



EST 1864

2024 – 2028 Consolidated Plan  
2024 Action Plan  
City of Greenwood, Indiana

**DRAFT Version**

# Executive Summary

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

### 1. Introduction

The United States Department of Housing and Urban Development (HUD) awards Community Development Block Grant (CDBG) funds to states and Entitlement Communities. Awards are based on formula calculations that include factors such as the community's population, level of pre-1940 housing stock, growth, and decline. The City of Greenwood, Indiana, is in Johnson County, south of Indianapolis.

Greenwood will receive \$285,315 in CDBG funding for Program Year (PY) 2024, from October 1, 2024, to September 30, 2025. To remain eligible for funding, the City must complete a five-year Consolidated Plan assessing the community's needs related to housing, social and public services, and public infrastructure. The analysis looks at segments of the total population most disproportionately affected by the conditions of the current housing stock and the state of the economy. The Consolidated Plan outlines priorities and goals to address identified needs.

Before each PY, the City writes an annual Action Plan outlining specific projects and funding resources used to meet the priorities and goals identified in the Consolidated Plan. At the end of each PY, the City writes a Consolidated Annual Performance and Evaluation Report (CAPER) to report progress toward each Consolidated Plan goal.

These three publicly posted documents enable the residents, elected officials, and HUD to understand the needs in the community, provide input on funded activities, and measure progress and investment in the community.

The current Consolidated Plan covers PYs 2024 through 2028, beginning October 1, 2024, and ending September 30, 2029.

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

The City developed goals to assist lot- to moderate-income Greenwood residents identified by stakeholders and data:

- Expand and improve affordable housing options
- Support residents to become self-sustaining
- Improve quality of life through neighborhood revitalization and improvements of community infrastructure and facilities

### **3. Evaluation of past performance**

Greenwood received its first allocation of CDBG funding in PY2019. In the five years since the City began building relationships with the service providers in the area. Greenwood experienced capacity issues with some subrecipients but is dedicated to providing technical assistance to providers offering Greenwood services.

The City's main challenge has been finding a provider interested in creating affordable housing and making necessary repairs to owner-occupied homes. In PY2023, Greenwood paired with Habitat for Humanity of Johnson County for owner-occupied repair in Greenwood. Despite additional funding and housing stock needing repair, the partnership only repaired one home.

A final challenge Greenwood has experienced is that the community and elected officials are slow to understand the need for emergency shelter and services for people experiencing homelessness or at risk of homelessness. Many members of the community view homelessness as a personal failure. The City CDBG team is ready to educate anyone willing to listen on the importance of affordable, accessible housing.

### **4. Summary of citizen participation process and consultation process**

Greenwood's consultations included listening sessions, digital engagement, interactions with local providers, and engagement with City staff. Greenwood e-mailed invitations to 43 stakeholders to attend one of three listening sessions. Each of the listening sessions was held on different days and times to allow for flexibility in the attendance of invitees. Stakeholders who could not make one of the listening sessions were provided with e-mail questionnaires and a link to a survey to ensure that as many viewpoints as possible were included.

The City collected public input through public meetings. Hybrid meetings were held on March 4 and May 16 to solicit feedback on how best to use CDBG funding. An additional meeting on July 15 gave Greenwood residents and stakeholders space to offer public comment on the Consolidated Plan. There were no public comments at the meetings.

Greenwood released a draft of the 2024 - 2028 Consolidated Plan and the 2024 Action Plan on July 1 for the 30-day comment period. Copies were available online and at the local library for the public to review and submit comments.

### **5. Summary of public comments**

No public comments were received.

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

No public comments were rejected.

