CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

The City of Columbus promotes, advocates for, and supports the development of decent and affordable housing. Through the Columbus Housing Improvements Program (CHIP), Community Development Block Grant (CDBG) funds paid for roof, gutter, heating and cooling, water heater, and radon work at five owner-occupied homes during program year 2025 (PY2025), which ran from September 1, 2025 through August 31, 2026. The work cost $54,196, plus $2,850 in program delivery costs. One of the five homes received repairs in two phases. Payments drawn on October 1, 2026, after the program year ended, totaled $22,480 and covered three of the homes and the delivery costs; HUD's reporting system counts these payments in PY2025. The City also paid $10,950 for a roof and gutter replacement at one Columbus Housing Authority (CHA) rental home.

Public Facilities: The City Hall ADA ramp and sidewalk project ($148,385) began construction on April 2, 2026, and $65,095.92 had been paid by year end. Accomplishments will be reported when it is complete, which is expected at the end of October 2026. Two more projects have funding set aside, but no money had been paid on them by August 31, 2026: an elevator at the United Way of Bartholomew County building ($99,970) and an air handler at the Foundation for Youth ($100,000). The elevator awaits release of funds after submission and approval of the environmental review. The Board of Works has not yet approved the Foundation for Youth request, which is waiting on a repair estimate, and the Foundation for Youth is procuring an engineer to define the scope.

Promotion of Fair Housing: The Columbus Human Rights Commission provides fair housing education, outreach, and referrals. The City drew $7,500 for this work in PY2025.

Program administration used $54,999.69, so total planning and administration spending, including the $7,500 for fair housing, was $62,499.69. Planning and administration obligations, including fair housing, were 17.95 percent of the $302,484 PY2025 grant, within the 20 percent limit HUD sets.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Community Facilities and Infrastructure	Non-Housing Community Development	CDBG: $	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	300	0	0.00%	300	0	0.00%
Community Facilities and Infrastructure	Non-Housing Community Development	CDBG: $	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	10	0	0.00%	10	0	0.00%
Decent and Affordable Housing	Affordable Housing Public Housing	CDBG: $	Rental units rehabilitated	Household Housing Unit	10	11	110.00%	0	1	N/A
Decent and Affordable Housing	Affordable Housing Public Housing	CDBG: $	Homeowner Housing Rehabilitated	Household Housing Unit	45	16	35.56%	12	5	41.67%

Table 1 – Accomplishments – Program Year & Strategic Plan to Date

The public facility rows show no PY2025 results because the City Hall ADA ramp was still under construction on August 31, 2026. The City will report results when the ramp is complete, expected at the end of October 2026. The strategic plan columns are cumulative and follow the goal-outcome indicators recorded in HUD's reporting system. The PY2024 CAPER reported twenty-one homeowner units and no rental units. That total included ten units at the Town and Garden senior apartments (project #201), which HUD's reporting system records as rental units. Moving those ten to the rental indicator leaves eleven homeowner units from earlier years. Adding the PY2025 results gives sixteen homeowner units, and eleven rental units, which is above the strategic plan goal of ten rental units. Homeowner rehabilitation is at 35.56 percent of its goal of forty-five.

Owner-occupied rehabilitation is below plan. The City completed five owner-occupied units against its program year goal of twelve (42 percent). Rental rehabilitation reached one unit, the CHA home at 1823 Chandler Lane (project #252). All six units were funded and drawn in PY2025. One of the five owner-occupied units (project #262) is the second phase of repairs at a home first reported in PY2024 under project #244, and the $14,450 paid on #244 in PY2025 is included in PY2025 expenditures. During PY2025 the City directed owner-occupied repair work to CHIP 2.0 so that its American Rescue Plan Act (ARPA) funds would be spent before the federal deadline. CHIP 2.0 paid for repairs on twenty-nine homes, which are not counted in these CDBG figures. CDBG-funded CHIP activity will increase as the ARPA funds close out (see CR-20).

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

The City of Columbus continues to address the priority activities identified in the Consolidated Plan. PY2025 spending went mainly to the City Hall accessibility project and to owner-occupied housing rehabilitation.

