

Hamilton County Indiana

2026 Annual Action Plan

FINAL DRAFT

Updated: 7/13/26

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

Introduction

Hamilton County receives annual grant allocations from the U.S. Department of Housing and Urban Development (HUD) through the Community Development Block Grant (CDBG) program. For PY2026, the County expects it will receive a total allocation of \$1,179,216 from the CDBG allocation. The overarching purpose of the CDBG program is to assist low- and moderate-income families and households, which are those that earn less than 80% of the area median income. The funds are used to pursue three goals:

- (1) Provide decent, affordable housing
- (2) Create suitable living environments, and
- (3) Expand economic opportunities.

The 2026 Action Plan describes activities which will be undertaken by the County for the year beginning October 1, 2026 and ending September 30, 2027 to meet the goals and objectives outlined in the current five year Consolidated Plan (2024-2028).

Summarize the objectives and outcomes identified in the Plan.

A summary of the proposed budget for the PY2026 is provided below according to the four goals outlined in the current Consolidated Plan. A more detailed description of each program is provided in the Projects section.

(1) Create New Affordable Housing

Throughout the entire planning process, the need for additional affordable housing units was consistently identified as the highest need and the best use of available funds, making this a dominant theme for the past few years. The County will continue to use CDBG funds for the acquisition of land and existing housing in order to increase the number of affordable rental housing units throughout the County. Acquired units may be placed within a new affordable housing land trust in order to maintain long term affordability. The County will also pursue opportunities to partner with the Continuum of Care (CoC), or other similar organizations, to create immediate, temporary, and long-term housing for households who are currently homeless or at risk of homelessness. These housing opportunities may include, but are not limited to, Supportive Housing for individuals or households facing domestic violence situation, veterans, or individuals dealing with mental health issues.

PY2026 Projects addressing this goal:

- PY2026 Affordable Housing Acquisition: \$368,373

(2) Improve Condition of Existing Housing Stock

The County will continue its owner-occupied home repair program to assist with critical housing systems repairs, as well as accessibility modifications to assist disabled or senior homeowners in aging-in-place. Additionally, as the County has completed the development of its northern Utility District, this program will also assist income-qualified homeowners in connecting to the newly provided infrastructure.

PY2026 Projects addressing this goal:

- PY2026 Minor Repair and Utility Hookup Program: \$175,000

(3) Improve Neighborhood Infrastructure and Public Facilities

The County will partner with the participating cities in the Urban County to use available federal resources to subsidize the rehabilitation or development of neighborhood facilities and infrastructure. This includes facilities designed to serve neighborhoods and those designed to serve specific populations, such as persons with disabilities, seniors and the homeless.

PY2026 Projects addressing this goal:

- PY2026 Public Facilities: \$400,000

(4) Planning, Administration, and Capacity Building

The remainder of available funds will be used for planning and oversight of the funded projects and programs. As a recipient of CDBG funds, the County is required to comply with a number of regulatory and reporting requirements, including actions to affirmatively further fair housing and efforts to address regulatory barriers to affordable housing.

PY2026 Projects addressing this goal:

- PY2026 CDBG Planning and Administration: \$235,843

Evaluation of Past Performance

This will be the third year of the 2024-2028 Consolidated Plan. Below is a summary of the County's accomplishments to date for the Consolidated Plan period.

2025 Housing Acquisition: \$450,000

The County began researching options for land appropriate for future affordable housing development throughout the county. Additionally, the County began discussions with the local Continuum of Care organization to identify the housing needs of clients as they work through transitioning from homelessness to long-term stability and self-sufficiency.

2025 Capacity Building: \$0

While the County continues to support the efforts of the Hamilton County Housing Collaborative, as they complete the final stages of establishing their Community Land Trust (CLT), the County has begun steps to create a county land trust.

2025 Infrastructure: \$155,000

The City of Fishers continues leverage CDBG funds as part of an on-going infrastructure project which installs ADA compliant ramps and curb cuts throughout the Parks at White River neighborhoods of Harvard Park, Princeton Park, and Heritage Park.

