

# Program Year 2016 Annual Action Plan for period 6/1/16 – 5/31/17

*Submitted 4/15/16*

## Community Development Block Grant & HOME Investment Partnership Programs



**The Honorable Dennis Tyler, Mayor**

Document Prepared By:  
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# **Community Development Department Staff**

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City of Muncie

<b>Project Categories &amp; Activities</b>			
<b>Nat. Obj. *</b>		<b>CDBG PY2016</b>	<b>% of Activity</b>
<b>~~ Public Facilities ~~</b>			<b>2%</b>
LMC	Inside Out - HVAC	27,400.00	
<b>~~ Housing Rehabilitation ~~</b>			<b>11%</b>
LMH	PathStone - Holistic /NIP	125,000.00	
<b>~~ Non-Residential Rehab ~~</b>			<b>8%</b>
LMC	BRIDGES - repurpose the hub	75,065.00	
LMC	Sustainable Muncie - hearing clinic ramp	10,000.00	
<b>~~ Child Care Centers ~~</b>			<b>3%</b>
LMC	United Day Care Center - HVAC	30,000.00	
<b>~~ Public Services ~~</b>			<b>15%</b>
LMC	A Better Way	18,000.00	
LMC	Alpha Center	6,500.00	
LMC	Boys & Girls Club	7,500.00	
LMC	Bridges Community Services	20,500.00	
LMC	Christian Ministries	6,000.00	
LMC	Habitat for Humanity	12,000.00	
LMC	Motivate Our Minds	18,000.00	
LMC	Open Door	11,250.00	
LMC	PathStone	10,450.00	
LMC	R Buley Center	9,000.00	
LMC	TeenWorks	12,500.00	
LMC	Unity Center	7,000.00	
LMC	Victim Advocate	12,300.00	
LMC	YWCA	14,000.00	
<b>~~ Infrastructure ~~</b>			<b>17%</b>
LMA	Street & Sidewalk Improvements	190,747.57	
<b>~~ Slum / Blight Removal ~~</b>			<b>24%</b>
SBS	Clearance/Demolition/Deconstruction	263,708.74	
<b>Activity Total (not including Planning / Admin)</b>			<b>886,921.31</b>
<b>~~ Planning / Administration ~~</b>			<b>20%</b>
n/a	General Administration & Planning	221,012.69	
<b>~~ Uncommitted At This Time ~~</b>			
n/a	Uncommitted	-	<b>0%</b>
<b>PY2016 Allocation</b>		<b>1,107,934.00</b>	

\*\*\* Any previous projects that have unused allocations may be transferred to infrastructure

City of Muncie

<b>HOME</b>		
Nat. Obj. *		HOME PY2016
<b>~~ Housing Rehabilitation ~~</b>		
LMH	Single- or Multi-Family Rental Rehab	144,000.00
<b>~~ Community Housing Development Org. ~~</b>		
LMH	CHDO Set-Aside	181,922.00
n/a	CHDO Admin	20,000.00
<b>~~ HOME Down Payment Assistance Program ~~</b>		
LMH	none this year	-
n/a	HOME Administration	40,616.60
n/a	Uncommitted	19,627.40
<b>TOTAL</b>		<b>406,166.00</b>

## Executive Summary

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

#### 1. Introduction

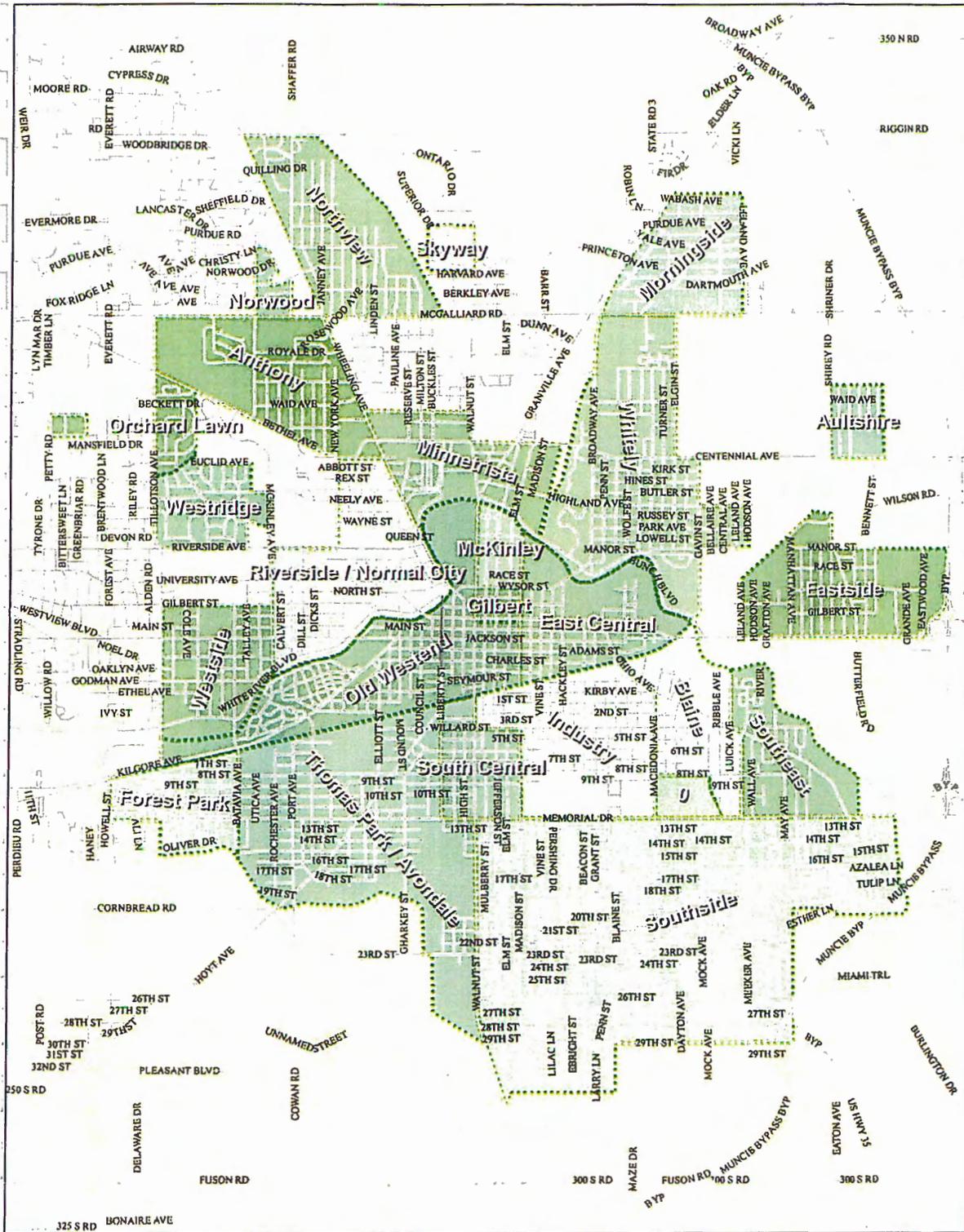
The U.S. Department of Housing and Urban Development (HUD) awards Community Development Block Grant (CDBG) and Home Investment Partnership Program (HOME) funds to "entitlement communities" across the United States. Awards are based on formula calculations including factors such as the population of the community, pre-1040's housing stock, growth, need and decline. Muncie, Indiana is located in the East Central part of the state. Incorporated in 1865, Muncie became the center for both glass and steel manufacturing when the five Ball Brothers came to the city from New York, establishing a company that would become a household name. Following the famous Middletown Studies conducted in the 1920s and 1930s by sociologists Robert and Helen Lynd (and additional significant studies in 2003), Muncie has emerged as one of the most studied communities in the world. Still today, researchers have given Muncie extra recognition as "America's Hometown."

This Annual Action Plan will cover the fiscal year beginning on June 1, 2016 and ending on May 31, 2017.

Muncie's population during the 2010 was 70,085. This is a slight increase from the 2000 Census, which was documented at 67,430. Much of this increase has been the result of annexation of additional areas during the decade. Muncie is the largest city in Delaware County. While predominantly white, the City recognizes its diversity. The minority population makes up about 16% of the total population of Muncie. African Americans comprise of 11% of the City's makeup, while those with Hispanic or Latino heritage comprise of 2.3%, those with Asian heritage comprise of 1.2%, and those with two or more races declared comprise of 2.8% of the population. Ball State University attracts nearly 4,000 ethnic minority students encompassing 11% of the student population. In addition, international business owners, medical professionals, and educators also make up the fabric of the community that is affectionately called "Middletown."

In Program Year 2016, the City of Muncie will receive \$1,107,934 in CDBG funds and \$406,166 in HOME funds for a total grant of \$1,514,100. To receive funding each year, the City of Muncie must complete a Five-Year Consolidated Plan. The Consolidated Plan is an assessment of the needs in the community, relating to housing, social and public services, and public infrastructure. The analysis looks at populations that are most affected by the current housing stock, state of the local economy and the ability to meet daily living needs. The Consolidated Plan then outlined priorities and goals to address those needs. Each year, the City of Muncie writes an Action Plan, subsequently outlining specific

projects and funding resources that will be used to meet the priorities and goals. At the end of each year, the City of Muncie writes a Consolidated Annual Performance and Evaluation Report (CAPER) to report the progress towards each of the Consolidated Plan goals. These three documents provide input and measure progress and investment in the community.



Annual Action Plan  
2016

## **2. Summarize the objectives and outcomes identified in the Plan**

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

Each year, the City of 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.

This Annual Action Plan promotes the importance of **quality of life and quality of place** to Muncie residents, which includes primary objectives of providing decent housing and a suitable environment, and general outcomes of availability/accessibility, affordability and sustainability.

The availability, affordability and accessibility of decent housing have been accomplished through rehabilitation of vacant rental units, improving non-residential facilities, and providing down payment assistance for first-time homebuyers. Sustainability of decent housing will be accomplished through emergency/necessary repairs to single-family homebuyers. Sustainability of decent housing will be accomplished through emergency repairs to single-family owner-occupied homes.

The availability and accessibility of a suitable living environment will be accomplished through public service funds granted to non-profits providing healthcare, self-sufficiency education, shelter and services to crime victims, recreation and daycare, elderly daycare and recreation, and shelter and services for homeless persons.

The sustainability of a suitable living environment will be accomplished primarily through improvements to public facilities, upgrading curbs and sidewalks to comply with ADA-regulations and creating streetscapes that enhance safety and the quality of place in neighborhoods.

## **3. Evaluation of past performance**

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

Activities from PY 2015 have been administered successfully, with expenditures being made in a timely manner and anticipated goals being met.

The City of Muncie (Community Development Department) currently outsources lead inspections due to a recent retirement in the CD Office. The City will continue to inspect for and address lead-based paint hazards in its housing rehabilitation program, and will provide participants/agencies with information regarding lead-based paint hazards. The City of Muncie assumes that all properties older than 1978 contain lead-based paint, and visual inspections are done to look for chipped and peeling paint. If

problems are seen, interim controls are implemented. All owner-occupied rehabilitation projects done by the CD Department will include lead-based paint inspection and clearance. This will continue to reduce the number of potentially hazardous homes and public facilities in Muncie.

The City will perform Section 106 duties under the National Historic Preservation Act through a programmatic agreement with the Indiana State Historic Preservation Office (SHPO). A new Historic Preservation Officer appointed in February 2014, has provided knowledge and a solid foundation for Muncie neighborhoods and businesses, and has recently submitted his qualifications and credentials to the Indiana State Historic Preservation Office for approval.

CD Staff has established sound procedures for administering the HOME Program, resulting in the creation of a Community Housing Development Organization (CHDO) Program. Muncie has worked with and certified four local organizations as CHDOs: ecoREHAB of Muncie, Bridges Community Services, PathStone and Muncie Home Ownership and Revitalization. During the previous Consolidated Plan (PY 2010-2015), five multi-family rental rehabilitation projects were funded and four homeownership rehabs were funded and sold.

