high housing cost burden, percentage of LMI households, age of housing stock and minority population concentration. In addition, funds will also target programs and organizations serving low and moderate income clientele.

Discussion

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

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

In recent years, the CDBG and HOME programs in Muncie has consistently met its yearly objectives, primarily due to strong local partnerships and the strength of the neighborhood based approach to community development, which includes visible support from the City’s neighborhood associations. A Council of Neighborhoods acts as a central organization and communication network, coordinating efforts to share funding, create educational and social opportunities, and provide support for developing new neighborhood associations in neighborhoods that have none. The objectives of creating a suitable living environment and supporting decent housing have been met by funding activities which have broadened access to affordable housing and services for low/mod income individuals and families in Muncie. These efforts have contributed to a more suitable and livable community. A Community Development Roundtable was established in 2012 and meets bi-annually to discuss current issues and trends. Topics have included Unity Center updates, land banking, historic preservation, MBE-WBE certification, tax sale fundamentals, the downtown façade program, subsidy layering, and new housing for seniors and veterans.

One Year Goals for the Number of Households to be Supported	
Homeless	600
Non-Homeless	0
Special-Needs	0
Total	600

Table 60 - 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	2
Rehab of Existing Units	22
Acquisition of Existing Units	0
Total	24

Table 61 - One Year Goals for Affordable Housing by Support Type

Discussion

The City of Muncie will provide affordable housing in several forms including production of new units and/or rehab of existing units. An allocation of \$90,000 in HOME funds to the Muncie Homeownership & Development Center will support the construction of a single family home to be purchased by a low income first time homebuyer. Muncie Homeownership & Development Center partnerships with the Ball State University Architecture Program and the Muncie Area Career Center Building Trades program, Through the Muncie Area Career Center Building Trades program Juniors and Seniors learn

building trades, while building and/or rehabbing, a home. They also earn dual credits from Ivy Tech & Ball State University.

An RFP will be issued late Spring, early Summer, with uncommitted funds. The Planner I/HOME Coordinator will prepare the RFPs with the assistance of the CD Director and the Executive Director of the Human Right Commission to give an open opportunity for single- or multi-family housing rehab. Additional outreach will be made for MBE/WBE contractors. Preference will be given to Community Housing & Development Organizations for housing rehab or a new build construction with CHDO Set Aside dollars and provide opportunities through an RFP process. Applications for all RFPs will go through the Muncie Board of Public Works and will be awarded to the lowest qualified bidder.

The City's annual goals for affordable housing include the following:

1. Increase home ownership opportunities for City residents The City of Muncie which will increase the percentage of homeowners in the community by assisting current City residents who are renting to make the transition to home ownership. The remaining areas of the City have a home ownership rate of approximately 50.3%. By continuing to pursue increased home ownership among low income households as a goal, the City of Muncie is supporting increased home ownership by minority households in agreement with national goals.
2. Reduce Housing Blight and Deterioration among Owner Households Older housing units that require significant maintenance occupied by households with limited incomes results in deferred maintenance leading to disinvestment, declining property values, and possibly abandonment. Support programs offered by agencies like PathStone and Muncie Homeownership and Development Center (MHODC) assist homeowners in the City of Muncie in making improvements to housing and protects the existing stock in the community. Assisting households with maintaining their housing is also important to sub-populations, such as the elderly and disabled who have fixed and limited incomes, to continue to own their home and avoid being institutionalized or possibly becoming homeless.
3. Improve Rental Housing Opportunities that reduce the potential for renters to experience a housing crisis and allow them to improve the overall quality of their lives. It will also assist households with avoiding homelessness. The older units in the City of Muncie were developed without consideration of the need for access by the physically disabled, elderly, and frail elderly. Persons age 62 and over are an increasing portion of the population, while many of the elderly and frail elderly desire to stay in their homes rather than move to small apartments. The disabled are interested in accessible housing outside of assisted housing developments and would like to be able to reside in single family housing.

AP-60 Public Housing – 91.220(h)

Introduction

The mission of Muncie Housing Authority (Muncie's public housing authority) is to "provide quality choices of affordable housing and to foster self-sufficiency and homeownership."

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

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

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

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

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

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

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

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

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

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

Discussion

N/A

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

Introduction

The City of Muncie, and Delaware County, currently participate in the Region 6 Continuum of Care approach in order to serve homeless persons. Continuum of Care is defined as a “group composed of representatives of relevant organizations that serve homeless and formerly homeless veterans, and homeless and formerly homeless persons that are organized to plan for and provide, as necessary, a system of outreach, engagement, and assessment; emergency shelter; rapid re-housing; transitional housing; permanent housing; and prevention strategies to address the various needs of homeless persons and persons at risk of homelessness for a specific geographic area.”

The Muncie area Homeless Providers Network (HPN) serves as the community’s Continuum of Care group and is a sub-group of the Region 6 Regional Planning Council. The Planning Council meets every other month and the HPN meets quarterly. The HPN includes A Better Way, Bridges Community Services, Christian Ministries, Meridian Services, the Muncie Mission, and the Muncie YWCA . The Community Development office, Social Security Administration, Center Township Trustee, United Way, and Muncie Housing Authority also attend these meetings. These agencies address housing, health, social services, victim services, employment, and/or education needs of very low- to moderate-income individuals and families, youth, and other persons with special needs. When it is determined that a person is “chronically homeless”, they are initially referred to Meridian Services, which provides three types of permanent housing, including Shelter Plus Care. The Meridian Outreach Case Manager provides case management services and refers the client to mainstream services available in the community, including, but not limited to, addiction counseling and application for permanent housing resources. In February 2013, Meridian was awarded \$500,000 in low income housing tax credits for Walnut Commons Apartments (along with \$175,000 in PY2013 HOME funds), for a 44-unit housing development for the disabled needing supportive housing which opened in Spring 2015.

At the current time, the level of available supportive housing appears to be adequate. However, it is unknown whether the impact of the local economic situation will lead to an increased demand for such activities.

In PY2019, the CD Director attended meetings of the HPN, regularly reassessing needs of the chronically homeless, special needs populations, and re-entering offenders, identifying housing and service delivery priorities and gaps, and determining the appropriate type and level of CDBG and HOME funds that could be leveraged with other funds during the remaining years of the Consolidated Plan period to expand existing programs as needed to meet increased demand. For the past several years, the CD Director also served as a member of the Muncie Funders Forum, which includes business and civic leaders from private, public and federally-funded institutions. In these meetings, community needs are addressed, which include providing support for low- to moderate-income individuals/families and the homeless.

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 local Homeless Providers Network is very active both locally and regionally (Indiana Region 6) to ensure that a comprehensive network of services is available to the homeless population. The strategy includes components of prevention, outreach, intake assessment, emergency shelter, transitional shelter, permanent housing, and supportive services. Those issues are identified in the priority needs table as prescribed by HUD, located below.

It appears that the Muncie community's array of support services and housing is sufficient to encourage homeless persons to become permanently housed. The Homeless Providers Network, (HPN), which includes participation of the City of Muncie CD Director, has identified gaps in the current services. Those gaps and needs were prioritized based upon 1) whether the need - housing or supportive service- is currently being met, and 2) whether a need - housing or supportive service- is adequate to meet the current and future demand of the local homeless population. The gaps have been identified for individuals and permanent housing for those with disabilities, particularly those suffering from mental health problems and addictions. Local providers advise that approximately half of the local homeless population suffers from mental health issues.

According to the January 2019 National Point In Time Count, the official homeless population in Muncie is 180, a 20% increase the number in 2018 (150). According to local social service providers, however, that figure does not come close to the real number of people in the area in need of homeless services, because there are unsheltered homeless people residing in places not meant for human habitation: such as cars, parks, sidewalks, abandoned buildings, streets, parks, etc. It is believed that a significant number of individuals and families have found temporary housing with friends or family members. While these individuals are not homeless, and do not meet the definition for being at risk of homelessness, they are nonetheless often in an over-crowded situation that may not be sustainable long-term. None of these individuals are included in the local Point in Time Count, which means appropriate funding is not allocated to assist with the greater problem.

The following statistics provided by the Homeless Prevention Network of Region 6 Continuum of Care in :

- 16% of the Muncie homeless population are children under the age 18 years old (42% of those children are under 5 years old).
- 76% of all homeless are single (63% single men; 37% single women; 30% of the single men are Veterans)
- 24% of the Muncie homeless households are families with children
- 31% of the Muncie homeless are in need or receive treatment for mental illness
- 13% of the Muncie homeless have addictions to substances

Strategy, goals and action steps for ending chronic homelessness in the Region 6 Continuum of Care are

formulated on the State level. Each region has formed an Advisory Board comprised of representatives of local entities involved in housing and homeless services. For the past several years, the Muncie CD Director has participated as a member of the Advisory Board. The City of Muncie's priority homeless objectives are to:

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

Addressing the emergency shelter and transitional housing needs of homeless persons

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

- Provide Public Service dollars to A Better Way Domestic Violence Shelter (\$36,800,000), YWCA (\$27,600), Christian Ministries (\$18,400), and Bridges Community Services (\$27,582) so that they can continue their work with vulnerable populations and give them temporary shelter and services.
- Provide Public Service dollars to community centers for families who may be in emergency shelters or transitional housing so that children and youth can receive quality social, recreational and emotional outlets: United Day Care Center (\$11,000) and the Arc of Indiana (\$10,856).

Many of the shelters operating in the community do so with designated funding through the State of Indiana, local CDBG funds, United Way funding and other local dollars. In addition to public service funding of the agencies, CDBG funds have recently been used to improve the buildings used by the agencies. These CDBG funds serve in many cases as matching funds to leverage Supportive Housing, Continuum of Care and other funds for Muncie's homeless providers.

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

Transitional housing is a facility or program that offers temporary housing with supportive services. Transitional housing allows the homeless to stay while preparing to move towards independent living and secure permanent housing.

The City has three transitional housing facilities. Passage Way is a bridge housing program that provides housing for women victims of domestic violence with or without children. The program includes life skills, education workshops, goal setting as well as individual counseling. Muncie Mission is a Low

Barrier Shelter for men also providing life skills, education workshops, substance abuse recovery, goals setting and group/individual counseling. YWCA is a self-sufficiency program that has apartments, in addition to the 50 emergency beds, for women who are enlisted in life skills, job training and goal setting programs.

One year goals are as follows:

- Provide funds for affordable rental development
- Increase and encourage collaborations with our Community Housing & Development Organizations (CHDOs) by having regular meetings and an annual report to the community
- Provide CDBG funds to PathStone, ecoREHAB and Habitat for Humanity who will together provide low- to moderate-income homeowners a holistic approach to housing rehab and modifications

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

One plan for the investment and use of available resources of the next year is through transitional housing. Transitional housing is offered at two agencies inside the city limits, with 86 units in all: 36 units in the Bridges Second Wind Program for families with children, and 50 flexible units for single women at the YWCA.

Meridian Services, a progressive healthcare organization with its headquarters located in Muncie, attended the Indiana Supportive Housing Institute in order to develop a project based on the needs of the community. The City has partnered with Chicago developer, Daveri Development Group, LLC, who received a special use and a zoning variance to construct an affordable apartment complex in partnership with Meridian Health support services built in, providing case management, counseling, medical services, addiction services, and additional services people need to help break the cycle of homelessness. Funded through tax credits, a Federal Home Loan Bank grant, and City of Muncie HOME funds, the Walnut Commons Apartments provides 44 new studio and one-bedroom apartments at a total cost of \$7,730,000 and opened in Spring 2015. Ten units were developed with HOME funds.

The HPN works in several areas of the City of Muncie to assist low-income residents with learning self-sufficiency. In response, access was made for the homeless at the local Work One site. A full range of GED classes are now offered, funded by another source. In addition, the city works with the Department of Workforce Development and Ivy Tech Community College to create a Work-Ready Community through *WorkKeys*. This system profiles all jobs against 11 dimensions that are vital to the

performance of those activities. Candidates for those jobs can then be assessed against the profile for suitability.

One year goals for services provided to avoid becoming homeless are as follows:

- Provide Housing Rehab opportunities for up to 90 homes through PathStone (\$200,000)
- Provide quality senior care and services in a safe environment through the Alpha Center (\$15,640) and Delaware County Senior Center (\$21,000)
- Increase opportunities for 1st time buyers by providing Down Payment Assistance through PathStone (\$35,580) and Muncie Home Ownership & Development Center (\$10,000)
- Provide Home Ownership Counseling services for up to 90 people through PathStone (\$12,420)

Discussion

While not directly focused on prevention of homelessness, much of the proposed funding in PY2020 should have a positive impact in keeping people from becoming homeless. Public Service funding for several programs for children will all make it easier for families to be fully employed without undue childcare expenses. These programs will help the children develop into successful, self-sufficient adults. Funding for The Arc of Indiana will have similar benefits for persons with special needs. Services for seniors such as at the Senior Citizen's Center and the Alpha Center will help seniors to remain in their own or their family's homes. Aging-in-place is the most cost effective way for seniors to avoid homelessness.

PathStone both provide emergency repairs for low-income homeowners. These programs keep people in their existing homes by providing critical fixes that the owners cannot otherwise afford. Funding for housing counseling through PathStone will help some families move successfully into homeownership, the most stable housing solution.

This assistance frees up family resources for housing. Together, all of these programs have some direct or indirect benefit in preventing homelessness.

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

Introduction:

As described in this 5-year Consolidated Plan, this City of Muncie has no obvious policies that serve as barriers to affordable housing. Delaware County (which includes the City of Muncie) land use controls and zoning ordinances are fairly inclusive and flexible, City building code provisions are standard, and permit fees and charges are not excessive and do not present a barrier at this point.

Furthermore, there are policies and programs in place that help to prevent barriers to affordable housing, such as a three-year tax abatement available for new construction of single-family homes in the City, and energy and down payment assistance. The Delaware County Community Assistance Program, funded by the Indiana Housing and Community Development Authority (IHCD), provides energy assistance to income-eligible households, thus making their housing more affordable.

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

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

The City of Muncie partners with HUD-approved housing counseling agencies PathStone and Muncie Homeownership and Revitalization (MHODC) to provide downpayment assistance, with the requirement that homebuyers receive at least eight (8) hours of counseling prior to purchasing a home. CDBG funds also provide funds to PathStone for homebuyer orientation classes. Both the counseling sessions and classes include information about avoiding predatory lending, repairing credit, financial literacy and home maintenance

Community Development will continue to partner with the Muncie Human Rights Commission in support of fair housing education and outreach to local lenders, realtors, apartment owners, property managers, housing providers and citizens.

Discussion:

Muncie has continued to maintain a positive approach to the development of affordable housing in the community. Working with nonprofit and for profit developers, Muncie has supported affordable housing for many years, especially to replace aging public housing and low income housing tax credit

projects. Also, the city was also supportive of affordable housing for special needs populations funded through the low income tax credit programs.

AP-85 Other Actions – 91.220(k)

Introduction:

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

Actions planned to address obstacles to meeting underserved needs

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

Actions planned to foster and maintain affordable housing

Annual Affordable Rental Housing: HOME funds will rehabilitate existing vacant rental housing units, at least one of which will be completed by a CHDO. The incomes of tenants occupying HOME-assisted

rental units may not exceed 60% of the Area Median Income (AMI) based on the household size, and projects with five or more HOME-assisted units must reserve 20% of the units for very-low income households at or below 50% AMI; therefore all units are expected to serve renters between 30-50% of AMI.

Annual Affordable Owner Housing: Subrecipient PathStone will help maintain owner-occupied homes in PY2020 by completing various minor and emergency repairs for up to 75 owner-occupied units, with expectation that all households will be between 30-50% of AMI, of which the majority of households will be owned by elderly citizens.

In addition to the HOME funds, other major funding resources for housing activities include housing tax credits for construction and rehabilitation of affordable housing.

Actions planned to reduce lead-based paint hazards

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

Actions planned to reduce the number of poverty-level families

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

For more than a decade, local agencies have tried to improve public awareness of the plight of people living in poverty. For example, local nonprofit TEAMwork for Quality Living continues to conduct poverty simulations to demonstrate via role-playing the difficulties faced by low-income persons seeking help, many of which are institutional barriers. In addition, they produced two publications that focus on poverty awareness: *Facing Poverty: Bridging the Poverty Divide One Story at a Time* and *Happy Anniversary?: The 50 Year War on Poverty*. Public awareness is the first step in developing solutions to a better economic situation, which supports the Muncie Action Plan's Action 1.8, "Conduct a community-wide poverty awareness campaign."

The Muncie Housing Authority opened a Neighborhood Networks Center in one of its non-dwelling facilities. The Center provides free computer training and internet access for low-income public housing residents. Residents also receive assistance with job training and life-skills. All programs at the Center

are designed to help residents transition from public assistance into "living wage" jobs. Assistance is also provided to school-age children and youth with homework and after-school care, healthcare information, and greater access to free public services.

Actions planned to develop institutional structure

The City of Muncie has been a partner in the implementation and continued development of the Muncie Action Plan, which now has Co-Chairs, a volunteer Board of Directors, as well as Five (5) Task Force leaders for each of the five initiatives. Hundreds of volunteers have been involved in carrying out the 47 actions identified in the Muncie Action Plan (MAP), which is fostering neighborhood organization and participation in community revitalization and government processes, including capacity-building efforts of the Council of Neighborhoods. As stated in the Muncie Action Plan's Executive Summary, the City of Muncie recognized that it faced significant challenges in "creating a prosperous and sustainable future after decades of disinvestment, population decline, changing demographics, and inefficient land development." It is encouraging to note that the Council of Neighborhoods has been active and engaged monthly in strategies to enhance communication and community in the majority of Muncie's neighborhoods. In addition, the Muncie Downtown Strategic Work Plan has been completed and implemented by the Muncie Downtown Development Partnership Board of Directors.

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

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

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

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

services for children, youth, families and seniors.

In PY2020, the City will continue to partner with Ball State University and Ivy Tech Community College by utilizing student interns in various departments and by encouraging them to participate in immersive learning projects when possible. In 2015, the City of Muncie Historic Preservation and Rehabilitation Commission (MHPRC) initiated a partnership with the Graduate Program in Historic Preservation in the College of Architecture and Planning at Ball State University to develop a comprehensive and citywide Historic Preservation Plan. The Plan's purpose was to review the City's historic preservation program and recommend action steps to strengthen and prioritize the program. The plan was approved by City Council and serves as the comprehensive "roadmap" for the MHPRC and City of Muncie to inspire a broad-based historic preservation ethic within the Muncie community at-large.

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

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

Discussion:

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

Program Specific Requirements

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

Introduction:

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

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	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.	70.40%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

HOME match required.

- First time homebuyers are required to contribute a minimum of \$500.00 toward their downpayment
2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

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

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

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

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

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

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

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

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

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

Developers typically use various combinations of Low Income Housing Tax Credits, Historic Tax Credits, Indiana Housing and Community Development Authority Trust Funds, Indiana Housing and Community Development Authority Development Funds and private funds. HOME-funded Down-Payment Assistance (DPA) home ownership education will be administered by Muncie Home Ownership Center and PathStone with PY2020 HOME funds in order to meet projected goals. HOME-funded Rental Rehabilitation activities will also be provided to CHDOs. Grants are forgiven as long as HOME guidelines are met during the period of affordability. Home-funded Homebuyer Rehabilitation activities will be provided to CHDOs with the understanding that all net sale proceeds from the sale of units are considered CHDO proceeds and may be retained by the CHDO to be invested in an additional HOME unit.

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

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

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

Attachments

Citizen Participation Comments

APPENDIX J

Public Comments

Consolidated & Annual Action Plan for

CDBG, HOME & CDBG-CV Funds

Public Hearing – April 22, 2020 – 6:30pm

Appendix J – Public Comments

From: Lindsey Arthur
Sent: Friday, May 8, 2020 3:04 PM
To: Gretchen Cheesman
Subject: Comments on 2020-2024 Consolidated Plan

Gretchen,

I would like to sincerely thank you for your efforts and work toward providing our City with the best service and possible outcomes within your purview.

After reviewing the Consolidated Plan for 2020-24 I would like to add the following comment: There are numerous neighborhoods that lack, and families that cannot provide safe, affordable and decent housing for their loved ones. I would encourage, if at all possible, for the City of Muncie Community Development to consider how investing in individual programs provided by organizations may be a benefit to the individuals they serve; however, when agencies and organizations work closely together in collaborative fashion, with a bent toward 'development' (not just meeting basic needs), there can be a greater effect and sustainability achieved for neighborhoods and residents. As an example, working closely with 25+ agencies and countless residents in the 8twelve Coalition, Muncie Habitat for Humanity is more confident today that the work we are doing is far more sustainable and life changing due to the overall focus being not on our sole work—but a collective impact that will achieve. I would ask the City of Muncie Community Development department to not only focus upon meeting physical needs today, of the residents of Muncie, but to also consider investment but more deeply in the collaborative model of collective impact—working to achieve more long-lasting outcomes in our neighborhoods. In other words, balance the approach to HUD funds on both relief/immediate needs and also development/collective impact results. Perhaps this concept is simply understated in the plan.

In addition, I would fully support a long-term needs analysis of individual neighborhoods and a plan that creates collective impact outcomes to achieve greater quality of life in those areas of greatest need.

Thanks.

Lindsey Arthur

Lindsey Arthur
Chief Executive Officer
Greater Muncie Habitat for Humanity

Like us on facebook:
www.facebook.com/MuncieHabitat
www.facebook.com/MuncieHabitatReStore

Appendix J – Public Comments

From: Jena Ashby
Sent: Thursday, May 7, 2020 11:56 AM
To: Gretchen Cheesman
Subject: CD Plan remarks

Gretchen,

On behalf of the Steering Committee of the 8twelve Coalition, there are just a couple of comments on the draft of the new consolidated plan.

1. We are thrilled with the prospect of a Housing Study.

Ability to respond to the results of the study is important, therefore we would like to discourage identification of focus neighborhoods until that work is complete.

2. Neighborhood leaders have interest in helping with the renter assistance design and programming.

Thank you for providing a format for the meeting to still occur during this time.

