



City of Jeffersonville, Indiana

Community Development Block Grant
Five Year Consolidated Plan

2023 - 2027

Executive Summary

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

1. Introduction

The City of Jeffersonville is designated an entitlement community by the U.S. Department of Housing and Urban Development. Jeffersonville is located within Clark County, Indiana and is the County Seat located north of Louisville, KY and the Ohio River in Indiana. The U.S. Department of Housing and Urban Development (HUD) awards Community Development Block Grant (CDBG) funds to “Entitlement Communities” across the United States. Awards are based on formula calculations including factors such as the population of the community, growth and decline. The City of Jeffersonville will be receiving an allocation of CDBG funding.

To receive funding each year, the City of Jeffersonville 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, public facilities and infrastructure. The analysis looks at populations that are most affected by the current housing stock, state of the economy and the ability to meet daily living needs. The Consolidated Plan then outlines priorities and goals to address those needs. Each year, the City of Jeffersonville will write an Action Plan, outline specific projects and funding resources that will be used to meet the priorities and goals. At the end of each year, the City of Jeffersonville will write a Consolidated Annual Performance and Evaluation Report to report the progress towards each of the Consolidated Plan goals. These three documents enable the public, elected officials and HUD to understand the needs in the community, provide input and measure progress and investment in the community.

The City of Jeffersonville is expected to receive an allocation of CDBG funding of approximately \$247,000 annually, based on fiscal year 2023, for a total of \$1,235,000 over the next five years of this Consolidated Plan 2023-2027.

The City of Jeffersonville engaged a consultant, River Hills EDD & RPC, to help with the development of this Consolidated Plan. Development began in late May, 2023 and a full document must be submitted to HUD no later than August 15, 2023 for the City to receive its CDBG funding for 2023. Due to the limited timeframe in which to complete the document, the City and consultant was continuing to collect and research data after draft form of this document was released on July 7, 2023. The City and consultant found multiple data sources providing different types of information that could be helpful to the assessment of the community’s needs. While many of the resources went to confirm the needs found in the HUD provided data, extra time to disseminate this information was helpful to confirm the needs in the community. The City has continued to engage local stakeholders during this 30-day time frame to maximize the amount of input within the time period.

This consolidated 5-year plan will cover years 2023-2027. The grant year will begin on October 1st of each year and end on September 30th of the following year. The first year of this Consolidated Plan will end on September 30th, 2024. The last year of this Consolidated Plan will end on September 30th, 2027.

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

The purpose of this Five Year Consolidated Plan is to serve as a consolidated planning document, and a strategic plan for the City of Jeffersonville. As part of the Five Year Consolidated Plan, the community must develop goals and objectives.

The following strategies with subsequent goals and priorities have been identified the by the City of Jeffersonville.

Priority: Create sustainable communities

- Improve parks and recreation facilities for low income communities and increase the accessibility of those facilities for persons with disabilities.
- Support infrastructure improvements in distressed neighborhoods.

Priority: Community & public services development

- Support youth services, including education and enrichment activities

Priority: Administration, Planning & Fair Housing Initiatives

- Increase coordination among service agencies across Southern Indiana to improve services to low-income residents.
- Implement fair housing activities and address goals in the Analysis of Impediments to Fair Housing Choice

3. Evaluation of past performance

The City of Jeffersonville will have its first performance evaluation following the first year of the program to evaluate performance standards as they pertain to HUD.

4. Summary of citizen participation process and consultation process

To complete this Consolidated Plan participation process, the City of Jeffersonville reached out to stakeholders via direct email and word of mouth and legal advertisements and Social Media. We also advertised on the City's website. The stakeholders were notified via email of the first public hearing and invited to attend and/or submit comments regarding the plan. Stakeholders may offer comments via email, oral comments, or USPS. A complete list and summary of comments is included later in this

document. Information taken from stakeholder meetings during that planning process will be used to set priorities and goals for the Consolidated Plan.

5. Summary of public comments

We have attached all public comments

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

The draft form of this Consolidated Plan and Action Plan was made available for 30 days for public comment beginning July 7, 2023 and ending August 7, 2023. Draft copies of the document were available in the City of Jeffersonville offices, and sent to 40+ agencies and individuals for comment and electronically posted on the City's website. A summary was published in the local newspaper. The City of Jeffersonville received no comments. Add comments here

7. Summary

The City of Jeffersonville will spend the next five years striving to understand more about the needs in the community and address those needs. The Consolidated Plan is an effort by the City to improve its neighborhoods, creating new jobs and livable neighborhoods for all of its residents.

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	JEFFERSONVILLE	Jeffersonville Redevelopment Commission

Table 1 – Responsible Agencies

Narrative

As a recipient of funding from the federal Department of Housing and Urban Development (HUD), Jeffersonville is required to complete a 5-year Consolidated Plan, annual Action Plan and CAPER as well the Analysis of Impediments. This Consolidated Plan represents an assessment of Jeffersonville’s affordable housing and community development needs and market conditions. The Plan is used to help the City make data-driven, place-based investment decisions. Community engagement is an essential part of each of the processes to create each of these documents.

Consolidated Plan Public Contact Information

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The Jeffersonville Redevelopment leads the process that yields the Consolidated Plan and the Analysis of Impediments.

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

1. Introduction

Jeffersonville Redevelopment leads the City's Community Development Block Grant (CDBG) Program. In this role it is responsible for planning, grant program and grant administration, program planning/ implementation and program monitoring and sustaining community partnerships. In order to effectively utilize its revenue streams and expertise of non-corporate organizations with interests in urban development, Jeffersonville Redevelopment intentionally engages its community partners and citizenry groups to help validate its processes and outcomes. Planning with purpose and meaningful stakeholder engagement is a key component of Jeffersonville Redevelopment's standard operating practice.

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)).

The City of Jeffersonville adopted a new Comprehensive Plan in 2023 with the intention of bringing together housing advocates, governmental agencies and community leaders. The City plans to participate in the local Continuum of Care (CoC), the regional collaborative group of housing, and service providers hosted by the Homeless Coalition of Southern Indiana (HCSI). Additionally, organizations such as LifeSpan Resources, the YMCA, Center for Women & Families, St. Elizabeth, and LifeSpring Health Systems a mental health provider, all provide a variety of supportive services to the jurisdiction and surrounding communities to assist people in having a better quality of life. The City hopes to create lasting partnerships that are very important to the community and improve the relationships that have been lacking in the past.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The city is now establishing a relationship with the Continuum of Care and plans to coordinate efforts to address the needs of homeless persons and persons at risk for becoming homeless.

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

After meeting with the Continuum of Care that serves our jurisdiction we determined that this grant year would need to be more about infrastructure than other public service issues but fully intend to have a plan in place for the next 4 years for spending, setting performance standards and how to evaluate outcomes, policies and procedures.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Homeless Coalition of Southern Indiana
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Homeless Coalition of Southern Indiana attended the first public hearing and was also consulted via emails with the executive director.

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

There were no types of agencies excluded from consulting.

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	The Homeless Coalition of Southern Indiana	There are some similarities in the City's goals and that of the community-based organizations listed above. . We hope to work collaboratively with these organizations to ensure the effort to serve the City's constituents is comprehensive and fully utilizes all of the available community resources.

Table 3 – Other local / regional / federal planning efforts

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

The City of Jeffersonville is in the process of beginning to participate or collaborate with the local Continuum of Care (CoC), the regional collaborative group of housing, and service providers. The Indiana Balance of State Continuum of Care includes 91 of the 92 counties in the state. These counties are categorized into 16 individual regions, which are overseen by regional planning councils and the

Demo

chairperson(s) that lead them. These councils meet regularly to develop and implement strategies for homelessness alleviation. Region 13 represents Jeffersonville (Clark County) and other counties such as: Floyd, Crawford, Harrison, Jefferson, Orange, Scott and Washington. The Point in Time Count in January each year, brings many of these agencies together.

Participation in monthly meetings of the Metropolitan Planning Organization for the region (Kentuckiana Regional Planning and Development Agency – KIPDA), and collaborating with other entities such as the Community Foundation of Southern Indiana, Ivy Tech, One Southern Indiana(Chamber of Commerce) continues to execute tasks that are a part of the shared vision for Jeffersonville.

Narrative (optional):

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

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

A Citizen Participation Plan was developed for FY 2023-2027 and to guide participation during the development and approval of the 5-year Consolidated Plan. A variety of methods were utilized during the planning process to engage community stakeholders. The input helped shape the goals that are presented in the Strategic Plan sections of this document. Listed below are the various engagement tactics utilized during the planning process:

- The Redevelopment Commission hosted a public hearing on 6/26/23 concerning the nature of the CDBG program and to accept input into the development of the Five-Year Consolidated Plan and FY 2023 One-Year Action Plan
- Resident/Public Meetings were held on June 26th ,2023 and August 7, 2023.
- Consultations were held with the following: Coalition for Homelessness of Southern Indiana, Habitat for Humanity, and Clark County Youth shelter.
- Additional citizen participation opportunities are as follows:**Friday, July 7th, 2023** Jeffersonville Redevelopment Commission will publish DRAFT summary of Five-Year Consolidated Plan & FY23 One-Year Action Plan in the News & Tribune and post on City’s website.**Friday July 7th, 2023 through Monday, August 7th, 2023**30 Day comment period commences and concludes **Monday August 7th, 2023, 12:00 pm.** Final Public Hearing for Five-Year Consolidated Plan & FY23 One-Year Action Plan.**Tuesday, August 15, 2023** Jeffersonville Redevelopment Commission will submit Plan to HUD

Citizen Participation Outreach

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted	URL (If applicable)
1	Public Hearing	Non-targeted/ broad community	Meeting was attended by The Homeless Coalition of Southern Indiana representatives , Habitat for Humanity, River Hills Staff Members,Brandi Pirtille District 2 Continuum of Care representative.	Habitat stated they have 11 homes being built in Jeffersonville and they are always looking for assistance with these projects and it benefits those making less than \$20 per hour. The Homeless Coalition stated that the homeless population is growing and no we currently only have drop in shelters for white flag during extreme weather. They also need assistance with their prevention program to assist in those behind on rent, and domestic violence program is needed to	none	

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted	URL (If applicable)
2	Public Hearing	Non-targeted/ broad community	There were no community members in attendance, Only staff members were	no comments received.	none	
3	Internet Outreach	Non-targeted/ broad community those in community who oversee social services	We received emails from the Habitat for Humanity group, as well as emails from the homeless coalition and Jeffersonville public housing Director.	The Habitat group wanted to reiterate their request for funding over the next five years and sent in project proposals and information. The Homeless Coalition wanted to reiterate their request for funding or assistance with their	None	

Table 4 – Citizen Participation Outreach

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Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section of the Consolidated Plan examines housing, community, and economic development needs of residents. As required by HUD, the assessment is based on an analysis of “disproportionate needs” tables—discussed below—and informed by public consultation. Summary findings include:

- **Housing needs.** Increase in home values and rents have made housing affordability a pressing need especially among low to moderate income residents, especially renters. Severe cost burden is the most prevalent housing problem in the city.
- **Households with disproportionately greater needs.** Low income and African American households are the more effected by housing problems when compared to higher income and non-Hispanic white households. Minority households—particularly African American and Hispanic householders—also have lower rates of homeownership than non-Hispanic white householders. Overall, homeownership rate is relatively low.
- **Non-Homeless Special Needs.**

Disabilities. 9.6% of households in Jeffersonville that are under age 65 have a member with at least one disability.

Victims of Domestic Violence.

National incidence rates indicate that 37 percent of women and 34 percent of men aged 18 or older have experienced contact sexual violence, physical violence, or stalking by an intimate partner in their lifetime. Just in Indiana alone 1,157 Victims of domestic violence found refuge in emergency shelters, transitional housing, or other housing provided by domestic violence programs in just one 24 hour period during 2020. Over 494 requests for services including emergency shelter, housing and more were also made in a 24 hour period that were unmet in 2020. Approximately 97 percent of these request were for housing or emergency shelter.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The city of Jeffersonville, Indiana belongs to the Louisville–Jefferson County, Kentucky–Indiana metropolitan statistical area lying across the Ohio River to the north.

Jeffersonville’s population and total households have increased by 20,179 since 2000 with an overall increase of over 30,136 residents and 7,975 households. The median income over the same period increased by 38 percent (from \$37,7234 to \$60,047).

Increases in the cost of housing has outpaced income growth with median home values increasing by 92 percent (\$94,000 to \$181,939) and median contract rents increasing by 106 percent (\$521 to \$1077) between 2000 and 2023. As housing costs increase faster than income, cost burden and severe cost burden have become the most significant housing problems affecting low and moderate income renters and low income owners in Jeffersonville.

Among the low-to-moderate income households experiencing cost burden, small related households had the highest rates of cost-burden (57% of all small related, low-to-moderate income households were cost burdened.) Rates were lower among large related households and elderly (41% and 36% respectively).

Of low to moderate income households, over half (51%) of extremely low income rental households were experiencing cost burden while 78 percent of extremely low income rental households were experiencing severe cost burden.

Demographics	Base Year:	Most Recent Year:	% Change
Population	0	0	
Households	0	0	
Median Income	\$0.00	\$0.00	

Table 5 - Housing Needs Assessment Demographics

Data Source Comments:

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	0	0	0	0	
Small Family Households	0	0	0	0	
Large Family Households	0	0	0	0	
Household contains at least one person 62-74 years of age	0	0	0	0	
Household contains at least one person age 75 or older	0	0	0	0	
Households with one or more children 6 years old or younger	0	0	0	0	

Table 6 - Total Households Table

Data Source Comments:

Housing Needs Summary Tables

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

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	Renter					Owner				
	0-30% AMI	>30-50 % AMI	>50-80 % AMI	>80-10 0% AMI	Total	0-30% AMI	>30-50 % AMI	>50-80 % AMI	>80-10 0% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen	0	0	0	0	0	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above)	0	0	0	0	0	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	0	0	0	0	0	0	0	0	0	0
Housing cost burden greater than 30% of income (and none of the above problems)	0	0	0	0	0	0	0	0	0	0

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	Renter					Owner				
	0-30% AMI	>30-50 % AMI	>50-80 % AMI	>80-10 0% AMI	Total	0-30% AMI	>30-50 % AMI	>50-80 % AMI	>80-10 0% AMI	Total
Zero/negative Income (and none of the above problems)	0	0	0	0	0	0	0	0	0	0

Table 7 – Housing Problems Table

Data Source
Comments:

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

	Renter					Owner				
	0-30 % AMI	>30-5 0% AMI	>50-8 0% AMI	>80-10 0% AMI	Total	0-30 % AMI	>30-5 0% AMI	>50-8 0% AMI	>80-10 0% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	0	0	0	0	0	0	0	0	0	0
Having none of four housing problems	0	0	0	0	0	0	0	0	0	0
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data Source
Comments:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	0	0	0	0	0	0
Large Related	0	0	0	0	0	0	0	0
Elderly	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0
Total need by income	0	0	0	0	0	0	0	0

Table 9 – Cost Burden > 30%

Data Source
Comments:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	0	0	0	0	0	0
Large Related	0	0	0	0	0	0	0	0
Elderly	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0
Total need by income	0	0	0	0	0	0	0	0

Table 10 – Cost Burden > 50%

Data Source
Comments:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-5 0% AMI	>50-8 0% AMI	>80-10 0% AMI	Total	0-30% AMI	>30-5 0% AMI	>50-8 0% AMI	>80-10 0% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	0	0	0	0	0	0	0	0	0	0
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	0	0	0	0	0	0	0	0	0	0

Table 11 – Crowding Information – 1/2

Data Source
Comments:

	Renter				Owner			
	0-30% AMI	>30-5 0% AMI	>50-8 0% AMI	Total	0-30% AMI	>30-5 0% AMI	>50-8 0% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

Jeffersonville had over 19,618 households from 2017-2021 according to American Community Survey estimates. Among them 19 percent are single parent households with a majority of them being female.