Summary of Citizen Participation Process and consultation process

CITIZEN PARTICIPATION

A complete draft of this plan will be made available for public review and comment for a 30 day period beginning **June 15, 2026**. The availability of both the draft plan and the final plan will be posted to the County's website, as well as the Noblesville Housing Authority's website, and otherwise made available per the County's Citizen Participation Plan. Any public comments received during the 30 day comment period will be included as an attachment to this Annual Action Plan.

Summary of Public Comments

Comments accepted before the end of the public participation process will be summarized and included in this section.

Summary

This plan details the proposed actions for the third year of the 2024-2028 strategic plan to address its priority needs in the areas of affordable housing, community development, and homelessness. As such, the resources available through the programs covered by this plan, including the Community Development Block Grant (CDBG), will focus on the increase of affordable housing and investment into

public facilities and infrastructure that improve the quality of life within the County for low and moderate income residents.

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

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 Recipient	County of Hamilton	Commissioners
CDBG Administrator	Noblesville Housing Authority	Community Development

Table 1 – Responsible Agencies

Narrative (optional)

Hamilton County is the lead entity and grant recipient of Community Development Block Grant funds. The Noblesville Housing Authority administers the CDBG funds, including all planning aspects such as the Consolidated Plan, on behalf of the County. Noblesville Housing Authority's CDBG staff is responsible for the preparation of the Five-Year Consolidated Plan, Annual Action Plans, and Consolidated Performance Evaluations (CAPERs), all of which are publicly available. The CDBG staff is also responsible for evaluating applications in consultation with the County Commissioners, as well as oversight of the CDBG program.

Annual Action Plan & Consolidated Plan Public Contact Information

ATTN: Consolidated Plan Comments
320 Kings Ln
Noblesville, Indiana 46060

Michelle Westermeier
Community Development Program Manager
Phone: (317) 773-5110
Email: info@gonha.org

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

Introduction

When developing the plan, the County reached out to local service providers and other government agencies to gather information on housing, homeless, and community development needs and to determine how the available federal resources should best be used to meet the County's priority needs.

At this time, the County also sought to build better working relationships with service providers in the spirit of increasing coordination between the County's efforts and those of the service providers. This section summarizes the consultation efforts made by the County and details specific information required by HUD in regard to coordination on homeless efforts.

The County has adopted a Citizen Participation Plan (CPP) that outlines the County's policies and procedures for obtaining public input in the planning and decision-making processes associated with the HUD grants.

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

There are a number of organizations within the County designed to help coordinate efforts to meet the economic and community development needs of the area. The County and the Noblesville Housing Authority participate in these groups on an on-going basis to understand the needs and initiatives of the other stakeholders. These groups include public and assisted housing providers, other government agencies, and agencies that provide a wide variety of social services targeted at homeless populations, those at risk of homelessness, and other households in need of assistance. The groups include the Hamilton County Housing Collaborative (affordable housing), the Good Samaritan Network (social services), and the Balance of State Continuum of Care (homeless).

As part of the Annual Action Plan process, the County consulted with housing providers, service agencies, and governmental offices. The consultations included discussions focused on enhancing coordination and attempts to identify how the resources available through the Annual Plan can best be used to meet the housing needs of the community.

Throughout the term of the five-year plan, the County and the Noblesville Housing Authority will remain engaged with these organizations to ensure clear lines of communication for the organizations that provide housing and services for households in need.

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.

Hamilton County is part of the Indiana Balance of State Continuum of Care (CoC). The CoC is an umbrella organization whose specific purpose is to coordinate the resources and strategies to end homelessness within its jurisdiction. The Balance of State CoC's jurisdiction spans the entire State of Indiana, except for Marion County, and receives nearly \$20 million in federal funding for its initiatives. The CoC is divided into 16 regions. Hamilton County is part of Region 8 which also includes the counties of Madison, Boone, Hendricks, and Hancock.

As part of the planning process, the County reviewed the CoC Strategic Plan and consulted with the lead agency for Region 8 of the CoC, Aspire Indiana Health, as well as other members of the CoC who provide homeless services within the County. The lack of affordable housing was identified as the primary need in both the consultations with local providers and the statewide strategic plan. The strategic plan also cited landlords unwilling to work with housing subsidies as a contributing factor to the lack of housing for persons experiencing homelessness. Hamilton County does not currently have appropriate emergency housing options, such as shelters or supportive housing, for those experiencing homelessness.