Jena Ashby, Director of Impact & Programs

Muncie Habitat for Humanity

Office Phone: 765-286-5739 Mobile Phone: 765-273-0513

1923 S. Hoyt Ave., Muncie, IN 47302

Appendix J – Public Comments

From: Karen Fisher
Sent: Tuesday, May 5, 2020 12:56 PM
To: Gretchen Cheeseman
Subject: 5 year Consolidated Plan for Community Development

Hello,

This email is in regard to public comment on Community Development 5 year Consolidated Plan. The plan doesn't in my opinion, provide for the best impact with Community Development funds and leaves out the Old West End, as well as other neighborhoods, for the Thomas Park/Avondale and South Central neighborhoods. These neighborhoods have benefited greatly from CD funding, since 2015, and have developed alternate revenue streams through the 8tweleve Coalition. CD funds would greatly benefit other neighborhoods who do not have the backing of an international, non-governmental, and nonprofit organization, such as Habitat for Humanity, or the Vectren Foundation.

As well, the ConPlan does not place enough emphasis on housing rehabilitation and historic preservation. The process of demolish and hope for development does not work and leaves neighborhoods (McKinley) ghost towns. The rehabilitation of existing housing stock encourages relocation to the city, rather than outside, lifting up neighborhoods and residents.

The Old West End and historic preservation should take a larger role in CD's vision of revitalizing neighborhoods. We saw a minor investment in our neighborhood in 2012, and the dedication of the residents, businesses, and other stakeholders in the neighborhood maximized that investment.

Sincerely,

Karen Fisher

Old West End Neighborhood Association meetings:

4th Tuesday of each month

6:30 p.m. to 8:00 p.m.

Dining Room of Friends Memorial Church

418 W. Adams (enter from Jackson Street side)

Appendix J – Public Comments

From: Holly Juip
Sent: Tuesday, May 5, 2020 12:28 PM
To: Gretchen Cheesman <gcheesman@cityofmuncie.com>
Subject: Proposed 5- Year Plan

Hi Gretchen:

Just a quick comment on the proposed 5-year Consolidated Plan.

I have lived in the OWE for the past 4 years. I am disappointed the Community Development 5-Year Plan does not recognize that the OWE has an active and supportive neighborhood association that has been continuing neighborhood revitalization efforts largely on their own since 2012. I live in a home that would have been demolished if not for rehabilitation. Many other homes in my neighborhood are in similar condition. Once proud homes that have deteriorated over the years due to landlord neglect. While the City has continued to favor landlords, both local and out of State our neighborhood has declined. Efforts to increase our housing stock would make a dramatic impact. While our neighborhood organization is strong, willing and able we cannot do it alone. I hope you will be able to take that into account in the final version of the plan

I believe the plan does not do enough for struggling downtown historic districts or for historic preservation in general. Merely demolishing abandoned structures does not do enough to stabilize, let alone revitalize, neighborhoods like The Old West. I realize the city is trying to capitalize on south side neighborhoods that are able to leverage city funds through coalitions with nonprofit organizations; however, for the most part, those neighborhoods are doing well, while the inner city, which has the most direct impact on the health of downtown Muncie, is still struggling at best. The proposed river project has yet to get off the ground, and I am skeptical there will be any impact from that during the next five years, especially considering current economic conditions are likely to persist for some time. If and when it does, the benefit is likely to be limited to the part of the Old West End north of Jackson Street.

The OWE has seen little to no city investment since 2012, with the results of that infusion readily apparent along West Main Street. The neighborhood association has been extremely active and self-sufficient, raising its own funds and even creating and maintaining a pocket park at Main and Cherry streets that adds to that city investment without public funding, and even supporting Beech Grove Cemetery (which in its current condition certainly needs all of the support it can get).

Thank you for your time, consideration and hopefully your support.

Holly Juip

Appendix J – Public Comments

From: Denise King
Sent: Tuesday, May 5, 2020 2:15 PM
To: Gretchen Cheesman
Subject: 5 year Consolidated Plan

Hello Gretchen,

The 5 year Consolidated plan should include more investment and focus on the 47305 neighborhoods. There has been little to no support for the nucleus of the city and this plan calls for heavy investment in already well-resourced neighborhoods. It is very unbalanced and disheartening.

The Old West End continues to be overlooked by the City, despite its obvious value as a corridor to the heart of downtown—the part of Muncie that is thriving and is the most accessible to our citizens. Unlike some of the plan's proposed investment areas, the OWE has a strong and long standing neighborhood association and possesses historic value. With builds such as Ivy Tech, it seems obvious the "donut" of downtown is indeed a place to invest in. But we cannot rely on private investors—we are plagued by absentee landlords and out of state speculators. We need our City's support.

It's important to note that thousands in public and private dollars are already being continually pumped into areas such as 8Twelve. This includes unprecedented laser focus from a huge, national non-profit like Habitat. All of this seemingly without real evidence to support this investment is at all sustainable by its residents once the flurry of volunteers and work is done. Neighborhoods that gobble up all of the resources, leaving nothing for the rest, and can't be proven to be self-sustaining are doing nothing for the overall health of our City. We are not strengthening the dam, just sticking a finger in one hole.

Neighborhoods like OWE whose residents have a proven track record of working together and getting work done without any past support from the City deserve SOME of this investment. We continually hear people from outside the neighborhood bemoan the fact that that the blighted historic structures in our neighborhood should be saved, saying "what a shame...why can't something be done?" And we continually hear talk of lack of safe affordable housing. And we know people need proximity to services. And we know people want to be downtown. And we know our residents can keep the ball moving forward.
We have it all in the OWE.

Thank you for all you do and thank you in advance for taking my comments into recommendation.

Regards,
Denise King
Old West End

Appendix J – Public Comments

From: Nicole Rudnicki
Sent: Tuesday, May 5, 2020 10:46 AM
To: Gretchen Cheesman
Subject: 5 year Consolidated Plan

Hello!

This email is in regards to public comment on Community Development 5 year Consolidated Plan. The plan doesn't in my opinion, provide for the best impact with Community Development funds and leaves out the Old West End, as well as other neighborhoods, for the Thomas Park/Avondale and South Central neighborhoods. These neighborhoods have benefited greatly from CD funding, since 2015, and have developed alternate revenue streams through the 8tweleve Coalition. CD funds would greatly benefit other neighborhoods who do not have the backing of an international, non-governmental, and nonprofit organization, such as Habitat for Humanity, or the Vectren Foundation.

As well, the ConPlan does not place enough emphasis on housing rehabilitation and historic preservation. The process of demolish and hope for development does not work and leaves neighborhoods (McKinley) ghost towns. The rehabilitation of existing housing stock encourages relocation to the city, rather than outside, lifting up neighborhoods and residents.

The Old West End and historic preservation should take a larger role in CD's vision of revitalizing neighborhoods. We saw a minor investment in our neighborhood in 2012, and the dedication of the residents, businesses, and other stakeholders in the neighborhood maximized that investment.

Appendix J – Public Comments

From: Kathleen Scott
Sent: Tuesday, May 5, 2020 11:36 AM
To: Gretchen Cheesman
Subject: 5-year consolidated plan

Hi Gretchen:

Just a quick comment on the proposed 5-year Consolidated Plan.

I believe the plan does not do enough for struggling downtown historic districts or for historic preservation in general. Merely demolishing abandoned structures does not do enough to stabilize, let alone revitalize, neighborhoods like The Old West. I realize the city is trying to capitalize on south side neighborhoods that are able to leverage city funds through coalitions with nonprofit organizations; however, for the most part, those neighborhoods are doing well, while the inner city, which has the most direct impact on the health of downtown Muncie, is still struggling at best. The proposed river project has yet to get off the ground, and I am skeptical there will be any impact from that during the next five years, especially considering current economic conditions are likely to persist for some time. If and when it does, the benefit is likely to be limited to the part of the Old West End north of Jackson Street.

The OWE has seen little to no city investment since 2012, with the results of that infusion readily apparent along West Main Street. The neighborhood association has been extremely active and self-sufficient, raising its own funds and even creating and maintaining a pocket park at Main and Cherry streets that adds to that city investment without public funding, and even supporting Beech Grove Cemetery (which in its current condition certainly needs all of the support it can get).

I bought my home in the OWE in 1986, and prior to that lived in an apartment here for several years, and I have seen many ups and downs, along with many initially enthusiastic residents come and go. It's tough living in the OWE, but the active membership of the current neighborhood association is more committed than what I have seen in many years. I am disappointed the Community Development 5-Year Plan does not recognize that, and hope you will be able to take that into account in the final version of the plan.

Kathy Scott

Appendix J – Public Comments – page 1 of 10

From: Connie Gregory
Sent: Saturday, April 25, 2020 10:22 AM
To: Gretchen Cheesman
Subject: comments re Con Plan

Gretchen,

I only reviewed the Con Plan but I'm guessing my comments are relevant to the AAP also. Obviously, I was more scrutinizing than most, but my intent was to highlight conclusions and decisions that I believe were not justified by data or narratives or logic. I also discussed terminology that I believe was misinterpreted and narratives that didn't respond appropriately to the instructions. I've attached my spreadsheets of calculating disproportionately greater need on which the Plan's needs are determined. If you clean up the Plan now, it will be easier to administer.

I reviewed Ft. Wayne's 2018 AAP http://www.fwcommunitydevelopment.org/images/Approved_2018_Annual_Action_Plan.pdf I think they're in their 2020 Con Plan process now so you might check there for ideas. I didn't see their draft on the website but didn't spend a lot of time there.

Thanks for the opportunity to comment on a process that was a big part of my life for 20 years. I always believed it was my responsibility to HUD, the City and its low-mod citizens to create the best plan I could, and to administer it with compliance, transparency, and professionalism. I know you will do the same.

Connie Gregory

Appendix J – Public Comments – page 2 of 10

Comments on the City of Muncie Draft 2020-2024 Consolidated Plan/Annual Action Plan
by Connie Gregory

Throughout the document, City of Muncie (City capitalized) should only be used to refer to the corporate entity; place name "city of Muncie", city should not be capitalized.

ES-05 Executive Summary:

1. Introduction (p. 4): Since the previous mayor has been arrested for abusing the public trust which involved CDBG funds, this an opportunity to make a statement of reassurance and commitment to transparency, compliance, and high standards of program delivery to meet the needs as described in the Plan.

3. Evaluation of Past Performance (p. 5): *Nothing* in this section provides an evaluation of past performance! Why is there a narrative about lead based paint inspections and historic preservation staff? Were there problems with completing any activities in a timely manner? Are there any activities from prior program years that are incomplete, and if so, why? Are there HOME funds from prior years that have not been spent? p. 135, shows that large amounts of funds from prior grant years are available: CDBG \$541,734 and HOME \$993,842, which is almost twice the amount of this year's allocation so there must be a problem with implementation of projects. Should excess funds be reprogrammed to other activities? Were expected outcomes achieved in the past five years, such as the number of affordable housing units added, blighted structures removed, streets paved? Did all subrecipients perform as expected and have they been monitored?

As president of Home Savers, I can tell you that we haven't used CDBG funds for 5 years, so why is there reference to this activity?

4. Summary of CP process & consultation (p. 6): The described public meetings in paragraph 4 refer to the 2019 process. Please state the specific dates of 2020 meetings. Where are the referenced appendices showing community survey results?

PR-05 Lead & Responsible Agencies:

1. Suggestion: Describe staff responsibilities for various aspects of the programs, reference contracts with subrecipients and what they will do, City Building Commissioner's administration of slum and blight removal, coordination with other departments for activities, such as park and street improvements. Provide actual contact information, including email addresses, web sites, phone numbers.

Some entities have revised their names: United Way of Delaware, Henry and Randolph Counties, YWCA Central Indiana, Muncie Homeownership and Revitalization Inc.

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2. The table shows few "outcomes of the consultation or areas for improved coordination". Describing the mission of an entity does not constitute statement of outcomes. #4: Was someone at IHCD actually consulted? #10: Names Chamber of Commerce but description is for Muncie-Delaware County Economic Development Alliance. Was someone consulted at Chamber or EDA? #13: Was Bridges actually consulted? Other planning efforts: Bridges and MAP are both stated as consulted so they should not be here as "other". However, Ball State University, 8Twelve Coalition and Next Muncie should be included.

Cooperation and coordination with other public entities: None of the text in this section appears to respond appropriately. Entities listed were described as being consulted in earlier sections. Those listed in the last paragraph should be included in the consulted table or included there as a narrative explanation of their participation in group sessions.

PR-15 Citizen Participation: Table refers to comments from survey respondents and public meetings being provided in an appendix, which is not part of the draft document. Where can that be found?

NA-10 Housing Needs Assessment:

p. 21 The statement that Muncie's population increased by 90, but households declined by 1,095 warrants an analysis. Are households larger? I don't understand the statement regarding "nominal dollars" and "actual dollars". What is the rate of inflation referenced in the first paragraph? If median income increased by 7%, a 3% increase in home values does not "outpace income growth" for homeowners.

It would be helpful to have definition of terms included in the tables, including AMI, HAMFI, small related, large related, multiple unrelated family, other non-family, other. It would be much easier to analyze tables if there were a column with totals for each line. That might necessitate having the tables in landscape format. There should be an analysis under each table, explaining what they mean relative to statement of needs, such as extremely low-income single family renter households experience more crowding than other household types.

p. 25 Under description of number and type of single-person households in need of housing, the first paragraph does not identify those with need. Third paragraph is not supported by data and is confusing. The statement of MHA waiting list doesn't provide information in support of this section, since it doesn't identify how many are single person, or any other type, of household.

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p. 26 Disabilities: Data sources are 2014-2018 ACS and CHAS, so why aren't those sources used throughout this Plan, instead of 2011-2015? Where are the tables from which the statements are made? Why are domestic violence victims in the narrative for disabilities?

Victims of Domestic Violence: Are there no data from local sources, such as A Better Way or Muncie Police Department's Victim Advocate, Bridges Community Services?

All remaining narratives refer to Table 7, which doesn't exist.

NA-15 Disproportionately Greater Need: Housing Problems:

If possible, in all tables, each line should have totals and percent of households with one or more housing problems. I am providing my spreadsheets.

p. 29 Discussion: Using the definition in the second paragraph under Introduction on page 30, all data analysis is incorrect. Following is what the data demonstrate:

0%-30% & of AMI: Of the 5828 total households at this level, 76.5% have one or more housing problems. No racial group is 10 percentage points above that.

30%-50% & of AMI: Of the 4485 total households at this level, 71.5% have one or more housing problems. Those with disproportionately greater need: 100% of Asian households have housing problems, 100% of American Indian/Alaska Native households have housing problems, 86% of Hispanic households have housing problems.

50%-80% & of AMI: Of the 5100 total households at this level, 38.9% have one or more housing problems. Those with disproportionately greater need: 100% of Asian households have housing problems.

80%-100% & of AMI: Of the 2920 total households at this level, 13.6% have one or more housing problems. Those with disproportionately greater need: 60% of Hispanic households have housing problems.

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NA-20 Disproportionately Greater Need: Severe Housing Problems:

If possible, in all tables, each line should have totals and percent of households with one or more housing problems.

p. 34 Discussion: Using the definition in the second paragraph under Introduction on page 32, all data analysis is incorrect. Following is what the data demonstrate:

0%-30% & of AMI: Of the 5830 total households at this level (which disagrees with the table on p. 30), 65% have one or more severe housing problems. No racial group is 10 percentage points above that.

30%-50% & of AMI: Of the 4485 total households at this level (which disagrees with the table on p. 31), 32.9% have one or more housing problems. Those with disproportionately greater need: 43.7% of Black/African American households have severe housing problems, 100% of Asian households have severe housing problems.

50%-80% & of AMI: Of the 5105 total households at this level, 8.3% have one or more severe housing problems. No racial group is 10 percentage points above that.

80%-100% & of AMI: Of the 2920 total households at this level, 1.5% have one or more severe housing problems. No racial group is 10 percentage points above that.

NA-25 & NA-30 Disproportionately Greater Need: Housing Cost Burdens:

If possible, in the table, each line (racial group) should have total households and percent of households at each income level with cost burden.

p. 37 & 38 Discussion: Using the definition in the second paragraph under Introduction on page 36, data analysis is incorrect. Following is what the data demonstrate:

<=30%: 61% of total households at this income level have housing cost burden. No racial group is 10 percentage points above that.

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50%-80% & of AMI: Of the 4485 total households at this level, 16% have housing cost burden. Only American Indian/Alaska Native group has cost burden 10 percentage points above that, at 44% of households.

>50% & of AMI: Of the 5490 total households at this level, 20% have housing cost burden. Only Asian racial group has cost burden 10 percentage points above that, at 33% of households.

No/negative income: Of the 730 total households at this level, 3% have housing cost burden. American Indian/Alaska Native group has cost burden 10 percentage points above that, at 13% of households, and Asian racial group at 44% of households.

The map on p. 37 has no relevance to the above data. The map on p. 39 is relevant to only one of the data points regarding disproportionately greater need, which is severe housing problems at 30%-50% of AMI. Since Asian, American Indian/Alaska Native, and Hispanic populations are relatively small, they may not be reflected in Census maps, so a statement to that affect should be made.

NA-50 Non-Housing Community Development needs:

Public Facilities: Why isn't park improvements included? Are there neighborhood parks that need playground equipment upgrades? Why wasn't there an assessment involving neighborhood associations? Did no one at citizen participation meetings request improvements for specific parks? There are hundreds of dead trees that need to be removed in major parks, with planting of new trees. Consultation with the Urban Forester would provide needs analysis and viable 5-year plan to address the problem. The examples of possible projects merely sounds like a list of eligible activities, not needs in Muncie.

How were these needs determined? This narrative is sadly lacking in content and doesn't provide insight on the narratives that identify needs. What specifically did the listening sessions, interviews and surveys produce? Were there no priorities established for types of projects or areas of greatest need? How did Census data help?

Public Improvements: I have no clue about the public improvement needs by reading this. Doesn't the street department have a long-range plan that addresses critical areas needing paving? What happened to the sidewalk survey completed a few years ago? Those documents should provide information for appropriate geographic targeting.

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How were these needs determined? Has the ADA plan of 2011 been updated? Has there been a status report of accomplishments to date? Where is the narrative analysis of the graphs showing community survey results? What do the graphs tell us about needs and priorities?

Public Services: Where are the statistics that demonstrate Muncie’s needs for each of the items listed? Why wasn’t drug addiction included in the list of needs on the survey, when Muncie clearly has a critical problem? A list of non-profits does not establish needs. You received applications from them, so what did they say about specific needs they are trying to address? Again, where is the narrative analysis of the graphs showing community survey results? What do the graphs tell us about needs?

MA-05 and MA-10

Source reference is ACS 2018 but table is 2011-2015. Narratives don’t match the tables and often the data differs from paragraph to paragraph. Clean it up!

CDBG funds cannot be used for new construction. Tell how many units will be rehabbed and how many repaired. Rental development will only provide assistance to 1 household in 5 years? If it’s a multi-family unit, there will be multiple households assisted. Bridges no longer develops housing and is not a CHDO. p. 59 Narrative of public housing units refers to Millennium Place as “newest development”, but Centennial Place followed it.

Regarding loss of affordable units, many of Bridges’ affordable housing units have been sold to landlords with no obligation to have affordable rents. Are there any LIHTC or HOME units expiring in the next 5 years?

Regarding availability of housing units to meet the needs, the analysis only notes a need at 0-30% of MFI, when data show there are hundreds of households at every low-income level who have housing cost burden. Description of need for specific types of housing should include needs by bedroom size based on the household sizes on the housing needs tables.

MA-30 Homeless: Introduction should name the entities vaguely referenced here. Data on the table doesn’t match 2019 PIT data.

p. 74-75 It’s hard to believe Bridges was consulted for this, as there is no mention of several services they offer, including the HUB (using CDBG funds), Tiny Homes, street outreach, veterans programs, or vending machines with supplies for homeless persons. There is no mention of Walnut Commons. TEAMwork for Quality Living no longer exists, but Second Harvest Food Bank offers the Forward STEPS program.

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MA-35-Special Needs (p. 76) : Where were the needs for these groups established? Alcohol and Other Drug Addictions was not included in the community survey, nor is it described elsewhere. The description of needs for HIV/AIDS doesn't seem appropriate. Why would they need to "end addictions" and "re-enter the work force"? This group was identified as the least urgent need on the community survey.

MA-50 Needs & Market Analysis p. 89): The discussion ignores the areas where low income families are concentrated. Where is a map showing percent low-mod? Surely there are areas worthy of targeting in addition to CT 3 & 12! Narrative doesn't describe "characteristics of the market". Assets in Whitely should include White River, Cardinal Greenway & Connection Corner. It should be noted that immediately adjacent to Whitely are Craddock Wetlands, Kitselman Development, Muncie Career Center, Longfellow Elementary, Huffer Children's Center. Several places throughout the Plan, Whitely is referred to as CT 2 instead of 12.

SP-10 Geographic Priorities (p. 95): 1. "Priorities" means what geographic areas in the jurisdiction are higher priority than others, so city-wide doesn't make sense. Include a city % LM map!

2. Industry Neigh.: Describe housing and commercial properties. If housing characteristics include "Industry has a large amount of affordable housing", how does that justify it as a primary target for affordable housing? If public services agencies reported that "most of their clients live in targeted areas", that no doubt refers to all low-mod areas of the city, not specifically Industry, so this statement does not justify identifying it as a target. How are "homeless providers" and "community service agencies" opportunities for the area?

3. Whitely Neigh.: Describe housing and commercial properties. Housing characteristics should include all of the Centennial Place units, which does not justify it as a primary target for affordable housing. If public services agencies reported that "most of their clients live in targeted areas", that no doubt refers to all low-mod areas of the city, not specifically Industry, so this statement does not justify identifying it as a target. How are "homeless providers" and "community service agencies" opportunities for the area?

General Allocation Priorities p. 97: These statements don't describe geographic allocation priorities! They merely describe the basis for eligibility of activities. You can say you will do projects city-wide but you still can't do a project in an area that is less than 51% LM! A statement of allocation priority might be that you will target the neighborhood areas with the highest LM % in the city based on current data, or in areas with more than 60% LM or with the highest % of elderly persons.