The 2010 Census reported 4,699 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 (IHCDA), 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.

#### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

More than 200 persons from more than 15 Muncie neighborhoods completed a survey in Fall 2014 provided to them at: 2 Neighborhood Investment Committee presentations, a Second Harvest Food Bank Tailgate, a Blight Elimination Program community meeting, and a bi-annual Muncie Action Plan meeting. The following were perceived needs in the Muncie community: Public Facilities, Public Services, Demolition of Blighted Structures, and Special Needs Population Facilities. Highest needs perceived by these individuals were: Street and Sidewalk Improvements, Affordable Housing, Demolition of Blighted Properties, Community Centers and Services for Youth and Seniors and Emergency Housing.

The Citizen Participation process is in compliance with Section 104(a)(2) of the Housing and Community Development Act and by U.S. Department of Housing and Urban Development regulations at CFR 570.486(a)(6). The appropriate legal ads, press releases, electronic notifications and public meetings occurred. In addition, a formal announcement was given at the monthly Muncie City Council and Muncie Action Plan meetings offering accommodations for the hearing-impaired or individuals who

Speak English as their second language. As a result, thirty-nine (39) people attended a Pre-Application Meeting on January 19, 2016 and forty-six (46) pre-applications for CDBG and HOME funds were distributed. From there, twenty-four (24) pre-applications were submitted for CDBG Public Service funds, sixteen (16) pre-applications were submitted for CDBG projects, and six (6) pre-applications were submitted for HOME funds, for a total of forty-six (46) pre-applications submitted.

Of the 46 pre-applications, thirty-nine (39) met a HUD National Objective, and those applicants were invited to complete a full application which was due on February 19, 2016. An 8-member Citizen Advisory Committee was appointed by Mayor Tyler to review CDBG Public Service applications, selecting fourteen (14) agencies to fund based on HUD's National Objective to benefit low- to moderate-income persons and Muncie's local primary objectives. In addition, five (5) agencies were funded for CDBG Projects and five (5) HOME projects were funded to four (4) agencies.

Another public meeting was held, a draft of the Annual Action Plan was submitted online and in several public locations, and a formal presentation was given before the Muncie City Council, followed by a television broadcast of the presentation on the Muncie Local access channel.

**5. Summary of public comments**

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

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

N/A

**7. Summary**

N/A

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

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

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

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

**Table 1 – Responsible Agencies**

**Narrative (optional)**

**Consolidated Plan Public Contact Information**

The Honorable Dennis Tyler, Mayor

Dr. Terry Whitt Bailey, Community Development Director

300 N. High Street

Muncie, IN 47305

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

### **1. Introduction**

In order to be conscious of the mission of the City of Muncie's Annual Action Plan, Muncie has 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 Common Council (City Council), United Way of Muncie - Delaware County, 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(l))**

The City of Muncie has individuals who are either appointed by the Mayor or elected by member who serve on the following Boards and Commissions: Muncie Housing Authority, Muncie Action Plan, Muncie Industrial Revolving Loan Fund, Community Enhancement Projects, Muncie Home Ownership and Development Center, IU Health-Ball Memorial Hospital, Meridian Health Services, Muncie Housing Authority and the United Way of Muncie-Delaware County. The Mayor, Community Development Director and/or their designees attend meetings, receive/give reports and represent the City of Muncie at various activities and events.

The City of Muncie has also received funds from the Indiana Housing and Community Development Authority (IHCDA) through the Hardest Hit Funds Blight Elimination Program to demolish 204 properties. 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.

### **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, along 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 Muncie's Community Development Department 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 their 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 for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

The City of Muncie does not receive ESG funds, but uses CDBG and HOME funds to leverage opportunities for its subrecipients to do work that reaches out to those facing the threat of homelessness.

The City of Muncie participates as a partner with the Region Six (6) Continuum of Care, which includes Delaware, Grant, Blackford, Randolph and Henry Counties. In Muncie, the Homeless Prevention Network operates as a consortium of homeless and transitional housing providers and they include, but are not limited to, the following agencies: A Better Way, Bridges Community Services, Christian Ministries, Faith Builders, Meridian Health Services, Muncie Mission and Muncie YWCA.

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

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	MUNCIE HOUSING AUTHORITY
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Community Development Director met regularly with Muncie Housing Authority President & CEO, Guillermo Rodriguez, until his retirement in December 2015. Now, she attends the Board of Commissioners' monthly meetings to stay connected and give reports from the City of Muncie. The Muncie Housing Authority has shared their plans to continue providing services, housing, housing counseling, and housing maintenance and rehabilitation through the HOPE VI grant that was funded from 2003-2009 and through new programming that they are planning once they hire a new CEO-Executive Director in PY 2016.
2	<b>Agency/Group/Organization</b>	United Way of Muncie-Delaware County
	<b>Agency/Group/Organization Type</b>	Services-Health Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Market Analysis

	<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>United Way of Muncie-Delaware County "engages the community to improve lives by focusing resources on Education, Income and Health." The CD Staff met with the Executive Staff of the United Way to discuss the Consolidated Plan and efforts that the City of Muncie has implemented and proposed. The United Way's President &amp; CEO has requested that the City work with the United Way to share knowledge about neighborhoods, public service needs and trends and poverty statistics. The United Way has published their ALICE Report. Asset Limited Constrained Employed (ALICE) represents "the men and women of all ages and races who get up each day to go to work, but who aren't sure if they'll be able to put dinner on the table each night." Their concerns are housing affordability, job opportunities and community support. The CD Director now serves on the United Way Board of Directors and Community Development will continue to share knowledge and resources with the same populations through projects and public service initiatives.</p>
3	<p><b>Agency/Group/Organization</b></p>	<p>MERIDIAN SERVICES, INC.</p>
	<p><b>Agency/Group/Organization Type</b></p>	<p>Services-Health Service-Fair Housing</p>
	<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Homeless Needs - Chronically homeless Homelessness Needs - Veterans</p>

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Meridian Health Services is a progressive healthcare organization that believes in treating the whole person, integrating physical, mental and social well-being to help people achieve their optimum health. This approach connects treatments and doctors working together to heal both the body and mind for total well-being. Not only does Meridian's spectrum of services connect medical and behavioral health, but also delivers programs focused on human services like independent living support, job skills training, foster care for special needs children, to counseling and support services for victims of child abuse. Meridian is the first and currently only behavioral healthcare system in Indiana to offer such care. The CD Director serves on the Meridian Board and works monthly in consultation with the Meridian Board and Staff to gain a greater insight on the need for permanent supportive housing and services for low- to moderate-income Muncie residents.
4	<b>Agency/Group/Organization</b>	INDIANA HOUSING AND COMMUNITY DEVELOPMENT AUTHORITY
	<b>Agency/Group/Organization Type</b>	Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The mission of The Indiana Housing and Community Development Authority (IHCDA) 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 Hardest Hit Funds through the Blight Elimination Program (BEP). BEP provides an opportunity for local units of government in Indiana to compete for funding to eliminate blighted, vacant and abandoned homes and decrease foreclosures. The City of Muncie received \$4 million from IHCDA for Blight Elimination which is a highlighted and important community issue.

5	<b>Agency/Group/Organization</b>	Muncie Human Rights Commission
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Fair Housing
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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 CD Director meets bi-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 a greater knowledge for local residents on equal opportunity in requests for bids and qualifications, and to increase the number of MBE/WBE in Muncie.
6	<b>Agency/Group/Organization</b>	Muncie Building Commissioner's Office
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Code Enforcement

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Muncie Building Commissioner's Office regulates all issues pertaining to land use in the City of Muncie, including: Permitting, Inspections and Code Enforcement. The Building Commissioner serves as the Enforcement Officer of the Unsafe Building Hearing Authority (UBHA), and works closely with the members of the UBHA and the CD Director on the condition of residential or commercial properties and recommends rehabilitation or demolition. Consultation with the Building Commissioner is ongoing and will be important throughout the Annual Action Plan to achieve neighborhood safety and revitalization.
7	<b>Agency/Group/Organization</b>	Center Township Trustee's Office
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The mission of the Center Township Trustee's Office is to model excellence in local government through accountability to the community, striving daily to address the poor relief, recreational, and public safety needs of the community in a compassionate and fiscally responsible manner. The CD Director works with the Center Township Trustee and her staff to make sure that information is shared about public services that both offices provide to Muncie citizens. The Center Township Trustee also serves on the Region 6 Continuum of Care's Homeless Prevention Network and oversees community-based emergency housing.
8	<b>Agency/Group/Organization</b>	Muncie Action Plan
	<b>Agency/Group/Organization Type</b>	Planning organization Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Community & Public Service Needs

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Muncie Action Plan (MAP) is a strategic guide that expresses the values and aspirations of the Muncie community, while facilitating a compelling action agenda for implementation. The CD 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 PY2015-2019 Consolidated Plan and PY 2016 Annual Action Plan. Reports are shared monthly in Board meetings and annually in community information-sharing sessions.
9	<b>Agency/Group/Organization</b>	Muncie-Delaware Chamber of Commerce
	<b>Agency/Group/Organization Type</b>	Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Muncie-Delaware County Chamber of Commerce 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 an attractive 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 Muncie-Delaware Chamber of Commerce is one of two administrative entities of the Muncie-Delaware County Economic Development Alliance. The CD Director serves on the Economic Development Income Tax (EDIT) Board, the Muncie Industrial Revolving Loan Board and is included at Strategic Roundtable discussions. The Chamber of Commerce is not always focused on low- to moderate-income programming and initiatives; so, it is helpful for the CD Director to be at the table when community decisions are being made.
10	<b>Agency/Group/Organization</b>	Muncie Redevelopment Commission
	<b>Agency/Group/Organization Type</b>	Other government - Local Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Muncie Redevelopment Commission provides oversight for community economic development and revitalization and assistance to property owners to rehabilitate properties in all areas, including "blighted" areas, in the City of Muncie. The Muncie Redevelopment Commission (MRC) is authorized to acquire and dispose of abandoned residential properties. A Policy and Procedure Manual (Manual) attempts to compile programs and tools the City of Muncie - through its Muncie Redevelopment Commission - can use to provide opportunities for these abandoned properties. The programs and tools outlined in this Manual are to be administered by MRC with recommendations and advice of the Neighborhood Investment Committee (NIC) and the City of Muncie Community Development Director. The CD Director is an ex-officio member of the Muncie Redevelopment Commission and the Neighborhood Investment Committee.
11	<b>Agency/Group/Organization</b>	Collective Coalition of Concerned Clergy
	<b>Agency/Group/Organization Type</b>	Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Community & Public Service Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Mayor and CD Director met with clergy and community members at four areas churches throughout the month of February 2016. Information was gathered about neighborhood concerns, neighborhood associations, street and sidewalk deterioration, public safety issues and goals for congregational collaboration and support. In addition, local clergy meet monthly with the Mayor, the Community Development Director and the Human Rights Commission Executive Director.
12	<b>Agency/Group/Organization</b>	Region 6 Continuum of Care Homeless Prevention Network
	<b>Agency/Group/Organization Type</b>	Regional organization

	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City of Muncie's CD Director is 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 through various sources of funding. The HPN has improved its ability to collaborate and share information. The City of Muncie is currently working with the Homeless Prevention Network on a coordinated entry (coordinated access/assessment). The goal is to have a system that accurately assesses and matches a family or person facing a housing crisis with the best solution. For some, that would be a temporary stay in emergency shelters or transitional housing. It is believed that this coordinated entry will streamline the current system to be more efficient and effective by lower the barriers to housing, and reducing shelter stays, recidivism and the amount of time that people are homeless. The CD Office will work to assist the HPN in sharing information about what they do with the larger community and will provide needed support for a coordinated entry program in Muncie.
13	<b>Agency/Group/Organization</b>	Muncie Funders Forum
	<b>Agency/Group/Organization Type</b>	Business and Civic Leaders Foundation
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Funders Forum is a group of 12 local funders that includes Community Development, private foundations (Ball Brothers and George & Frances Ball foundations), the Muncie Community Foundation, corporate foundations and service club funders who meet quarterly to discuss current local and national trends and funding requests and trends by local groups. The CD Director shared the CDBG/HOME funding processes and recommendations with members at each meeting. It has been helpful to have all of the local funders share information about similar requests to their organizations. This forum allows the local funders to better strategize with the limited funds and the growing needs in the Muncie community.
14	<b>Agency/Group/Organization</b>	Muncie Historic Preservation & Rehabilitation Commission
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Established in 1976, the Historic Preservation & Rehabilitation Commission's primary duty is to oversee the exterior alteration of buildings and sites designated as local landmarks. They are also charged with the preparation and execution of a preservation plan; the promotion of the public interest in historic preservation; assisting landmark owners in the proper preservation of their properties; and helping to establish neighborhood development corporations within historic areas. The CD Director consults with the Historic Preservation Officer weekly, and consulted with him about the Annual Action Plan as it related to residential rehab and blight elimination or historic properties. As a result, the Historic Preservation & Rehabilitation Commission is creating a Historic Preservation Plan due to be released in PY2016.

