

City of Columbus, Indiana

2024 – 2028 CONSOLIDATED PLAN FOR HOUSING AND COMMUNITY DEVELOPMENT

PY2024 ANNUAL ACTION PLAN



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Executive Summary

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

1. Introduction

The City of Columbus is designated an entitlement community by the U.S. Department of Housing and Urban Development. Based on 24 CFR 91.200(c) and 91.220(b), the Executive Summary is provided to assist in the facilitation of the citizen review and comment. This concise executive summary includes the objectives and outcomes identified in the plan as well as an evaluation of past performance. The plan shall also include a concise summary of the citizen participation process, public comments, and efforts made to broaden public participation in the development of the consolidated plan.

The purpose of the City of Columbus's Five Year 2024-2028 Consolidated Plan and 2024 Annual Plan is to develop a robust community by providing decent housing, a suitable living environment, economic opportunities principally for low and moderate-income persons, comprehensive neighborhood revitalization and programs that will address the needs of homeless and near homeless persons. The plan sets forth how HUD Community Development Block Grant funding will be used with investment priorities to achieve specific HUD objectives and outcomes' performance measures. Columbus does not receive HOME Investment Partnership or Emergency Solution Grant funding directly.

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

Objectives

Provide Decent Affordable Housing meeting the outcome of availability / accessibility and affordability

- Rehabilitation of single family, owner occupied housing and multi-unit rental housing developments (or scattered site rental units) for low and moderate income residents.

Provide Suitable Living Environment meeting the outcome of sustainability

- Support infrastructure improvements in income-qualified neighborhoods and in support of income qualified housing.
- Support the creation of public facilities for residents meeting the HUD definition of limited clientele.

Other: Program planning and general administration.

3. Evaluation of past performance

According to the past (2022) Program Year End Review Letter, HUD has determined that the City has the continuing capacity to administer HUD CPD programs. The City has no current findings and its expenditure level on HUD funded grants met the requirements of the programs.

All PY 2017 through 2019 funds are expended; PY 2022 projects are nearly complete, balance of funds will be expended for owner occupied housing rehab and planning for the 2024-2028 Consolidated Plan; PY 2020 – PY 2022 funds were recently repurposed from Fair Housing-General Administration to owner occupied housing rehab; PY 2023 has projects including owner occupied housing rehab and rehabilitation or construction of a public facility ready to be initiated. PY 2020 – PY 2022 have public facilities funding available for activities though the funds are not being reprogrammed at this time. A multi-unit housing activity has been delayed due to contractor issues. The issues have been resolved and it is anticipated this activity will be completed in July, though likely not in time to meet the required July 3 expenditure ratio. Projects/activities have been and continue to be successful in achieving proposed objectives and outcomes.

4. Summary of citizen participation process and consultation process

The City of Columbus's citizen participation process followed the City of Columbus's Citizen Participation Plan and included community forums and public meetings for the public and stakeholders. In collaboration with a housing study, meetings and community forums have taken place with stakeholders representing realtors, builders, developers; neighborhood associations and preservation groups; housing / community service providers and non-profits; chamber economic development groups, major employers, school district leaders; and young professionals, older adults, involved residents, general public. In addition, the Mayor's Advisory Council on Safe, Available and Affordable Housing continues to meet quarterly which includes representatives from the NAACP, Columbus Housing Authority, Love Chapel (Food Pantry and services provider) Brighter Days (homeless shelter), Columbus Human Rights Commission, landlord's association, and others to gain input from entities with specific expertise in the areas of housing and homelessness. This effort met and exceeded the requirements of the Citizen Participation Plan and provided meaningful input in establishing goals and strategies for the 2024-2028 Consolidated Plan and activities for the 2024 Annual Action Plan.

The citizen participation process includes two public hearings are held at different stages of the program with notices of the public hearings sent to a broad contact list. The initial public hearing to review and provide input on the completion of the Consolidated Annual Performance and Evaluation Report (CAPER) for input on the 2022 program year's expenditures and accomplishments, was held on November 11, 2023. The second public hearing to review and provide input for the Action Plan draft plans and Assessment of Fair Housing (AFH / AI) is to be held on July 2, 2024. This was also an opportunity to obtain citizen comments on issues related to the housing, non-housing and community development needs in the City of Columbus. A public notice for the hearing was published in The Republic and posted on the city's CDBG website on June 15, 2024.

The City of Columbus's 2024-2028 Consolidated Plan and 2024 Annual Action Plan was made available for public review and comment from June 15, 2024 to July 15, 2024. Notice of the 30 day comment period was published on June 15, 2024. Copies of both the 2024-2028 Consolidated Plan and 2024 Annual Action Plan were available for review as stated in the Citizens Participation Plan. See the Citizen Participation Section PR-15 for more information.

- Community Forums: Mayor's Advisory Council on Housing Meetings, February 7, 2024; May 8, 2024.
- Town Hall Meetings: Love Chapel, Thrive Alliance, Turning Point, Human Services Inc. (CoC Representative), Bartholomew Consolidated School Corporation, Columbus Human Rights Commission, Bartholomew County Landlords Association, Columbus Chamber of Commerce, Columbus Regional Health, neighborhood associations, local businesses, city officials on March 20 – 21, 2024. There was an additional open Community Forum on March 20, 2024 from 5:30 – 7:00 p.m. for the general public and stakeholders.
- Online Survey: City of Columbus Housing-Plan-Survey available beginning March 20, 2024 – May 14, 2024.
- Public hearing for current plan review and input for upcoming plans, July 2, 2024
- Public comment period for draft 2024 to 2028 Consolidated Plan, 2024 Annual Action Plan, and the AFH / AI, June 15, 2024, through July 15, 2024
- Public meeting to approve and authorize 2024 to 2028 Consolidated Plan, 2024 Annual Action Plan, and the AFH / AI submittal, July 16, 2024.

5. Summary of public comments

Public comments from the online survey included expressed concerns in following general areas such as housing, affordability, accessibility and quality both rental market and home ownership; homeless issues; community development needs including infrastructure in support of housing; and substance abuse issues.

Public comments are included in the Citizen Participation uploads.

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

All comments and views were accepted.

7. Summary

The City of Columbus's 2024-2028 Consolidated Plan and 2024 Annual Plan have been an inclusive process to help further the goals and outcomes. The overall goal was to develop and improve the city by providing decent housing, a suitable living environment, and economic opportunities principally for low and moderate-income persons, comprehensive neighborhood revitalization and programs that will address the needs of homeless and near homeless persons. An approved Citizen Participation Plan was

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used to gather community comments through stakeholder meetings, public meetings or community forums providing input. Information was gathered from stakeholders, the public and data provided by HUD.

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
Lead Agency	COLUMBUS	
CDBG Administrator	COLUMBUS	Community Development Department
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

The lead agency responsible for overseeing the development of the Consolidated Plan and administering programs covered by the Plan is the City of Columbus, a State of Indiana municipality. The City of Columbus's Community Development Department is responsible for administering the Consolidated Plan.

The primary public and private agencies that may be utilized in implementing Consolidated Plan programs include, but are not limited to, the City of Columbus's Community Housing Development Organizations (CHDO's), Continuum of Care agencies, the Columbus Housing Authority, neighborhood associations, faith-based organizations, governmental entities, and non-profit service and housing providers.

Consolidated Plan Public Contact Information

For more information about the Consolidated Plan and the City of Columbus' Community Development Block Grant program, contact *Robin Hilber*, Director of Community Development, Community Development Department, City Hall, 123 Washington Street, Columbus, Indiana 47201, telephone: 812-376-2520, from 8:00 a.m. until 5:00 p.m., Monday through Friday or email rhilber@columbus.in.gov.

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

1. Introduction

The City of Columbus realizes the importance of the collaboration and coordination between public and private housing, health and social service agencies. The city has adopted an updated Citizen Participation Plan in May of 2024 for its Consolidated Plan and Annual Action Plan that identifies when public hearings and other consultations are to take place. This Plan was used in preparing this 2024-2028 Consolidated Plan and 2024 Annual Action Plan. The City of Columbus's Consolidated Plan and Action Plan were also prepared to comply with the consultation requirements of the CDBG, including consultation with the local Continuum of Care.

HOME, HOPWA and ESG programs consultations are not a component since the city does not receive said funding.

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's coordination between public and private housing, health and social service agencies will continue to be strengthened through regular interaction and meetings. Strong local networks are in place which address several priorities outlined in the CDBG plan. The Community Development Department receives information on the Region 11 Continuum of Care (CoC) quarterly meetings to coordinate and discuss services to address and prevent homelessness in Bartholomew County and Region 11 which includes Johnson, Shelby, Decatur, Brown, Bartholomew, Jennings, Jackson, Brown counties. City representatives assist in the annual Point in Time Count in January. The Mayor of Columbus through the Community Development Department continues the Mayor's Advisory Council on Safe, Available and Affordable Housing meeting at a minimum quarterly. Representatives on this task force includes public, private, and non-profit housing providers, city government, township government and non-profit service providers. Coordination between the City and private and governmental health, mental health and service agencies is primarily accomplished through the Mayor's Advisory Council for Safe, Available and Affordable Housing. These meetings and activities aim to create a seamless network of support that enhances the quality of life including residents in public and assisted housing.

During the housing study currently underway, the city held 3 stakeholder meetings and one community town hall meeting to capture an understanding and collaborate with all factions of service providers, housing providers and residents.

The City of Columbus has an established relationship with the Columbus Housing Authority (PHA) and other assisted housing providers. Columbus Housing Authority representatives attend the Mayor's advisory council meetings and provide updates during the meetings.

In past years the city provided the PHA with CDBG funds needed for the renovations and improvements to PHA facilities and scattered site properties. In addition, it has used its CDBG funds to provide for the homeowner rehabilitation programs, rental housing rehabilitation, and sidewalk replacement. Other assisted housing providers include funding for Turning Point's, domestic violence shelter rehabilitation.

By hosting regular meetings and forums to facilitate communication and collaboration among various agencies, the goal is to continue addressing common challenges and sharing best practices.

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 coordination between the City, homeless service providers, agencies and shelters is primarily accomplished through the Mayor's Advisory Council on Safe, Available and Affordable Housing and community forums held at a minimum quarterly. The community housing input sessions for the 2024-2028 plans and assessment took place March 20 and March 21 2024. The Mayor's Advisory Council on Safe, Available and Affordable Housing met February 7, 2024, and May 8, 2024. The city does not receive or allocate ESG funds, but the draft City of Columbus 2024-2028 Consolidated Plan, the 2024 Action Plan and the AFH / AI are available to all Continuum of Care (CoC) providers within the city's jurisdiction. The CoC is to meet quarterly and provides an annual update to the city and the CDBG administrator. The city reviews the CoC meeting minutes and attends the meetings as schedules allow for determining additional collaborations to be encouraged. This process is ongoing and will continue with a focus on creating a comprehensive support system that addresses both the immediate and long-term needs of homeless individuals and families, as well as those at risk of homelessness.

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

The Region 11 CoC co-chair attended the key stakeholder meeting on March 20, 2024. The co-chairs include the executive directors of Turning Point, the domestic violence shelter, and Human Services Inc., the local Community Action Agency. The director of Human Services Inc. has been designated as the single point of contact for the administration of the homeless in collaboration with the other organizations which assist the homeless population HSI. HSI also administers HMIS in the region.

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	The Columbus Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A Housing Study Town Hall Meeting - stakeholder consultation was held on March 20, 2024. The City received considerable input on housing needs and conditions throughout the city. This information will be utilized to improve programming and outcomes of the 2024-2028 Consolidated Plan and FY 2024 Annual Action Plan and coordination between the City of Columbus and the PHA.
2	Agency/Group/Organization	Lincoln Central Neighborhood Family Center
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing and community development needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A Housing Study Town Hall Meeting and stakeholder consultation was held on March 20, 2024. The City received considerable input on housing needs and conditions throughout the city. This information will be utilized to improve programming and outcomes of the 2024-2028 Consolidated Plan and FY 2024 Annual Action Plan and coordination between the City of Columbus and the neighborhood association.
3	Agency/Group/Organization	Columbus Regional Shelter/Turning Point
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Continuum of Care

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A Housing Study Town Hall Meeting - stakeholder consultation was held on March 20, 2024. The City received considerable input on housing needs and conditions throughout the city. This information will be utilized to improve programming and outcomes of the 2024-2028 Consolidated Plan and FY 2024 Annual Action Plan and coordination between the City of Columbus and those serving the homeless population.
4	Agency/Group/Organization	Human Services Inc.
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Continuum of Care
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A Housing Study Town Hall Meeting - stakeholder consultation was held on March 20, 2024. The City received considerable input on housing needs and conditions throughout the city. This information will be utilized to improve programming and outcomes of the 2024-2028 Consolidated Plan and FY 2024 Annual Action Plan and coordination between the City of Columbus and homeless.
5	Agency/Group/Organization	Thrive Alliance
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing and community development needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A Housing Study Town Hall Meeting - stakeholder consultation was held on March 20, 2024. The City received considerable input on housing needs and conditions throughout the city. This information will be utilized to improve programming and outcomes of the 2024-2028 Consolidated Plan and FY 2024 Annual Action Plan and coordination between the City of Columbus and this affordable housing developer and the local Area Agency on Aging.
6	Agency/Group/Organization	Love Chapel
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Food Pantry
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A Housing Study Town Hall Meeting - stakeholder consultation was held on March 20, 2024. The City received considerable input on housing needs and conditions throughout the city. This information will be utilized to improve programming and outcomes of the 2024-2028 Consolidated Plan and FY 2024 Annual Action Plan and coordination between the City of Columbus and the housing and homeless service provider which includes a food pantry.

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

No agency types were excluded from the public forums/consultations. All were notified of the open forums which were held at a variety of times and venues to allow for those wanting to contribute ample opportunity to do so.

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	Human Services Inc.	The goals of the Strategic Plan have been coordinated with those of the Continuum of Care to make sure that areas of need are addressed.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Columbus Central Neighborhood Plan	Columbus-Bartholomew Co. Plan Dept.	The goal of the plan is to guide future infrastructure, investment and development in the Columbus Central Neighborhood area.
State Street Corridor Plan	Columbus Redevelopment Commission	This Corridor Plan is to guide State Street's revitalization and redevelopment by prioritizing public investment initiatives and capital improvement programming. The Plan also assisted the City in seeking grants and other financial resources at the local, regional, state and federal levels.

Table 3 – Other local / regional / federal planning efforts

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

The city's Director of Community Development and the Community Development Assistant Director, sit on many boards and committees which include representatives of all agency types. The Executive Director is responsible for the oversight and implementation of the CDBG Program and Consolidated Plan with assistance from the Assistant Director of Community Development. Various committees include members from the Columbus Regional Hospital, the United Way of Bartholomew County, Bartholomew County Government (Health Department and WIC Program), and other business and civic leaders.

The City supports the efforts of agencies associated with the State Region 11 Continuum of Care. The lead agency is Human Services, Inc. (HSI) The CoC receives information regarding people and households released into homelessness by other institutional agencies such as extended care facilities, Columbus Regional Hospital or the Bartholomew County Jail.

Narrative (optional):

The city currently has 3 studies underway that will impact future action plans. The studies or plans include the ColumBUS Transit Study, The Columbus Downtown 2030 study and the Columbus Housing Needs study. The stakeholders, public and private organizations and residents are providing input for the studies.

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

The City of Columbus updated the Citizen Participation Plan to ensure broad and effective community engagement and buy in, which are critical for the successful realization of the plan's goals. The input received from the community and stakeholder engagement assisted in shaping the goals of the plan.

- Hold one or more Community Forums on the topic of housing issues during the preparation of the AFH/AI, and one or more Community Forums on community housing needs and priorities during preparation of the Consolidated Plan and/or Annual Action Plan. Community public Town Hall Public Forum and additionally Stakeholder Forums were held March 20 and 21, 2024.
- Publicly notice a 30-day review and comment period during which a complete draft of the AI/AFH, Consolidated Plan, and/or Annual Action Plan will be made available to the public will be published June 15, 2024, with the comment period beginning June 15, 2024 and ending July 15, 2024.
- A 30-day public review and comment period for the draft AI/AFH, draft Consolidated Plan, and/or draft Annual Action Plan. Columbus City Hall – Community Development Department Office Columbus City Hall – Clerk-Treasurer's Office Bartholomew County Public Library Mill Race Center Online at the Columbus Community Development Department website (www.columbus.in.gov/community-development/cdbg-information) A public hearing will be held at a time and location to encourage citizens' attendance during the development/review and prior to adoption of the AI/AFH, Consolidated Plan, and/or Annual Action Plan. The public hearing has included a remote virtual opportunity for participation to allow for additional participation.
- A public notice of the review and comment period will be published in Columbus' *The Republic* as well as on the city's website in advance of, or concurrent with, the start of a 30-day public comment period. The notice will list the locations where the document(s) will be available for review. During the 30-day review and comment period, drafts of the AI/AFH, Consolidated Plan, and/or Annual Action Plan will be available at the following locations in Columbus:
- Notice of the public hearing will be published in Columbus' *The Republic* in accordance with the Indiana Code and on the city's website at least 10 days in advance of the meeting. Notice of a public hearing may be combined with notice of a 30-day public review and comment period when both apply to the same document. The public hearing notice will be combined with the public review and comment period on June 15, 2024. The public hearing will be held July 2, 2024.