With the City of Columbus's limited CDBG funding, all priorities and objectives in the plan are listed as high priorities. Those priorities include:

- Providing decent and affordable housing for homeowners and renters: Affordable housing, both rental and owner-occupied, continues to be a priority.
- CHIP includes aging-in-place improvements. The program has operated for many years, demand remains steady, and the City

puts most of its housing funds into assisting low-income homeowners.

- Removing accessibility barriers at public buildings: The City Hall ADA ramp and sidewalk project was under construction during PY2025 and remained underway at year end, with $65,095.92 paid on the $148,385 contract. On May 27, 2026, the City replaced the first project record for the ramp in HUD's reporting system with a corrected one, because the first record used a category meant for public services instead of public facilities (see CR-40).
- Facilitating equal opportunity and fair housing efforts in the community. Since 2016, funding has been allocated from administration for Fair Housing Activities. An interdepartmental agreement with Columbus Human Rights Commission was updated and executed in PY2019 and is automatically renewable. The Columbus Human Rights Commission continues to provide assistance with requests for reasonable accommodation, national origin discrimination, etc., when within its jurisdiction.
- Improving public facilities that serve low- and moderate-income residents: PY2025 funds are set aside for an elevator modernization at the United Way of Bartholomew County building, which houses several social service agencies, and for an air handler replacement at the Foundation for Youth, pending Board of Works approval.
- The City also used ARPA funds to assist homeowners earning between 81 and 120 percent of area median income under the same guidelines as CHIP (CHIP 2.0). During PY2025, CHIP 2.0 paid contractors for work on twenty-nine homes from its $500,000 ARPA budget.
- The City used ARPA funds for PACT, a home building and homebuyer program that pays developers an incentive to build affordable homes on vacant lots or lots with vacated or condemned homes. Ten infill lots were under developer agreements by April 2026.
- The City also used ARPA funds to work with the United Way of Bartholomew County on strategies to reduce homelessness (see CR-25).

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted). 91.520(a)

	CDBG
White	4
Black or African American	1
Asian	1
American Indian or American Native	0
Native Hawaiian or Other Pacific Islander	0
Total	**6**
Hispanic	0
Not Hispanic	6

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

CDBG housing projects funded and paid in PY2025 assisted six households: four White, one Black or African American, and one Asian. None identified as Hispanic. The City will report beneficiary information for the City Hall ramp project when construction is complete.

The six households come from six completed projects: five owner-occupied repair projects through CHIP, and one CHA rental home. This report counts one household for each project, including the second phase of repairs at the home first reported in PY2024. HUD's PR23 report shows twenty-one households for PY2025 because it also counts fifteen projects that HUD's reporting system shows as complete in that report but that were paid in whole or in part in earlier program years: the eleven CHA projects and two CHIP projects (#229 and #244) closed out on January 28, 2026, and two CHIP projects (#228 and #243) closed out on October 6, 2026. The PY2024 CAPER already reported that work, so this report does not count it again.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	611,329.05	195,591.61

Table 3 – Resources Made Available

Narrative

The City received a PY2025 CDBG grant of $302,484 and carried forward $308,845.05 in unspent funds from earlier years, for $611,329.05 available. PY2025 spending totaled $195,591.61: $133,091.92 on projects and $62,499.69 on planning, administration, and fair housing. All $133,091.92 (100 percent) of the project spending benefited low- and moderate-income people, including $2,850 in housing program delivery costs. The unspent balance at the end of the program year was $415,737.44. Planning and administration obligations were $54,294.15, or 17.95 percent of the PY2025 grant, within the 20 percent cap.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
East Columbus	35	5	See below
Lincoln Central Neighborhood	45	49	See below
Other		46	See below

Table 4 – Identify the geographic distribution and location of investments

Narrative

The City primarily assists families in East Columbus and the Lincoln Central Neighborhood, though need is growing in other parts of Columbus. CHIP is a citywide program for owners earning under 80 percent of area median income. Of the five households first reported in PY2025 (four CHIP homes and the CHA rental home), one was in East Columbus (Census Tract 107) and four were elsewhere in the city (Census Tracts 102, 103, and 106). None of the five was in the Lincoln Central Neighborhood. The 49 percent shown for Lincoln Central is the City Hall ramp at 123 Washington Street in Census Tract 101, a public facility whose beneficiaries will be reported when the project is complete. By dollars, 5 percent of PY2025 activity expenditures ($7,150 of $133,091.92) went to East Columbus, 49 percent ($65,095.92) to the ramp in Lincoln Central, and 46 percent ($60,846) to homes and rehabilitation delivery elsewhere in the city (Census Tracts 102, 103, 106, and 109). Percentages are rounded.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

CDBG does not require leveraged funds.