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

N/A

**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 Prevention Network is a group of local non-profits including: Bridges Community Services, A Better Way, Meridian Health Services, Muncie Mission, Christian Ministries, YWCA and others who meet monthly to discuss ways to collaborate in planning efforts when dealing with homeless issues.
Muncie Action Plan (I & II)	Muncie Action Plan	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 the City of Muncie's Consolidated and Annual Action Plans. The CD Director now serves on the Board of Directors of the Muncie Action Plan, thus providing greater collaboration and shared information.
United Way of Muncie-Delaware County	United Way of Muncie-Delaware County	The United Way of Muncie - Delaware County (UWMDC) has aligned their organization's strategic plan with the goals of the community through the Muncie Action Plan, the City of Muncie's Consolidated and Annual Action Plans, and their own "Listen and Learn" meetings. Their new mission statement is to "engage the community in improving lives by focusing on education, income and health." The CD Director was invited to serve on the UWMDC Board and to be a member of 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.

**Table 3 – Other local / regional / federal planning efforts**

**Narrative (optional)**



## **AP-12 Participation – 91.105, 91.200(c)**

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

More than 200 persons from more than 15 Muncie neighborhoods completed a survey in Fall 2014 provided to them at: 2 Neighborhood Investments Committee presentations, a Second Harvest Food Bank Tailgate, a Blight Elimination Program community meeting, and a bi-annual Muncie Action Plan meeting. The following were perceived needs in the Muncie community: Public Facilities, Public Services, Demolition of Blighted Structures, and Special Needs Population Facilities. Highest needs perceived by these individuals were: Street and Sidewalk Improvements, Affordable Housing, Demolition of Blighted Properties, Community Centers and Services for Youth and Seniors and Emergency Housing.

The appropriate legal ads, press releases, electronic notifications and public meetings occurred. In addition, a formal announcement was given at the monthly Muncie City Council and Muncie Action Plan meetings offering accommodations for the hearing-impaired or individuals who speak English as their second language. As a result, thirty-nine (39) people attended a mandatory Pre-Application Meeting on January 19, 2016 and forty-six (46) pre-applications for CDBG and HOME funds were distributed. From there, twenty-four (24) pre-applications were submitted for CDBG Public Service funds, sixteen (16) pre-applications were submitted for CDBG projects, and six (6) pre-applications were submitted for HOME funds, for a total of forty-six (46) pre-applications submitted.

Of the 46 pre-applications, thirty-nine (39) met a HUD National Objective, and those applicants were invited to complete a full application which was due on February 19, 2016. An 8-member Citizen Advisory Committee was appointed by Mayor Tyler to review CDBG Public Service applications, selecting fourteen (14) agencies to fund based on HUD's National Objective to benefit low- to moderate-income persons and Muncie's local primary objectives. The Citizen Advisory Committee (CAC) included a diverse representation of the Muncie community (eg., minorities, elderly, faith-based, low/mod income and disabled citizens, etc.) In addition, five (5) agencies were funded for CDBG Projects and five (5) HOME projects were funded to four (4) agencies.

Another public meeting was held, a draft of the Consolidated Plan was submitted online and in several public locations, and a formal presentation was given before the Muncie City Council, followed by a television broadcast of the presentation on the Muncie Local Access Channel.

Community Development Staff met with Mayor Tyler and shared the ranked the survey results, which showed the following priorities:

- Infrastructure (Street Improvements, Sidewalk Improvements)
- Housing Needs (Affordable Housing, Housing Rehabilitation)
- Demolition of Blighted Structures
- Special Needs Population Facilities (Youth Centers, Senior Centers, Community Centers)
- Community Facilities (Parks & Receptions Facilities)
- Public Services (Youth Services, Senior Services)
- Housing for Special Needs Population (Emergency Housing)

These priorities were also shared with the 8-member Citizen Advisory Committee, who only reviewed and made recommendations for the Public Service applications.

### Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/broad community	A meeting was held on January 19, 2016 for potential applicants and the public. It was attended by 39 people, plus 4 CD staff and 1 person from the media.	No formal comments received.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
			Annual Action Plan 2016	<p>Summary of Questions During the Meeting:Q: Is the funding amount based on the score of the application?CD Director: Itâ€™s based on several things. Itâ€™s based on the amount requested, so I would have to look at the application to say okay this person requested \$30,000 and then the Citizens Advisory Committee scored your application outside of the meeting and they came to the meeting and then there was someone who gave a presentation about it some</p>		26

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Newspaper Ad	Non-targeted/broad community	Newspaper legal ad was published in The Star Press (local paper) on March 11, 2016.	No formal comments received.		
4	Public Meeting	Non-targeted/broad community	Community Development Director presented the PY 2016 Annual Action Plan to the Muncie City Common Council and the public at its April 2016 meeting. Attendance was not taken, but approximately 50 people attended. This meeting was videotaped and broadcast throughout the month of April 2016.	No formal comments received other than a unanimous vote from the Muncie City Common Council to approve the PY2016 Annual Action Plan.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Meeting	Non-targeted/broad community  Residents of Public and Assisted Housing	Community Development Director gave report/presentation to Muncie Housing Authority Commissioners, MHA Staff and attendees at their February 2016 Board meeting. It was attended by 9 people.	No formal comments received.		
6	Internet Outreach	Non-targeted/broad community	Muncie's PY2016 Annual Action Plan was posted on the City of Muncie website for review and public comment.	No formal comments received.		<a href="http://www.cityofmuncie.com">www.cityofmuncie.com</a>

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	Hard Copy Distribution	Non-targeted/broad community	Hard copies of Muncie's PY2016 Annual Action Plan are made available at the following places: Community Development Office, Mayor's Office, Kennedy Library, Maring-Hunt Library.	No formal comments received.		

Table 4 – Citizen Participation Outreach

## Expected Resources

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

#### Introduction

Most subrecipients leverage their grants with other federal, state or private dollars.

#### Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	1,107,934	0	579,785	1,687,719	3,351,562	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	406,166	0	538,894	945,060	1,090,597	

Table 5 - Expected Resources – Priority Table

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

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

Local guidelines require developers to contribute other funds to HOME-funded construction projects. For rehabilitation of existing units, non-profits and Community Housing and Development Organizations (CHDOs) 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 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.

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

None will be used.

**Discussion**

N/A

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	CDBG Program Administration	2015	2019	Administration	City Wide		CDBG: \$221,013	
2	Housing Rehabilitation	2015	2019	Affordable Housing	City Wide	Affordable Housing	CDBG: \$125,000	Homeowner Housing Rehabilitated: 20 Household Housing Unit
3	Public Service Agencies	2015	2019	Non-Housing Community Development	City Wide	Social/Public Services	CDBG: \$165,000	Public service activities other than Low/Moderate Income Housing Benefit: 23367 Persons Assisted
4	Clearance Program	2015	2019	Clearance and Blight	City Wide	Demolition & Blight Clearance	CDBG: \$263,709	Buildings Demolished: 15 Buildings
5	Infrastructure	2015	2019	Non-Housing Community Development	City Wide	Infrastructure	CDBG: \$190,748	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
6	Public Facilities	2015	2019	Non-Housing Community Development	City Wide	Public Facilities	CDBG: \$37,400	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 6250 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Non-Residential Rehabilitation	2015	2019	Homeless	City Wide	Emergency Housing Public Facilities	CDBG: \$75,065	Homelessness Prevention: 1500 Persons Assisted
8	Childcare Centers	2015	2019	Childcare Centers	City Wide	Public Facilities	CDBG: \$30,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 138 Persons Assisted
9	HOME Program Administration	2015	2019	HOME Admin	City Wide		HOME: \$40,617	
10	CHDO Administration	2015	2019	CHDO Admin	City Wide		HOME: \$20,000	Other: 2 Other
11	CHDO Set-Aside	2015	2019	Affordable Housing	City Wide	Affordable Housing		Homeowner Housing Added: 1 Household Housing Unit Homeowner Housing Rehabilitated: 1 Household Housing Unit
12	Rental Development Program	2015	2019	Affordable Housing	City Wide	Affordable Housing		Rental units rehabilitated: 1 Household Housing Unit

Table 6 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	CDBG Program Administration
	<b>Goal Description</b>	Administrative costs to operate CDBG program, including overseeing/monitoring sub-recipient programs, planning and implementing activities that meet community needs.

2	<b>Goal Name</b>	Housing Rehabilitation
	<b>Goal Description</b>	Rehabilitation of single family homes.
3	<b>Goal Name</b>	Public Service Agencies
	<b>Goal Description</b>	Assist various non-profits / sub-recipients in funding various programs.
4	<b>Goal Name</b>	Clearance Program
	<b>Goal Description</b>	Demolition/deconstruction, securing and clean-up of blighted, vacant, unsafe properties in the city, as administered by the Unsafe Building Hearing Authority.
5	<b>Goal Name</b>	Infrastructure
	<b>Goal Description</b>	Mill and pave streets and/or replace sidewalks in income-eligible neighborhoods with compatible landscaping and tree removal and/or planting as appropriate.
6	<b>Goal Name</b>	Public Facilities
	<b>Goal Description</b>	Improve public facilities and parks serving low- to moderate-income persons.
7	<b>Goal Name</b>	Non-Residential Rehabilitation
	<b>Goal Description</b>	Improve non-residential facilities serving homeless & low- to moderate-income persons.
8	<b>Goal Name</b>	Childcare Centers
	<b>Goal Description</b>	Upgrade to local and qualifying childcare centers serving low- to moderate-income families.
9	<b>Goal Name</b>	HOME Program Administration
	<b>Goal Description</b>	Administrative costs to operate the HOME program.

10	<b>Goal Name</b>	CHDO Administration
	<b>Goal Description</b>	Administrative funds to Community Housing & Development Organizations (CHDOs) to complete HOME projects and provide opportunities for CHDOs to create affordable housing for low- to moderate-income individuals.
11	<b>Goal Name</b>	CHDO Set-Aside
	<b>Goal Description</b>	Provide opportunities for Community Housing Development Organizations to create affordable housing for low- to moderate-income residents through activities such as acquisition and rehabilitation of existing units and construction of new units.
12	<b>Goal Name</b>	Rental Development Program
	<b>Goal Description</b>	Increase opportunities for affordable rental housing through rehabilitation of existing rental units or construction of new single- or multi-family units.

Table 7 – Goal Descriptions

**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 91.215(b):**

The City of Muncie is estimated at 51.5% LMI; therefore, the geographic goal area is Citywide.