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- Following the end of the 30-day review and comment period and the closing of the public hearing, the AI/AFH, Consolidated Plan, and/or Annual Action Plan will be adopted if approved by majority vote of the Columbus Board of Works and Public Safety. Upon the adoption, the city's 2024-2028 will be submitted through HUD's IDIS portal.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>neighborhood associations</p>	<p>Community consultations were held in a public forum with stakeholders. The public forums for stakeholders had a total 38 participating representing 34 organizations and local government providing services primarily to low to moderate income residents. An additional, public forum / meeting was held for general public input. There were 92 people attending.</p>	<p>Expressed concerns in following general areas: Housing quality and affordability both rental and homeowner, community development and services, public infrastructure, homeless issues; reliable and inexpensive transportation to Walesboro and Indianapolis; lack of land availability in city limits.</p>	<p>All comments were accepted.</p>	

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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 and reasons	URL (If applicable)
2	Internet Outreach	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Hispanic</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	Received 925 responses.	Primary comments were focused on the need for affordable housing-rentals and homebuyer, homelessness.	All comments were accepted.	
3	Public Hearing	Non-targeted/broad community	The first public hearing was held November 21, 2024, prior to the submittal of the 2022 CAPER. There were 5 people attending. The public hearing is to be held July 2, 2024.	Initial public hearing, a question regarding HOME funding was asked. Comments from the public hearing prior to the submission of the plans will be added after July 2.	All comments were accepted	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of Columbus, Indiana is a part of the Columbus metropolitan statistical area. Utilizing the information provided by the U.S. Department of Housing and Urban Development's 2016-2020 ACS Data with 2015 as the base year and the September 5, 2023, HUD released updated Community Housing Affordability Strategy (CHAS) data based on 2016-2020 ACS 5-year estimates as the default needs assessment data, and comments received during the citizen participation and stakeholder input process the following affordable housing, community development and homeless needs were identified.

The city obtained input from the housing study stakeholder meetings and public forum and the Mayor's Advisory Council on Safe, Available and Affordable Housing, city staff, to further refine these overall needs into priority needs.

As we proceed through the needs assessment it is noted the white population having a disproportionately greater need for housing in all areas of income; a disproportionate greater housing need exists for Hispanic or Latino residents (of any race) with incomes of 30-50% AMI in both the housing needs and severe housing needs. The majority of the housing problems for the Hispanic / Latino population are not any of the noted four housing problems. There are also affordable cost issues for tenants and lower income households. This is demonstrated in the severe housing problem data.

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

Summary of Housing Needs

The housing needs in the City of Columbus are clearly identified with the information in the Tables following provided by the ACS 2016-2020 estimates. The largest housing problem is the housing cost burden of renters with housing cost burden >50% with incomes between 0%-30% AMI and primarily elderly and owners between with housing cost burden >50% with 0%-30% of area median income are noted in the Housing Problems table 1 with none of the listed housing problems in the Housing Problems Table. The housing problems 2 table notes an increase in the renters having a housing problem in the 0%-30% AMI. There has also been a significant increase in the housing cost burden greater than 50% of income and an increase in the households between 0% and 80% HAMFI from the earlier program years.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	45,870	48,820	6%
Households	18,320	19,465	6%
Median Income	\$56,816.00	\$67,387.00	19%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,595	2,165	3,630	1,975	9,100
Small Family Households	755	685	1,085	805	4,300
Large Family Households	160	45	260	165	610
Household contains at least one person 62-74 years of age	535	500	909	380	1,645
Household contains at least one person age 75 or older	390	545	680	190	615
Households with one or more children 6 years old or younger	545	225	545	455	1,220

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	20	20	50	0	90	10	0	40	0	50
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	40	15	40	95	0	0	0	4	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	90	10	25	40	165	55	15	0	0	70
Housing cost burden greater than 50% of income (and none of the above problems)	870	130	25	15	1,040	365	140	145	15	665

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	290	645	260	0	1,195	70	215	295	40	620
Zero/negative Income (and none of the above problems)	130	0	0	0	130	105	0	0	0	105

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	980	205	115	90	1,390	430	155	190	25	800
Having none of four housing problems	820	955	1,310	695	3,780	360	850	2,019	1,165	4,394
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 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	435	350	40	825	70	110	175	355
Large Related	90	10	25	125	45	0	40	85
Elderly	320	155	85	560	235	180	220	635
Other	420	300	185	905	130	70	35	235
Total need by income	1,265	815	335	2,415	480	360	470	1,310

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	0	0	70	35	0	105
Large Related	0	0	0	0	45	0	10	55
Elderly	230	50	50	330	165	75	45	285
Other	0	350	80	430	130	0	0	130
Total need by income	230	400	130	760	410	110	55	575

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	50	50	40	40	180	45	15	30	0	90

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	40	0	0	0	40	10	0	0	4	14
Other, non-family households	0	0	0	40	40	0	0	0	0	0
Total need by income	90	50	40	80	260	55	15	30	4	104

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

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

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

The City of Columbus has an estimated 19,465 households based on the 2016-2020 ACS data provided through the American Community Survey. Based on the ACS DP02 data, the single person householder makes up 33% of the households being nearly split equally between men and women. The 2016-2020 CHAS data provided indicates the small family households (approximately 825) have a cost burden of where 30% of their income is needed for rent. Overall, approximately 2,418 rental households have a cost burden of >30% and approximately 1,310 homeowners have a cost burden of 30%. Additionally, there are 330 elderly rental households and 285 elderly owner households with a cost burden > 50%. This becomes more problematic as an increase in the elderly population is expected as the population ages.

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.

During previous consultations it was discussed that those in need of housing assistance who are disabled have difficulty in finding affordable housing units. A not-for-profit organization called Developmental

Services Inc. assists residents with disabilities and is very active in the community; they assist with providing or addressing housing needs for disabled individuals.

The Columbus Housing Authority's current wait list is closed. Their public housing accessible units include 31 1 bedroom units, 2 two bedroom units and 2 three bedroom units.

Area services providers have discussed the additional need for emergency shelters and transitional housing units or permanent supportive housing units. New housing continues to be built which includes accommodations for the elderly and disabled, most are not considered affordable. There are not enough is not enough to meet the demand. The Turning Point Domestic Violence Shelter serving Columbus, Bartholomew and other County was recently remodeled to increase the capacity by 15 beds to a total of 40 beds.

Turning Point is a domestic violence shelter serving Columbus and surrounding counties. They have completed accessible modifications for accessible room and bathroom on the shelter's first floor. The emergency shelter capacity has been increased by over 60% to 40 beds. The shelter provides 24 hour crisis line, legal assistance and temporary housing in hotels for men or women including children who are domestic violence survivors.

What are the most common housing problems?

The most common housing problem is housing cost burden. The Table 9 Cost Burden > 30% indicates 480 owners and 1,265 renters, with incomes of 0 - 30% AMI, are paying approximately 30% of their income on housing costs. Another 230 renters and 410 owners with incomes less than 0-30% AMI are paying at least 50% of their income on housing costs. See the Housing Needs Summary Tables 9 and 10 with data from the 2016-2020 CHAS.

In addition, more than 50% of the owners and renters noted in Table 8 - Housing Problems 2 Table have at least one or more of four housing problems. For renters, 980 households with incomes of less than 30% AMI have one or more of four housing problems and 430 owners with similar incomes have one or more of four housing problems. There are an estimated 5,170 renter households and 5,194 owner households of low and moderate income having housing problems.

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

The populations and household types most affected by these problems, based on the informational tables, are renter it is small family or related households, elderly both renter and owners, and "other" households and for homeowner, elderly and other households. Other households include People Living In Poverty, there are about 15.6% living below the poverty level in Columbus, according to the ACS 2022 1-year, Census Data.

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 minor changes in rents, property taxes, and/or incomes. In 2020, the cost burden for 760 renter households spent greater than 50% of their income for housing and 575 homeowners spent more than 50% of their income on their home mortgages. These numbers are expected to be significantly higher in 2024 due to increased costs for rent and mortgages.

Columbus does not receive any Rapid Re-housing and Prevention funding or Housing First assistance. Human Services Incorporation, the local community action agency, receives this assistance within the city. Rapid Re-housing and Prevention and Housing First are programs for homeless individuals and families. The Rapid Re-housing and Prevention program consists of two forms of assistance, life coaching and financial assistance. Coaching includes, but is not limited to, goal setting, budgeting, referrals, etc. Coaching assists participants to move forward towards stability. Participants MUST be willing to work towards their goals and work within the program. The financial assistance may come in the form of rent and utility deposits, arrears on rent or utilities, and partial rent assistance. Financial assistance is dependent upon participation in the coaching process. Participants may receive assistance anywhere from one month up to one year. The assistance is based on individual need. The need is determined on a month to month basis. HSI has identified that the needs of formerly homeless families and individuals transitioning off of the assistance of Rapid Re-housing and Housing First as: additional job skills training, "permanent" employment (not staffing agencies), affordable "permanent" housing, any other self-identified issues have been addressed during case management.

Barriers identified and to be focused on with program participants include job skills; transportation; childcare; permanent employment; accessibility to entitlements; education (GED); addiction issues; counseling; breaking the cycle of generational poverty.

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:

The operational definition of at-risk of homelessness is “lower-income persons or households that are confronted with financial issues or lack of employment that threatens their ability to maintain housing (including payment of rent and utilities), food and clothing, transportation, and/or health care.” The jurisdiction based its estimates of at-risk population from the 2011-2015 CHAS data, Table 10.

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

Beyond having low-income in general, it is noted bad credit histories or foreclosure, previous evictions, lack of money for deposit hampered residents looking for housing. Rising housing costs, 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 being precariously housed, difficulty paying utilities or property taxes, criminal history, mental illness, prior episodes of homelessness, domestic assault, LGBTQ youth, and/or extremely low-income households. Many also agreed that people with a criminal history and the long waiting list of housing assistance were barriers.

Discussion

The largest housing problem in the City of Columbus is the housing cost burden of renters and owners with incomes of less than 30% of area median income. Housing costs are generally high in the City of Columbus. The challenge is the low household income isn't sufficient to cover the cost of housing, creating a cost burden. Most households in this situation need rental assistance to bridge the rent affordability gap. One recommended that the PHA receive full funding for its rental assistance programs. This would help address the renter housing cost burden problem. Owner cost burden may also be aided with utility assistance and assisted housing rehabilitation programs.

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

A "disproportionate greater number of housing problems is defined as when a member of a racial or ethnic group at an income level experience housing problems at a greater rate (10% or more) than the income level as a whole". The City of Columbus's household by race based on 2016-2020 CHAS Data estimates with the tables breaking down the housing problems by income and race follow.

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	1,495	375	175
White	1,310	315	125
Black / African American	0	10	34
Asian	55	0	10
American Indian, Alaska Native	0	40	0
Pacific Islander	0	0	0
Hispanic	80	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS

Source:

*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	1,110	920	0
White	910	665	0
Black / African American	30	10	0
Asian	25	0	0

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
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	135	245	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS

Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,045	2,025	0
White	805	1,775	0
Black / African American	45	55	0
Asian	105	45	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	10	0
Hispanic	10	125	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS

Source:

*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	420	1,580	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	310	1,515	0
Black / African American	0	20	0
Asian	100	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	30	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*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 data shown in the 0%-30% of Area Median Income Table 13 notes that a disproportionate greater need exists as follows: housing problem exists primarily for 1,750 white households combined. The remaining households have either one or more of four housing problems, none of the four housing problems or no/negative income, but none of the other housing problems. When compared to income level for the jurisdiction as a whole, the housing problems for those with 0-30% of the area median income affect 10% of the residential households.

The data shown in the 30%-50% of Area Median Income Table 14 notes that a disproportionate greater need exists as follows: housing problem exists for 1,575 white households combined. The remainder of the races by household include 40 Black, 25 Asian and 380 Hispanic families having either one or more of four housing problems or none of the four housing problems. The housing problems for those with >30-50% impacts 6% of the city's households.

The data shown in the 50%-80% of Area Median Income Table 15 below notes that a disproportionate greater need exists as follows: housing problem exists 2,580 White households combined. The balance of the impacted residents includes 90 Black, 150 Asian, 10 Pacific Islander and 135 Hispanic households combined. The housing problems for those with >50-80% impacts 15.7% of the city's households.

The ethnic group with a disproportionately greater need - housing problem is Hispanic with a 30-50% AMI. The other income levels do not indicate a disproportionate greater need - housing problem with the exception of Whites. The four housing problems may be compounded with other expenses, such as the costs of childcare, medical costs, and transportation. Additional rental assistance, housing

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rehabilitation assistance and a higher household income would have a positive effect on reducing these housing problems.

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

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

Introduction

A "disproportionate greater number of housing problems is defined as when a member of a racial or ethnic group at an income level experience housing problems at a greater rate (10% or more) than the income level as a whole". The City of Columbus's household by race based on 2016-2020 CHAS Data estimates with the tables breaking down the housing problems by income and race follow.

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	1,170	700	175
White	980	640	125
Black / African American	0	10	34
Asian	55	0	10
American Indian, Alaska Native	0	40	0
Pacific Islander	0	0	0
Hispanic	80	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*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	490	1,535	0
White	380	1,190	0
Black / African American	0	40	0

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
Asian	25	0	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	75	305	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*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	150	2,915	0
White	135	2,445	0
Black / African American	0	100	0
Asian	0	155	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	10	0
Hispanic	10	125	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*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	90	1,905	0
White	55	1,770	0
Black / African American	0	20	0
Asian	35	75	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	30	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*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 data shown in the 0%-30% of Area Median Income chart above notes that a disproportionate greater need with severe housing problems exists as follows: severe housing problem exists for 1645 white households, 44 Black households, 65 Asian households and 80 Hispanic households. Overall, for all races and ethnicities listed the severe housing problems are based on the homes having one or more of the four severe housing problems.

The data shown in the 30%-50% of Area Median Income chart above notes that a disproportionate greater need with severe housing problems exists as follows: severe housing problem exists for 1,570 White households, 40 Black households, 25 Asian households, 10 American Indian, Alaska Native households and 380 Hispanic households. For the White, Black/African American and Hispanic Households, the severe housing problems are based on the homes having none of the four severe housing problems. The Asian, and American Indian, Alaska Native households severe housing problems are based on the homes having one or more of the four severe housing problems.

The data shown in the 50%-80% of Area Median Income chart below notes that a disproportionate greater need with severe housing problems exists as follows: severe housing problem exists for 2,580 White households, 100 Black households, 155 Asian households, 10 Pacific Islander households and 135 Hispanic households. Overall races and ethnicity listed, the overwhelming cause of the severe housing problems are based on the homes having none of the four severe housing problems. The number of

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White households having severe housing problems is 13% of the households within the city which is a disproportionate greater need by exceeding 10%.

The data shown in the 80%-100% of Area Median Income chart above notes that a disproportionate greater need with severe housing problems exists as follows: severe housing problem exists for 1,825 White households, 20 Black households, 110 Asian households and 30 Hispanic households. Overall races and ethnicity listed, the overwhelming cause of the severe housing problems are based on the homes having none of the four severe housing problems. The number of White households having severe housing problems is 9.4% of the households within the city which is a not a disproportionate greater need.

The racial or ethnic group with a disproportionate greater severe housing problem is White households at 50-80% AMI. The housing problem of having none of the four housing problems may be compounded with other costs such childcare, medical costs, transportation or loss of subsidies. Severe housing problems of this type can move a household closer to homelessness. Too much income to continue financial assistance programs, yet not enough income to pay all the bills.

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:

A "disproportionate greater number of housing problems is defined as when a member of a racial or ethnic group at an income level experience housing problems at a greater rate (10% or more) than the income level as a whole". The City of Columbus's household by race based on 2016-2020 CHAS Data estimates with the tables breaking down the housing problems by income and race follow.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	14,590	2,349	1,730	210
White	11,735	1,909	1,440	165
Black / African American	305	95	0	34
Asian	1,610	210	75	10
American Indian, Alaska Native	40	0	10	0
Pacific Islander	10	0	0	0
Hispanic	730	60	150	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

The data shown in Table 21, Greater Need: Housing Cost Burden AMI chart above notes that a disproportionate greater need exists as follows: housing cost burdens for the <=30% AMI is over 10% for Whites and Asians. In the 30-50% AMI, the number of White households are over the 10% benchmark for having a housing cost burden. In the 50-80 % AMI again, the White households are at the 10% benchmark. Disproportionately Greater Need - Housing Cost Burdens are predominantly for White households with AMI of <=30%, 30-50% and 50-80% and for Asian households with AMI of <=30%. With this significant housing cost burden, these households are at risk of becoming homeless.