CHIP is a City-run program and does not require leveraged funds. ARPA funds administered by the City added to CDBG housing activity through CHIP 2.0 and PACT during PY2025.

The City Hall ADA ramp and sidewalk project is on City-owned property at City Hall, 123 Washington Street. The City used no other publicly owned land or property to address needs identified in the plan during PY2025.

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	12	6
Number of Special-Needs households to be provided affordable housing units	0	0
Total	**12**	**6**

Table 5 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	0	0
Number of households supported through Rehab of Existing Units	12	6
Number of households supported through Acquisition of Existing Units	0	0
Total	**12**	**6**

Table 6 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

Six housing units were funded and drawn in PY2025: five owner-occupied and one rental. The one-year goal of twelve owner-occupied units was not met. During PY2025 the City directed its owner-occupied repair work to CHIP 2.0 so that its ARPA funds would be spent before the federal deadline; CHIP 2.0 paid for repairs on twenty-nine homes during the period. CDBG-funded CHIP activity will increase as the ARPA funds close out (December 31, 2026). Owner-occupied rehabilitation remains at the top of the City's plan every year it receives funding.

Discuss how these outcomes will impact future annual action plans.

Community Development will continue to work with other city departments and nonprofit organizations to meet community needs. The PY2026 Annual Action Plan allocates $140,000 of the $314,124 grant to housing rehabilitation and $111,324 to public facilities. The City will continue to assess owner-occupied rehabilitation funding each year and will use the results of the Housing Study to set housing priorities.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	0	0
Low-income	1	0
Moderate-income	5	0
Total	**6**	**0**

Table 7 – Number of Households Served

Narrative Information

Income data for the six households come from the City's records in HUD's reporting system, with one household counted for each completed project. One household is low-income (31 to 50 percent of area median income), the CHA tenant at 1823 Chandler Lane, and five are moderate-income (51 to 80 percent), all CHIP homeowners. None were extremely low-income. CHIP 2.0 served households earning 81 to 120 percent of area median income with ARPA funds, and those households are not reported here. The HOME column is zero because the City used no HOME funds.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

Coordinated Entry and Leadership

Bartholomew County is part of Region 11 of the Indiana Balance of State Continuum of Care, and Human Services, Inc. (HSI) is the Region 11 Coordinated Entry lead agency. In Bartholomew County, Coordinated Entry assessments can be completed by the Columbus Township Trustee's Office, Horizon House Emergency Family Shelter, Brighter Days Emergency Shelter, and domestic violence service providers for the clients they serve. HSI reports 142 households currently in Coordinated Entry; the count covers the region and is not broken out by county. Centerstone's Stride Center at 1075 Second Street, Suite C offers adults experiencing a mental health or substance use crisis immediate support, 24 hours a day, to divert individuals from hospital and law enforcement agencies. Individuals can be connected to housing, peer support, and treatment. The Stride Mobile Crisis Response Team provides timely assistance to adults or youth in a crisis in the community who cannot make it to a Stride location. Stride is a referral partner and not a Coordinated Entry access point; the Community Engagement Center next to Stride is the access point. From September 1, 2025 to August 31, 2026, Centerstone reports 425 unique individuals served at Stride, and 230 unhoused individuals connected to housing or shelter agencies or given resources (410 connections). The mobile team reports 599 deployments and 483 unique individuals served, with 56 unhoused individuals connected to housing or shelter agencies or given resources (67 connections).

Coordinated Entry staff assess households with the Collaborative Housing Assessment Tool (CHAT), the standardized assessment the Indiana Balance of State Continuum of Care uses in place of the VI-SPDAT.

Community Participation and Outreach

Bartholomew County takes part in the annual Indiana Balance of State Point-in-Time Count through Region 11, with HSI serving as the regional coordinator. The 2026 count took place on January 28, 2026.

Supportive Services and Basic Needs Assistance

Love Chapel provides food, rent, and utility assistance to low-income and homeless individuals

and supplies school packages for students in need; it reported 15,650 school packages handed out in 2026 through late September.

