

FILED

DEC 20 2024

CITY CLERK

Resolution No. 1 2025

BE IT RESOLVED by the Common Council of the City of Terre Haute, Indiana:

WHEREAS, each year since 1975 the City of Terre Haute has received Federal Community Development Block Grant Funds; and

WHEREAS, under this program the City of Terre Haute will be entitled to receive approximately \$1,400,000 in Community Development Block Grant and \$400,000 in HOME Funds for fiscal year 2024; and

WHEREAS, these funds are identified in the City's HUD Annual Consolidated Plan summary attached to this Resolution and are to be used for Community Development activities in designated eligible areas of the City; and

WHEREAS, it is the intention of the Terre Haute City Council to use all means at their disposal to bring about substantial and lasting improvements in community facilities and housing in the City of Terre Haute, especially for low and moderate income families and individuals and for the elderly; and

WHEREAS, the Terre Haute City Council will take all other necessary steps to see that the Community Development Program brings all the benefits possible to our citizens.

BE IT THEREFORE RESOLVED that the Terre Haute City Council authorizes the Mayor to submit the 2025 Consolidated Annual Plan for the anticipated Grants and all understandings and assurances contained therein to the U.S. Department of Housing and Urban Development. The City Council also authorizes the Mayor to act in connection with the submission of the grant applications and to provide such additional information as may be required by HUD.

Introduced by: Todd Nation Todd Nation, Councilperson

Passed in open Council this 2nd day of January, 2025.

Todd Nation Todd Nation President

ATTEST: Michelle L. Edwards Michelle L. Edwards, City Clerk

Presented by me to the Mayor this 3rd day of January, 2025 at 1:23pm o'clock.

Michelle L. Edwards Michelle L. Edwards, City Clerk

Approved by me, the Mayor, this 3rd day of January, 2025.

BS Brandon Sakbun, Mayor

ATTEST: Michelle L. Edwards Michelle L. Edwards, City Clerk

2025-2029 Executive Summary

5 Year Strategic Plan Executive Summary:

This Consolidated Plan document is intended as a planning tool which will help to insure the mission of the Department of Redevelopment for the City of Terre Haute over the next 5 years. The Consolidated Plan addresses the use of Community Development Block Grant (CDBG), HOME Investment Partnership Grant (HOME) and Emergency Solutions Grant (ESG) Funds. The development of the Strategic Plan has been a community wide collaboration with public, private and not-for-profit partners whose missions are to assist low income individuals and families within our community to achieve a standard of living that is both healthy and with dignity. A number of coalitions exist within our community and the Department of Redevelopment has been a catalyst for the communication, cooperation and collaboration of these agencies and the organizations which comprise these coalitions. The Department of Redevelopment through this Strategic Plan strives to continue the important work funded by the U. S. Department of Housing and Urban Development in the fulfillment of our mission.

Strategic Plan

Due every five years, no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

Mission:

The City of Terre Haute, Indiana has prepared a Consolidated Plan for a five-year cycle, to cover the time period from March 1, 2025 through February 28, 2029. The Plan is typically due 45 days prior to the beginning of program year's start date, which is January 15, 2025, however due to the delayed passage of the Federal budget, the Plans may not be submitted until the Notice of Awards are issued to the Communities. The Consolidated Plan envisions that housing and community development planning and programming will be accomplished through a unified and comprehensive framework that will open new opportunities for collaboration and collective problem solving. Partnerships were developed in order to marshal government and private resources to achieve the intended public purposes.

The Consolidated Plan is a consolidated process for three formula programs: The Community Development Block Grant (CDBG), HOME Investment Partnership Grant (HOME) and Emergency Solutions Grant (ESG). The Consolidated Plan replaces all former planning and application requirements with a single submission. The Consolidated Plan also satisfies the minimum statutory requirements for the above-mentioned formula programs. The HUD statutes for grant programs set forth three broad goals, which are to primarily benefit moderate, low, and very-low income persons:

- a. Provide decent housing
 - assisting homeless persons obtain affordable housing;
 - assisting persons at risk of being homeless;
 - retention of affordable housing stock;
 - increase availability of affordable permanent housing in standard condition to low-income persons and moderate-income families, particularly to members of disadvantaged minorities

without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability;