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?

Income categories where there was a disproportionately greater need Housing Cost Burden is greater at the $\leq 30\%$ AMI. It was found that 30-50% AMI had the greatest housing cost burden for White and Asian households. With the 50-80% AMI there is a disproportionately greater need in having one or more of four housing problems and having households with other housing problems for Hispanic households.

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

The needs not identified above are improved incomes, housing rehabilitation assistance, homebuyer assistance, homebuyer education, demolition of deteriorated structures, new home construction, additional Section 8 funding, public services identified in the citizen participation section, and additional jobs and job skills. While there are instances of disproportionately greater need, cost burden is an issue for many Columbus households regardless of race and ethnicity.

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

Most Asian and Hispanic residents reside in the Lincoln Central and East Columbus neighborhoods and in identified low-moderate census tracts in the City of Columbus. Areas of Minority Concentration are in Census Tracts 101, 107 and 108. Columbus's ethnic groups also reside in these low-moderate income census tracts.

NA-35 Public Housing – 91.205(b)

Introduction

The Columbus Housing Authorities public housing developments include Heritage Woods, 9th & McClure; Sycamore Place, 222 Sycamore St., Pence Place at the end of Pence Ave.; and scattered sites houses that have been purchased and renovated. They have 157 dwelling units and 43 scattered site units.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	140	615	0	571	0	0	38

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	12,857	11,429	0	11,402	0	0	

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Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average length of stay	0	0	4	4	0	4	0	0
Average Household size	0	0	2	1	0	1	0	0
# Homeless at admission	0	0	1	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	15	116	0	108	0	0
# of Disabled Families	0	0	32	276	0	243	0	0
# of Families requesting accessibility features	0	0	140	615	0	571	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	133	558	0	517	0	0	36

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Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Black/African American	0	0	6	50	0	47	0	0	2
Asian	0	0	0	3	0	3	0	0	0
American Indian/Alaska Native	0	0	0	2	0	2	0	0	0
Pacific Islander	0	0	1	2	0	2	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	10	0	10	0	0	0
Not Hispanic	0	0	140	605	0	561	0	0	38
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

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

The PHA found the most immediate needs are jobs that pay a living wage; help with utilities costs; rent and utility deposits, transportation; and better past financial histories. Service Providers ranked what options they felt were most needed by their clients. They ranked financial assistance and supportive housing as the top priorities.

Many clients are very low income and have little room in their monthly budgets for emergencies and may fall behind in rent from time to time. With Columbus's tight rental housing market, there may be little incentive for landlords to work with those clients to avoid eviction.

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

The public housing needs noted above are slightly different than those of the population at large. The needs of Non-Public Housing residents are primarily for down payment assistance and general improvements.

Discussion

The Columbus Housing Authority's identifies its needs in its Comprehensive Physical Needs Assessment, including a Section 504 Needs Assessment. The public housing developments in the City of Columbus are Heritage Woods- 9th & McClure, Sycamore Place-222 Sycamore St., Pence Place-at the end of Pence Avenue and purchased and renovated houses at scattered sites. There are a total of 157 dwelling units and 43 scattered site units. There is generally a lack of funding to meet the public housing needs within the city.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Throughout the country and Columbus area, homelessness has become an increasing problem. Factors contributing to the rise in homelessness include a lack of housing affordable to low and moderate income persons, increases in the number of persons whose income fall below the poverty level, reductions in subsidies to the poor, drug/alcohol abuse, and the de-institutionalization of the mentally ill. The City does not provide services directly to homeless persons but works with local agencies to serve our homeless residents. Because Columbus is a small city it does not have agencies that work exclusively within its borders but rather on a county-wide basis and a multi-county basis. The members of the Indiana Region 11 CoC work cooperatively across agencies and jurisdictional borders to best meet the needs of our local homeless clients.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	54	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	52	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	4	0	0	0
Unaccompanied Child	0	0	2	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

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Data Source Comments: Data from Region 11 CoC Point-in-Time Homeless County 1/24/2019 for Bartholomew County.

Indicate if the homeless population is: Has No Rural Homeless

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

The 2023 Point in Time survey captured a significant amount of data regarding the homeless population in Region 11, which includes Bartholomew County. Between 2022 and 2023, the total number of homeless individuals increase from 190 to 270 homeless individuals. Based on the same PIT survey, there were no chronically homeless persons noted for Bartholomew County. Region 11 wide, the chronically homeless decreased from three persons to one person. During meetings and discussion groups, the three biggest factors that emerged when discussion homelessness were domestic abuse, mental illness and substance abuse disorder. These three issues clearly manifest themselves in the 2023 PIT survey. Of the 176 persons that were deemed homeless, 28 were adults with serious mental illness with 18 residing in Bartholomew County; another 23 were victims of domestic violence with 17 residing in Bartholomew County; only 18 were adults with substance abuse disorders with 12 residing in Bartholomew County, and only one (1) was an adult with HIV/AIDS residing in Bartholomew County. In Bartholomew County based on the 2023 PIT count there weren't any veteran households with or without children, there were 50 persons in households with at least one adult and one child; there were two unaccompanied youth and 1 household with 2 people in a parenting youth household.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	94	0
Black or African American	7	0
Asian	0	0
American Indian or Alaska Native	1	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	10	0
Not Hispanic	103	0

Data Source
Comments:

Data from Region 11 CoC Point-in-Time Homeless County 1/24/2019 for Bartholomew County. Does not include 2 multi-racial and includes other information as provided in the PIT count.

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

In the most recent Point in Time Count (2023) 16 households which are in need of housing assistance. The households include 31 children under the age of 18 and 3 youth, ages 18-24. There were no veterans with or without children included in the count.

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

The homeless population as noted in the 2023 PIT Count for Bartholomew County only, is predominantly White with 87 persons, 8 Black/African American and 1 multi-race person. When ethnicity was included in the count, there were 81 noted as non-Hispanic and 14 Hispanic.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2023 PIT count does not break down the individual counties into sheltered versus unsheltered person. What is of note, the greatest number of unsheltered is Households without Children which has 54.8% of the homeless count and 84% of the unsheltered count for the region. It is perceived many of the homeless suffer from a disability (mental or physical), alcohol or drug abuse.

Discussion:

Accurate information is difficult to obtain for those experiencing homelessness. The 2023 PIT information was utilized as the source the Homelessness Needs Assessment.

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

Introduction:

Certain households, because of their characteristics and needs, may require special accommodations. These households may have difficulty finding housing due to their special needs. Groups with special needs may include the elderly, persons with disabilities, persons with HIV/AIDS, female-headed households, large households, homeless persons and persons at-risk of homelessness.

Describe the characteristics of special needs populations in your community:

Seniors: According to ACS 5-year 2020 DP02 Census estimates, an estimated 27.6% percent of households in the city were households with one or more people 65 years and over. Columbus has a significant population of people 65 and over. It is approximately 5,375 now, according to the ACS data.

Persons with Disabilities: Based on the ACS 5-year 2020 DP02 Census estimates, 14.3 percent of the city's total civilian non-institutionalized population was affected by one or more disabilities. This data source does not document the disability characteristics in Columbus. The pervasive disabilities include cognitive disabilities, ambulatory, and independent living disabilities. The largest percentage of the city's population with disabilities are the senior 65 and older at 32.2%. Persons with disabilities often have limited incomes, but extensive needs for a variety of services. With the majority of the City's housing stock constructed prior to 1990 (before the passage of the American with Disabilities Act), there is a limited supply of accessible housing.

Persons with Drug/Alcohol Substance Abuse Disorders: Every community in our state is touched by substance use disorder. Around half a million Hoosiers, or one in twelve of us, meet the criteria for substance use disorder based on information from the Indiana Next Level Recovery. We do know from our homeless numbers that substance abuse disorders are a real concern of the homeless population. The Alliance for Substance Abuse Progress was created with the mission to implement prevention and recovery system solutions to substance misuse in Bartholomew County.

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

Discussions with service providers during the Consolidated Plan consultation process indicated that there is need for additional supportive services in the city. Overall, the city has extensive needs for supportive services, including housing, emergency shelter services, youth and childcare services, recreational activities, senior services, immigrant support services, health/medical care, counseling, employment, case management, transportation, and coordination and information/referral.

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

It is unknown. Columbus does not receive HOPWA funding and does not track population data with HIV/AIDS.

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))

NA

Discussion:

Certain households, because of their special characteristics and needs, may require special accommodations and may have difficulty finding housing due to special needs. Special needs groups may include the elderly, persons with disabilities, persons with HIV/AIDS, female-headed households, large households, homeless persons and persons at-risk of homelessness.

It has been indicated there is a need for additional supportive services for the special needs population including housing, emergency shelter services, youth and childcare services, recreational activities, senior services, immigrant support services, health/medical care, counseling, employment, case management, transportation, and coordination and information/referral.

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

Describe the jurisdiction's need for Public Facilities:

Public facility needs in the City of Columbus include improvements to buildings, parks, senior centers, handicapped accessibility improvements, homeless facilities, youth centers, childcare centers, neighborhood facilities, and facilities for special needs. CDBG funds may be used for such facilities when they are used for eligible populations or located within and benefitting income eligible census tract block groups.

How were these needs determined?

Needed public facilities in the City of Columbus are identified through a community improvement plan assessment process. These improvements can include work on city owned property as well as property owned by others, such as those identified in an approved Tax Increment Financing Plan. Projects are rated by city staff with an emphasis on need, budget, and how well each addresses the City's Comprehensive Plan, Neighborhood and Corridor Revitalization Plans, and the City's Strategic Plan. A high, medium or low ranking criteria is used. Items are also classified as health, safety and welfare and / or whether the project is an expansion of an existing improvement or brand new. A matrix priority system is then developed.

Describe the jurisdiction's need for Public Improvements:

The City of Columbus's public improvement needs include street improvements, street right-of-way repair and replacement, new streets, and all associated improvements including sewer, street lighting, parking facilities, street signals, street trees and other landscaping, flood drainage, water hydrants, sidewalks, curb and gutter, street pavement, and stripping. CDBG funds may be used for sidewalks and other public facility improvements in the road right of way which benefit low and moderate income census tract block groups.

How were these needs determined?

Needed public improvements in the City of Columbus are identified through the community improvement planning process used for public facilities. These improvements can include work on city owned property as well as property owned by others, such as those identified in an approved Tax Increment Financing Plan. Projects are rated by a city staff team with an emphasis on need, budget, and how well each addresses the City's Comprehensive Plan, Neighborhood and Corridor Revitalization Plans, and the City's Strategic Plan. A high, medium or low ranking criteria is used. Items are classified as

health, safety and welfare and whether the project is an expansion of an existing improvement or brand new. A matrix priority system is then developed.

Describe the jurisdiction's need for Public Services:

The city has found there is a need for the following public services: employment services (e.g., job training); crime prevention and public safety; childcare; health services; substance abuse services (e.g., counseling and treatment); fair housing counseling; services for senior citizens; services for homeless persons.

How were these needs determined?

The need for public services in the City of Columbus was one of the many topics discussed during public forums with service providers. The needs are also identified through a grant application process when used for community development grant solicitation of public service and other related projects when applicable.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

According to 2022: ACS 5-Year Estimates, Columbus had a total of 22,110 housing units, of which 20,566 (93%) were occupied; 1,544 (7%) were vacant. Columbus's single-family housing units comprises 71.3% of the total housing stock. Mobile homes, boats, RVs and vans comprised 1.6% of all units; the remaining 27.1% were multifamily dwellings. The most common bedroom sizes for owner-occupied housing units in Columbus were two- and three-bedrooms, collectively comprising 70.7% of all units.

The housing stock in Columbus is mostly single-unit structures (71.3%) and owner-occupied (60.2%). The median house value throughout the City was \$211,700 in 2024. This analysis identifies the need to stabilize the existing housing opportunities and advance efforts to create a diverse supply of additional affordable units.

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

Introduction

According to 2022: ACS 5-Year Estimates, Columbus had a total of 22,110 housing units, of which 20,566 (93%) were occupied; 1,544 (7%) were vacant. Columbus's single-family housing units comprise 71.3% of the total housing stock. Mobile homes, boats, RVs and vans comprised 1.6% of all units; the remaining 27.1% were multifamily dwellings. The most common bedroom sizes for owner-occupied housing units in Columbus were two- and three-bedrooms, collectively comprising 70.7% of all units.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	13,545	65%
1-unit, attached structure	1,045	5%
2-4 units	1,595	8%
5-19 units	2,855	14%
20 or more units	1,300	6%
Mobile Home, boat, RV, van, etc	575	3%
Total	20,915	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	310	4%
1 bedroom	185	2%	1,990	26%
2 bedrooms	1,730	14%	3,385	45%
3 or more bedrooms	10,025	84%	1,835	24%
Total	11,940	100%	7,520	99%

Table 28 – Unit Size by Tenure

Data Source: 2016-2020 ACS

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

Multiple housing units were assisted through the Columbus Housing Improvements Program (CHIP) using CDBG funds for a variety of purposes, targeting low-income households. The income levels of those assisted range between 30% of median household income and 80% of the median household income. Between 2019 and 2023, CHIP invested in 48 owner-occupied properties for emergency home repairs, from new roofs, HVAC, new water heaters and accessibility modifications. Additionally, the City

of Columbus Community Development Department has partnered with the Columbus Housing Authority and non-profit housing organizations to rehabilitate multiple public and affordable housing units over the years.

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

The Villas, senior affordable housing apartments, has announced its closure in April of 2025. There are 96 residents, 8 of whom have a plan for relocation. The city, housing and service agencies have created a task force to assist the residents not having a plan for relocation. Losing a 98 unit affordable housing complex on or before April of 2025 will put additional pressure on an already tight affordable, low-income housing market. With a housing study and needs assessment currently underway the goal is to provide a road map for the city's housing situation. The study is expected to be completed and presented to the public by the end of July 2024. Unfortunately, it takes significant time to develop, find funding and construct new affordable units.

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

No, there are not sufficient housing units to meet the needs of the population. There is significant need for additional affordable housing. The demand for housing has outpaced the growth of housing development. This has caused prices to rise out of reach for lower income families. Additionally, stakeholders stated that the housing stock is missing quality housing stock for middle-income households which means these households are forced to occupy lower quality housing that would traditionally be available for low-income households or become cost burdened in upper income housing. Stakeholders also expressed a fear that new multi-family housing being built is for the higher income population.

Based on a housing market trends website, the homeowner vacancy rate in Columbus is 1.3 percent. The Indiana average rate is a bit higher, 2.5 percent.

Every community has a natural vacancy rate for housing that varies over time, depending on household growth, construction levels and other factors. When vacancies fall below their natural rate, it is considered a signal to raise housing prices and/or build more units. Columbus has both increasing prices for existing homes and growing construction of new ones, the 1.3 percent vacancy rate can be considered low and a trigger for new development – at least for upper income homes. A low vacancy rate also means there are fewer homes for sale on the market, which limits options for people of all income levels.

The renter occupied housing vacancy rate for Columbus is 7.4 percent, much lower than the 10.5% state rental-occupied housing according to a housing market trends website. There is a significant need for additional affordable housing. The demand for housing has outpaced the growth of housing development. This has caused prices to rise out of reach for lower income families, missing quality

housing stock for middle-income households which means these households are forced to occupy lower quality housing that would traditionally be available for low-income households or become cost burdened in upper income housing.

Describe the need for specific types of housing:

Columbus needs more affordable housing for low income residents, both rental and homeownership options. Columbus has a growing housing supply, especially in rental units. Most of that growth is reinforcing existing development patterns. Larger, more expensive homes and apartments are being built away from the city's core. Traditional neighborhoods, meanwhile, have seen little new development and some destabilizing activity, such as the conversion of owner occupied homes into rental units.

Discussion

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

Introduction

Columbus home values are higher than the state average and that difference is likely to grow. Medium home value has dramatically changed from 2015 to 2020, increasing by 22% and rents increasing by 19%. The city's median home value went from \$142,900 in 2015 to \$174,300 in 2020, according to the 2016-2020 ACS data. The city's median contract rental rates went from \$654 to \$781 according to the 2016-2020 ACS data and continues to increase dramatically!

The HUD-provided table below indicates the number of affordable units available to households with various income levels. The 3,450 rental units identified as affordable to households below 50% of the HUD-adjusted Median Family Income (HAMFI) represent 42.4% of the rental housing inventory in the City. This supply of units cannot accommodate households earning less than 50% of HAMFI. In Columbus, the 2024 Fair Market Rent (FMR) for a two-bedroom apartment was \$1,196. In order to afford this level of rent and utilities without paying more than 30% of income on housing, a household must earn \$3,986 monthly or \$47,840 annually. Assuming a 40-hour work week, 52 weeks per year, the level of income translates into a Housing Wage of \$23.00, more than three times the current minimum wage of \$7.25.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	142,900	174,300	22%
Median Contract Rent	654	781	19%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,310	17.4%
\$500-999	4,510	59.9%
\$1,000-1,499	1,370	18.2%
\$1,500-1,999	185	2.5%
\$2,000 or more	85	1.1%
Total	7,460	99.1%

Table 30 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	875	No Data
50% HAMFI	2,575	1,295
80% HAMFI	4,685	3,519
100% HAMFI	No Data	4,764
Total	8,135	9,578

Table 31 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,037	1,065	1,196	1,539	1,669
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 32 – Monthly Rent

Data Source Comments: The rents are from the HUD provided Final FY 2024 FMRs By Unit Bedrooms

Is there sufficient housing for households at all income levels?