Through Love Chapel's hot meal program, local churches and the Salvation Army serve a free dinner every day of the week at rotating sites in Columbus.

Addressing the emergency shelter and transitional housing needs of homeless persons

Brighter Days, an emergency shelter for adults at 421 South Mapleton Street, is provided by the Columbus Township Trustee and operated by Love Chapel. Guests may stay up to 60 days, with extensions for those in case management. Love Chapel reports that over the twelve months before September 15, 2026, the shelter averaged 28.2 guests per night and 86 distinct guests per month, and rehoused 38 clients.

Centerstone's Community Engagement Center (CEC) connects people experiencing homelessness to recovery, clinical, and housing services. Centerstone reports that during PY2025 the CEC connected 80 unique individuals to services through community outreach and walk-ins, served an average of 60 individuals per day, and provided an average of 17 peer support services per day. Centerstone also connected 21 individuals to clinical services outside Centerstone, 26 individuals to transitional or sober living housing, and 18 individuals to health coaching or primary care.

HSI operates Horizon House Emergency Family Shelter, a thirty-day coaching program at 724 Chestnut Street that can house four families at a time, and Turning Point operates a domestic violence shelter for women and children. Centerstone's Caldwell House receives Continuum of Care (CoC) funding, $58,622 in the FY2024 HUD award, to provide permanent supportive housing for people experiencing homelessness who have a serious mental illness.

Turning Point reports that its residential shelter provided 6,741 nights of shelter to 116 adults and 108 children during PY2025.

HSI also administers ESG Rapid Re-Housing and Prevention funding; for PY2025, HSI reports that it received and expended $77,514.42 and served twenty individuals. Rapid Re-Housing funds are distributed through Coordinated Entry, so the most vulnerable households are served first. HSI also administers IHCDA Housing Choice Vouchers locally and runs a three-home Permanent Supportive Housing program.

The City of Columbus also supports the work of the Alliance for Substance Abuse Progress (ASAP). ASAP participates in the City's homeless task force and the Mayor's Advisory Council for Safe, Affordable and Available Housing, and collaborates with local recovery and transitional housing providers. ASAP does not own, operate, or administer housing. Through its Substance Abuse and

Mental Health Services Administration (SAMHSA) problem-solving court grants, it helps participants find placements and can pay allowable housing costs. During PY2025 ASAP continued its prevention work and its support for the Bartholomew County Drug Court and Family Treatment Court, and in spring 2026 it added support for the Mental Health Court and the Veterans Treatment Court, plus a jail reentry program that begins release planning while individuals are still in the Bartholomew County Jail. From September 1, 2025 through August 31, 2026, ASAP provided 4,833 rides to 250 unique individuals for treatment, recovery services, court, probation, and other approved needs. Local funding paid for rides through June 30, 2026, and a Division of Mental Health and Addiction grant has paid for them since July 1, 2026. Several other community organizations have also established recovery houses throughout the city.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Love Chapel provides emergency help with rent, mortgage payments, rental deposits, and utility bills for Bartholomew County residents who show proof of residency, a verified need, income documentation, and township trustee paperwork.

Dove Recovery House for Women held a ribbon-cutting on May 19, 2026, for its fifteen-bed Level IV recovery residence for women at 3070 Pavilion Drive, the first long-term recovery residence for women in Bartholomew County. The house was supported by Bartholomew County and state opioid settlement funds and is now open and serving residents.

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

Human Services, Inc. (HSI) operates the Rapid Re-Housing and Prevention Program, designed to support homeless individuals and families through both coaching and financial assistance. Coaching focuses on goal setting, budgeting, and referrals to community resources, helping participants progress toward long-term stability. To remain eligible, participants must actively work toward their goals within the program. Financial assistance may cover rent and utility deposits,

overdue payments, or partial rent support. The duration of aid ranges from one month to one year, depending on individual need.

HSI's HOME Tenant Based Rental Assistance program helps income-qualified households with a formerly incarcerated member pay security deposits, rent, and utility deposits for up to 24 months.

The City is using ARPA funds to contract with the United Way of Bartholomew County, working with Volunteers of America (VOA), to help reduce homelessness. During PY2025 the initiative reached 681 people through outreach and reported the following results:

Eighty-nine people who were living in tents, cars, or shelter were stably housed.