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

- Provide for the rehabilitation of two (2) owner occupied single family homes
- Provide for one (1) affordable rental unit
- Provide for three (3) new construction affordable owner occupied single family homes
- Provide homeownership opportunities for up to forty (40) income eligible homebuyers

## AP-35 Projects – 91.220(d)

### Introduction

CDBG funds will be distributed for the following five (5) projects/activities during PY2016: Pathstone (Holistic Rehab), United Day Care Center and Inside Out (HVAC), Bridges (Building Upgrade), Sustainable Muncie (Wheelchair Ramp), and for paving and sidewalk reconstruction. Funds will be used for CDBG Administration (20%) and HOME Administration (10%). Funds for CHDO Administration (5%) will be provided for the following two Community Housing and Development Organizations: ecoREHAB and Muncie Home Ownership and Revitalization. In addition, CHDO Set-Aside dollars will help Muncie Home Ownership and Revitalization with the Muncie Area Career Center as they work with local high school students and their trainers/teachers on a "MACC Build" for 1 low-moderate income family.

CDBG funds will be used for Housing Rehabilitation for up to 20 low- to moderate- income single family homes through a collaboration with PathStone, Habitat for Humanity, ecoREHAB and Home Savers. Non-residential Rehabilitation funds (\$85,065.00) will be allocated to Bridges Community Services for a central point of access building upgrade for homeless clients (\$75,065.00) and to Sustainable Muncie to build a wheelchair access ramp for their free speech and hearing clinic (\$10,000).

Clearance and Blight will receive \$263,708.74 for demolition/deconstruction, securing, and cleaning up blighted, vacant and unsafe properties as overseen by the Unsafe Building Hearing Authority.

The City will also improve Public Facilities. CDBG funds will be used to upgrade the HVAC systems at Inside Out (\$27,400.00) and at United Day Care Center (\$30,000.00). In addition, funds will be also be used for paving and sidewalk construction, especially in areas that have been historically neglected.

Fourteen (14) agencies will receive CDBG Public Service funds for activities that serve low- to moderate-income individuals. Agencies include: A Better Way, Alpha Center, Boys and Girls Club, Bridges Community Services, Christian Ministries, Habitat for Humanity, Motivate Our Minds, Open Door Health Services, PathStone, Roy C. Buley Center, TeenWorks, Unity Community Center, Victim Advocates and YWCA.

#	Project Name
1	CDBG Program Administration
2	PathStone Holistic Rehab
3	PS - A Better Way
4	PS - Alpha Center
5	PS - Boys & Girls Club of Muncie
6	PS - Bridges Community Services
7	PS - Christian Ministries Men's Sleeping Room
8	PS - Habitat for Humanity Family Services
9	PS - Motivate Our Minds

#	Project Name
10	PS - Open Door Health Services
11	PS - PathStone
12	PS - Roy C. Buley Center
13	PS - TeenWorks
14	PS - Unity Center
15	PS - Victim Advocate
16	PS - YWCA
17	Clearance & Blight Removal
18	Infrastructure
19	InsideOut - HVAC
20	Sustainable Muncie - access ramp
21	Bridges Community Services - Service Hub
22	United Day Care Center - HVAC
23	Home Savers of Delaware County
24	Ross Community Center - adj property
25	Ross Community Center - environmental
26	Ross Community Center - alarms
27	HOME Administration
28	ecoREHAB - CHDO Admin
29	Muncie Home Ownership & Revitalization - CHDO Admin
30	PathStone - CHDO Admin
31	ecoREHAB - 2124 S Mulberry
32	Muncie Home Ownership & Revitalization - 2016/2017 MACC
33	Urban Light - Jefferson Rehab
34	Habitat - 606 W Main
35	Habitat - 610 W Main
36	PathStone - Down Payment Assistance
37	Muncie Home Ownership & Revitalization - Down Payment Assistance
38	Muncie Home Ownership & Revitalization - MACC Build (1328 E Jackson)
39	Muncie Home Ownership & Revitalization - rental
40	Habitat for Humanity - 401 E 9th
41	CHDO Set-A-Side (uncommitted)

**Table 8 – Project Information**

**Describe the reasons for allocation priorities and any obstacles to addressing 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 Homeless Prevention Network, 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 Community Development 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 Building Better Neighborhoods Coordinator, funded by a grant from Ball Brothers Foundation to Ball State University, will continue to work with the City of Muncie and the Muncie Action Plan (MAP) to further develop and strengthen neighborhood associations. In a recent MAP meeting, it was stated that there are 42 Muncie neighborhoods, but not all of them are actively engaged. The City of Muncie has found that as the neighborhood associations have become more active and engaged, residents work together to improve their neighborhoods and, thus, the CDBG and HOME programs can be implemented.

## Projects

### AP-38 Projects Summary

#### Project Summary Information

Table 9 – Project Summary

<b>1</b>	<b>Project Name</b>	CDBG Program Administration
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	CDBG Program Administration
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$221,012
	<b>Description</b>	Admin costs to operate the CDBG program, including overseeing/monitoring sub-recipient programs, planning & implementing activities that meet community needs.
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Through our administration dollars, it is our hope that the entire community will benefit, directly or indirectly, from CDBG funds.
	<b>Location Description</b>	City Wide
	<b>Planned Activities</b>	N/A
<b>2</b>	<b>Project Name</b>	PathStone Holistic Rehab
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Housing Rehabilitation

	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$125,000
	<b>Description</b>	Housing Rehab Program (LMH): PathStone, EcoREHAB, Habitat for Humanity and Home Savers will collaborate to provide low-mod income homeowners a holistic approach to repairs and modifications along with home maintenance education.
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	20 low-moderate income households that are 80% and below AMI.
	<b>Location Description</b>	City Wide
	<b>Planned Activities</b>	
3	<b>Project Name</b>	PS - A Better Way
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Service Agencies
	<b>Needs Addressed</b>	Social/Public Services
	<b>Funding</b>	CDBG: \$18,000
	<b>Description</b>	Public Service (LMC): Provide funds to sub-recipient to assist victims of domestic abuse providing shelter, crisis intervention, support & related services.
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	450 low to moderate income individuals affected by abuse.
	<b>Location Description</b>	307 E Charles St.

	<b>Planned Activities</b>	
4	<b>Project Name</b>	PS - Alpha Center
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Service Agencies
	<b>Needs Addressed</b>	Social/Public Services
	<b>Funding</b>	CDBG: \$6,500
	<b>Description</b>	Public Service (LMC): Provide quality services for senior daycare facility.
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	32 low to moderate income elderly people.
	<b>Location Description</b>	315 S Monore St.
	<b>Planned Activities</b>	
5	<b>Project Name</b>	PS - Boys & Girls Club of Muncie
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Service Agencies
	<b>Needs Addressed</b>	Social/Public Services
	<b>Funding</b>	CDBG: \$7,500
	<b>Description</b>	Public Service (LMC): Provide funding for Teen Scene for grades 6-12.
	<b>Target Date</b>	5/31/2017

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	250 teenage individuals from low- to moderate income families.
	<b>Location Description</b>	1710 S Madison St.
	<b>Planned Activities</b>	
<b>6</b>	<b>Project Name</b>	PS - Bridges Community Services
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Service Agencies
	<b>Needs Addressed</b>	Social/Public Services
	<b>Funding</b>	CDBG: \$20,500
	<b>Description</b>	Public Service (LMC): Provide funding for programs that lead person to permanent housing.
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1,500 low-mod income individuals.
	<b>Location Description</b>	318 W 8th Street.
	<b>Planned Activities</b>	
<b>7</b>	<b>Project Name</b>	PS - Christian Ministries Men's Sleeping Room
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Service Agencies
	<b>Needs Addressed</b>	Social/Public Services
	<b>Funding</b>	CDBG: \$6,000

	<b>Description</b>	Public Service (LMC): Provide funds for Men's Sleeping Room
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	65 low- to moderate income homeless men.
	<b>Location Description</b>	401 E Main St.
	<b>Planned Activities</b>	
<b>8</b>	<b>Project Name</b>	PS - Habitat for Humanity Family Services
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Service Agencies
	<b>Needs Addressed</b>	Social/Public Services
	<b>Funding</b>	CDBG: \$12,000
	<b>Description</b>	Public Service (LMC): Provide funds for Family Service Program
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	40 low - to moderate - income individuals
	<b>Location Description</b>	1923 S Hoyt St.
	<b>Planned Activities</b>	
<b>9</b>	<b>Project Name</b>	PS - Motivate Our Minds
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Service Agencies

	<b>Needs Addressed</b>	Social/Public Services
	<b>Funding</b>	CDBG: \$18,000
	<b>Description</b>	Public Service (LMC): Provide funds for signature educational enrichment program.
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	525 children from low- to moderate income families.
	<b>Location Description</b>	2023 E Highland
	<b>Planned Activities</b>	
<b>10</b>	<b>Project Name</b>	PS - Open Door Health Services
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Service Agencies
	<b>Needs Addressed</b>	Social/Public Services
	<b>Funding</b>	CDBG: \$11,250
	<b>Description</b>	Public Service (LMC): Provide health care services for the uninsured.
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	16,500 low-mod income individuals.
	<b>Location Description</b>	333 S Madison St.
	<b>Planned Activities</b>	
<b>11</b>	<b>Project Name</b>	PS - PathStone

	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Service Agencies
	<b>Needs Addressed</b>	Social/Public Services
	<b>Funding</b>	CDBG: \$10,450
	<b>Description</b>	Public Service (LMC): Provide homeowner counseling services.
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	75 low-mod income individuals.
	<b>Location Description</b>	1917 W Royale Drive
	<b>Planned Activities</b>	
12	<b>Project Name</b>	PS - Roy C. Buley Center
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Service Agencies
	<b>Needs Addressed</b>	Social/Public Services
	<b>Funding</b>	CDBG: \$9,000
	<b>Description</b>	Public Service (LMC): Provide funds for the AIM Summer Program in collaboration with other community centers.
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	600 children from low- to moderate income families.
	<b>Location Description</b>	1111 N Penn St.

	<b>Planned Activities</b>	
13	<b>Project Name</b>	PS - TeenWorks
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Service Agencies
	<b>Needs Addressed</b>	Social/Public Services
	<b>Funding</b>	CDBG: \$12,500
	<b>Description</b>	Public Service (LMC): Provide funding for a 6-week summer program for teens of low- to moderate-income families.
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	80 teenagers from low- to moderate income families.
	<b>Location Description</b>	within Muncie city limits.
	<b>Planned Activities</b>	
14	<b>Project Name</b>	PS - Unity Center
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Service Agencies
	<b>Needs Addressed</b>	Social/Public Services
	<b>Funding</b>	CDBG: \$7,000
	<b>Description</b>	Public Service (LMC): Provide funds for overall programming.
	<b>Target Date</b>	5/31/2017

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1,000 low- to moderate- income individuals.
	<b>Location Description</b>	1600 S Madison St.
	<b>Planned Activities</b>	
<b>15</b>	<b>Project Name</b>	PS - Victim Advocate
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Service Agencies
	<b>Needs Addressed</b>	Social/Public Services
	<b>Funding</b>	CDBG: \$12,300
	<b>Description</b>	Public Service (LMC): Provide services for victims of crime.
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1750 low- to moderate income persons (LMC)
	<b>Location Description</b>	300 N High St.
	<b>Planned Activities</b>	
<b>16</b>	<b>Project Name</b>	PS - YWCA
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Service Agencies
	<b>Needs Addressed</b>	Social/Public Services Emergency Housing
	<b>Funding</b>	CDBG: \$14,000

	<b>Description</b>	Public Service (LMC): Provide funds for emergency housing for women and children.
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	500 low- to moderate income homeless women & children.
	<b>Location Description</b>	310 E Charles St.
	<b>Planned Activities</b>	
<b>17</b>	<b>Project Name</b>	Clearance & Blight Removal
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Clearance Program
	<b>Needs Addressed</b>	Demolition & Blight Clearance
	<b>Funding</b>	CDBG: \$263,709
	<b>Description</b>	SBS: Demolition/deconstruction, securing and clean up blighted, vacant and unsafe properties.
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	15 units
	<b>Location Description</b>	City Wide
	<b>Planned Activities</b>	
<b>18</b>	<b>Project Name</b>	Infrastructure
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Infrastructure