## **7. Summary**

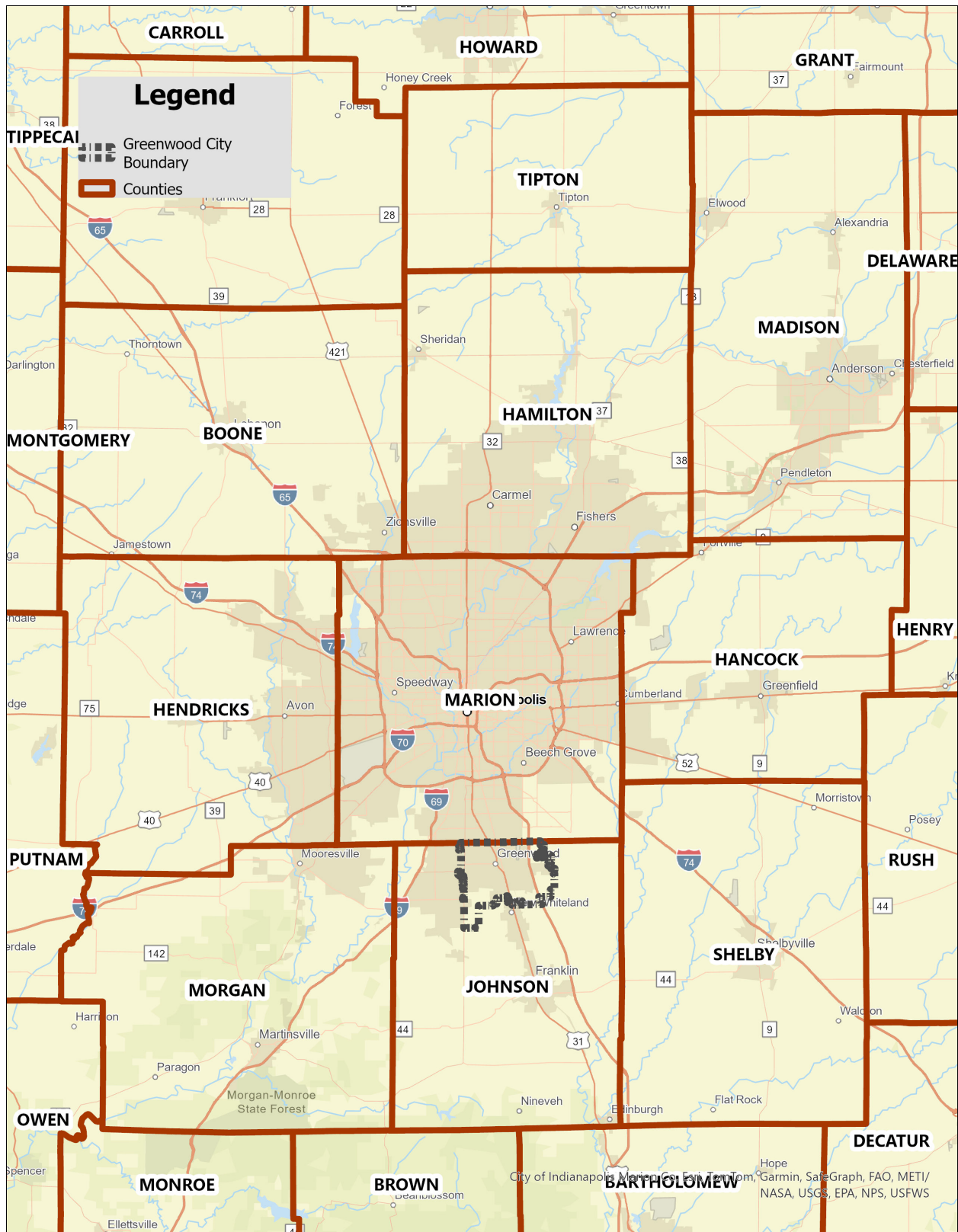
In Greenwood, identifying at-risk households aligns with federal categories, ensuring local efforts are consistent with national standards. This approach facilitates access to federal funding and support programs. However, it also presents an opportunity to better enhance these definitions with local insights and conditions to tailor support services to the community's unique needs.

