



3-5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

GENERAL

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

3-5 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 Shelter 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 three, four, or five years (length of period is at the grantee's discretion) 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, 2010 through February 28, 2014. The Plan is due 45 days prior to the beginning of program year's start date, which is January 15, 2010. 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), and HOME Investment Partnership Grant (HOME); and Emergency Shelter 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 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 three previous five-year Consolidated Plans, along with annual plans, that covered the time periods from 1995-1999, 2000-2004 and 2005-2009.

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

3-5 Year Strategic Plan General Questions response:

Terre Haute, is located 7 miles east of the Indiana/Illinois border, on the eastern banks of the Wabash River. Terre Haute is situated 70 miles southwest of Indianapolis and is the seat of Vigo County. The major industries include higher education, health care, 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 Terre Haute economy has become increasingly service oriented. This new 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, creating an increase in the number of one-income households. These factors help to prevent low- and moderate-income households from purchasing homes, despite low mortgage rates and affordable houses. 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 have been developed in order to marshal government and private resources to achieve intended public purposes.

According to the 2000 census, Terre Haute's population was 59,614, reflecting approximately a 4-percent increase from the 1990 census. However, the increase was actually less than the figure suggests because during this time Terre Haute annexed outlying urbanized areas. Population projections show that Terre Haute's population has increased since the 2000 census and that the city's current population is estimated between 60,000 and 61,000.

The Terre Haute City Council has established high priority target areas (see attached Map "C") that contain a higher concentration of low income families and individuals. It is in these areas that the Department of Redevelopment directs the majority of its Community Development Block Grant funds and other resources. The term "area of low-income concentration" is defined as areas with more than 50% of the families or individual incomes which do not exceed 80% of the area median income, as determined by HUD (See map "A"). These boundaries are re-examined periodically and contain a high percentage of 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 who live 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 (See map

"B"). Although the city's minority population, which represents 13.75 percent of the overall population, increased by 1.55 percent during the 1990s, the U.S. Federal Penitentiary population accounts for the majority of that increase. Furthermore, Terre Haute's elderly population, which represents 17.6 percent of the population, is continuing to increase. The City has not identified any obstacles to meeting underserved needs, other than a steady decline in Federal funding resources.

Managing the Process (91.200 (b))

1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

*Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.

3-5 Year Strategic Plan Managing the Process response:

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 following sections. The City of Terre Haute contacted and worked 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 Coalition, Vigo County Area Planning, Vigo County Lead Coalition, Indiana Housing and Community Development Authority, Human Relations Commission, 13th Street Corridor Planning Group, Habitat for Humanity, Jonah, Inc.(CHDO), Mother Theodore (CHDO), United Cerebral Palsy of the Wabash Valley, Light House Mission, Hamilton Center, Mental Health Association, Catholic Charities and the Council on Domestic Abuse . Several other focus groups meet periodically to maintain needs analysis and program delivery status.

Citizen Participation (91.200 (b))

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

3-5 Year Strategic Plan Citizen Participation response:

Participation: the plan provides for and encourages citizen participation, emphasizing the involvement of low, very-low and extremely low-income residents where housing and community development funds may be spent. All notices of public hearings, availability of appropriate documents, and outline of public comment periods will be published in the Terre Haute Tribune-Star and on the Department's website.

The citizens of Terre Haute, particularly low and moderate income persons and residents of blighted neighborhoods shall have the opportunity to participate in the determination of strategies, needs and priorities, amendments, assessment of performance, monitoring, and compliance, before, during and after the public hearing process on a continuous basis.

The City has established various housing, service provider, and infrastructure 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 published a notice of availability of the Proposed Housing and Community Development Plan on December 12, 2009 and solicited comments thereon. Comments were taken for approximately four weeks, and all written comments received would be considered when developing the final Housing and Community Development Plan. There were no comments received from the public that were not accepted and made a part of the Plan. A Public hearing was held on December 29, 2009, during the public comment period. The Housing and Community Development Plan will be submitted to HUD around January 15, 2010. Copies of the Final Housing and Community Development Plan will be made available as outlined in the Access to Information section below.

Any substantial changes in the Annual Investment section of the Final Housing and Community Development Plan will be made only after the proposed revision to the Housing and Community Development Plan is made available to the public, notice of public hearing on the proposed changes is publicized; and a public hearing is held to allow citizens to comment on the changes.

Access to Information: citizens, public agencies, and other interested parties, including those most affected, will have the opportunity to receive information, review and submit comments on any proposed submission concerning the proposed activities, including the estimated amount proposed to benefit low, very-low and extremely low-income residents. These groups will also have access to the City's plans to minimize displacement and assist those displaced as a result of the activities. Citizens and groups will also have access to records for at least five years. At the beginning of each annual review and funding cycle, notice of public hearings, along with a summary of the year's progress, will be made available to the public.

The City of Terre Haute publishes any notice in the legal section of the Tribune-Star newspaper, at least 10 days prior to public meetings and hearings. The notices shall state the time, place of the hearing and topics to be considered. All public hearings will be held in buildings and rooms, which are handicapped accessible.

Documents relevant to the program are made available at the Department of Redevelopment's office at 17 Harding Avenue, Room 301, from 8:00 AM to 4:00 PM for citizen review upon request (either oral or written). Such documents include the following: all mailings and promotional materials; records of hearings; all key documents, including all prior applications, letters of approval, grant agreements, performance reports, proposed and approved applications for the current year, and other documents required by HUD.

Technical Assistance: technical assistance will be provided to low, very-low, and extremely-low income groups that request assistance in developing proposals under the consolidated submission. The Department of Redevelopment is available to provide assistance to low, very-low, and extremely low-income groups requesting assistance in developing proposals for federal programs under the Housing and Community Development Plan.

The City of Terre Haute will also give assistance in helping to answer questions relating to equal opportunity requirements, relocation provisions, etc. This technical assistance will be available on a continuous basis. Citizens will be encouraged by the City of Terre Haute to continually write their suggestions down and send them in for consideration. This encouragement will be particularly stressed for low and moderate income and residents in blighted neighborhoods.

Public Hearings: the City provides a public hearing that is: conveniently held for people who might or will benefit from program funds; accessible to people with disabilities, adequately publicized, and are held to obtain views of citizens, public agencies and other interested parties; to respond to proposals and comments at all stages of the consolidated submission process by: 1) identifying housing and community development needs; 2) reviewing proposed uses of funds; 3) reviewing program performance. A public hearing will be held to offer information to citizens and solicit comments and suggestions on the process as well as the various documents. This meeting is in addition to the community focus groups mentioned previously under the Participation section. The public hearing will be held in December. This hearing will address the process and schedule to be followed in development of the Housing and Community Development Plan; solicit information on housing and community development needs; solicit questions for strategies to meet any needs identified; review Community Development Block Grant, Emergency Shelter Grant; and HOME programs including: 2009 program performance; estimated 2010 funding amounts; and examples of eligible program activities.

Publishing the Plan: The City of Terre Haute will publish, in the Tribune-Star, a summary of the Proposed Housing and Community Development Consolidated Plan in December, along with the locations where the entire plan may be examined, and the contents and purpose of the consolidated plan process, so that affected citizens have sufficient opportunity to review it and provide comments.