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Any maps included in the Plan should have a key for understanding the colors or shading. Does the shading represent race or LM or some other characteristic? If you're saying certain characteristics are a priority in these neighborhoods, we need to see the extent of those characteristics everywhere else to understand your priority decision.

SP-25 If you state city-wide as area affected, you don't need to state Industry & Whitely because they would already be included. Population to benefit should only list those who will be targeted. Are you targeting housing for those with mental & developmental disabilities? Will public services being funded provide services for addictions, HIV/AIDS, public housing residents?

SP-40 This should only list the City of Muncie. MHA & HPN are not the responsible entities to administer the activities in this Plan.

SP-45 Goals Summary (p. 117+) Goal names should reflect what you are trying to achieve. "Infrastructure" by itself is not a goal. Ft. Wayne uses a goal of "Increase neighborhood safety & stability" for its public facilities & public improvements activities, & "Provide decent, safe, affordable housing for low-mod households". Or you could say, "Improve recreational opportunities" for park improvements. Did Pathstone & MHR agree to Industry & Whitely as target areas? Are funding & goal outcome indicators supposed to be for 1 or 5 years?

I ran out of steam at this point!

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Youngest problems						housing cost burden									
0-30	col D as % of col C					none	total	low/mid	hi	col D	%	col D	%	col D	%
flag prob	% w/flag prob	total	1 or more	none	no other	prob	total	low/mid	hi	prob	%	low/mid	%	hi	%
total	74.0%	3823	4660	888	208	prob	22430	12486	2074	9931	20%	8400	20%	720	2%
wh	77.1%	4312	3323	600	481	w	20210	14688	4274	3791	20%	4242	20%	480	2%
bl	72.1%	739	540	85	114	b	2219	1142	523	310	24%	622	23%	244	6%
as	69.9%	344	160	29	55	as	435	160	57%	75	17%	145	33%	55	13%
am hs	70.1%	19	4	0	14	am hs	84	0	0%	14	16%	4	12%	14	44%
pac hl	0.0%	0	0	0	0	pac hl	0	0	0%	0	0%	0	0%	0	0%
skip	75.6%	282	143	20	20	skip	515	280	53%	80	20%	130	25%	20	4%

30-40	flag prob	% w/flag prob	total	1 or more	none	no other
total	71.8%	4445	2220	1225	0	
wh	71.8%	3883	2750	1125	0	
bl	68.6%	314	230	96	0	
as	330.0%	40	40	0	0	
am hs	330.0%	13	13	0	0	
pac hl	0.0%	0	0	0	0	
skip	86.2%	29	25	4	0	

50-60	flag prob	% w/flag prob	total	1 or more	none	no other
total	58.8%	5130	1845	3125	0	
wh	68.6%	4340	1470	2680	0	
bl	60.8%	380	140	240	0	
as	330.0%	25	20	0	0	
am hs	0.0%	0	0	0	0	
pac hl	0.0%	0	0	0	0	
skip	88.8%	88	30	58	0	

80-100	flag prob	% w/flag prob	total	1 or more	none	no other
total	13.2%	2022	400	2220	0	
wh	13.2%	2040	305	2220	0	
bl	6.1%	595	30	155	0	
as	0.0%	0	0	0	0	
am hs	0.0%	0	0	0	0	
pac hl	0.0%	0	0	0	0	
skip	60.0%	25	15	10	0	

severe housing problems						
0-30	flag prob	% w/flag prob	total	1 or more	none	no other
total	68.8%	4840	3323	1388	708	
wh	68.5%	4310	2885	960	492	
bl	69.9%	739	485	140	114	
as	43.9%	345	156	85	55	
am hs	70.1%	19	4	0	14	
pac hl	0.0%	0	0	0	0	
skip	62.2%	330	115	50	20	

30-40	flag prob	% w/flag prob	total	1 or more	none	no other
total	61.8%	4440	1470	3020	0	
wh	60.8%	4009	1154	2680	0	
bl	61.8%	420	140	180	0	
as	330.0%	40	40	0	0	
am hs	0.0%	13	0	13	0	
pac hl	0.0%	0	0	0	0	
skip	13.8%	29	4	24	0	

50-60	flag prob	% w/flag prob	total	1 or more	none	no other
total	6.0%	3576	324	3480	0	
wh	6.0%	4220	212	2070	0	
bl	6.0%	294	24	260	0	
as	0.0%	20	0	20	0	
am hs	0.0%	0	0	0	0	
pac hl	0.0%	0	0	0	0	
skip	12.5%	80	10	70	0	

80-100	flag prob	% w/flag prob	total	1 or more	none	no other
total	1.5%	2022	40	2020	0	
wh	1.5%	2040	40	2020	0	
bl	5.9%	178	30	140	0	
as	0.0%	0	0	0	0	
am hs	0.0%	0	0	0	0	
pac hl	0.0%	0	0	0	0	

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Grantee Unique Appendices

**Appendices of Alternate/Local Data Sources & Supplemental
Information**

Appendix A

Glossary

Affordable Housing: Housing units that are affordable by that section of society whose income is below the area median household income.

Area Median Income (AMI): The "middle" number of all of the incomes for the given area; 50% of people in that area make more than that amount, and 50% make less than that amount.

CARES Act – Coronavirus Aid, Relief, and Economic Security Act passed in March 2020, to provide assistance to the American people as the country works diligently to combat COVID-19.

Census Tract: An area roughly equivalent to a neighborhood established by the Bureau of Census for analyzing populations.

Community Development Block Grants (CDBG): Federal funds that are provided on an annual basis to states, cities, and counties to develop viable urban communities by providing decent housing and a suitable living environment and by expanding economic opportunities, principally for low- and moderate-income persons.

Community Development Block Grants – Covid-19 (CDBG-CV): Federal funds that are provided through the CARES Act for the states, cities, and counties administer the CDBG Program. Funds are to be used to carry out activities that are eligible under the CDBG-Covid-19 guidelines.

Comprehensive Housing Affordability Strategy (CHAS): Data that demonstrate the number of households in need of housing assistance.

Cost Burden: 30% of the household's total income is paid on housing costs (includes rent/mortgage and utilities).

Disproportionate Need: A household category has a level of need that is at least ten percentage points higher than the level of need of all households in a particular income category.

Extremely Low Income: Income between 0% - 30% AMI

Household Area Family Median Income (HAFMI): The "middle" number of all of the incomes for the given area for family households; 50% of these households in that area make more than that amount, and 50% make less than that amount.

Housing Problems: Housing that has one or more conditions such as lacking complete kitchen facilities, lacking complete plumbing facilities, has more than one person per room, and has a cost burden greater than 30%.

HUD Consolidated Plan: A strategy that is designed to help states and local jurisdictions to assess their affordable housing and community development needs and market conditions, and to make data-driven, place-based investment decisions.

Extremely Low Income: Income between 0% - 30% AMI

Low Income: Income between 30% - 50% AMI

Middle Income: Income between 80% - 100% AMI

Moderate Income: Income between 50% - 80% AMI

Public Services: Public service is a service intended to serve all members of a community. It is usually provided by the government to people living within its jurisdiction, either directly or by financing provision of services.

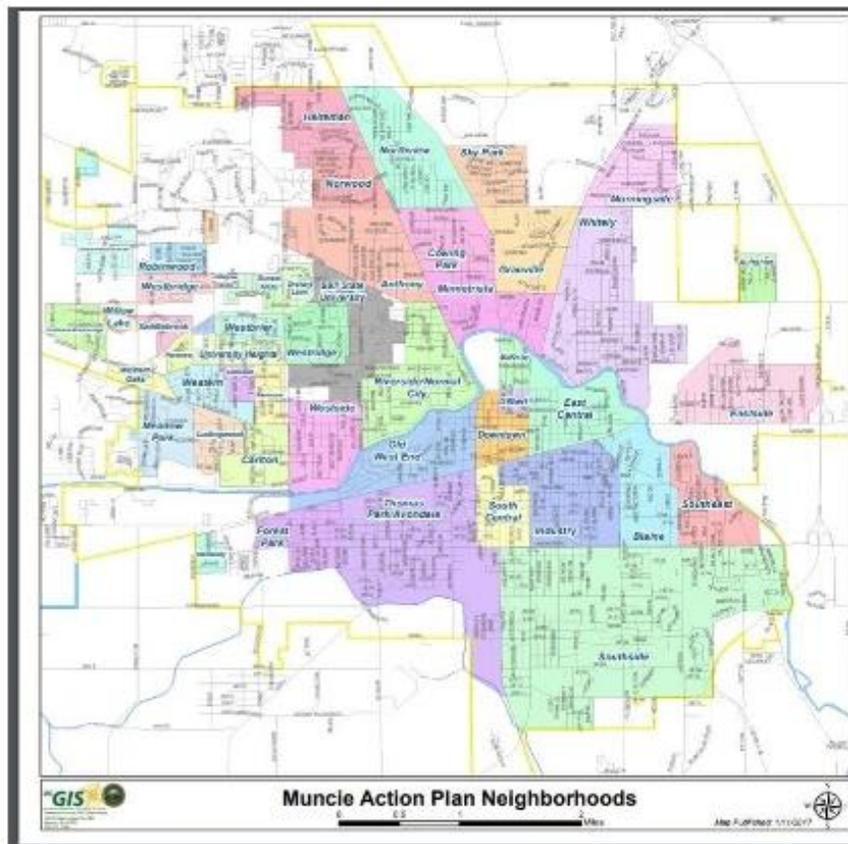
Severe Burden: 50% of the household's total income is paid on housing costs (includes rent/mortgage and utilities).

Subsidized Housing: Subsidized housing is government-sponsored economic assistance aimed towards alleviating housing costs and expenses for impoverished people with low to moderate incomes.

Appendix B-1 - Muncie Neighborhood Assessments

Median Income By Neighborhood

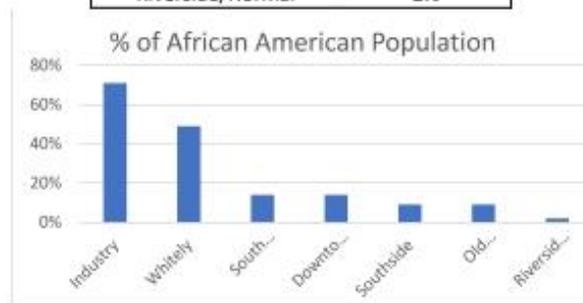
Neighborhood	# Households	Neighborhood	Med. Income
Riverside/Normal	1294	Riverside/Normal	\$17,159
Southside	1,253	Southside	\$33,724
Downtown	1,027	Downtown	\$20,930
Whitely	981	Whitely	\$18,962
South Central	700	South Central	\$15,283
Old West End	665	Old West End	\$31,181
Industry	584	Industry	\$19,375



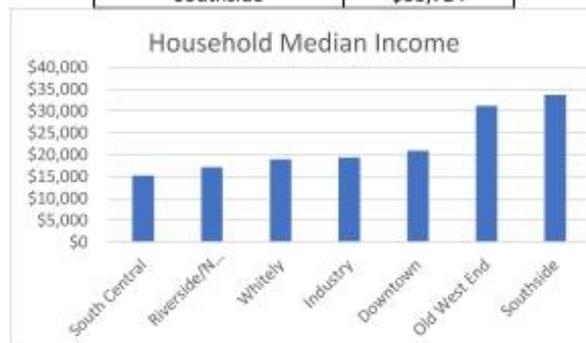
Appendix B-2 - Muncie Neighborhood Assessments

Racial Demographics and Medium Income

Neighborhood	African American
Industry	71%
Whitely	49%
South Central	14%
Downtown	14%
Southside	9%
Old West End	9%
Riverside/Normal	2%



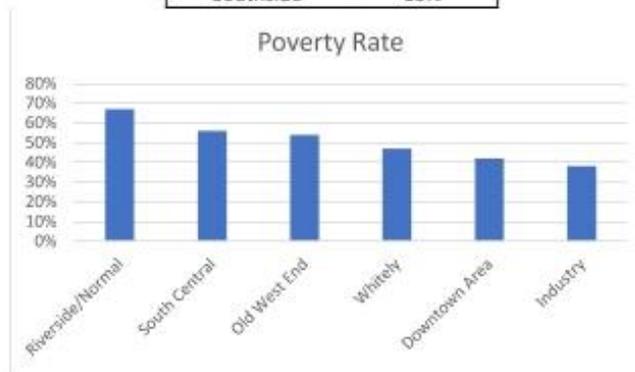
Neighborhood	Med. Income
South Central	\$15,283
Riverside/Normal	\$17,159
Whitely	\$18,962
Industry	\$19,375
Downtown	\$20,930
Old West End	\$31,181
Southside	\$33,724



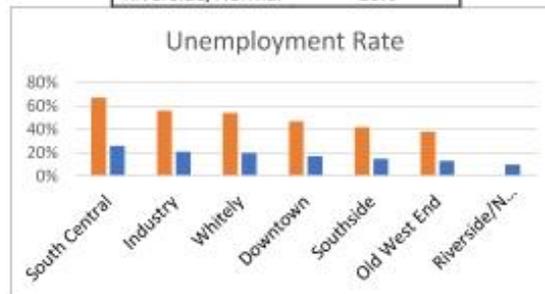
Appendix B-3 – Muncie Neighborhood Assessments

Poverty Rate & Housing Conditions

Neighborhood	Poverty Rate
Riverside/Normal	67%
South Central	56%
Old West End	54%
Whitely	47%
Downtown Area	42%
Industry	38%
Southside	13%



Neighborhood	Unemployment Rate
South Central	26%
Industry	21%
Whitely	20%
Downtown	17%
Southside	15%
Old West End	13%
Riverside/Normal	10%



Appendix B-4 – Muncie Neighborhood Assessments

Renter vs. Owner-Occupied Housing

Neighborhood	Rental Occupied Housing
Old West End	75%
Riverside/Normal	62%
Whitely	62%
Downtown	59%
South Central	56%
Industry	53%
Southside	33%



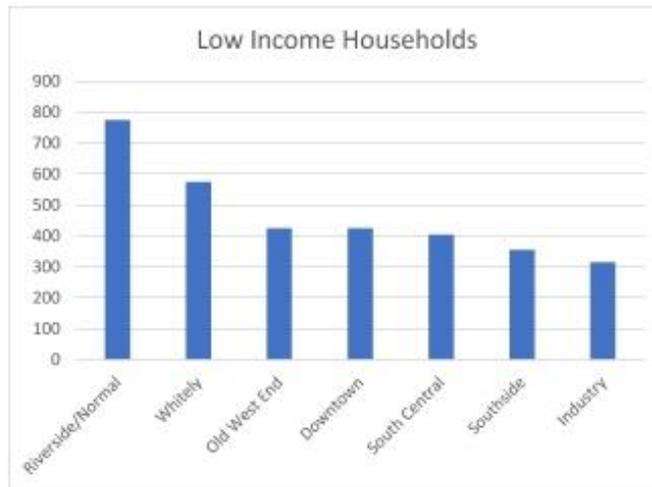
Neighborhood	Owner Occupied Housing
Southside	62%
Industry	47%
South Central	44%
Downtown	41%
Whitely	38%
Old West End	25%
Riverside/Normal	19%



Appendix B-5 – Muncie Neighborhood Assessments

Low Income and Housing Problems

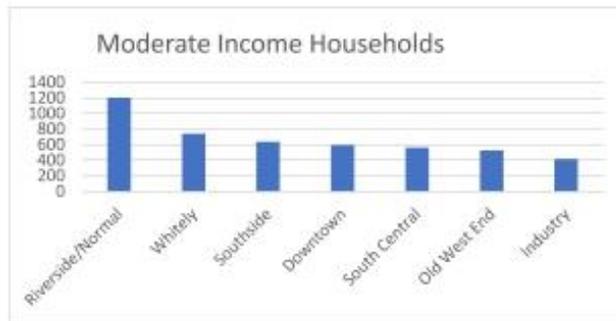
Neighborhood	Low Income Households	Low Income HHs with any 4 severe housing problems	Low Income Housing with Sev. Cost Burden
Riverside/Normal	775	372 HHs (48%)	357 HHs (46%)
Whitely	575	215 HHs (37%)	215 HHs (37%)
Old West End	425	225 HHs (53%)	221 HHs (52%)
Downtown	425	187 HHs (44%)	187 HHs (44%)
South Central	405	215 HHs (53%)	190 HHs (47%)
Southside	355	114 HHs (32%)	110 HHs (31%)
Industry	315	76 HHs (24%)	76 HHs (24%)
Totals	3275	1534	1356



Appendix B-6 – Muncie Neighborhood Assessments

Moderate Income and Housing Problems

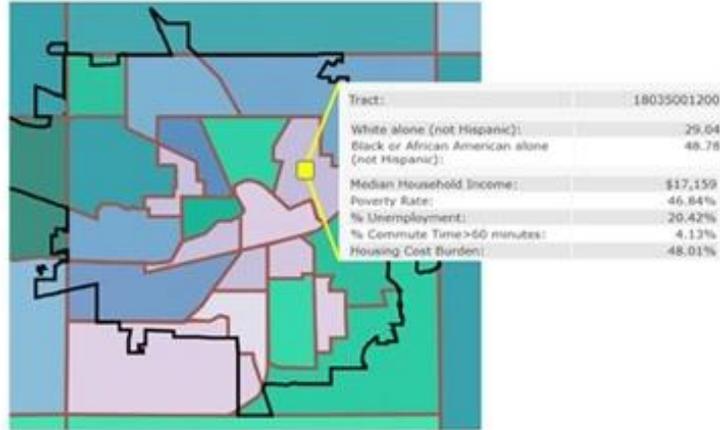
Neighborhood	Mod. Income Households	Mod. Income Households with any of 4 severe Hsg Problems	Mod. Income Households with Severe Cost Burden
Riverside/Normal	1205	434 HHs (36%)	386 HHs (32%)
Whitely	740	214 HHs (29%)	214 HHs (29%)
Southside	635	133 HHs (18%)	114 HHs (18%)
Downtown	595	208 HHs (35%)	190 HHs (32%)
South Central	560	190 HHs (34%)	218 HHs (39%)
Old West End	525	236 HHs (45%)	236 HHs (45%)
Industry	415	79 HHs (19%)	79 HHs (19%)
Totals	4675	1494	1437



Housing Cost Burden By Neighborhood

Neighborhood	Housing Cost Burden
6-Riverside/Normal	67%
4-Old West End	55%
3-South Central	50%
5-Whitely	48%
3-Industry	40%
4-Downtown	38%
1-Southside	26%

Appendix B-6 – Whately and Industry Maps & Data

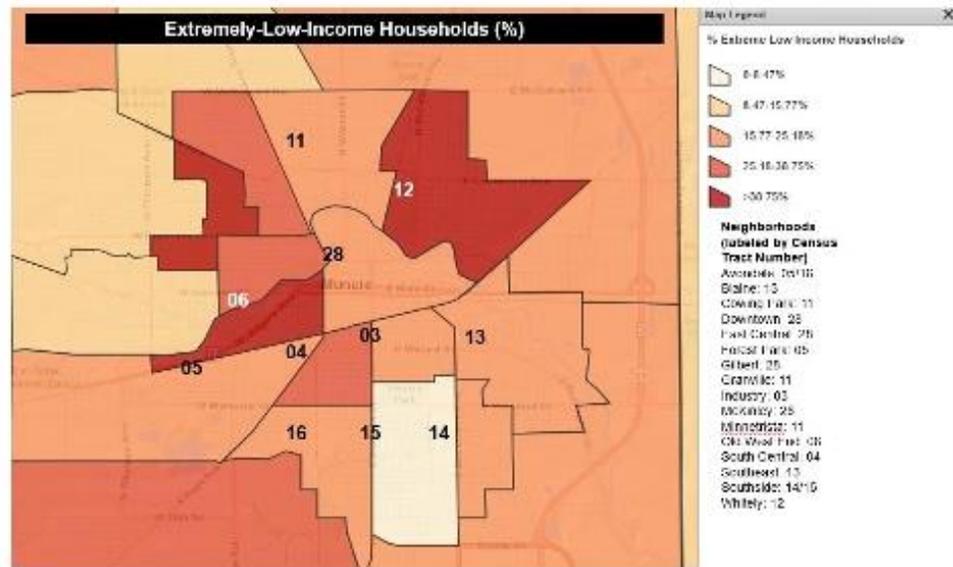
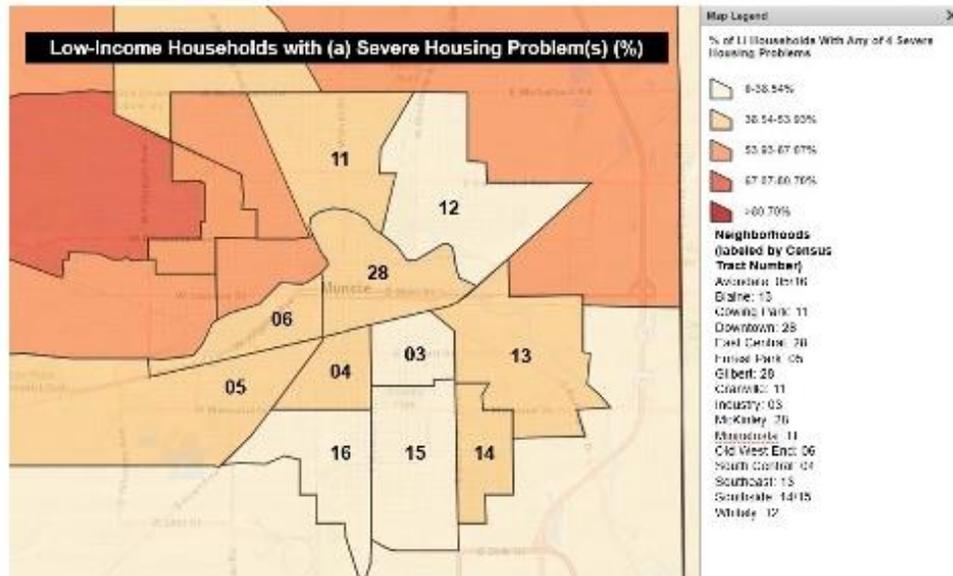