- increasing the supply of supportive housing which includes structural features and services to enable persons with special needs (including HIV/AIDS) to live in dignity and independence; and
- provide affordable housing that is accessible to job opportunities.

b. Provide a suitable living environment

- improving the safety and livability of neighborhoods;
- increasing access to quality public and private facilities and services;
- reducing the isolation of income groups within areas through spatial deconcentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods;
- restoring and preserving properties of special historic, architectural, or aesthetic value; and
- conserving energy resources.

c. Expanded economic opportunities

- job creation and expansion;
- establishment, stabilization and expansion of small businesses (including micro-businesses)
- the provision of public services concerned with employment;
- the provision of jobs to low-income persons living in areas affected by those programs and activities, or jobs resulting from carrying out activities under programs covered by the plan;
- availability of mortgage financing for low-income persons at reasonable rates using non-discriminatory lending practices;
- access to capital and credit for development activities that promotes long-term economic and social viability of the community; and
- empowerment and self-sufficiency for low-income persons to reduce generational poverty in federally assisted housing and public housing.

The City of Terre Haute has submitted six previous five-year Consolidated Plans, along with annual plans that covered the time periods from 1995-1999, 2000-2004, 2005-2009, 2020-2014, 2020-2024 and 2024-2029.

The Terre Haute Department of Redevelopment is the lead agency, with support coming from numerous groups to coordinate the consolidated planning and submission process. The Department of Redevelopment is also the sole entity to administer the programs for the City of Terre Haute. The activities and processes that the City undertook to enhance coordination between public and assisted housing providers, and among private and governmental health, mental health, and service agencies is described in the other sections. The City of Terre Haute works with its various department heads, the Housing Authority, social service providers, housing providers, advisory groups, and economic development agencies to assure that its consolidated plan is a comprehensive document and addresses statutory purposes.

The Consolidated Plan is a result of an effective public, private and citizen participation process. The Department of Redevelopment, the Housing Authority, along with the private and non-profit organizations have identified their needs and plans for the future. Some of the organizations and service providers involved with the development of the Consolidated Plan were the Wabash Valley Homeless Planning Council, Vigo County Area Planning Department, Vigo County Lead

Coalition, Indiana Housing and Community Development Authority, Human Relations Commission, Habitat for Humanity, Jonah, Inc.(CHDO), Mother Theodore (CHDO), Reach Services of the Wabash Valley (United Cerebral Palsy) (CHDO), Light House Mission, Hamilton Center, Mental Health America of the Wabash Valley, Catholic Charities and the Council on Domestic Abuse . Several other focus groups meet periodically to maintain needs analysis and program delivery status.

The Terre Haute Department of Redevelopment coordinates the process through which the City will carry out its Consolidated Plan. The Terre Haute community has also developed an Economic Development Strategy, which identifies and evaluates the opportunities and assets for educational institutions, job training efforts, and community development programs. The overall goals, of this Economic Development Strategy, are to: improve the employment opportunities for citizens of Terre Haute; raise per capita income in the Terre Haute area; and improve the local tax base. The City's focus groups identified goals to help make the community more livable and better functioning. The goals are in the areas of Transportation, Economy, Education, Consumer Opportunity, Health Care, Housing, Recreation, Community Appearance, Attitudes, and Government. The City of Terre Haute has completed a physical assessment of its Streets and a Housing Inventory, to help develop its priority housing and community development needs. Through these actions, the Department of Redevelopment has and will continue to coordinate with other agencies, to implement its strategy.

A major strength is the City's commitment to increasing the supply of affordable housing units. This is accomplished by the participation of the Housing Authority with a memorandum of understanding with the Department of Redevelopment to help subsidize rents for a majority of the units that are rehabilitated and constructed. The Housing Authority's Family Self-Sufficiency Program continues to educate low-income families to become homeowners allowing them to purchase a rented unit constructed or rehabilitated by one of Redevelopment's housing programs.

The Department of Redevelopment has a strong established relationship with both the Mayor and the Terre Haute City Council. The Housing Authority's Board and Redevelopment Commission are comprised of members that are appointed by the Mayor and the City Council. The Redevelopment Commission and the City Council each year approve Redevelopment's HUD programming for housing, infrastructure, and demolition.