Comments: the citizen participation plan provides citizens a period of not less than 30 days, prior to the submission of the consolidated plan, to receive comments from citizens. The City considers the views of citizens public agencies and other interested parties in preparing its final consolidated submission and attaches a summary of such comments to the final submission. The summary of citizens comments must include a written explanation of comments not accepted and the reasons why these comments were not accepted. The City of Terre Haute will provide a 30 day period of time to receive comments from citizens on the Proposed Consolidated Plan. The time period for public comments will be defined in the legal notice concerning Publishing the Plan. Citizens will be encouraged to submit their comments at their earliest convenience.

Timely Response: the City of Terre Haute must provide timely, written answers to written complaints and grievances, within 15 days, where practical. Written complaints and grievances about the HOME program, Emergency Shelter Grants, or Community Development Block Grant programs should be directed to:

Department of Redevelopment
17 Harding Avenue
Room 301, City Hall
Terre Haute, IN 47807

All such written complaints and grievances will be answered in writing, within 15 working days, where practical. The responses shall be sensitive to the needs of those involved.

Non-English Speaking Residents:The City of Terre Haute is not aware of a significant number of non-English speaking residents in the community. If identified to the Department, anyone interested in information but needing translation into another language, will be assisted to the fullest extent possible.

Amendments: prior to the submission of any substantial change in the proposed use of funds, citizens will have reasonable notice of, and opportunity to comment on, the proposed amendment. If the City of Terre Haute should ever request an amendment or substantially change the proposed use of funds, including reallocating of funds or any other aspect of the program, then the City shall conduct a public hearing, with ample advance notice of such hearing.

The City of Terre Haute complied with all of the provisions required for citizen participation and created a plan that relied on the involvement of extremely low-, very low-, and low-income residents. Notices of public meetings and hearings, announcements on the availability of documents, and outlines of public comment periods were published in the Terre Haute Tribune-Star. Focus group meetings, public meetings and a public hearing were held in November and December 2009 and January 2010 to solicit information on housing and community development needs and to solicit questions about strategies to meet those needs. The city accepted comments on the draft of the Consolidated Plan for a little over 4 weeks (12/12/09 – 1/11/10). Documents relevant to the programs were available at the Department of Redevelopment, and technical assistance was available for extremely

low, very low, and low-income residents who requested assistance in developing proposals under the submission process. There were no comments received from the public that were not accepted and made a part of the Plan.

The following is a list of the Public Meetings, Public Hearing and Focus Groups, along with a summary of the comments received: Public Meetings: December 16, 2009, 4:00 Redevelopment Commission Meeting. A discussion was held concerning the focus group meetings and the Proposed Use of Funds for FY 2010. Comments received were supportive of the programs and improvements expressed in the Plan and use of funds. January 27, 2010, 4:00 Redevelopment Commission Meeting. The Redevelopment Commission will endorse the 2010-2014 Consolidated Plan and 2010 use of funds. All of the comments received by the City during these meetings were supportive of the programs currently being undertaken and that without these federal resources, many areas of the community would not be served due to limited resources at the local level. January 7, 2010, 7:30 City Council Sunshine Meeting. A Resolution supporting the 2010-2014 Consolidated Plan and the 2010 Use of funds was available for public discussion. No public comments were made at this meeting. January 14, 2010, 7:30 City Council Regular Meeting. A resolution supporting the 2010-2014 Consolidated Plan and 2010 Use of Funds was presented to the Council and approved. The Mayor was authorized to submit the applications on behalf of the City. Councilmen voiced support for the programs undertaken by the Department of Redevelopment and were concerned about the continued reduction of funding over the years by Congress for the Department of Housing & Urban Development. The Council encouraged the Department to pursue all outside funding sources to continue the programs identified in the Plan. Public Hearing: December 29, 2009, 4:00 p.m. in the 1st Floor Conference Room of City Hall. The Draft 2010-2014 Consolidated Plan was discussed and the 2010 proposed use of funds. Discussion was held concerning the HUD Community Development Programs and the Application schedule. Support was expressed for all projects identified as high priorities and for continuation of programs that the City is undertaking to improve the quality of life for its citizens.

Focus Group Meetings

Continuum of Care Focus Group - December 8, 2009, at 11:00 a.m., in the Mayor's Conference Room

Attendees:

Hamilton Center, Light House Mission, Catholic Charities, Council on Domestic Abuse, Terre Haute Housing Authority, Mental Health Association and the Department of Redevelopment.

Discussion/Comments:

The group discussed the need to work together to utilize the software and tracking system required for the Homeless Management Information System (HMIS). Light House Mission, Catholic Charities and the Mental Health Association have used the software for some time and agreed to work with other agencies. Most of the facilities are operating at near capacity and are networking to provide shelter and services by the appropriate agency. There was overall support expressed to continue to apply for outside funding sources, like the Supportive Housing application Hamilton Center and the Mental Health Association have received. The Light House Mission has applied for funding for a 10-unit housing complex through the Federal Home Loan Bank, and the project is identified as a #1 priority for the City. Local HUD and private funds can be used as leverage for these types of projects. Representatives all indicated that there is a need to provide support to those who have been severely affected by the current economic

conditions in Terre Haute and the surrounding area. Emergency, temporary and long term housing for low income and elderly is still a priority. The recently available Homeless Prevention and Rapid-Rehousing (HPRP) funds are starting to have a positive impact on the shelter populations. The Wabash Valley Homeless Coalition has served as a good focal point for all agencies to interact and communicate about needs and services.

Infrastructure Focus Group - December 9, 2009, at 10:00 a.m., in the Mayor's Conference Room

Attendees:

Terre Haute Parks & Recreation Department, Terre Haute Engineering Department, Terre Haute Wastewater Treatment Plant, Terre Haute Street & Transit Department, Terre Haute Sanitary District, West Central Indiana Economic Development District (MPO) and the Terre Haute Department of Redevelopment.

Discussion/Comments:

The group discussed the transportation improvements planned for the next three to five years and the importance to coordinate the projects to leverage outside resources to the maximum extent possible. The Parks system has three public parks located within established CDBG Target areas that are in need of major renovations/improvements. They serve low/mod neighborhoods that are in the process of revitalization, and are a key component to maintaining growth and stability to the areas of town. The Parks Department recently developed a five-year master plan that will provide input for future development needs. The

Sanitary

District and Wastewater Treatment Plant both emphasized that the City needs to continue to reduce the inflow to the treatment facility by separation or diversion of storm water. The City is working with the Terre Haute Neighborhood Association to expand the involvement and organization of residents to improve neighborhoods.

Housing Focus Group - December 10, 2009, at 10:00 a.m., in the Mayor's Conference Room

Attendees:

United Cerebral Palsy (CHDO), Jonah (CHDO), Light House Mission, Habitat for Humanity, Hamilton Center, Mother Theodore (CHDO), Terre Haute Housing Authority and Department of Redevelopment.

Discussion/Comments:

The group all expressed the need for more/continued affordable housing like the City has been developing with local CHDO's and other non-profits. The City could help these agencies develop 10-25 units each year if funding was available. The moratorium on Tenant Based Section 8 Vouchers for new applications is making the issue more difficult. Light House Mission indicated a need for more transitional housing for men and women. Housing counseling needs to be coordinated with private groups to continue to reach those in need. Indiana State University, Ivy Tech and Vigo County School Corporation need to be involved in providing teaching assistance and leveraging funding sources. Most expressed a concern with the difficulties toward homeownership conversion, mainly due to very poor credit ratings by clients. Meth related problems for families is still the most contributing issue for housing and service needs in the Wabash Valley.