	<b>Needs Addressed</b>	Infrastructure
	<b>Funding</b>	CDBG: \$620,532
	<b>Description</b>	LMA: Mill and pave streets and/or replace sidewalks in income-eligible neighborhoods with compatible landscaping and tree removal and/or planting as appropriate.
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1,000 low- to moderate- income persons (LMA)
	<b>Location Description</b>	Old West End and Thomas Park Avondale neighborhoods
	<b>Planned Activities</b>	Funding includes \$190,747.57 (PY2016) and \$429,785.05 (prior years)
19	<b>Project Name</b>	InsideOut - HVAC
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Facilities
	<b>Needs Addressed</b>	Public Facilities
	<b>Funding</b>	CDBG: \$27,400
	<b>Description</b>	Public Facility (LMC): Energy retrofit for HVAC upgrade
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	6,000 low-to moderate- income individuals
	<b>Location Description</b>	300 N Madison St
	<b>Planned Activities</b>	
20	<b>Project Name</b>	Sustainable Muncie - access ramp

	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Facilities
	<b>Needs Addressed</b>	Public Facilities
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	Public Facility (LMC): install access ramp.
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	250 low- to moderate- income individuals
	<b>Location Description</b>	608 E Main St
	<b>Planned Activities</b>	
21	<b>Project Name</b>	Bridges Community Services - Service Hub
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Non-Residential Rehabilitation
	<b>Needs Addressed</b>	Emergency Housing
	<b>Funding</b>	CDBG: \$75,065
	<b>Description</b>	Non-Residential Rehab (LMC): to fund the re-purposing of Bridges Community Services.
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1,500 low- to moderate income homeless individuals.
	<b>Location Description</b>	318 W 8th

	<b>Planned Activities</b>	
<b>22</b>	<b>Project Name</b>	United Day Care Center - HVAC
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Childcare Centers
	<b>Needs Addressed</b>	Public Facilities
	<b>Funding</b>	CDBG: \$30,000
	<b>Description</b>	Child Care Center (LMC): to fund the replacement of heating and cooling units.
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	138 children from low- to moderate income families.
	<b>Location Description</b>	312 S Vine St.
	<b>Planned Activities</b>	
<b>23</b>	<b>Project Name</b>	Home Savers of Delaware County
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Housing Rehabilitation
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$115,000
	<b>Description</b>	Housing Rehab Program (LMH): Housing rehab, minor home repair to low-moderate income households.
	<b>Target Date</b>	5/31/2017

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	80 low-moderate income households
	<b>Location Description</b>	City Wide
	<b>Planned Activities</b>	Funding from prior year's allocation.
24	<b>Project Name</b>	Ross Community Center - adj property
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Facilities
	<b>Needs Addressed</b>	Public Facilities
	<b>Funding</b>	CDBG: \$15,000
	<b>Description</b>	Public Facility (LMC): Purchase of adjacent property
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1 unit benefitting over 1,000 low- to moderate income people.
	<b>Location Description</b>	1110 W 10th
	<b>Planned Activities</b>	Funding with previous year's allocation.
25	<b>Project Name</b>	Ross Community Center - environmental
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Facilities
	<b>Needs Addressed</b>	Public Facilities
	<b>Funding</b>	CDBG: \$18,000

	<b>Description</b>	Public Facility (LMC): funds will be used for the environmental of vacant lot.
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1,000 low- to moderate income people
	<b>Location Description</b>	1110 W 10th
	<b>Planned Activities</b>	Funding with prior year's allocation.
26	<b>Project Name</b>	Ross Community Center - alarms
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Facilities
	<b>Needs Addressed</b>	Public Facilities
	<b>Funding</b>	CDBG: \$2,000
	<b>Description</b>	Public Facility (LMC): Improve the public facility by installing security alarms at the main entrance and at 3 emergency doors.
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	250 low- to moderate income people
	<b>Location Description</b>	1110 W 10th
	<b>Planned Activities</b>	Funding with prior year's allocation.
27	<b>Project Name</b>	HOME Administration
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	HOME Program Administration

	<b>Needs Addressed</b>	
	<b>Funding</b>	HOME: \$40,616
	<b>Description</b>	Administrative costs to operate the HOME program.
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Through our administrative dollars, it is our hope that the entire community benefits, directly or indirectly, from HOME funds.
	<b>Location Description</b>	City Wide
	<b>Planned Activities</b>	
<b>28</b>	<b>Project Name</b>	ecoREHAB - CHDO Admin
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	CHDO Administration
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$10,000
	<b>Description</b>	Administrative funds to CHDO to complete HOME project
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1 low-moderate income family
	<b>Location Description</b>	522 S Gharkey
	<b>Planned Activities</b>	
<b>29</b>	<b>Project Name</b>	Muncie Home Ownership & Revitalization - CHDO Admin

	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	CHDO Administration
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$19,343
	<b>Description</b>	Administrative funds to CHDO to complete HOME project
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	2 low-to moderate- income families
	<b>Location Description</b>	120 W Charles St
	<b>Planned Activities</b>	Funding: \$10,000 (2016) & \$9,343.43 (prior year)
30	<b>Project Name</b>	PathStone - CHDO Admin
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	CHDO Administration
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$9,343
	<b>Description</b>	Administrative funds to CHDO to complete HOME project.
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1 low- to moderate- income family
	<b>Location Description</b>	1917 W Royale Dr

	<b>Planned Activities</b>	Funding from prior year's allocation
<b>31</b>	<b>Project Name</b>	ecoREHAB - 2124 S Mulberry
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	CHDO Set-Aside
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$71,922
	<b>Description</b>	CHDO set-a-side rehab project for home ownership.
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1 low-to moderate- income family
	<b>Location Description</b>	2124 S Mulberry
	<b>Planned Activities</b>	
<b>32</b>	<b>Project Name</b>	Muncie Home Ownership & Revitalization - 2016/2017 MACC
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	CHDO Set-Aside
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$110,000
	<b>Description</b>	Construction of new homeownership unit in conjunction with the Muncie Area Career Center.
	<b>Target Date</b>	5/31/2017

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1 low- to moderate- income family
	<b>Location Description</b>	within Muncie city limits
	<b>Planned Activities</b>	
33	<b>Project Name</b>	Urban Light - Jefferson Rehab
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Rental Development Program
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$94,000
	<b>Description</b>	Rehabilitation of existing single family rental unit.
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	2 low- to moderate- income households
	<b>Location Description</b>	1212 S Jefferson
	<b>Planned Activities</b>	
34	<b>Project Name</b>	Habitat - 606 W Main
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$25,000

	<b>Description</b>	Construction of new homeownership unit
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1 low-to moderate- income family
	<b>Location Description</b>	606 W Main.
	<b>Planned Activities</b>	
<b>35</b>	<b>Project Name</b>	Habitat - 610 W Main
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$25,000
	<b>Description</b>	Construction of new homeownership unit.
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1 low- to moderate- income family
	<b>Location Description</b>	610 W Main
	<b>Planned Activities</b>	
<b>36</b>	<b>Project Name</b>	PathStone - Down Payment Assistance
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	

	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$40,000
	<b>Description</b>	DAP (LMH) Provide opportunities for home ownership for low-moderate income residents.
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	8 low- to moderate- income households
	<b>Location Description</b>	City Wide
	<b>Planned Activities</b>	Funding is from prior year's allocation.
<b>37</b>	<b>Project Name</b>	Muncie Home Ownership & Revitalization - Down Payment Assistance
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$50,000
	<b>Description</b>	DPA (LMH) Provide opportunities for home ownership for low- to moderate- income residents.
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	10 low- to moderate- income households
	<b>Location Description</b>	City Wide
	<b>Planned Activities</b>	Funding is from prior year's allocation.
<b>38</b>	<b>Project Name</b>	Muncie Home Ownership & Revitalization - MACC Build (1328 E Jackson)

	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	CHDO Set-Aside
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$111,000
	<b>Description</b>	CHDO Project (LMH) Construction of new single family home for a low- to moderate- income family in conjunction with the Muncie Area Career Center.
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1 low- to moderate- income family
	<b>Location Description</b>	1328 E Jackson
	<b>Planned Activities</b>	Funding is from prior year's allocation.
39	<b>Project Name</b>	Muncie Home Ownership & Revitalization - rental
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	CHDO Set-Aside
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$217,266
	<b>Description</b>	Construction of new single-family rental unit.
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	2 low-to moderate- income households.
	<b>Location Description</b>	South Central Neighborhood

	<b>Planned Activities</b>	Funding from prior year's allocation.
40	<b>Project Name</b>	Habitat for Humanity - 401 E 9th
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$45,000
	<b>Description</b>	Construction of new single-family homeownership for low- to moderate- income household.
	<b>Target Date</b>	5/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1 low- to moderate- income household
	<b>Location Description</b>	401 E 9th
	<b>Planned Activities</b>	
41	<b>Project Name</b>	CHDO Set-A-Side (uncommitted)
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	CHDO Set-Aside
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$76,569
	<b>Description</b>	LMH: Increase opportunities for affordable housing
	<b>Target Date</b>	

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	City Wide
	<b>Planned Activities</b>	Uncommitted project at this time.

## **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. The second (and more specific) target area is Gilbert/McKinley Neighborhoods located in Census Tract 28.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
City Wide	100
Gilbert/McKinley Neighborhoods	

**Table 10 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

The population of the City of Muncie as a whole is 51.5% low- to moderate-income. In addition, the City of Muncie is going to concentrate on the Gilbert/McKinley neighborhoods due to their location and proximity to Muncie’s only public high school and the downtown area.

### **Discussion**

N/A

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

In recent years, the CDBG and HOME programs in Muncie have 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- to moderate-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	0
Non-Homeless	20
Special-Needs	0
Total	20

**Table 11 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	3
Rehab of Existing Units	2
Acquisition of Existing Units	0
Total	5

**Table 12 - 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 \$110,000 in HOME funds to the Muncie Homeownership and Revitalization (formerly Muncie Home Ownership and Development Center) will support the construction of a single family home to be purchased by a low-income first time homebuyer. Muncie

Home Ownership and Revitalization partners with the Ball State University's Architecture Program and the Muncie Area Career Center Building Trades program. The Muncie Area Career Center Building Trades program enrolls local Juniors and Seniors in high school who learn building trades, while building and/or rehabbing, a home. They also earn dual credits from Ivy Tech Community College & Ball State University.

The Planner I/HOME Coordinator will prepare Requests for Proposals (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 (CHDOs) for housing rehab or a new build construction with CHDO Set Aside dollars (\$181,922) 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 Revitalization 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 or into assisted-living facilities. The disabled are interested in accessible housing outside of assisted housing developments and would like to be able to independently 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."

The Muncie Housing Authority (MHA) provides eligible residents of Muncie with quality affordable housing in decent, safe and nourishing neighborhoods. By working in partnership with the public and private sectors, the MHA provides families with housing choice and the opportunity to achieve self-sufficiency.

There are a total of 1,223 Public Housing units in the City of Muncie. All minimum Housing Quality Standard requirements are adhered to, except where MHA has adopted a higher standard. MHA inspects each unit at least once annually to determine if the unit is still in decent, safe and sanitary condition.

The Muncie Housing Authority also administers the Section 8 Rental Assistance Program, the Housing Choice Voucher Program and the Moderate Rehabilitation Program. The MHA Section 8 Homeownership Program is a HUD-certified counseling service offering homeownership opportunities and pre-/post-purchase counseling to MHA residents.

The City of 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.

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

*Strategy 1:* Maximize the number of affordable units available to the PHA within its current resources by:

- Employing effective maintenance and management policies to minimize the number of public housing units off-line.
- Reducing turnover time for vacated public housing units by outsourcing vacant unit maintenance to private contractors.
- Reducing time to renovate public housing units and having them available to the public sooner.
- Maintaining or increasing Section 8 lease up rates.
- Undertaking measures to ensure access to affordable housing among families assisted by the PHA, regardless of unit size required.
- Continuing with the Section 8 lottery system to allow applicants to apply on-line and to assure compliance with the Fair Housing Act.