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

Disabilities. Over one quarter of households (28%) in Jeffersonville have a member with at least one disability. Of these households XX percent (xxxxx households) have housing needs. Ambulatory

limitations are the most common type of impairment which is present in over xx percent of the households with housing needs.

Victims of Domestic Violence. National incidence rates indicate that 37 percent of women and 34 percent of men aged 18 or older have experienced contact sexual violence, physical violence, or stalking by an intimate partner in their lifetime. National statistics show that 3.6 percent of women and one percent of men experiencing intimate partner violence need housing services.

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

What are the most common housing problems?

Cost burden and severe cost burden, for both renter and owner households, are the most common housing problems among low to moderate income households in Jeffersonville. Households are considered financially burdened if they spend more than 30% of their income on housing. In 2010, 35.2% of renter-occupied households and 15.1% of homeowners with a mortgage in Jeffersonville spent more than 35% of their income on housing.

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

Renters are more likely than owners to experience housing problems including problems such as substandard housing or overcrowding and severe overcrowding.

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

Households spending 50 percent or more of their income on housing are considered at risk of homelessness. These households have limited capacity to adjust to rising home prices and are vulnerable to even minor shifts in rents, property taxes, and/or incomes. In 2010, 35.2% of renter-occupied households and 15.1% of homeowners with a mortgage in Jeffersonville spent more than 35% of their income on housing. These numbers are significantly higher in 2023 due to increase in cost of rents and mortgages.

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

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

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

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

Discussion

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

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

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

Introduction

Housing problems based on HUD definitions include:

- Lack of complete kitchen facilities.
- Lack of complete plumbing facilities.
- Overcrowded households with more than one person per room, not including bathrooms, porches, foyers, halls, or half-rooms.
- Households with cost burdens of more than 30 percent of income.

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

According to HUD, disproportionate need occurs when a household category has a level of need that is at least 10 percentage points higher than the level of need of all households in an income category. For example, if 60 percent of households earning between 50 and 80 percent of the area median income (AMI) have housing problem, and 75 percent of Hispanics in the same income category have a housing problem, Hispanics would have a disproportionate need.

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

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

0%-30% of Area Median Income

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

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source Comments:

*The four housing problems are:

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

30%-50% of Area Median Income

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

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source Comments:

*The four housing problems are:

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

50%-80% of Area Median Income

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

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source Comments:

*The four housing problems are:

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

80%-100% of Area Median Income

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

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source Comments:

*The four housing problems are:

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

Discussion

The disproportionate need of racial and ethnic group in Jeffersonville are summarized by income level below: (these numbers need corrected)

need to get Jeffersonvilles accurate numbers

0-30% AMI-Waiting on data from HUD

30-50% AMI.

50-80% AMI.

80-100% AMI

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

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

Introduction

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

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

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

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

0%-30% of Area Median Income

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

Table 17 – Severe Housing Problems 0 - 30% AMI

*The four severe housing problems are:

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

30%-50% of Area Median Income

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

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source Comments:

*The four severe housing problems are:

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

50%-80% of Area Median Income

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

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source Comments:

*The four severe housing problems are:

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

80%-100% of Area Median Income

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

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source Comments:

*The four severe housing problems are:

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

Discussion

The disproportionate need based on severe housing problems of racial and ethnic group in Jeffersonville are summarized by income level below: waiting on data from HUD

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

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

Introduction:

This section provides data on households with disproportionate levels of housing cost burden. Housing cost burden occurs when households pay more than 30 percent of their gross household income toward housing costs, which includes utilities. Severe housing cost burden occurs when housing costs are 50 percent or more of gross household income.

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

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

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	0	0	0	0
White	0	0	0	0
Black / African	0	0	0	0
Asian	0	0	0	0
American Indian, Alaska Native	0	0	0	0
Pacific Islander	0	0	0	0
Hispanic	0	0	0	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source Comments:

Discussion:

Waiting on Data from hud

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

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

According to HUD, disproportionate need occurs when a household category has a level of need that is at least 10 percentage points higher than the level of need of all households in a particular income category. For example, if 60 percent of households earning between 50 and 80 percent of the area median income (AMI) have a housing problem, and 75 percent of Hispanic households in the same income category have a housing problem, Hispanic households would have a disproportionate need.

These needs will be discussed in depth when HUD provides data to determine.

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

Differences in housing needs by race and ethnicity can also be assessed by differences in homeownership and access to capital.

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

Maps made available via the HUD Affirmatively Furthering Fair Housing Data and Mapping Tool allow for further exploration of the geographic patterns of cost burden and poverty as well as the geographic location of populations based on race and ethnicity. Jeffersonville does not contain any HUD designated racial/ethnic concentration and areas of poverty concentration (R/ECAPs), however there is a significant concentration of R/ECAP areas across the Ohio River and state line in Louisville, Kentucky.

Demo

NA-35 Public Housing – 91.205(b)

Introduction

Public Housing and Section 8 voucher programs are managed and operated by the Jeffersonville Housing Authority. According to HUD provided data, Jeffersonville has 369 public housing units and over 435 total vouchers, and 100% are tenant-based vouchers. The authority also has special purpose vouchers programs for both veterans (10 vouchers) and family unification (0 vouchers).

Totals in Use

Program Type									
	Certific ate	Mod- Rehab	Public Housin g	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veteran s Affairs Suppor	Family Unifica tion Progra	Disable d *
# of units	0	0	352	379	0	369	10	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				Special Purpose Voucher	
				Total	Project-based	Tenant-based	Veterans Affairs Supportive	Family Unification Program	
Average Annual Income	0	0	9,281	11,804	0	11,833	10,730	0	
Average length of stay	0	0	5	4	0	4	0	0	
Average Household size	0	0	1	1	0	1	1	0	
# Homeless at admission	0	0	0	0	0	0	0	0	
# of Elderly Program Participants (>62)	0	0	81	70	0	69	1	0	
# of Disabled Families	0	0	123	159	0	152	7	0	
# of Families requesting accessibility features	0	0	352	379	0	369	10	0	
# of HIV/AIDS program	0	0	0	0	0	0	0	0	
# of DV victims	0	0	0	0	0	0	0	0	

Table 24 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Support	Family Unification Program	Disabled *
White	0	0	195	250	0	244	6	0	0
Black/African	0	0	156	126	0	123	3	0	0
Asian	0	0	1	1	0	1	0	0	0
American Indian/Alaska Native	0	0	0	1	0	1	0	0	0
Pacific Islander	0	0	0	1	0	0	1	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 25 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Support	Family Unification Program	Disabled *
Hispanic	0	0	5	9	0	8	1	0	0
Not Hispanic	0	0	347	370	0	361	9	0	0

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

Table 26 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

For both programs the two most immediate needs are transportation and affordable childcare. Housing Choice Voucher participants also require an adequate supply of affordable housing that meets Housing Quality Standards inspections.

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

We are currently awaiting data from HUD for this information.

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

As noted in the Consolidated Plan, all income levels require affordable housing. For Public Housing and Housing Choice Voucher residents that need is met since the rents are set at 30% of adjusted income. For the population at large those with income at 50% of AMI, the burden is noted as being severe.

JHA residents are burdened by lack of public transportation and lack of affordable child care. (get info from JHA)

Discussion

see above

Demo

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The Homeless Coalition of Southern Indiana (HCSI) serves as the Entry Coordinator/the lead agency for the local Continuum of Care (Coc).. HCSI is part of a collaboration with the Indiana Housing and Community Development Agency and the Community Foundation of Southern Indiana that received a multi-year grant to create a Single Point of Entry System called United Community. This new system will help reduce barriers to access for citizens by streamlining navigation across the multitude of services offered by community health, education and human services sectors. The planning and development process includes an assessment of area service providers including the eligibility criterion, existing resources, and barriers to entry. With that information the project has developed and pilots a community facing platform to quickly connect individuals with the services and resources they need.

The Community Foundation of Southern Indiana compiled a resource guide in 2021 of non-profit service providers in which the HCSI and other agencies can access in order to direct homeless and others in need to the right provider. This organization and its members continue to work toward implementing the goals and strategies identified in the “Strategic Plan to End Homelessness in Clark & Floyd Counties by 2025”. The “White Flag” Shelter will continue to serve by providing overnight shelter during the winter and providing medical care (vaccines, HIV testing), and transportation. Several cooling stations will be available around southern Indiana during extreme heat temperatures. As the CoC one of HCSI’s roles is to coordinate the annual Point in Time (PIT) count. The PIT report is a regional report and does not breakdown the number of homeless in Emergency Shelters nor Transitional Housing. According to the 2021PIT report there were xx people reported as homeless in xx households. That number (44) represents 14 persons under the age of 18, 2 persons in the 18-24 age group, and 28 persons over the age of 24. As for chronically homeless, 1 household was reported and that represented 5 persons. In the category of Households with at Least One Adult and One Child there were 17 female and 6 male reported. Additional information can be found in the table below entitled Nature and Extent of Homelessness.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a		Estimate the # experiencing	Estimate the # becoming homeless	Estimate the # exiting homelessn	Estimate the # of days persons
	Sheltere	Unshelter				
Persons in Households with Adult(s) and	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless	0	0	0	0	0	0
Chronically Homeless	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 27 - Homeless Needs Assessment

Data Source

Comments

Indicate if the homeless Has No Rural Homeless

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

Waiting on DATA from HUD

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source
Comments:

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

See the 2021 Point in Time (PIT) study at <https://www.in.gov/ihcda/4154.htm>. Our data will focus on Clark County which shows that 23 persons including children from 9 households needed housing assistance along with 2 veterans.

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

See the numbers for race and ethnicity reflected in the Table above that focuses on Clark County. There was not a category for multiple races so Pacific Islander was used for that data. Waiting on Data from HUD

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The Point in Time report does not breakdown the Clark County unsheltered numbers. For Region 13, 108 were unsheltered of 236 total homeless.

Discussion:

The Point in Time report provides homeless data for 2021. This is an annual statewide assessment conducted in partnership with the Indiana Housing and Community Development Authority and regional

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

Introduction:

This section provides data and information about special needs populations in Jeffersonville, including households containing persons with a disability (hearing/vision limitation, ambulatory limitation, cognitive limitation or self-care/independent living limitation), elderly households, large families, and female headed households with children, limited English proficient households, and those at risk of homelessness. The characteristics of these populations are described below.

This information is unavailable currently. However, with the advent of the single point of entry system, the CoC will be better able to capture that detailed information to report at a future date. Organizations such as Rauch, Blue River, LifeSpan (also serving as the local Area Agency on Aging), provide services to the Elderly and people with varying disabilities in the Jeffersonville area.

Describe the characteristics of special needs populations in your community:

A non-homeless city-wide Special Needs Assessment is not available currently. However, with the advent of the single point of entry system, the CoC will be better able to capture that detailed information to report at a future date. Additionally, organizations such as Rauch, LifeSpan, and Blue River provide services to people with varying disabilities in the Jeffersonville area. The characteristics are as follows (also shown in MA-35):

Elderly/Frail Elderly. Seniors and the elderly are much more likely to have a disability than non-seniors—37 percent of residents 65 and older have a disability compared to 15 percent of the overall population in Jeffersonville. As such, the supportive needs and housing needs of the elderly are often aligned with those of the disability community. In addition, seniors typically need supports related to health care including access to health services and home health care options, transportation, and supports related to aging in place such as home modification, home repair, and assistance with maintenance.

Persons with Disabilities. Supportive services are a critical component of creating opportunity for people with disabilities to live in integrated settings in the community. These services are particularly important for residents transitioning out of institutional care. In typical housing markets, persons with disabilities have difficulty finding housing that accommodates their needs. Regulatory barriers on group living arrangements, transit access, housing accessibility and visibility, and proximity to health services, are just some of the opportunity related issues that people with disabilities face.

Persons with HIV/AIDS. National estimates from the National Aids Housing Coalition report that approximately 13 percent of PLWHA need housing assistance and 57% have an annual income below

\$10,000. Challenges to housing for those with HIV/AIDS include employment/income, rental history, criminal history, and co-occurring circumstances. It is difficult for people with HIV/AIDS to retain employment because on their health and the side effects of drug treatment therapies. Many have mental health issues/substance abuse issues as well. The two primary housing resources for PLWHA are

Housing Opportunities for Persons With AIDS (HOPWA) which provides long-term, permanent, stable housing and the Ryan White HIV/AIDS Program which provides emergency housing assistance (hotel/motel vouchers).

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

Housing and supportive service needs for Jeffersonville's non-homeless special needs populations are described below. Needs were determined either through occurrence of HUD-defined housing problems and income/employment status.

- **Disability.** In Jeffersonville, 15 percent of the population (5,371 total residents) live with mental, physical, and/or developmental disabilities. This impacts 4,510 households (nearly 30%). Of these households 39 percent experience at least one of the HUD-defined housing problems. Additional housing-related challenges that are not captured in the HUD-defined problems include accessibility, access to transit, and problems related to requesting reasonable accommodations.
- **Elderly households.** In Jeffersonville, elderly households (households with at least one person over 62 years of age), represent 30 percent of the total households in the jurisdiction. Of these households, nearly 40 percent experience housing need. Of the total 4,339 households experiencing cost burden, 23 percent are elderly households (1,000 households). Of the 2,009 households experiencing severe cost burden, 20 percent are elderly households (425 households). Senior households may be less able to cope with increasing housing costs (rents for renters and property taxes for owners) as they are more likely to be living on a fixed retirement income.

National surveys indicate that most seniors desire to age in place but may need accessibility modifications as they age and may need additional support services in order to properly maintain their home and property. Many may also require transportation services and in-home health care at certain stages. Nationally, areas where older adults face the largest share of life's challenges include caregiving, health and mental health, in-home support, nutrition and food security and transportation.

- **Large families.** In Jeffersonville, 610 households are categorized as Large families. Of these households 90 experience at least one housing problem (15% of the total Large families). The most common housing need is related to cost burden, but large households are also be more susceptible to overcrowding (CHAS data do not provide enough detail to quantify the number of large family households that are overcrowded).
- **Female headed households with children.** In Jeffersonville, there are 1,583 households with female heads with children. The poverty rate for these households is 50 percent—much higher than 15 percent which is the poverty rate among all families. These female headed households

with children living in poverty are the most likely to struggle with rising housing costs and may need unique supports given the challenges they face.

- **Limited English Proficient (LEP) households.** In Jeffersonville, 5.7 percent of households are defined as Limited English Proficient Households. These households may have trouble accessing resources and/or housing-related documents in their native language.
- **At risk of homelessness.** Households spending 50 percent or more of their income on housing are considered at risk of homelessness. These households have limited capacity to adjust to rising home prices and are vulnerable to even minor shifts in rents, property taxes, and/or incomes.