Fair Housing Focus Group - December 16, 2009, at 10:00 a.m., in the Mayor's Conference Room

Attendees:

Human Relations Commission, Terre Haute Apartment Association, Pfister Realty,

United Cerebral Palsy, Terre Haute Building Inspection Department, Area Planning Department, Jonah Inc. and the Department of Redevelopment.

Discussion/Comments:

The group identified education and a proactive approach to Fair Housing as the highest concern for the City of Terre Haute. Fair Housing seminars and workshops are needed to broaden the outreach for attendance by landlords, lenders and housing providers. Education seems to have the greatest impact on Fair Housing awareness. The Director of the Human Relations Commission commended the Terre Haute Apartment Association for their cooperation and proactive approach. The second highest concern expressed was the continued need for decent affordable housing, especially for persons with disabilities. Terre Haute has a higher percentage of older housing stock, which requires increased maintenance costs. The group supports the City's efforts to continue with the development of new affordable housing. Another major concern expressed was the need for updated/expanded brochures to distribute to tenants and homeowners to make them aware of trash, weed, animal control and other code enforcement provisions and contact information. An effort is being continued to connect Diversity Recognition in February with other education programs through the month of April, which is Fair Housing Awareness month. It was also discussed that the Vigo County School system be utilized to disseminate information and begin education programs at the elementary school level. This focus group was involved with the City's update to its Analysis of Impediments to Fair Housing and all groups represented concurred that these concerns continue to be the major areas to address over the next few years.

Institutional Structure (91.215 (i))

1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.
2. Assess the strengths and gaps in the delivery system.
3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

3-5 Year Strategic Plan Institutional Structure response:

The Terre Haute Department of Redevelopment will coordinate 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 the County Commissioners 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.

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 National 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.

Monitoring (91.230)

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

3-5 Year Strategic Plan Monitoring response:

Terre Haute is a CDBG entitlement city and has supplied HUD with the necessary documentation required for their monitoring and compliance visits. We shall review our funding requests for consistency with our local planning documents. We shall assure project compliance with the provisions of the National Affordable Housing Act in terms of housing quality standards, lead base paint abatement requirements, handicap accessibility, local and State building codes, Davis Bacon prevailing wage, zoning and planning ordinances, and other applicable requirements in awarding contracts and in all our requests for proposals.

The City Engineering Department's Building Code Division and the Department of Redevelopment inspects all of the rehabilitation and construction projects funded by the CDBG and HOME programs. They issue a certificate of occupancy after the projects are completed by state and municipal code standards. When discrepancies are noted, the owner is required to make corrections. Corrective action ranges from the owners making corrections on their reports to providing maintenance or building code requirements.

If any state or federally funded projects involves relocation or displacement, we assure compliance with the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, but we will try to avoid any relocation or displacement in our projects if possible.

The Terre Haute Housing Authority and the Department of Redevelopment monitor and comply with the Federal Fair Housing Laws. We also support and encourage the Fair Housing Standards in all of our housing programs. The City of Terre Haute does not have any sub-recipients, so monitoring requirements are extremely limited.

The City participates with several CHDO's and other non-profit organizations to expend the HOME funds. None of the CHDO's that the City works with will be Sub-recipients. The Department of Redevelopment works directly with the organizations to insure compliance with program requirements, including timeliness of expenditures. The Department also oversees the bidding and procurement procedures for all projects. The Department annually monitors the affordable housing projects it has funded to insure compliance with all HOME program requirements and provides on-site inspections to ensure long term compliance with housing codes as stated in the borrower certification agreements that are recorded as part of the mortgages. HOME activities which assist homebuyers will include a recorded agreement that protects the affordability provisions regarding resale of the housing units. The owners will be required to sell the existing property to a subsequent qualified low-income purchaser, and the owner will receive a fair return on their investment, including improvements. Tenant household characteristics, rent structure, income limits and affirmative marketing procedures are required from the CHDO's and other non-profit organizations each year to maintain the affordability compliance of the programs. When discrepancies are noted, the owner is required to make corrections. Corrective action ranges from the owners making corrections on their reports to providing maintenance or building code requirements.

The Department of Redevelopment annually reviews programs in order to monitor the City's performance in meeting its goals and objectives set forth in its consolidated plan. These results are reported in the CAPER and made available to HUD and the public.

The above actions have assured timeliness of program expenditures as indicated by HUD's publication of the City's high percentage of state and national rankings of expenditures from past years.

Priority Needs Analysis and Strategies (91.215 (a))

1. Describe the basis for assigning the priority given to each category of priority needs.
2. Identify any obstacles to meeting underserved needs.

3-5 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 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. Three of the City's parks - Fairbanks, 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. The City has not identified any obstacles to meeting underserved needs, other than the lack of funding to more quickly address the concerns addressed.

Lead-based Paint (91.215 (g))

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.
2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

3-5 Year Strategic Plan Lead-based Paint response:

Lead-based paint poisoning is an environmental concern that the City of Terre Haute considers an important issue when considering affordable housing. It is the number one environmental health hazard facing American children today. Most of the low and very low-income households live in older houses in the City. Since Terre Haute has one of the State's highest percentages of older housing stock, 60% of housing units are 50 years or older, according to the 2000 census. We estimate that at least 80% of low and very low-income households live in these units.

The Terre Haute Housing Authority has and will continue to inspect and abate lead-based paint in all of its residential units and common areas of access to their clients. The Department of Redevelopment has abated lead based paint in accordance with HUD guidelines and will continue to do so in the future. All owners of housing rehabilitation projects receive lead based paint notices containing information on sources and hazards of lead based paint. They are informed of symptoms of lead based paint poisoning, advisability and availability of blood lead level screening, and homeowner maintenance and treatment of lead based paint hazards. The City of Terre Haute will comply with existing laws (federal, state or local) concerning lead-based paint hazards, which are now in effect or enacted in the future.

The Lead-Based Paint Coalition of Vigo County was formed in 2004 by several interested groups in the Terre Haute area. The group has prepared several grant applications for lead hazard control and education as a part of the SuperNOFA(s). The organization recognized that lead poisoning is a preventable disease, and it is an important issue that must be addressed. At present, there are no formal programs in place. Lead-based paint issues cross all socio-economic lines. In addition to the low/mod income areas of the community, there are also several well established older middle/upper income neighborhoods where renovation, remodeling is taking place. Educating our Citizens about lead-based paint issues is a responsibility, not only now, but to future generations. The group proposed to develop a plan with the assistance of the Vigo County Health Department, Vigo County School Corporation, Western Indiana Community Action Agency, Terre Haute Redevelopment Department and the Terre Haute Housing Authority to identify housing and community development needs and set forth strategies and goals to address lead-based paint issues. The grant applications were mainly for a community wide education program, but have not been funded. The Coalition plans to submit additional applications in the future to address both education and remediation.

HOUSING

Housing Needs (91.205)

*Please also refer to the Housing Needs Table in the Needs.xls workbook

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families).
2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

3-5 Year Strategic Plan Housing Needs response:

The City of Terre Haute has taken several approaches to comprehensively examine the housing needs of its community. We have contacted and held meetings with numerous social service providers who have an interest in housing, the placement of clients in housing, supportive housing issues, and those providers who serve the homeless, in order to help broaden public participation in the Consolidated Plan 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.