Whately Neighborhood Map & Data

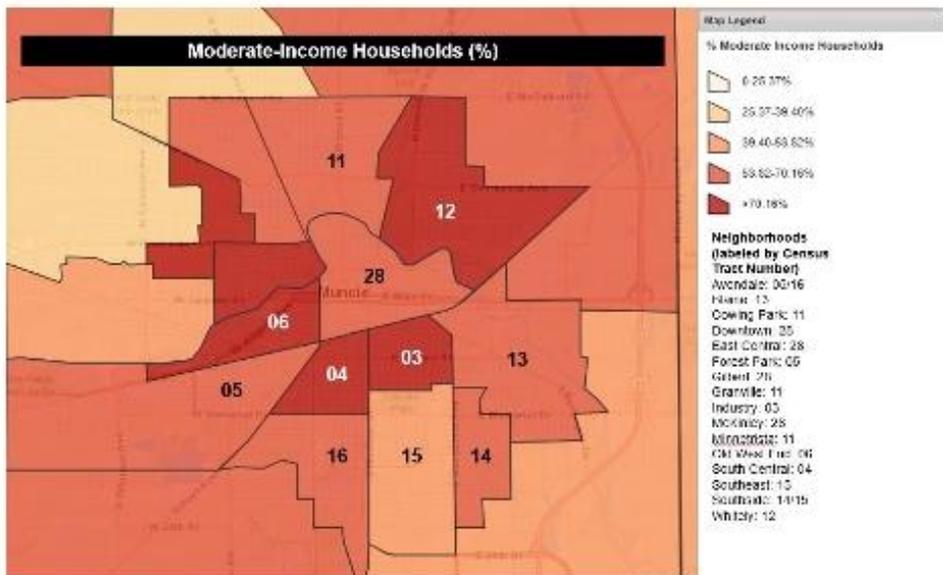
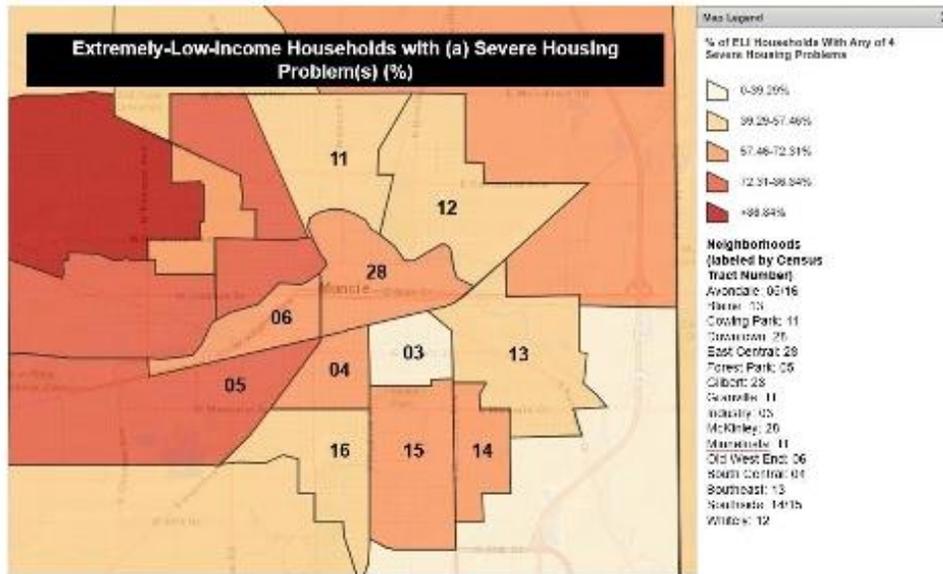


Industry Neighborhood Map & Data

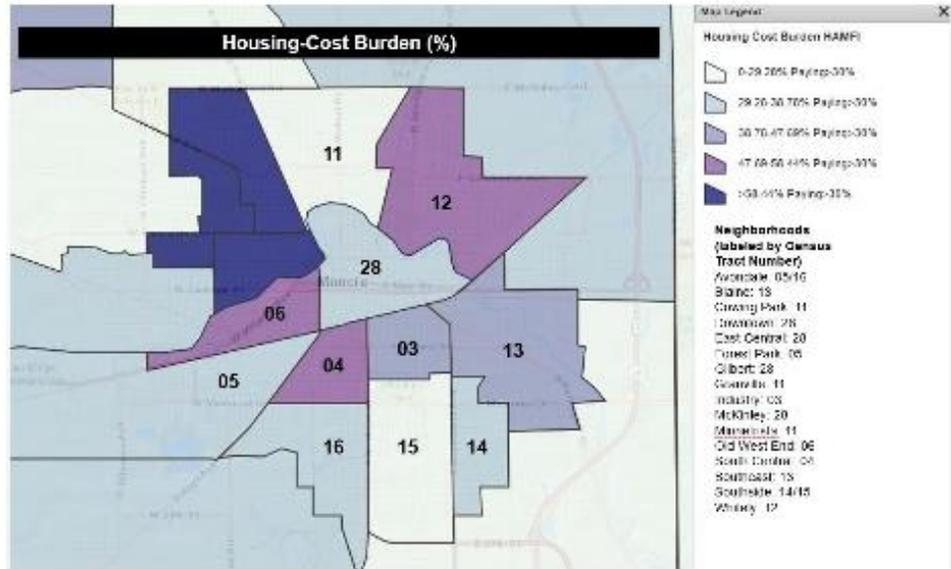
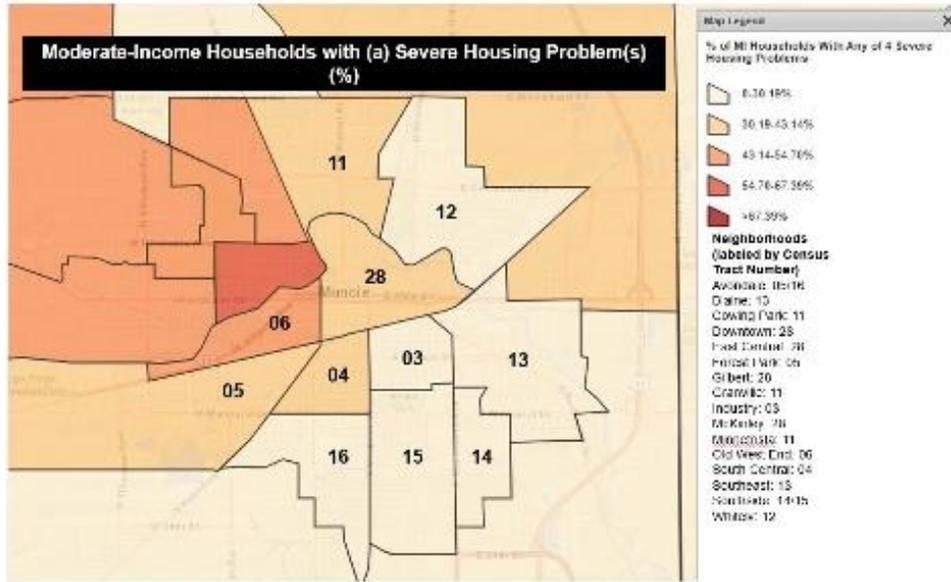
Appendix B-7 - Muncie Neighborhood Assessment Maps



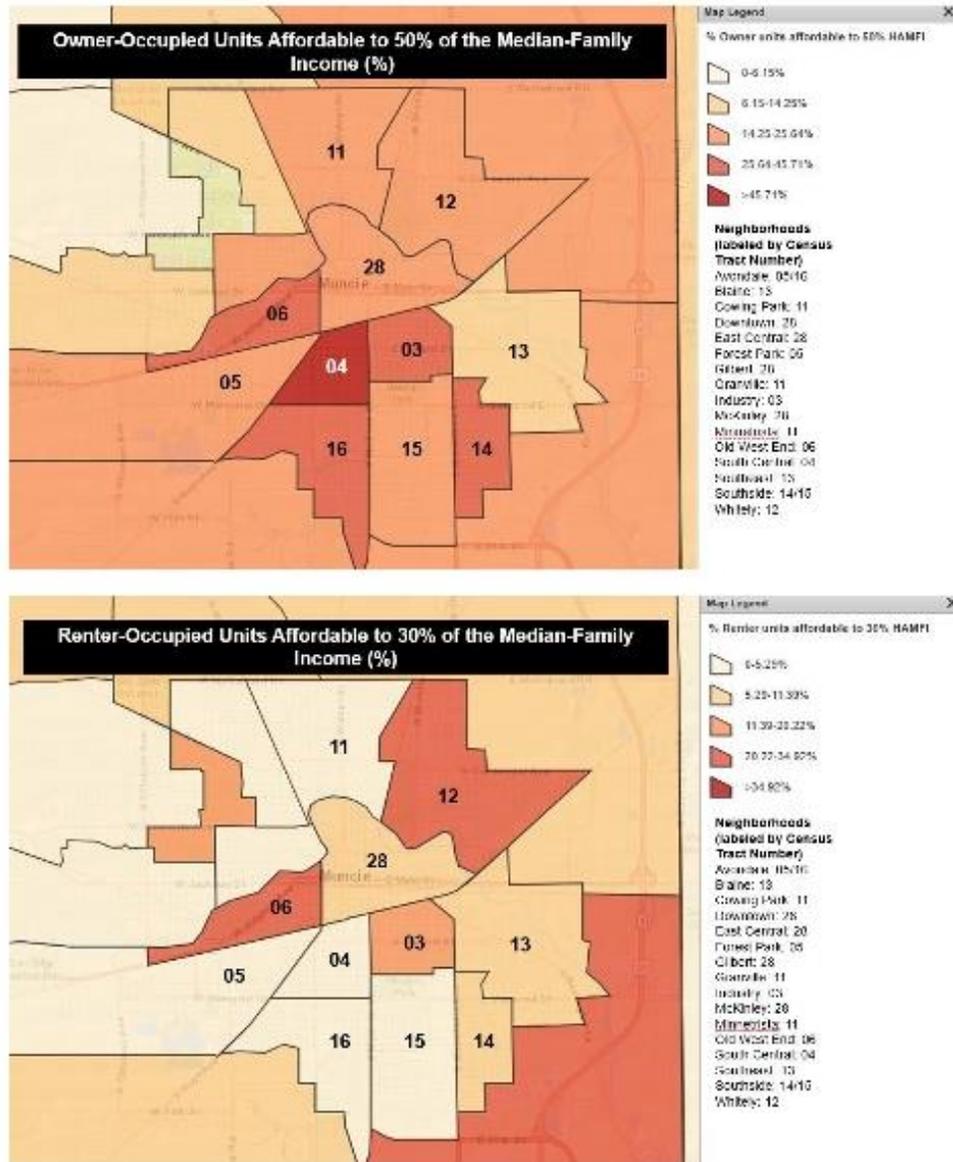
Appendix B-8 – Muncie Neighborhood Demographics Maps



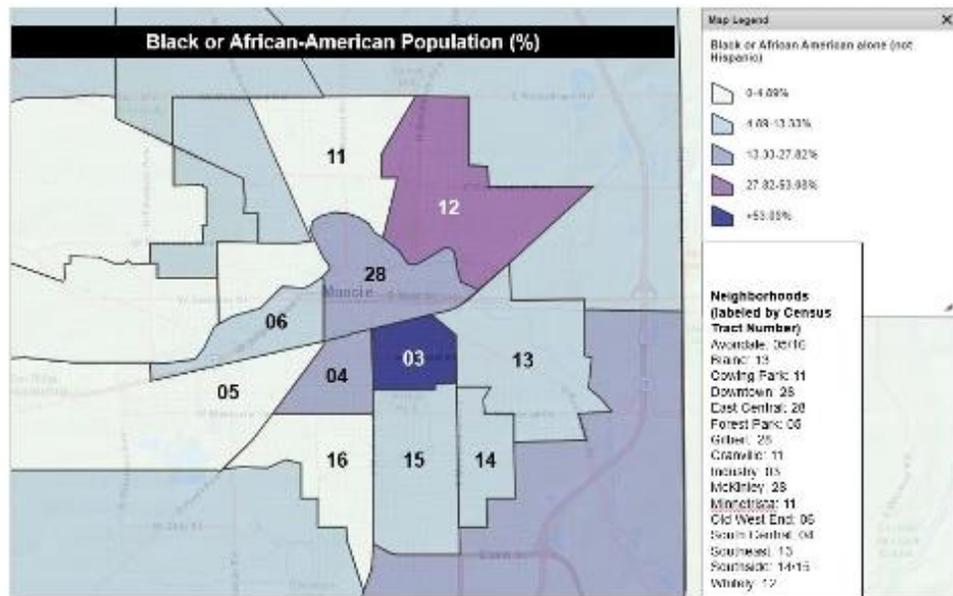
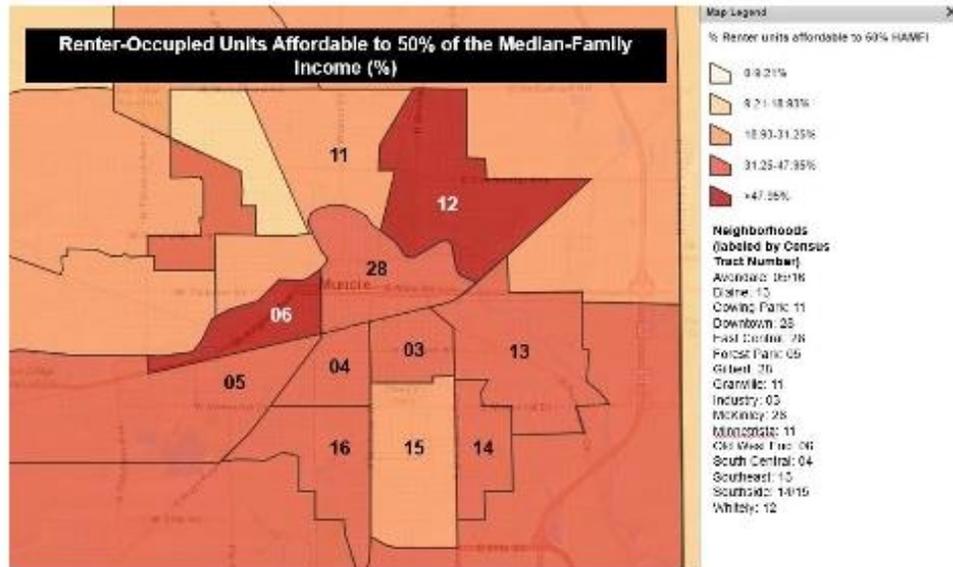
Appendix B-9– Muncie Neighborhood Demographics Maps



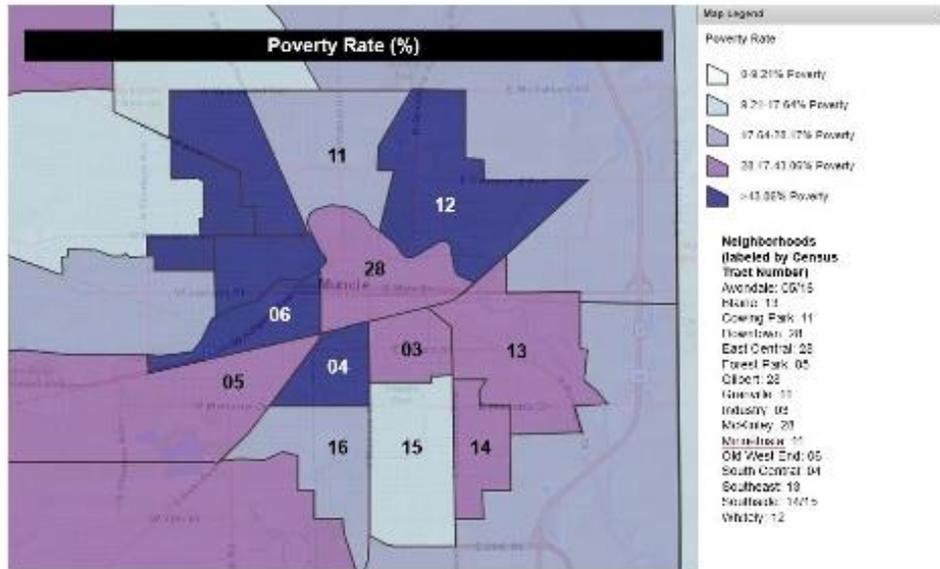
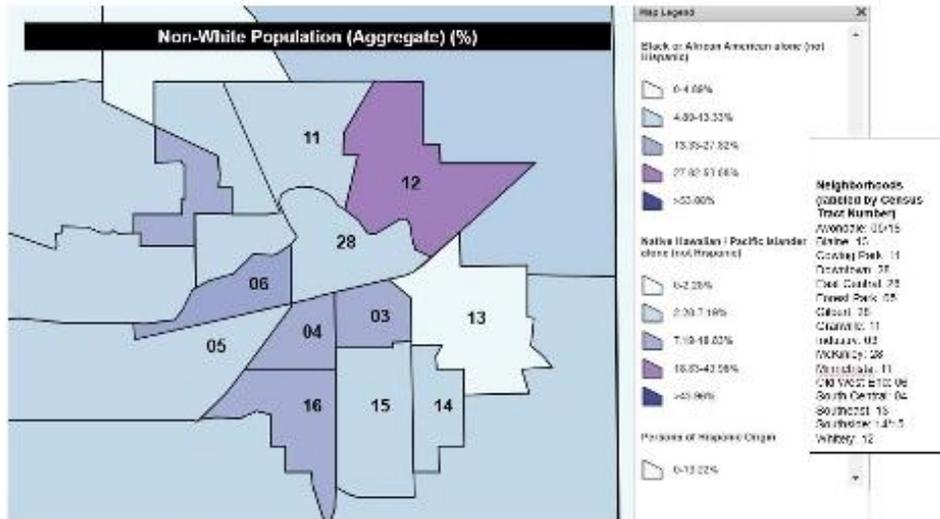
Appendix B-10 – Muncie Neighborhood Demographics Maps



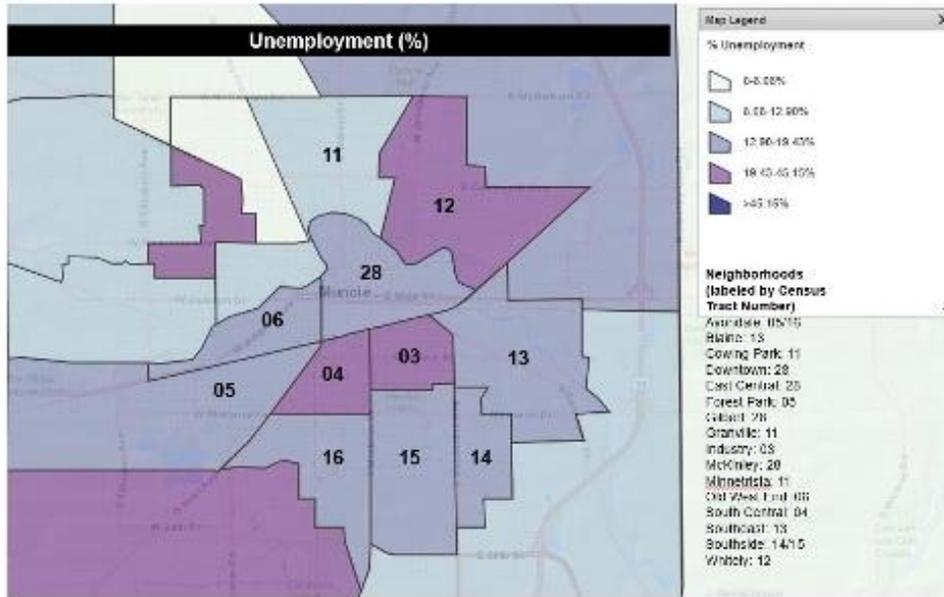
Appendix B-11 – Muncie Neighborhood Demographics Maps



Appendix B-12 – Muncie Neighborhood Demographics Maps



Appendix B-13 – Muncie Neighborhood Demographics Maps



APPENDIX C - Indiana Continuum of Care – Point-In-Time Count – 2019

Region 6 Point-in-Time Homeless Count 01/23/2019							
ALL HOUSEHOLDS/ALL PERSONS							
	Sheltered			Unsheltered	2019 Total	2018 Total	Delaware
	ES	TH	SH				
Number of Households	97	24	0	24	145	129	99
Number of persons	##	26	0	27	180	150	132
Households with at Least One Adult and One Child							
	Sheltered			Unsheltered	2019 Total	2018 Total	Delaware
	ES	TH	SH				
Total Number of households	16	1		0	17	9	15
Number of persons	45	3		0	48	27	44
Number of persons (under age 18)	26	2		0	28	16	26
Number of persons (age 18-24)	3	0		0	3	1	3
Number of persons (over age 24)	16	1		0	17	10	15
Ethnicity (adults and children)	Sheltered			Unsheltered	2019 Total	2018 Total	Delaware
	ES	TH	SH				
Non-Hispanic/Non-Latino	42	3		0	45	24	41
Hispanic/Latino	3	0		0	3	3	3
Race	Sheltered			Unsheltered	2019 Total	2018 Total	Delaware
	ES	TH	SH				
White	29	3		0	32	10	30
Black or African-American	10	0		0	10	7	10
Multiple Races	6	0		0	6	10	4
Households without Children							
	Sheltered			Unsheltered	2019 Total	2018 Total	Delaware
	ES	TH	SH				
Total number of households	81	23	0	24	128	120	84
Total number of persons	82	23	0	27	132	124	88
Number of young adults (age 18-24)	10	0	0	3	13	12	10
Number of adults (over age 24)	72	23	0	24	119	112	78
Gender	Sheltered			Unsheltered	2019 Total	2018 Total	Delaware
	ES	TH	SH				
Female	33	8	0	8	49	37	37
Male	49	15	0	19	83	87	51
Ethnicity	Sheltered			Unsheltered	2019 Total	2018 Total	Delaware
	ES	TH	SH				
Non-Hispanic/Non-Latino	80	21	0	26	127	122	85
Hispanic/Latino	2	2	0	1	5	2	3
Race	Sheltered			Unsheltered	2019 Total	2018 Total	Delaware
	ES	TH	SH				
White	64	19	0	17	100	93	69
Black or African-American	13	2	0	9	24	28	14
Multiple Races	4	1	0	0	5	2	5