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

According to data from County Health Rankings, there are 254 current HIV cases reported in Clark County. Additional data about characteristics was not readily available.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

N/A

Discussion:

As described above, Jeffersonville has a range of non-homeless special needs including households experiencing disability (hearing/vision limitation, ambulatory limitation, cognitive limitation or self-care/independent living limitation), elderly households, large families, female headed households with children, limited English proficient households, and those at risk of homelessness.

Waiting on additional data from HUD to verify these statistics and numbers.

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

Describe the jurisdiction’s need for Public Facilities:

The City has several park facilities in low-to moderate-income areas. A number of these are in need of improvements that would increase accessibility and usability as well as encourage greater public use. In particular, the Ken Ellis Senior Center and the Spring Hill Envision Center located in the Claysburg Neighborhood would be ideal locations for improvements and expanded programming to serve the low- and moderate-income areas that surround these facilities.

How were these needs determined?

The City’s Parks Department is currently undergoing an update to its 5-year Master Plan and has been reaching out to the public to identify needs in parks throughout the community. Additionally, the City recently updated its 10-year Comprehensive Plan which had numerous public meetings and focus groups to identify various quality of life needs and challenges the City should address. A City facilities plan is also underway with the assistance of City department heads and the public.

Describe the jurisdiction’s need for Public Improvements:

Jeffersonville is a nearly 250 year old community which covers over 34 square miles of land and includes hundreds of miles of roads, sidewalks, and greenways. The City has seen significant growth over the past two decades, recently eclipsing 50,000 residents and over 28,000 jobs. Over 4,000 residential units have been approved since 2015. These factors have led to areas of significant investment in the city but not all areas are experiencing growth. A number of the older areas of the City have not shared in this growth and, instead, are being falling into to disinvestment. Many of these areas of disinvestment coincide with low- and moderate-income areas. These areas tend to have infrastructure that is falling into disrepair; was never installed and/or does not meet ADA standards. While the City has endeavored to address these issues using State and local funds, there remains significant work to be done, particularly along major thoroughfares, such as Spring Street, Eastern Boulevard, Tenth Street, and Court Avenue, among others.

How were these needs determined?

The City has recently completed its 10-year Comprehensive Plan and has other specific plans that have utilized public input to determine areas of need, gaps in transportation networks, and areas of disinvestment. The City has also used the collective knowledge from City departments and City administration to further assess the needs of the City and where known issues are occurring.

Describe the jurisdiction’s need for Public Services:

Despite continued growth in Jeffersonville’s housing sector, demand for homes continues to outpace supply. This demand has led to significant increases in housing prices, and rental rates. This is particularly

acute in areas that have historically been home to low- to moderate-income individuals. As a result, many LMI individuals, especially those with families or on fixed incomes, are struggling to afford to live where they reside. While the City has created programs to assist in the maintenance and upkeep of the City's aging housing stock and organizations like the Jeffersonville Housing Authority and Habitat for Humanity have assisted in the creation of affordable housing, the need of the residents of the City significantly outpaces the available assistance.

These factors have also created a growing homeless population in the City of Jeffersonville. While organizations such as the Homeless Coalition and the Clark County Youth Shelter have programs to house people, prevent homelessness, and keep people in their homes, these services are underfunded and overtaxed. Additional programs to assist elderly and disabled people on fixed incomes are needed to prevent them from falling into significant debt or losing their homes.

How were these needs determined?

As a part of the recent update to the City's 10-year Comprehensive Plan, numerous public meetings were held to discuss the City's quality of life. During these meetings, the topics of rising housing prices, aging housing stock, and increased homelessness were among the most talked about. Additionally, the City has collaborated with organizations including the Jeffersonville Housing Authority, the Homeless Coalition, and Habitat for Humanity to better understand the needs of the community and where gaps in coverage and funding exist.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Although Jeffersonville is affordable by many standards, the availability of housing units does not meet the needs of all households. Waiting on additional data from HUD

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

Introduction

This section provides a broad overview of the types of residential units available in Jeffersonville, including those that target low income residents.

The composition of residential properties in Jeffersonville. Single unit detached structures are the most common residential property type contributing to 70.8 percent of the total housing units. Units with two or more units constitute 19.2 percent of the housing units, single unit attached structures make up 7.9 percent of units, and all other unit types make up the remaining 2 percent of units. Of the multifamily property types, properties with 5 to 9 units are the most prevalent (5%).

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	0	0%
1-unit, attached structure	0	0%
2-4 units	0	0%
5-19 units	0	0%
20 or more units	0	0%
Mobile Home, boat, RV, van, etc	0	0%
Total	0	0%

Table 31 – Residential Properties by Unit Number

Data Source Comments:

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom				
1 bedroom				
2 bedrooms				
3 or more bedrooms				
Total	0	0%	0	0%

Table 32 – Unit Size by Tenure

Data Source Comments:

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

HUD databases identify the following units with federal assistance:

Project-based Section 8: xxx units

Public housing: 349 units

Other multifamily: xx units

Properties currently serving low-income elderly in the City of Jeffersonville are as follows: M. Fine on Spring situated in the downtown area having easy access to amenities for low-income senior residents. Aberdeen Woods Apartments is also a low income senior living property, and Willow Trace Senior Living Community Apartments is located on Spring Street. These properties are owned by New Hope. Well Center Place II has affordable senior housing units, and Gardenside Terrace Cooperative I/II Living both located in the City of Jeffersonville are specific to serve lower income seniors.

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

Waiting on DATA from HUD

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

The availability of housing units does not meet the needs of the population.

Describe the need for specific types of housing:

waiting on data from HUD

Discussion

see above

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

Introduction

Waiting on Data from HUD

Cost of Housing

	Base Year:	Most Recent Year:	% Change
Median Home Value	0	0	0%
Median Contract Rent	0	0	0%

Table 33 – Cost of Housing

Data Source Comments:

Rent Paid	Number	%
Less than \$500	0	0.0%
\$500-999	0	0.0%
\$1,000-1,499	0	0.0%
\$1,500-1,999	0	0.0%
\$2,000 or more	0	0.0%
Total	0	0.0%

Table 34 - Rent Paid

Data Source Comments:

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	No Data	No Data
50% HAMFI	No Data	No Data
80% HAMFI	No Data	No Data
100% HAMFI	No Data	No Data
Total	0	0

Table 35 – Housing Affordability

Data Source Comments:

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 36 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

There is not enough housing for households at all income levels.

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

This greater increase in the cost of housing relative to a smaller increase in income contributes to the growing lack of affordability.

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

Given that few affordable rental units occur within the market naturally, a strategy that increases the supply of subsidized units may have a greater impact, especially for lower income families who require units larger than efficiency units.

Discussion

see above Waiting on further data from HUD

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

Introduction

This section provides an overview of the condition of Jeffersonville’s housing stock

Definitions

Standard Condition: A dwelling unit which meets HUD Section 8 HQS with no major defects in the structure and only minor maintenance is required. Such a dwelling will have the following characteristics: reliable roofs, sound foundations, adequate and stable floors, walls, and ceilings, surfaces and woodwork that are not seriously damaged nor have paint deterioration, sound windows and doors, adequate heating, plumbing and electrical systems, adequate insulation and adequate water and sewer systems and are not overcrowded as defined by local code.

Substandard condition: A dwelling unit that does not meet HUD section 8 HQS which includes lacking the following: complete plumbing, complete kitchen facilities, efficient and environmentally sound sewage removal and water supply, and heating source. Additionally, the dwelling may be overcrowded as defined by local code.

Substandard but suitable for rehabilitation: A dwelling unit, at a minimum, does not meet HQS with some of the same features as a “substandard condition” dwelling unit. This unit is likely to have deferred maintenance and may have some structural damage such as a leaking roof, deteriorated interior surfaces, and inadequate insulation. A “substandard but suitable” dwelling unit, however, has basic infrastructure (including systems for clean water and adequate waste disposal) that allows for economically and physically feasible improvements and upon completion of rehabilitation meets the definition of a “standard” dwelling unit.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	0	0%	0	0%
With two selected Conditions	0	0%	0	0%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	0	0%	0	0%
Total	0	0%	0	0%

Table 37 - Condition of Units

Data Source: 2013-2017 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	0	0%	0	0%
1980-1999	0	0%	0	0%
1950-1979	0	0%	0	0%
Before 1950	0	0%	0	0%
Total	0	0%	0	0%

Table 38 – Year Unit Built

Data Source: 2013-2017 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	0	0%	0	0%
Housing Units build before 1980 with children present	0	0%	0	0%

Table 39 – Risk of Lead-Based Paint

Data Source: 2013-2017 ACS (Total Units) 2013-2017 CHAS (Units with Children present)

Vacant Units

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

Table 40 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Jeffersonville’s housing stock is relatively old. Waiting on more data from HUD

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

Data will be added when available

Discussion

Waiting on data from HUD

Demo

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

Introduction

Public and assisted housing is an important element of all community development programs. The details are provided below.

Totals Number of Units

	Program Type								
	Certifica te	Mod- Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportiv	Family Unificati on	Disable d *
# of units vouchers available			369	410			0	0	0
# of accessible									

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

Table 41 – Total Number of Units by Program Type

Data PIC (PIH Information Center)

Describe the supply of public housing developments:

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

There are 349 remaining housing units and PHA is evaluating its stock.

Demo

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 42 - Public Housing Condition

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

Jeffersonville public Housing is aging and in general need of updates and repairs

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

N/A When proposed with this question, we got zero response from the director.

Discussion:

see above

Demo

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

Introduction

Currently, there is no city-wide assessment of homeless facilities and services that accounts for the household information. Consequently, the following information is provided in a separate table.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing	Permanent Supportive Housing Beds	
	Year Round Beds (Current	Voucher / Seasonal /	Current & New	Current & New	Under Developme
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only	0	0	0	0	0
Chronically Homeless	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 43 - Facilities and Housing Targeted to Homeless Households

Data Source

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

LifeSpring is the premier provider of mental health services in Southern Indiana. LifeSpring provides a comprehensive array of mental health services: education, prevention, information, assessment, intervention, and treatment. Programs include services for children and families, veterans, residential programs and employment support. While they offer services all over Southern Indiana, two offices are located within the City of Jeffersonville. Center Ministries operates a prevention support program including job training, case management, & counseling.

Kaiser Home Support Services and the Volunteers of America (VOA) provide health services; education, prevention, information, assessment, and residential programs. The TARC system provides transportation to the homeless to the White Flag Shelter during inclement weather. Also refer to SP-40 Institutional Delivery Structure for additional details.

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

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

Introduction

This section discusses the needs of special populations in Jeffersonville, in addition to the resources to serve them.

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

Elderly/Frail Elderly. Seniors and the elderly are much more likely to have a disability than non-seniors—xx percent of resident’s xx and older have a disability compared to 9.6 percent of the overall population in Jeffersonville. As such, the supportive needs and housing needs of the elderly are often aligned with those of the disability community. In addition, seniors typically need supports related to health care including access to health services and home health care options, transportation, and supports related to aging in place such as home modification, home repair, and assistance with maintenance.

Persons with Disabilities. Supportive services are a critical component of creating opportunity for people with disabilities to live in integrated settings in the community. These services are particularly important for residents transitioning out of institutional care. In typical housing markets, persons with disabilities have difficulty finding housing that accommodates their needs. Regulatory barriers on group living arrangements, transit access, housing accessibility and visitability, and proximity to health services, are just some of the opportunity related issues that people with disabilities face.

Persons with HIV/AIDS. National estimates from the National Aids Housing Coalition report that approximately 13 percent of PLWHA need of housing assistance and 57% have an annual income below \$10,000. Challenges to housing for those with HIV/AIDS include employment/income, rental history, criminal history, and co-occurring circumstances. It is difficult for people with HIV/AIDS to retain employment because of their health and the side effects of drug treatment therapies. Many have mental health issues/substance abuse issues as well. The two primary housing resources for PLWHA are Housing Opportunities for Persons With AIDS (HOPWA) which provides long-term, permanent, stable housing and the Ryan White HIV/AIDS Program which provides emergency housing assistance (hotel/motel vouchers).

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

The City of Jeffersonville has no formal discharge policy for public institutions. Region 13 Planning Council which includes Clark County follows the State of Indiana policies. The State Plan for foster care provides youth 14-18 with a comprehensive independent living assessment. The Indiana FSSA & Division of Mental Health directs the Gatekeeper to develop a discharge plan to assure that no person leaving a state operated institution will be discharged to homelessness. LifeSpring, mental health agency in Southern Indiana has a discharge policy to provides assistance to persons leaving institutions. Their services are described in MA-30.

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

The City of Jeffersonville has developed goals and objectives that are addressed in the Annual (FY2023) Plan Goals & Objectives and in the SP (5 Year) Goals Summary Information. The goals specified in the Plan Goals and Objectives are: Create Sustainable Communities, Reduce Slum & Blight, Increase Access to Public Services and Administration Fair Housing Initiatives & Planning. The Goal Descriptions are also included in the Plan Goals and Objectives document.

Improve parks and recreation facilities for low-income communities and increase the accessibility of those facilities for persons with disabilities.

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

- Improve parks and recreation facilities for low-income communities and increase the accessibility of those facilities for persons with disabilities

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

In July 2021, the Jeffersonville City Council adopted a Unified Development Ordinance (UDO). This ordinance replaced an almost 20-year old zoning ordinance and a 25-year old subdivision control ordinance. The UDO made great strides in eliminating a number of barriers to affordable housing including, decreasing minimum lot sizes for single-family homes, allowing multi-family options by right in the oldest neighborhoods of Jeffersonville, eliminating density standards and excessive setbacks for multi-family developments, streamlining conversion of commercial properties to multi-family properties, etc. Nevertheless, there are still formidable barriers to constructing affordable units within Jeffersonville. These barriers include the high price and low availability of land, high cost of construction, costly fees associated with permitting, zoning code restrictions, and public opposition to low-income and/or multi-family residential developments. Some of these issues are difficult to overcome while others are easier fixes.

Demo

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

Introduction

Often, the smaller communities that make up a major metropolitan area have a large outflow of workers to the major city and fewer employees commuting in. Jeffersonville, on the other hand, According to the 2019 STATS Indiana Annual Commuting Trends Profile, the majority of employees work within the county. About 59% of the workforce work within the county, 26% work within other counties and 16% of the workforce live outside of the county and work within Clark County.