This portion of the strategy provides important background to help service providers determine general housing needs and establish priorities for the Consolidated Plan. Trends in population, housing and income will be outlined, showing the changes in the housing stock and demographic make up of the city over the past ten years. In addition to the information from the 1990 and 2000 census, data has been obtained from the Indiana Department of Commerce, Indiana Business Research Center at Indiana University, the Indiana Housing and Community Development Authority, private and public local service providers, and various studies or reports. The City intends to continually strengthen its database.

During the 1990's housing stock in Terre Haute was abundant with approximately 900 to 1100 homes available for sale each year. The median home value for owner occupied homes in the city was \$32,000.00. This amount was very low compared to other cities of similar size in the United States. During the past two decades the vacant housing stock has dramatically increased. One factor causing vacant housing is the aging housing stock and the rapid increasing expense of repairing and maintaining an older home. A large number of people that live in older inner city homes are on fixed income. The majority of their income is spent on general living

expenses with nothing left to repair or maintain a house. This situation results in the rapid deterioration of the house and the resident is forced to live in substandard housing.

The housing market has improved over the past few years due to lower interest rates. There are approximately 800 houses currently on the market in the City. This has driven the price of housing downward and is not reflected in the median value of a home reported in the 2000 census.

The Terre Haute Building Inspection Department is responsible for local code enforcement and serves as a barometer for housing stock conditions. With numerous substandard cases under review each year, the Department of Redevelopment is required to demolish approximately 20-30 vacant and dilapidated structures per year.

During the past decades, the majority of the new construction, whether owner occupied or rental units, has occurred in the outlying areas of the county. This indicated that the majority of the home buyers and landlords were not investing in the innercity. Building permits that were issued during that period by the City Building Inspection Department for new housing construction averaged approximately 20 per year. However during 2007-09 this trend appears to be reversing with new single family permits being issued and several rental units constructed within the City.

The Terre Haute economy has become increasingly service oriented resulting in lower average wages and decreased buying power for the average family. High divorce rates have contributed to increasing single parent households with one income. Meth related problems for families is still the most contributing issue for housing and service needs in the Wabash Valley. While many jobs have been added in the manufacturing area, net gains have not been possible in most areas of the Midwest. These factors have deterred low and low/moderate income households from purchasing homes, even though the mortgage rates are low making payments affordable, most of the households do not have adequate savings toward a downpayment. Others do not have the income to support mortgage payments or housing maintenance and will have to continue to rent, some will need a subsidy to meet their housing needs. These are the same factors that restrict first time home buyers from purchasing affordable housing.

In Terre Haute approximately sixty percent of very-low income households face some sort of housing problems such as substandard housing quality, overcrowding and high cost burden. Forty-two percent of very-low income renters pay 50% or more of their income for housing costs in Terre Haute. This percentage is even higher in small families, such as single parent families with children. The very low-income homeowners are paying more than half of their income on housing. The difference in percentages of these groups is probably contributed to ownership households which have paid off their mortgages.

Housing problems are also a concern with low-income households in Terre Haute. Over twenty percent of renters pay more than 30% of their incomes for housing costs which includes the utilities. Much of this housing is inadequate and overcrowded. A number of the owners also pay more than 30% of their incomes for the same housing costs.

For many of the households with moderate incomes, housing problems are a burden. Of the renting households, most spend more than 30% of their income for housing costs as compared to owners that spend 30% of their income for housing costs. There is approximately 25% of the households that live in substandard housing/or live in over-crowded conditions.

The greatest burden falls on very low-income families that rent. Over one third are financially overburdened by their housing costs, as opposed to 20% of very low-income homeowners. Hispanic, Black, and Asian and Pacific Islanders all have a greater percentage of their households in the very low-income brackets. These racial or ethnic groups make up 13.7% of Terre Haute's population. According to the Census data, the City of Terre Haute does not have any racial or ethnic group that has a disproportionately greater need for any income category in comparison to the needs of that category as a whole.

The elderly confront severe housing problems as they grow older. Usually their social security or retirement checks do not keep up with inflation, causing an income burden upon them to maintain affordable housing. Elderly owner occupants are more likely to be in units too large for their current needs. Proper maintenance is not affordable. These units are less adaptable to modification for access or use by physically handicapped persons. Approximately 25% of very low-income elderly households spend more than fifty percent of their income for housing costs.

Large families also endure more housing problems than smaller families. Approximately sixty percent of all large very low-income families that rent, pay over 30% of their income for housing costs or live in substandard housing.

The Terre Haute Housing Authority has a waiting list of about 600 individuals for public housing and near 500 individuals for Section 8 certificates or vouchers. These waiting lists totals confirm the shortage of affordable housing units in our community. Almost ninety percent of the applicants met one or more of the Federal preferences for admission to rental assistance programs. Federal preferences are granted an applicant that is being displaced at no fault of his own, an applicant paying more than 50% of his income for housing costs, and an applicant living in substandard housing. The Terre Haute Housing Authority has additional preferences, which include applicants that are working and/or work and live in Terre Haute, elderly applicants, and applicants that have a family member(s) other than the head of house that is disabled. The Housing Authority keeps an open waiting list throughout the year.

The Terre Haute Department of Redevelopment over the past years has made funds available through the CDBG and Home Program for developmentally and physically disabled individuals for housing units through the local United Cerebral Palsy (UCP) office. U.C.P. owns several new houses and an apartment complex with 12 units that were substantially rehabilitated. All of the units are accessible to individuals with physical disabilities. UCP usually has several people that are on a waiting list. Rehabilitation of our aging housing stock will still be a priority for all household income groups over the next five years. We should continue to see an increase in the very low and low-income elderly owner population as people live longer, and their houses will require more repair and maintenance at much higher costs. These factors tell us that all very low and low-income individuals will continue to need similar mortgage and tenant assistance, rental and ownership housing programs in the future. If the programs are not available, it is very likely these houses will

deteriorate and the occupants will be required to move out or live in substandard housing.

Moderate-income residents will also need mortgage assistance and rehab programs for rental units or homeownerships to continue rehabilitating the older housing stock in the moderate income areas of the city. With the increasing costs for rehabilitating residential units and the decreasing supply of available properties, the City also sees the need for new infill construction.

The city also sees a growing need for transitional housing for homeless and non-homeless special needs populations, such as domestic violence abuse victims, Aids, drug and alcohol abuse, and homeless youth victims, elderly, severe mental illness, and developmentally and physically disabled. We will try to meet those needs as they arise in the future.

Obstacles to Meeting Underserved Needs:

- Limited availability of federal and state funds.
- Cost of supportive housing services for households with special needs.
- Limited availability of funding for rent assistance programs such as the Federal Housing Choice Voucher program.
- Need for more accessible housing.
- Poor credit history among lower income households.
- increasing gentrification of neighborhoods.

Priority Housing Needs (91.215 (b))

1. Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.
2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Housing Needs response:

In Terre Haute approximately sixty percent of very-low income households face some sort of housing problems such as; substandard housing quality, overcrowding and high cost burden. Forty-two percent of very-low income renters pay 50% or more of their income for housing costs in Terre Haute. This percentage is even higher in small families, such as single parent families with children. The very low-income homeowner are paying more than half of their income on housing.

Housing problems are also a concern with low-income households in Terre Haute. Over twenty percent of renters pay more than 30% of their incomes for housing costs which includes the utilities. Much of this housing is inadequate and overcrowded. A smaller percentage of the owners pay more than 30% of their incomes for the same housing costs. For many of the households with moderate incomes, housing problems are a burden. Of the renting households, most spend more than 30% of their income for housing costs as compared to owners that spend 30% of their income for housing costs. There are approximately 25% of the City's households that live in substandard housing/or live in over-crowded conditions. The greatest burden falls on very low-income families that rent. Over one third are financially overburdened by their housing costs, as opposed to 20% of very low-income homeowners. With the increasing costs for rehabilitating residential units and the decreasing supply of available properties, the City also sees the need for new infill construction. Based on the data reviewed, the highest priority identified for housing needs is small households for both renters and homeownership serving persons with 30%-80% income levels.