Addressing Greenwood's housing needs requires a multifaceted approach combining expanding affordable housing, economic development initiatives, and targeted support for vulnerable populations. Policies and programs must be designed to reduce disparities, ensure equitable access to quality housing, and promote long-term stability for all residents, fostering a more inclusive and resilient community.

This is Greenwood's second Consolidated Plan, and the City is intensely focused on contacting stakeholders. One central theme among the interviews was that as the community grows, driven by property development and high-end service demand, everyday life becomes more challenging and expensive for long-time residents and households in Greenwood. Rising housing prices have displaced lower-income families from both Greenwood and Johnson County.

Greenwood will spend the next five years working to understand residents' needs and the best methods for addressing those needs. The City will utilize funds on larger city-led projects to meet expenditure deadlines while community housing partners are identified.





**Greenwood and proximity to Johnson County and Indianapolis**

## The Process

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

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

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

| Agency Role        | Name      | Department/Agency |
|--------------------|-----------|-------------------|
| CDBG Administrator | GREENWOOD | Mayor's Office    |

Table 1 – Responsible Agencies

### Narrative

Greenwood receives an annual allocation of CDBG funding to assist in meeting the needs of the most vulnerable residents. Questions regarding this Consolidated Plan, Action Plan, and activities should be directed to the address below.

### Consolidated Plan Public Contact Information

Kevin Steinmetz

City of Greenwood

300 S Madison Ave

Greenwood IN 46142

317-887-5000

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

### **1. Introduction**

Greenwood hired City Consultants & Research, LLC (CCR) to write this Consolidated Plan and conduct the public input and consultation process. Consultations included listening sessions, digital engagement, interactions with local providers, and engagement with City staff.

#### **Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).**

Johnson County has active support services that provide programming to the county-wide area. Few services offer programming directly in Greenwood; most recipients must travel ten miles to Franklin, the Johnson County Seat, to receive assistance. Greenwood is establishing communication and determining how it can increase the number of services in the City and how best to work with the established providers to further their reach.

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

Greenwood has many middle- and upper-income households; residents experiencing homelessness are often hidden amongst residents at or above 80% of the area’s mean income. City residents and elected officials have been reluctant to address homelessness openly; it is a hidden and misunderstood issue in the greater community. While there have been local charitable organizations open to the development of programs to address homelessness in Greenwood, it is often with a volunteer-only staff, limiting the capacity to navigate federal rules and develop programming using evidence-based practices.

Greenwood and Johnson County are part of Region 11 in the Indiana Balance of State Continuum of Care with Shelby, Brown, Bartholomew, Decatur, Jackson, and Jennings Counties. The Indiana Balance of State Continuum of Care (CoC) is the planning body for initiatives to end homelessness in Indiana. The CoC supports developing and maintaining a strategic, comprehensive system to address homelessness. This system includes strategies for engaging mainstream partnerships and providing shelter, temporary housing, services, and permanent housing. The goal is to ensure that all residents of the State of Indiana can access and maintain permanent housing.

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

Greenwood has no service providers or shelters that target homelessness. County service providers do not participate in the HMIS system. County-wide, there are a variety of social service providers within the community, but coordination among them is limited. Providers refer residents to better-equipped providers, but that is the extent of the partnerships. Johnson County United Way has a quarterly provider meeting to increase cooperation, but greater provider coordination is needed.