The primary system for coordination among members of the CoC is the coordinated entry system. This system is meant to provide persons experiencing homelessness access to all of the housing and services offered by the network of providers. However, the geographic size of the regional CoC complicates coordination. In consultations with local service providers, it was noted that the service providers were unsure if the households referred to the CoC were served.

Throughout the term of the five-year plan, the County and the Noblesville Housing Authority will continue to work with the CoC and its members to coordinate overall homeless initiatives and strategies. The County will advocate within the CoC to ensure the needs of its residents are met and provide funding and support to projects that work towards creating a continuum of housing options, as part of the County's affordable housing goals.

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

Hamilton County does not receive ESG funds directly from HUD. Local agencies must apply for ESG through the State of Indiana. The County will provide a Certificate of Consistency for any homeless agency that proposes a plan that is consistent with the goals and objectives outlined within this plan.

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

Affordable Housing Consultations

- Noblesville Housing Authority
- HAND
- IHCD
- Habitat for Humanity
- Fair Housing Center of Central Indiana

- White River Food Pantry
- Grace Community Care Center

Health Services

- Trinity Free Clinic
- Aspire Health Partners
- The Chris Center (teen mental health)

Homelessness

- Continuum of Care
- Aspire Health Partners
- Prevail
- Family Promise

Youth Services

- Hamilton County Youth Assistance Programs
- School Districts
- The Cooper House

Non-Homeless Special Need Consultations

- Shepherd’s Center
- Central Indiana Council on Aging (CICOA)
- Meals on Wheels
- Janus Development Services
- County, Cities, and Towns

Other Local Government Agencies

- Hamilton County (Planning, Health, Emergency Management)
- Hamilton County Economic Development Corporation
- County Township Trustees
- Carmel
- Fishers
- Noblesville
- State of Indiana

Social Services

- Good Samaritan Network
- Our Lady of Mt Carmel Merciful Health Center

Table 2 – Agencies, groups, organizations who participated

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

Not applicable

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

Hamilton County's designation as an Urban County requires close coordination with the cities and towns within its jurisdiction. This includes the four cities that participate in the CDBG Urban County as well as the smaller communities in the northern portion of the county that have opted out of the CDBG jurisdiction. Carmel, Fishers, Noblesville, and Westfield all participate in the Urban County and receive a portion of the CDBG allocation to carry out programs within their communities. Arcadia, Atlanta, Cicero, and Sheridan have opted out of the CDBG Urban County but are still eligible to receive CDBG funds from the State of Indiana.

Noblesville Housing Authority is the public housing authority for Hamilton County and acts as the day-to-day administrator for the CDBG program. As such, the same staff are involved with both the public housing and CDBG funds. The housing authority coordinates with the state housing authority in the administration of additional vouchers. The County and the Noblesville Housing Authority also work closely with the Township Trustees.

A number of elected officials within Hamilton County participate in regional coordination as well. The Central Indiana Regional Development Authority administers state funding for economic and community development. The Indianapolis Metropolitan Planning Organization (IMPO) originally focused on transportation but has expanded into other areas.

AP-12 Participation – 91.105, 91.200(c)

Summarize citizen participation process and how it impacted goal-setting.

The County follows its adopted Citizen Participation Plan (CPP) to solicit public input during the planning process. This includes holding public meetings and hearings, publishing public notice of opportunities to participate, and publishing the plan for a period of thirty days for review.

A complete draft of the Annual Action Plan was, and continues to be, available for public review and comment for a 30-day period beginning June 15, 2026. Copies of this draft version will also be available for public review on the County's website (<https://www.hamiltoncounty.in.gov/1364/Community-Development-Block-Grants>).

Persons interested in commenting on this document should send written comments to the following address:

ATTN: Annual Action Plan Comments
320 Kings Ln
Noblesville, Indiana 46060

Michelle Westermeier
Community Development Program Manager
Phone: (317) 773-5110
Email: info@gonha.org

The County considered views and comments received on or before July 15, 2026.

The County conducted a Public Hearing from 10:00am to 11:00am on June 25th, 2026, at the Hamilton County Courthouse, 33 North 9th Street, Noblesville, to receive public input on the affordable housing, community development, and homeless needs of the County. Interested agencies, groups, organization and individuals, particularly those persons who may qualify for funded programs, were urged to attend this public hearing.