APPENDIX D-1 – Muncie Affordable Housing

Table 7 - Muncie Subsidized and/or Below Market Rate Housing			
Property	# of Units	# of Bedrooms	Population Served
Project-based Section 8			
Cambridge Square Muncie 1601 E. McGalliard Phone (765) 747-8130	144	1	Elderly
Carriage House Muncie 3969 Everett Rd. Phone (765) 747-0912	100	1, 2, 3	Multi-family
Gillbeke Apartments 2621 N. Elgin St. Phone (765) 282-7543	20	1	CMI – disabled, handicap, &
264			
RHTC & Multi-family bond developments			
Creekside Apartments 2901 N. Elgin St. Phone (765) 288-4242	68	2, 3	Multi-family
Creekside II Apartments 2901 N. Elgin St. Phone (765) 288-4242	52	2, 3	Multi-family
Daley Apartments 1312 E. Bunch Blvd. Phone (765) 281-8899	34	1, 2, 3	Multi-family
Elgin Manor Apartments 2573 N. Elgin St. Phone (765) 286-1622	120	1, 2, 3	Family
Historic Muncie Apartments 451 E. 2 nd St. Phone (765) 288-9242	35	0, 1, 2, 3, 4	Multi-family
Howard Square 550 S. Jefferson, Suite 100 Phone (765) 284-2831			
Jackson & Vine Apartments 900 E. Washington St.	35		
Millennium Place 451 E. 2 nd St. Phone (765) 288-9242	30	1, 2, 3, 4	Multi-family
Millennium Place II 451 E. 2 nd St. Phone (765) 288-9242	55	1, 2, 3, 4	Multi-family
Millennium Place III 451 E. 2 nd St. Phone (765) 288-9242	35	1, 2, 3, 4	Multi-family
Millennium Place IV 451 E. 2 nd St. Phone (765) 288-9242	40	1, 2, 3, 4	Multi-family
504			

APPENDIX D-2 – Muncie Affordable Housing

A List of LIHTC/HOME Funded Apartment Properties in Muncie Indiana: Source IHEDA Web Site

Historic Muncie Apartments- 233 E. Jackson Street Year Built 2008

Howard Square Apartments- 550 S. Jefferson Street Year Built 2005

Centennial Place Apartments- 1617 Brady Street Year Built 2011

Jackson and Vine Apartments- 205 Vine Street Year Built 2011

Lofts at Roberts Apartments- 420 High Street Year Built 2014

Fourteen 91 Lofts Apartments- 1491 Kilgore Street Year Built 2018

Walnut Commons Apartments- 501 N. Mulberry Street Year Built 2015

Millennium Place Apartments- 820 S. Madison Street Year Built 2003

Creekside Apartments- 2901 Elgin Street Year Built 2000

Woods Edge Apartments- 4700 N. Woods Edge Street Year Built 1997

Walnut Manor Apartments- 125 E. Oldfield Lane Year Built 1996

APPENDIX E

PUBLIC NOTICES & CERTIFICATIONS

Appendix E-1 – Notice – Focus Group Listening Sessions

From: Terry Bailey
Sent: Thursday, December 5, 2019 8:41 AM
To: Focus Group List
Subject: Your Input is Needed at Focus Group Listening Session

Community Development 2020-2024 Consolidated Plan Focus Group Listening Sessions

You have been strategically identified to participate in an important focus group listening session. Please click the link below to select the session(s) you or your organization will attend. Thank you for your commitment to the City of Muncie!

[Listening Session Schedule](#)

The City of Muncie Community Development Office will conduct listening sessions this month of focus groups to get input on the Consolidated Plan/Annual Action Plan for Program Years 2020-24. The Consolidated Plan describes the city's community development and housing needs over a period of 5 years and how they will be addressed. You have been strategically selected to participate in one or more focus groups listed below. Please select those you or your organization would be interested in attending. Thank you for your commitment to the City of Muncie!

Categories, Dates, Times, and Locations

- Youth & Educational Services, Wednesday, Dec. 18, 2019, 10:00 am - 11:30 am at Roy C Buley Community Center, 1111 N Penn St.
- Housing & Community Development, Wednesday, Dec. 18, 2019, 1:00 pm - 2:30 pm, at Carnegie Library, 301 E Jackson St
- Continuum of Care, Wednesday, Dec. 18, 2019, 3:00 pm - 4:30 pm, at YWCA of Muncie, 310 E Charles St.
- Workforce Development & Economic Development, Thursday, Dec. 19, 2019, 1:00 pm - 2:30 pm, at Alumni Center, 2800 W Bethel Ave.
- Community and Human Services, Thursday, Dec. 19, 2019, 3:00 pm - 4:30 pm, Salvation Army, 1015 Wheeling Ave.
- Neighborhood Organizations, Thursday, Dec. 19, 2019, 5:30 pm - 7:00 pm, at Maring-Hunt Library, 2005 S High St.

Appendix E-2 – e-Mail List – Focus Group Listening Session

Organization	Category
A Better Way Services	Continuum of Care Agencies
Bridges Community Services Inc	Continuum of Care Agencies
Christian Ministries	Continuum of Care Agencies
Muncie Mission	Continuum of Care Agencies
Region 6 Continuum of Care Homeless Prevent Network	Continuum of Care Agencies
YWCA	Continuum of Care Agencies
Delaware County Home Savers	Housing and Community Development Organizations
ecoREHAB	Housing and Community Development Organizations
Greater Muncie, IN Habitat for Humanity	Housing and Community Development Organizations
IHCDA	Housing and Community Development Organizations
Muncie Bicycle-Pedestrian Committee	Housing and Community Development Organizations
Muncie Building Commissioner's Office	Housing and Community Development Organizations
Muncie Historic Preservation & Rehabilitation Commission	Housing and Community Development Organizations
Muncie Homeownership & Revitalization	Housing and Community Development Organizations
Muncie Housing Authority	Housing and Community Development Organizations
Muncie Urban Forestry	Housing and Community Development Organizations
Muncie-Delaware Clean & Beautiful	Housing and Community Development Organizations
PathStone	Housing and Community Development Organizations
Urban Light CDC	Housing and Community Development Organizations
World Changers	Housing and Community Development Organizations
Alpha Center	Human Services
Center Township Trustee's Office	Human Services
Collective Coalition of Concerned Clergy	Human Services
Cornerstone	Human Services
Hillcroft Services	Human Services
Inside Out CDC	Human Services
Meridian Health Services	Human Services
Muncie Delaware County Senior Center	Human Services
Muncie Human Rights Commission	Human Services
Muncie Street Outreach	Human Services
Muncie Victim Advocate	Human Services
Second Harvest Food Bank	Human Services
The Arc of Indiana Foundation	Human Services
The Salvation Army	Human Services
BSU - Office of Community Engagement	Neighborhood Organizations
Muncie Action Plan	Neighborhood Organizations
Muncie Action Plan – Neighborhood Leadership Council	Neighborhood Organizations
Whitely Community Council	Neighborhood Organizations
Back to School Teacher's Store	Workforce Development and Economic Development Organizations
Muncie Funders Forum	Workforce Development and Economic Development Organizations
Muncie Redevelopment Commission	Workforce Development and Economic Development Organizations
Muncie-Delaware County Chamber of Commerce	Workforce Development and Economic Development Organizations
Sustainable Muncie	Workforce Development and Economic Development Organizations
United Way of East Central Indiana	Workforce Development and Economic Development Organizations
Boys & Girls Clubs of Muncie	Youth and Educational Service Organizations
BYS	Youth and Educational Service Organizations
Huffer Memorial Children's Center, INC	Youth and Educational Service Organizations
Inspire Academy	Youth and Educational Service Organizations
Motivate Our Minds	Youth and Educational Service Organizations
Muncie Community Schools	Youth and Educational Service Organizations
Ross Center	Youth and Educational Service Organizations
TeenWorks	Youth and Educational Service Organizations
United Day Care Center	Youth and Educational Service Organizations
Unity Center	Youth and Educational Service Organizations

Appendix E-3 – Public Notice – Con Plan Public Meetings

CD Office Seeks Input at Public Meetings

The City of Muncie Community Development Office will conduct two meetings this month to get public input on the Consolidated Plan/Annual Action Plan for Program Years 2020-24. The Consolidated Plan describes the city's community development and housing needs over a period of 5 years and how they will be addressed. The Annual Action Plan describes more specifically how Community Development Block Grant and HOME Investment Partnership funds will be spent during the June 1, 2020 through May 31, 2021 Program Year.

The meetings will be held on Wednesday, December 18 from 10:30-noon at Maring-Hunt Library and Thursday, December 19 from 5:30-7:00 p.m. at Kennedy Library.

The City of Muncie typically receives about \$1.7 million annually in CDBG and HOME funds from the U.S. Department of Housing and Urban Development to benefit low- to moderate-income Muncie residents. The CDBG program typically includes funding for street paving, sidewalks, park improvements, rehabilitation of public facilities, public services, demolition/deconstruction of blighted structures, planning and administration. HOME activities typically include rental housing rehabilitation, new development, program administration, Community Housing Development Organization (CHDO) set-aside and administration.

Individuals requiring special accommodations or alternative formats can contact Cd Office at cdoffice@cityofmuncie.com or call 765-747-4825 between 8 a.m. and 4 p.m. weekdays.

Appendix E-4 – Public Notice – Consolidated Plan Community Survey

CD Office Seeks Input in Community Survey

The City of Muncie Community Development Office is conducting a Community Survey through Monday, January 12, 2020 to get public input on the Consolidated Plan/Annual Action Plan for Program Years 2020-24. The Consolidated Plan describes the city's community development and housing needs over a period of 5 years and how they will be addressed. The Annual Action Plan describes more specifically how Community Development Block Grant and HOME Investment Partnership funds will be spent during the June 1, 2020 through May 31, 2021 Program Year.

The Community Survey will be available on-line at www.cityofmuncie.com and click on the Community Development page through January 12, 2020.

The City of Muncie typically receives about \$1.7 million annually in CDBG and HOME funds from the U.S. Department of Housing and Urban Development to benefit low- to moderate-income Muncie residents. The CDBG program typically includes funding for street paving, sidewalks, park improvements, rehabilitation of public facilities, public services, demolition/deconstruction of blighted structures, planning and administration. HOME activities typically include rental housing rehabilitation, new development, program administration, Community Housing Development Organization (CHDO) set-aside and administration.

Individuals needing paper surveys or alternative formats can contact Community Development Office at cdoffice@cityofmuncie.com or call 765-747-4825 between 8 a.m. and 4 p.m. weekdays.

Appendix E-5 – Public Notice – Public Hearing

Published: Star Press - April 9, 2020

PUBLIC HEARING NOTICE

CDBG / HOME / CARES 2020-2024 Consolidated Plan Program Year 2020 Annual Action Plan

The City of Muncie Community Development Office is seeking input to finalize the Draft 2020-2024 Consolidated Plan and the Draft Annual Action Plan for Program Year 2020 (PY 2020) (June 1, 2020 thru May 31, 2021) for the Community Development Block Grant (CDBG), Home Investment Partnership (HOME) and Coronavirus Aid, Relief, and Economic Security Act (CARES Act) funds.

Muncie citizens are invited to participate in a discussion about the city's community development needs as they are identified in the Draft 2020-2024 Consolidated Plan and how the city plan to address those as enumerated in the PY 2020 Annual Action Plan, which includes CARES Act allocations.

A public hearing for these purposes will be held on Wednesday April 22, 2020 at 6:30 PM. The meeting will be held via a Zoom video conference. If you wish to attend the conference please email gcheesman@cityofmuncie.com and a link to the video conference will be provided to you via return email or text message. An audio only link will also be available. There will be an opportunity to ask questions of Community Development staff and Consultants who prepared the Plans at the hearing.

The City's PY 2020 HUD allocation is \$1,274,641 for CDBG. The CDBG program typically includes funding for street paving, sidewalks, park improvements, rehabilitation of public facilities, public services, demolition of blighted structures, planning and administration.

The City's PY 2020 HUD allocation is \$513,565 for HOME. HOME activities typically include housing rehabilitation and/or new construction for rental or homeownership, down payment assistance, Community Housing Development Organization (CHDO) set-aside, and administration.

The CARES Act first allocation is \$749,824 and will be allocated to the same types of eligible activities funded by the CDBG program.

The Draft 2020-2024 Consolidated Plan and the Draft PY 2020 Annual Action Plan are available for public review and comment from April 8, 2020 to May 8, 2020 at the website below.

www.cityofmuncie.com/muncie-community-development

APPENDIX F
CONSOLIDATED PLAN & ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING
COMMUNITY SURVEY & DATA

Appendix F – Community Survey

City of Muncie
Office of Community Development



**The city of Muncie – 2020-2024 Consolidated Plan
and Analysis of Impediments to Fair Housing
Choice**

How would you spend \$1,500,000? Each year, the City of Muncie receives approximately \$1,500,000 of federal housing and community development grants to spend on projects in your community.

As a community member your input is critical, and your voice should be heard. Take this short survey and help us create Muncie's Consolidated Plan. Raise your hand!

1) What zip code do you live in the City of Muncie? (Please select one)

- 47302 – Muncie, IN
- 47303 – Muncie, IN
- 47304 – Muncie, IN
- 47305 – Muncie, IN
- 47306 – Muncie, IN

2) Which of the following best describes you? (Please select one)

- Homeowner
- Renter
- Homeless

3) Do you identify as any of the following? Please select any that may apply.

- A member of a minority race such as African American, Asian, American Indian, Pacific Islander, Multiple Races, or Other Race Not Mentioned that is not White
 - A member of a minority ethnicity such as Hispanic
 - Person living with a disability
 - Person experiencing homelessness or who has experienced homelessness
 - Person who has experienced an eviction or forced to move
 - Person who has experienced domestic violence
 - Single Parent, male or female
 - Person 62 or older
 - Individual or household living in poverty
 - I do not identify with any of the above
-

4) When looking for a place to live in Muncie, have you experienced any discrimination? (If no, please skip to question #12)

- Yes
 - No
-

5) Please tell where you would report housing discrimination.

6) On what basis do you believe you were discriminated against, select all that apply.

- Race
- Color
- Religion
- National Origin
- Ancestry
- Sex
- Marital Status
- Sexual Orientation
- Age
- Family Status
- Source of Income
- Disability
- Other

7) Where did the discrimination take place? Select all that may apply.

- Apartment complex
- Condo development
- Public or subsidized housing project
- Trailer or mobile home park
- Bank/lending institution
- Non-profit agency
- Other

8) Who do you believe discriminated against you? Select all that may apply.

- Landlord/property manager
- Real estate agent
- Mortgage lender
- Non-profit agency employee
- Other

9) Please identify the neighborhood where you experienced discrimination? Please select all that may apply.

<input type="checkbox"/> Anthony	<input type="checkbox"/> Norwood
<input type="checkbox"/> Aultshire	<input type="checkbox"/> Old West End
<input type="checkbox"/> Blaine	<input type="checkbox"/> Orchard Lawn
<input type="checkbox"/> East Central	<input type="checkbox"/> Pettigrews Acres
<input type="checkbox"/> Eastside	<input type="checkbox"/> Riverside/Normal City
<input type="checkbox"/> Forest Park	<input type="checkbox"/> South Central
<input type="checkbox"/> Gilbert	<input type="checkbox"/> Southeast
<input type="checkbox"/> Industry	<input type="checkbox"/> Thomas Park/Avondale
<input type="checkbox"/> McKinley	<input type="checkbox"/> Westridge
<input type="checkbox"/> Minnetrista	<input type="checkbox"/> Westside
<input type="checkbox"/> Morningside	<input type="checkbox"/> Whitely
<input type="checkbox"/> Northview	<input type="checkbox"/> Other

10) If you believe you have been discriminated against, have you reported the incident?

- Yes
- No

11) If no, what is the primary reason you haven't reported the incident?

- Don't know where to report
- Afraid of retaliation
- Don't believe it makes any difference
- Other

12) Rank the following according to what you consider to be the urgent housing needs in the City of Muncie. Please check one for each housing need.

	1 (Not Urgent)	2 (Somewhat Urgent)	3 (Urgent)
Repair assistance to homeowners	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Creation of new, affordable housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rehabilitation of foreclosed or vacant housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Creation of safe, decent and affordable rental housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Creation of housing with services - assistance for homeless neighbors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Creation of housing with services - assistance for senior citizens or disabled neighbors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rent assistance to low income tenants	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Creation of emergency shelter beds (short term stays)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Creation of transitional housing (for stays less than 2 years)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Create affordable housing for veterans.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

13) Rank the following according to what you consider to be the urgent community development needs in the City of Muncie. Please check one for each community need.

	1 (Not Urgent)	2 (Somewhat Urgent)	3 (Urgent)
Repair/replace curbs/sidewalks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Repair/upgrade street or sewers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Park upgrades	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Crime prevention	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Business attraction	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Job creation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Upgrade/renovate community centers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Rank the following according to what you consider to be the urgent social services needs in the City of Muncie. Please check one for each social services need.

	1 (Not Urgent)	2 (Somewhat Urgent)	3 (Urgent)
Youth programs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Senior citizen programs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Programs for disabled neighbors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Programs for people with HIV/AIDS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Green programs/environmental awareness	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Public transportation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Legal services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Child care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Your answers will help to ensure representation from all income levels and age groups.

14) Please select the annual income of your household. (Please select one)

- Under \$15,000
- Between \$15,000 and \$29,999
- Between \$30,000 and \$44,999
- Between \$45,000 and \$59,999
- Between \$60,000 and \$74,999
- Over \$75,000

15) What is the size of your household?

- One Person
- Two Person
- Three Person
- Four Person
- Five or More Persons

16) What is your age?

- Under 18 years old
- 18-24 years old
- 25-34 years old
- 35-44 years old
- 45-54 years old
- 55-64 years old
- 65 years old or older

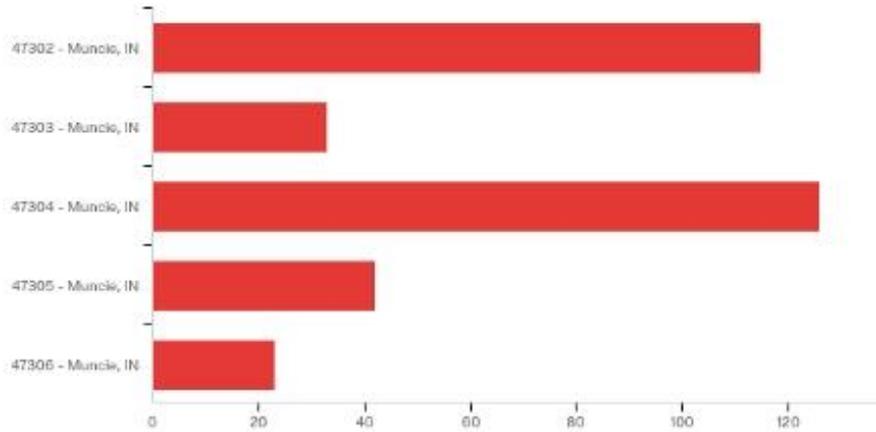
Appendix F – Community Survey Results Data

City of Muncie – 2020-2024 Consolidated Plan

January 28th, 2020, 5:34 pm EST

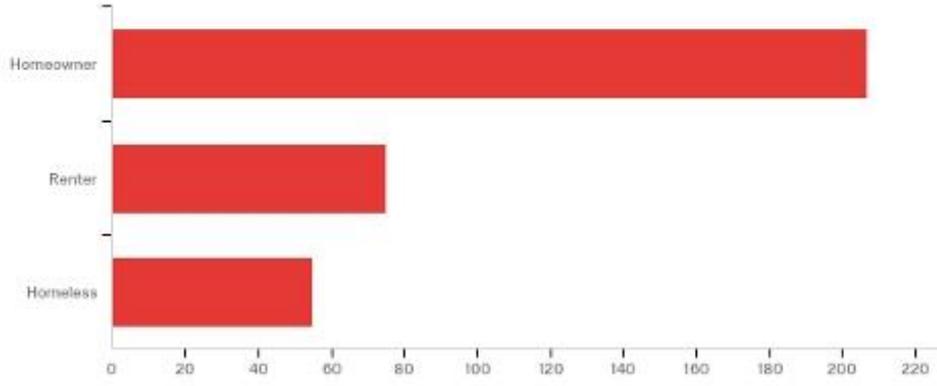
Number of Respondents - 339

Q2 - What zip code do you live in the City of Muncie?