*Strategy 2:* Increase the number of affordable housing units by:

- Applying for additional Section 8 units should they become available and adequately funded.
- Leveraging affordable housing resources in the community through the use of mixed-finance housing. MHA has plans to develop a mixed finance project consisting of 40 to 50 units for new replacement housing units.
- Pursuing housing resources other than public housing or Section 8 rent-based assistance.

**Need: Specific Family Types: Families at or below 30% of median.**

*Strategy 1:* Target available assistance to families at or below 30% AMI by:

- Exceeding HUD federal targeting requirements for families at or below 30% of AMI in tenant-based Section 8 assistance.

**Need: Specific Family Types: Families at or below 50% median**

*Strategy 1:* Target available assistance to families at or below 50% AMI by:

- Employing admissions preferences aimed at families who are working.

**Need: Specific Family Types: Families with Disabilities or Elderly**

According to the Muncie Housing Authority's 5-Year Action Plan, more than 13% of its residents are seniors.

*Strategy 1:* Target available assistance to elderly or families with disabilities by:

- Affirmatively marketing to not-for-profit agencies that assist the elderly and families with disabilities.

**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 of Commissioners requires 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.

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

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

**Discussion**

## **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 Prevention 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 (along with \$175,000 in PY2013 HOME funds), for a 44-unit, \$7.73 million housing development for Veterans needing supplemental care 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.

The CD Director, the CD Assistant Director and the Planner I/HOME Coordinator attend meetings of the HPN, regularly assessing 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. In addition, the CD Director serves 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, the homeless, and those at risk of becoming 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 Prevention 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.

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 Prevention Network (HPN), which includes participation of the City of Muncie's 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 2016 National Point-In-Time Count, the official homeless population in Muncie is 178, slightly higher than the Point-In-Time Count for 2015 (152). 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 also 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 the Region 6 Continuum of Care:

- 39% 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 (67% single men; 33% single women; 40% of the single men are Veterans)
- 24% of the Muncie homeless population are families with children

- 46% of the Muncie homeless are in need or receive treatment for mental illness (26% are severely mentally ill; 14% are seriously mentally ill; 6% are institutional bound; 12% require counseling)
- 65% of the Muncie homeless have addictions to substances
- There are 20 homeless people for every 10,000 persons

Strategy, goals and action steps for ending chronic homelessness in the Region 6 Continuum of Care are formulated at the State level. 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. HPN Region 6 is working to establish a centralized/coordinated point of entry which will provide a comprehensive assessment of the needs of individuals and families for housing and services.

### **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 (\$18,000), YWCA (\$14,000), Christian Ministries (\$6,000), Victim Advocates (\$12,300), and Bridges Community Services (\$20,500) so that they can continue their work with vulnerable populations and give them shelter (temporary or permanent) and services.
- Provide Public Service dollars to community centers for families who may be in emergency shelters or transitional housing so that children, youth and seniors can receive quality social, recreational and emotional outlets: Boys & Girls Club of Muncie (\$7,500), Unity Community Center (\$7,000), Roy C. Buley Center (\$9,000), Motivate Our Minds Educational Enrichment Center (\$18,000) and Alpha Center (\$6,500).

Many of the shelters operating in the community do so with designated funding through the State of Indiana, local CDBG/HOME funds, United Way funding and other local dollars. In addition to Public Service funding of the agencies, CDBG and HOME funds were used to improve the buildings used by the agencies. These CDBG and HOME 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 homeownership and rental development as CHDO Set-aside (\$74,970 uncommitted at this time)
- Increase and encourage collaborations with our Community Housing & Development Organizations (CHDOs) by having bi-monthly 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 (\$125,000)

**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 is through transitional housing. Transitional housing is offered at three agencies inside the city limits, with 96 units in all: 10 units in the Passage Way Transitional Housing Program for domestic violence victims, 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 for a Shelter Plus Care facility, 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 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 Homeless Prevention Network (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, Mayor Tyler and the CD Director have worked 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 20 homes through PathStone (\$125,000)
- Provide quality senior care and services in a safe environment through the Alpha Center (\$6,500)
- Provide Public Service funds to support healthcare and substance abuse services through Open Door (\$11,250)
- Provide Home Ownership Counseling services for up to 75 people through PathStone (\$10,450)

## Discussion

While not directly focused on prevention of homelessness, much of the proposed funding in PY2016 should have a positive impact in keeping people from becoming homeless. Public Service funding for several programs for children – the Boys and Girls Club, Buley Center, Motivate our Minds, and the Unity Center 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 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, in collaboration with ecoREHAB, Habitate for Humanity and Home Savers, will provide emergency repairs for low-income homeowners. These programs will help keep people in their existing homes by providing critical fixes that the owners cannot otherwise afford. Funding for housing counseling through PathStone will also help some families move successfully into home ownership, the most stable housing solution.

Finally, funding for Open Door Health Services will provide health care services at little or no cost. This frees up family resources for housing and other family priorities. Together, all of these programs have some direct or indirect benefit in preventing homelessness.

<b>One year goals for the number of households to be provided housing through the use of HOPWA for:</b>
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Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family
Tenant-based rental assistance
Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds
Total

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

### **Introduction**

As described in the 5-year Consolidated Plan (PY2015-2019), 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. In addition, 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 (IHCDA), provides energy assistance to income-eligible households, thus making their housing more affordable. The IHCDA also provides support through the Indiana Foreclosure Prevention Network (IFPN) of the Hardest Hit Funds, helping families who are struggling to make their mortgage payments due to an involuntary hardship.

**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 within Muncie 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 Home Ownership and Revitalization** (formerly Muncie Home Ownership and Development Center) to provide funds for homebuyer /homeowner assistance. Both the counseling sessions and classes include information about avoiding predatory lending, repairing credit, financial literacy and home maintenance.

Community Development also 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**

N/A

## **AP-85 Other Actions – 91.220(k)**

### **Introduction**

The City of Muncie works closely with disability advocates 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. Of particular concern were the sidewalks in the area surrounding the downtown. In 2002, these walks were re-done in concrete pavers with an unusual sloped curb. Premature deterioration of these pavers and outdoor seating at various downtown bars and eateries has caused safety and accessibility issues.

In 2015, due to the efforts of the City of Muncie and local organizations working together, Downtown Muncie underwent streetscape improvements to become ADA compliant, new construction including the Courtyard Marriott at the Horizon Convention Center, a new parking garage, the Erskine Green Training Center and Walnut Commons. Public/private investment in all 2015 projects combined totaled over \$30 million. Downtown also added bike lanes and over 300 new, on street parking spots.

Therefore, CDBG funds will be used to supplement 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's Homeless Prevention Network. 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 Community Development 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 Coordinators funded by a grant from Ball Brothers Foundation to Ball State University, will continue to work together to further develop and strengthen neighborhood associations. In a recent MAP meeting, it was stated that there are 42 Muncie neighborhoods, but not all of them are actively engaged. 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. In March 2016, the City of Muncie partnered with Ball State University's Building Better Neighborhoods, Shafer Leadership Academy, Muncie Action Plan and others to host the first Intentional Development and Education for Association Members (I.D.E.A.) Conference for Muncie's neighborhood associations and community stakeholders. More than 120 people attended from more than 15 Muncie neighborhoods to receive leadership training, share best practices, and network with one another.

### **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 Community Housing and Development Organization (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 (with the assistance of local non-profits ecoREHAB, Habitat for Humanity and Home Savers) will help maintain owner-occupied homes in PY2016 by completing various minor and emergency repairs for up to 20 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 rehabilitation of affordable housing and construction of a new home for a low- to moderate-income family built by high school students through the Muncie Area Career Center.

### **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 updated 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." This month-long program from 2012 was developed in a year-long poverty awareness campaign. In March 2016, TEAMwork for Quality Living announced the retirement of their Executive Director and their merger with Second Harvest Food Bank effective July 1, 2016 which will significantly enhance their mission of self-sufficiency and represent the practical application of what they phrased as "Help for Today and Hope for Tomorrow" for Muncie and surrounding communities.

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 facilitating the 47 actions identified in the Muncie Action Plan (MAP), which is fostering neighborhood organizations 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 was completed in 2015 and has been implemented by the Muncie Downtown Development Partnership Board of Directors.

In March 2016, the City of Muncie partnered with Ball State University's Building Better Neighborhoods, Shafer Leadership Academy, Muncie Action Plan and others to host the first Intentional Development and Education for Association Members (I.D.E.A.) Conference for Muncie's neighborhood associations and community stakeholders. More than 120 people attended from more than 15 Muncie neighborhoods to receive leadership training, share best practices, and network with one another.

### **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. Muncie Mayor Tyler and his Department Heads work 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 Community Development Departments, 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) and McKinley/Gilbert 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, commissions, committees, and coalitions (often by Mayoral appointment) working to improve the community in the areas of neighborhood revitalization, health and wellness, housing and homeownership, economic development, and social services for children, youth, families and seniors.

In PY2016, 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. The City also works closely with the Historic Preservation Officer and the Muncie Historic Preservation and Rehabilitation Commission to update and coordinate policies and procedures, to re-instate certificates of appropriateness for historic properties and to identify properties that are worthy of historic designation.

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, supports collaboration 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**

N/A

## Program Specific Requirements

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

#### Introduction

The City of Muncie has 51.5% low- to moderate-income households; therefore, it makes the City of Muncie an entitlement community.

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(l)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	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
<b>Total Program Income:</b>	<b>0</b>

#### 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.	80.00%

**HOME Investment Partnership Program (HOME)  
Reference 24 CFR 91.220(l)(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.

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 Planner I/HOME Program Coordinator. At project completion, a lien is filed against the property for the amount of the HOME investment and for the duration of the affordability period. Annual inspections of the properties are conducted by CD Planners and HOME Coordinator 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.

## Discussion

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 & Revitalization and PathStone with old, committed funds for DPA (PY2015 HOME funds) in order to meet their previously projected goals, 18 households.

To determine HOME allocations, the same grant application procedure and deadlines as CDBG were followed. No applications were submitted for owner-occupied single family housing rehabilitation.

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.



<p><b>Your Source</b></p> <p><b>Legals</b></p> <p>for the latest...</p> <p><b>Legal Notices</b></p>	<p><b>Your Source</b></p> <p><b>Legals</b></p> <p>for the latest...</p> <p><b>Legal Notices</b></p>
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**PUBLIC MEETING NOTICE**

For

**PY2016 Community Development Block Grant and HOME Investment Partnership Funding**

On behalf of Mayor Dennis Tyler, the City of Muncie Community Development Office will hold a Public Meeting on Tuesday, January 19th from 10:00 - 11:00 a.m. in the City Hall Auditorium to discuss the application process for Muncie's Program Year (PY) 2016 Community Development Block Grant (CDBG) projects, funded by the U.S. Department of Housing and Urban Development (HUD).

The Pre-application form will be available on Tuesday, January 19th ONLY to those agencies who attend the Public Meeting, and must be submitted online no later than 4:00 p.m. on Friday, January 29th at [communitydev@cityofmuncie.com](mailto:communitydev@cityofmuncie.com).

Pre-Applications will be reviewed by Community Development Staff, and agencies who are eligible will be invited to submit a formal application for CDBG or HOME funds. The pre-application screening process is required for any projects to be proposed for PY2016, which begins June 1, 2016, and the Community Development Staff will ensure that proposed projects are eligible and meet a national HUD objective. Formal applications will be due on Friday, February 19th and will be evaluated by a CDBG/HOME Citizen Advisory Committee appointed by Mayor Tyler.

This process is not for individuals needing assistance. This process is for organizations who wish to administer activities or projects benefitting low- to moderate-income persons. The City estimates the HUD allocations will be \$1,162,474 (CDBG) and \$428,366 (HOME) or less because PY2016 numbers have not been released by HUD as of this publication.