Of individuals older than 25 years, 89.4% have at least a high school degree and 21.2% has a bachelor’s degree or higher. Those with associate degrees have had the most increase in job opportunities since 2000.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers	Share of Jobs %	Jobs less workers
Agriculture, Mining, Oil & Gas Extraction	0	0	0	0	0
Arts, Entertainment, Accommodations	0	0	0	0	0
Construction	0	0	0	0	0
Education and Health Care Services	0	0	0	0	0
Finance, Insurance, and Real Estate	0	0	0	0	0
Information	0	0	0	0	0
Manufacturing	0	0	0	0	0
Other Services	0	0	0	0	0
Professional, Scientific, Management	0	0	0	0	0
Public Administration	0	0	0	0	0
Retail Trade	0	0	0	0	0
Transportation and Warehousing	0	0	0	0	0
Wholesale Trade	0	0	0	0	0
Total	0	0	--	--	--

Table 45 - Business Activity

Data Source
Comments

Labor Force

Total Population in the Civilian Labor Force	0
Civilian Employed Population 16 years and over	0
Unemployment Rate	0.00
Unemployment Rate for Ages 16-24	0.00
Unemployment Rate for Ages 25-65	0.00

Table 46 - Labor Force

Data Source Comments:

Occupations by Sector	Number of People
Management, business and financial	0
Farming, fisheries and forestry occupations	0
Service	0
Sales and office	0
Construction, extraction, maintenance and	0
Production, transportation and material	0

Table 47 – Occupations by Sector

Data Source Comments:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	0	0%
30-59 Minutes	0	0%
60 or More Minutes	0	0%
Total	0	0%

Table 48 - Travel Time

Data Source Comments:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor
	Civilian Employed	Unemployed	
Less than high school graduate	0	0	0
High school graduate (includes equivalency)	0	0	0
Some college or Associate's degree	0	0	0
Bachelor's degree or higher	0	0	0

Table 49 - Educational Attainment by Employment Status

Data Source Comments:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	0	0	0	0	0
9th to 12th grade, no diploma	0	0	0	0	0
High school graduate, GED, or alternative	0	0	0	0	0
Some college, no degree	0	0	0	0	0
Associate's degree	0	0	0	0	0
Bachelor's degree	0	0	0	0	0
Graduate or professional degree	0	0	0	0	0

Table 50 - Educational Attainment by Age

Data Source Comments:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	0
High school graduate (includes equivalency)	0
Some college or Associate's degree	0
Bachelor's degree	0
Graduate or professional degree	0

Table 51 – Median Earnings in the Past 12 Months

Data Source Comments:

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

The largest employment sectors include:

- • Manufacturing – 22% of employment base
- • Health care - 15%
- • Transportation and warehousing - 14%
- • Retail, accommodation, and food services - 12%
- • Government (city, county, and federal) - 9%

Describe the workforce and infrastructure needs of the business community:

According to One Southern Indiana (regional Chamber of Commerce), the greatest challenge is recruiting and retaining talent at this time. Southern Indiana received an Indiana Regional Plan grant to implement regional goals delineated in its regional plan. The Our Southern Indiana Regional Economic Development Plan is a strategic approach to creating a broad and visionary strategic growth plan for the region. The goal is to focus on developing plans and recommendations that will result in drawing investment and quality-of-life improvement to the Southern Indiana region. The topics in the Southern Indiana Regional Plan includes the following:

- Land Use and Development
- Transportation and Utilities
- Housing
- Education

- Economic and Property Development and Redevelopment
- Market Strategy
- Talent Attraction
- Population Growth
- Workforce Development
- Financial and Economic Impact Analysis
- Additionally, the region has a deficit in access to public transportation and 24-hour licensed childcare.

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

River Ridge Commerce Center (located in Clark Co. Indiana), located in Jeffersonville promises a great deal of growth and expansion opportunities for the region and will contribute significantly to the region's employment opportunities in addition to any economic development impacts undertaken by the City of Jeffersonville.

<https://www.riverridgecc.com/why-river-ridge/>

Many of the historic building facades in the downtown have been rejuvenated. Through the efforts of the leadership, and those working in partnership with local government officials, Jeffersonville is alive with new businesses, restaurants and retail stores. The vast majority of those businesses are locally owned and operated.

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

See the attached demographic information provided. Most employment opportunities in the future will require some level of certification or degree to match the skill needs. Greater Technology skills will be required for future workforce expansion efforts.

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

Governor Holcomb's Next Level Jobs Funding provides training reimbursement for employers up to \$50,000 to support incumbent and new hire training and retention efforts maintained 6month. Next Level Workforce Ready Grant Programs are available through Ivy Tech College and Vincennes University

to provide certifications for individuals with no college degree or certification (free of charge). Region 10 Workforce Board facilitates training and employment grant funding up-to an associate level degree for individuals to retrain in priority in-demand occupations as identified by the region. The Region 10 Workforce Board Inc. and Kentuckiana Works (Louisville, KY Regional Workforce Board) has developed a Bi-State Workforce Plan and will seek formal planning designation from USDOL to enable the region's ability to attract new resources to further support the needs of individuals and businesses in the region.

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

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

Jeffersonville/ Clark County participates in the workforce and economic development planning led by the CEDS and/or the Region 10 workforce development agency. Planning takes into consideration all local development initiatives.

The 4 Primary Pillars that Region 10 is working on includes:

- The Region 10 Board will build, improve and sustain, an effective and successful regionally focused WorkOne service system.
- The Region 10 Board will maximize current and new resources at its disposal to increase marketable, in-demand skills attainment and educational attainment of its residents for employment and career.
- The Region 10 Board will use current and/or new functional linkages and relationships with businesses and/or County or regional Economic Development resources, as feasible and in a positive cost/benefit manner, to provide value-adding assistance, i.e. for example, workforce availability data analysis, customized talent recruitment, etc. in specific a) business expansion/retention, and related employee training and retention, and b) business attraction.
- The Region 10 Board will maintain and expand services, as feasible, to assist area at-risk youth to High School diploma or equivalency attainment, post-secondary education/training completion and/or (skilled) employment. As feasible, the Board will assist Student Career Preparation activities and programs in area Schools' High School programs and services.

Discussion

Jeffersonville/ Clark County participates in the workforce and economic development planning led by the CEDS and/or the Region 10 workforce development agency. Planning takes into consideration all local development initiatives.

MA-50 Needs and Market Analysis Discussion

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

Yes. As discussed in the Needs Assessment section of this Consolidated Plan (specifically NA-40), low income households and residents belonging to a racial/ethnic minority are more affected by housing problems. Maps from HUD's Affirmatively Furthering Fair Housing Tool (AFFH-T) below reveal that cost burden is highest, *insert area that is highest burden in Jeffersonville when provided by HUD.*

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

Data will be added when provided by HUD

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

Data will be added when provided by HUD

Are there any community assets in these areas/neighborhoods?

Are there other strategic opportunities in any of these areas?

information will be added when data received from HUD

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

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

According to the 2017-2021 American Community Survey, 93.6% of Jeffersonville households have a computing device such as a desktop computer or smartphone. 83.8% of households use broadband services. While there are issues with broadband access in the community, particularly in the most impoverished areas, these issues seem to be financially-related rather than due to lack of access.

Broadband connectivity is a statewide concern being addressed by the State of Indiana through its Next Level Grant funding. While such programs exist at the State level, few initiatives have occurred at a local level in Jeffersonville.

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

According to Broadband Now, there are 11 internet providers that service residential properties and 11 providers that service businesses. By all indications, there is robust competition.

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

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

Emergency management is handled by Clark County's Emergency Management Office and the Clark County Health Department Public Health Emergency Preparedness (PHEP). The Clark County Multi-Hazard Mitigation Plan (MHMP) was developed to guide the county in a risk-based approach to preventing, protecting against, responding to, and recovering from disasters that may threaten the county's citizens, infrastructure, and economy. The plan is hazard-and community- specific. It documents historical disasters, assesses probabilistic disasters through Hazus-MH and GIS analyses, and addresses specific strategies to mitigate the potential impacts of these disasters.

This five-year update was a collaborative effort among the Clark County Multi-Hazard Mitigation Planning Team, River Hills Economic Development District and Regional Planning Commission and The Polis Center of Indiana University Purdue University-Indianapolis. Clark County and River Hills EDD & RPC have joined efforts in developing a hazard mitigation plan which protects and supports economic and community development in the county through effective hazard mitigation strategies:

These plans might include how to staff and supply shelters during a natural disaster, or how to deliver life-saving medications after a bioterrorist attack.

In the past, PHEP has engaged the Jeffersonville Planning Commission and Flood Control Department in advanced planning and preparedness discussions. Citizens' Climate Lobby is the grassroots organization that is dedicated to influencing policies to address climate change, the education and engagement of local citizens on this topic, and advocacy campaign. There is New Albany Chapter listed on the organization's website.

In addition to the issues described above, Jeffersonville also has risks associated with natural disasters especially related to flooding due to its adjacency to the Ohio River. The Jeffersonville Flood Control Department is responsible for planning and management of activities that address flooding.

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

While low- and moderate-income residents are not disproportionately vulnerable to these risks, the overall community impacts of a disaster may have a great impact on these households. Generally, in the case of disruption stemming from a natural disaster such as a flood, residents most vulnerable are those that depend on hourly wage employment as they do not receive wages if they cannot make it to work or their work is closed during or in the wake of a disaster. Small service-oriented businesses are also vulnerable as they are most impacted by potential closures and are the less likely than larger corporations to be able to weather a stoppage or shortage in cash flow. Low- and moderate- income households may have more difficulty recovering from such housing damage and may require additional resources/support to do so—including home repair programs.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The purpose of the Five-Year Consolidated Plan is to serve as a planning document and a strategic plan for the community. As part of the Five-Year Plan, the City of Jeffersonville has developed goals and objectives. The following strategies with subsequent goals and priorities have been identified. Each priority need is associated with a goal and a strategy that will meet the needs of the community, and those particularly living within the distressed areas.

The City of Jeffersonville will increase and preserve the supply of affordable housing; improve living conditions and services, improve and expand facilities, improve infrastructure, and provide technical assistance for economic development.

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

Geographic Area

Table 52 - Geographic Priority Areas

1	Area Name:	City of Jeffersonville target Area
	Area Type:	Strategy area
	Other Target Area Description:	
	HUD Approval Date:	8/16/2023
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The boundries are the City limits
	Include specific housing and commercial characteristics of this target area.	Jeffersonville is an urban area in our older part of the city which entails retail, multi family, and singe family housing in what is mostly considered our downtown district. Jeffersonville also has a large presence in our north east side of town as well, it is mostly suburban single family home with some multi-family housing, as well as a large industrial Park and many new businesses in the I-265 Corridor. This area is all new development that continues to grow with many large employers locating in River Ridge (industrial Park). Our mid-town area is between the suburbs and downtown and consist of mostly single family housing that are aging and were mostly built between 1950-1990. The area is in need of revitalization as far as the 10th street corridor that is the main artery between the downtown area to the new suburban areas.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target	No

<p>Identify the needs in this target area.</p>	<p>There are needs for affordable housing in this area for families, and seniors alike. The cost of rent and houses has significantly increased in the last 12 years and is making housing unaffordable for many in the city. There is also a homeless population that is always present in the downtown area of Jeffersonville. Social Services is always in need of funding assistance. The City is in need of improving some of the older areas of the city by fixing old unusable sidewalks and making them ADA accessible as well as adding sidewalks in areas that lack them completely. The Parks system also has infrastructure needs to help keep up with Jeffersonville's growing population and repairing older</p>
<p>What are the opportunities for improvement in this target area?</p>	<p>The Engineering Department and Planning and Zoning are currently putting together a map of areas that are in need of attention for use with our funding.</p>
<p>Are there barriers to improvement in this target area?</p>	<p>Yes, our biggest barrier is the amount of funding we are receiving is significantly less than what is needed to make an impact with housing but we hope to come up with solutions to these issues.</p>
<p>2</p>	<p>Area Name: Local Target Area</p>
<p>Area Type:</p>	<p>Local Target area</p>
<p>Other Target Area Description:</p>	
<p>HUD Approval Date:</p>	
<p>% of Low/ Mod:</p>	
<p>Revital Type:</p>	<p>Comprehensive</p>
<p>Other Revital Description:</p>	
<p>Identify the neighborhood boundaries for this target area.</p>	<p>We have attached a map with the neighborhoods who qualify as low-to moderate income levels in the City of Jeffersonville and these are our local target areas. These are mostly in the older parts of downtown</p>
<p>Include specific housing and commercial characteristics of this target area.</p>	<p>The cities public housing units are in this target area, and many areas in need of updating or improvements. Claysburg is one area in particular that is in need of revitalization. There aren't many businesses right in Claysburg, but the hospital is directly next to the area and many doctors offices and health care offices. There is one highrise apartment complex that is in deplorable condition but has been aquired by a new company and is supposed to recieve much needed renovations.</p>

<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target</p>	<p>The new habitat homes are being built in this area, the city donated funding as well as the land for the 11 homes to be built on and it is in these areas.</p>
<p>Identify the needs in this target area.</p>	<p>We don't know all of the needs but the area as a whole is in need of revitalization of streetscapes as well as assistance with housing repairs, and a large homeless population in the area.</p>
<p>What are the opportunities for improvement in this target area?</p>	<p>The City, working in conjunction with the Homeless Coalition and Habitat can help assist in stabilizing the area by adding new affordable homes with owners who have sweat equity and have been thru financial training and will be wonderful assets to the community. We hope this will spark renewed interest in the area for lower cost housing to be built in the area.</p> <p>The city hopes to improve the quality of life in these areas for the residents through improvements to the parks facilities as well as community centers in their area. The City would also like to make improvements to the street scapes and sidewalks in general.</p>
<p>Are there barriers to improvement in this target area?</p>	<p>Yes, the city lacks the ability to help with the affordable housing aspect but hopes to help with improving the areas we have and making it a more desirable place to reside.</p>

General Allocation Priorities

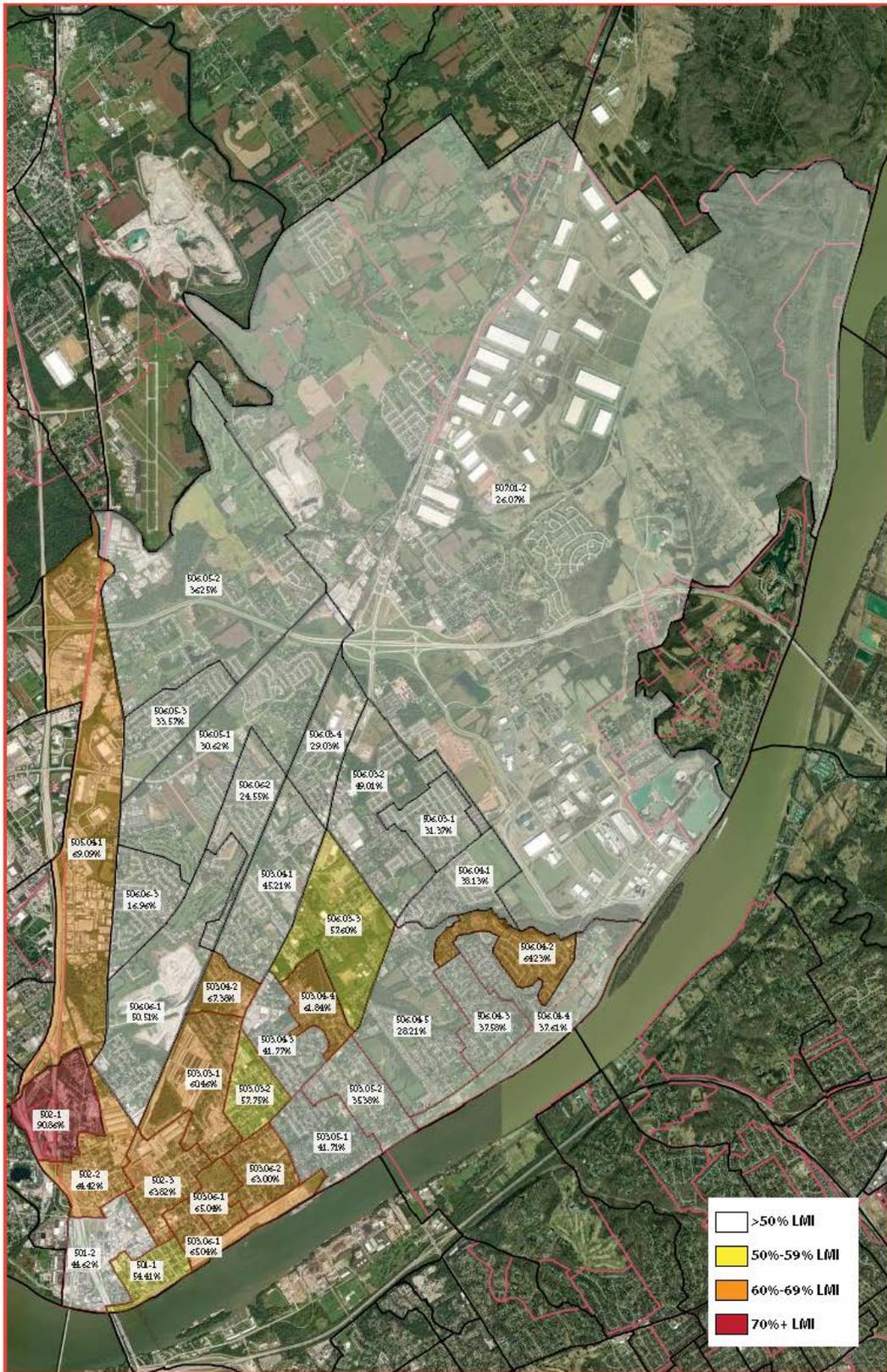
Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Adhering to CDBG’s national objectives, priority will be given to projects that address the housing and community development needs of low and moderate-income persons, particularly as they are outlined in the Consolidated Plan.