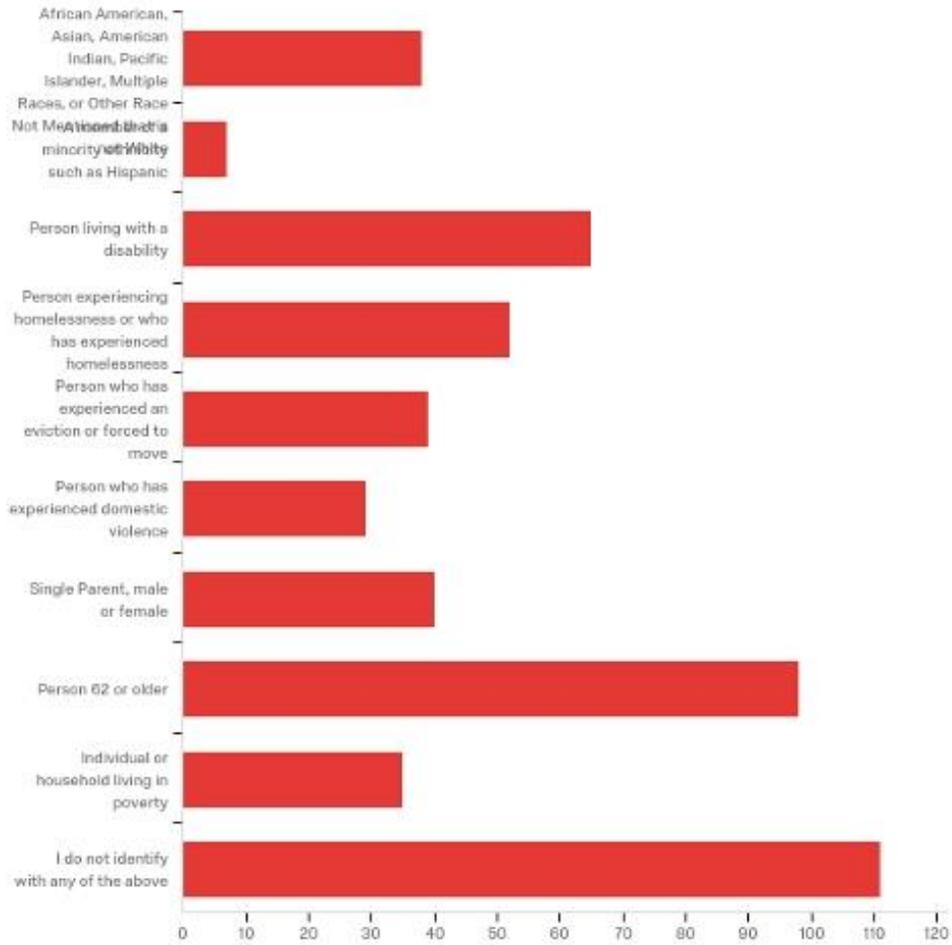
#	Answer	%	Count
1	47302 - Muncie, IN	33.92%	115
2	47303 - Muncie, IN	9.73%	33
3	47304 - Muncie, IN	37.17%	126
4	47305 - Muncie, IN	12.39%	42
5	47306 - Muncie, IN	6.78%	23
	Total	100%	339

Q4 - Which of the following best describes you?



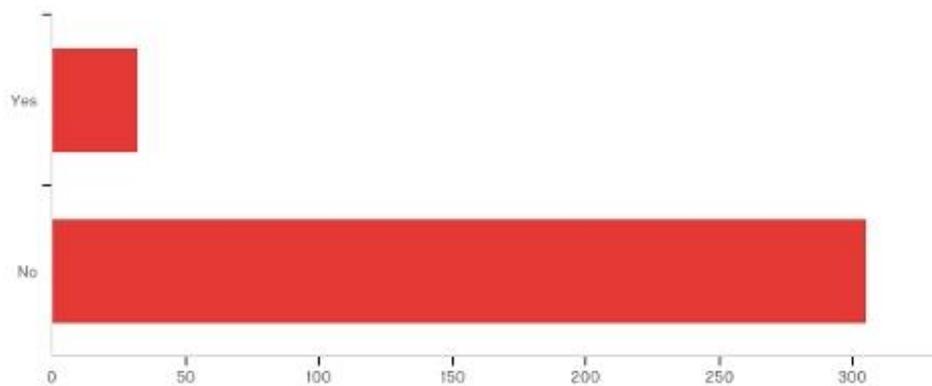
#	Answer	%	Count
1	Homeowner	61.42%	207
2	Renter	22.26%	75
3	Homeless	16.32%	55
	Total	100%	337

Q3 - Do you identify as any of the following? Please select any that may apply.



#	Answer	%	Count
1	A member of a minority race such as African American, Asian, American Indian, Pacific Islander, Multiple Races, or Other Race Not Mentioned that is not White	7.39%	38
2	A member of a minority ethnicity such as Hispanic	1.36%	7
3	Person living with a disability	12.65%	65
4	Person experiencing homelessness or who has experienced homelessness	10.12%	52
5	Person who has experienced an eviction or forced to move	7.59%	39
6	Person who has experienced domestic violence	5.64%	29
7	Single Parent, male or female	7.78%	40
8	Person 62 or older	19.07%	98
9	Individual or household living in poverty	6.81%	35
10	I do not identify with any of the above	21.60%	111
	Total	100%	514

Q5 - When looking for a place to live in Muncie, have you experienced any discrimination?



#	Answer	%	Count
1	Yes	9.50%	32
2	No	90.50%	305
	Total	100%	337

Q6 - Please tell where you would report housing discrimination.

Please tell where you would report housing discrimination.

Human Rights Commission

Human rights comm. - city hall

Bridges/City

Attorney General

I have no clue

Middletown gardens

Not allowing 9 year old pit bull because of breed

Unsure.

City Hill

Bridges Center

not a clue

HUD

City hall

Not sure

Human Rights off with Yvonne.

No idea

Steve [REDACTED] from Caldwell Banker Real Estate

Unknown at the time - know now to report to victim's advocate office

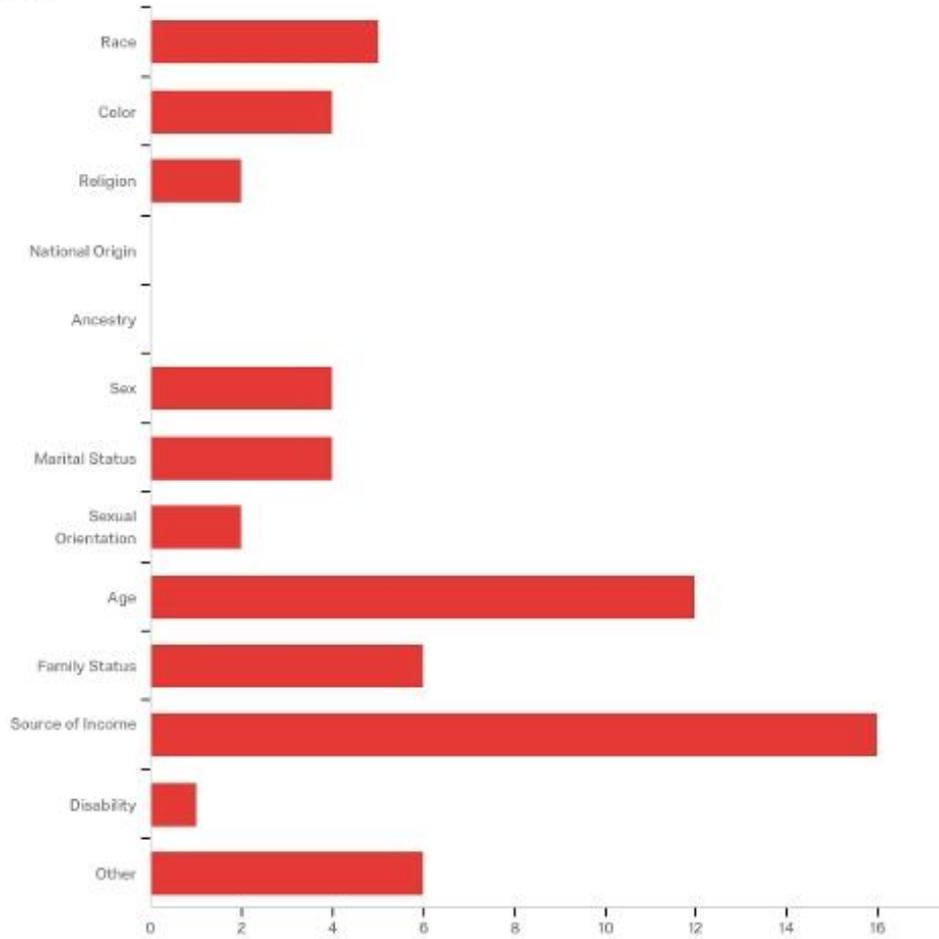
I don't know.

I don't know

I don't know

Habitat for humanity and all other housing programs in Muncie

Q7 - On what basis do you believe you were discriminated against, select all that apply.



#	Answer	%	Count
1	Race	8.06%	5
2	Color	6.45%	4
3	Religion	3.23%	2
4	National Origin	0.00%	0
5	Ancestry	0.00%	0
6	Sex	6.45%	4
7	Marital Status	6.45%	4
8	Sexual Orientation	3.23%	2
9	Age	19.35%	12
10	Family Status	9.68%	6
11	Source of Income	25.81%	16
12	Disability	1.61%	1
13	Other	9.68%	6
	Total	100%	62

Q7_13_TEXT - Other

Other - Text

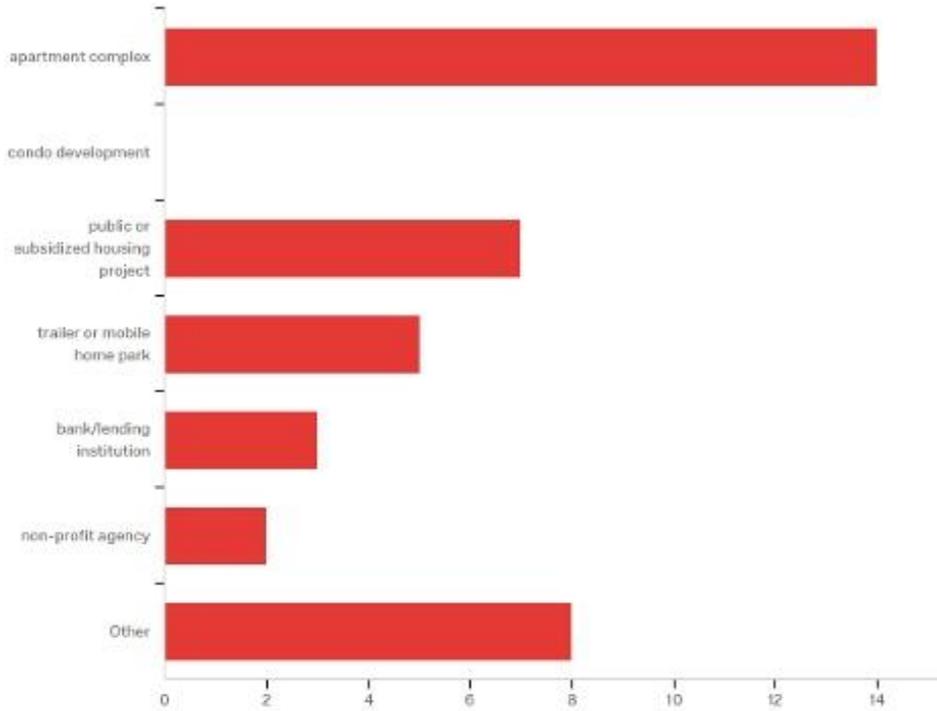
Credit

Responsible pet owner. Couldn't afford 1 million in insurance

Income

History of Addiction

Q8 - Where did the discrimination take place? Select all that may apply.



#	Answer	%	Count
1	apartment complex	35.90%	14
2	condo development	0.00%	0
3	public or subsidized housing project	17.95%	7
4	trailer or mobile home park	12.82%	5
5	bank/lending institution	7.69%	3
6	non-profit agency	5.13%	2
7	Other	20.51%	8
	Total	100%	39

Q8_7_TEXT - Other

Other - Text

No Ramp

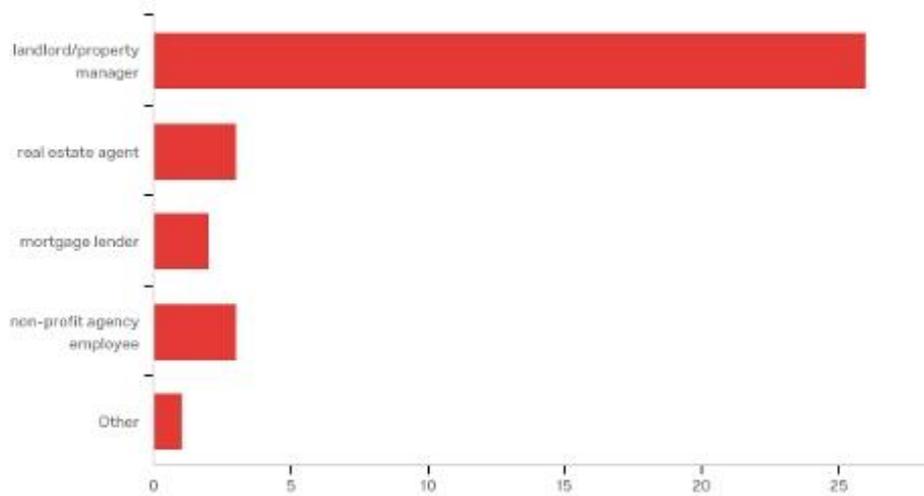
Private Landlord

House Rental

different sides of the town

Private landlords

Q9 - Who do you believe discriminated against you? Select all that may apply.



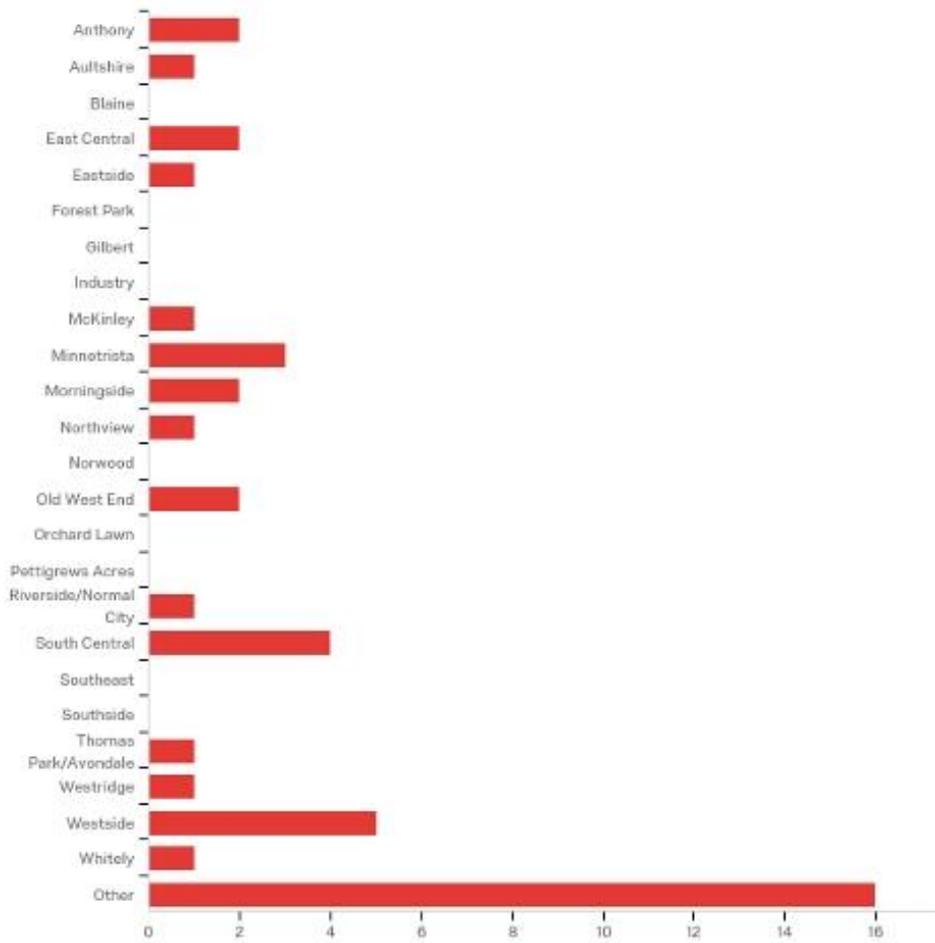
#	Answer	%	Count
1	landlord/property manager	74.29%	26
2	real estate agent	8.57%	3
3	mortgage lender	5.71%	2
4	non-profit agency employee	8.57%	3
5	Other	2.86%	1
	Total	100%	35

Q9_5_TEXT - Other

Other - Text

Owner

Q10 - Please identify the neighborhood where you experienced discrimination?
Please select all that may apply.



#	Answer	%	Count
1	Anthony	4.55%	2
2	Aultshire	2.27%	1
3	Blaine	0.00%	0
4	East Central	4.55%	2
5	Eastside	2.27%	1
6	Forest Park	0.00%	0
7	Gilbert	0.00%	0
8	Industry	0.00%	0
9	McKinley	2.27%	1
10	Minnetrissa	6.82%	3
11	Morningside	4.55%	2
12	Northview	2.27%	1
13	Norwood	0.00%	0
14	Old West End	4.55%	2
15	Orchard Lawn	0.00%	0
16	Pettigrews Acres	0.00%	0
17	Riverside/Normal City	2.27%	1
18	South Central	9.09%	4
19	Southeast	0.00%	0
20	Southside	0.00%	0
21	Thomas Park/Avondale	2.27%	1
22	Westridge	2.27%	1
23	Westside	11.36%	5
24	Whitely	2.27%	1
25	Other	36.36%	16
	Total	100%	44

Q10_25_TEXT - Other

Other - Text

Hartford city

behind northwest plaza

on Kilgore

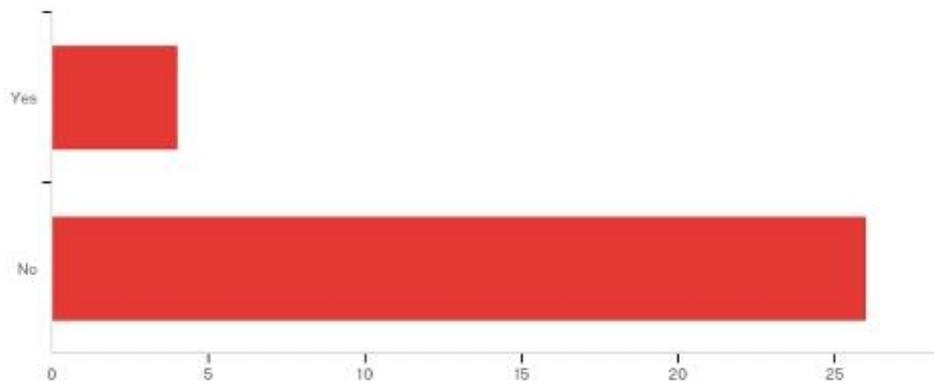
Middletown gardens

neighborhoods surrounding BSU campus

Everywhere

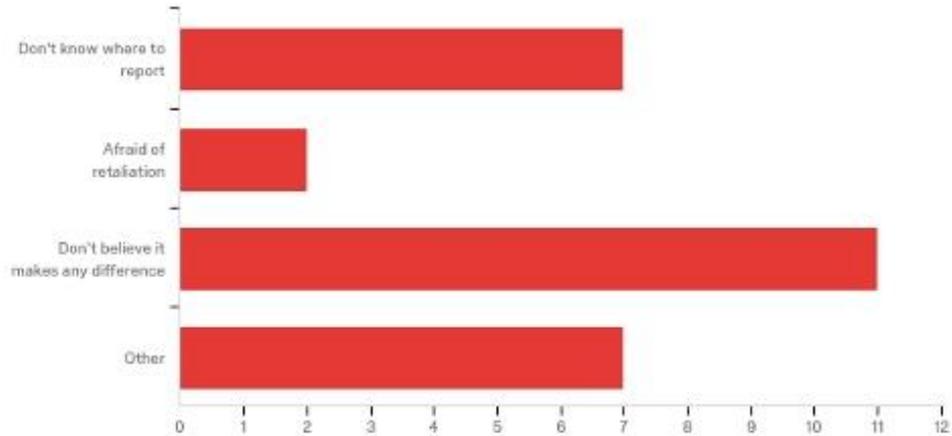
Downtown Bridges Community services building on liberty and Charles street

Q11 - If you believe you have been discriminated against, have you reported the incident?



#	Answer	%	Count
1	Yes	13.33%	4
2	No	86.67%	26
	Total	100%	30

Q12 - If no, what is the primary reason you haven't reported the incident?