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

**Table 2 – Agencies, groups, organizations who participated**

|   |  |   |
|---|--|---|
| 1 | <b>Agency/Group/Organization</b>   | Johnson County Emergency Management   |
|   | <b>Agency/Group/Organization Type</b>  | Agency - Emergency Management<br>Other government - County<br>Planning organization   |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Infrastructure Needs  |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | CDBG staff coordinate with this agency annually to address affordable county emergency management needs.  |
| 2 | <b>Agency/Group/Organization</b>   | GREENWOOD   |
|   | <b>Agency/Group/Organization Type</b>  | Agency - Managing Flood Prone Areas<br>Agency - Management of Public Land or Water Resources<br>Other government - Local<br>Planning organization<br>Grantee Department                 |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment<br>Public Housing Needs<br>Non-Homeless Special Needs   |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | CDBG staff conducted listening sessions, email questionnaire, and consultations with the Planning, Stormwater, Parks, and Engineering departments. Coordination is organic and ongoing. |
| 3 | <b>Agency/Group/Organization</b>   | Aspire Economic Development   |
|   | <b>Agency/Group/Organization Type</b>  | Business Leaders<br>Civic Leaders<br>Business and Civic Leaders   |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Economic Development  |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | CDBG staff invited to listening sessions and an email questionnaire and plan to coordinate annually.  |

|   |  |  |
|---|--|--|
| 4 | <b>Agency/Group/Organization</b>   | Department of Child Services   |
|   | <b>Agency/Group/Organization Type</b>  | Services-Children<br>Child Welfare Agency  |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Public Housing Needs<br>Homeless Needs - Chronically homeless<br>Homeless Needs - Families with children<br>Homelessness Needs - Unaccompanied youth<br>Non-Homeless Special Needs           |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | CDBG staff invited to listening sessions and an email questionnaire, while the organization declined to participate The CDBG team will continue to connect with opportunities to coordinate. |
| 5 | <b>Agency/Group/Organization</b>   | Villages of Indiana  |
|   | <b>Agency/Group/Organization Type</b>  | Services-Children<br>Child Welfare Agency  |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Homelessness Needs - Unaccompanied youth<br>Non-Homeless Special Needs   |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | CDBG staff invited to listening sessions and an email questionnaire, while the organization declined to participate The CDBG team will continue to connect with opportunities to coordinate. |
| 6 | <b>Agency/Group/Organization</b>   | Johnson Memorial Health  |
|   | <b>Agency/Group/Organization Type</b>  | Services-Health<br>Health Agency   |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Non-Homeless Special Needs   |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | CDBG staff connect quarterly at a provider round table and eagerly await the opening of the behavioral health center.  |

|   |  |   |
|---|--|---|
| 7 | <b>Agency/Group/Organization</b>   | Franciscan Health   |
|   | <b>Agency/Group/Organization Type</b>  | Services-Elderly Persons<br>Services-Persons with Disabilities<br>Services-Health<br>Health Agency  |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Non-Homeless Special Needs  |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | CDBG staff invited to listening sessions and sent an email questionnaire, while the organization declined to participate the CDBG team will continue to connect with opportunities to coordinate. |
| 8 | <b>Agency/Group/Organization</b>   | Indiana Housing and Community Development Authority   |
|   | <b>Agency/Group/Organization Type</b>  | Housing<br>PHA<br>Services - Housing<br>Other government - State  |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment<br>Public Housing Needs   |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | CDBG staff coordinate with IHCD at least annually for housing into and educational opportunities for Greenwood residents and City staff.  |
| 9 | <b>Agency/Group/Organization</b>   | United Way of Johnson County  |
|   | <b>Agency/Group/Organization Type</b>  | Housing<br>Services - Housing<br>Services-Children<br>Services-homeless   |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Public Housing Needs<br>Homeless Needs - Chronically homeless   |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | CDBG staff invited to listening sessions and attends quarterly provider roundtables in order to communicate about available programming and services for Greenwood residents.                     |