The City works closely with Vigo County officials by acquiring vacant lots through various avenues, to enable the construction of affordable housing through the City's housing programs, primarily with non-profit organizations. The City also sells lots to neighbors and individuals to construct new housing. The Terre Haute Department of Redevelopment will continue to work with other community organizations and government entities to participate in and/or assess the existing programs for affordable housing and services, and assess the need for new programs to be developed to meet any housing deficiencies. Mental health agencies, area aging agencies, physical/domestic abuse agencies, charities, and nonprofit organizations are a few of the community organizations that would be involved with the assessment process. Some of the government entities that would participate with the housing programs and/or assessment are the Indiana Housing and Community Development Authority, State Historic Preservation Office, Terre Haute Housing Authority, and the Federal Home Loan Bank and local financial institutions.

To eliminate gaps in the housing delivery system, the Department of Redevelopment will continue to analyze the existing institutional structure to develop solutions for a more effective service delivery. The Department of Redevelopment will continue to work with Old National Bank, First Financial Bank, Terre Haute Savings Bank, Fifth Third and Regions Bank in the coming years to provide matching and/or supportive funds for the HOME and CDBG programs. The Department of Redevelopment is working closely to assist local banks in meeting their Community Reinvestment Act requirements. The City of Terre Haute will continue to meet with public and assisted housing providers, private and government health, mental health and service agencies, to help coordinate housing and community development activities for low/moderate income individuals and families. These actions have helped the City decide which housing activities to undertake in the past. The City of Terre Haute will continue to leverage its financial resources with private funds by participating with local banks and other resources on housing finance and development.

5 Year Strategic Plan Priority Needs Analysis and Strategies response:

The City has established various housing, service provider infrastructure and focus groups. These focus groups meet periodically to contribute ideas and assess the services being provided to the citizens of Terre Haute. This forum process offers a structured process to provide feedback through the completion of the Consolidated Plan and beyond. The City of Terre Haute has a four pronged approach to improving the quality of life for low income neighborhoods.

The First: Street/Infrastructure Improvements were rated high due to the extremely high number of areas within the City that lack adequate storm/sewer separation. The limited amount of financial resources available for the City to provide these services, make it impossible to do anything but the basic repair of existing areas. Special taxing districts are not feasible in most of these areas due to the lower property values and the income levels of the residents. Most of these areas are underdeveloped and will provide suitable housing sites with existing infrastructure once the streets and storm water issues are resolved.

The Second: Demolition/Clearance was rated high due to the large number of substandard vacant/abandoned buildings in these neighborhoods. By removing these blighting conditions, it helps increase the surrounding property values and improve the opportunities for redevelopment of these residential and commercial properties.

The Third: Housing Development was rated high because of the need for affordable housing. By working with non-profit developers and housing service providers the City is able to increase the availability of affordable housing and improve the property values of the targeted areas by new development.

The Fourth: Community Facilities and Public Parks. The City has a variety of organizations that operate Community Facilities, which provide services and opportunities for income eligible persons. At least five of the City's parks - Coy, Fairbanks, Herz-Rose, Voorhees and Sheridan, also are located within the City's target areas that provide needed services and recreation opportunities.

All of these factors lead towards making these low-income neighborhoods more sustainable.

5 Year Strategic Plan Specific Housing Objectives response:

Priority Housing Needs:

Single-Family units for households with 31-80% of Median Family Income. Additional affordable housing opportunities are needed for low and moderate income families including those participating in the Terre Haute Housing Authority's Self-Sufficiency Program.

Activity #1 - New Construction/Substantial Rehabilitation.

Funding Sources - CDBG and HOME funds leveraging private financial institution investments, Federal Home Loan Bank resources and Low Interest Tax Credits.

Goal: Development of new rental and homeownership units through new construction or when affordable through substantial rehabilitation.

Measurement: Develop 40 affordable home ownership/rental units through new infill construction or substantial rehabilitation.

Target Date: 3/2025 - 2/2029

Special Needs Population - An environment which encourages independent living coupled with supportive services, provides the best opportunity for these households to integrate with society.