Housing Market Analysis (91.210)

*Please also refer to the Housing Market Analysis Table in the Needs.xls workbook

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.
2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).
3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

3-5 Year Strategic Plan Housing Market Analysis responses:

According to the 2000 census the total number of housing units is 25,636 of which 60% are owner occupied. The median contract rent of the city is \$350.00 and the median home value for owner occupied houses in the city is \$60,400.00. The vacancy rate for owner occupied housing units in Terre Haute is 3.3%. The vacancy rate for rental housing units is 13.5%. These figures are based on the 2000 census data. The general housing market condition of Terre Haute are reflected by the population changes. During the 1980's, the population of the City decreased by 3,642 people. The 1990 census data showed Terre Haute with a population of 57,483. This decline has been prevalent in Terre Haute over the past two decades. In the early 1970's, the population was at its highest with a figure just over 70,000. This factor and other economic conditions brought about a housing vacancy of approximately 1000 vacant units by 1990. However, due to an aggressive economic

development program by the City of Terre Haute, and lower interest rates, the number of vacant units has now dropped. Population estimates for the past several years show a steady increase in the City's population, bringing the total population to approximately 61,000. This reduction in vacant housing stock and an increase in population has required the City to adjust its housing development strategy.

Until around 1990, the majority of new residential construction (owner occupied or rental units) occurred in the outlying areas of the county. In the past ten years the City has seen a number of developers choose to construct new housing units in the inner city. This pattern is substantiated by the number of building permits for single family houses issued each year, where as prior to the 1990's the number of new single family permits averaged around 20 per year. The lower interest rates contributed to the reduction of the local housing stock as individuals purchased older homes to renovate for private uses, thus dramatically reducing the number of affordable housing units available for rehabilitation projects, and creating a market for construction of single family houses.

The number of aging housing units in Terre Haute is greater than most cities in Indiana. Sixty percent (60%) of the housing stock is 40 years or older, according to the 2000 census data. Taking this in mind with the high rental vacancy rates only supports the large number of rental units with sub-standard conditions. Substandard conditions are defined as units needing major upgrading of housing systems such as structural, roofing, electrical, plumbing and heating to comply with municipal housing codes. This does not include maintenance repair or cosmetic work. The majority of houses in the City were built for small families. 20% of housing units (owner or renter) have one or less bedrooms. Approximately 40% have two bedrooms, and about 40% have three or more bedrooms in all of the houses in the city.

Approximately 80% of the housing units that have substandard conditions are suitable for rehabilitation. This is defined as housing units that are financially and structurally feasible for rehabilitation. Almost all of the housing stock is suitable for modifications to enable the elderly and disabled to remain in their homes. The cost of modifying these properties to make them accessible is approximately \$8,000.00 to \$10,000.00 per single family unit while completing substantial rehabilitation. The costs are representative of accessible units that the Department of Redevelopment substantially rehabilitated for United Cerebral Palsy of the Wabash Valley. Terre Haute is one of the least expensive housing markets in the state. The median price of a home in Terre Haute was \$60,400.00 as compared with the median home price of \$94,300.00 for the state of Indiana in 2000. This market condition along with lower interest rates over the past few years have made it easier for some families to purchase homes and maintain affordable rental rates. The conditions have helped to alleviate some overcrowding for small and large families.

Assisted Housing

The Terre Haute Housing Authority consists of 867 Public Housing units and they also own 32 Hop Lift houses. The public housing units consist of 406 one bedroom, 160 two bedroom, and 301 three or more bedroom units. Of these units there is a 3% (27 units) vacancy rate. The Hop Lift units are comprised of 25 three bedroom, 5 four bedroom and 2 five bedroom units with no vacancy. These units serve very-low, low and moderate income persons. The City does not expect to lose any public housing through demolition or loss from any other reason.

The assisted housing inventory also includes private project based units that have been completed for low or very low income tenants. The Deming Center has 109 units that were completed in the Substantial Rehabilitation Program. Section 202 projects that have been completed in the City, are Peddle Park consisting of 101 units and Maryvale consisting of 148 units. Volunteers of America constructed a 52 unit 202 elderly housing project. There are 246 units in Greenwood Manor which were constructed with 221(d)3 funds. There are waiting lists for most of these projects, so the overall vacancy rate of these units are estimated at a low rate of only 1%. These units are all primarily serving elderly and handicap individuals. None of these units are expected to be lost from the assisted housing inventory.

The characteristics of the Terre Haute Housing Market will be positively impacted by the City's use of funds to rehabilitate and construct new affordable housing units. These units will not compete with private development, but will further spur private infill development of affordable housing within the targeted neighborhoods of the City.

Terre Haute's housing market characteristics indicate the following needs:

- Increased rental and homeownership opportunities in the City's targeted neighborhoods for all racial and ethnic families.
- Increase assisted rental housing opportunities for persons with disabilities.
- Homebuyer assistance to low/mod income families along with counseling to help prevent foreclosures.
- Increase infill construction in targeted neighborhoods to help reduce development costs due to the existing infrastructure and reduced fees.
- Improve access to all programs by families regardless of race or ethnicity.

Specific Housing Objectives (91.215 (b))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 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 - Substantial Rehabilitation/New Construction.

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 substantial rehabilitation or new construction.

Measurement: Develop 100 affordable home ownership/rental units through new infill construction or substantial rehabilitation.

Target Date: 3/2010 - 2/2014

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 50 handicapped accessible units for non-profit organizations like United Cerebral Palsy, Mental Health Association and Hamilton Center.

Target Date: 3/2010 - 2/2014

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

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

Activity #3- Substantial Rehabilitation/New Construction

Funding Sources - CDBG, HOME 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 30 transitional housing units similar to the units created by Light House Mission and Mental Health Association.

Target Date: 3/2010 - 2/2014

Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other

factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

3-5 Year Strategic Plan Needs of Public Housing response:

The Terre Haute Housing Authority consists of 867 public housing units and 32 Hop Lift houses. The public housing units consist of 406 one bedroom, 160 two bedroom, and 301 three or more bedroom units. Of these units there is a 3% (27 units) vacancy rate. The Hop Lift units are comprised of 25 three bedroom, 5 four bedroom and 2 five bedroom units with no vacancy. All of the public housing units are accessible or are in the process of becoming accessible for persons with disabilities. The Housing Authority will meet the needs of individual applicants who require special adaptations to their units for their particular disability. The Terre Haute Housing Authority has 468 elderly public housing units and 156 certificates, vouchers or rent subsidies for the elderly, that are included in the above totals. The majority of the public housing units are in good physical condition. Most of the Housing Authority's projects are in the process of a renovation program involving security lighting, walkways, parking lots, as well as other improvements. There are 687 units with backlogged rehabilitation needs. Rehabilitation needs are comprehensive with respect to unit systems, layouts and age. There are no 504 needs that need to be addressed. Homeownership activities are being accomplished through the combined use of FSS Coordinator grants, Section 8 vouchers and non-PHA private borrowing. The waiting list for Section 8 has been closed for one year due to funding cutbacks. If allowed to open, it would have over 800 families. The City does not expect to lose any public housing through demolition as they are well maintained. The Terre Haute Housing Authority has a five-year plan that is consistent with the City's Consolidated Plan and is reviewed periodically to insure coordination.