The County conducted a second Public Hearing on July 13th, 2026, at the Board of Commissioner's Meeting, to receive additional public input on the County's needs and the proposed plan. Interested agencies, groups, organization and individuals, particularly those persons who may qualify for funded programs, were urged to attend this public hearing.

Upon request, the County provides appropriate aids and services leading to effective communication for qualified persons with disabilities so that they can participate equally. For special accommodations for a meeting contact the ADA Facilities Coordinator/Safety & Risk Manager at (317-770-1976) at least two (2) business days prior to the scheduled meeting or event to request an accommodation.

The hearing will also be broadcast via YouTube.

Citizen Participation Outreach

- Community Meetings
- Public Hearing #1
- Public Notice of Plan Availability
- Public Comment Period
- Public Hearing #2

Table 3 – Citizen Participation Outreach

AP-15 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The main source of funding for the goals, programs, and projects discussed in this Consolidated Plan will come from the Community Development Block Grant (CDBG). The County plans to support projects that will be able to leverage additional funds from multiple sources, including other federal sources, state and local government funds, and private investment. For example, the County has allocated \$5 million of its federal American Rescue Plan Act (ARPA) award, as well as utilized local funds to purchase a parcel of land as part of an affordable housing “demonstration project” that should come to fruition during the term of the consolidated plan.

Community Development Block Grant (CDBG)

The Community Development Block Grant (CDBG) funds received by the County can be used for a wide range of community development activities directed toward revitalizing neighborhoods, economic development, and improved community facilities and services, provided that the activities primarily benefit low- and moderate-income residents. Some examples of how the CDBG funds can be used include:

- acquisition of land and property,
- housing rehabilitation for income-eligible homeowners,
- down payment assistance for homebuyers,
- social service programs for youth and seniors,
- clearance and demolition of blighted structures, and
- infrastructure and parks in income-eligible areas.

Section 108 Loan Guarantee Funds (CDBG 108)

As a recipient of Community Development Block Grant (CDBG) funding, the County is eligible to participate in the Section 108 Loan Guarantee program administered by the U.S. Department of Housing and Urban Development (HUD). Under this program, the County is able to leverage up to five times its annual CDBG allocation for large community development investments.

Anticipated Resources

Program	Expected Amount Available Year 3			Total:	Years 4-5
	Allocation	Program Income	Prior Year Resources:		
CDBG (Federal)	\$1,179,216	\$0	\$1,362,803	\$2,542,019	\$2,358,432

Table 4 - Anticipated Resources

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

The County continues to leverage and attract additional funding sources to help meet its goals. The County has earmarked \$5 million of ARPA for an affordable housing demonstration project. This project is meant to serve as a model for other affordable developments throughout the County. CDBG is expected to be used to support this model development. Over the past few years, the County has been installing new utility infrastructure in Baker's Corner in preparation for new development along the northern US 31 corridor. This project is nearly complete, including wastewater and water lines throughout the Baker's Corner corridor, with drainage projects underway and/or complete as well.

Other potential sources include state and local government funds, and homeless funds from the Continuum of Care and the State of Indiana. The County will support the work of local housing developers in their efforts to secure tax credit and HOME funds through the State of Indiana.

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

The County has continued its discussions with local service providers on the best housing approach to serves households facing domestic violence and homelessness. Designs are underway to develop a facility which will meet the administrative and service needs of the County's domestic violence service provider, as well as the housing needs of the clients they serve. The County also hopes to conduct feasibility and design studies in partnership with the local CoC to meet their clients housing needs. The County hopes that the developments will take place within the next five years.

AP-20 Annual Goals and Objectives – 91.215(a)(4)

#	Goal Name	Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Create New Affordable Housing	2026	Affordable Housing	CDBG Target Area Countywide	Affordable Housing	CDBG: \$368,373	Parcels acquired: 2 Housing parcels
2	Improve Condition of Housing Stock	2026	Affordable Housing	CDBG Target Area Countywide	Affordable Housing	CDBG: \$175,000	Homeowner Housing Rehabilitated: 10 Housing Units
3	Improve Neighborhood Infrastructure and Facilities	2026	Special Needs Community Development	CDBG Target Area Countywide	Community Development	CDBG: \$400,000	Public Facility or Infrastructure Activities: 2 projects 2,000 Persons Assisted
4	Planning, Administration, and Capacity Building	2026	All	CDBG Target Area Countywide	All	CDBG: \$235,843	Other: 1 Other