1. In making funding decisions, the Jeffersonville CDBG program will give priority to activities that:
 - Support, complement or are consistent with other current local unit of government plans;
 - Address those populations with the greatest needs including the elderly, disabled, victims of domestic violence and the disenfranchised such as the homeless and the near homeless.
 - Are sustainable over time;
 - Have demonstrated cooperation and collaboration among government, private nonprofit agencies and the private sector to maximize impacts and reduce administrative costs; and

Demo

- Do not have a more appropriate or other source of funds.
2. A priority population for CDBG-funded services is individuals (especially the elderly and people with disabilities) who are denied, by poverty and historical institutional practices, the opportunity to develop their full potential and to enjoy the benefits of community participation. The City of Jeffersonville will give priority to programs provided through organizations or agencies that demonstrate a commitment to making their services accessible to people through diversity training of staff and Boards, through recruitment and hiring of minority staff and Board members, and through the efforts to provide services in an accessible and culturally sensitive manner.
 3. A priority population for CDBG-funded services is single-headed households with children, who are currently, and have been historically, disproportionately impacted by poverty.
 4. CDBG funded services must, to the fullest extent possible, be appropriate and accessible to people with disabilities, the elderly, people with limited or no proficiency in English, and other eligible individuals and families who may face special barriers in accessing services. The City recognizes that while progress is being made in improving access to services and activities, specialized access services are likely to continue to be required in certain instances to ensure that priority populations receive the services they need.
 5. The CDBG program was built on a premise of local involvement in directing funds to neighborhood and community needs. The City of Jeffersonville will give priority to programs that promote community initiatives to identify priority needs and to address those needs. Recognizing the limits on the ability of service systems to meet all needs, the City will seek to leverage resources to promote comprehensive, long-term responses that promote neighborhood self-sufficiency.
 6. The City of Jeffersonville will give priority to programs that provide services addressing the basic needs of our most at-risk populations.
 7. The City of Jeffersonville will give priority to programs that build and support the capacity of local organizations to address the needs of residents.



Demo

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

Priority Needs

Table 53 – Priority Needs Summary

1	Priority Need Name	Create Sustainable Communities
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Persons with Physical Disabilities Victims of Domestic Violence
	Geographic Areas	City of Jeffersonville target Area Local Target Area
	Associated Goals	Infrastructure Improvements Park Facilities
	Description	The City of Jeffersonville uses a holistic approach to community development by creating an inviting place for households of all income levels to live, work and play to improve the entire neighborhood. The City will create a livable and sustainable community by addressing housing, public infrastructure and public facilities within the community.
	Basis for Relative Priority	Neighborhoods of housing need concentration are also areas of higher need for public facilities and public infrastructure improvements.
2	Priority Need Name	community and Public Service Development
	Priority Level	High

Demo

Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Physical Disabilities										
Geographic Areas	City of Jeffersonville target Area										
Associated Goals											
Description	The City of Jeffersonville will utilize its limited public service allocation to fund programs, with an emphasis on the improvement of youth enrichment and educational opportunities.										
Basis for Relative Priority	Public input and consultation relayed the need for youth funded programs for many living at or below the poverty level. This priority will support those individuals and families with daily living needs.										
3	<table border="1"> <tr> <td data-bbox="233 1257 431 1346">Priority Need Name</td> <td data-bbox="431 1257 1430 1346">Administration, Planning & Fair Housing Initiative</td> </tr> <tr> <td data-bbox="233 1346 431 1396">Priority Level</td> <td data-bbox="431 1346 1430 1396">High</td> </tr> <tr> <td data-bbox="233 1396 431 1719">Population</td> <td data-bbox="431 1396 1430 1719">Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Other</td> </tr> <tr> <td data-bbox="233 1719 431 1808">Geographic Areas</td> <td data-bbox="431 1719 1430 1808">City of Jeffersonville target Area</td> </tr> <tr> <td data-bbox="233 1808 431 1890">Associated Goals</td> <td data-bbox="431 1808 1430 1890">Administration, Planning & Fair Housing Initiative</td> </tr> </table>	Priority Need Name	Administration, Planning & Fair Housing Initiative	Priority Level	High	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Other	Geographic Areas	City of Jeffersonville target Area	Associated Goals	Administration, Planning & Fair Housing Initiative
Priority Need Name	Administration, Planning & Fair Housing Initiative										
Priority Level	High										
Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Other										
Geographic Areas	City of Jeffersonville target Area										
Associated Goals	Administration, Planning & Fair Housing Initiative										

Demo

Description	The City of Jeffersonville will coordinate with service and housing providers while implementing the One-Year Action Plans to improve the lives of low-and moderate-income residents of the City of Jeffersonville. This includes education and access to fair housing choice.
Basis for Relative Priority	The City of Jeffersonville's Comprehensive Plan calls for the City to serve as an advocate for affordable housing development & the Analysis of Impediments to Fair Housing Choice calls for education of the public about fair housing choice.

Narrative (Optional)

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Waiting on data from HUD
TBRA for Non-Homeless Special Needs	Waiting Data from HUD
New Unit Production	Waiting on data from HUD
Rehabilitation	waiting on data from HUD
Acquisition, including preservation	waiting on data from HUD

Table 54 – Influence of Market Conditions

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

Introduction

The City of Jeffersonville will utilize CDBG funding from the US Department of Housing and Urban Development to achieve its goals. The funding each year is approximately \$260,223. Seventy percent of the funding each year must fund projects that benefit low to moderate income individuals, households or areas.

Only 15 percent of the CDBG funds, each year, may be used to fund public and social service activities. The remaining funds may be used to go towards bricks and sticks activities including housing, public facilities and public infrastructure projects.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvement	260,223	0	0	260,223	1,040,892	Expected amount reflects the next four years.

Table 55 - 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 City of Jeffersonville does not require projects receiving CDBG funding to meet any match requirements. However, many of the projects and programs with large budgets are only partially funded with CDBG dollars, and naturally require other funds. The largest awards are used towards public infrastructure projects. To complete these larger projects, local tax dollars may be used in conjunction with CDBG funds.

Social service providers, including those who serve the homeless and people living with HIV/AIDS, rely on other sources of funding. Some of those agencies also apply to the State of Indiana for other resources, such as the McKinney Vento Homeless Assistance Grants. For many of the social service agencies, private

resources must make up for the decrease in public funding. Altogether, the public service agencies will leverage several million of private and public resources for their programs during the Consolidated Plan.

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

N/A

Discussion

The primary activities the City of Jeffersonville will fund in the next five years are:

- Improvement of accessibility of public infrastructure such as improvements to park facilities in LMI areas
- Improvements of infrastructure such as sidewalks and drainage in LMI areas
- Support social services to low income households

Each of these activities and projects will require resources outside of the CDBG funding. Most will require local, State or private funding from outside agencies. These resources offer competitive grants to programs that meet missions and visions of the granting agency. Each year the City of Jeffersonville will work with recipients to support their applications to outside agencies for additional funding as the City's allocation has become a small piece of a larger funding plan.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity	Role	Geographic Area Served
City of Jeffersonville	Government	Economic Development Planning neighborhood improvements public facilities	Jurisdiction
City of Jeffersonville	Government	Non-homeless special needs public services	Jurisdiction
Habitat for Humanity of New Albany/Floyd County	Non-profit organizations	Non-homeless special needs Ownership neighborhood improvements public services	Region
Homeless Coalition of Southern Indiana	Non-profit organizations	Homelessness Non-homeless special needs Rental public services	Region

Table 56 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System

Many developers, individuals, agencies and other organizations are involved in the provision of housing and community development in the City of Jeffersonville and surrounding communities in Southern Indiana. This is the strength, that there are many, *privately funded* organizations that serve families living in poverty or struggling to make ends meet. The challenge is matching the service to the client.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X

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

Table 57 - Homeless Prevention Services Summary

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

LifeSpring is the premier provider of mental health services in Southern Indiana. LifeSpring provides a comprehensive array of mental health services: education, prevention, information, assessment, intervention, and treatment. Programs include services for children and families, veterans, residential programs and employment support. While they offer services all over Southern Indiana, two offices are located within the City of Jeffersonville.

Kaiser Home Support Services and the Volunteers of America (VOA) provide health services; education, prevention, information, assessment, and residential programs. The TARC system provides transportation to the homeless to the White Flag Shelter during inclement weather.

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

The supportive services agencies and housing providers collaborate to serve the needs of those who enter into the system. What has been missing is a central intake system that can track the demands for services and document how the individual needs were made. With the United Community tool, the region will be able to better pinpoint all the community resources and effectively manage resource allocations.

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

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start	End	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Infrastructure Improvements	2023	2027	Non-Housing Community Development	City of Jeffersonville target Area	Create Sustainable Communities	CDBG: \$160,223	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted Public Facility or Infrastructure
2	Park Facilities	2023	2027	Non-Housing Community Development	City of Jeffersonville target Local Target Area	Create Sustainable Communities	CDBG: \$60,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted Public Facility or Infrastructure
4	Administration, Planning & Fair Housing	2023	2024	Non-Housing Community	City of Jeffersonville target	Administration, Planning & Fair Housing	CDBG: \$40,000	Other: 500 Other

Table 58 – Goals Summary

Goal Descriptions

1	Goal	Infrastructure Improvements
	Goal Descripti	Support infrastructure projects including sidewalks, curbs, ADA ramps, retaining walls, and drainage as needed.
2	Goal	Park Facilities

	Goal Descripti	Increase accessibility and quality of life for residents of low-and moderate-income areas by constructing and improvements to the City's Parks and Recreation facilities.
4	Goal	Administration, Planning & Fair Housing Initiative
	Goal Descripti	Implementation of the CDBG One-Year Action Plans throughout the Consolidated Plan including Planning activities and promoting fair housing choice. Increase coordination

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)

Amount of funding is insufficient in order to provide affordable housing in year one.

Demo

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

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

The need to increase will always be there but we were unable to get exact current numbers due to lack of response from our public housing agency.

Activities to Increase Resident Involvements

no response from public housing agency

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

N/A

Plan to remove the ‘troubled’ designation

Unknown due to no response from director of public housing in Jeffersonville

Demo

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

Barriers to Affordable Housing

In July 2021, the Jeffersonville City Council adopted a Unified Development Ordinance (UDO). This ordinance replaced an almost 20-year old zoning ordinance and a 25-year old subdivision control ordinance. The UDO made great strides in eliminating a number of barriers to affordable housing including, decreasing minimum lot sizes for single-family homes, allowing multi-family options by right in the oldest neighborhoods of Jeffersonville, eliminating density standards and excessive setbacks for multi-family developments, streamlining conversion of commercial properties to multi-family properties, etc. Nevertheless, there are still formidable barriers to constructing affordable units within Jeffersonville. These barriers include the high price and low availability of land, high cost of construction, costly fees associated with permitting, zoning code restrictions, and public opposition to low-income and/or multi-family residential developments. Some of these issues are difficult to overcome while others are easier fixes.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Jeffersonville has strived to be pro-development, but often that development isn't meeting the needs of the lowest-income groups in the City. The City's new Zoning Ordinance has addressed certain zoning regulations that should assist with the creation of more affordable housing, but the City could go further. To that end, "Building Jeff" the City's new Comprehensive plan calls upon the city to Draft a comprehensive housing study for the City of Jeffersonville so that we have a better picture of the housing needs and the barriers to affordable housing. The Comp Plan also urges the City to encourage a broad mix of housing options and price points by determining and removing barriers to such housing that still exist within its UDO. The housing study could assist in identifying these issues within the code and suggest policy changes.

One significant opportunity for affordable housing options could come with the replacement of certain aging commercial strip centers within the City as outlined in the 2018 Tenth Street Strategic Investment Plan and reiterated in the Comprehensive Plan. Redevelopment of these aging centers could provide a mix of housing options in close proximity to existing transit options and commercial markets. This type of redevelopment is not easy, however, and will likely require City involvement to remove the fiscal and regulatory barriers that stand in the way of beneficial development. These barriers have yet to be determined and more study will need to be conducted in order facilitate this type of development.

SP-60 Homelessness Strategy – 91.215(d)

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

The Homeless Coalition of Southern Indiana (HCSI) serves as the Entry Coordinator/the lead agency for the local Continuum of Care (Coc). HCSI is part of a collaboration with the Indiana Housing and Community Development Agency and the Community Foundation of Southern Indiana that received a multi-year grant to create a Single Point of Entry System called United Community. This new system will help reduce barriers to access for citizens by streamlining navigation across the multitude of services offered by community health, education and human services sectors. The planning and development process includes an assessment of area service providers including the eligibility criterion, existing resources, and barriers to entry. With that information the project has developed and pilots a community facing platform to quickly connect individuals with the services and resources they need.

The Community Foundation of Southern Indiana compiled a resource guide in 2021 of non-profit service providers in which the HCSI and other agencies can access in order to direct homeless and others in need to the right provider. This organization and its members continue to work toward implementing the goals and strategies identified in the “Strategic Plan to End Homelessness in Clark & Floyd Counties by 2025”. The “White Flag” Shelter will continue to serve by providing overnight shelter during the winter and providing medical care (vaccines, HIV testing), and transportation. Several cooling stations will be available around southern Indiana during extreme heat temperatures. As the CoC one of HCSI’s roles is to coordinate the annual Point in Time (PIT) count. The 2021 PIT report is available at this time. Hope Southern Indiana holds monthly veterans’ meetings where needs may be assessed. Local restaurants provide meals at the White Flag, Cooling Stations and the Veterans meetings.