|    |  |  |
|----|--|--|
| 10 | <b>Agency/Group/Organization</b>   | Habitat for Humanity of Johnson County   |
|    | <b>Agency/Group/Organization Type</b>  | Housing<br>Services - Housing  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Public Housing Needs<br>Homelessness Strategy<br>Non-Homeless Special Needs  |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | CDBG staff invited to listening sessions and routinely coordinated as Habitat is finishing up its PY2022 activity.   |
| 11 | <b>Agency/Group/Organization</b>   | Fair Housing Center of Central Indiana   |
|    | <b>Agency/Group/Organization Type</b>  | Housing<br>Service-Fair Housing<br>Regional organization   |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment<br>Public Housing Needs<br>Non-Homeless Special Needs  |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | City CDBG staff collaborate with FHCCI at least annually to discuss fair housing needs.  |
| 12 | <b>Agency/Group/Organization</b>   | Greenwood Education Foundation   |
|    | <b>Agency/Group/Organization Type</b>  | Services-Children  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Non-Homeless Special Needs   |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | CDBG staff invited to listening sessions and sent an email questionnaire, while the organization declined to participate the CDBG team will continue to reach out with collaboration opportunities in addition to their funding. |
| 13 | <b>Agency/Group/Organization</b>   | Harbour Group Management   |
|    | <b>Agency/Group/Organization Type</b>  | Housing<br>Services - Housing<br>Services-Elderly Persons<br>Services-Persons with Disabilities  |



|    |  |   |
|----|--|---|
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment<br>Non-Homeless Special Needs   |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | City CDBG staff conducted an income survey in this apartment complex. Staff identified this as a primarily low-income neighborhood and are looking ways to support their residents and solicit feedback on how CDBG might assist residents. |
| 14 | <b>Agency/Group/Organization</b>   | Johnson County Gateway Services   |
|    | <b>Agency/Group/Organization Type</b>  | Services-Elderly Persons<br>Services-Persons with Disabilities<br>Regional organization   |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Non-Homeless Special Needs  |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | CDBG staff invited to listening sessions and an email questionnaire, while the organization declined to participate The CDBG team will continue to connect with opportunities to coordinate in addition to their PY2023 funding.            |
| 15 | <b>Agency/Group/Organization</b>   | The Social of Greenwood   |
|    | <b>Agency/Group/Organization Type</b>  | Services-Elderly Persons  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Non-Homeless Special Needs  |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | CDBG staff invited to listening sessions and sent an email questionnaire, the CDBG team consults with the Social at least annually.   |
| 16 | <b>Agency/Group/Organization</b>   | Assist Indiana  |
|    | <b>Agency/Group/Organization Type</b>  | Services - Housing<br>Services-Victims of Domestic Violence<br>Services - Victims<br>Regional organization  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Homeless Needs - Families with children<br>Homelessness Needs - Unaccompanied youth<br>Non-Homeless Special Needs   |

|    |  |   |
|----|--|---|
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | CDBG staff coordinated with ASSIST at a listening session and provider roundtable. City CDBG will continue to collaborate to see how best to assist victims of DV and trafficking, and training opportunities for city staff. |
| 17 | <b>Agency/Group/Organization</b>   | Joy's House - UIndy   |
|    | <b>Agency/Group/Organization Type</b>  | Services-Persons with Disabilities  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Non-Homeless Special Needs  |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | CDBG staff invited to listening sessions and an email questionnaire, while the organization declined to participate The CDBG team will continue to connect with opportunities to collaborate.                                 |
| 18 | <b>Agency/Group/Organization</b>   | THE DAMIEN CENTER INC   |
|    | <b>Agency/Group/Organization Type</b>  | Services-Persons with HIV/AIDS  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Non-Homeless Special Needs  |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | CDBG staff invited to listening sessions and an email questionnaire, while the organization declined to participate The CDBG team will continue to connect with opportunities to coordinate.                                  |
| 19 | <b>Agency/Group/Organization</b>   | Planned Parenthood  |
|    | <b>Agency/Group/Organization Type</b>  | Services-Health<br>Health Agency  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Non-Homeless Special Needs  |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | CDBG staff invited to listening sessions and an email questionnaire, while the organization declined to participate the CDBG team will continue to connect with opportunities to coordinate.                                  |
| 20 | <b>Agency/Group/Organization</b>   | St. Thomas Clinic   |
|    | <b>Agency/Group/Organization Type</b>  | Services-Health<br>Health Agency  |