Disabled Housing Needs - Additional affordable handicapped-accessible housing opportunities are needed for persons with disabilities.

Activity #2- New Construction

Funding Sources - HOME and Supportive Housing funds leveraging private financial institution investments, Federal Home Loan Bank resources and Low Interest Tax Credits.

Goal: Development of handicapped accessible units for non-profit organizations with supportive services.

Measurement: Develop 10 handicapped accessible units for non-profit organizations like Reach Services, Mental Health America and Hamilton Center.

Target Date: 3/2025 - 2/2029

Special Needs Population - An environment which encourages independent living coupled with supportive services, provides the best opportunity for these households to integrate with society.

Permanent Housing Needs - Additional affordable housing opportunities are needed for chronically homeless persons.

Activity #3—New Construction/Substantial Rehabilitation

Funding Sources - CDBG, HOME, Tax Credits and Supportive Housing funds leveraging private financial institution investments, Federal Home Loan Bank resources.

Goal: Development of transitional housing units for non-profit organizations with supportive services.

Measurement: Develop 10 permanent housing units similar to the units created by Terre Haute Housing Authority Development Corporation, Low Income Housing Development Corporation, Central Eastside Housing Corporation, Reach Services and Mental Health America.

Target Date: 3/2025 - 2/2029

5 Year Strategic Plan Priority Homeless Needs response:

The Area 7 Homeless Planning Council was established specifically to address the growing homeless population in the area, and develop a proactive approach to meeting the needs of that population. Comprised of local Social Service Agencies, Homeless Providers, Government Officials, and Community leaders, the group meets monthly to address the needs of the homeless and those at risk of becoming homeless.

The Area 7 Homeless Planning Council conducts surveys of the homeless assistance providers as a basis for determining the priority of each of the Homeless needs category. The highest priority need was for housing and services to serve the chronically homeless. The second priority need identified was providing for families with children, due to the increasing numbers requiring assistance. The third priority need identified was for transitional housing to assist individuals and families in breaking the cycle of depending on homeless shelters.

The chronically homeless that are mentally ill and dually diagnosed are currently being underserved in the community. Most of these individuals are not sheltered or receiving the necessary supportive services. In order to address these needs, organizations like the Mental Health Association are developing permanent supportive housing for the unsheltered chronically homeless.

The families and individuals who are chronically homeless are currently being served by shelters and mental health associations. In order to address these needs, organizations like the Mental Health America of the Wabash Valley, Reach Services, Light House Mission, CODA and Families by Choice are continuing to develop shelter services and expand their transitional housing.

Priority Homeless Needs :

Homeless Concern/Continuum of Care. Through a concentrated effort of private homeless service providers, the "continuum of care" is being addressed by existing supportive services and homeless housing providers.

Activity #1 - Emergency Shelters

Funding Sources - CDBG funds leveraging private financial institution investments.

Goal: Provide support for facilities/services within the City's jurisdiction. There are unmet needs for food, shelter and supportive services.

Measurement: Assist with the development and/or the rehabilitation of qualified facilities/services, reaching providers who are able to expand and serve their clients needs.

Target Date: 3/2025 - 2/2029.

Activity #2 – Permanent Housing Facilities

Funding Sources - CDBG, HOME and Supportive Housing funds leveraging private financial institution investments, Federal Home Loan Bank resources.

Goal: Provide support for Supportive Housing applications to develop new facilities/services within the City's jurisdiction. There are unmet needs for permanent housing/supportive services.

Measurement: Assist with the funding of as many qualified applicants who are able to provide needed structure and are able to expand and serve clients needs.

Target Date: 3/2025 - 2/2029.

5 Year Strategic Plan Community Development response:

The City of Terre Haute has identified the following HIGH priorities as a result of the public input and focus group discussions. The assignment of the priorities is to address needs based on the following: the visual impact and stabilization effects on the neighborhoods; is it within the capacity of the City to accomplish; eligibility of the area where significant need is found; does it improve the appearance of the neighborhood and enhance the quality of life for the residents while eliminating substandard conditions in the neighborhoods; and does it increase the number of housing opportunities. Limited funding resources have restricted the City in addressing the medium and low priorities.