Twenty people within seven days of becoming homeless were stably housed.

Eighty-two visits were made to www.unitedwehelp.org for homelessness resources.

United Way reports that its count of unsheltered persons in Columbus found 79 people in 51 households: 27 under age 18, 2 age 18 to 24, 14 age 25 to 34, 10 age 35 to 44, 9 age 45 to 54, 13 age 55 to 64, and 4 age 65 or older.

VOA is developing Hutchins Crossing, a seventeen-unit permanent supportive housing (PSH) building for single adults experiencing homelessness, on the United Way of Bartholomew County lot at 14th Street and Hutchins Avenue. First Presbyterian Church is a partner and brought VOA in as the developer. During PY2025 the City Council rezoned the site to RM, and on May 26, 2026, the Board of Zoning Appeals approved variances for density, parking, and a 480-square-foot minimum unit size. VOA is submitting an application to IHCDA for affordable housing funds in October 2026, has other funding lined up, and is working to close a remaining gap, with a goal of completing the project by the end of 2027. No PSH units were completed during PY2025.

Thrive Alliance reports that it built a sixteen-bed recovery home for Centerstone, used only for Bartholomew County court programs. Centerstone took possession in September 2026, and residents were scheduled to begin arriving October 9, 2026, after the program year ended.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

The Columbus Housing Authority's needs are identified in its comprehensive physical needs assessment. This assessment is updated on a rolling schedule throughout the year, and prioritized annually. The public housing developments located within the City of Columbus are: Heritage Woods at Ninth and McClure, Sycamore Place at 222 Sycamore St., and Pence Place at the south end of Pence Avenue. In addition, CHA has purchased and maintains scattered-site homes throughout the community. There are a total of 157 public housing dwelling units, which include 43 scattered-site units.

Each year, the physical needs of the Authority's public housing stock are identified, prioritized, and addressed as funding permits. The Columbus Housing Authority (CHA) strategically uses its capital fund monies by adhering to a rolling five-year improvement plan that continually updates and renovates the public housing units. It is CHA's goal to be recognized throughout Columbus for providing safe, affordable, and desirable housing for qualifying families.

The Columbus Housing Authority maintains a plan to upgrade and renovate its stock of public housing units as funds become available. During PY2025, CDBG funds paid for a roof and gutter replacement at one CHA home. CHA's Capital Fund projects for the year ending August 31, 2026 included a complex-wide roof replacement at Heritage Woods, replacement of the water distribution system at Sycamore Place, laminate flooring and kitchen and bath upgrades in every public housing unit turned over for occupancy, and HVAC replacement at five scattered-site units. CHA administers 750 Housing Choice Vouchers; 462 were under lease at August 31, 2026, and one more voucher holder was searching for a unit.

Actions taken 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 to the units, the program, and the developments.

Programmatically, CHA provides counseling, referral, and educational assistance to individuals and families looking to become financially self-sufficient. These offerings include: job search assistance, budgeting and nutrition guidance, informational newsletters, referrals to community partner programs, life-skills counseling, and other programs and/or services deemed necessary to support the achievement of personal, employment, or educational goals.

Actions taken to provide assistance to troubled PHAs

On April 10, 2026, HUD notified CHA that it had been designated as troubled for its fiscal year ending June 30, 2024. CHA is working with HUD's Indianapolis Field Office to receive credit for improvements completed between July 1, 2024, and June 30, 2026, which CHA states would have raised its Public Housing Assessment System (PHAS) score and removed the designation. During PY2025 the City provided CDBG funds for a roof and gutter replacement at a CHA home. The City also provided non-CDBG funding for repairs at Heritage Woods and plans to continue work with CHA.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

The City of Columbus acknowledges the ongoing challenges in expanding fair housing opportunities into less densely populated, higher-opportunity areas. In these areas, the high cost of land acquisition and limited financing options make the development of affordable housing particularly difficult. To address these barriers, the City continues to collaborate with developers and other partners to identify and secure suitable sites with necessary amenities for the development or redevelopment of affordable rental housing.

The City uses Community Development Block Grant (CDBG) funds and local public resources to undertake infrastructure improvements that improve living conditions in existing low-income neighborhoods. One of the primary obstacles to creating low-cost housing remains the infrastructure requirements associated with development. Although the City recognizes that these standards can increase project costs, it maintains that such requirements are essential to ensure a safe, durable, and sustainable housing environment over the long term.