Public Housing Strategy (91.210)

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.
2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))
3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will

provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

3-5 Year Strategic Plan Public Housing Strategy response:

The strategy of the Terre Haute Housing Authority is to assist families to achieve their highest level of self-sufficiency by providing affordable, decent, safe and sanitary housing through the provision of housing and rental assistance. The Terre Haute PHA completes the 5-year PHA Plan and Annual Plans. Capital funding grants are approximately \$1,300,000 per year and are spoken for through the year 2014 as stated in the PHA annual plan. They have been and are expected to be, totally inadequate for the foreseeable future. They are being used for the units with the greatest needs first, specifically to maintain occupancy goals and requirements. Operating funds support the same strategy, but they are insufficient to perform all the mandates issued by the federal government. The Public Housing Authority will convert approximately 2-3 houses a year to homeownership. The Terre Haute Housing Authority has in the past been rated a Public Housing Assessment System high performer. They are currently working to overcome identified deficiencies.

Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.
2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

3-5 Year Strategic Plan Barriers to Affordable Housing response:

Terre Haute has no public policies, regulations, or rules that would negatively affect the affordability of housing. Terre Haute has been among the most affordable cities in the state and country in which to live and purchase or rent a home. The city will continue to direct CDBG resources and other housing programs to help pay for buildings to be brought up to code and subsidize new development to make decent, safe and sanitary housing affordable. In the past the city has not identified a problem with overcrowding, or losing any assisted housing inventory as a result of public housing demolition or conversion to homeownership, prepayment, or voluntary termination of a federally assisted mortgage or any other actions. The city will not contribute to the concentration of racial or ethnic minorities through its housing programs. The city has not identified any negative policies or barriers towards affordable housing.

HOMELESS

Homeless Needs (91.205 (b) and 91.215 (c))

*Please also refer to the Homeless Needs Table in the Needs.xls workbook

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. 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.

3-5 Year Strategic Plan Homeless Needs response:

2000 Census data indicates there are 70 unsheltered homeless persons and 40 families with children. This indicates an increase in the number of families seeking assistance. This corresponds with the counts received from local shelters, which are reflected in Table 1a. Local shelters are contacted twice a year to obtain daily counts in order to determine average occupancy and characteristics. Local homeless shelters report that homeless in Terre Haute are predominantly male (85%) and of white race (90%). The homeless shelters also estimate that approximately 90% of the chronically homeless in Terre Haute are drug/alcohol abusers and/or mentally ill.

Programs, which were designed to address these problems at the national level, are being hindered by the funding cuts for state service providers. This segment of the population must have supportive services in order to have a chance to participate positively in the community. Federal and State government action to remove people from institutional living has caused some people to become homeless. Unfortunately, the burden of maintenance of that population has been transferred from the federal and state level to the local level. It is unknown how many of these persons are living without supportive services in privately owned rooming houses.

The Terre Haute Police indicate that patrolmen have seen very few homeless individuals or families on the street during the past year. The majority of families or individuals that the City police had directed to shelters were travelers passing through Terre Haute that had mechanical problems with their vehicles. With this additional data we perceive that the existing homeless shelters are doing a good job of serving the population of the City likely to be homeless. The City has not been able to obtain any information on rural homelessness. The homeless families with children are generally counted only as individuals in the emergency shelters, as noted in Table 1a. Most of these shelters will provide meals to the homeless or to very low-income families or individuals without requiring the people to spend the night in their facilities.

The City of Terre Haute along with housing financial institutions and service providers communicate with each other throughout the year concerning the needs of social service programs, such as the Terre Haute Housing Authority's Family Self-

Sufficiency Program to prevent low-income individuals and families with children from being homeless. The City helped to establish a Homeless Coalition, which meets on a monthly to coordinate local needs and services. The increase in substance abuse and lack of jobs in the area is placing stresses on the systems in place, and an increase in the chronically homeless is inevitable. The homeless shelters and residential treatment systems are at capacity and find it difficult to meet the increasing needs.

As a result of the American Recovery and Reinvestment Act of 2009 (ARRA), the City of Terre Haute received a one-time grant of \$760,163 for the Homelessness Prevention and Rapid Re-Housing Program (HPRP). These funds will provide support for local programs to keep persons and families from becoming homeless and allow those living in shelters to obtain suitable housing. This will have an immediate impact by offering these persons and families short-term rental assistance, housing relocation, or security and utility deposits. It is proposed that nearly 65% of the City's HPRP funds will be used for a Homelessness Prevention program that is designed to provide financial assistance to eligible households. 30% of these funds will be used for Housing Relocation and Stabilization services, and 5% will be used for Administration costs. Assistance will be provided through case managers. All participants will be screened: That homelessness is imminent without the assistance; To ensure that they are cases that with the limited direct assistance will prevent homelessness; and That the household meets the 50% AMI criteria.

Priority Homeless Needs

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.
2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

3-5 Year Strategic Plan Priority Homeless Needs response:

The Wabash Valley Homeless Coalition 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 was formed to address the needs of the homeless and those at risk of becoming homeless.

The WVHC conducted a survey of the homeless assistance providers as a basis for determining the priority of each of the Homeless needs category. This information

was utilized to compile the data used in Table 1a. 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 Light House Mission 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 Source - ESG and local matching funds.

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

Measurement: Assist the maximum number of qualified facilities/services, reaching at least two providers each year and their clients.

Target Date: 3/2010 - 2/2014.

Priority Homeless Needs :Chronically Homeless/Youth Homeless. Many of the needs of the growing homeless population in the area are not being met.

Activity #2 - Emergency Shelters

Funding Sources - CDBG and HOME funds leveraging private financial institution investments.

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

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

Target Date: 3/2010 - 2/2014.

Activity #3 - Transitional 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 transitional housing and 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: 3/2010 - 2/2014.

Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

3-5 Year Strategic Plan Homeless Inventory response:

The following organizations are providing housing and/or services for the homeless in the City of Terre Haute:

Light House Mission

Provides 24 hour housing and extended housing up to 60 days, to single men, single women, and families with children. They have a capacity of 75-100 persons, depending on the size of the families utilizing the family quarters. The organization also provides meals, clothing, counseling, job placement services, educational programs, chapel services, an eye clinic, and operates a soup kitchen. They have obtained a larger building which continues to be renovated, in order to allow them to expand the services provided and reach a larger number of people. The Mission is handicapped accessible for the homeless with an elevator for accessibility to the sleeping rooms. The City helped them to develop 19 transitional housing units in this building.

Terre Haute Catholic Charities

This organization provides various services to the Terre Haute community. They operate the Terre Haute Catholic Charities Food Bank that collects and distributes supplies to families and a number of other organizations with meal programs, two soup kitchens, a clothing store (free of charge), two elderly housing projects, and a homeless shelter (Bethany House).

Bethany House

This facility provides emergency shelter for up to 30 days, to single women, women with children and families. They have a 17 bed facility, which is almost always at full capacity. In addition to the housing services, they also provide meals, clothing, counseling, and a referral service for permanent housing, employment, and other government programs.

Salvation Army

This organization provides food and clothing for adults and children, and assistance with utility bills for elderly and handicapped individuals. They also provide a referral service emergency and transitional housing.