Activity #1 - Street/Storm sewer projects in targeted low/moderate income neighborhoods.

Construction of street surface, new curbs, gutters, storm drainage system, placement of street trees and sidewalk replacement.

Funding Sources - CDBG funds leveraging Local, State and Federal funding sources.

Goal: Improve infrastructure condition and livability/marketability of neighborhood areas and benefiting income eligible persons.

Measurement: 5,000 linear feet of infrastructure improvements. This will be accomplished by completing approximately 1000 linear feet each year.

Target Date: 3/2025 - 2/2029

Activity #2 - Demolition/Clearance of blighted structures located within the income eligible neighborhoods.

Funding Sources - CDBG and local funds.

Goal: Improve the quality of life and the livability/marketability of neighborhoods by removing blighting conditions.

Measurement: Removal of approximately 25-50 structures. This will be accomplished by removing approximately 5-10 structures each year.

Target Date: 3/2025 - 2/2029

Activity #3 - Neighborhood/Community Facilities located within the City's existing targeted neighborhoods.

Funding Sources - CDBG funds and private investment.

Goal: Expand and improve the quality of services provided to income eligible persons in innercity neighborhoods.

Measurement: Rehabilitate 3-5 Neighborhood/Community Facilities within the City's targeted neighborhoods. This will be accomplished by completing 1 facility each year.

Target Date: 3/2025 - 2/2029

Activity #4 - Park/Recreation Facilities located within the City's existing targeted neighborhoods.

Funding Sources - CDBG funds.

Goal: Expand and improve the quality of recreational opportunities provided to persons in the innercity neighborhoods.

Measurement: Rehabilitate Park/Recreation Facilities, located within the City's targeted neighborhoods.

Target Date: 3/2025 - 2/2029

The main obstacle for most programs and activities is the continued or adequate funding available through the CDBG program and/or the ability to leverage these funds with other sources.

Neighborhoods are integral to the quality of life. One the most integral parts of providing a quality neighborhood environment is the condition of its infrastructures: streets, curb, gutter, street trees, storm sewers, etc. Much of the City's targeted neighborhood infrastructure is aged and deteriorated. Therefore, financial resources are integral in providing funding to update neighborhood infrastructure. The other major component is to enhance the quality of services

available, provide decent affordable sites for housing development and improve the livability/marketability of the targeted neighborhoods.

Program Year 1 Action Plan Executive Summary:

Introduction - Terre Haute is located 7 miles east of the Indiana/ Illinois border, on the eastern banks of the Wabash River. Terre Haute lies 70 miles southwest of Indianapolis and is the seat of Vigo County. The major industries include higher education, manufacturing, plastics, compact discs, aerospace, and high-tech machinery products. It is home to Indiana State University, Rose-Hulman Institute of Technology, St. Mary-of-the-Woods College, and Ivy Tech Community College. The Consolidated Plan envisions that housing and community development planning and programming will be accomplished through a unified and comprehensive framework that will open new opportunities for collaboration and collective problem solving. Partnerships must be developed in order to marshal government and private resources to achieve intended public purposes.

Action Plan - For Fiscal Year 2025, Terre Haute expects to receive approximately \$1.375 million in Community Development Block Grant (CDBG) funds, \$325,000 in HOME Investment Partnership Program (HOME) funds, and \$10,000 in program income. Of the program activities sponsored through these funds, at least 70 percent will be used to benefit low- and moderate-income persons. Due to the uncertainty concerning the federal budget, in the event the 2020 CDBG is more than \$1,375,000, then excess funds are proposed to be allocated to the budget items on a prorated basis. If the grant amount is less than \$1,375,000, then it is proposed that each budget item be reduced on a prorated basis.

The Terre Haute City Council has established high priority target areas that contain a higher concentration of low-income families and individuals. It is in these areas that the Department of Redevelopment directs its Community Development Block Grant and other resources. The term "area of low-mod income concentration" is defined as areas with more than 50% of the families or individual incomes, that do not exceed 80% of the area median income, as determined by HUD. These boundaries are re-examined periodically and contain a high percentage of the minorities living within the City, however the minority population is distributed throughout the entire City. The City has defined the term "area of racial/ethnic minority concentration" as an area having 30% or more Black, Hispanic, and/or Asian minority families and individuals living in that area. The City has only two census tracts meeting this criteria (Census Tracts 5 & 7), one is located within the Central Eastside Target Area (CT 5), and the majority of the other (CT 7) is located within the South Westside Target Area of the City.