To balance affordability with quality, the City's zoning and subdivision regulations also provide for alternative development approaches, such as Planned Unit Developments (PUDs), which can help reduce infrastructure expenses while maintaining community standards.

Additionally, the City Planning Department is actively reviewing policies and working with property owners to address restrictive minimum square footage and setback requirements that can hinder infill housing projects. A development standards guide for tiny homes has been created to encourage smaller, affordable housing options. When project designs cannot fully meet established standards, prospective tiny home owners may apply for variances, which are evaluated on a case-by-case basis by the Board of Zoning Appeals.

Through these efforts, the City aims to remove regulatory and physical barriers to affordable infill housing, particularly within low-income neighborhoods, while maintaining a focus on long-term livability and equitable access to housing. The City used ARPA funds for PACT, which encourages developers to purchase vacant lots or lots with homes to be demolished and build infill housing sold at prices affordable to low- and moderate-income families.

During PY2025 the City also supported new affordable rental housing. On October 20, 2025, the Columbus Redevelopment Commission, Thrive Alliance, Gratus Development, and IHCDA broke ground on Haw Creek Meadows at 2100 Midway Street. Its first phase has sixty-four units for

households earning 30 to 60 percent of area median income. In February 2026 the Planning Department told City Council it is exploring zoning updates for middle housing, such as small apartment buildings and cottage clusters, which current rules do not address well.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

The City's 2024 Housing Study and Needs Assessment, completed by RDG Planning & Design and presented in September 2024, identified housing needs at all income levels. The City has contracted with the United Way of Bartholomew County for the development of a homelessness initiative to establish "an aspirational vision" for the community where more people are escaping homelessness each month than become homeless. The results will provide a plan to be implemented through projects or policy changes. Participation by landlords in the area, creating awareness, and encouraging participation by neighborhood residents assist in the cooperative and collaborative implementation of the CDBG plan with the City, local public service organizations, neighborhood organizations and the individuals and families within the focus neighborhoods working together. When neighborhood associations are active, residents work together to improve their neighborhood, making the implementation of the CDBG program more effective.

The City and its partners also continue to focus annually in the pursuit of state, federal, and other funding opportunities to increase the supply of safe, decent, affordable housing in the City of Columbus for lower-income households (including extremely low-income households), such as seniors, disabled, the homeless, and those at risk of homelessness. Applications for Rental Housing Tax Credits are supported by the city with gap financing or residential tax abatement. The leveraging of available funds, to the greatest extent possible, will continue.

The property rental registration ensures renters and public safety officials are able to contact the owners in case of emergency situations.

The City continues to market and support free homeownership counseling, facilitated by the Lincoln Central Neighborhood Family Center (LCNFC) with Apprisen, a HUD-approved housing counseling agency. LCNFC did not host a first-time homebuyer class during PY2025. LCNFC met with three households for homebuyer counseling and referred them to Apprisen for one-on-one counseling, and two of those households worked with LCNFC to assemble financial documentation for potential lenders.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

Under the Columbus Housing Improvements Program, the City's housing improvement and rehabilitation program, a paint lead risk assessment is conducted whenever construction disturbs paint. Also, Administrative Resources association, which manages the owner-occupied housing improvements program, provides homeowners with the brochures "Lead Based Paint" and "Protect

Your Family from Lead in Your Home." Administrative Resources association has contracted with licensed personnel to perform lead inspections, risk assessments and lead clearance activities as appropriate. The Bartholomew County Code Enforcement and building inspectors continue to identify lead-based paint hazards as part of their ongoing activities when the scope of a complaint allows entry into a housing unit or if it is a part of an ongoing investigation. The building inspectors will continue to be alert to units that may contain lead-based paint hazards.

The Bartholomew County Health Department-Nursing division provides lead testing by appointment for children from birth to age six. The City, through its staff or contractors, will continue to support meetings and trainings on lead-based paint hazards. The City maintains and updates a bidders list for their housing rehabilitation projects. Beginning in 2018, all contractors working with the City's housing program on activities where paint will be disturbed are to be certified lead renovators. For rehabilitation projects, the City's policy is to isolate and prioritize the lead paint hazards prior to doing any other housing rehabilitation or improvements.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

The City of Columbus is committed to reducing poverty through a combination of education, job training programs, and case management services. This goal is achieved through collaboration and partnerships among local social service agencies. By matching programs to individual needs and providing comprehensive case management and supportive services, partner agencies give families a stronger foundation for long-term success. The community’s overarching aim is to equip low-income families with the skills and resources necessary to achieve stable, sustainable employment.