No. There is not sufficient housing for households at all income levels. Fair Market Rents have increased by an average of 42% in the past 5 years. The largest increase in FMR is in the Efficiency (\$45.6%), 1 bedroom (48.5%) and the 4 bedroom (44.25%) Because of the staggering increases in rent and minimal increase in income, there is a widening gap for those needing housing that is not a cost burden.

A housing needs study is underway to assist in determining options in addressing the housing affordability concerns and housing concerns in general. The city and residents are awaiting the results due to be completed in late July.

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

The greater increase in the cost of housing relative to a smaller increase in income contributes to the growing lack of affordability. The increases impact both homebuyers and renters.

The median home value in Columbus in May 2024, was \$211,700 based on the <https://www.niche.com/places-to-live/columbus-bartholomew-in/> website. Columbus home values have increased 13.9% between 2015 and 2020. The home values increased by 21.45% between 2020

and 2024. The changes in home value and rents will decrease the affordability of housing. While those figures all indicate a healthy housing market, a closer look at prices reveals a shortage of homes for sale at lower income levels.

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

Area median rents are much higher than HOME/Fair market rents and demand for rentals is growing. The result is more landlords are looking to move from Section 8 or subsidized housing to market rate rents. The city will need to investigate or work with developers to develop more affordable rents through PHA or nonprofit partners. 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

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

Introduction

The following data provides an overview on the condition of housing in Columbus. The following housing problems are included in the data that follow: 1) lacking complete plumbing facilities, 2) lacking complete kitchen facilities, 3) overcrowding (more than one person per room), and 4) cost burden (more than 30% of household income spend on housing).

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Standard Condition: No major structural defects; adequate plumbing and kitchen facilities; appearance which does not create a blighting influence; and the house meets additional, more stringent, local standards and building codes, including lead-based paint clearance.

Substandard Condition: A housing unit lacking complete kitchen and/or plumbing facilities.

Substandard Condition but Suitable for Rehabilitation: The nature of the substandard condition makes rehabilitation both financially and structurally feasible.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,475	12%	2,460	33%
With two selected Conditions	60	1%	195	3%
With three selected Conditions	30	0%	20	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	10,380	87%	4,850	64%
Total	11,945	100%	7,525	100%

Table 33 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,845	24%	1,850	25%
1980-1999	3,065	26%	1,875	25%
1950-1979	4,385	37%	2,505	33%
Before 1950	1,650	14%	1,290	17%
Total	11,945	101%	7,520	100%

Table 34 – Year Unit Built

Data Source: 2016-2020 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	6,035	51%	3,795	50%
Housing Units build before 1980 with children present	1,855	16%	1,305	17%

Table 35 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

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

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Local Data-Vacant/Abandoned Units

Need for Owner and Rental Rehabilitation

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

Columbus has a citywide LMI percent of 35.3%. We estimate, of the 6,505 owner-occupied home homes with potential of lead paint, 2,296 are low-and moderate income and, of 3,885 renters there are an estimated 1,371 LMI homes with lead paint hazards.

Discussion

The numbers above show that Columbus' housing stock is aging, and many units need significant repairs or upgrades. The city has used its CDBG funds to undertake an owner-occupied program and multi-unit rental rehabilitation projects and should continue with those programs. Another significant need includes funding for lead-based paint removal. Since there are over 1,855 owner occupied units and 1,305 renter-occupied with children present that potentially pose a lead-based paint risk, the need for remediation and outreach education is high.

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

Introduction

Subsidization or assisted housing can happen in two ways. In some cases, the unit itself is subsidized, and renters are qualified to live there based on their lower incomes. In other cases, low-income residents receive subsidization through vouchers, which they can apply toward rent at different units.

The number of properties varies month to month and year to year. The properties include units owned by the Columbus Housing Authority (CHA), private developers and non-profit groups. Over the last five years, the market has changed. More units have been created and some have flipped back to market rate.

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project -based	Tenant -based	Vouchers		
							Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			157	579			0	0	675
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

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:

The public housing developments in the City of Columbus are Heritage Woods- 9th & McClure, Sycamore Place-222 Sycamore St., Pence Place-at the end of Pence Avenue and purchased and renovated houses scattered sites. There are a total of 157 dwelling units and 43 scattered site units that are operated, maintained and improved by the Columbus Housing Authority. There are Project Based Section 8 developments which are operated by private developers and other multi-family assisted housing operated by other private developers.

From the supply side, this report calculated the number of subsidized units available at local housing developments for low-income tenants. Research identified approximately 1,252 subsidized rental units in the city. That equals 17 to 20 percent of all rental units, depending upon which Census estimates and locally generated data is used. The public housing units are in generally good condition.

The following are the public housing units in the city:

Pence Place	40	3 Bedroom units
Heritage Woods	50	43 2 Bedroom, 7 1 Bedroom Units
Sycamore Place	24	1 Bedroom
43 scattered sites	43	32 3 Bedroom, 10 2 Bedroom, 1 4 Bedroom

Average Inspection score is 90.

Public Housing Condition

Public Housing Development	Average Inspection Score
Columbus Housing Authority - All properties	90

Table 38 - Public Housing Condition

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

All capital fund uses are categorized as “miscellaneous renovations”. Work may vary from site work such as concrete and the removal of trees to renovations of kitchen and bathrooms; replacing flooring, roofs, gutters, or siding; adding insulation; electrical updates; or HVAC replacement. Capital funds are spent on public housing units at Pence Place, Heritage Woods, Sycamore Place and 43 scattered sites.

CHA has an excellent maintenance department that maintains their 157 units and the property grounds on a daily basis. Maintenance's goal is to respond to all work orders within three days and to emergency work orders within 24 hours.

Thorough inspections are done annually on all units. The noted improvements are included in the Columbus Housing Authority work plan.

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

CHA participates in the Family Self Sufficiency (FSS) program. FSS is a voluntary savings-incentive employment program for Housing Choice Voucher (Section 8) or Public Housing tenant's families or individuals who would like to become financially independent over a 5 year period. All Housing Choice Voucher (Section 8) and Public Housing tenants whose goal is to achieve personal and economic independence are eligible to participate. If the residents are motivated and desire personal growth through employment or attending school, FSS can provide the necessary support to reach the participant's goals and become independent. Current students, part-time and full-time employees are encouraged and eligible.

Discussion:

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

Introduction

This section includes a brief inventory of facilities, housing, and services that meet the needs of homeless persons within the City of Columbus, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	38	0	6	0	0
Households with Only Adults	35	0	0	6	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: Human Services, Inc.; Turning Point DV; Centerstone of Indiana; Love Chapel

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

There are several agencies that provide services that are available and targeted to homeless persons. There is counseling and advocacy; street outreach through the police department; and supportive services for alcohol and drug abuse, child care, healthcare, HIV/AIDS, life skills, and mental health counseling. The services are supplemental to the services and case management provided by the emergency shelters.

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.

Horizon House (Human Services, Inc.), Columbus Township Trustee, Love Chapel, Centerstone and Turning Point all provide assistance to the homeless in Columbus. Horizon House is an emergency shelter providing housing for homeless families. Horizon House provides transitional shelter for Bartholomew County homeless families who are highly motivated to make a permanent change in their lives. If persons are not employed, they have 7 working days to find employment. The average length of stay is 30-45 days. Services include short-term shelter; long-term case management; parenting classes; budget counseling; daily living skills; nutrition classes; and job training/coaching for those who are eligible to stay at Horizon House. This office is the Central Intake Point for all Homeless individuals or families.

The Cherry Street Boarding House operated by Human Services, Inc. provides a total of 16 beds.

Centerstone's Caldwell House has a capacity of 6 individuals and provides permanent supportive housing for the homeless that have been diagnosed with mental illness.

Love Chapel through Emergency Financial Assistance can assist with mortgage payments, rent, and deposits in order to maintain housing for an individual or a family at risk of being evicted or foreclosed. Vouchers for shelter from Love Chapel are provided through Horizon House. Through the Continuum of Care Program, Human Services provides a Case Manager 5 Mornings a week to assist with homeless families. In addition, Love Chapel in partnership with the Columbus Township Trustee operates Brighter Days Shelter. Brighter Days is a homeless shelter for single men and women experiencing temporary homelessness with 38 beds available.

Turning Point provides the following services:

Emergency Shelter - 40-bed facility for female and male victims of domestic violence/sexual assault and their dependent children. Transitional Shelter – 2 apartments with a total of 6 beds for those transitioning from the emergency shelter with needed support. Education, Prevention and Training Community training, domestic violence awareness presentations, psycho-educational support groups,

agency collaborations and domestic violence education. 24-hour Toll-Free Help/Crisis Line Confidential information and referral database crisis intervention telephone line for domestic violence and sexual assault victims. Call does not appear on caller's phone statement. Individualized domestic violence services to meet the needs of out of shelter victims and their children. Crisis Intervention, community education and awareness, and information and referral. Legal Advocacy Program Assistance with filing Emergency Protective Orders, advising and supporting clients before Permanent Protective Orders hearings, providing information about divorce, child custody, child support, law enforcement and public assistance issues, and referring victims to attorneys and other social service agencies. Goal Planning Victims empowered to achieve a violence-free lifestyle. Healthy interdependent relationships are encouraged. Safety planning, crisis intervention, assessment, stabilization, education and community resource and networking Children's Program Safety child advocacy assessment, special needs resources, family case management, support groups, domestic violence education and school liaison. Advocacy/Case Management Comprehensive, individualized case management services utilizing a client centered, strength-based, solution-focused, family systems.

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

Introduction

This plan provides, to the extent information is available, the facilities and services that assist persons who are not homeless but who require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

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

The special needs population includes elderly, frail elderly, victims of domestic violence, persons with disabilities (mental, physical, developmental), persons with alcohol/drug addictions, and persons with HIV/AIDS. Individuals being released from jail/prison and individuals with felonies also have special needs, as employment, housing and services may be difficult to obtain. Based on input from service providers, special needs populations are generally in need of housing assistance combined with supportive services. Access to employment, housing and health care are crucial for the special needs populations, and job training, mentoring and skill development programs are essential. Many in the special needs population have been homeless or may be at risk of becoming homeless, and long-term supportive services, combined with housing assistance, may be required to provide stability and increase self-sufficiency. Individuals with a combination of needs are the most difficult to serve, as their cases are complex and may require services from a number of agencies

Please refer to section NA-45 Non-Homeless Special Needs Assessment for information regarding special needs housing.

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

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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 majority of the activities to address the housing and supportive services for those with special needs are undertaken by non-profit organizations such as Developmental Services, Inc. (DSI). DSI is a 501-C-3

not-for-profit organization that provides services for adults and children with mental, physical and emotional disabilities.

DSI provides early intervention for infants and toddlers, residential living options including supported living and group homes, job training, placement and follow-along, respite care, family support, individualized community-based services and many other services.

A portion of these populations, such as elderly and physically disabled homeowners, will be assisted through the City's CDBG funded owner-occupied housing rehabilitation program. In addition, the city is undertaking a housing study to assist in determining the housing needs including those who are not homeless but have other special needs.

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))

NA

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City of Columbus has worked to eliminate barriers to affordable housing and residential investment. These efforts included reviewing the zoning code with a case-by-case review, allow smaller lot development, acquiring vacant and tax delinquent parcels for affordable in-fill housing, and using non-federal and federal resources to offset infrastructure costs. The largest barrier for affordable housing and residential investment is the funding gap to cover the relatively high cost of construction or renovations, versus the lower sales price or rents that residents can afford. The need for quality affordable housing in Columbus far exceeds the community's resources. To that end, the city will continue to work with its partners to acquire resources necessary to make incremental neighborhood improvements, and the city will continue to strategically invest in housing and community projects that improve the lives of its low- and moderate-income residents.

The barriers to constructing affordable units within Columbus include the high price and low availability of land, high cost of construction, 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 have easier fixes.

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

Introduction

The City of Columbus seeks assistance under the Community Development Block Grant (CDBG) program, as a result, the consolidated plan must provide a summary of the city's priority non-housing community development needs eligible for assistance under HUD's community development programs by CDBG eligibility category, in accordance with a table prescribed by HUD. This community development component of the plan must state the city's specific long-term and short-term community development objectives (including economic development activities that create jobs), which must be developed in accordance with the primary objective of the CDBG program to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities, principally for low-income and moderate-income persons.

This section identifies economic sectors in the City of Columbus where job opportunities exist and identifies reasons why some employment sector positions are not being filled. The main employment challenges are education, training, and certification deficiencies.

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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	73	5	0	0	0
Arts, Entertainment, Accommodations	2,078	3,084	11	9	-2
Construction	739	921	4	3	-1
Education and Health Care Services	2,232	3,773	12	11	-1
Finance, Insurance, and Real Estate	742	1,215	4	3	-1
Information	170	307	1	1	0
Manufacturing	7,465	16,964	39	49	10

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Other Services	508	697	3	2	-1
Professional, Scientific, Management Services	1,474	2,588	8	7	-1
Public Administration	0	0	0	0	0
Retail Trade	2,132	3,350	11	10	-1
Transportation and Warehousing	581	351	3	1	-2
Wholesale Trade	853	1,509	4	4	0
Total	19,047	34,764	--	--	--

Table 40 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	25,084
Civilian Employed Population 16 years and over	23,840
Unemployment Rate	5.00
Unemployment Rate for Ages 16-24	13.55
Unemployment Rate for Ages 25-65	3.79

Table 41 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	8,380
Farming, fisheries and forestry occupations	700
Service	2,014
Sales and office	3,515
Construction, extraction, maintenance and repair	970
Production, transportation and material moving	1,690

Table 42 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	18,037	82%
30-59 Minutes	3,027	14%
60 or More Minutes	925	4%
Total	21,989	100%

Table 43 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	904	200	1,010

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	3,760	255	1,795
Some college or Associate's degree	4,780	265	1,105
Bachelor's degree or higher	9,290	235	1,835

Table 44 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	170	195	40	345	310
9th to 12th grade, no diploma	570	365	255	919	345
High school graduate, GED, or alternative	1,555	1,740	1,180	2,885	2,540
Some college, no degree	1,080	1,320	1,055	1,640	1,374
Associate's degree	110	403	405	1,315	445
Bachelor's degree	685	2,155	1,720	2,590	950
Graduate or professional degree	260	1,850	1,635	1,410	1,400

Table 45 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	20,649
High school graduate (includes equivalency)	60,746
Some college or Associate's degree	32,103
Bachelor's degree	111,542
Graduate or professional degree	248,209

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

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

The major employment sectors are manufacturing(36%), education and health care services (11%), and retail trade and art, entertainment, and accommodations (both at 10%).

Describe the workforce and infrastructure needs of the business community:

The workforce needs of the business community for each sector include well educated, motivated, healthy, skilled, trainable, locally mobile, multi-talented employees. Each sector's job needs include job readiness, job preparedness of employees with post-secondary education, and competence in basic and technical skills. The community's infrastructure needs are an efficient, safe and reliable transportation system, including street, water, rail and air; a plentiful and clean water supply; a well-designed and adequately sized storm water management system; large capacity sanitary sewer system; internet service; reliable cable and electrical service; convenient, pleasant and safe recreational facilities; all provided at a reasonable cost, whether it is paid through taxes or fees.

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.

Some of the major impacts have been from the economic development growth and investments from local companies. Some of the others are listed below.

- King's Hawaiian rolls will be made in Indiana as soon as 2026. Irresistible Foods Group, the parent company of King's Hawaiian, is slated to build a Midwest production site in Bartholomew County. The 300,000-square-foot bakery is expected to be operational in late 2026 or early 2027. Per a press release, the facility will employ 150 people, and the average hourly wage will be \$29.94. King's Hawaiian will invest up \$180 million to construct and equip the facility. The bakery will be located at the southeast corner of Exit 76 on I-65 near Indiana Premium Outlets of Edinburgh. The 88-acre site could also allow for growth and enable more Irresistible Foods Group brands like Grillo's Pickles, Shaka Tea and Innovation Bakers to produce their goods in
- Toyota Material Handling, the North American leader in material handling solutions, proudly announced a significant expansion to its Columbus, Indiana headquarters in the Walesboro Industrial Park. The project will allow Toyota Material Handling to add 85 new jobs by the start of production in June 2026. The decision to invest an additional \$100 million in a new factory underscores Toyota Material Handling's dedication to advancing sustainable technologies and meeting the evolving needs of its customers. The facility will allow Toyota to leverage cutting-edge manufacturing processes to produce electric products much more quickly than it can today, while meeting the high standard of quality customers expect from Toyota. When the new factory is complete, Toyota's Columbus footprint will grow to nearly 1.8M square feet – more than six times larger than the 280,000 square-foot facility it opened in 1990.