Community Profile - According to the 2020 census, Terre Haute's population was 60,785, reflecting approximately a 2 percent increase from the 2020 census. During this same period of time, Terre Haute annexed outlying urbanized areas, so the net increase was actually less than the figure suggests. Population projections show that Terre Haute's population has increased since the 2020 census and that the City's current population is estimated between 61,000 and 62,000. Although the City's minority population, which represents 16.5 percent of the overall population, increased by 1.83 percent from 2000, the U.S. Federal Penitentiary population accounts for the majority of that increase.

Furthermore, Terre Haute's elderly population, which represents 12.6 percent of the population, is slowly decreasing.

Housing and Community Development Needs

Conditions - The Terre Haute economy has become more service oriented. This ever-growing segment of our economy translates into lower average wages and decreased buying power for many Terre Haute families. A growing number of households are headed by single parents, thus creating an increase in the number of one-income households. These factors prevent low/mod-income households from purchasing homes, despite low mortgage rates and affordable houses.

Housing Needs - The Terre Haute Department of Redevelopment demolishes nearly 20-30 vacant and dilapidated housing units per year. Data from the 2020 census show that over 48 percent of the housing stock is at least 50 years old. Furthermore, many vacant rental units are in substandard condition. One factor causing a large number of vacancies of renter-occupied units has been the substandard conditions of these units. Many people living in older homes are lower income residents or elderly residents on fixed incomes. The aging housing stock and increasing costs of repairing/maintaining these homes has resulted in some of them falling in disrepair. Nearly 70% of the housing units in substandard condition are suitable to be rehabilitated.

Market Conditions - The 2020 census counted 25,713 housing units in Terre Haute. Of this figure, approximately 57 percent were owner occupied. The median contract rent was \$655 per month, while the median home value was \$76,800. This median home value was considerably less than the State value of \$122,800. The housing market has improved during the past several years partly because of lower interest rates and an improved economy. Although, building activity within Terre Haute has greatly increased in the past years, the majority of new homes built during the past few decades have been constructed in the outlying areas of the County.

Affordable Housing Needs - In Terre Haute approximately sixty percent of the very low-income households (those earning 31 to 50 percent of median family income [MFI]) have some sort of housing problem, such as living in substandard housing, living in overcrowded conditions, or paying more than 30 percent of gross household income for housing costs. Of the low-income households (those earning 51 to 80 percent of MFI), over twenty percent have some sort of housing problem. The poorest households spend the largest percentage of their income on rent. Of the very low-income renter households, over thirty percent spend more than half of their income on housing costs, and an even larger percentage of small families, especially single-parent families, spend more than 50 percent. Of the very low-income owner households, over twenty percent spend more than half of their income on housing costs, and nearly the same percent of low-income households spend more than 30 percent. Moderate-income families (81 to 95 percent of MFI) have fewer housing problems, with less than twenty percent paying more than 30 percent of their income for housing costs. The Terre Haute Housing Authority has approximately 100 individuals on the waiting list for public housing and over 50 individuals on the waiting list for Section 8 certificates and vouchers.

Homeless Needs - Census data from 2020 identified 83 homeless persons in Terre Haute. This figure does not reflect current estimates, from the Point in Time counts conducted each January, that ranges from 250-300 persons. The majority of these homeless individuals were placed in emergency shelters. Local shelters reported that 85 percent of their clientele were white males, and approximately 90 percent of their clientele were substance abusers and/or mentally ill. Shelter providers reported that growing numbers of substance abusers need shelter each year and more daytime facilities are needed.

The Council on Domestic Abuse (CODA) reports a need for more housing for abused spouses and children. CODA would also like to develop a transitional housing facility. Shelter providers also identify a need for emergency housing for teenagers. Some homeless youth are runaways who are escaping from violent households, while others are pregnant teenagers who have been expelled from their homes. The various facilities in Terre Haute that serve as emergency shelters, can accommodate between 130-140 individuals.