Addressing the emergency and transitional housing needs of homeless persons

Catalyst Rescue Mission recently took over the Haven House Homeless Shelter which remains the only full-time shelter in Southern Indiana and has the capacity to serve up to 145 homeless individuals during the extreme temperatures. Catalyst has 88 program beds and 36 emergency shelter beds with the capacity to expand up to 145 during white flag. The Salvation Army has 3 cooling stations in Southern Indiana (Jeffersonville, Clarksville, & Corydon). Catalyst Rescue Mission, The Salvation Army, St. Elizabeth’s Catholic Charities, Hope Southern Indiana, Jesus Cares @ Exit O, CASI & HCSI members continue to assess and address the needs of homeless persons and all serve as a point of referral for a broad variety of services and housing programs that operate in our community. Lifespring Health Systems, St. Elizabeth’s, Center for Women & Families all provide mental health and case management services.

The Volunteers of America (VOA) and Kaiser Home Support Services continue to provide housing for homeless persons and more specifically homeless veterans. Blue River Housing, in partnership with Hoosier Hills offers transitional housing for domestic violence victims in the surrounding counties of Harrison and Washington.

Emergency Shelter:

St. Elizabeth's Emergency Shelter – 19 beds (women & children)

Catalyst Rescue Mission - 88 program beds, 36 emergency shelter beds and can expand to support 21 additional beds during White Flag and cooling stations situations.

The Salvation Army White Flag & Cooling Stations (New Albany, Clarksville, Corydon)

Transitional & Permanent Supportive Housing:

St. Elizabeth's Affordable Supportive Housing 9 units (26 beds)

St. Elizabeth's Regional Maternity Center- 12 beds

Jill's Hope Transitional Housing for Domestic Violence Victims-16 beds

Liberty Place (Veterans)-16 beds

LifeSpring Permanent Supportive Housing-17 apartments (35 beds)

Blue River (Stepping Stones) Supportive housing for young adults (18-25) with disabilities- 7 units

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.

Homeless Coalition of Southern Indiana operates a homeless prevention support agency focused on prevention and support programs including counseling, and case management. First Baptist's Mission Go and Jesus Cares @ Exit O, are outreach programs that assist homeless and those at risk. Catalyst Rescue Mission offers job-skills training, life-skills training, counseling, and case management aimed at securing permanent housing for Southern Indiana's homeless population. The VOA and Southern Indiana's HOPWA program provide emergency financial assistance to individuals with HIV/AIDS who are at-risk of becoming homeless or losing utility services and other resources to help them achieve long-term housing stability including financial management, legal assistance career opportunities and nutritional options.

St. Elizabeth's three programs listed above assist parenting females moving toward permanent housing and case management. The above-referenced programs all assist a variety of low-income persons avoid becoming homeless. The Jeffersonville Township Trustee provides rental assistance to individuals and families that are at-risk of becoming homeless due to pending eviction and utility assistance if shut off notice has been served.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from

public and private agencies that address housing, health, social services, employment, education or youth needs

The Homeless Coalition of Southern Indiana (HCSI) serves as the Entry Coordinator/the lead agency for the local Continuum of Care (Coc). HCSI is part of a collaboration with the Indiana Housing and Community Development Agency and the Community Foundation of Southern Indiana that received a multi-year grant to create a Single Point of Entry System called United Community. This new system will help reduce barriers to access for citizens by streamlining navigation across the multitude of services offered by community health, education and human services sectors. The planning and development process includes an assessment of area service providers including the eligibility criterion, existing resources, and barriers to entry. With that information the project has developed and pilots a community facing platform to quickly connect individuals with the services and resources they need.

The Community Foundation of Southern Indiana compiled a resource guide in 2021 of non-profit service providers in which the HCSI and other agencies can access in order to direct homeless and others in need to the right provider. This organization and its members continue to work toward implementing the goals and strategies identified in the “Strategic Plan to End Homelessness in Clark & Floyd Counties by 2025”. The “White Flag” Shelter will continue to serve by providing overnight shelter during the winter and providing medical care (vaccines, HIV testing), and transportation. Several cooling stations will be available around southern Indiana during extreme heat temperatures. As the CoC one of HCSI’s roles is to coordinate the annual Point in Time (PIT) count. The 2022 PIT report is not available at this time. Hope Southern Indiana holds monthly veterans’ meetings where needs may be assessed. Local restaurants provide meals at the White Flag, Cooling Stations and the Veterans meetings.

The City of Jeffersonville’s City Council and Township Trustee has taken action to provide funding to Catalyst Rescue Mission for the homeless shelter. The shelter works with employers to secure jobs for residents and the health department for medical needs. Unaccompanied youth are directed to the Youth Shelter. The Center for Women & Families provides hotel vouchers as needed, legal advocacy, counseling and transportation. Indiana University Southeast (IUS) Veterans Organization collects non-perishables, clothing, and household items that assist veterans’ transition into a stable life. Liberty Place (Kaiser Home Support Services) has 16 room housing for Veterans with a 24-hour staff. Hope Southern Indiana holds monthly meetings for veterans and local restaurants donate lunch. The Volunteers of America (VOA) provides rental assistance, vocational, educational and counseling for Veterans and their families that promote stability who reside in or are transitioning to permanent housing. Blue River Services provides rentals and supportive services for homeless young adults (18-25) with disabilities.

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

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

The Clark County Health Department provides guidance to address any concerns parents might have as well as guidance abating and/or cleaning up lead-based paint hazards. Clark County Health department has information available on Lead Poisoning Prevention and has testing available for exposed individuals. Additional information is also available through the Indiana Department of Health. We do have testing available for children under 6.

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

All program initiatives are related in that they implement the federal and state requirements.

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

The City is consistent with HUD's lead-based paint regulations and requirement including safe lead work practices as needed for all housing rehab projects.

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

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

The City, in partnership with local social service and housing providers in the community, strives to help households elevate themselves out of living in poverty by supporting services aimed at developing self-sufficiency and creating jobs. The Jeffersonville Housing Authority (JHA) assists the largest population of poverty-level families in the jurisdiction. JHA provides over 350 families with housing. Nearly 60% of the admissions to JHA programs are elderly/disabled or homeless families. JHA provides free GED classes and assists with the testing fee. A full-time Social Services Coordinator is available to help the residents through the various programs. Spring Hills EnVision Center provide communities with a centralized hub for support in the areas of education, economic empowerment, character & leadership, and health & wellness. A computer lab provides internet access to community resources for work programs and social services activities.

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

The primary strategy in 2023 to 2027, for the City of Jeffersonville will be to serve as an advocate for households earning less than 80 percent of the area median income. Very few housing units are available and affordable to this income bracket that it is essential for families living in poverty to have more housing options, particularly if they are working in the community. New housing options must be closer to work, transportation options and public amenities such grocery stores, health care and schools.

SP-80 Monitoring – 91.230

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

Subrecipient Agreements or contracts are required for all projects and activities undertaken. Infrastructure and park facility projects require engineers and architects as well as contractors to execute a contract consistent with all federal regulations. Public service and housing program providers are required to execute a Subrecipient Agreement specific to the services they will provide and consistent with federal regulations. Program participants, contractors, and organizations involved in the plan are required to submit regular reports detailing their progress, financial invoices with progress, and other relevant information. These reports help track the implementation of the plan and assess compliance. The Redevelopment staff review all incoming invoices prior to processing for payment. Architects/Engineers and Redevelopment staff review payment applications from contractors to ensure accountability. Infrastructure and park facility projects are monitored through weekly staff and/or engineer/architect inspections. Authorized personnel might conduct site visits and audits to assess on-the-ground activities' compliance with the plan's requirements. They verify that the work aligns with the approved plans and complies with relevant regulations. Davis Bacon projects are monitored weekly through certified payrolls and inspections as well as employee interviews as required. Subrecipients are required to submit quarterly reports to ensure compliance.

The Financial Compliance Manager prepares an ongoing Spend Down worksheet providing an analysis of all projects that is used to alert staff to slow spending or stalled projects. A risk analysis is prepared to indicate which Subrecipients meet the criteria for risk and need to be monitored. On-site visits and remote monitoring are conducted for Subrecipients as applicable. Technical assistance provided covers reporting and documentation requirements, cost eligibility, Section 3, and the OMB.

The Department of Redevelopment uses its best efforts to encourage minority and women business enterprises with the maximum opportunity by way of including language in all CDBG funded Request for Proposals/Qualifications, Invitations to Bid, and legal advertisements. The Department of Redevelopment sets specific targets for minority-owned businesses' participation in the plan's projects. They may implement policies like preferential contracting or procurement to ensure that minority businesses are included and given fair opportunities as outlined in their procurement policy .All contracts and Sub recipient Agreements include language for inclusion of participation of MBE & WBE.

Expected Resources

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

Introduction

The City of Jeffersonville will utilize CDBG funding from the US Department of Housing and Urban Development to achieve its goals. The funding each year is approximately \$260,223. Seventy percent of the funding each year must fund projects that benefit low to moderate income individuals, households or areas.

Only 15 percent of the CDBG funds, each year, may be used to fund public and social service activities. The remaining funds may be used to go towards bricks and sticks activities including housing, public facilities and public infrastructure projects.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvement	260,223	0	0	260,223	1,040,892	Expected amount reflects the next four years.

Table 59 - 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 City of Jeffersonville does not require projects receiving CDBG funding to meet any match requirements. However, many of the projects and programs with large budgets are only partially funded with CDBG dollars, and naturally require other funds. The largest awards are used towards public infrastructure projects. To complete these larger projects, local tax dollars may be used in conjunction with CDBG funds.

Social service providers, including those who serve the homeless and people living with HIV/AIDS, rely on other sources of funding. Some of those agencies also apply to the State of Indiana for other resources, such as the McKinney Vento Homeless Assistance Grants. For many of the social service agencies, private

Demo

resources must make up for the decrease in public funding. Altogether, the public service agencies will leverage several million of private and public resources for their programs during the Consolidated Plan.

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

N/A

Discussion

The primary activities the City of Jeffersonville will fund in the next five years are:

- Improvement of accessibility of public infrastructure such as improvements to park facilities in LMI areas
- Improvements of infrastructure such as sidewalks and drainage in LMI areas
- Support social services to low income households

Each of these activities and projects will require resources outside of the CDBG funding. Most will require local, State or private funding from outside agencies. These resources offer competitive grants to programs that meet missions and visions of the granting agency. Each year the City of Jeffersonville will work with recipients to support their applications to outside agencies for additional funding as the City's allocation has become a small piece of a larger funding plan.

Demo

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Ord	Goal Name	Start	End	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Infrastructure Improvements	2023	2027	Non-Housing Community Development	City of Jeffersonville target Area Local Target Area	Create Sustainable Communities	CDBG: \$160,223	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
2	Park Facilities	2023	2027	Non-Housing Community Development	City of Jeffersonville target Area Local Target Area	Create Sustainable Communities	CDBG: \$60,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted Public Facility or
3	Administration, Planning & Fair	2023	2024	Non-Housing Community	City of Jeffersonville target	Administration, Planning & Fair	CDBG: \$40,000	Other: 500 Other

Table 60 – Goals Summary

Goal Descriptions

1	Goal	Infrastructure Improvements
	Goal Descripti	Support infrastructure projects including sidewalks, curbs, ADA ramps, retaining walls, and drainage as needed.
2	Goal	Park Facilities
	Goal Descripti	Increase accessibility and quality of life for residents of low-and moderate-income areas by constructing and improvements to the City's Parks and Recreation facilities.

Demo

3	Goal	Administration, Planning & Fair Housing Initiative
	Goal Descripti	Implementation of the CDBG One-Year Action Plans throughout the Consolidated Plan including Planning activities and promoting fair housing choice. Increase coordination

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Jeffersonville will utilize CDBG funding for 2023 from the US Department of Housing and Urban Development to achieve its goals. The FY2023 entitlement is \$260,223.00. Seventy percent of the funding this year must fund projects that benefit low to moderate income individuals, households or areas. Thirteen percent of the CDBG funds will be used to fund public and social service activities. The remaining funds will be allocated toward housing and public infrastructure/facility projects.

Projects

#	Project Name
1	Sidewalk Spot Improvements
2	Park Facility improvements
3	Youth Asset & Enrichment Programs
4	Administration, Planning and Fair Housing

Table 61 – Project Information

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

Due to time constraints, these are the areas we know have immediate needs and can make an impact during our first year of our program.

AP-38 Project Summary
Project Summary Information

Demo

1	Project Name	Sidewalk Spot Improvements
	Target Area	City of Jeffersonville target Area
	Goals Supported	Infrastructure Improvements
	Needs Addressed	Create Sustainable Communities
	Funding	:
	Description	A continuation of spot basis sidewalk improvements where deteriorated sidewalks restrict connections that can benefit pedestrians. This will include curbs, retaining walls and drainage as needed. Eligible per 24CFR 570.201(c), low/mod area benefit (03L).
	Target Date	8/1/2024
	Estimate the number and type of families that will benefit from the proposed activities	This activity will take place in a CDBG target area of low/mod households and expected to benefit an estimated 2500.
	Location Description	Location TBD
	Planned Activities	
2	Project Name	Park Facility improvements
	Target Area	City of Jeffersonville target Area
	Goals Supported	Park Facilities
	Needs Addressed	Create Sustainable Communities
	Funding	:
	Description	improvements TBD. Eligible per 24CFR 570.201(c) low/mod area benefit (03F or 03E).
	Target Date	8/1/2024
	Estimate the number and type of families that will benefit from the proposed activities	This project will take place in a low/mod census area and benefit residents.
	Location Description	TBD
	Planned Activities	TBD
3	Project Name	Youth Asset & Enrichment Programs
	Target Area	
	Goals Supported	
	Needs Addressed	Create Sustainable Communities
	Funding	:

Demo

Description	A consortium of agencies and the Jeffersonville Parks Department implements programs which are designed to increase exposure of youth to positive role models while building developmental assets and providing safe and basic recreational and educational opportunities. Eligible per 24CFR 570.201(e), low/mod clientele benefit (05D).
Target Date	8/1/2024
Estimate the number and type of families that will benefit from the proposed activities	A consortium of agencies and the Jeffersonville Parks Department implements programs which are designed to increase exposure of youth to positive role models while building developmental assets and providing safe and basic recreational and educational opportunities. Eligible per 24CFR 570.201(e), low/mod clientele benefit (05D).
Location Description	TBD
Planned Activities	To provide basic and safe recreational and educational opportunities for low-and moderate-income youth.
4	Project Name Administration, Planning and Fair Housing
	Target Area City of Jeffersonville target Area
	Goals Supported Administration, Planning & Fair Housing Initiative
	Needs Addressed Administration, Planning & Fair Housing Initiative
	Funding :
	Description This project implements the One-Year Action Plan including planning activities and the promotion of Fair Housing Initiatives. Eligible per 24CFR 570.206 & 570.205 (20,21,A & 21D).
	Target Date 8/31/2024
	Estimate the number and type of families that will benefit from the proposed activities
	Location Description Jeffersonville City Hall, 500 Quartermaster Court, Jeffersonville, IN 47130
	Planned Activities

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 geographic area is comprised of approximately 2.5 square miles of the City’s 34 square miles. Jeffersonville’s downtown neighborhoods and the oldest parts of the City have the most concentrated areas of low-income and minority concentration and represents the greatest housing density. These low-and moderate-income census block groups are considered the City’s CDBG Target Area. Public infrastructure projects will be in areas of low-income concentration. The rule for CDBG funds is that an area must have at least 51 percent of the households earn less than 80 percent of the area income. Areas with this high percentage with primarily residential will receive infrastructure and housing improvements.