A potential vehicle innovation center at the former Walesboro airport is currently included in the project list for funding through the Indiana Economic Development Commission, READI 2.0 initiative. The center

would be a collaborative effort between LHP Engineering and FORVIA to design, prototype and test next-generation mobility technologies, including electric vehicles and alternative fuel technologies. FORVIA refers to one of the world's largest automotive suppliers, which was formed after France-based Faurecia acquired a controlling stake in German automotive parts supplier HELLA in 2022.

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

Columbus has educational and skills training opportunities locally. Having two regional campuses (Indiana University- Columbus and Purdue Polytechnic Columbus) and the Ivy Tech Community College allows students to receive degrees in mechanical engineering, industrial engineering, and other related programs. Columbus has "been pursuing Foreign Direct Investment for more than 40 years now" and it's paying off as we make great strides in the manufacturing industry. As a campus of Indiana University and an extension of IUPUI, IUPUC's more than 1,400 undergraduate and graduate students have access to degrees from both Indiana University and Purdue University. Their offering includes bachelor's and master's degree programs from Indiana University and Purdue University. IUPUC features small class sizes and a close-knit community of students, professors, and staff. Purdue Polytechnic Columbus is part of a statewide network that offers the same technology Bachelor programs available at the West Lafayette campus, with dedicated, one-on-one attention. The Purdue Polytechnic Institute at Purdue University is one of the largest technology schools in the nation. Its administrative offices are located in the Advanced Manufacturing Center of Excellence within the Columbus campus. Ivy Tech Community College is Indiana's community college system, encompassing more than 40 locations. It is the state's largest public postsecondary institution, serving nearly 200,000 students annually, offering certification and associate degrees, Ivy Tech Columbus features an Agricultural Science and Industrial Technology Center, and a wide range of career-focused fields.

Recruiting your employees and interns from a talent pool who live in or near our community makes good sense for employee retention and local economic growth. The career-focused degree and certification programs these candidates have completed are in-sync with the needs of today's fastest growing business sectors. This allows local employers the opportunity to choose the best and the brightest candidates from Indiana's top three institutions. Recruiting is now more convenient on a beautiful, easily accessible shared campus. With the training and education available locally, the employment opportunities correspond to the current workforce.

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.

The Advance Manufacturing Center of Excellence (AMCE) opened in 2012 and is utilized by our city's higher education providers in partnership with local industry to offer college degrees and certification programs on the Columbus AirPark Campus. AMCE houses 13 teaching laboratories operated by IUPUC, Purdue Polytechnic, and Ivy Tech. The programs include materials and heat treatment, mechanical

engineering, mechatronics, metrology PLC systems, robotics and more. In the Fall of 2022, Ivy Tech Community College celebrated the grand opening of the new, state-of-the-art Moravec Hall, the newest campus facility in the state-wide Ivy Tech system. Also in 2022, the Community Education Coalition commenced renovations to the Columbus Learning Center on the Columbus AirPark Campus, including new ways for employers to connect. The community investment in higher education facilities will support the needs of employers and students. The local manufacturers are encouraged to engage with local schools (both primary and higher ed) to help raise awareness of local careers and also help teachers and instructors see how their classroom lessons translate into relevant, career-ready skills. One way to engage is through the Manufacturing Education Partnership (MEP), which brings together education partners and manufacturers to develop “Manufacturing Day” events, plant tours, in-classroom presentations, job fairs, internships, and so much more.

The Columbus Education Coalition (CEC) manages a number of programs in Columbus that support creating an educated and prepared workforce. CEC continues to build on the Columbus Signature Academy New Tech High School science, technology, engineering and math (STEM) seamless pathways model and expand to all area high schools. The CEC and EcO15 regional support team are working closely with the Greater Columbus Economic Development Corporation to identify key industry representatives to become engaged in these initiatives and help support the skills/competencies needs assessment, co-op/internships and Dream It. Do It.

Other programs include: Lego Leagues; Gateway to Technology; Project Lead the Way; and Project-Based Learning Academy.

The Project-Based Learning (PBL) or Columbus Signature Academy provides project based learning instruction, structure, and on-going support for Pre-K-16 educators. The goal of the PBL Academy is to help teachers improve student achievement through rigorous, authentic projects that address academic standards as well as the development of 21st century skills.

Career Outreach programs include 21st Century Scholars; Dream It. Do It.; and i-GRAD.

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

No

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.

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Discussion

MA-50 Needs and Market Analysis Discussion

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

In community development and housing issues, concentration is in the most distressed neighborhood(s) that are afflicted with the highest rates of crime, poverty and vacant homes and some of the lowest property values. It is also an area that has not experienced meaningful investment in decades.

Lincoln Central Neighborhood (particularly Census Tract 101) has the highest concentration of need and is the city's most diverse area. It is an embodiment of the definition above. The East Columbus neighborhood (census tracts such as 107 and 108) also have distressed housing, but for more than a decade 101 has been singled out as a priority area.

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

Concentration is defined as a percentage greater than the county average. A minority concentration is defined as any census tract where the population of any minority group is ten percent more than the city-wide proportion. Concentrations of low-income populations are defined as census tracts where the majority of households (51% or more) qualify as low income according to HUD definitions.

Based on the ACS 2022 5-Year data, census tract 101 has a 5.6% Black only, 10.19% Asian and 3.79% Hispanic populations as compared to a city average of 2.12% Black only, 12.67% Asian and 8.9% Hispanic% respectively. The census tracts 107 has a 3.9% Black only, 18.38% Asian and 9.3% Hispanic populations and 108 has 3.8% Black-only, 12.165% Asian and 9.13% Hispanic populations compared to a city average of noted previously.

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

The areas that meet the LMI threshold tend to have older housing stock and lower opportunities than other more affluent areas. These areas tend to mostly consist of single-family housing units available for rent.

The Lincoln Central Neighborhood Family Center's housing and services initially formed around industry in Columbus' Central Neighborhood. This market is close to the downtown, the neighborhood is near a variety of amenities and employment centers, positioning it as an attractive location for residential activity. The Central Neighborhood is home to approximately 5,510 residents, or over 10% of Columbus' population. The population of this area has nearly doubled in the past 5 years. The area has significantly lower incomes than the city as a whole. The population growth in the Central Neighborhood is primarily due to the purchase and transition of single unit homes into multiple rental units. This transition impacts future demand for housing, office, and commercial space.

East Columbus/State Street Area is home to approximately 7,865 residents, or nearly 15.45% of Columbus' population. The population has nearly doubled in the past 5 years due to the construction of new multi-family household units. This market is close to industry and retail along the State Street corridor, the neighborhood is near a variety of amenities and employment centers. There has been a significant increase of multi-family dwellings making it an attractive location for residential activity. Race and ethnicity profiles in this area of Columbus show a greater diversity than the city as a whole. Over 15% of the population in the State Street trade area is non-white. Minority and foreign populations around State Street (especially South Asian nationals) may be higher than reported with the potential of multi-generational housing occupants.

The ColumBUS Transit is currently having a rate and route study conducted to ensure there is adequate public transportation in these neighborhoods.

Are there any community assets in these areas/neighborhoods?

Central Neighborhood has Lincoln-Central Neighborhood Family Center (LCNFC) a full-service resource center located in historic downtown Columbus, Indiana. The LCNFC serves neighborhood residents in a variety of ways including direct services, work skills development, community activities and referrals. It also contains the United Way Center where multiple service agencies are co-located to provide one stop shopping.

East Columbus/State Street Corridor has Eastside Community Center. The Center which has reopened under the United Way organization is helping move people in the community toward self-sufficiency. There are also programs and services to promote educational attainment, financial literacy, stability, and development of civic responsibility. According to local stakeholders, a number of civic, educational, religious, social and philanthropic institutions are key neighborhood anchors. Therefore, they should be key participants in the State Street revitalization process. Such institutions could play potential plan implementation roles, especially in organizing and mobilizing community participation in future Corridor revitalization initiatives. Community participation could also take the form of a new implementation entity that could, along with other institutional involvement and participation, advocate, spearhead and manage State Street revitalization efforts. Many community stakeholders in the State Street Corridor Study commented on improving State Street's image as a critical priority. Enhancing State Street's appearance, encouraging new development, and facilitating new business openings will contribute to promoting a better Corridor image. Additionally, since the East Columbus neighborhood is an integral part of the State Street Corridor, enhancing the neighborhood's image as well should also be considered as part of the overall planning and revitalization strategies for State Street.

Are there other strategic opportunities in any of these areas?

There have been revitalization efforts in census tract 101 that consists of neighborhood park upgrades, demolition of depilated building, state funded OOR program and renovation of existing homes into

affordable and safe rental housing for low-mod renters through a HOME grant. Additional HOME funding has been utilized to develop and construct in-fill housing for low to moderate income persons.

The City is has invested in the infrastructure/sidewalks/trails in East Columbus/State Street Corridor and providing connectivity to the Central Neighborhood Area. These improvements provide connectivity to a number of amenities in the community including the downtown and parks and recreational opportunities. This area is also home to two new developments of affordable housing complexes. Vivera Senior Living is the first affordable senior housing, which is Medicaid eligible project, offering 114 units. The other is Gladstone Apartments, a 60-unit affordable workforce housing project.

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.

Comprehensive planning being utilized to ensure low-income residents in Columbus are well informed of the opportunity to access affordable and high-quality fiber internet. Many communities face significant broadband access challenges which were further exacerbated by the global pandemic. A comprehensive fiber-to-the-home (FTTH) is vital as connectivity has the potential to serve as a great equalizer for communities that have traditionally lacked information and tools that support sustainable progress. This includes access to online education and schooling, workforce development and training, telehealth, etc. The city with providers has a strategic approach to outreach, communications, resourcing, and marketing to effectively reach low-income and hard-to- reach communities throughout the community of Columbus, Indiana.

The city is collaborating with an internet provider to bring affordable internet service to low- and moderate income households and neighborhoods through the Affordable Connectivity Program (ACP). Eligibility requirements for subsidized high speed internet subscriptions will be closely aligned with the ACP. Given that many programs share similar thresholds for income eligibility that subsequently tie back to income levels, the approach is to target communities where individuals and households are eligible for programs such as the Supplemental Nutrition Assistance Program (SNAP), The Indiana Temporary Assistance for Needy Families (TANF), the Indiana Department of Education's free and reduced-price meals eligibility criteria, Old Age, Survivors, and Disability Insurance (OASDI) recipients of Social Security Income (SSI), and HUD Voucher owners may be eligible. In doing so, this leverages existing criteria, thereby lessening the burden and barrier to access a reduced-price program.

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

It has been noted broadband internet service is available through multiple providers including fiber, cable, DSL, fixed wireless and satellite internet providers within the city. Construction of an additional fiber internet network began in 2022 to address the need for access to internet service regardless of income level. In June 2023 more than 450 homes in the "Big Block" downtown Columbus area, including low- and- moderate- income census tracts had connection availability to Columbus' new fiber internet network. The fiber provider is currently completing installation throughout the neighborhoods. Since the project began, nearly 175,000 feet of fiber optic conduit has been laid throughout Columbus. The city continues to progress on its goal of serving every member of our community with the highest-speed and quality internet regardless of income level. The varied providers were not consulted due to the

organizational structure of the providers. The State of Indiana continues to provide funding assistance to expand the broadband infrastructure in unserved areas, such as rural Bartholomew County. In comparison to other internet service providers (ISP) that serve Hoosier Network (HN) markets HN will provide truly symmetrical highspeed packages to the low-income communities. Designed to be accessible to Columbus residents regardless of income level, the City and Hoosier Fiber Networks are collaborating on one of the country's most comprehensive and innovative public-private partnerships to help low-income and digitally marginalized households access reliable high-speed top-quality fiber internet service unlocking opportunities for work, education, information access, and entertainment.

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

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

The city's primary increase in risks of natural hazards associated with climate change include an increased risk of flooding and extremes in temperatures. The climate change natural hazards risks for the city may include extreme temperatures and the potential for flooding due the number of creeks and rivers flowing around or through the community. These risks are likely to increase due to climate change. To combat the extremes in temperatures (heat or cold), Brighter Days, the homeless shelter, during days of extreme temperatures provides additional opportunities for shelter for those experiencing homelessness. The Columbus Housing Improvements Program, the city's owner occupied housing program, provides emergency heating or air conditioning replacement during times of extreme temperatures. Columbus participates in the NFIP Community Rating System (CRS), a voluntary incentive program recognizing communities for implementing floodplain management practices exceeding the minimum floodplain regulations. This provides discounted flood insurance rates for local property owners. The Flood Risk Management plan describes current flood risks, identifies flood forecasting resources, presents a Flood Response and Evacuation Plan, establishes protocols for post-flood damage assessment and data collection, and presents a number of long-term strategies for mitigating future flood risk. This plan is reviewed annually as a part of the CRS program which assures the increase in potential hazards are mitigated.

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

The increased risk of flooding impacts several households within census tract block groups with a high percentage of low and moderate income people, primarily in the Haw Creek drainage basin. The severe local flooding of June 7, 2008, resulted in several studies of Haw Creek. These studies led to Columbus / Bartholomew County Planning Department developing new flood hazard mapping for Haw Creek based on more accurate information and more detailed modeling methods than currently used for the stream by FEMA. The planning department is responsible for the management of flood prone areas, public land or water. The local 2008 flooding resulted in a FEMA / IHDA funded acquisition / demolition program resulting in the acquisition and demolition of approximately 50 homes within the floodway. This action reduces the risk of impact to properties within this area of impact.

If housing occupied by low to moderate income families does not have air conditioning the extreme heat can cause health issues. To assist in addressing the need for air conditioning, the city has an income-qualified owner occupied rehab program. The program provides forgivable loans to assist in providing heating and air conditioning for income qualified homeowners. For rental units, neighborhood associations and other community agencies assist with providing fans and cooling stations to local residents.

The Bartholomew County Emergency Management team includes representatives of the city departments including the police department, fire department and Columbus / Bartholomew County Planning Department. This collaboration ensures the needs of the city and its residents in emergency situations are included in the team's considerations.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The purpose of the strategic plan section is to describe the city's objectives and priorities to be addressed over the five-year period of the Consolidated Plan. The federal CDBG funds are intended to provide low- and moderate-income households with viable communities, including decent housing, a suitable living environment and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, affordable housing development activities, public services, economic development, planning, and administration.

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

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	East Columbus
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The neighborhood boundaries are defined as those served by The America and Roby Anderson Community Center, including CT 107 and CT 108. The area includes the State Street Corridor.
	Include specific housing and commercial characteristics of this target area.	The area is primarily residential with some commercial and institutional components.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The public input and consultation/community forums confirmed the characteristics and needs in this neighborhood (area of low income concentration) as a target area.
	Identify the needs in this target area.	The needs include housing rehabilitation, new affordable housing, public services, public facilities, economic opportunities, infrastructure improvements (all types), clearance, and down payment assistance for potential homeowners.
2	What are the opportunities for improvement in this target area?	The opportunities for improvement include the residents' interest in improving their homes and neighborhoods, seeking services, replacement of existing infrastructure and the city's commitment to assist in providing these opportunities.
	Are there barriers to improvement in this target area?	The barriers are adequate funding and residential design standards, which may increase costs.
	Area Name:	Lincoln Central Neighborhood
	Area Type:	Local Target area
	Other Target Area Description:	

	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The boundaries for this area coincide with the service area for the Lincoln Central Neighborhood Family Center. This area includes the Central Neighborhood.
	Include specific housing and commercial characteristics of this target area.	This area is primarily residential with some commercial, and institutional uses.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The public input and consultation/community forums confirmed the characteristics and needs in this neighborhood (Area of Low Income Concentration) as a target area.
	Identify the needs in this target area.	The needs include housing rehabilitation, new affordable housing, public services, public facilities, economic opportunities, infrastructure improvements (all types), and clearance.
	What are the opportunities for improvement in this target area?	The opportunities for improvement include the residents' interest in improving their homes and neighborhoods, seeking services, replacement of existing infrastructure and the city's commitment to assist in providing these opportunities.
	Are there barriers to improvement in this target area?	The barriers are adequate funding and residential design standards, which may increase costs.
3	Area Name:	Columbus-City Wide
	Area Type:	Area of eligibility
	Other Target Area Description:	Area of eligibility
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The boundaries of this target area are the corporate boundaries of the City of Columbus.

Include specific housing and commercial characteristics of this target area.	Areas where specific projects are to be located are primarily residential with the potential to have commercial and institutional uses within the vicinity.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The public input and consultation/community forums helped confirm the need to have some programs have a citywide target.
Identify the needs in this target area.	The needs include housing rehabilitation, new affordable housing, public services, public facilities, economic opportunities, infrastructure improvements (all types), and clearance.
What are the opportunities for improvement in this target area?	The opportunities for improvement include the residents' interest in improving their homes and neighborhoods, seeking services, infrastructure replacement or addition and the city's commitment to assist in providing these opportunities.
Are there barriers to improvement in this target area?	The barriers are adequate funding and residential design standards, which may increase costs. The increased costs primarily for rental may be ameliorated by supporting applications for HOME funding and rental housing tax credits for affordable housing developers.