Public and Assisted Housing Needs - The Terre Haute Housing Authority has 867 public housing units and 32 assisted single-family homes. Of the public housing units, 406 have one bedroom; 160 have two bedrooms; and 301 have three or more bedrooms. The vacancy rate for these units is less than three percent. The assisted single-family homes have two or three bedrooms, and all of these homes are usually occupied.

The majority of Terre Haute's public housing units are in good physical condition. Many units are accessible or are in the process of becoming accessible to persons with disabilities. Because these units are in good physical condition, the City does not expect to lose any public housing units to demolition. The City also expects to convert two or three homes per year to homeownership. The Terre Haute Housing Authority administers 736 Section 8 certificates and vouchers to very low- and low-income individuals and families for units that are scattered throughout the City, of these units, 8 are efficiencies; 111 have one bedroom; 432 have two bedrooms; 146 have three bedrooms; 33 have four bedrooms; and 6 have five bedrooms. These figures include 468 elderly public housing units and 156 certificates, vouchers, or rent subsidies for elderly housing. The inventory of assisted housing units includes private, project-based housing units that have been developed for very low- and low-income residents. Most of these developments have waiting lists. As of December 2019, there were no certificates or vouchers not being used. The waiting list for housing units has individuals in all categories, especially 1-bedroom units.

Barriers to Affordable Housing - Terre Haute is one of the most affordable cities in the State and in the country. No public policies, regulations, or rules negatively affect the affordability of housing or create barriers to affordable housing. The City has not identified any problems that affect affordable housing.

Fair Housing - The City certifies that it will affirmatively advance fair housing within its boundaries. The City also completed and annually updates an Analysis of the Impediments to Fair Housing choice within the community.

Lead-Based Paint - Nearly 70 percent of Terre Haute's very low- and low-income residents live in housing units that are at least 40 years old and likely contain lead-based paint. The Vigo County Health Department and the State Office of Children's Special Health Care Services maintain records on the children who have been tested.

The Terre Haute Housing Authority continues to inspect and abate lead-based paint in all of its residential units and common areas. The Department of Redevelopment abates lead-based paint according to HUD guidelines. Homeowners who initiate housing rehabilitation projects receive notices about the hazards and sources of lead-based paint. They also are advised of lead poisoning symptoms, lead screening procedures, and maintenance and treatment of lead-based paint hazards.

Other Issues - A portion of the public housing stock and all of the housing units owned by Reach Services serve persons with physical disabilities. The local Health Department has indicated that housing for persons with HIV/AIDS currently is not a high priority, because family members care for the majority of those with HIV/AIDS.

Housing and Community Development Strategic Plan

Housing Priorities -The City has identified the following housing priorities:

Single-family residential units are needed for low- and moderate-income persons/ families, especially those participating in the Terre Haute Housing Authority's Self-Sufficiency Program (both rental and homeownership).

Residential housing units are needed for very low and low-income chronically homeless persons.

Existing emergency and transitional shelters should continue to receive support. Many of the homeless have unmet needs for food, shelter, and supportive services.

Non-housing Community Development Priorities - The City has identified public works projects in targeted low- and moderate-income neighborhoods as a priority. Projects will include street resurfacing as well as the installation of curbs, gutters, a storm drainage system, street trees, and sidewalk replacement. Community center facilities and public parks in income eligible areas are also a priority.

Antipoverty Strategy - The City's antipoverty strategy is reflected in the creation of affordable housing for very low- and low-income individuals. The Terre Haute Housing Authority, local non-profits and the Department of Redevelopment help to supply single-family and multifamily housing for those living in poverty. The Housing Authority's Self-Sufficiency program guides and supports families, encouraging them to take control of their lives and move towards homeownership.

Coordination of the Strategic Plan - The City meets with public and assisted housing providers as well as private and government health and service agencies to coordinate housing and community development activities for low- and moderate-income individuals and families. The City continues to leverage its financial resources with private funds by cooperating with local banks on housing finance and development.