|    |  |  |
|----|--|--|
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Non-Homeless Special Needs   |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | CDBG staff invited to listening sessions and an email questionnaire, while the organization declined to participate the CDBG team will continue to connect with opportunities to coordinate. |
| 21 | <b>Agency/Group/Organization</b>   | Central Nine Career Center   |
|    | <b>Agency/Group/Organization Type</b>  | Services-Children<br>Services-Education<br>Services-Employment   |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Job training   |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | CDBG staff invited to listening sessions and an email questionnaire. City CDBG will continue to collaborate to see how best to assist learners from low- to moderate-income households.      |
| 22 | <b>Agency/Group/Organization</b>   | Bridges Alliance of Johnson County, Inc  |
|    | <b>Agency/Group/Organization Type</b>  | Services-Employment  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Anti-poverty Strategy  |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | CDBG staff invited to listening sessions and an email questionnaire. City CDBG will continue to collaborate with annual CDBG funding.  |
| 23 | <b>Agency/Group/Organization</b>   | Johnson County Prosecutor's Office   |
|    | <b>Agency/Group/Organization Type</b>  | Services - Victims   |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Non-Homeless Special Needs   |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | CDBG staff invited to listening sessions and an email questionnaire, while the organization declined to participate the CDBG team will continue to connect with opportunities to coordinate. |
| 24 | <b>Agency/Group/Organization</b>   | Johnson County Courts  |
|    | <b>Agency/Group/Organization Type</b>  | Other government - County  |

|    |  |  |
|----|--|--|
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Non-Homeless Special Needs<br>Reentry services   |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | CDBG staff invited to listening sessions and an email questionnaire, while the organization declined to participate the CDBG team will continue to connect with opportunities to coordinate. |
| 25 | <b>Agency/Group/Organization</b>   | Department of Housing and Urban Development  |
|    | <b>Agency/Group/Organization Type</b>  | Other government - Federal   |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Lead-based Paint Strategy<br>Public Housing Needs<br>Homelessness Strategy<br>Non-Homeless Special Needs   |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | CDBG staff invited to listening sessions and an email questionnaire, while the organization declined to participate the CDBG team will continue to connect with opportunities to coordinate. |
| 26 | <b>Agency/Group/Organization</b>   | Indianapolis Metropolitan Planning Office  |
|    | <b>Agency/Group/Organization Type</b>  | Regional organization<br>Planning organization   |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment<br>Public Housing Needs<br>Economic Development<br>Market Analysis<br>Anti-poverty Strategy  |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | CDBG staff invited to listening sessions and an email questionnaire, and reviewed publicly available information. The CDBG team will continue to collaborate with the IMPO.                  |

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

Greenwood e-mailed invitations to 43 stakeholder organizations to attend one of three listening sessions. Each listening session was held on different days and times to allow for flexibility in the attendance of invitees. Stakeholders who could not make one of the listening sessions were provided

with e-mail questionnaires and The Greenwood CDBG ConPlan link to ensure that as many viewpoints as possible were included.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

| Name of Plan      | Lead Organization               | How do the goals of your Strategic Plan overlap with the goals of each plan?                                  |
|-------------------|---------------------------------|---|
| Continuum of Care | Indiana BOS Region<br>11 - IHCD | The Plan includes goals initiated by the Region 11 Council of the Indiana Balance of State Continuum of Care. |

**Table 3 – Other local / regional / federal planning efforts**

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

**State:** The City reached out to the Indiana Housing and Community Development Authority (IHCD) for assistance in the development of the data analysis for the public housing and homelessness needs sections. IHCD provided data in the public housing section, strategic planning to address the needs of public housing residents, homelessness needs, and market analysis. The City of Greenwood incorporated strategic goals from the Balance of State Continuum of Care as part of the Consolidated Plan.