Goal Descriptions**1. Create New Affordable Housing**

The County will use available federal resources to subsidize the acquisition and development of new affordable housing units within the County. Eligible projects may include the acquisition of existing units, acquisition/rehabilitation and acquisition/new construction. The County will focus on the development of additional rental housing but will also look to partner with the local CoC to develop housing options, such as Supportive Housing, which meets the needs of those coming from domestic violence situations, veterans at risk of homelessness, as well as those struggling with mental health issues, as they navigate from homeless to self-sufficiency.

2. Improve Condition of Housing Stock

The County will use available federal resources to support an owner-occupied, minor rehabilitation program to address urgent or emergency repairs, as well as modifications for seniors or disabled individuals. Funds will also be made available to assist eligible homeowners in connecting to the new Utility District in northern Hamilton County.

3. Improve Neighborhood Infrastructure and Facilities

The County will partner with the participating cities in the Urban County to use available federal resources to subsidize the rehabilitation or development of neighborhood facilities and infrastructure. This includes facilities designed to serve neighborhoods and those designed to serve specific populations, such as persons with disabilities, seniors and the

homeless. The County will encourage its municipalities to be intentional in their application of CDBG funds, looking to fund infrastructure projects which also directly support the development of additional affordable housing in the area.

4. Planning, Administration, and Capacity Building

The County will use available federal funds to comply with the planning, administrative, and reporting requirements associated with the HUD grants. These efforts will include actions to affirmatively further fair housing, address obstacles and barriers to affordable housing, and efforts to strengthen its non-profit partners to better serve the needs of the low and moderate income households within the County.

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

The County plans to support the development of a housing trust fund to acquire housing and land for the provision of affordable rental units. Over the term of the five year plan, the County has a set a goal of acquiring 15 units.

Program	Budget	Goal
Acquisition	\$ 368,373	2 parcels

AP-35 Projects

1	Project Name	Affordable Housing Acquisition
	Target Area	Countywide
	Goals Supported	Create new Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$368,373
	Description	The County will focus on a partnership with local CoC to develop and provide immediate housing options, such as Supportive Housing, for households coming out of domestic violence situations, veterans, and households struggling with mental health issues. Additionally, the County will utilize remaining funds from previous program years to subsidize the acquisition or acquisition and redevelopment of an affordable rental housing project. It is expected that the available funds will be used to develop 2 additional affordable housing projects.
	Target Date	9/30/2028
	Goal	New Rental Housing: 2 parcels
	Location Description	To be determined
	Planned Activities	Acquisition (01) Low Mod Housing (LMH)

2	Project Name	Neighborhood Infrastructure Improvements
	Target Area	Carmel, Fishers, Westfield, and/or Noblesville
	Goals Supported	Improve Neighborhood Infrastructure and Facilities
	Needs Addressed	Non-Housing Community Development
	Funding	CDBG: \$400,000
	Description	The County will support one or more neighborhood infrastructure projects carried out by the participating cities of Carmel, Fishers, Noblesville, or Westfield. The infrastructure project will primarily serve residents of an area designated to meet CDBG criteria or provide facilities or infrastructure that meets the needs of a clientele that is primarily low and moderate income.
	Target Date	9/30/2028
	Goal	1 Facility / Infrastructure project 1,000 persons served
	Location Description	To be determined
	Planned Activities	Public Facilities / Infrastructure (03) Low Mod Area (LMA) or Limited Clientele (LMC)

3	Project Name	Planning and Administration
	Target Area	Countywide
	Goals Supported	Planning, Administration, and Capacity Building
	Needs Addressed	All
	Funding	CDBG: \$235,843
	Description	The County will use CDBG to pay for staff costs required to complete the planning, administrative oversight, and reporting requirements associated with the CDBG program. This includes actions such as affirmatively furthering fair housing and addressing barriers to affordable housing.
	Target Date	9/30/2027
	Goal	Not applicable
	Location Description	Not applicable
	Planned Activities	General CDBG Administration (21A) – No National Objective