For more information regarding the Public Meeting or the funding process, contact the Community Development Office Monday through Friday 8:00 a.m. - 4:00 p.m., by phone (765-747-4825), or by email ([communitydev@cityofmuncie.com](mailto:communitydev@cityofmuncie.com)).

## PUBLIC MEETING NOTICE

The City of Muncie Community Development Office is seeking input in finalizing the Annual Action Plan and Consolidated for Program Year 2016 (06/01/2016 - 05/31/2017) for the Community Development Block Grant (CDBG) and Home Investment Partnership (HOME) funds. Muncie citizens are invited to participate in a discussion about the city's community development and housing needs, and how we plan to address those needs during the program year. A public meeting for these purposes will be held on Wednesday, April 30th from 10:00-11:00 a.m. in the City Hall Auditorium, 300 N. High Street, Muncie, IN. Accommodations will be made for those who need them.

The City's HUD allocation is \$1,107,934 (CDBG) and \$404,351 (HOME). 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, HOME program administration, Community Housing Development Organization (CHDO) set-aside and administration. Proposed budgets, projects and activities for PY2016 CDBG and HOME will be presented at this public meeting.

For more information regarding the public meeting, contact the Community Development Office Monday through Friday 8:00 a.m. - 4:00 p.m. by phone (765-747-4825) or email ([communitydev@cityofmuncie.com](mailto:communitydev@cityofmuncie.com)). The public is invited to comment on the draft PY2016 Consolidated Plan, which will be posted on the CD Website ([www.cityofmuncie.com](http://www.cityofmuncie.com)) from 3/15/16 through 4/14/16. Hard copies will be available for review at Muncie Public Libraries, and Mayor Tyler's Office and the Community Development Office (3rd floor of City Hall). Individuals requiring special accommodations or alternative formats may contact the office.

hspaxlp

S0001114210

Program Year 2016  
Annual Action Plan

# Appendix A

*Maps*

*Census Tract*





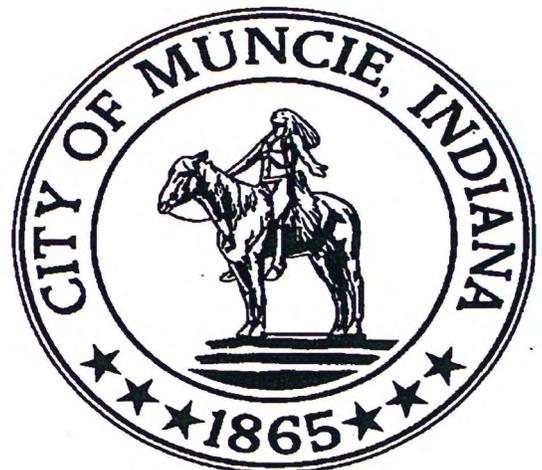


Program Year 2016  
Annual Action Plan

# Appendix B

*SF-424*

*Certifications*



## Application for Federal Assistance SF-424

## \* 1. Type of Submission:

- Preapplication  
 Application  
 Changed/Corrected Application

## \* 2. Type of Application:

- New  
 Continuation  
 Revision

## \* If Revision, select appropriate letter(s):

## \* Other (Specify):

## \* 3. Date Received:

## 4. Applicant Identifier:

IN182100

## 5a. Federal Entity Identifier:

IN182100

## 5b. Federal Award Identifier:

## State Use Only:

## 6. Date Received by State:

## 7. State Application Identifier:

## 8. APPLICANT INFORMATION:

## \* a. Legal Name:

CITY OF MUNCIE

## \* b. Employer/Taxpayer Identification Number (EIN/TIN):

35-6001127

## \* c. Organizational DUNS:

0795635810000

## d. Address:

## \* Street1:

300 N. High Street

## Street2:

## \* City:

Muncie

## County/Parish:

Delaware

## \* State:

IN: Indiana

## Province:

## \* Country:

USA: UNITED STATES

## \* Zip / Postal Code:

473051639

## e. Organizational Unit:

## Department Name:

Community Development

## Division Name:

## f. Name and contact information of person to be contacted on matters involving this application:

## Prefix:

Mr.

## \* First Name:

Dennis

## Middle Name:

A.

## \* Last Name:

Tyler

## Suffix:

## Title:

Mayor, City of Muncie

## Organizational Affiliation:

## \* Telephone Number:

765-747-4853

## Fax Number:

765-747-1656

## \* Email:

mayor@cityofmuncie.com

**Application for Federal Assistance SF-424**

**\* 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

\* Other (specify):

**\* 10. Name of Federal Agency:**

US Dept of Housing & Urban Development

**11. Catalog of Federal Domestic Assistance Number:**

14.218

CFDA Title:

CDBG Entitlement Grant

**\* 12. Funding Opportunity Number:**

PY2016US

\* Title:

Dept of Housing & Urban Development PY2016 Community Development Block Grant Program

**13. Competition Identification Number:**

Title:

**14. Areas Affected by Project (Cities, Counties, States, etc.):**

Add Attachment

Delete Attachment

View Attachment

**\* 15. Descriptive Title of Applicant's Project:**

Dept of Housing & Urban Development PY2016 Community Development Block Grant (CDBG), Entitlement Program

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

**Application for Federal Assistance SF-424**

**16. Congressional Districts Of:**

\* a. Applicant

\* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment

Delete Attachment

View Attachment

**17. Proposed Project:**

\* a. Start Date:

\* b. End Date:

**18. Estimated Funding (\$):**

* a. Federal	<input type="text" value="1,107,934.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text"/>
* g. TOTAL	<input type="text" value="1,107,934.00"/>

**\* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

a. This application was made available to the State under the Executive Order 12372 Process for review on

b. Program is subject to E.O. 12372 but has not been selected by the State for review.

c. Program is not covered by E.O. 12372.

**\* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

Yes  No

If "Yes", provide explanation and attach

Add Attachment

Delete Attachment

View Attachment

**21. \*By signing this application, I certify (1) to the statements contained in the list of certifications\*\* and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances\*\* and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

\*\* I AGREE

\*\* The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

**Authorized Representative:**

Prefix:  \* First Name:

Middle Name:

\* Last Name:

Suffix:

\* Title:

\* Telephone Number:  Fax Number:

\* Email:

\* Signature of Authorized Representative: 

\* Date Signed:

**Application for Federal Assistance SF-424**

<b>* 1. Type of Submission:</b> <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	<b>* 2. Type of Application:</b> <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	<b>* If Revision, select appropriate letter(s):</b> <input type="text"/> <b>* Other (Specify):</b> <input type="text"/>
---	---	--

<b>* 3. Date Received:</b> <input type="text"/>	<b>4. Applicant Identifier:</b> IN182100
--	---

<b>5a. Federal Entity Identifier:</b> IN182100	<b>5b. Federal Award Identifier:</b> <input type="text"/>
---	--

**State Use Only:**

<b>6. Date Received by State:</b> <input type="text"/>	<b>7. State Application Identifier:</b> <input type="text"/>
--	--

**8. APPLICANT INFORMATION:**

<b>* a. Legal Name:</b> CITY OF MUNCIE		
<b>* b. Employer/Taxpayer Identification Number (EIN/TIN):</b> 35-6001127	<b>* c. Organizational DUNS:</b> 0795635810000	

**d. Address:**

<b>* Street1:</b>	300 N. High Street
<b>Street2:</b>	<input type="text"/>
<b>* City:</b>	Muncie
<b>County/Parish:</b>	Delaware
<b>* State:</b>	IN: Indiana
<b>Province:</b>	<input type="text"/>
<b>* Country:</b>	USA: UNITED STATES
<b>* Zip / Postal Code:</b>	473051639

**e. Organizational Unit:**

<b>Department Name:</b> Community Development	<b>Division Name:</b> <input type="text"/>
--	---

**f. Name and contact information of person to be contacted on matters involving this application:**

<b>Prefix:</b> Mr.	<b>* First Name:</b> Dennis
<b>Middle Name:</b> A.	
<b>* Last Name:</b> Tyler	
<b>Suffix:</b>	<input type="text"/>

<b>Title:</b> Mayor, City of Muncie
-------------------------------------

<b>Organizational Affiliation:</b> <input type="text"/>
--

<b>* Telephone Number:</b> 765-747-4853	<b>Fax Number:</b> 765-747-1656
---	---------------------------------

<b>* Email:</b> mayor@cityofmuncie.com
--

**Application for Federal Assistance SF-424**

**\* 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

\* Other (specify):

**\* 10. Name of Federal Agency:**

US Dept of Housing & Urban Development

**11. Catalog of Federal Domestic Assistance Number:**

14.218

CFDA Title:

Home Investment Partnership Program Entitlement Grant

**\* 12. Funding Opportunity Number:**

PY2016US

\* Title:

Dept of Housing & Urban Development PY2016 HOME Investment Partnership Program, Entitlement Program

**13. Competition Identification Number:**

Title:

**14. Areas Affected by Project (Cities, Counties, States, etc.):**

Add Attachment

Delete Attachment

View Attachment

**\* 15. Descriptive Title of Applicant's Project:**

Dept of Housing & Urban Development PY2016 HOME Investment Partnership Program, Entitlement Program

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

**Application for Federal Assistance SF-424**

**16. Congressional Districts Of:**

\* a. Applicant

\* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

**17. Proposed Project:**

\* a. Start Date:

\* b. End Date:

**18. Estimated Funding (\$):**

* a. Federal	<input type="text" value="406,166.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text"/>
* g. TOTAL	<input type="text" value="406,166.00"/>

**\* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- a. This application was made available to the State under the Executive Order 12372 Process for review on
- b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- c. Program is not covered by E.O. 12372.

**\* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

- Yes
- No

If "Yes", provide explanation and attach

**21. \*By signing this application, I certify (1) to the statements contained in the list of certifications\*\* and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances\*\* and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

\*\* I AGREE

\*\* The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

**Authorized Representative:**

Prefix:  \* First Name:   
Middle Name:   
\* Last Name:   
Suffix:

\* Title:

\* Telephone Number:  Fax Number:

\* Email:

\* Signature of Authorized Representative: 

\* Date Signed:

## CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing** -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

**Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

**Drug Free Workplace** -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about --
  - (a) The dangers of drug abuse in the workplace;
  - (b) The grantee's policy of maintaining a drug-free workplace;
  - (c) Any available drug counseling, rehabilitation, and employee assistance programs; and
  - (d) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will -
  - (a) Abide by the terms of the statement; and
  - (b) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted:
  - (a) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
  - (b) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

**Anti-Lobbying** -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

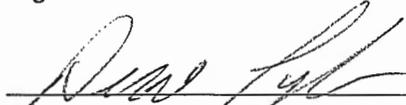
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of Jurisdiction** -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.



04/08/16

Signature/Authorized Official

Date

Mayor, City of Muncie

---

### Specific CDBG Certifications

The Entitlement Community certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

**Community Development Plan** -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

**Following a Plan** -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

**Use of Funds** -- It has complied with the following criteria:

- 1. Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
- 2. Overall Benefit.** The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) **2014, 2015, 2016**, (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
- 3. Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.



## APPENDIX TO CERTIFICATIONS

### INSTRUCTIONS CONCERNING LOBBYING AND DRUG-FREE WORKPLACE REQUIREMENTS:

#### A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

#### B. Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant:

Place of Performance (Street address, city, county, state, zip code):

**300 N. High St., Muncie, Delaware County, IN 47305**

Check if there are workplaces on file that are not identified here.

The certification with regard to the drug-free workplace is required by 24 CFR part 24, subpart F.