The United Way Center, located in CT 101 within the Lincoln Central Neighborhood, one of the City’s designated target areas, serves as a hub for multiple social service agencies focused on poverty reduction across Bartholomew County. The United Way of Bartholomew County collaborates with the City of Columbus, Indiana Department of Workforce Development, Toyota, Columbus Regional Health, Cummins, Elwood Staffing, McDowell Adult Education Center, CENTRA Credit Union, Lincoln Central Neighborhood Family Center, Sans Souci, and Love Chapel in operating Bartholomew County Works (BCW).

BCW is designed to break the cycle of poverty by mentoring motivated, low-income individuals into full-time employment with benefits. Participants complete a week-long workshop focused on developing essential soft skills for workplace success. During the program, local business and volunteer mentors provide individualized coaching to help participants overcome personal and professional barriers to employment. Based on each participant’s experience and skill set, job opportunities are identified that best fit their strengths. BCW connects individuals to the resources and supports necessary for achieving self-sufficiency. United Way also runs Building Avenues to Opportunity, which uses a self-sufficiency matrix to help participants manage their finances and build stability.

United Way also supports the ALICE (Asset Limited, Income Constrained, Employed) initiative, an educational and training program that develops strategies and programs to assist households earning above the federal poverty level but still below the basic cost of living in Bartholomew County. The ALICE program focuses on financial stability and budgeting education to help working families achieve economic security. Both initiatives remained active during PY2025: BCW held classes each month with new participants, and the ALICE initiative kept 355 families from falling into poverty.

Human Services, Inc. (HSI) complements these efforts through its Coaching for Success Initiative, which emphasizes improvements in income, education, and housing stability. Coaches work closely with participants to identify individual strengths and challenges, establish short- and long-term goals, and create actionable plans toward self-sufficiency.

The City also partners with the Columbus Housing Authority to facilitate referrals to the Section 8 Voucher Program, which requires tenants to contribute 30 percent of their gross income toward rent and utilities. CHA no longer operates a Family Self-Sufficiency program; it refers interested residents and voucher holders to community partners for services.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The Community Development Department continues to work with various public service agencies, government departments, businesses, local municipalities, and special needs boards and commissions to find opportunities to better serve the citizens of the city. These relationships are integral in streamlining the implementation of CDBG projects. Within the City of Columbus, the Planning Office, Engineering Department, Mayor's Office, Community Development Department, the Human Rights Commission, and the Clerk-Treasurer's (now Controller's) Office work in close cooperation to fulfill CDBG goals and requirements.

This collaborative framework for planning and implementing housing and community development activities ensures all involved in its execution work cooperatively toward the goal of expanding programs and services to low/moderate-income persons in the community. The Mayor's Advisory Council for Safe, Affordable and Available Housing, various boards, commissions and non-profit organizations regularly provide important input and perspectives on issues facing the community.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

The City continues to facilitate periodic meetings of the Mayor's Advisory Council for Safe, Affordable and Available Housing to present, discuss, and endorse affordable housing projects while gaining input from public housing, private housing, and social service agencies on community needs.

City staff continue to consult closely with members of the public housing, private housing and social 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 continues to work with these agencies and organizations to strengthen coordination, assess gaps in the delivery of services, and develop strategies to overcome them. The City continues to work with housing developers to address the need for the rehabilitation and creation of housing, including affordable housing, to increase housing choice.

City staff attend local and regional meetings, which include 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 partners with private developers who are planning to build affordable housing by offering residential tax abatement for Tax Credit Projects, providing infrastructure in support of affordable housing development, or offering gap funding mechanisms.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

• The Columbus Human Rights Commission's (CHRC) director gives monthly reports to Commissioners, including intakes regarding fair housing and housing concerns. CHRC handles the EEOC/HUD/ICRC complaints, including housing complaints, and is "charged" with enforcing the Human Rights Ordinance, educating the public, challenging attitudes and systems that create barriers to equality, and empowering community members to advance the mission.