4	Project Name	Owner-occupied Repair Program
	Target Area	Countywide
	Goals Supported	Improve Condition of Housing Stock
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$175,000
	Description	The County will provide grants to low-income homeowners for emergency repairs and accessibility modifications for disabled and seniors, and utility hook-up, to preserve affordable housing within the county.
	Target Date	9/30/2027
	Goal	10 Housing Units
	Location Description	Not Applicable
	Planned Activities	Homeowner Rehabilitation (14A) Low Mod Housing (LMH)

AP-50 Geographic Distribution – 91.220(f)

The County will not make use of specific target areas to guide the use of available funds. As an Urban County, the County will distribute a portion of funds to each of the participating cities so that they may address the community development and housing needs within their communities. The remainder of the funds will be available on a County-wide basis for projects that best serve the goals and strategies outlined within this plan.

<u>ESTIMATED BREAKDOWN OF FUNDS BY GEOGRAPHY</u>	
County-wide	57%
City of Carmel	13%
City of Fishers	6%
City of Noblesville	10%
City of Westfield	5%

The County will make the following geographic considerations when selecting projects to carry out this plan:

- For activities such as street improvements and parks that provide a benefit to a specific neighborhood or area, the County is limited by the CDBG rules and regulations. These types of projects are only eligible if more than 33.6% of the residents in the neighborhood are considered low or moderate income.
- The need for additional affordable housing is not limited to any specific area in the County. The County will strive to make more opportunities available in areas in well-resourced low poverty areas that offer good schools, proximity to jobs, and other desirable amenities. The County will also seek to invest in older, established areas of the County, such as Noblesville and Home Place in Carmel, that may have opportunities for in-fill, redevelopment, and future growth. The County wishes to support the growth of balanced housing in the small rural communities of Arcadia, Atlanta, Cicero, and Sheridan but are constrained in that these municipalities are currently outside of the County's CDBG jurisdiction.

AP-55 Affordable Housing – 91.220(g)

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	10
Special-Needs	0
Total	10

Table 5 - 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	6
Rehab of Existing Units	4
Acquisition of Existing Units	0
Total	10

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

AP-60 Public Housing 91.220(h)

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

Not applicable. The Noblesville Housing Authority (NHA) does not manage any physical housing inventory.

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

The Noblesville Housing Authority does not manage housing units and only administers the Housing Choice Voucher (Section 8) program. This program provides rental assistance to low income households to ensure affordability of market rate housing units that would otherwise be unaffordable. The household pays 30 percent of their gross monthly income towards rent and utilities and the voucher subsidizes the remainder of the rent owed to the landlord. NHA staff and residents have periodic open meetings to discuss various issues.

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

The Housing Authority does not have a troubled designation.

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

The concept underlying HUD’s continuum of care framework is to provide services to homeless persons and those at-risk of homelessness at each step in the process to achieving a permanent, stable housing situation. The elements of this framework include:

- Prevention efforts are those meant to eliminate entry into the shelter system and to help a person or family maintain their current housing situation or to move directly into another permanent housing situation.
- Outreach, intake, and assessment efforts are the first steps to assisting a homeless person or family.
- Emergency shelter provides temporary housing in a safe environment until the person or family can identify a permanent housing situation.
- Transitional housing helps persons who need supportive services or a longer period of time to ready themselves for achieving a permanent housing situation.
- Safe, stable, and affordable permanent housing is the goal for all homeless clients. Permanent housing can take many forms, including traditional market rate housing, rental housing with short- or long-term subsidies, and permanent supportive housing for persons who benefit from on-going supportive services.

Most of the funds available for specifically addressing homeless needs flow from grants received through the Continuum of Care (CoC). While some jurisdictions within Indiana receive an allocation of Emergency Solutions Grants (ESG) directly from HUD, the County does not qualify for its own allocation. Instead, ESG funding is provided to local agencies through the State of Indiana. The County does recognize homelessness as a high priority need but feels funding other than CDBG are better suited to addressing those needs. Through the provision of additional rental housing units, the County hopes to alleviate the needs of persons experiencing homeless by providing more units that will offer permanent housing.

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

The County will provide support to the Continuum in its efforts to conduct outreach and assessment of the homeless in the area, including support for the HMIS system. Meeting the needs of the chronically homeless is a high priority for the CoC and outreach and assessment is a critical component to serving this population as some clients are resistant to receiving service. Additionally, the County will partner with the CoC to develop a continuum of housing to be available to its clients as they navigate from homelessness to self-sufficiency.