Geographic Distribution

Target Area	Percentage of Funds
City of Jeffersonville target Area	30
Local Target Area	70

Table 62 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The overall size of the target area means that no allocation is more than a couple of miles distance from another and therefore benefits of an allocation are shared by the majority of residents of an entire neighborhood. Because of the deteriorating infrastructure in the area the greatest reinvestment of CDBG funds for public facility projects and quality of life projects which will be located in the areas of low-income concentration.

Discussion

Geographic distribution allocation & rational are both discussed in the above sections.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

In July 2021, the Jeffersonville City Council adopted a Unified Development Ordinance (UDO). This ordinance replaced an almost 20-year old zoning ordinance and a 25-year old subdivision control ordinance. The UDO made great strides in eliminating a number of barriers to affordable housing including, decreasing minimum lot sizes for single-family homes, allowing multi-family options by right in the oldest neighborhoods of Jeffersonville, eliminating density standards and excessive setbacks for multi-family developments, streamlining conversion of commercial properties to multi-family properties, etc. Nevertheless, there are still formidable barriers to constructing affordable units within Jeffersonville. These barriers include the high price and low availability of land, high cost of construction, costly fees associated with permitting, zoning code restrictions, and public opposition to low-income and/or multi-family residential developments. Some of these issues are difficult to overcome while others are easier fixes.

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

Table 64 - 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	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	0

Table 65 - One Year Goals for Affordable Housing by Support Type

Discussion

During FY24, the City will strive to support partner housing organizations including Habitat for Humanity and the Homeless Coalition of Southern Indiana to help fund their goals. The City will also be exploring bolstering its existing programs that target LMI households, including supporting property

Demo

AP-60 Public Housing – 91.220(h)

Introduction

The actions over the next year will be limited due to funding provided by HUD will not allow for actions. There is a possibility there will be funding allocated for the Homeless Coalitions program to help families facing homelessness.

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

The actions over the next year will be limited due to funding provided by HUD will not allow for actions. There is a possibility there will be funding allocated for the Homeless Coalitions program to help families facing homelessness.

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

While the City has not had time to put planning into place for encouraging public housing residents to become more involved in management and participation in homeownership, The local Habitat for Humanity program is active in our community with 11 planned homes over the next 5 years. Their program requires residents to be involved in financial education, as well as sweat equity in the program by working on their own homes and those of their neighbors in the same program.

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

NA

Discussion

See above

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

Introduction

The most strategic goals and actions relates to the CoC and its partners finalizing and implementing the central intake system to provide a common portal for supportive services and housing. This tool will provide efficiencies and help strengthen the region’s ability to effectively match community services with resident needs.

Additionally, the City supports the efforts of the CoC to link appropriate housing and/or service resources to Jeffersonville residents. To do so, the CoC supports the development and ongoing maintenance of a strategic, comprehensive system to address homelessness, and strategies for engaging mainstream partnerships.

Future Goal: Ensure that all residents of Southern Indiana are able to access and maintain permanent housing.

Future Goal: Continue to align the City’s development actions with respect to planning being done to house one of its most vulnerable populations – the homeless

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

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

The Homeless Coalition of Southern Indiana (HCSI) – the CoC, is finalizing its strategic plan that will address outreach, prevention and programming needs. Additionally, the CoC will continue to implement the strategic pillars of the “Strategic Plan to End Homelessness in Clark & Floyd Counties by 2025. One such goal, an inclement weather assistance & sheltering program called White Flag will continue to be implemented.

Addressing the emergency shelter and transitional housing needs of homeless persons

Catalyst Rescue Mission and other community-based organizations with emergency & transitional housing continue to assess and address the needs of homeless persons. The number of beds including permanent/supportive housing is discussed in /supportive housing is discussed in /supportive housing is discussed in sections MA-30 and NA-40.

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

Through the assistance of organizations like the Salvation Army, Jeffersonville Township Trustee, Catalyst Rescue Mission, Liberty Place and Volunteers of America, the CoC is able to help funnel quality of life and supportive services to the homeless in Jeffersonville/Clark County. These organizations provide such services as vocational education, counseling, rent and utility assistance, mental health screening, and other daily living services.

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

Center Ministries formerly Louisville Rescue Mission has opened a homeless prevention support agency in Southern Indiana to serve homeless and those at-risk that will focus on preventative and support programs including job training, counseling, and case management. First Baptist's Mission Go and Jesus Cares Exit 0,, are outreach programs that collect non-perishable food & pet supplies and place them in wooden boxes (Blessings in a Box) for families in need.

St. Elizabeth's Affordable Supportive Housing Program has 9 separate units with 26 beds and assists parenting female head of households moving toward permanent housing. Case management is also provided. The Volunteers of America (VOA) provides supportive services (vocational, educational, counseling, etc.) for Veteran Families promoting housing stability among very low-income veteran families who reside in or are transitioning to permanent housing within 90 days. Limited financial resources prohibit the City of Jeffersonville from supporting any one project or program with a significant amount of funds.

Volunteers of America of Louisville & Southern Indiana's HOPWA (Housing Opportunities for Persons with AIDS) program provides emergency financial assistance to individuals with HIV/AIDS who are at risk of becoming homeless or losing their utility services. In addition to housing and utilities assistance, HOPWA also provides a variety of resources to clients to help them achieve long-term housing stability, including financial management classes, legal assistance, career opportunities and nutritional supplement options.

Both Floyd & Clark County Health Departments offer free HIV and Hep C testing and education, condoms, dental dams, and clean works kits to clients. Clark County Health Department in cooperation with Hoosier Hills Aids Coalition administers a comprehensive HIV/STD Program and integrated services to Clark & Floyd counties that include free substance abuse counseling and case management. Long and short term rental assistance, food and transportation are also provided. Indiana Center for Recovery offers services to adults requiring medical management of withdrawal symptoms from alcohol and/or opioids.

Discussion

Demo

See above. Several temporary homeless shelters and/or warming stations have and will continue to provide short term care during extreme weather conditions to provide basic services such as bed, laundry, shower, meals and referrals. These services are undertaken by Exit 0, Clean Socks, 8th Street Pizza, & Salvation Army. Social service providers, including those who serve the homeless and people with special needs, rely on other sources of funding. There are many agencies that receive financial support from the Metro United Way and some of those agencies also apply to the State of Indiana for other resources, such as the McKinney Vento Homeless Assistance Grants. For many of the social service agencies, private resources fill in most of the budget needs, with public funding covering smaller gaps in operating and programmatic costs. The City of Jeffersonville will continue to support those agencies in seeking other funding to meet their program needs.

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

Introduction:

The City will strive to achieve and expand the supply of affordable housing, support programs that help the most vulnerable households achieve self-sufficiency and improve institutional structure and coordination among providers.

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

In July 2021, the Jeffersonville City Council adopted a Unified Development Ordinance (UDO). This ordinance replaced an almost 20-year old zoning ordinance and a 25-year old subdivision control ordinance. The UDO made great strides in eliminating a number of barriers to affordable housing including, decreasing minimum lot sizes for single-family homes, allowing multi-family options by right in the oldest neighborhoods of Jeffersonville, eliminating density standards and excessive setbacks for multi-family developments, streamlining conversion of commercial properties to multi-family properties, etc. Nevertheless, there are still formidable barriers to constructing affordable units within Jeffersonville. These barriers include the high price and low availability of land, high cost of construction, costly fees associated with permitting, zoning code restrictions, and public opposition to low-income and/or multi-family residential developments. Some of these issues are difficult to overcome while others are easier fixes.

Jeffersonville has strived to be pro-development, but often that development isn't meeting the needs of the lowest-income groups in the City. The City's new Zoning Ordinance has addressed certain zoning regulations that should assist with the creation of more affordable housing, but the City could go further. To that end, "Building Jeff" the City's new Comprehensive plan calls upon the city to Draft a comprehensive housing study for the City of Jeffersonville so that we have a better picture of the housing needs and the barriers to affordable housing. The Comp Plan also urges the City to encourage a broad mix of housing options and price points by determining and removing barriers to such housing that still exist within its UDO. The housing study could assist in identifying these issues within the code and suggest policy changes.

Discussion:

In FY24, the City will explore identifying issues with its current UDO and amending those issues as necessary. The City will also explore reducing fees associated with affordable housing projects and work to streamline the development process for such projects.

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Jeffersonville has developed the following actions planned to address underserved needs, sustain affordable housing, reduce lead-based paint hazards, reduce poverty, develop institutional structures, and enhance agency coordination. The goals and objectives that are addressed in AP-20 and AP-35 will create a visual and safety impact in the neighborhood. Under each goal is a list of priorities and strategies that will meet needs established in the 2023-2027 Consolidated Plan. The City has obligated approximately 70% of the budget to upgrade deteriorating infrastructure and public facility improvements in the community.

Actions planned to address obstacles to meeting underserved needs

The 2023-2027 Consolidated Plan discusses the challenge of addressing the needs in the community because of the perception of affordable housing and insufficient funding to meet the need. Lack of funding lessens the ability to fund many worthwhile public service programs and projects. The City will use its limited resources to address the greatest needs to improve the quality of life for Jeffersonville residents. CDBG funds will be directed to programs with the highest priorities and projects that meet the following criteria:

- Goals that demonstrate a significant need
- Benefits a special need population including homeless and at-risk of homelessness
- Creates a visual impact in a neighborhood

Actions planned to foster and maintain affordable housing

In July 2021, the Jeffersonville City Council adopted a Unified Development Ordinance (UDO). This ordinance replaced an almost 20-year old zoning ordinance and a 25-year old subdivision control ordinance. The UDO made great strides in eliminating a number of barriers to affordable housing including, decreasing minimum lot sizes for single-family homes, allowing multi-family options by right in the oldest neighborhoods of Jeffersonville, eliminating density standards and excessive setbacks for multi-family developments, streamlining conversion of commercial properties to multi-family properties, etc. Nevertheless, there are still formidable barriers to constructing affordable units within Jeffersonville. These barriers include the high price and low availability of land, high cost of construction, costly fees associated with permitting, zoning code restrictions, and public opposition to low-income and/or multi-family residential developments. Some of these issues are difficult to overcome while others are easier fixes.

Jeffersonville has strived to be pro-development, but often that development isn't meeting the needs of the lowest-income groups in the City. The City's new Zoning Ordinance has addressed certain zoning regulations that should assist with the creation of more affordable housing, but the City could go further. To that end, "Building Jeff" the City's new Comprehensive plan calls upon the city to Draft a comprehensive housing study for the City of Jeffersonville so that we have a better picture of the housing needs and the barriers to affordable housing. The Comp Plan also urges the City to encourage a broad mix of housing options and price points by determining and removing barriers to such housing that still exist within its UDO. The housing study could assist in identifying these issues within the code and suggest policy changes.

One significant opportunity for affordable housing options could come with the replacement of certain aging commercial strip centers within the City as outlined in the 2018 Tenth Street Strategic Investment Plan and reiterated in the Comprehensive Plan. Redevelopment of these aging centers could provide a mix of housing options in close proximity to existing transit options and commercial markets. This type of redevelopment is not easy, however, and will likely require City involvement to remove the fiscal and regulatory barriers that stand in the way of beneficial development. These barriers have yet to be determined and more study will need to be conducted in order facilitate this type of development.

Actions planned to reduce lead-based paint hazards

The Clark County Health Department recommends that children six (6) years old and under be screened for lead, particularly those living in, regularly visiting or attending a childcare facility built before 1978. The Health Department provides guidance to address any concerns parents might have as well as guidance abating and/or cleaning up lead-based paint hazards. The City is consistent with HUD's lead-based paint regulations and requirement including safe lead work practices as needed for all housing rehab projects. Federal regulations require that lead hazard evaluation and reduction be carried out for all CDBG activities receiving housing assistance for those houses that were constructed before 1978. All rehab work will be done in compliance with the Environmental Protection Agency's lead-based paint rules and regulations.

Actions planned to reduce the number of poverty-level families

According to the survey conducted by Welfare Info in 2021, approximately 11.5 % of Jeffersonville persons live in poverty. The City is working towards anti-poverty strategy which is based on attracting new businesses and supporting workforce development including job training. In addition to partnerships with local social service and housing providers in the community, the City strives to help households elevate themselves out of living in poverty by supporting services aimed at developing self-sufficiency and creating jobs. All CDBG RFPs, bids, contracts, and agreements identify and encourage Section 3. Tackling poverty is the most important factor in reducing social exclusion and improving the lives of our residents. The City in partnership with the social service and housing provider community, will strive for the goals and strategies below to help households stay out of poverty and/or be self-sufficient:

- Promote economic empowerment by supporting facilities, services, and activities aimed at developing self-sufficiency such as, childcare, healthcare, youth enrichment programs.

- Assist businesses with improvements and job creation
- Promote Section 3 opportunities
- Provide affordable housing opportunities
- Advocate for fair housing

Actions planned to develop institutional structure

The City of Jeffersonville works towards building capacity through partnerships with community agencies and groups such as the Continuum of Care (CoC), Jeffersonville Housing Authority, Subrecipients and City departments, i.e., Jeffersonville Parks Department, Jeffersonville Planning & Zoning etc. Private industry will be utilized for public facility improvements. The City will continue to foster partnerships between non-profits and other local organizations for the expansion of the supply of safe and affordable housing and delivery of public service programs.

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

The City of Jeffersonville will continue its support of social service agencies; non-profit housing organizations and private organizations to not only build up the capacity, but to also connect the members. By connecting these different organizations, planning efforts will be more streamlined, and projects developed from those efforts will go more to address the households and individuals with the most need. As the local unit of government, the City is empowered to apply for and administer certain types of grants. Support from the City, expressed as a certification of consistency or some other instrument, will be provided if needed.

Social service agencies are a link between the provision of housing and the population it is intended to serve. The agencies work directly with providers of services to persons with special needs including mental health, disabled, elderly, drug and alcohol addiction and families that are at-risk of becoming homeless. Although these agencies cannot provide housing, they can direct housing efforts where needed and are integral in the planning of housing and services for target populations. Non-profit housing agencies play a role in the implementation of this plan through the rehabilitation of existing units. The Jeffersonville Housing Authority is responsible for the management and maintenance of public housing units. The Housing Authority will continue in its efforts to modernize these public housing units in order to provide decent, affordable housing in the City.

Discussion:

The Annual Action Plan will address many items as noted in the previous discussion points. However, as a recipient of HUD funds, the City of New Albany certifies it will affirmatively further fair housing choice and take appropriate actions to overcome the effects of any impediments identified, and maintain records reflecting the analysis and actions taken in this regard. The City is committed to ensuring fair housing choice for all residents within its jurisdiction.

Program Specific Requirements

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

Introduction:

Community Development Block Grant funds are the only funding resource the City of Jeffersonville anticipates for fiscal year 2023. The City will serve as an advocate for other agencies seeking funding to bring additional resources to the community as needed.

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
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

The City specifies that the aggregate use of CDBG funds during **one (1)** program year shall principally benefit persons of low- and moderate-income in a manner that ensures that at least 70% of the amount is expended for activities that benefit such persons during the designated period.