Washington Community Center

This organization provides a soup kitchen, indigent care, as well as serving as a site of the Vigo County Well Child Clinic, and WIC Supplemental Food Program (Women, Infant, & Children).

Council on Domestic Abuse (CODA)

This organization provides emergency shelter for up to 60 days, to women who are victims of domestic abuse. They have a 15 bed facility, along with referral services to various sites depending on the individual's situation. This organization also provides meals, clothing, counseling, and job placement services. They also operate a 10-unit transitional housing facility with counseling and meeting areas.

Terre Haute Housing Authority

The authority provides housing for low income individuals, with homeless persons receiving a higher priority when applying for housing. They currently have a waiting list for housing units. The Family Self-sufficiency program provides Credit and Financial counseling along with education services to complete their GED's, learn computer training in addition to other life skills to help prevent low income families with children from becoming homeless.

Hamilton Center

The organization provides counseling, transitional and long-term housing for mentally handicapped individuals. They have several group home facilities and a constant waiting list. They recently developed a 56-unit apartment complex to provide permanent housing opportunities. They also refer people to other agencies such as Light House Mission when individuals are suited for those facilities.

Crossroad Connection

The organization provides a safe, nurturing house for teen girls age 12-18 who are homeless by choice or circumstance. Girls must be enrolled in or planning to enroll in school or a GED program. Children of teen girls are also provided for at the facility. The 10 bed facility provides emergency shelter as well as transitional housing.

FACILITIES PROVIDING HOMELESS ASSISTANCE

Agency	Population Served	Services Provided	Cap.	Vac. Rate	Vac. Units
(a) Light House Mission	Sgl. Men Sgl. Women Families w/children	Housing Food Clothing Counseling Eye Clinic	50	5%	2
(b) Bethany House	Sgl. Women Women/child. Families w/children	Housing Food Clothing	17	0%	0
(c) Hamilton Center	Mentally Ill Substance Abuse	Housing Food Counseling	71	0%	0
(d) CODA	Domestic Abuse	Housing Counseling	25	0%	0
(e) Crossroad Connection	Teens	Housing Counseling	10	0%	0
(f) Salvation Army	Adults Children Clothing	Food Counseling			
(g) Washington Center	Adults Children Clinics	Food Counseling			

Homeless Strategic Plan (91.215 (c))

1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.
2. Chronic homelessness—Describe the jurisdiction’s strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other

strategy or plan to address chronic homelessness.

3. Homelessness Prevention—Describe the jurisdiction’s strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.
4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.
5. Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include “policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons.” The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

3-5 Year Homeless Strategic Plan response:

The Wabash Valley Homeless Coalition has worked on outlines for projects desperately needed in the community, including youth homelessness, chronic homelessness, and urban revitalization. The intent of these outlines is to have in place desired programs should funding become available on a short time frame. Having these outlines in place would increase the likelihood that the community could respond on a short time frame.

In addition, the #1 priority of the WVHC has been the needs of the chronically homeless. The strategy to accomplish this task has been to include substance abuse providers such as Hamilton Center and the Mental Health Association to address their needs. Many members of the Coalition are working on expanded drug treatment in residential settings, and pulling together the appropriate agencies to provide supportive services.

Several projects are currently on the drawing board to provide housing and services for the homeless. The WVHC has strived to identify and address weak points in the continuum of care and identify groups or agencies that should be involved in the planning process. As the process has evolved since 1996, organizations and individuals collaborate by bringing issues and ideas regarding the homeless and housing issues that affect the community.

The established system of variable entry into the continuum of care among collaborating agencies remains in place. Client movement between service points is handled in a variety of ways. Typically, agencies have clients sign releases of information that designate who can be informed of their situation. In other cases like clients between CODA Transitional Housing Program and the Terre Haute Housing Authority Family Self Sufficiency program, clients are considered mutual and information is shared on a regular basis to avoid duplication of services. The nature of the social services community in the Wabash Valley is the largest factor in

preventing duplication of services. Many agencies, such as CODA, Mental Health Association, Lifeline, etc. provide services in multiple counties, and work closely with agencies and service providers in each community. Many of these agencies have memorandums of understanding, or coordination agreements. As the agencies work together to meet the needs of each individual client, they also come together monthly at the Homeless Coalition to share problems, successes, and concerns regarding the clients and the unmet needs. This process helps identify not only priorities for the Supernofa, but other ways the coalition can impact the homeless population in the Wabash Valley.

The Hamilton Center 56 unit housing facility has been constructed and provides permanent supportive housing to those who cannot live on their own. Much of this population is defined as chronically homeless. In addition, the WVHC has developed three outline programs, one addressing the chronic homeless population, to be able to quickly submit an application to any funding source that matches the population. The Hamilton Center Program will reduce the chronic homeless population by approximately 15 persons, in well-supervised units with on-site supportive services. While each additional unit will be utilized, the increase in substance abuse and lack of jobs in the area is placing stresses on the systems in place, and an increase in the chronically homeless is inevitable.

The homeless shelters, residential treatment systems are at capacity, and unable to meet the increasing needs. While various groups and organizations are addressing the issues from a variety of perspectives, it is anticipated that the situation will get worse before it gets better.

In addition to following the State of Indiana Plan to end Chronic Homelessness, the Wabash Valley Homeless Coalition is continuing to develop networks with the area to educate members of the community to the needs of the chronically homeless. Members of the Coalition are working with the Sheriff's Task force on Jail overcrowding and the Compass II Methamphetamine Task Force, etc. The WVHC believes that the more substance abuse residential treatment available, the more likelihood that those completing will be able to obtain and keep permanent housing. While Community YOUNity's transitional housing project and the Hamilton Center project were built, Light House Mission's transitional housing project has yet to be funded. Agencies participating in the Homeless Coalition are continuing to look for additional funding to provide case management services. The WVHC has been targeting the chronically homelessness, youth homelessness, and substandard rental property in many meetings. The Coalitions members have developed modules to be adapted by any coalition member should funding become available in any of the specified areas. This has been a lengthy process, but will position the community to take advantage of funding opportunities that may have a short application process.

Discharge Coordination Policy

Our local CoC will continue to work with publicly funded institutions to request that they comply with guidelines similar to the following state mental health services for release of individuals to the community: Before an individual is discharged or placed on outpatient status, a discharge plan shall be formulated in consultation with the patient's designated case-manager. The superintendent shall provide copies of the individual's plan of discharge or placement to a community mental health center or a managed care provider serving the area in which the individual will reside. The plan must include the following: (1) A copy of the papers authorizing the discharge or

placement. (2) An assessment of the individual's mental health. (3) The superintendent's recommendations concerning the follow-up treatment services and the specific residential placement that the individual should receive after the individual is discharged or placed. (4) If the individual has been placed on outpatient status, a description of the conditions relating to the individual's placement.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

3-5 Year Strategic Plan ESG response:

The Department of Redevelopment will administer this program. As with other programs, the City solicits proposals for Emergency Shelter Grant funding. The funds will be used for rehabilitation of a building for use as Emergency Shelters (limited to \$5,000 per building), supportive service to the homeless, shelter operation costs, and development and implementation of homeless prevention activities. Potential applicants will be notified that proposals will be accepted. All proposals are reviewed for eligibility and need. In past years, only two agencies have submitted qualified applications, Catholic Charities and Council on Domestic Abuse. Both of these organizations provide emergency shelter and homeless prevention. Each of these agencies is required to provide the required matching funds. The City reviews all requests for payment of grant monies and will monitor the sub-grantees to ensure compliance with regulations and to ensure benchmarks and objectives are being met.