Assessment includes evaluating the client’s housing needs and well as the needs for supportive services, such as counseling, drug and alcohol assessments, education, employment, and basic independent living

skills. The client is also evaluated for eligibility of mainstream benefits like SSI/SSDI. Once within the network, the client is provided with linkage and referrals to other community resources.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness, including addressing the emergency and transitional housing needs of homeless persons.

As discussed earlier, the County has partnered with the CoC to develop land in order to create a continuum of housing, which may include Supportive Housing or transitional housing to meet the needs of victims of domestic violence, veterans, as well as those struggling with mental health issues. The County will also continue to partner with Family Promise and other local social service agencies, supporting their efforts to meet the needs of households facing homelessness. The County will also work with the CoC to assist and coordinate with the emergency and transitional shelters that serve County residents.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness, including 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.

The shortage of permanent supportive housing creates a bottleneck within the continuum of care for persons with mental health and substance abuse issues. If people are unable to transition from a shelter or temporary housing such as motel stays, households will return to living on the streets or in other situations unsuitable for habitation. Backlogs of persons within the shelter system also prevents other persons experiencing homelessness from accessing the shelter system due to a lack of available beds. The County will continue to partner with the CoC to advocate and support the development of more permanent supportive housing. As mentioned above, the development of additional affordable rental housing (without supportive services) is also needed. The County expects to use available federal funds to subsidize the development of rental housing to meet this need.

The Noblesville Housing Authority received a small number of rental assistance vouchers for households at risk of homelessness. These vouchers will help at-risk households find stable housing within the private market.

Other strategies to shorten the time of homelessness include re-housing. Re-housing provides financial support and case management to homeless families to obtain permanent housing and independent living. This type of assistance is often most effective for clients who only need limited assistance to achieve stable housing and family types who have difficulty finding shelters that can serve them. The

County is limited in how it can use the CDBG funds for this type of assistance but will support other agencies that pursue other funding sources to support rehousing strategies.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness, including helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs.

Homeless prevention includes the provision of rental assistance, utility assistance and supportive services directly related to help those in danger of eviction or foreclosure or other loss of shelter. According to consultations with local service providers, the level of need for homeless prevention and rental assistance has greatly increased since the COVID-19 pandemic. The County will support and coordinate with local partners to help prevent homelessness.

AP-75 Barriers to Affordable Housing – 91.220(j)

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Regulatory barriers to affordable housing are public processes and requirements that significantly impede the development of affordable housing without commensurate health or safety benefits. These barriers can increase development costs by as much as 35 percent. A number of causes, including infrastructure costs, local building practices, bureaucratic inertia, and property taxes contributed to this network of barriers. When partnered with the Not In My Back Yard (NIMBYism) opposition that often arises against the location of affordable housing units, new developments struggle to get past the initial feasibility stages.

The County is proposing to focus on the following actions in the program year:

1. The Housing Collaborative has been conducting community engagement to alleviate community concerns and dispel rumors about affordable housing. The goal of the community engagement is to reduce the NIMBY opposition to affordable housing development. Once residents understand the need for a full range of housing options and the negative effects that a lack of affordable housing can have on a community, including adverse effects on economic development and transportation, policy makers should have more flexibility in the zoning and development regulations.
2. The County's Comprehensive Plan identifies a number of specific policy changes that can be made to remove potential barriers to affordable housing options:
 - a. Promote units that offer "universal access": (1) one zero step entrance; (2) doors with 32 inches of clearance; (3) one accessible bathroom on main floor.
 - b. Address and define micro-homes, elder cottages and shared housing in residential code. Include two living areas to permit family members or other caregivers to live near seniors.
 - c. Allow all modular and manufactured homes as an acceptable structure on residential lots.
 - d. Consider reducing the minimum square footage requirement for single family homes.