Attachments

Citizen Participation Comments

City of Jeffersonville
Community Development Block Grant Program
Citizen Participation Plan

The purpose of this Citizen Participation Plan is to ensure the timely and accessible involvement of the citizens of Jeffersonville in the drafting, implementation, and assessment of the City of Jeffersonville's Consolidated Plan, Annual Action Plan and Consolidated Annual Performance and Evaluation Report. The Consolidated Plan assesses the city's affordable housing and community development needs and market conditions leading to data-driven, place-based investment decisions. This plan is a requirement in order to receive assistance from the U.S. Department of Housing and Urban Development (HUD) and is being adopted with the submission of the city's first Consolidated Plan by August 15, 2023. The Implementation of the Citizen Participation Plan shall be implemented by the Department of Redevelopment with its office located in Jeffersonville City Hall, 500 Quartermaster Court, Jeffersonville, Indiana. The following elements shall govern citizen participation in the process of formulating, implementing and evaluating the Consolidated Plan:

1. Participation by low and moderate-income persons.

Participation by low- and moderate income residents particularly those of slum and blighted areas and areas in which funds are proposed to be used is encouraged. Participation shall be solicited through the publication of public hearing legal advertisements in accordance with Indiana Code requirements and by supplemented block advertisements of the proposed plan in the newspaper. In addition, notices of public hearings shall be posted in and/or made available to such neighborhood centers, the Jeffersonville Public Library, City Hall, as well as posting it online at www.cityofjeff.net as well as on Jeffersonville Indiana's social media pages.

2. Participation by Residents of Publicly-assisted Housing

Participation by residents of publicly-assisted housing will be encouraged. In addition to the methods listed above, participation shall be solicited by informing the Jeffersonville Housing Authority of public hearings regarding the Plan. And requesting the Housing Authority post notice of public meetings and public hearings at all locations it deems reasonable.

3. Access to Information

All Citizens shall be provided reasonable and timely access to local meetings, information and records in relation to the City of Jeffersonville's proposed use of the Plan funds. Notices of all public hearings shall be published in accordance with Indiana Code requirements.

A summary of the Consolidated Plan and/or annual action plan will be published in the newspaper and comments will be solicited. This summary shall include the estimated amount of federally funded assistance the City expects to receive, and how they intend to use such assistance, including the amount that will be made available to low- and moderate -income persons. The full draft of the proposed Plan is to be made available at various community

locations throughout the City, including the Redevelopment office, the Jeffersonville Public Library, Jeffersonville Housing Authority management office, and at www.cityofjeff.net

The City shall receive written public comments on the draft for a period of not less than thirty days from the date it is first made available.

4. **Environmental Review** notices shall be published as applicable and as required by 24 CFR Part 58 in the newspaper and comments shall be solicited.

5. **Technical Assistance**

Any group representing low- and moderate-income persons, which requests it in writing shall be provided technical assistance in developing proposals for activities that are consistent with the Consolidated Plan. (Contact information for this assistance can be found at the last section of this document)

6. **Public Information Meetings and Public Hearings**

In order to obtain citizen input and respond to proposals and questions at all stages of the community development program, the following public information meeting and public hearings will be held to solicit comments on the following subjects: (1) Goals and objectives of the CDBG program (2) The total amount of CDBG funds available (3) Community development and housing needs (4) Proposed activities for project and amount to be requested for project (5) The proposed amount of funds to be used to benefit low-and moderate-income people (6) Whether any persons will be displaced as a result of the proposed activities

Notices of all public hearings shall be published in accordance with Indiana Code requirements.

Annual Redevelopment meetings are scheduled on the last Wednesday of each month. Public meetings and public hearings will be held at City Hall, in the Mayors Conference Room (unless otherwise notified).

7. **Consultations**

In order to better use the resources and expertise of other corporate and non-corporate organizations with interests in affordable housing, a better living environment, and expanded economic opportunities, The Redevelopment Commission shall involve, to the extent possible, these organizations in developing an assessment of needs for the City. Such consultations shall include, but not be limited to the following: not-for-profit social service and/or housing organizations, banks, realtors, and other municipal governing bodies local and regional institutions, Continuums of Care, businesses, developers, philanthropic organizations, broadband internet providers, and community-based and faith-based organizations.

Written Comments and Complaints

All citizen comments and complaints regarding any facet of the Plan should be directed to the Jeffersonville Department of Redevelopment. As per 24 CFR Part 91.105(b)(5). The City shall consider any comments or views of citizens received in writing, or orally at the public hearing or public information meetings, in preparing the final Plan. Written comments and complaints shall be responded to within 7 working days where practicable but no more than 15 working days as required by 24 CFR Part 91.105(j). A summary of these comments or

views, and a summary of any comments or views not accepted and the reasons therefore, shall be attached to the final plan.

8. Limited English Proficiency (LEP)

According to the Census updated July 1, 2022, and estimated 5.7% of Jeffersonville's households are non-English speaking. The Department of Redevelopment shall accommodate the needs of this population through the use of interpreters, if necessary. Special arrangements will be made to communicate with these persons, if they desire to participate in a public hearing or public meeting. Information on assistance for those with Limited English Proficiency (LEP) will be included in public notices, hearings, and solicitations for public input. You may contact Delynn Rutherford via email at drutherford@cityofjeff.net or mail at City of Jeffersonville, attn.: Delynn Rutherford, 500 Quartermaster Court, Jeffersonville, IN 47130

9. Special Assistance to Persons with Disabilities or Special Needs

Persons that need special assistance with disabilities or special needs individuals who may require special assistance to attend any Meeting or Hearing open to the public may make their request known by contacting the Jeffersonville Department of Redevelopment 812.285.6406 (voice) or 1.800.743.3333 (Indiana Statewide Relay for the hearing-impaired {toll free}). They may also contact via email to Delynn Rutherford, drutherford@cityofjeff.net.

10. Displacement of Persons

The City of Jeffersonville will minimize the displacement of persons under their consolidated plan. Should displacement occur, the City, its sub-recipient, or the entity carrying out the activity, to: strive to avoid or minimize the displacement of individuals as a result of HUD funded activities. Therefore, to the greatest extent possible, the City:

- Considers the impact of displacement in site selection, during the project planning phase.
- Provides information to displaced individuals on available assistance and relocation benefits. Prior to approval of any HUD funded activity with the potential for temporary or permanent displacement of individuals, the responsible agency (City or private developer) provides a written plan of action for comparable replacement low-income housing and assistance to displaced persons, based on the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA), 49 CFR part 24.

The City's ultimate goal will be to ensure no displacement occurs under its CDBG activities.

11. Amendment Process

The City will amend its approved Consolidated Plan or Annual Action Plan whenever one of the following decisions are made:

- A change in allocation priorities or method of distribution of funds;
- Carrying out a new goal or amending a goal in the Action Plan;
- Carrying out a new activity which has not been previously described in the Plan;

- A substantial change in funding amounts including additional appropriations or the receipt of program income

Definition of substantial changes

- Changes in funding that is more than 15% of the total annual grant award.
- Any proposed substantial amendments to the Consolidated Plan or One-Year Action Plan will
- Made available to the public for comment through a notification of change notice published
- As a display ad in at least one local newspaper. Interested parties will be provided with at
- Least a 30-day comment period regarding the proposed amendment.

Amendment or modification of Citizen Participation Plan

Any substantial amendments to or modifications of the City of Jeffersonville's Citizen Participation Plan will be made available to citizens, public officials, and other interested Parties through a notification of change notice in at least one local newspaper. This notice may be in the form of a display ad or legal notice of reasonable size and may be included With other Consolidated Plan notices being published at the same time.

12. Performance Reports

Citizens shall be provided with reasonable notice and an opportunity to comment on the Consolidated Annual Performance and Evaluation reports (CAPER). Notice of the availability of the performance reports shall be given in the same manner as the notice of the availability of the Plan (as per Number 1, above). Draft performance reports shall be made available at the same locations as the draft plan (as per Number 3, above). Comments on the Performance Report prior to its submittal to HUD shall be received for a period of not less than 15 days. The City shall consider any comments or views of the citizens received in writing, or orally at the public hearings or meetings in preparing the final performance report. Written comments and complaints shall be responded to within 7 working days where practicable. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons therefore, shall be attached to the final Performance Report. The final CAPER as approved by HUD will be made available within 30 days of acceptance of the report.

13. Jurisdiction Responsibility & Access to Records

The requirements for citizen participation outlined in the document do not restrict the responsibility or authority of the City for the development and execution of the Consolidated Plan. The jurisdiction will maintain and provide the community, public agencies, and other interested parties, with reasonable and timely access to information and records. These records will be available and maintained within the Department of Redevelopment Commission.

Written comments should be addressed to:

Jeffersonville Redevelopment Commission
ATTN: Grants Administrator
City of Jeffersonville

Jeffersonville
Page | 4

draft citizen participation plan (002)

500 Quartermaster Court
Jeffersonville, 47130
Or via email to: drutherford@cityofjeff.net

DRAFT

Demo

August 2, 2023

Delynn Rutherford, Grants Administrator
Department of Economic Development, City of Jeffersonville
Jeffersonville Municipal Building
500 Quartermaster Ct., Ste 257
Jeffersonville, IN 47130

Dear Ms. Rutherford,

We, Habitat for Humanity Clark & Floyd Indiana (Habitat), are seeking funding from the City of Jeffersonville as a Community Development Block Grant (CDBG) sub-recipient in support of our dynamic and unique solution to affordable housing in Clark County—the Spring Hill Station Affordable Housing Project (Spring Hill Station). Spring Hill Station is a Habitat *community* of eleven homes on Riddle St. in Jeffersonville, IN, that are being constructed between 2023 and 2025. As a CBO—Community Based Development Organization, we are requesting \$30,000 per home, per year, for the duration of this three-year affordable housing project. The total Spring Hill Station project budget is \$1.65 MM, with a cost per home of approximately \$150,000.

We believe our low-income housing project aligns perfectly with HUD's CDBG program, which supports community development activities that build stronger and more resilient communities. One of CDBG's three objectives specifically benefits low- and moderate-income families with housing, jobs, and services. To that end, we are requesting a grant of \$30,000 per home, per year, for the duration of this project.

Spring Hill Station is located on a cul de sac in Claysburg, adjacent to Lansden Park, and surrounded by tennis and basketball courts, green spaces, a senior center, and Community Action Center of Southern Indiana. This location provides quick access to I-65, downtown Jeffersonville, and Louisville. Retail, healthcare, and bus access, among others, are easily walkable and bikeable. Habitat is building eleven houses on Riddle Street, the first four in 2023. After experiencing a decline in the 1950s and 60's, Claysburg has been undergoing a revitalization recently, aimed at improving both business and housing access in the community. *Insider Louisville* reported in 2020 that Claysburg is benefiting from redevelopment and revitalization in Louisville, KY, and becoming attractive to young professionals and families thanks to investment in affordable housing and local business.

This project began with a donation of land from the Jeffersonville Housing Authority. Spring Hill Station is unique from other Habitat home builds which upon completion, will result in a transformational neighborhood of financially educated, invested, and empowered families who have put sweat equity into building not just their own homes, but also each other's. The homes will house eleven low-income families with up to 19 adults and children and, this 11-home Habitat affordable housing cul de sac is possibly the first of its kind constructed in Southern Indiana. Building commenced on the first two homes the week in early May and is nearing completion. Construction of the second two homes will begin this fall. Four more will be built in 2024 and the remaining three in 2025.

Measurable goals around impact include Habitat client families served, the Jeffersonville community and our Habitat affiliate itself. Habitat's overarching goals are to pull qualified families out of the rental

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vortex, put them into affordable housing and allow them to build generational wealth. Homeownership creates stability and accountability to family and community. Additional goals for our clients include increased nutrition, access to better healthcare and holistic well-being. When families move from "surviving" to "thriving" their communities benefit as well. Intangible impacts include parents who no longer need to work 2-3 jobs to pay exorbitant rent and can invest time in their children and their education and contribute to their communities. Individual client success is specifically measured by their continued ability to pay their mortgage month over month and year over year. This project plays a significant role in growing the economic prosperity of Clark County and its residents with sustainable and attainable home ownership.

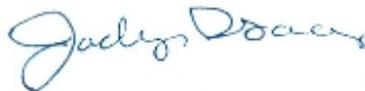
Habitat, with each new homeowner placed in a Habitat home, also becomes more sustainable as an organization and grows in capacity and our ability to build even more homes and serve more families; this is unique to our organization and Southern Indiana. HFHCFI will measure this impact and effectiveness against a goal of, after building 50 homes over the past 30 years, building our next 50 in just 10.

Through volunteer labor and the donations of money and materials, Habitat builds and renovates simple, decent houses for people who make between 30%-80% of the area's median income. All partner families must be employed and meet credit guidelines to qualify. In addition to closing costs of \$2,000, clients are required to invest 250 hours of sweat equity in their home and in the homes of other partner families. Houses are sold at no profit with a zero percent interest, 25-year term loan, with payments at 28% or less of their monthly income, approximately \$650 per month.

Habitat goes beyond helping our clients afford a decent home. Sweat equity requirements additionally include participation in 12 months of financial education that prepares families for homeownership believing that this type of education leads to "a greater investment in the home, a more solid foundation for long-term personal success and a boosted sense of well-being and pride." Education topics include budgeting, credit cards, credit reporting, debts, and loans, investing, planning, and planning for emergencies.

We greatly appreciate the City of Jeffersonville's time and attention as you consider our funding request. We have attached our project budget/budget per home and contacts and timetable follows. Your ongoing project contribution will make a significant difference in our work and to the clients we serve.

Very truly yours,



Jackie Isaacs, Director of Operations

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Key contact and staff: Kathleen J Fleck is the primary point of contact for this grant request and can be reached at kathleenjleck@habitatcfi.org and (502) 291-6608.

Jackie Isaacs is the Director of Operations, joining HFHCFI in 2022 from Habitat for Humanity Metro Louisville where she held roles of increasing responsibility including homebuyer coordinator, financial services manager, and mortgage and grants manager since 2012. You can reach Jackie at jisaacs@habitatcfi.org and (502) 718-8044.

Timetable

May – September 2023	Build for homes 1 & 2
September – December 2023	Build for homes 3 & 4
January – December 2024	Build for homes 5, 6, 7 & 8
January – December 2025	Build for homes 9, 10 & 11

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On Thu, Aug 10, 2023 at 1:57 PM Delynn Rutherford <DRutherford@cityofjeff.net> wrote:

Brandi,

I have all the comments and I do have the request for funds for the rental assistance but I am not seeing anything further or any formal request. Did I miss an email?

From: Brandi Pirtle [<mailto:bpirtle@soinhomeless.org>]
Sent: Thursday, August 10, 2023 1:52 PM
To: Delynn Rutherford <DRutherford@CityofJeff.net>
Subject: Re: CBDG

CAUTION: This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.

Thank you for your quick reply. I wanted to make sure that you got our comment/request for funds and didn't need anything else. Please let me know if there is anything else you need.



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Appendix - Alternate/Local Data Sources

Sort order	Type	Data Source Name	List the name of the organization or individual who originated the data set.	Provide a brief summary of the data set.	What was the purpose for developing this data set?	Provide the year (and optionally month, or month and day) for when the data was collected.	Briefly describe the methodology for the data collection.	Describe the total population from which the sample was taken.	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.	How comprehensive is the coverage of this administrative data collection concentrated in one geographic area or among a certain population?	What time period (provide the year, and optionally month, or month and day) is covered by this data set?	What is the status of the data set (complete, in progress, or planned)?
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