COMMUNITY DEVELOPMENT

Community Development (91.215 (e))

*Please also refer to the Community Development Table in the Needs.xls workbook

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.
2. Describe the basis for assigning the priority given to each category of priority needs.
3. Identify any obstacles to meeting underserved needs.
4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

3-5 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 to not 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 where eligible.

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: 3/2010 - 2/2014

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

Funding Sources - CDBG funds.

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

Measurement: Removal of approximately 100-125 structures. This will be accomplished by removing approximately 20-25 structures each year.

Target Date: 3/2010 - 2/2014

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 five Neighborhood/Community Facilities

within the City's targeted neighborhoods. This will be accomplished by completing 1 facility each year.

Target Date: 3/2010 - 2/2014

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 two Park/Recreation Facilities, Sheridan Park and Voorhees Park, both located within the City's targeted neighborhoods. This will be accomplished by completing 1 facility in 2010 or 2011 and the other in 2012 or 2013.

Target Date: 3/2010 - 2/2013

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.

Antipoverty Strategy (91.215 (h))

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.
2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

3-5 Year Strategic Plan Antipoverty Strategy response:

The City of Terre Haute's anti-poverty strategy is reflected in the creation of affordable housing for very low and low-income individuals. When a person has a stable housing environment it becomes easier to confront other related issues of poverty, such as good health, child care and employment. The Terre Haute Housing

Authority and Department of Redevelopment help supply single-family and multi-family housing for those individuals and families in poverty and will continue to do so in the future. When rehabilitating or constructing new housing and building infrastructure projects, the City requests contractors employ, when possible, low income individuals from the area.

The services provided by Terre Haute Housing Authority's Self-Sufficiency is a good example of the type of programs that will guide and support families to empower themselves to take control of their lives and become independent, productive members of the community and taxpayers. This will be achieved with support from the Western Indiana Employment and Training Services, Indiana Workforce Development, T.A.N.F-U.P., Vigo County Head Start, 4-C Child Care, Catholic Charities free medical and dental clinics, Vigo County Adult Stay Well clinic, Consumer Credit Counseling, Area 7 Agency on Aging, along with other agencies, educational facilities and private businesses that have committed time and resources to their programs.

This strategy will help reduce or assist in reducing the number of poverty level families, by providing an increased supply of decent affordable housing units and increase the availability of educational and training programs. Annually there are over 100 families/individuals who participate in the Family Self-Sufficiency program. The Terre Haute Housing Authority has approximately 5 families each year transition to homeownership as a result of the Self-Sufficiency Program, and the Department of Redevelopment averages 1-2 each year.

Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k))

1. (States only) Describe the strategy to coordinate the Low-income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low- and moderate-income families.

3-5 Year Strategic Plan LIHTC Coordination response:

N/A

NON-HOMELESS SPECIAL NEEDS

Specific Special Needs Objectives (91.215)

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Non-homeless Special Needs Analysis response:

The U.S. Bureau of the Census, indicates that Terre Haute has approximately 2,400 families with less than 50% of the median family income and spending more than 50% of their income on housing expenses and are at risk of being homeless.

Characteristics of persons in this category include those who are one paycheck away from being homeless, victims of domestic violence, persons with disabilities, persons with HIV/AIDS, tenants overburdened with expenses, those being evicted from permanent housing, those being released from mental hospitals, prisons, and substance abuse facilities. Needs of this population are for safe, decent, and sanitary housing and varies according to the family size, supervision requirements, and medical assistance requirements.

Our area seems to provide for emergency shelter much better than for transitional and permanent housing opportunities. Resources for transitional and permanent housing are scarce from federal and state agencies and competition for obtaining the available funds is strong as evidenced by the fact that HUD funds less than 15% of its applications for transitional housing for homeless through the McKinney Act. The needs of this population extends well beyond the simple provision of a dwelling unit. Funds available for supportive services is an ongoing need, which receives small amounts of funds in relation to the vast problem that exists.

Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.
*Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.
2. Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.
5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

3-5 Year Non-homeless Special Needs Analysis response:

Through surveys conducted by and meetings held with the Mental Health Association, United Cerebral Palsy, Hamilton Center, Area 7 Agency on Aging, HIV Coordination, and Council on Domestic Abuse, the following priorities have been identified.

Physically disabled persons are served by units owned by United Cerebral Palsy, a portion of the public housing stock and many private homes. Most private home facilities are used only for the benefit of the current owner and will likely be returned to a non-handicapped unit when ownership changes. Additional units will be provided if projects are funded by HUD. (High Priority Need)

Developmentally disabled, persons with substance addiction, victims of domestic violence and persons with AIDS are most affected by development funded by HUD for transitional and permanent housing programs under the McKinney Act. The jurisdiction has assisted in the submission of two excellent applications for transitional housing that were not selected due to very low levels of funding. An application is pending review for chronically homeless. While AIDS victims individually do not represent long-term problems, the increasing number does represent a need for long-term transitional housing. The local Health Department has indicated there is not currently a need for AIDS victims housing, as the majority are currently being taken care of and housed by family members. (High Priority Need)

Persons with substance addiction represent needs for transitional and permanent housing as one means necessary to break the present circle of non-cure. The Housing Authority Development Corporation, the Department of Redevelopment, local banks, the Federal Home Loan Bank, and the HOME program are providing funds to assist over 100 families under the self-sufficiency program per year. Sixteen single-family housing units were substantially rehabilitated and 65 new single-family housing units were constructed. The persons will be assisted with Section 8 funding for renting the houses for a period of up to fifteen years. After a period of five years, the tenants will be able to purchase these units if they qualify. We do not know of any other program in this region of the country that is similar to this one. It is felt that this represents a small number of those who could benefit from homeownership. (High Priority Need)

The elderly category represents a large portion of the population total with special needs for the City of Terre Haute. The Housing Authority owns most of the housing dedicated to the elderly although several section 202 projects are located here. These projects have a waiting list of over 200 for the elderly housing units. The frail elderly are taken care of through the Medicare-Medicaid system and represents the category that is best served, although the levels of support are the subjects of proposed budget cuts at the state and federal levels. (Medium Priority Need)

Hamilton Center and the Mental Health Association both provide facilities and services to assist persons with severe mental illness who are not homeless but require supportive housing and programs when returning from mental health institutions receive the appropriate supportive housing.

The City of Terre Haute does not intend to use HOME funds for tenant-based assistance.

Housing Opportunities for People with AIDS (HOPWA)

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.
2. The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in:(1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).
4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.
5. The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.
6. The Plan includes the certifications relevant to the HOPWA Program.

3-5 Year Strategic Plan HOPWA response:

HOPWA funds are awarded to metropolitan areas with a population of 50,000 or more that have at least 1,500 AIDS cases, based on data from the Centers for Disease Control and Prevention (CDC). The City of Terre Haute is not eligible for HOPWA entitlement funds at this time.

While AIDS victims individually do not represent long-term problems, the increasing number does represent a need for long-term transitional housing. The local Health Department has indicated there is an increasing need for AIDS victims housing, as the majority are currently being taken care of by family members.

Specific HOPWA Objectives

1. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Specific HOPWA Objectives response:

N/A (The City of Terre Haute does not receive HOPWA funds.)

OTHER NARRATIVE

Include any Strategic Plan information that was not covered by a narrative in any other section.

N/A