AP-85 Other Actions – 91.220(k)

Introduction

The County must describe the other actions it plans to take during the program year to address obstacles to meeting underserved needs, foster and maintain affordable housing, evaluate, and reduce lead-based paint hazards, reduce the number of poverty-level families, develop institutional structure, and enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

The County will take the following actions in the program year to address obstacles to underserved needs:

- Continue a housing rehabilitation program to meet the needs of seniors and persons with disabilities. The goal is to design the program in the current program year so it will be ready to launch in the following year.
- Continue to collaborate with other local stakeholders to address barriers to affordable housing, as discussed in Section AP-75.
- Continue its work on the development that will serve the needs of domestic violence victims.

Actions planned to foster and maintain affordable housing

The County will take the following actions in the program year to address obstacles to foster and maintain affordable housing:

- Work with municipalities to prevent the displacement of modest housing with newer luxury housing in areas undergoing gentrification.
- Work with local CoC to develop a continuum of housing for those coming out of homelessness to self-sufficiency.
- Develop a housing rehabilitation program to meet the needs of seniors and persons with disabilities. The goal is to design the program in the current program year so it will be ready to launch in the following year.
- Continue to collaborate with other local stakeholders to address barriers to affordable housing, as discussed in Section AP-75.
- Continue pre-development work on the proposed Baker's Corner affordable housing development.

Actions planned to reduce lead-based paint hazards

Noblesville Housing Authority, as the administrator of CDBG funds and the administrator of housing choice vouchers, will coordinate with the Health Department to ensure communication between the two agencies and coordinate a response if a child with an elevated blood level lives in a subsidized unit.

While the County does not currently fund any housing rehabilitation programs, any occupied homes that were built prior to 1978 that may be rehabilitated, including affordable housing projects involving acquisition and rehabilitation, will follow the lead safe housing requirements mandated by HUD.

The County will ensure all of its federally-funded housing programs are in full compliance with the lead-based paint hazard regulations (24 CFR Part 35). This includes assisting households with the appropriate lead-based paint inspection, testing, and abatement of lead-based paint hazards. The County will provide education through the distribution of lead-based paint information and literature and will seek greater coordination with state agencies to leverage additional resources.

Actions planned to reduce the number of poverty-level families

In terms of coordinating poverty reduction efforts and the affordable housing actions of this plan, the County will comply with the Section 3 requirements. The purpose of Section 3 is ensure that low and extremely low income persons, including those in poverty, benefit when federal funds are used in capital expenditure projects funded with CDBG. The County will encourage contractors bidding on capital expenditure projects to provide job training and employment opportunities for public housing residents and other low- and moderate-income residents in connection with construction projects funded under the Consolidated Plan. The County will also seek to work with Section 3 businesses. Section 3 businesses are those that are owned by low income persons or make a concentrated effort to provide employment opportunities for low income persons.

These provisions help foster local economic development, neighborhood economic improvement, and individual self-sufficiency. In this way, the County will comply with Section 3 of the Housing and Urban Development Act of 1968. The City has set the following goals in relation to its Section 3-covered projects: (1) twenty-five percent of all labor hours will be worked by low income persons and (2) five percent of all labor hours will be worked by low-income persons living near the project site. If the County is unable to meet these goals, it may undertake one or more of the following efforts to better meet the Section 3 benchmarks:

- Outreach efforts to public housing residents and other low income persons in regard to job openings and training opportunities. This would include job fairs and supportive services that provide referrals.
- Technical and other assistance to help Section 3 workers compete for jobs. This would include resume assistance, coaching, work readiness health screenings, interview clothing, uniforms, test fees, transportation, and child care.
- Direct, on-the job training (including apprenticeships) or paying tuition for off-site training. Offsite training includes assistance with community college and vocational/technical training.

- Outreach and technical assistance efforts to identify and secure bids from Section 3 business concerns. This includes bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns. This would also include the formation of a Youthbuild organization.

Actions planned to develop institutional structure

The County will take the following actions in the program year to address obstacles to develop institutional structure:

- Partner with local CoC to develop a continuum of housing types meeting the needs of individuals coming out of homelessness and working towards self-sufficiency.
- Continue to collaborate with other local stakeholders to address barriers to affordable housing, as discussed in Section AP-75.

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

The County will continue to play an active role in collaborations with local stakeholders and other government agencies. These include the Hamilton County Housing Collaborative, the Good Samaritan Network, and the local region of the Continuum of Care.

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

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

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

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

Other CDBG Requirements

1. The amount of urgent need activities	\$0
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