Terre Haute has developed an economic development strategy that identifies and evaluates the opportunities offered by educational institutions, job training efforts, and community development programs. The City has completed a physical assessment of its streets and houses to develop priority housing and community development needs. These actions help the Department of Redevelopment coordinate the implementation of its strategy with other agencies.

One-Year Action Plan

Description of Key Projects - During FY 2025, Terre Haute will allocate funds to the following key projects:

Revitalizing low/mod income eligible neighborhoods through the design and/or construction of approximately 1,000 feet of curbs, gutters, and a storm water drainage system; the resurfacing of streets; the landscaping of streets; and the replacement of sidewalks. The City will also undertake engineering design of projects to determine future improvements for existing target areas (\$650,000 in CDBG funds). Outcome/Objective – Sustainability of Suitable Living Environments by updating Neighborhood streets with new storm sewer drainage, sidewalk replacement, street trees, etc.

Eliminating blight conditions in targeted neighborhoods. The City will demolish nearly 5-10 abandoned, vacant, or dilapidated houses and structures (\$300,000 in CDBG funds). Outcome/Objective – Sustainability of Suitable Living Environments by removing or securing unsafe buildings.

The City will work with non-profit organizations to rehabilitate an existing inner-city neighborhood/community facility located in the City's target areas that serves predominately low/mod income families (\$150,000 in CDBG funds). Outcome/Objective – Sustainability of Suitable Living Environments by updating the community facilities in inner-city areas that are located within the City's target areas.

The City will utilize the majority of its HOME funds to leverage private development to provide permanent housing. This has been identified as a high priority of the City. Constructing or rehabilitating 2-3 rental units and assisting with 1-2 first time home purchases for very low, low and moderate-income families (\$300,000 in HOME funds). Outcome/Objective – Availability/Accessibility of Decent Housing through the development of rental housing and first-time homebuyers, for income eligible persons.

FY 2025 Projected Use of CDBG Funds

STREET IMPROVEMENTS

Street Design and/or Construction **\$ 650,000 (47%)**

- South Westside Area

Putnam Street – 11th Street to 13th Street
12th Street – Seabury Avenue to Putnam Street
11-1/2 Street – Seabury Avenue to Putnam Street
Harrison Street – 11th Street to 13th Street
12th Street – Putnam Street to Harrison Street
11-1/2 Street – Putnam Street to Harrison Street
12th Street – Harrison Street to Washington Street
11-1/2 Street – Putnam Street to Harrison Street

REHABILITATION **\$ 150,000 (11%)**

- HUD Low/Mod Income Eligible Areas

DEMOLITION\CLEARANCE **\$ 300,000 (21%)**

- HUD Low/Mod Income Eligible Areas

ADMINISTRATION **\$ 275,000 (20%)**

CONTINGENCIES **\$ 10,000* (1%)**

Total Projected 2025 CDBG Funds *

\$ 1,385,000

(* includes \$ 10,000 of anticipated Program Income)

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Due to the uncertainty concerning the federal budget, in the event that 2025 CDBG is more than \$1,375,000, and 2025 HOME is more than \$350,000, then the excess funds are proposed to be allocated to the budget items on a prorated basis. If 2025 CDBG is less than \$1,375,000, and 2025 HOME is less than \$350,000, then it is proposed that each budget item be reduced on a prorated basis.

11/24

FY 2025 Projected Use of Additional Funds

2025 Projected HOME Funds

\$ 350,000

The City of Terre Haute shall utilize its 2025 HOME Funds to construct or rehabilitate housing units for very low, low and moderate income persons in income eligible areas, fund a first time homebuyers program facilitate neighborhood revitalization. The City will provide three (3) to five (5) housing units through the rehabilitation of Terre Haute's housing stock and/or the construction of new units on infill lots already owned by the Terre Haute Department of Redevelopment or non-profits to serve income eligible persons. These housing units will be either renter occupied or first time homebuyers, and developed with non-profit organizations. This activity will benefit approximately 3 to 5 low/mod income persons or families.

2025 Projected ESG Funds

\$ - 0 - *

(* Due to the Hearth Act legislation and the reduced levels of funding for the programs, these funds are no longer available to the City of Terre Haute as an entitlement grant.)