#	Answer	%	Count
1	Don't know where to report	25.93%	7
2	Afraid of retaliation	7.41%	2
3	Don't believe it makes any difference	40.74%	11
4	Other	25.93%	7
	Total	100%	27

Q12_4_TEXT - Other

Other - Text

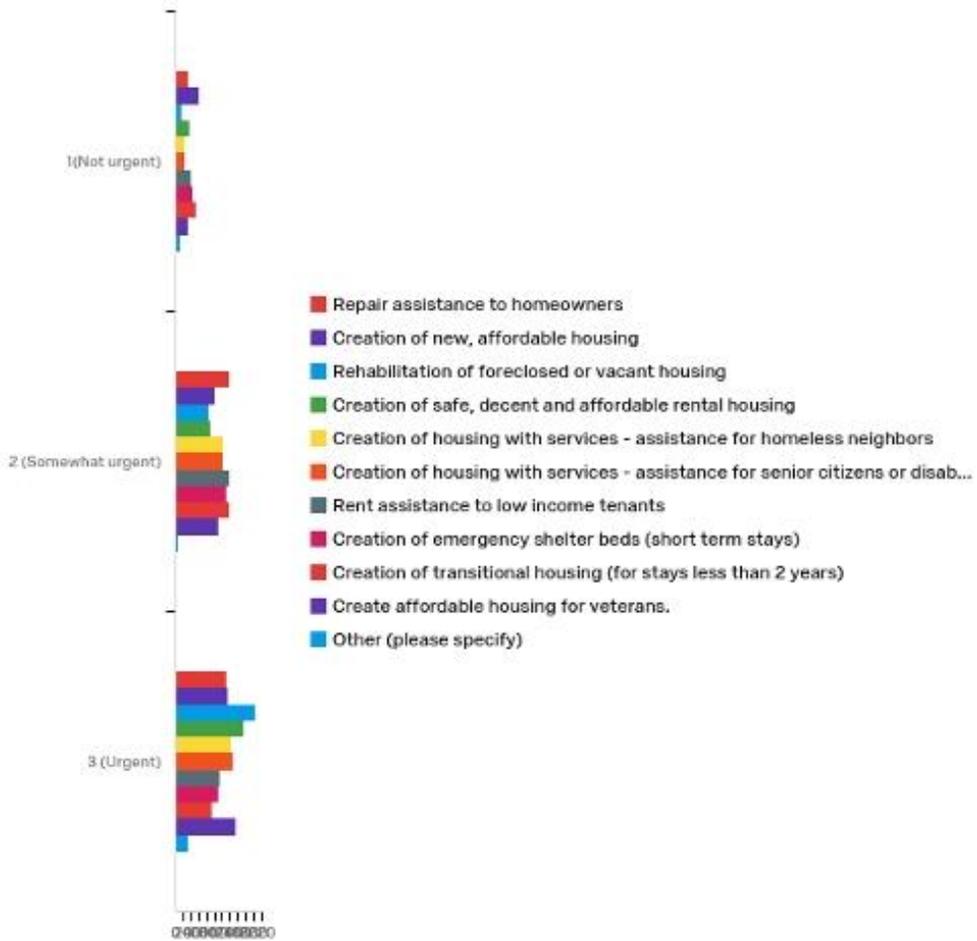
Resolved

Made Arrangements for Deposit

It was when i first arrived into Muncie and i was a lot younger and did not realize it was happening

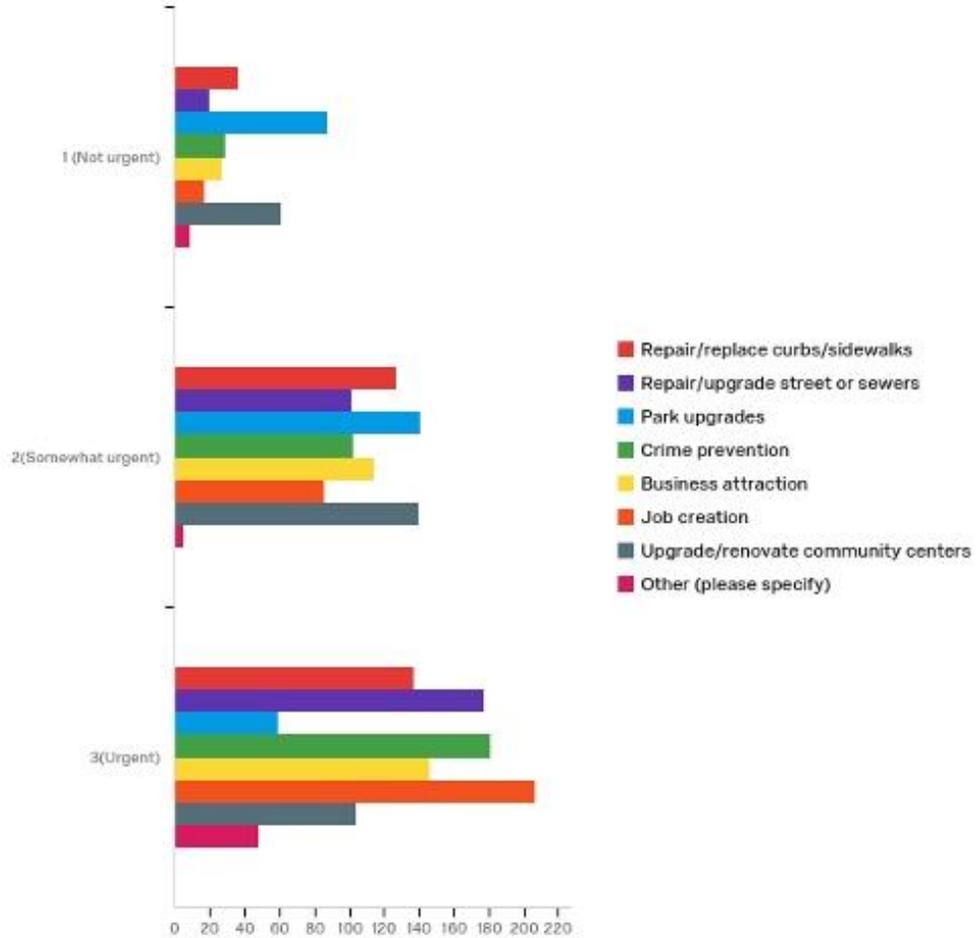
All of the above it would not let me pick more than one answer

Q13 - Rank the following according to what you consider to be the urgent housing needs in the City of Muncie.



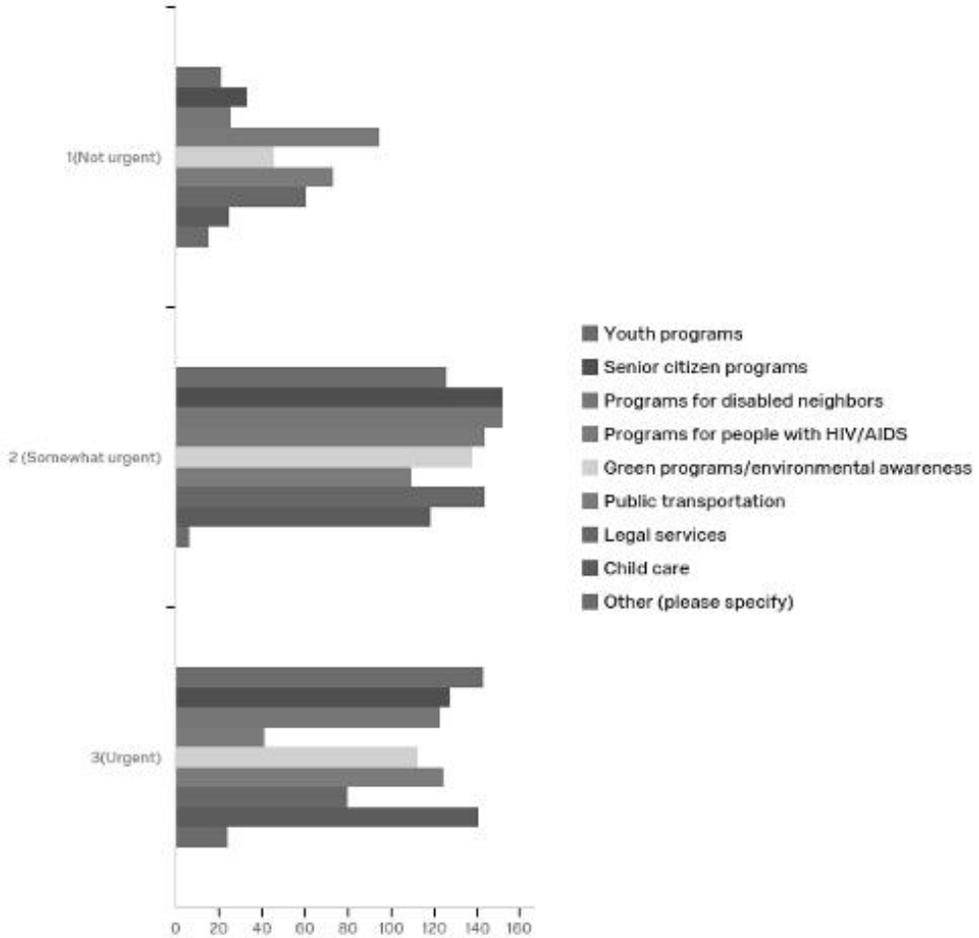
#	Question	1 (Not urgent)	2 (Somewhat urgent)	3 (Urgent)	Total
1	Repair assistance to homeowners	10.60% 32	46.03% 139	43.38% 131	302
2	Creation of new, affordable housing	20.27% 60	34.46% 102	45.27% 134	296
3	Rehabilitation of foreclosed or vacant housing	4.61% 14	27.30% 83	68.09% 207	304
	Creation of safe, decent and affordable rental housing	11.37% 34	29.43% 88	59.20% 177	299
	Creation of housing with services - assistance for homeless neighbors	8.01% 23	42.51% 122	49.48% 142	287
	Creation of housing with services - assistance for senior citizens or disabled neighbors	8.19% 24	41.30% 121	50.51% 148	293
	Rent assistance to low income tenants	13.40% 39	47.77% 139	38.83% 113	291
	Creation of emergency shelter beds (short term stays)	14.89% 42	46.45% 131	38.65% 109	282
	Creation of transitional housing (for stays less than 2 years)	18.02% 51	49.12% 139	32.86% 93	283
	Create affordable housing for veterans.	11.07% 33	36.91% 110	52.01% 155	298
	Other (please specify)	20.00% 9	13.33% 6	66.67% 30	45

Q14 - Rank the following according to what you consider to be the urgent community development needs in the City of Muncie.



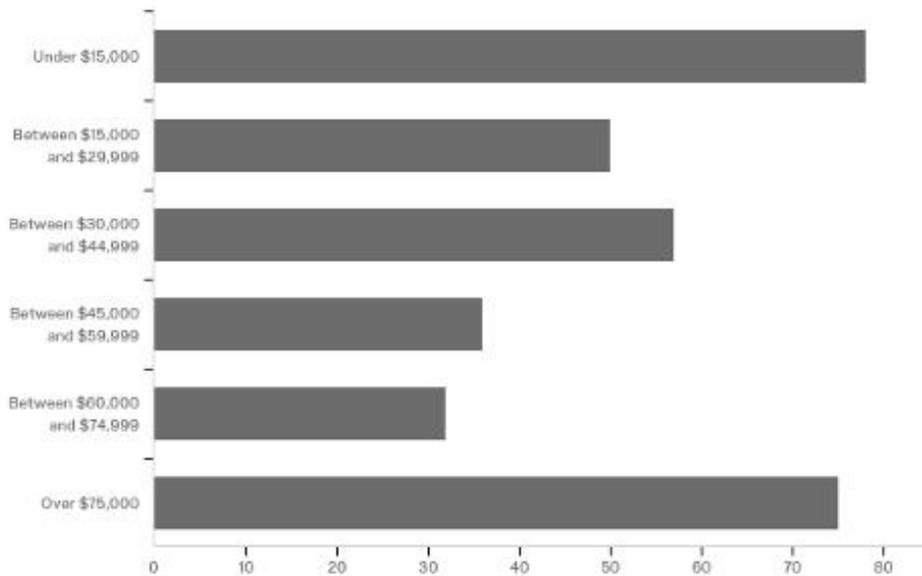
#	Question	1 (Not urgent)	2 (Somewhat urgent)	3 (Urgent)	Total
1	Repair/replace curbs/sidewalks	12.00% 36	42.33% 127	45.67% 137	300
2	Repair/upgrade street or sewers	6.71% 20	33.89% 101	59.40% 177	298
3	Park upgrades	30.56% 88	48.96% 141	20.49% 59	288
	Crime prevention	9.29% 29	32.69% 102	58.01% 181	312
	Business attraction	9.41% 27	39.72% 114	50.87% 146	287
	Job creation	5.48% 17	27.74% 86	66.77% 207	310
	Upgrade/renovate community centers	20.00% 61	45.90% 140	34.10% 104	305
	Other (please specify)	14.52% 9	8.06% 5	77.42% 48	62

Q15 - Rank the following according to what you consider to be the urgent public service needs in the City of Muncie.



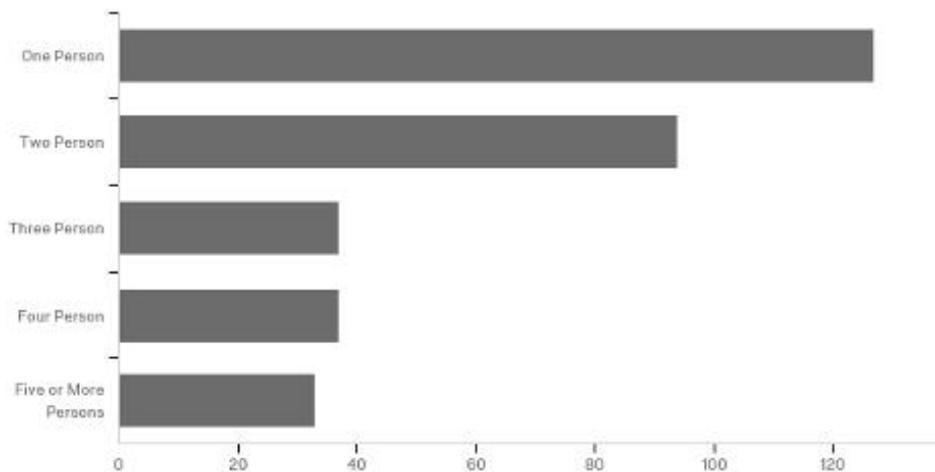
#	Question	1 (Not urgent)	2 (Somewhat urgent)	3 (Urgent)	Total
1	Youth programs	7.24% 21	43.45% 126	49.31% 143	290
2	Senior citizen programs	10.54% 33	48.56% 152	40.89% 128	313
3	Programs for disabled neighbors	8.64% 26	50.50% 152	40.86% 123	301
	Programs for people with HIV/AIDS	33.93% 95	51.43% 144	14.64% 41	280
	Green programs/environmental awareness	15.49% 46	46.46% 138	38.05% 113	297
	Public transportation	23.70% 73	35.71% 110	40.58% 125	308
	Legal services	21.40% 61	50.53% 144	28.07% 80	285
	Child care	8.77% 25	41.75% 119	49.47% 141	285
	Other (please specify)	33.33% 15	13.33% 6	53.33% 24	45

Q17 - Please select the annual income of your household.



#	Answer	%	Count
1	Under \$15,000	23.78%	78
2	Between \$15,000 and \$29,999	15.24%	50
3	Between \$30,000 and \$44,999	17.38%	57
4	Between \$45,000 and \$59,999	10.98%	36
5	Between \$60,000 and \$74,999	9.76%	32
6	Over \$75,000	22.87%	75
	Total	100%	328

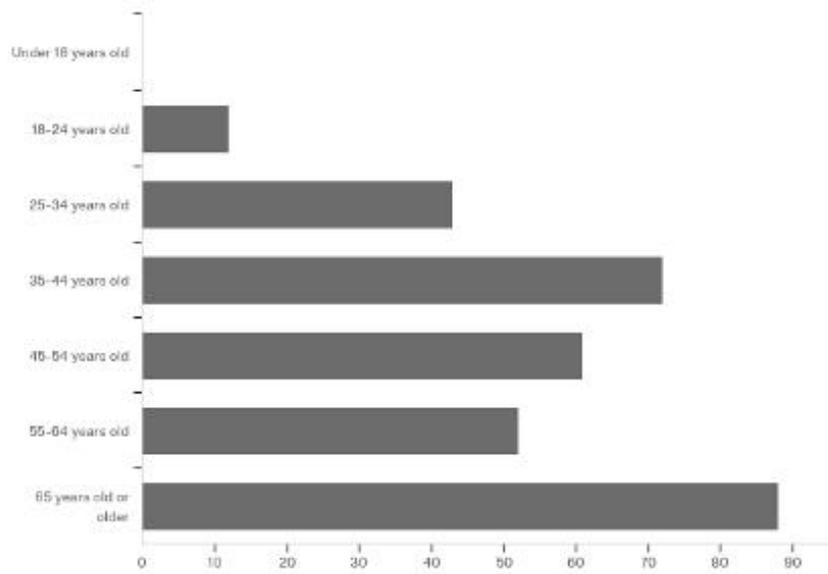
Q18 - What is the size of your household?



#	Answer	%	Count
1	One Person	38.72%	127
2	Two Person	28.66%	94
3	Three Person	11.28%	37
4	Four Person	11.28%	37
5	Five or More Persons	10.06%	33

Total | 100% | 328

Q19 - What is your age?



#	Answer	%	Count
1	Under 18 years old	0.00%	0
2	18-24 years old	3.66%	12
3	25-34 years old	13.11%	43
4	35-44 years old	21.95%	72
5	45-54 years old	18.60%	61
6	55-64 years old	15.85%	52
7	65 years old or older	26.83%	88
	Total	100%	328

APPENDIX G – LISTENING SESSIONS SUMMARIES

Focus Group - Youth and Education

Focus Group - Housing and Community Development

Focus Group - Public Services

Focus Group - Economic Development and Workforce Development

APPENDIX G – Listening Session #1

City of Muncie - Consolidated Plan - Listening Sessions

Focus Group: Youth & Education Club
Two Discussion Groups

Location: Boys & Girls
Date: December 12, 2019

Question#1

- a. What are the most important needs you have identified that CDBG Funds and HOME Funds can help the Muncie Community address housing?

Group#1

Rank
#1 Addressing transience
#2
#3

1. Addressing transience #1
a. Schools

Group#2

Rank
#1 Emergency shelters (families stay together)
#2 Rental Ed/resources
#3 Connecting folks to housing resources

1. Emergency shelters (families stay together) #1
2. Rental Ed/resources #2
a. Unsafe housing
b. Getting out of a lease
3. Connecting folks to housing resources #3
4. Home repairs

- b. Rank the Top 3

Question #2

A. What are the most important needs you have identified that CDBG Funds and HOME Funds can help your organization and clients address community development?

Group#1

Rank
#1 Addressing trauma
#2 Post-secondary planning
#3 Improved livability (food security, transportation)

1. Addressing trauma #1
2. Post-secondary planning #2
3. Improved livability (food security, transportation) #3
4. Building resilient cities
5. ACE

Group#2

Rank
#1 Childcare funding for those in transitional situations
#2 Childcare subsidy/supports for workers on nights/weekends
#3 Upgrade/renovate community centers

1. Childcare funding for those in transitional situations #1
2. Childcare subsidy/supports for workers on nights/weekends #2
 - i. Need facilities - family daycare homes (need)
3. Upgrade/renovate community centers #3

B. Rank the Top 3

Question #3

- a. What are the most important needs you have identified that CDBG Funds and HOME Funds can help your organization and clients address public services?
- b. Rank the Top 3

Group#1

Rank
#1 Financial skills & literacy
#2 Affordable childcare
1. #3 Life skills & household mgt.

- 1. Financial skills & literacy #1
- 2. Affordable childcare #2
- 3. Life skills & household mgt. #3

Group#2

Rank
#1 Programs that address trauma (ACE) appropriately/fully
#2 Social services that address transient for families (pk-12) and their educational needs
#3 Neighborhood improvements towards greater livability/bike-ability

- 1. Programs that address trauma (ACE) appropriately/fully #1
- 2. K-12 & teacher self-care
- 3. Food security
 - A. Affordability & access
- 4. Transportation
 - A. Affordable/connected
- 5. Neighborhood improvements towards greater livability/bike-ability #3
- 6. Post-secondary planning support
- 7. Social services that address transient for families (pk-12) and their educational needs #2
- 8. Financial skills & literacy
- 9. Life skills & household management
- 10. Affordable childcare quality

Group#2

Rank
#1 Emotional support ACES (Adverse Childhood Experiences)
#2 Financial literacy youth/families
#3

1. Emotional support ACES (Adverse Childhood Experiences) #1
2. Financial literacy youth/families #2
3. Childcare funding for those in transitional situations
4. Social services
 - a. Emotional support ACES
 - b. Counseling
5. Emergency shelters for men/families
6. Youth/family financial literacy
7. Rental ed/resources

Question #3

- a. What are the most important needs you have identified that CDBG Funds and HOME Funds can help your organization and clients address public services?
- b. Rank the Top 3

Group#1

Rank
#1 Financial skills & literacy
#2 Affordable childcare
#3 Life skills & household mgt.

1. Financial skills & literacy #1
2. Affordable childcare #2
3. Life skills & household mgt. #3

Rank
#1 Programs that address trauma (ACE) appropriately/fully
#2 Social services that address transient for families (pk-12) and their educational needs
#3 Neighborhood improvements towards greater livability/bike-ability

1. Programs that address trauma (ACE) appropriately/fully #1
2. K-12 & teacher self-care
3. Food security
4. Affordability & access
5. Transportation - Affordable/connected
6. Neighborhood improvements towards greater livability/bike-ability
- #3
7. Post-secondary planning support
8. Social services that address transient for families (pk-12) and their educational needs #2
9. Financial skills & literacy
10. Life skills & household management
11. Affordable childcare quality

Group#2

Rank the Top 3
#1 Emotional support ACES (Adverse Childhood Experiences)
#2 Financial literacy youth/families
#3

1. Emotional support ACES (Adverse Childhood Experiences) #1
2. Financial literacy youth/families #2
3. Childcare funding for those in transitional situations
4. Social services
 - a. Emotional support ACES
 - b. Counseling
5. Emergency shelters for men/families
6. Youth/family financial literacy
7. Rental ed/resources

Question #4

- a. What do you identify as the most important fair housing issue that affects you or your organization's participants or clients?
- b. Rank the Top 3

Group #1

- 1. Source of income

Group #2

- 1. Do not want to report income
- 2. Non-citizens
- 3. Language barriers
- 4. Child translation
- 5. Poor landlords/unsafe housing
- 6. Custody issues (non-parents)

- c. Where would you or your clients or participants report a fair housing complaint?

Group #1

- 1. Muncie Housing Authorities or Muncie Office of Community Development

Group #2

- 1. Housing authority
- 2. CD
- 3. Muncie Human Rights Commission

Participating Organizations

Facilitator – Anchor Group Solutions, LLC

Alpha Center
Muncie Delaware Senior Center
Cornerstone
Hillcroft Services
Cornerstone
PathStone, Corp
Salvation Army

APPENDIX G – Listening Session #2

City of Muncie - Consolidated Plan

Focus Group: Housing & Community Development

Location: Library

Date: 12-18-2019

3 Discussion Groups

Question#1

A. What are the most important needs you have identified that CDBG Funds and HOME Funds can help your organization and clients address housing?

B. Rank the Top 3

Group#1

Rank
#1: Keeping homeowners in their homes
#2: Affordable/quality rental properties
#3: Vacant Housing

- a. Keeping homeowners in their homes #1
 - 1. Improvements (Roofs/Systems)
 - 2. Aging in place (Ramps)
 - 3. Affordability (Energy Efficiency)
 - 4. Supporting homeownership
 - A. Down-payment assistance
- b. Affordable/quality rental properties #2
 - 5. Improvements (not enough equity/poor market)
 - 6. Money for deposits/first month's rent
- c. Supporting transitional housing
- d. Vacant Housing #3
 - 7. Rehabilitation
 - 8. Demolition
 - 9. Re-use (New build/gardens/parks/etc.)