General Allocation Priorities

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

Three census tracts contain the highest concentration of Columbus' minority and low/moderate income population. Those census tracts include tract 101 (Lincoln Central Neighborhood and the Central Neighborhood), 107 and 108 (a portion of both is in the East Columbus Neighborhood and the State Street Corridor). The tracts will be the primary target areas to receive assistance through the proposed owner-occupied housing program, public facilities improvements and demolition of unsafe structures.

It is anticipated that 40 percent of the funds will be utilized in the Lincoln Central neighborhood and 30 percent in the East Columbus neighborhood.

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Affordable Housing - Rental
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children Victims of Domestic Violence Elderly Frail Elderly Persons with Physical Disabilities Non-housing Community Development
	Geographic Areas Affected	Lincoln Central Neighborhood East Columbus Area of eligibility
	Associated Goals	Decent and Affordable Housing
	Description	Rental housing funding, possible acquisition and rehabilitation or infrastructure in support of multi-unit developments.
	Basis for Relative Priority	The need for more affordable rental housing was noted in the public input and consultation/community forums.
2	Priority Need Name	Affordable Housing - Owner Occupied
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Physical Disabilities
	Geographic Areas Affected	Lincoln Central Neighborhood East Columbus Area of eligibility
	Associated Goals	Decent and Affordable Housing
	Description	Provision of funding for rehabilitation for homeowners allowing the owners to remain in their homes. To include HVAC, Roofing and Aging-in-Place modifications. Other needed improvements may be considered on a case-by-case basis.
	Basis for Relative Priority	The cost burden and condition of owner occupied homes based on the data, survey and public input and community forums.
3	Priority Need Name	Public Infrastructure & Facilities
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Physical Disabilities Non-housing Community Development
	Geographic Areas Affected	Lincoln Central Neighborhood East Columbus
	Associated Goals	Community Facilities and Infrastructure

	Description	Upgrades to infrastructure in targeted areas, include need for upgrades to sidewalks, streets, curbs, lighting, drainage, etc. and public facilities benefitting over 51% LMI.
	Basis for Relative Priority	Current conditions demonstrate the need for infrastructure upgrades in target areas, evidenced by the current conditions of the infrastructure. An additional basis includes the survey results and the consultations.

Narrative (Optional)

The City of Columbus through Consolidated Planning Process conducted public forums/consultations to provide input for establishing the allocation priorities given to each category of priority needs, particularly among extremely low-income, low-income, and moderate-income households.

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)	The City of Columbus receives approximately \$300,000 annually in CDBG funds and does not receive HOME funds. Given the limited funding, and that approximately 650 households are already participating in the Housing Choice Voucher (Section 8) program, the City does not plan to utilize CDBG funds for Tenant Based Rental Assistance (TBRA).
TBRA for Non-Homeless Special Needs	The City of Columbus receives less than \$300,000 annually in CDBG funds and does not receive HOME funds. Given the limited funding, and that approximately 650 households are already participating in the Housing Choice Voucher (Section 8) program, the City does not plan to utilize CDBG for TBRA for non-homeless special needs.
New Unit Production	The City of Columbus is combatting the high cost of rentals in the Columbus Housing market and its impact on the LMI population. The city has initiated a housing study to review the housing needs within the city and establish the tools to address those needs and determine the city's goals. This need includes the development and production of new units.
Rehabilitation	Maintenance and operation of housing are major factors contributing to cost burden that can be mitigated through rehabilitation. Rehabilitation efforts should also include the ability to make upgrades to homes to allow for aging in place. Over 56 percent of the City's housing stock is at least 40 years of age, indicating significant need for rehabilitation. The city will provide assistance to rehabilitate single-family and multi-family units as funds allow.
Acquisition, including preservation	The City will also pursue acquisition/rehabilitation of multi-family housing with deed restrictions on the improved units as affordable housing. Furthermore, a number of publicly assisted housing units are in jeopardy of being demolished or "at risk" of converting to market-rate housing over the next five years. The city is working to preserve these units and assist the tenants at risk of being displaced.

Table 49 – Influence of Market Conditions

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

Introduction

The City of Columbus is a CDBG (only) entitlement jurisdiction and anticipates receiving approximately \$300,000 annually in CDBG funds over the next 5 years and no HOME funds. Columbus does not receive funding under the Emergency Solutions Grant (ESG) or Housing Opportunities for Persons with AIDS (HOPWA) programs.

In the past two years, the levels of CDBG and HOME (received through the state) funds for Columbus have been trending slightly downward. In estimating the amounts of funding available over this Consolidated Plan period, the city took a conservative approach assuming minimal change in annual funding.

In terms of program income, the City does not anticipate a steady stream of program income over the course of this Consolidated Plan. During the past four program years, the level of program income received is minimal, totaling approximately \$13,400 (in PY2022 and 2021). Program income received from the repayment of any forgivable Owner-Occupied Rehab (CDBG) grant/loan funds are used for grant activities in same or similar programs where the funds were originally expended.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	308,389	0	0	308,389	1,500,000	The estimated amount of CDBG funds available over the planning period is based on no increase in the expected amount available for the remaining four years.

Table 50 - 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 extent of needs in Columbus far exceeds the available funding from the CDBG. While CDBG funds do not require matching funds, activities to be pursued by the City with CDBG funds may be leveraged with a variety of funding sources. Those sources may include grants from State, Federal, and local governments; private foundations; capital development funds; general funds; private donations of funds or services; and other various funding sources. For example, local nonprofits with the city support actively pursue funding under the State of Indiana's Home program to expand affordable homeownership for low-to-moderate income households. For new construction, substantial rehabilitation, and acquisition of affordable housing, the city encourages and supports the use of Low Income Housing Tax Credits.

The city encourages matching or leveraged funds with any CDBG award it makes to any non-profit requesting funding, though matching funds are not required.

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

The city obtains some lots/properties where unsafe structures have been condemned and demolished. When this occurs, the properties are frequently donated to a community and housing development organization. The organizations have developed in-fill housing on the properties. The houses are then being sold to low-to-moderate income residents.

Discussion

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
COLUMBUS	Government	Economic Development Homelessness Non-homeless special needs Ownership Rental neighborhood improvements public facilities public services	Jurisdiction
The Columbus Housing Authority	PHA	Public Housing	Jurisdiction
Housing Partnerships, Inc.	Non-profit organizations	Ownership Rental public facilities	Region
Southern Indiana Housing & Community Development Corporation	Non-profit organizations	Ownership Rental	Region

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Columbus has a capable housing and community development delivery system. While the primary responsibility for the administration of CDBG Program lies with the City and its partners, several public agencies, for profit entities, and non-profit organizations all assist with providing housing, community development, homeless, and other public services throughout Columbus

The primary gap preventing the City and its partners from carrying out its housing and community development strategy is the lack of resources for affordable housing proposals and community development activities in the City. The City continues to seek additional housing funds from the state and other sources to supplement its federal funds.

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	
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			

Table 52 - 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)

It is important to note that outreach efforts are made possible through a large network of community partners that do not solely provide services addressing homelessness. As previously discussed in the Needs Assessment and Housing Market Analysis sections, while services are available to Columbus residents, the level of services available is not adequate to meet the needs.

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 strengths of the service delivery system for special needs populations and persons experiencing homelessness are the variety of service agencies that exist to meet their needs and the dedication of service agency staffs in attempting to address their clients' needs. While there are a variety of services for special needs population and persons experiencing homelessness in the City, major gaps in the service delivery system exist:

- Inadequate funding to provide the level of services needed; and
- Too few case managers

The coordination among different agencies is increasing to maximize the services available.

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

The city's Community Development Department convenes quarterly meetings of the Mayor's Advisory Council on Safe, Affordable and Available Housing. The meetings create a collaboration effort between public, private, non-profit and institutional groups in the city. The relationships are facilitated through regular contact, shared vision and goals, and a desire to improve the lives of the homeless and low-to-moderate income residents. The meetings will continue at a minimum quarterly or more frequently as needs arise.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Decent and Affordable Housing	2024	2028	Affordable Housing Public Housing	Lincoln Central Neighborhood East Columbus Columbus-City Wide	Affordable Housing - Owner Occupied Affordable Housing - Rental	CDBG: \$734,500	Rental units rehabilitated: 10 Household Housing Unit Homeowner Housing Rehabilitated: 45 Household Housing Unit
2	Community Facilities and Infrastructure	2024	2028	Non-Housing Community Development	Lincoln Central Neighborhood East Columbus	Public Infrastructure & Facilities	CDBG: \$500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 10 Households Assisted
3	Grant Administration / Technical Assistance	2024	2028	Grant administration / technical assistance	Columbus-City Wide		CDBG: \$307,500	

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Decent and Affordable Housing
	Goal Description	Conserve and improve existing affordable housing, provide home-ownership assistance and assist in the development of affordable housing. This includes the rehabilitation assistance to single family and rental units potential expanding the city's affordable housing inventory.
2	Goal Name	Community Facilities and Infrastructure
	Goal Description	Provision of community facilities and all types of infrastructure improvements (replacement or new) benefitting low to moderate income persons.
3	Goal Name	Grant Administration / Technical Assistance
	Goal Description	Provision of administrative technical assistance to include procurement, labor standards compliance, environmental reviews and all necessary services to maintain compliance with the CDBG program.

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)

This Consolidated Plan has established the following goals:

- Provide rehabilitation assistance to 2 single-family units, **extremely low-income**
- Provide rehabilitation assistance to 3 single-family units, **low-income**
- Provide rehabilitation assistance to 35 single-family units, **moderate income**
- Expand the City's affordable housing inventory by 5 units through construction or acquisition with or without rehabilitation.

Overall goal is to provide benefit to 45 extremely low, low, and / or moderate income households from the City's affordable housing activities.

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)

NA

Activities to Increase Resident Involvements

The CHA has a 7 member board. The board includes one tenant representative. They also have regularly scheduled tenant input/advisory meetings which all residents are made aware of and encouraged to attend.

The CHA also administers the Family Self-Sufficiency Programs (FSS) which are available to all residents.

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

No

Plan to remove the 'troubled' designation

NA

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

Barriers to Affordable Housing

The City of Columbus has worked to eliminate barriers to affordable housing and residential investment. These efforts included reviewing the zoning code with a case-by-case review, allow smaller lot development, acquiring vacant and tax delinquent parcels for affordable in-fill housing, and using non-federal and federal resources to offset infrastructure costs. The largest barrier for affordable housing and residential investment is the funding gap to cover the relatively high cost of construction or renovations, versus the lower sales price or rents that residents can afford. The need for quality affordable housing in Columbus far exceeds the community's resources. To that end, the city will continue to work with its partners to acquire resources necessary to make incremental neighborhood improvements, and the city will continue to strategically invest in housing and community projects that improve the lives of its low- and moderate-income residents.

The barriers to constructing affordable units within Columbus include the high price and low availability of land, high cost of construction, 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 have easier fixes.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

City of Columbus plans to work to remove barriers to affordable housing and the financial impact of efforts to protect public health and safety by taking actions to reduce costs or provide off-setting financial incentives to assist in the production of safe, high quality, affordable housing. To mitigate the impacts of these barriers, the City will:

- Support applications for State and federal funding to gap finance affordable housing production and the rehabilitation of existing affordable housing stock to expand the supply of safe decent affordable housing.
- Continue to review and revise the permitting and planning approval processes to minimize the delay in housing development in general and affordable housing development in particular.
- Continually examine Zoning Codes to address the provision of a variety of housing, including manufactured homes, small residential care facilities, emergency shelters, transitional housing, supportive housing, single-room occupancy housing, farmworker housing, and reasonable accommodation for persons with disabilities. Zoning Code amendments would establish clear standards and processes for such uses, thereby reducing opposition.
- Continue to provide rehabilitation assistance and homeownership assistance, and to assist in the construction and preservation of affordable housing.
- Invest in public facilities and infrastructure needs of low income neighborhoods.

Furthermore, the city is conducting a Housing Needs Study to review the current housing conditions, determine the housing needs for project future housing within the city.

SP-60 Homelessness Strategy – 91.215(d)

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

The city and its community partners coordinate outreach efforts to the unsheltered homeless population. This includes efforts by the Indiana Balance of State Continuum of Care (CoC), the planning body for initiatives in ending homelessness in Indiana. This includes efforts by the Love Chapel Center, the Columbus Township Trustee, Human Services, Inc. Centerstone, and Turning Point. Human Services Inc. (HSI) as a part of the CoC serves as the single point of contact for the Columbus area.

In delivering homeless services, the agencies follow the continuum of care model that includes the following components:

- Outreach intake assessment
- Emergency shelter
- Transitional housing
- Permanent supportive housing
- Permanent housing
- Employment supportive services

Needed services include: housing counseling; case managers, temporary shelter; emergency food and transportation; clothing; job search assistance.

Addressing the emergency and transitional housing needs of homeless persons

The city, the Columbus Township Trustee, Love Chapel and lots of community partners assisted in the development of an emergency shelter, Brighter Days to provide shelter to the homeless populations of single adults.

Another need that has percolated to the top is the need for permanent supportive housing. In the past, the city has provided support through its CDBG public service dollars to provide outreach and counseling. Public and private partners continue to search for a site for the location of a permanent supportive housing facility.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals

and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The city supports the continuum of care providers and agencies in efforts to end chronic homelessness. HSI collaborates with the Columbus Township Trustee, Thrive Alliance and Centerstone in taking a Housing First approach. The Housing First funds are to be utilized to quickly and successfully connect individuals and families experiencing homelessness to Permanent Housing (PH) without preconditions and barriers to entry. The goal is to utilize funding for the homeless to move people from homelessness to permanent housing. Chronically homeless persons require rehabilitation services, employment training and placement, health services, and case management to move from homelessness to permanent supportive housing or transitional housing then to supportive/permanent housing. The Continuum of Care Strategy coordinated by the three agencies offers a full range of services and facilities. The city supports this strategy for constructing housing facilities that help transition chronically homeless persons to a stable housing situation and to receive supportive services that may improve their employment skills.

The city's Mayor's Advisory Council on Safe, Available and Affordable Housing has a long-term commitment to defeating chronic homelessness. It has a long-term goal to ensure emergency housing and permanent supportive housing to transitional then permanent housing for all with a long-term measure of having zero homeless population. The following are the issues they identified and strategies to address them:

Long Term Objective: Ensure emergency housing and transition to permanent housing for all

Long Term measures: Zero homeless population

Issue: need to better coordinate resources among homeless assistance providers.

Strategic Objectives:

- Continue monthly meetings of the homeless services providers
- Implement outreach to the Salvation Army
- Review/modify the "winter contingency plan".
- Develop and annually review and modify as needed a "summer contingency" plan

Issue: Columbus "hard to house" homeless populations: homeless persons afflicted by mental illness alcohol and drug abuse, and criminal records.

Strategic Objectives: Develop a specific facility development plan and/or protocols to assist the "hard to house".

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 city has limited financial resources which creates limitations on assistance for projects and programs. One of the key strategies for homeless prevention is employment development. The goal is to enhance a person's ability to obtain and keep a job, and to make an adequate income to be self-sufficient.

The resources and programs described in detail under workforce training initiatives in Section MA-45 Non-Housing Community Development Assets of this Consolidated Plan may provide the framework for assistance.

The City also works diligently to expand and conserve its affordable housing inventory, especially affordable rental housing that benefits the extremely low- and low- income households who are most at risk of becoming homeless.

The Continuum of Care agencies has worked with the regional hospital to address their discharge policies to avoid discharging patients into homelessness and with the school system to assure families are not falling through the cracks.

The Mayor's Advisory Council attendees continue collaboration to develop measures to reduce the homeless issues in Columbus.

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

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

Lead-based paint was banned from residential use in 1978. All houses constructed before 1978 are considered at risk for containing lead-based paint. HUD has made the elimination of housing units containing lead-based paint a priority. The poisoning of children from contact with lead-based paint has been recognized as a major public health problem by the Center for Disease Control (CDC).

Locally the Bartholomew County Board of Health has a Community Health Program that conducts a variety of miscellaneous tests and inspections including lead paint. A public health nurse provides home visitation and case management, and a registered environmental health specialist provides home lead risk assessment inspections to families of children found to have elevated levels of lead.

Effective September 15, 2000, Federal regulations require that lead hazard evaluation and reduction activities be carried out for all CDBG funded housing assistance projects that were constructed before January 1, 1978. The requirements for rehabilitation correspond to three (3) approaches to lead hazard evaluation and reduction. Large rehabilitation projects must meet more stringent requirements than smaller ones. The three approaches are:

1. Do no harm. Perform the rehabilitation in a way that does not create lead hazard.
2. Identify and control lead hazards. Identify lead-based paint hazards and use a range of methods to address the hazards.
3. Identify and remediate lead hazards. Identify lead-based paint hazards and remove them permanently as funding allows.