• Completed phone, in-person, and email intake and provided technical assistance regarding disability discrimination, landlord/tenant disputes, code violations, warranty of habitability, and other housing concerns.

• Provided community referrals/resources regarding rental assistance.

• Provided community referrals/resources regarding legal assistance.

• Provided technical assistance with City Code Enforcement regarding alleged code enforcement violations, safety concerns, and retaliatory evictions.

• Provided *Know Your Rights* and *I Speak* cards to the community and partner agencies.

The CHRC also participated in many conferences, meetings and webinars regarding fair housing, civil rights, homelessness, disability and many additional topics associated with fair housing.

CR-40 - Monitoring 91.220 and 91.230

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

All program projects are reviewed and determined to be a priority in the Consolidated Plan. If amendments are prepared, the Consolidated Plan is reviewed to confirm that any new or amended project meets a priority need. The City made no substantial amendments to its Consolidated Plan or Annual Action Plan during PY2025. The City corrected a setup error for the City Hall ADA ramp in HUD's reporting system. The first project record had no expenditures and used a category meant for public services, so the City canceled it and created a new record with the same scope and location. This change was administrative and required no additional citizen participation under the Citizen Participation Plan.

Administrative Resources association (ARa), as the City's grant administrator, checks each draw against the activity budget and supporting invoices before vouchers are submitted in HUD's reporting system and reconciles those draws to the City's financial ledgers. Construction projects are monitored for Davis-Bacon labor standards and for procurement under 2 CFR Part 200. CHIP assistance is secured by a recorded three-year forgivable lien on each home.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

The City's Citizen Participation Plan includes the process designed to provide citizens and interested agencies or organizations an opportunity to comment on the Performance and Evaluation Report. The City used the normal protocol for the performance reports, which included:

- Publication of notice regarding the availability of the Performance and Evaluation Report included a list of where the documents were available for review. The notice announced a public hearing, which required ten days' notice. Copies of the Report were made available at the Columbus Community Development Department office and website, Mill Race Center (older adults center), the Bartholomew County Public Library, and the City of Columbus Clerk-Treasurer's (Controller's) office.
- The public comment period on the CAPER began on October 28, 2026. Comments were accepted after publication of the notice through the end of the day, November 12, 2026. A public hearing was held on November 12, 2026, fifteen days after publication of the notice. The hearing was held at 10:00 a.m. in the Community Development Conference Room at City Hall, with a virtual option through Microsoft Teams (meeting ID 293 526 472 463 08) for

those who could not attend. Citizens needing reasonable accommodations due to mobility, visual, or hearing impairment, or limited English proficiency, were asked to contact Paul Smith, Assistant Director of Community Development, at least three business days before the hearing. Comments were encouraged in writing, by email, or by phone, and were to be sent to Paul Smith, Assistant Director of Community Development, 123 Washington St, Columbus, IN 47201; Email: psmith@columbus.in.gov; Phone: 812.376.2504

Minutes of the public hearing are included in the citizen participation attachment to this report, along with all comments received through November 12, 2026.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

The City's program objectives have not changed. PY2025 spending of $195,591.61 left an unspent balance of $415,737.44. HUD tests each city's timeliness 60 days before the end of the program year and requires that the city's remaining CDBG funds at HUD stay below 1.5 times its annual grant. The City met that standard at the July 3, 2026, test, with $438,217 remaining, or 1.45 times the PY2025 grant. With the $314,124 PY2026 grant now added, the ratio is 2.33, and the City must spend at least $261,395.44 by July 3, 2027, to meet the next test. Three public facilities projects hold $283,259.08 that has not been paid yet: $83,289.08 remaining on the City Hall ramp, $99,970 for the United Way elevator, and $100,000 for the Foundation for Youth air handler. The City will focus on moving the United Way and Foundation for Youth projects forward and finishing the City Hall ramp so that spending keeps pace with new grants. As of October 20, 2026, $102,731.25 in grant funds had not been assigned to a project: $6,202.65 of PY2023 funds returned when the PY2023 administration project closed for less than its budget, which the City plans to use for City Hall ramp change orders if needed, and $96,528.60 in PY2025 funds. The PY2026 Annual Action Plan directs the balance of PY2025 funding to housing rehabilitation.