Group#2

Rank
#1: Owner-occupied repair for seniors
#2: Owner-occupied repair for seniors
#3: Infill construction (new construction) on vacant lots

- a. Owner-occupied repair for seniors #1
- b. Rehab of existing vacant housing
- c. 1&2-bedroom affordable rentals #2
- d. Infill construction (new construction) on vacant lots #3
- e. Workforce housing (rental + homeownership)
- f. Veteran housing (rental + homeownership)
- g. Reinitiating environmental contaminants in housing (Meth, lead)

Group#3

- a. Roofing program for low-moderate income homeowners - #1
- b. Directory for home-care issues, lawn care, home repairs, resources, marketing around this concept-verbal - #2
- c. Public/historical buildings upgrades and repairs. HVAC etc. #3
- d. Better accessibility of homeless shelters for citizens with disabilities

Question #2

What are the most important needs you have identified that CDBG Funds and HOME Funds can help your organization and clients address community development?

Group#1

Rank
#1: Infrastructure
#2: Beautification
#3: Food access

- a. **Infrastructure #1**
 - i. Sidewalks
 - ii. Streets
 - iii. Signage
 - iv. Trees
- b. **Beautification #2**
 - v. Dumpsters
 - vi. Public Art
 - vii. Park upgrades
- c. **Food access #3**

Group#2

Rank
#1 Demolition of blighted structures
#2 Job training for all ages
#3 Sidewalk accessibility in neighborhoods

- a. **Demolition of blighted structures #1**
- b. **Owner-occupied repairs for seniors**
- c. **Job training for all ages #2**
- d. **Workforce housing services**
- e. **Veteran housing services**
- f. **Streetlights (green)**
- g. **Beautification**
- h. **Sidewalk accessibility in neighborhoods #3**

Group#3

- a. **Accessibility for those with disabilities to programs/transportations**
- b. **Accessibility**
- c. **Training-literacy tutors for kids throughout the community. Literacy advancement**
- d. **Audible crosswalk signals**
 - viii. **Visually impaired citizens**
 - ix. **Better dimple pads at curbs and crosswalks**
- e. **Funding for youth workforce programs**
- f. **County-wide transportation**

Question #3

- a. What are the most important needs you have identified that CDBG Funds and HOME Funds can help your organization and clients address public services?
- b. Rank the Top 3

Group#1

Rank
#1: Addiction services
#2: Youth programs
#3: Childcare

- a. Addiction services #1
- b. Youth programs #2
- c. Childcare #3
- d. Community Centers
- e. Environmental Programs
 - i. City-wide Solar

Group#2

Rank
#1 Code enforcement for existing rental housing
#2 Senior programming
#3 Down payment + closing cost assistance

- a. Code enforcement for existing rental housing #1
- b. Senior programming #2
- c. Down payment + closing cost assistance #3

Group#3 – Not Recorded

Question #4

d. What do you identify as the most important fair housing issue that affects you or your organization's participants or clients?

Group#1

- a. Fear of retaliation when reporting unsafe rental issues
- b. On-campus: race/ethnicity/color
- c. Off-campus: Race/ethnicity/color/Marital status/ family status/ disability

Group #2

- a. Institutional racism/historic segregation

Group#3 – Not Recorded

e. Where would you or your clients or participants report a fair housing complaint?

Group#1

- a. General population do not know how to report issues

Group #2

- a. Dept of Human Rights *

Group#3 – Not Recorded

Organizational Participants

Facilitator: Anchor Group Solutions

Muncie Action Plan

Muncie Land Bank

PathStone

Habitat for Humanity

Urban Light Community Dev.

Alpha Center

City Council Members – Elect

Indiana Michigan Power

BSU Office of Comm. Engagement

ecoREHAB

Star Financial Bank

Home Savers

Interested Citizens

APPENDIX G - Listening Session #3

City of Muncie - Consolidated Plan - Listening Sessions

Focus Group: Public Services

Location: Salvation Army

Date: 12-19-2019

One Group

Question#1

1. What are the most important needs you have identified that CDBG Funds and HOME Funds can help your organization and clients address housing?
2. Rank the Top 3

Group#1

1. LGBTQ HomelessYouth _____ #1
2. Repair Assistance _____ #2
3. Affordable Housing
4. Single Housing / 1Bedroom Apts - ground floor units for seniors
5. Rental Assistance for low-income _____ #3
6. Additional Transitional Housing for all
7. Senior Communities (not apartments)
8.
 - a. Bus Schedule - Adjust Hours
 - b. Locate routes near major employers - IU-BSMH, BSU
 - c. Mobility Accessible

Question #2

1. What are the most important needs you have identified that CDBG Funds and HOME Funds can help you31r organization and clients address community development?
2. Rank the Top 3

1. Centralized Marketing/Communication of programs for Youth & Seniors _____ #3
2. Public Transportation _____ #2
3. Housing Counseling _____ #1
4. Financial Literacy

Question #3

1. What are the most important needs you have identified that CDBG Funds and HOME Funds can help your organization and clients address public services?
2. Rank the Top 3

- 1.Repair Curbs & Sidewalks
2. Business Attraction
3. Repair/Upgrade Community Center

Fair Housing

Question #4

1. What do you identify as the most important fair housing issue that affects you or your organization's participants or clients?

Accommodation issues w/regard to disability

Sexual Orientation

2. Where would you or your clients or participants report a fair housing complaint?

City Hall - Human Rights

Regional HUD - Home Purchase/Mortgage

Participating Organizations

Facilitator - Anchor Group Solutions, LLC

Alpha Center
Muncie Delaware County
Hillcroft
PathStone, Inc.
Cornerstone, Inc.
Salvation Army

APPENDIX G – Listening Session #4

City of Muncie - Consolidated Plan – Economic Dev. & Workforce Dev.

Location: Ball State Alumni Center
12-19-2019

Date:

Question#1

1. What are the most important needs you have identified that CDBG Funds and HOME Funds can help the Community?
2. Rank the Top 3

Group#1

1. Wage Programs #1
2. Wrap Around Services/Whole person, full life cycle services #2
3. Affordable Housing on Bus Route #3
 - a. Bus Schedule – Adjust Hours
 - b. Locate routes near major employers – IU-BSMH, BSU
 - c. Mobility Accessible

Question #2

- b. What are the most important needs you have identified that CDBG Funds and HOME Funds can help your organization and clients address community development?
 1. Childcare/Child Development Programs – 2nd/3rd Shift / evenings & weekends
 2. Job Creation/Job Training
 - a. Teen Works
 - b. Back to School Teachers Store
 - c. ARC of Indiana
 3. Employee Job Retention – Management Training
 - a. Forward Steps Training -> Cliff Effect -> Fund The Gap

Question #3 - RAN OUT OF TIME – (Observation: some public services incorporated in other areas)

- c. What are the most important needs you have identified that CDBG Funds and HOME Funds can help your organization and clients address public services?
- d. Rank the Top 3

Fair Housing

Question #4

- f. What do you identify as the most important fair housing issue that affects you or your organization's participants or clients?
 - a. Race
 - b. Family Status
 - c. Disability
 - d. Current Residence Location (Redlining)

- g. Where would you or your clients or participants report a fair housing complaint?
 - a. Pathstone
 - b. Human Rights Office (Muncie)

APPENDIX G – Listening Session #4

City of Muncie - Consolidated Plan – Economic Dev. & Workforce Dev.

Location: Ball State Alumni Center

Date: 12-19-2019

Question #1

A. What are the most important needs you have identified that CDBG Funds and HOME Funds can help the Community?

B. Rank the Top 3

Group #1

1. Wage Programs #1
2. Wrap Around Services/Whole person, full life cycle services #2
3. Affordable Housing on Bus Route #3
 - a. Bus Schedule – Adjust Hours
 - b. Locate routes near major employers – IU-BSMH, BSU
 - c. Mobility Accessible

Question #2

What are the most important needs you have identified that CDBG Funds and HOME Funds can help your organization and clients address community development?

1. Childcare/Child Development Programs – 2nd/3rd Shift / evenings & weekends
2. Job Creation/Job Training
 - d. Teen Works
 - e. Back to School Teachers Store
 - f. ARC of Indiana
4. Employee Job Retention – Management Training
 - a. Forward Steps Training -> Cliff Effect -> Fund The Gap

Question #3 - RAN OUT OF TIME – (Observation: some public services incorporated in other areas)

1. What are the most important needs you have identified that CDBG Funds and HOME Funds can help your organization and clients address public services?
2. Rank the Top 3

Fair Housing

Question #4

1. What do you identify as the most important fair housing issue that affects you or your organization's participants or clients?
 - a. Race
 - b. Family Status
 - c. Disability

APPENDIX H

Public Meeting Summaries

December 18, 2020 – 10:00am

December 19, 2020 – 5:30pm

APPENDIX H – Public Meeting Summary

City of Muncie - Consolidated Plan – Public Meeting

Group: Public Meeting

Location: Maring-Hunt Library

Date: 12-18-2019

Question

1. What are the most important needs you have identified that CDBG Funds and HOME Funds can help housing needs in the Community?
2. Rank the Top 3

Rank
#1: Keeping homeowners in their homes
#2: Affordable/quality rental properties
#3: Vacant Housing

1. Keeping homeowners in their homes #1
 - a. Improvements (Roofs/Systems)
 - b. Aging in place (Ramps)
 - c. Affordability (Energy Efficiency)
 - d. Supporting homeownership
 - e. Down-payment assistance
2. Affordable/quality rental properties #2
 - a. Improvements (not enough equity/poor market)
 - b. Money for deposits/first month's rent
3. Supporting transitional housing
4. Vacant Housing #3
 - a. Rehabilitation
 - b. Demolition
 - c. Re-use (New build/gardens/parks/etc.)

Question #2

1. What are the most important needs you have identified that CDBG Funds and HOME Funds can help citizens in Muncie address community development?
2. Rank the Top 3

Rank
#1: Sidewalk High quality childcare facilities in low-mod. Areas
#2: Sidewalk improvements
#3: Improvements for community centers

1. Sidewalk High quality childcare facilities in low-mod. Areas #1
2. Sidewalk improvements #2
3. Improvements for community centers #3

Question #3

1. What are the most important needs you have identified that CDBG Funds and HOME Funds can help citizens in Muncie address public services?
2. Rank the Top 3

Youth & senior programs - #1 & #2

Question #4 – Ran Out of Time

- a. What do you identify as the most important fair housing issue that affects you or your organization’s participants or clients?

- b. Where would you or your clients or participants report a fair housing complaint?

Participants:

Conducted by Muncie Community Development Staff

General Public

APPENDIX H – Public Meeting Summary

City of Muncie - Consolidated Plan – Public Meeting

Location: Kennedy Library

Date: 12-19-2019

Question:

What are the most important needs you have identified that CDBG Funds and HOME Funds can help improve in the Community?

1. Save Structures Right of Way
2. Try To Continue All Programs
 - a. Housing Repair
 - b. Sidewalks
 - c. Public Service - ALL
3. A Plan for the Whole Community
4. Public Areas enhancement
5. Partnering
6. Trees & How to care for them
7. Street upgrades/safety mech
8. Rail Overpass? - Help
9. Pocket Parks
10. Tenants Union
11. Crime Watch Signs
12. ADHD in Parks
13. Speed Bumps, Signs/Sidewalks (New), Bike Lanes
14. Emergency Alert System

Participants:

Conducted by the Muncie Community Development Staff

General Public

APPENDIX I
Key Stakeholder Interviews

Appendix I – Key Stakeholders Interviews

1. Muncie Street Outreach- Laura Janncy

What is street outreach?

Street outreach involves moving outside the walls of an agency to engage with people experiencing homelessness or hunger insecurity that may be disconnected or alienated from mainstream services and support. This important work helps establish supportive relationships, gives people advice and information, and hopefully shows them the possibility that they can access necessary services and support that will help them overcome their current hardships.

What concerns do you have that will help your agency’s client needs in the following areas?

A) Housing

1. Fair housing is an issue for clients and they don’t know what services are available to them.
2. Clients need stable rent and good wages. The rent continues to go up. She mentions that minimum wages are \$7.25 and waitresses make \$2.25 an hour with tips. Wages are too low to cover housing costs.
3. Clients have difficulty finding affordable housing.

B) Public Services

1. Muncie needs more advocates. A great deal of staff time is spent advocating for the homeless clients.
2. Our staff is beginning to see more children living on the streets.

C) Fair Housing

1. To report fair housing our clients need to go online and to the library to use a computer.

2. Muncie Victim Advocate-Shelby Looper(Associated with the Muncie Police Dept.)

Advocates offer victims information about the different options available to them and support victim’s decision-making. Advocates do not tell victims what to do. They are committed to maintaining the highest level of confidentiality in their communication with victims.

What concerns do you have that will help your agency’s client needs in the following areas?

A) Housing

1. Landlords control everything. The leaderships begin with the landlord from rent to controlling the leases. Unhealthy living conditions.
2. The women are also the victims. They sometimes need a safe place to stay.

B) Public Services

1. Muncie does have numerous social services organizations.
 2. The issues that the people of Muncie face are as follows: homelessness issues, lack of jobs, and poverty, crimes, drugs and mental illness.
- C) Fair housing
1. Not sure if this applies to their victims and we do not address their living situation.
 2. In order to report an issue they would go to the Muncie Police Department.

3. Bridges Community Services Inc. - Samantha Buckles, Director

Bridges goals and objectives are to develop, provide and coordinate housing, supportive services, education and employment programs for low income individuals and families in the Muncie, Delaware County area. The programs that Bridges brings to the Muncie area should not change.

What concerns do you have that will help your agency's client needs in the following areas?

- A) Housing
1. Affordable permanent housing
Bridges develops and operates low income rentals at below fair market rate. They also have a First Time Buyers Program for eligible individuals and, when available Rent-to own homes.
 2. Emergency solutions grant rapid re-housing
This program assists homeless individuals or families to move as quickly as possible into permanent housing and achieve stability.
 3. Supportive services for veterans families
Assist veterans that are homeless or a risk of becoming homeless.
 4. HUB(Housing utilization building)
HUB offers a hygiene center which includes laundry and showers for individuals in the area. This is made possible because of thirty organizations working together for to solve homeless. During the winter and summer months it becomes a cooling and heating center when the weather gets above 100 degrees or below zero.
 5. Street hub vending machine
Located in a Fire Station this machine only takes tokens that have been awarded to the needed. In the machines are blankets, socks and hygiene items and other necessities. They can be purchased after normal store hours. All items inside the vending machine come from community donations.
 6. Tiny Home Village
This is a small six home community built for individuals who slip through the cracks.
 7. Emergency shelter(The INN)

Bridges offers temporary short term emergency shelter for person displaced because of circumstance affecting their housing rendering them homeless.(i.e. furnace failure. frozen pipes, fire ,etc.)

B) Public Services

One of the most important issues facing clients is evictions and because of evictions people cannot find decent and affordable housing.

C) Fair Housing

Fair Housing complaints should be reported to HUD.

4. Muncie Community Schools –Lee Ann Kwiatkowski, ED

The mission of the Muncie Community Schools is to provide a quality educational environment that allows every student to maximize his or her potential and upon graduation, possess the skills necessary to be a positive, productive, and contributing member of society.

What concerns do you have that will help your agency's client needs in the following areas?

A) Housing

Clean and reliable environment for children to live in with families. Strick inspection of landlords.

B) Community Development

Continue the efforts that have begun to bring positive attention to Muncie, Indiana.

D) Public Services

Offer more free or subsidized drug counseling and rehabilitation services. Possibly use the Muncie Mall as a Wellness and Health facility.

E) Fair Housing

To make a complaint online or U.S. Department of Housing and Urban Development (HUD) at 800-669-9777

5. Muncie Mission Ministries –Frank Baldwin, Pres/CEO

Muncie Mission Ministries is a faith based agency that has brought hope and healing to the homeless and needy of Delaware County for more than ninety years.

Muncie Mission is a part of the 8 Twelve Coalition in Muncie. The 8 Twelve Coalition is comprised of residents ,non-profits and business working to revitalize the 8 Twelve target area bordered by 8th street, Memorial Street ,Perkins Avenue, and Madison Street. The 8 Twelve revitalization plan was developed as a result several community meetings spearheaded by Greater Muncie e Habitat for Humanity and the Vectren Foundation. The plan focuses on improving housing, beautifying the neighborhood, and supporting local business.

What concerns do you have that will help your agency's client needs in the following areas?

A) Housing

The Mission is a Transitional Housing and recovery program. They have over 109 beds for shelter. Must be 30 days clean from drug and alcohol. The women who experienced domestic violence must be out of a domestic violence for 6 months.

B) Public Services

Family Services include donations of clothing, furniture and food and they provide at no cost. Household items and hygiene products are also provided. Limited emergency funds for utility bills or rent once every twelve months.

- Number of persons served in 2019
 - a.) 4,040 People served
 - b.) 9,465 Hygiene items given out.
 - c.) 54,140 Food items given out.
 - d.) 14,418 Clothing items given out.

The most important issues are lack of funding, housing shortage and connecting families with other agencies.

C) Fair Housing

To report Fair Housing complaints, they would send their people to the website and the City of Muncie.

Ball State University and Muncie Landbank collaborated to publish a handbook called "Renter Rights". He also stated that City Council is looking into an ordinance concerning landlords and renters.

5. Christian Ministries –Andrea Smith, Director

Christian Ministries of Delaware County is a non-profit, social services agency that serves the poor and need of our community with emergency assistance through its programs and commissions.

A) Housing

- a. CBDG funds the Men's Shelter. Men's shelter only operates from 6:00 PM to 8:00 PM. from October to April. The men receive dinner and breakfast, and clean clothing and can take a hot shower.
- b. The Family Shelter consists of one efficiency apartment and four rooms they share a kitchen and a bathroom, in which a family can only stay up to 45 days. Staff assists them with finding housing and connecting to other social services agencies. Women's Shelter does have a waiting list.

B) Emergency Assistance assist with utility bills and rent before eviction occur.

- a. Human Services

- b. The blanket Cupboard distributes blankets, bedding and lines to individuals and families in need from September through May.
- C) The Baby care program offers food diapers, formula and other items for mothers once a month.
- D) Christian Ministries partners with Heart and Hands United to be a drop-point for schools supply donations that are distributed to families with school-age children.
- E) The Treasure Shop (our thrift store) is stocked with gently used items donated by members of our community.
- F) Christian Ministries has the largest food pantry in Delaware County. The food pantry services 212 families each month.
- G) Numbers of families served.
 - a. 1230 Beds provided for men (overnight sleeping rooms)
 - b. 123 Families Sheltered(short term housing and assistance)
 - c. 8121 Families Assisted(food pantry)

What concerns do you have that will help your agency's client needs?

- A) Housing

The biggest problem in Muncie is finding affordable housing and permanent housing. After about three months clients get evicted because of not being able to budget properly. They cannot determine wants from needs.(Example paying the cable over the electric bill.) Once evited it is hard finding them a new place and it is a vicious cycle.
- B) Fair Housing

Fair Housing contact person will be called when client has an issue.

6. Muncie Delaware County Chamber of Commerce/Economic Development Alliance – Jay Julian – Executive Director

Chamber of Commerce is working on the following:

- A) Housing
 - Near Downtown Improvement Areas – Priority Area for Chamber
 - Opportunity Zones – Riverfront Improvement & surrounding neighborhood – Goal - Mixed Income & Mixed Use - (Our research -37% Cost Burden – 41% Poverty)
 - Overall Goal - Improve the Quality of Life - Goal -Increase Housing & Lowering Poverty Actions
 - Objective for Early Childhood Education for Economic Development – Supported By5 Project & Assisted day care program in re-opening
 - Want to see development of 250-300 - homes Available downtown – Some have properties have need rehab or remediation – Land banking properties
- B) Community Development Funds Needed For:
 - Infrastructure
 - Poverty Abatement

- Open Door- Infant Mortality - Gaps in Health Care identified by former CEO who put clinic next to Walmart. Meridian Health Services – provides health & mental health services.
- Job Retention Activities – Soft skills training would help managers with job retention.

Economic Development Alliance - Vision 2021 – 5 -Year Economic Plan – Goals

- Enrich quality of life
- Enhance quality of place
- Expand and retain existing business
- Create a culture of education
- Prepare the community for the future
- Encourage job growth in targeted sectors

7. Muncie Human Rights Office – Yvonne Thompson – Director

The office is tasked with ensuring that your rights as a citizen and resident of Muncie Indiana are protected. The focus is to promote equal opportunity and equal rights for everyone regardless of race, religion, color, sex, or disability.

1. Continued Education is a key part of the Human Office role in Housing Issues – staff is available to speak to any group regarding Fair Housing.
2. Renter’s Handbook – online version available – Published in 2019 in partnership with Ball State University and PathStone of Indiana
3. Plans to work with the Housing Authority and Building Commissioner on inspector training – Many Human Rights complaints are really related to housing conditions.
4. Changes were made to the governing ordinances in 2011.
5. ADA Plan (2011) - Muncie is still working on compliance with Dept. of Justice.

8. Muncie Housing Authority (MHA) – Joseph Anderson – CEO

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

1. Housing

- Considering transition of tax credit project at Millennium Place
- Currently planning applications for RAD projects with several projects including Earthstone, South Pines and Gillespie communities.
- Need for additional rental housing development – considering rehabilitation
- Resident Advisory Board – currently ad hoc
- Homeownership Program is not active; however, working with the Homeownership and Revitalization, Inc. on homeownership
- ADA units are available at the MHA
- TBRA funds needed for rental housing development projects.
- Need to change the perception of Housing Voucher Program (Section 8) participants – experience problems getting landlords to rent to them.
- Tenants need training on their rights when dealing with landlords and Fair Housing concerns.

2. Public Services

- Currently no active Resident Council and no Community Center – Unity Center closed in 2018
- Resident Services Coordinator position would be helpful
- Coordinate with Ball State University, Ivy Tech, Excel Center/Goodwill to assist residents with training for the employment.

Additional Interviews conducted with the following organizations:*

- 9. Meridian Health Services, Corp. –Kellie Pearson-Carroll Ed. M**
- 10. Collective Coalition of Concerned Clergy - Pastor Kevin D. Woodgett**

*Interview Summaries not available