The level of hazard reduction required depends on the level of assistance. Specific actions required include:

Repair of paint disturbed during rehabilitation. Includes repairing disturbed paint and applying a new coat of paint. (\$5,000)

Interim controls and standard treatments. Includes addressing friction and impact surfaces, creating smooth and cleanable surfaces, encapsulation, removing or covering lead-based paint components, and paint stabilization. (\$5,000 - \$25,000)

Remediate. Remediation involves permanently removing lead-based paint hazards, often through paint and component removal and enclosure. (Over \$25,000)

The city will use CDBG funds to undertake lead-based paint hazard mitigation as required by the housing rehabilitation regulations. This can include inspection, risk assessment, specification writing, abatement, clean up, disposal work and clearance testing. This assistance will be in accordance with 24 CFR 35, et al. (9/15/99). A certified risk assessor will inspect all such housing. Any required lead paint mitigation

measures will be determined with the total renovation effort to streamline the process for the benefit of the homeowner; and also maximize total rehabilitation dollars.

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

The Bartholomew County Health Department of Environmental Health has been conducting educational outreach programs to those households undergoing testing for lead hazards. The number of lead poisoning cases in Columbus are declining. This can be attributable to public outreach and education, increased public awareness and the remediation of lead-based paint hazards during rehabilitation of affected housing units.

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

When public funds are used to assist in the substantial rehabilitation of housing units, testing for lead-based paint is required if the unit was built prior to 1978. This action has been integrated in the housing rehab policies and procedures. When lead-based paint is found, the abatement efforts are included in the scope of the rehabilitation assistance.

The City also provides brochures and information on the health and safety lead-based paint hazards and danger they pose to occupants to all owners participating in the housing rehab program.

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

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

The anti-poverty strategy utilizes existing job training and social service programs to increase employment marketability, household income, and housing options. In the past, the City's antipoverty strategy also included direct activities that focus on job creation and retention, particularly in the Lincoln Central Neighborhood, East Columbus Neighborhood and downtown areas.

As a means of reducing the number of persons with incomes below the poverty line, the city will continue to coordinate its efforts with those of other public and private organizations providing economic development and job training programs. A number of public, quasi-public, and nonprofit organizations provide economic development and job training services in Columbus.

These include:

- Columbus Area Chamber of Commerce
- Columbus Education Coalition
- Workforce Partnership Regional District / Workforce Investment Act
- The America and Roby Anderson Community Center
- Lincoln Central Neighborhood Association
- Bartholomew County Works

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

Expanding and preserving affordable housing opportunities will reduce the housing cost burden of households living in poverty. Therefore, a portion of the disposable income may be used to pursue other educational or career goals, as well as for other daily necessities.

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

Expected Resources

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

Introduction

The City of Columbus is a CDBG (only) entitlement jurisdiction and anticipates receiving approximately \$300,000 annually in CDBG funds over the next 5 years and no HOME funds. Columbus does not receive funding under the Emergency Solutions Grant (ESG) or Housing Opportunities for Persons with AIDS (HOPWA) programs.

In the past two years, the levels of CDBG and HOME (received through the state) funds for Columbus have been trending slightly downward. In estimating the amounts of funding available over this Consolidated Plan period, the city took a conservative approach assuming minimal change in annual funding.

In terms of program income, the City does not anticipate a steady stream of program income over the course of this Consolidated Plan. During the past four program years, the level of program income received is minimal, totaling approximately \$13,400 (in PY2022 and 2021). Program income received from the repayment of any forgivable Owner-Occupied Rehab (CDBG) grant/loan funds are used for grant activities in same or

similar programs where the funds were originally expended.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	308,389	0	0	308,389	1,500,000	The estimated amount of CDBG funds available over the planning period is based on no increase in the expected amount available for the remaining four years.

Table 54 - 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 extent of needs in Columbus far exceeds the available funding from the CDBG. While CDBG funds do not require matching funds, activities to be pursued by the City with CDBG funds may be leveraged with a variety of funding sources. Those sources may include grants from State, Federal, and local governments; private foundations; capital development funds; general funds; private donations of funds or services; and other various funding sources. For example, local nonprofits with the city support actively pursue funding under the State of Indiana's Home program to expand affordable homeownership for low-to-moderate income households. For new construction, substantial rehabilitation, and acquisition of affordable housing, the city encourages and supports the use of Low Income Housing Tax Credits.

The city encourages matching or leveraged funds with any CDBG award it makes to any non-profit requesting funding, though matching funds

are not required.

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

The city obtains some lots/properties where unsafe structures have been condemned and demolished. When this occurs, the properties are frequently donated to a community and housing development organization. The organizations have developed in-fill housing on the properties. The houses are then being sold to low-to-moderate income residents.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Decent and Affordable Housing	2019	2023	Affordable Housing Public Housing	Lincoln Central Neighborhood East Columbus Columbus-City Wide	Affordable Housing - Owner Occupied Affordable Housing - Rental	CDBG: \$146,889	Homeowner Housing Rehabilitated: 12 Household Housing Unit
2	Community Facilities and Infrastructure	2019	2023	Non-Housing Community Development	Lincoln Central Neighborhood East Columbus Columbus-City Wide	Affordable Housing - Rental Public Infrastructure & Facilities	CDBG: \$100,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 10 Households Assisted
3	Grant Administration / Technical Assistance	2024	2028	Grant administration / technical assistance			CDBG: \$61,500	

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Decent and Affordable Housing
	Goal Description	
2	Goal Name	Community Facilities and Infrastructure
	Goal Description	
3	Goal Name	Grant Administration / Technical Assistance
	Goal Description	

Projects

AP-35 Projects – 91.220(d)

Introduction

The action plan must provide a description of the activities the jurisdiction will undertake during the next year to address priority needs and objectives. This description of activities shall estimate the number and type of families that will benefit from the proposed activities, the specific local objectives and priority needs (identified in accordance with §91.215) that will be addressed by the activities using formula grant funds and program income the jurisdiction expects to receive during the program year, proposed accomplishments, and a target date for completion of the activity. This information is to be presented in the form of a table prescribed by HUD. The plan also describes the reasons for the allocation priorities and identifies any obstacles to addressing underserved needs.

Projects

#	Project Name
1	Housing Rehabilitation
2	Public Facilities and Infrastructure
3	CDBG Administration / Fair Housing

Table 56 – Project Information

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

AP-38 Project Summary
Project Summary Information

1	Project Name	Housing Rehabilitation
	Target Area	Lincoln Central Neighborhood East Columbus Columbus-City Wide
	Goals Supported	Decent and Affordable Housing
	Needs Addressed	Affordable Housing - Rental Affordable Housing - Owner Occupied
	Funding	CDBG: \$146,889
	Description	There continues to be a need for the rehabilitation of owner-occupied housing and for multi-unit rental housing developments (and/or scattered site rental units) within the City of Columbus. The activities in this project will provide safe, decent, affordable and accessible housing for approximately 12 income-qualified households at a maximum of 80% of the median household income for the city with the outcome of maintaining the affordability of housing for low- and moderate- income residents. National objective is LMH. Activities may include matrix code 14A-Rehab; Single-Unit Residential, 14B-Rehab; Multi-Unit Residential, and 14C-Public Housing Modernization. The overall budget for this project is \$146,889.
	Target Date	8/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 10-12 homeowners will benefit. There is a potential for multi-unit or public housing modernization. The family types benefitting are all inclusive with all falling at or below 80% of median income.
	Location Description	Locations have not been determined for the owner occupied housing rehabilitation. The locations are determined as applications are submitted for home rehabilitation. Locations must be within the City of Columbus incorporated limits.
2	Planned Activities	The project activities will include roof replacement, HVAC replacement, water heater replacement (including all associated work) and aging in place home modifications. The program is flexible to include additional needed rehab on a case-by-case basis.
	Project Name	Public Facilities and Infrastructure
	Target Area	Lincoln Central Neighborhood East Columbus Columbus-City Wide

	Goals Supported	Community Facilities and Infrastructure
	Needs Addressed	Public Infrastructure & Facilities
	Funding	CDBG: \$100,000
	Description	Public facilities and infrastructure which may include replacement of existing or construction of new sidewalks, streets and ramp infrastructure improvements; water/sewer improvements and flood/drainage improvements all to meet the national objective of LMA, infrastructure improvements required for an affordable housing development meeting the national objective of LMH, or public facilities related to homelessness or those meeting the HUD definition of limited clientele, LMC. Additionally, this project may include the rehabilitation or improvements which will meet the national objective of LMA or LMC. The activity matrix codes will fall under the 03 family of activity codes, such as 03B, Facility for Persons with Disabilities; 03C, Homeless Facilities; 03I, Flood Drainage Facilities; 03K, Street Improvements; 03L, Sidewalks; or 3Z; Other Public Improvements not listed. The amount allocated for these activities total \$100,000.
	Target Date	8/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	This expenditure category is noted by persons receiving benefits. The residents receiving benefit of the public infrastructure and facilities activities will be a minimum 51% low to moderate income.
	Location Description	Location has not been determined. All locations will be within the City of Columbus incorporated limits
	Planned Activities	Public facilities and infrastructure which may include replacement of existing or construction of new sidewalks, streets and ramp infrastructure improvements; water/sewer improvements and flood/drainage improvements all to meet the national objective of LMA; infrastructure improvements required for an affordable housing development meeting the national objective of LMH, or public facilities related to homelessness or those meeting the HUD definition of limited clientele, LMC. Additionally, this project may include the rehabilitation or improvements which will meet the national objective of LMA or LMC. The activity matrix codes will fall under the 03 family of activity codes, such as 03B, Facility for Persons with Disabilities; 03C, Homeless Facilities; 03I, Flood Drainage Facilities; 03K, Street Improvements; 03L, Sidewalks; or 3Z; Other Public Improvements not listed.
	Project Name	CDBG Administration / Fair Housing

3	Target Area	Lincoln Central Neighborhood East Columbus Columbus-City Wide
	Goals Supported	Decent and Affordable Housing Community Facilities and Infrastructure
	Needs Addressed	Affordable Housing - Rental Affordable Housing - Owner Occupied Public Infrastructure & Facilities
	Funding	CDBG: \$61,500
	Description	Administration and technical assistance with associated planning as required to implement the CDBG program for the City of Columbus. The assistance will include the Columbus Human Rights Commission with their focus to provide educational opportunities, trainings, referrals and other resources for landlords and residents regarding fair housing, civil rights and related issues. Activity matrix codes include 21A, general program administration and 21D, fair housing activity with \$61,500 to be allocated to these activities.
	Target Date	8/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable to general administration.
	Location Description	
	Planned Activities	All activities as required to implement the City of Columbus' CDBG program, projects and activities. This will include environmental reviews, planning, reporting, labor standards compliance, fair housing compliance and addressing CDBG required compliance services which may arise.

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 City has established two specific targeted or focus areas for the investment of CDBG funds. In terms of specific geographic distribution of investments, infrastructure improvements and public facilities will be focused primarily in areas with concentrations of low-and-moderate income population. Lincoln Central Neighborhood (census tract 101) and East Columbus (Census tracts 107 and 108). Investments in public facilities and services serving special needs populations and primarily low-and-moderate income persons will be made throughout the city. The tracts are the primary target areas to receive assistance through the proposed owner-occupied housing program and public facilities improvements.

Geographic Distribution

Target Area	Percentage of Funds
Lincoln Central Neighborhood	45
East Columbus	35

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The rationale for the priorities for allocating investments is due to the high concentration of low-and-moderate income found in the Lincoln Central and the East Columbus Neighborhood target areas. When assessing the location of the potential activities and reviewing the past years' funding allocations, the percentages appeared to fit the apparent need. With the city's owner-occupied housing rehabilitation funding, during past years, the funds have been distributed as the need arises. With the homeowners meeting the income criteria, the Columbus-City wide area was selected to account for the homeowners not located in the Lincoln Central and East Columbus target areas. Public facilities including sidewalks will predominantly be located in the target areas too.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The city plans to utilize CDBG funds to support its housing activities, including the Columbus Housing Improvements Program. On average, this programs is expected to be expended on the rehabilitation of 10-12, single-family homes. In addition, the City may use CDBG funds to assist in the improvement of public housing facilities owned and operated by the Columbus Housing Authority or other "affordable" rental units.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	12
Special-Needs	0
Total	12

Table 58 - 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	12
Acquisition of Existing Units	0
Total	12

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

CDBG owner occupied housing improvements program is anticipated to assist up to 12 single family housing units in the Lincoln Central Neighborhood, East Columbus Neighborhood and in other areas of the city. The city maintains flexibility in its activities to provide non-profit agencies assistance in the development of multi-unit rental housing if tax credit funding is received. The city is committed to providing infrastructure to support this type of development.

AP-60 Public Housing – 91.220(h)

Introduction

The Columbus Housing Authority's needs are identified in its comprehensive physical needs assessment. A comprehensive physical needs assessment is completed annually. The public housing developments in the City of Columbus are Heritage Woods- 9th and McClure, Sycamore Place-222 Sycamore St., Pence Place-at the end of Pence Avenue and purchased and renovated houses scattered sites. There are a total of 157 dwelling units and 43 scattered site units.

There are always physical needs such as the improvements of the public housing properties. The Columbus Housing Authority uses their capital fund money wisely and have 5 year plans they adhere to, renovating certain units each year. It is CHA's goal to be recognized throughout Columbus for providing safe, affordable, and desirable housing for qualifying families.

The Columbus Housing Authority has implemented a Section 8 Homeownership Program using a portion of its Section 8 vouchers for homeownership purposes. The program is available to current beneficiaries of Section 8 tenant-based assistance eligible for homeownership assistance that are meeting the income and work requirements. The participants in the program are required to undergo homeownership counseling prior to receiving assistance. Participants are also encouraged to attend Bartholomew County Works, a local workforce development program.

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

The Columbus Housing Authority has plans to maintain or upgrade the public housing units. Due to extreme budget cuts the goal is to continue its status as a high-performance housing authority. There are several activities noted in their Work Plan to be undertaken as funds are available.

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

The Columbus Housing Authority encourages tenant participation through designated representation on the governing Board of Commissioners. In addition, CHA holds regularly scheduled tenant meetings where residents are encouraged to provide feedback as well as suggestions for improvements. Programmatically, CHA provides the following offerings to qualifying program participants:

- The Family Self Sufficiency program provides intensive case management services to individuals and families who are willing to commit to specific goals for financial independence. When an individual or family signs a Contract of Participation, the FSS Coordinator will help them to establish education and/or employment goals. The individual/family will then be connected with service providers and resources that will enable them to reach their educational, income, and/or employment goals.
- Escrow/Savings Account: When an FSS family has an increase in rent due to an increase in

earned income, CHA establishes a savings account for the family. The savings account balance is paid to the family upon completion of their specified goals and graduation from the FSS program. Many families have used these funds to purchase a home or vehicle, to continue their postsecondary education, or to eliminate personal debt that had been constraining their ability to succeed.

- CHA also provides counseling, referral, and educational assistance to individuals and families not yet participating in the FSS program. These offerings include job search assistance, budgeting and nutrition guidance, monthly informational newsletters, referrals to community partner programs, life-skill counseling, and other programs and/or services deemed necessary to support the achievement of personal, employment, or educational goals.

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

The Columbus Housing Authority is not designated as troubled.

Discussion

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

Introduction

Homelessness and homeless prevention services are identified as a high priority need in the 2024 - 2028 Consolidated Plan. The primary shelter for the City of Columbus is located in East Columbus and provides shelter for single men and women. Love Chapel, an ecumenical organization, funds its programs through private donations and governmental funds through the Columbus Township Trustee. The shelter facility is operated by Love Chapel. The shelter has been operational for just over six years.

Human Services, Inc. operates a homeless shelter, Horizon House, for families experiencing homelessness. This is a continued high priority.

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

There are a number of local agencies providing services to the homeless with programs to end chronic homelessness. Human Services Inc. (HSI) is the lead and the single point of contact for this effort and continuum of care. The HSI coordinates services and funding for the homeless to move people from homelessness to permanent housing. Chronically homeless persons require rehabilitation services, employment training and placement, health services, and case management to move from homelessness to transitional housing, and then to supportive/permanent housing. Centerstone locally provides outreach and assistance in assessing individual needs. Human Services and Columbus Township Trustee in collaboration with Centerstone received funding from the IHEDA program, Indiana Housing First. The funding was for supportive services and funds for homeless or those at risk of becoming homeless. The Continuum of Care Strategy coordinated by HSI offers a full range of services and facilities. The city supports the strategy for constructing housing facilities that help transition chronically homeless persons to a stable housing situation and to receive supportive services that would improve their employment skills.