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules:

"Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15);

"Conviction" means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes;

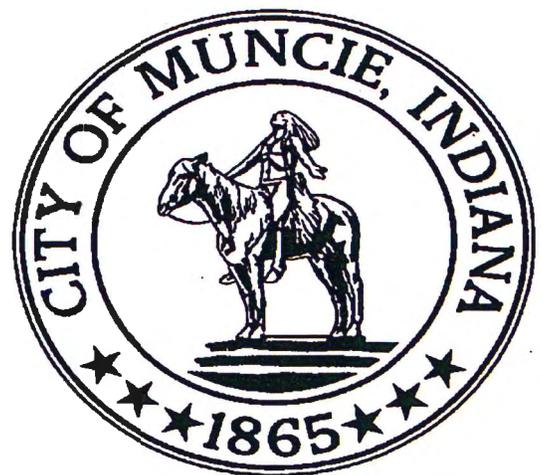
"Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance;

"Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including: (i) All "direct charge" employees; (ii) all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and (iii) temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

Program Year 2016  
Annual Action Plan

# **Appendix C**

*Muncie City Council Resolution*



RESOLUTION NO. 10-16

**A RESOLUTION AUTHORIZING MAYOR DENNIS TYLER TO APPLY FOR A  
COMMUNITY DEVELOPMENT BLOCK GRANT  
AND A  
HOME INVESTMENT PARTNERSHIP PROGRAM GRANT  
FROM THE  
UNITED STATES DEPARTMENT OF HOUSING  
AND URBAN DEVELOPMENT (HUD)**

**WHEREAS**, the City of Muncie has created a Community Development Department, which is charged by the Mayor and Common Council of the City of Muncie with preparing an Annual Action Plan for Community Development Block Grant and HOME Investment Partnership Program funds for Program Year 2016 (PY2016); and

**WHEREAS**, said Department has prepared such application, in accordance with rules and regulations specified by said Housing and Community Development Act of 1974, as amended, and said HOME Investment Partnership Act of 1990, as amended; and

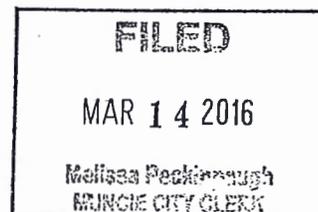
**WHEREAS**, such application is available for review and comment on the Community Development website and at the Community Development Department until it is submitted to the U.S. Department of Housing and Urban Development (HUD) on April 15, 2016; and

**WHEREAS**, the City of Muncie, Delaware County, Indiana, being a second class city and legal entity of the State of Indiana, is entitled to apply for, receive and expend Federal funds in accordance with I.C. 5-19-1-1 et seq. of the Indiana Code;

**NOW, THEREFORE, BE IT RESOLVED** by the Common Council of the City of Muncie, Delaware County, Indiana, as follows:

Section 1: That Dennis Tyler, Mayor of the City of Muncie, Delaware County, Indiana, is hereby authorized to file for and on behalf of the City of Muncie an application for an entitlement grant from the United States Department of Housing and Urban Development in the estimated sum of One Million One Hundred Seven Thousand Nine Hundred Thirty-Four Dollars (\$1,107,934.00) for Community Development Block Grant Funds in accordance with the Housing and Community Development Act of 1974, as amended, and Four Hundred Four Thousand Three Hundred Fifty-One Dollars (\$404,351.00) for HOME Investment Partnership Program Funds in accordance with the HOME Investment Partnership Act of 1990, as amended, and all rules and regulations applicable thereto, including all understandings and assurances contained therein.

Section 2: That these amounts are contingent on final PY2016 allocations and release of funds by HUD.



Section 3: That Dennis Tyler, Mayor of the City of Muncie, is hereby designated as the representative of the City of Muncie, Indiana, to act in connection with said application, and he is hereby authorized to furnish such information as HUD may require in connection with said application for the projects proposed thereby.

**BE IT FURTHER RESOLVED,** that this Resolution shall be in full force and effect from and after passage by the Common Council and its approval by the Mayor of the City of Muncie, Indiana, and such publication as may be required by law.

Passed by the Common Council of the City of Muncie, Indiana, this 4<sup>th</sup> day of April, 2016.

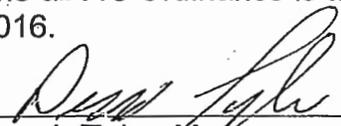
	YEAS	NAYS	ABSTAIN	ABSENT
Julius Anderson	<u>✓</u>	<u>_____</u>	<u>_____</u>	<u>_____</u>
Jerry Dishman	<u>/</u>	<u>_____</u>	<u>_____</u>	<u>_____</u>
Linda Gregory	<u>/</u>	<u>_____</u>	<u>_____</u>	<u>_____</u>
Doug Marshall	<u>/</u>	<u>_____</u>	<u>_____</u>	<u>_____</u>
Lynn Peters	<u>/</u>	<u>_____</u>	<u>_____</u>	<u>_____</u>
Brad Polk	<u>/</u>	<u>_____</u>	<u>_____</u>	<u>_____</u>
Nora Powell	<u>/</u>	<u>_____</u>	<u>_____</u>	<u>_____</u>
Alison Quirk	<u>/</u>	<u>_____</u>	<u>_____</u>	<u>_____</u>
Dan Ridenour	<u>/</u>	<u>_____</u>	<u>_____</u>	<u>_____</u>

  
 President

Presented by me to the Mayor for his approval this 4<sup>th</sup> day of April, 2016.

  
 Melissa Peckinpaugh, City Clerk

The above Ordinance is approved by me this 6<sup>th</sup> day of April, 2016.

  
 Dennis Tyler, Mayor

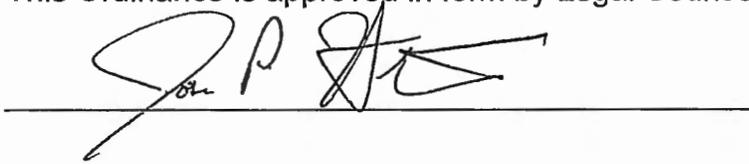
ATTEST:

  
Melissa Peckinpugh, City Clerk

This Ordinance is proposed by Council Member:

  
Alison Quirk

This Ordinance is approved in form by Legal Counsel:

  
\_\_\_\_\_

Program Year 2016  
Annual Action Plan

# **Appendix D**

*HOME Resale Provisions*

*HOME Recapture Guidelines*



## HOME RECAPTURE GUIDELINES

In accordance with the HOME investment Partnerships Program, 24 CFR Part 92, and pursuant to Section 92.254 of the Final Rule, the City of Muncie (hereafter City) has established the following recapture guidelines. These guidelines apply only to projects in which HOME funds assist with the purchase (with or without rehabilitation) 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 following calculations will be applied only in the event the net proceeds from the sale of the property are not sufficient to pay the balance of HOME funds due and payable.

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 following method for calculating the amount of HOME funds to be recaptured. This method allows the amount subject to recapture to be 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 the calculation for net proceeds, the City will only consider the balance of mortgage(s) that actually purchased the house and/or improved the property. Consolidation of personal debt will not be included in this calculation. Owner investment shall include downpayment, initial closing costs, payment to mortgage principal, and any documented capital improvements made by the owner since purchase. Capital improvements must be verified with receipts and shall not include personal labor of the family.

## HOME Amount Subject to Recapture:

**1. Reduction in Price from HOME Subsidy:**

- a. Market Value at Purchase
- b. Less Sale Price to Initial Homebuyer
- c. Amount of Resulting Price Reduction


(1a - 1b)

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**2. Direct Subsidy to Homebuyer:**

- a. Downpayment Assistance
- b. Closing Cost Assistance
- c. Loan(s)
- d. Total


(2a + 2b + 2c)

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**3. HOME Amount Subject to Recapture**

(1c + 2d)

\$	
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**4. Reduction for Homeowner Tenure**

Pro-rate the amount subject to recapture by the length of occupancy

- a. Number of months of occupancy
- b. HOME Affordability Period (\_\_\_\_ yr x 12 = \_\_\_\_ months)
- c. Homeowner tenure
- d. Recapture %

(4a / 4b)	%
(100% - 4c)	%

**5. HOME Investment Subject to Recapture**

(3 x 4d)

\$	
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**6. Homeowner Investment**

- a. Down payment

--

- b. Initial closing costs
- c. Payment to principal
- d. Capital improvements (verified by receipts)
- e. Total homeowner investment

(6a+6b+6c+6d)
\$

**7. Net Sale Proceeds**

- a. Total sale price of property
- b. Outstanding Mortgage Balance
- c. Closing Costs to Seller
- d. Total Investment (5 + 6e)
- e. Net Proceeds from Sale

(7a-7b-7c-7d)
\$

**8. Distribution of Proceeds**

***HOME Funds to be Recaptured***

HOME Investment Subject to Recapture (5)	\$		=	[ ]	x (7e)=	\$ [ ]
Total Investment (7d)	\$ →					

***Amount to Homeowner***

Total Homeowner Investment (6e)	\$		=	[ ]	x (7e)=	\$ [ ]
Total Investment (7d)	\$ →					

## RESALE PROVISIONS

Resale Provisions are required when HOME assistance is provided to an owner/developer with no additional assistance paid to the Homebuyer. Resale provisions will be enforced through an agreement with the homebuyer, a recorded Mortgage, Promissory Note & Deed Restriction.

Resale provisions are applicable if the housing assisted with HOME funds does not continue to be the principal residence of the family for the duration of the period of affordability.

Upon sale of the property by the initial homebuyer during the period of affordability period, the subsequent homebuyer must be a low to moderate income household that will occupy the property as their principal residence and the initial buyer must receive a fair return on their investment.

Approved capital improvements will be credited toward the Fair Return and Shared Net Proceeds Calculations. Capital improvements must be professionally installed and approved by the City of Muncie prior to commencing work. Capital Improvements made without approval by the City of Muncie will not be credited with Fair Return Calculation. Prior to any capital improvements being made, the owner shall submit plans and specifications to the City of Muncie for approval as a capital cost. Approved Capital Improvements include the following:

- Energy upgrades such as solar hot water system or heating/air system or increased insulation
- Replacement kitchen or bathroom
- Accessibility improvements such as bathroom modifications for disabled or elderly, installation of wheel chair ramps and grab bars, any and all which must have been paid for directly by the Owner and which were not installed through federal, state, or locally-funded grant program.
- Kitchen modernization
- New flooring
- Increase of home footprint
- Addition of driveway, retaining walls or fence.

ALL capital improvements will be visually inspected to verify their existence and photostatic copies of invoices (material and labor) cancelled checks or credit receipts need to be provided for documentation.

Excluded:

- Remediation of any deficiencies identified during inspection will not be considered in the capital improvement calculation
- Maintenance costs are excluded

Example: A home with a 10 year affordability period was purchased six years ago by a person (the original owner) who now wishes to sell. The original homeowner's mortgage was 52,250 for 30 years and has made payments for 72 months. The current mortgage is \$48,270. The principal amount paid down so far is \$3,980.00.

## Calculating Fair Return on Investment

Down payment: The original homeowner was required to put down \$500

Cost of Capital Improvements: The original homeowner had handicap accessible improvements made to the bathroom at a cost of \$1,500 and has receipts to document the improvement.

Percentage of Change. The original purchase price for the home was 55,000 and the amount of developer subsidy was \$25,000 therefore requiring the 10 year affordability period.

For the purpose of using the Federal Housing Finance Agency's Housing Price Index calculator, the home was purchased in the 3<sup>rd</sup> Quarter of 2008 and will be calculated using the most current quarter available, June 2014. Using the Housing Price Index Calculator, the house would be worth approximately \$55,341.47.

### EXAMPLE Fair Return on Investment:

- The amount of downpayment by original homebuyer
- The cost of any capital improvements
- Principal Paid:
- The percentage of change as calculated by the Housing Price Index Calculator of the Federal housing Finance Agency.

Downpayment	\$ 3,000.00
Capital Improvements	\$ 1,500.00
Principal Paid	\$ 3,980.00
Increase in value per HPI	\$ <u>341.47</u>
	\$ 8,821.47

In order to realize a fair return to the original homeowner, the sales price must not go below \$58,000.00. (48,270 remaining mortgage balance + 3,000 downpayment + 1,500 capital improvements + principal paid 3,980.00 + 341.47 HPI increase = 57,091.47).