To aid in the goal of assisting the homeless and reducing homelessness, Human Services Inc.'s Horizon House, Columbus Housing Authority and Turning Point, the shelter for victims of domestic violence, receive Continuum of Care funding. Continuum of Care Funding is also received by Centerstone's Caldwell House a shelter for homeless individual's struggling with mental illness. Turning Point is a sub-grantee of the Bartholomew Consolidated School Corporation to administer the McKinney - Vento funds received by the community. Turning Point and Human Services Inc. also receive Emergency Shelter Grant funding through the State of Indiana's program. The township trustees and Love Chapel of the Ecumenical Assembly also provide funding for overnight shelter. St. Peter's Lutheran Church is collaborating with Love Chapel and Human Services allowing a property they own to serve as a shelter to assist in the Horizon House overflow and is funded totally by private donations. The Continuum of

Care funding is utilized for the first month's rent and deposits for homeless persons ready to transition from the shelter environment to apartment living.

Addressing the emergency shelter and transitional housing needs of homeless persons

Transitional housing is identified by many service agencies in Columbus to be a priority need. The provision of transitional or permanent supportive housing is the next small step many homeless people require after their lives have become more stable in a shelter environment. The community recognizes that many personal and social issues lead to homelessness. A transitional or permanent supportive housing program in Columbus must identify and include the social service needs of homeless families or individuals and connect them to the correct service agency to meet the need. The Columbus Township Trustee and Love Chapel have collaborated in renovating and transitioning a building into a multi-bed homeless shelter, Brighter Days, the city utilities departments assisted with the provision of utility improvements at the site. The Mayor's Advisory Council on Safe, Affordable and Available Housing that consists of service agencies, is further investigating the issues surrounding homelessness. This effort includes transitional or permanent supportive housing in Columbus. An obstacle for the community developing a shelter for homeless individuals and transitional or permanent supportive housing is the funding for the construction and operation of such facilities plus the "Not in my back yard (NIMBY) backlash. Human Services and Columbus Township Trustee collaborated with Centerstone to receive Indiana Housing First funding for supportive services and funds for homeless or those at risk of becoming homeless. The City continues to support non-profit agencies in efforts to develop a Permanent Supportive Housing tax credit application to assist in providing a facility to address homelessness and associated mental health issues.

Horizon House, a program of Human Services, Inc., is a shelter whose efforts help a number of families feel safe and secure during difficult times. Horizon House reports that capacity sometimes prevents them from serving all clients who come to their door for assistance. Horizon House has evolved into the central point of contact for families and individuals facing homelessness. This has assisted in capturing more accurate data about the homeless population in Columbus and Bartholomew County.

Turning Point, the domestic violence shelter, has a two-unit transitional housing facility. The facility is continually at capacity providing the needed transitional support for those emerging from the DV shelter. Turning Point also rehabbed and remodeled their shelter with CDBG-CV funding to increase capacity by 60%.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were

recently homeless from becoming homeless again

The long-term objective is to ensure emergency housing and transition to permanent housing for all and the long-term measures is to see zero homeless population. The following issues and strategies have been identified:

Issue: need to better coordinate resources among homeless assistance providers.

Strategic Objectives:

- Continue quarterly meetings of the homeless services providers to review/modify the “Winter Contingency Plan”. Develop and annually review and modify a “summer contingency” plan

Issue: Columbus “hard to house” homeless populations: homeless persons afflicted by mental illness alcohol and drug abuse, and criminal records.

Strategic Objectives: Develop a specific facility development plan and/or protocols to assist the “hard to house”. Develop a facility development plan and/or protocols to provide additional permanent supportive housing for the "hard to house".

Human Services, Columbus Township Trustee and Centerstone collaborate in Indiana Housing First program for supportive services and funds for homeless or those at risk of becoming homeless. The city is continuing to engage agencies in efforts to develop a Permanent Supportive Housing tax credit application to assist in providing a facility to address homelessness and associated mental health issues.

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

The City of Columbus in collaboration with Centerstone, a mental health services provider, the township trustee, the regional hospital, and a non-profit organization in the development of a now self-sustaining Homelessness Outreach Program. Centerstone continues its focus on programming designed to help clients avoid homelessness through financial and social services and by working with clients to address the issues that are causing chronic homelessness.

A network including the township trustee, neighborhood organizations, other local agencies, and local faith-based programs provide emergency assistance to meet basic non-housing needs including financial assistance to pay for deposits for apartments and utilities, payment of past-due utilities, rent assistance, and providing for medical needs, food, and clothing. The City of Columbus hosts quarterly listening

sessions for the agencies and helps to promote collaboration with programs to assist clients whenever possible. Most of the participating groups work in coordination to help as many clients as possible avoid homelessness.

Human Services and Columbus Township Trustee in collaboration with Centerstone and Thrive Alliance are utilizing Indiana Housing First funding for supportive services and funds for homeless or those at risk of becoming homeless.

The Bartholomew County United Way has a program called “Bartholomew County Works” which provides life skills and job training so that clients can avoid a housing crisis in the future. The skills these clients receive will help them find a job, continue their education, or find a more desirable job. The anticipated increase in income that clients will receive after training will help avoid becoming homeless due to lack of financial resources to pay for housing. The program is now offering a class to new high school graduates, so they learn soft skills and resume writing and be ready to enter the workforce if they are not going on to higher education.

Discussion

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

Introduction:

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City of Columbus works to remove barriers to affordable housing and the financial impact of efforts to protect public health and safety by taking actions to reduce costs or provide off-setting financial incentives to assist in the production of safe, high quality, affordable housing.

Furthermore, the City is taking during a number of steps the annual action plan to facilitate the development of affordable housing, including:

- Eliminate blight and blighting influences from neighborhoods of Columbus. The city completed a blight clearance program in 2019 and is continuing its unsafe building process of acquiring and demolishing such structures. The city is transferring the ownership of the majority of the cleared lots to non-profit housing organizations. The planned future use of the lots includes in-fill housing. A non-profit housing organization is currently collaborating with a neighborhood organization, the local school corporation's building skills program and the city in the development of affordable single-family homes. The first four homes have been completed and sold. The fifth home is nearing completion, and the organization is anticipating to submit an application for HOME funding through the Indiana Housing & Community Development Corporation. If the application process is successful and funding is received, the project will be initiated in order to be ready for the school's Construction Trades class involvement in the 2024-2025 or 2025-2026 school year.
- Annually pursue State, Federal and other funding opportunities to increase the supply of safe, decent, affordable housing in Columbus for lower income households (including extremely low-income households), such as seniors, disabled, the homeless, and those at risk of homelessness. The city is supportive of housing developers, providing letters of support and funding to support infrastructure for the affordable housing developments when the developers are applying for Low-Income Housing Tax Credits.
- Examine, review and amend housing and neighborhoods zoning code to provide zoning incentives for affordable housing projects, such as increases in density, height and/or lot. The city has provided zoning variances for housing developments and will continue to review requests submitted to the board of zoning appeals. Current zoning ordinance regarding square footage and setbacks for infill housing in the core and established neighborhoods is a barrier for the construction of smaller affordable builds. Action would include collaboration with zoning in

revising to allow affordable infill housing.

- Examine, review and amend zoning code for unsafe buildings. The city will continue funding the Building Code Enforcement Officer position from tax revenues to address unsafe buildings, including unsafe residential structures. The Code Enforcement Officer also works with residents to make changes and find resources which help residents (and particularly seniors) stay in their home.
- Collaborate with the Columbus Human Rights Commission to:
 1. investigate the establishment of a rental and home ownership financial counseling program;
 2. provide fair housing educational opportunities for landlords and tenants; and
 3. promote fair housing through social media outlets

Discussion:

The Columbus Human Rights Commission assists with affirmatively furthering fair housing by providing training and educational opportunities in addition to assisting residents with discriminatory fair housing practices. Representatives from Community Development Department, Columbus Human Rights Commission, and Administrative Resources association continue to participate in trainings (either virtual and/or in person) provided by HUD and the Fair Housing Center of Central Indiana.

AP-85 Other Actions – 91.220(k)

Introduction:

Priority Needs established in the 2024-2025 Columbus Five-Year Consolidated Plan, which form the basis for establishing objectives and outcomes in the 2024 Annual Action Plan, are as follows:

- Provide homeownership assistance;
- Assist in the development of affordable housing;
- Promote equal housing opportunity;
- Provide community facilities and infrastructure to foster a suitable living environment; and
- Provide community and supportive services to foster a suitable living environment.

Actions planned to address obstacles to meeting underserved needs

To address obstacles to meeting underserved needs, those with financial challenges, low-income homeowners and renters, etc.:

The city is collaborating with local agencies to identify and secure additional financial resources for needs in our community. The city is continuing to assist homeowners through the Columbus Housing Improvements Program. The City of Columbus utilizes the Director and Assistant Director, Community Development and Administrative Resources association to assist the city and local agencies in grant identification, when possible, to increase funds to meet needs in our community.

The city will provide technical assistance to its current and future sub-recipients by providing opportunities to obtain information on CDBG rules and management. The City collaborated with the Alliance for Substance Abuse Progress Bartholomew County and Housing Partnerships Inc. DBA Thrive Alliance in the development of a sober living house and is open to additional collaborations to address the needs of interim housing for those challenged with a substance abuse disorder.

To assist low-mod clientele who may be less likely to participate in planning activities that identify needs, the city has email and website information to provide residents with the ability to access information and make comments when it is convenient for them. The city has also included a virtual component for their public hearings to allow access to increase access. The draft and final plans are always made available online and copies are free of charge, if requested, from the City of Columbus Community Development Department.

Actions planned to foster and maintain affordable housing

The City of Columbus works to remove barriers to affordable housing and the financial impact of efforts to protect public health and safety by taking actions to reduce costs or provide off-setting financial incentives to assist in the production of safe, high quality, affordable housing. The city has provided tax

abatement incentives to affordable housing developments, including work force housing.

The PY 2024 allocation of approximately \$146,789 and the balance of approximately PY2023 funding will provide additional capital for Housing Programs applied for through state programs and for continuing authorized housing activities including the CDBG-funded Housing Rehabilitation Programs and rental housing development in target neighborhoods.

The actions the city will continue during the annual action plan to facilitate the development of affordable housing, include:

Acquisition - This activity is designed to provide funds to eliminate blight and blighting influences from the neighborhoods of Columbus. The city uses their unsafe building funds to remove blighted structures. The city is working with the local community foundation, the school corporation, Southern Indiana Housing and Community Development Corporation (SIHCDC-a non-profit CHDO), the United Way, Indiana Housing and Community Development Association and a neighborhood association in an infill housing program with the goal of providing affordable housing for home ownership as part of the City of Columbus' housing strategy for increased neighborhood livability and stability.

Owner-Occupied Rehabilitation (OOR) - The City provides forgivable loans to qualified homeowners who cannot afford to make needed repairs to their homes. The city's program was amended to include aging-in-place modifications. The City anticipates that 10-12 homeowners will be assisted through the PY2024 housing rehabilitation program.

Multi-Unit Rental Rehab – The city has provided the Columbus Housing Authority and non-profit housing organizations with grant funds to complete improvements benefitting low-to-moderate income renters.

The Community Development's Code Enforcement Officer will make recommendations and suggested changes to zoning codes for unsafe buildings and other nuisances. The Code Enforcement Officer also works with residents to make changes and find resources which help the residents (and particularly seniors) stay in their homes, including referral to the city's OOR program.

The city's planning and zoning department is actively involved in examining their codes, design standards and comprehensive plan to eliminate barriers. They use tools such as the Board of Zoning Appeals to provide and approve exceptions to those rules when they impact or create barriers for the development of affordable housing.

The city's Community Development Department supports SIHCDC and Thrive Alliance among others pursuing HOME funds, Community Development Block grants and Rental Housing Tax Credits through

the state in support of crucial development of affordable housing.

Actions planned to reduce lead-based paint hazards

The city informs all residents applying for loans or grants through the Housing Rehabilitation Programs about the hazards of lead-based paint. Code enforcement and building inspectors will continue to identify lead-based paint hazards as part of their ongoing activities, if the scope of the complaint allows them into the unit, or if it is part of an ongoing investigation. The Bartholomew County Building Inspectors will continue to be on alert for units that may contain lead-based paint. They will inform tenants and landlords as part of the inspections of the dangers of lead-based paint. The city will continue to distribute the brochures, "Lead-Based Paint" and "Protect Your Family from Lead in Your Home." For rehabilitation projects, the City's policy is to isolate and prioritize the lead paint hazards prior to doing any other housing rehabilitation improvements.

Actions planned to reduce the number of poverty-level families

A program called Bartholomew County Works continues to be implemented in the community. The goal behind this program is to coach motivated low-income individuals to secure full time employment with benefits. Participants will go through "soft-skills" training in order to be better qualified for suitable jobs. During thirty-two hours of workshops, participants will learn soft skills, get coaching and mentoring, and address their personal barriers to getting a job. Depending on individuals' skill set and employment history participants will identify job opportunities that best suit them. The goal of the program is to provide the resources necessary to find a job that will lead to self-sufficiency.

The participants of Bartholomew County Works receive the following assistance/training:

- Build the skills you need to find and keep a good job with benefits - class topics include professionalism, mock interviews, money/budgeting, interview attire/body language, goal setting, resume writing, and much more!
- Provide for your family, pay your bills and save money - all with you own paycheck
- No longer need public assistance
- The extended support team provides resources to those accepted into the program in a wide range of areas including transportation, finances and budget setting, attire, and more. Members will work one-on-one with the Self-Sufficiency Coach after completing the workshop. These active services continue for a minimum of your first year on the job.
- The program is now offering a class to new high school graduates, so they learn soft skills and resume writing as they prepare to enter the workforce. This is extremely important for those not furthering their education in an institution of higher education.
- The United Way also has the Building Avenues to Opportunity where they help motivated people step out of poverty and into self-sufficiency in Bartholomew County. By helping those in need succeed, they strengthen our entire community. The program consists of a matrix to help

them navigate life, manage their finances and create stability.

The City continues to implement its strategy to help impoverished families achieve economic independence and self-sufficiency as resources allow. The anti-poverty strategy utilizes existing job training and social service programs to increase employment marketability, household income, and housing options.

Actions planned to develop institutional structure

The Community Development Department will continue to collaborate with Human Services, Inc., Thrive Alliance, Columbus Housing Authority, Turning Point (Domestic Violence Shelter), the United Way of Bartholomew County, Lincoln Central Neighborhood Family Center, Columbus Township Trustee, Love Chapel, Southern Indiana Housing and Community Development Corporation (SIHCDC), the Bartholomew County Landlords Association, Columbus Human Rights Commission, other city departments and agencies to find opportunities to better serve the citizens of the city. These relationships are integral in streamlining the implementation of CDBG projects. The city will continue to reach out as other neighborhood organizations are developed to ensure inclusion.

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

The City maintains a contact list of interested potential service and housing agencies. Letters or notices announcing the availability of funds are posted as appropriate. In addition, when posted, notices are published in the local newspaper and posted on the City website.

In addition, the Director of Community Development and the newly appointed Assistant Director of Community Development attend several local and regional meetings. The meetings include representatives of service providers, neighborhood agencies and elected officials to keep abreast of issues impacting the quality of life for Columbus's low-income residents. The City maintains a web presence and is pro-active in providing technical assistance throughout the year to assist interested citizens and agencies in understanding and applying for the city's CDBG funds.

The city is developing enhancements and strengthening its coordination and consultation processes with other agencies, including State and local public agencies, the Regional Continuum of Care Council and others. The Mayor's Council of Safe, Available and Affordable Housing aides in ensuring needed services and funding for homeless and other services are directed to Columbus residents in need. Staff has and will continue to consult closely with members of the housing and service agencies to develop efficiencies in data sharing, collaborate on strategic planning, and encourage the coordination of services and efforts among the providers. The city will continue to work with service agencies and organizations to strengthen coordination, assess gaps in the delivery of services, develop strategies to overcome those gaps, and to carry out the goals and objectives of the Annual Action Plan.

The city is incentivizing investment in affordable housing development through tax abatement.

Discussion:

Program Specific Requirements

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

Introduction:

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. Program income may be received from the recapture of the forgivable owner-occupied rehabilitation loans. The funds will be utilized for the same purpose as the original forgivable loan funding.

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
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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%

1. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text]
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Columbus uses the one year period in determining the minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. The one year period is for program year 2024 funding.

Appendix - Alternate/Local Data Sources

Sort order	Type	Data Source Name	List the name of the organization	Provide a brief summary of the	What was the purpose for developing	Provide the year (and optionally	Briefly describe the methodology for the data	Describe the total population from	Describe the demographics of the respondents	How comprehensive is the coverage of this adminis	What time period (provide the	What is the status of the data set
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			individual who originated the data set.	data set.	this data set?	month, or month and day) for when the data was collected.	collection.	which the sample was taken .	or characteristics of the unit of measure, and the number of respondents or units surveyed.	trative data? Is data collection concentrated in one geographic area or among a certain population?	year, and optionally month, or month and day) is covered by this data set?	(complete, in progress, or planned)?
<TYPE=[pivot_table] VERSION=[2] REPORT_GUID=[884DC1E44796F035A521FE96F1A3ABF2]>												