**Local:** Greenwood e-mailed invitations to 43 stakeholder organizations to attend one of three listening sessions. Each listening session was held on different days and times to allow for flexibility in the attendance of invitees. Stakeholders who could not make one of the listening sessions were provided with e-mail questionnaires and The Greenwood CDBG ConPlan link to ensure that as many viewpoints as possible were included. Organizations included Greenwood Parks, Engineering, Wastewater, and Planning Departments; County Courts, Emergency Management, and Jail; local not-for-profits, health organizations, charities, and religious organizations.

**Narrative (optional):**

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

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

The City collected citizen participation through stakeholder input and public meetings. Hybrid meetings were held on March 4, 2024, and May 16, 2024, to solicit feedback on how best to use CDBG funding. An additional meeting on July 15, 2024, allowed Greenwood residents and stakeholders to offer public comment on the Consolidated Plan. There were no public comments at the meetings.

Greenwood released a draft of the 2024 - 2028 Consolidated Plan and the 2024 Action Plan on July 8, 2024, for the 30-day comment period. Copies were available online and at the local library for the public to review and submit comments.

**Citizen Participation Outreach**

| Sort Order | Mode of Outreach | Target of Outreach           | Summary of response/attendance   | Summary of comments received  | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|------------------|------------------------------|--|-------------------------------|--|---------------------|
| 1          | Newspaper Ad     | Non-targeted/broad community | Announcement of 2024 - 2028 Consolidated Plan & Analysis of Impediments to Fair Housing Choice, 2024 Action Plan, and the Program Year 2024 application period, related public hearing dates, and instructions on how to provide comments. | There were no public comments | No comments were rejected                    |                     |

| Sort Order | Mode of Outreach | Target of Outreach           | Summary of response/attendance  | Summary of comments received          | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|------------------|------------------------------|---|---------------------------------------|--|---------------------|
| 2          | Newspaper Ad     | Non-targeted/broad community | Announcement of Program Year 2024 application period extension, related public hearing dates, and dates of 30-day comment period.                       | Greenwood received no public comments | No comments were rejected                    |                     |
| 3          | Newspaper Ad     | Non-targeted/broad community | Announcement of Announcement of 2024 - 2028 Consolidated Plan & Analysis of Impediments to Fair Housing Choice, 2024 Action Plan 30-day comment period. | Greenwood received no public comments | No comments were rejected                    |                     |



| Sort Order | Mode of Outreach      | Target of Outreach           | Summary of response/attendance  | Summary of comments received          | Summary of comments not accepted and reasons | URL (If applicable)   |
|------------|-----------------------|------------------------------|---|---------------------------------------|--|---|
| 4          | Public Hearing        | Non-targeted/broad community | City staff were the only attendees of the hybrid hearing  | Greenwood received no public comments | No comments were rejected                    |   |
| 6          | 30-day comment period | Non-targeted/broad community | 2024 - 2028 Consolidated Plan & Analysis of Impediments to Fair Housing Choice and 2024 Action Plan were available on the City's CDBG webpage and at the Greenwood Public Library from July 8 - August 9, 2024. | Greenwood received ## public comments | No comments were rejected                    | <a href="https://www.greenwood.in.gov/division/blocks.php?structureid=268">https://www.greenwood.in.gov/division/blocks.php?structureid=268</a> |

| Sort Order | Mode of Outreach | Target of Outreach           | Summary of response/attendance  | Summary of comments received          | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|------------------|------------------------------|---|---------------------------------------|--|---------------------|
| 7          | Public Hearing   | Non-targeted/broad community | A presentation on the 2024 - 2028 Consolidated Plan & Analysis of Impediments to Fair Housing Choice and 2024 Action Plan was presented to the public at a hybrid meeting on July 15, 2024. | Greenwood received ## public comments | No comments were rejected                    |                     |

Table 4 – Citizen Participation Outreach

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The data on housing problems, severe housing issues, and cost burdens reveal a city grappling with affordability, adequacy, and stability challenges that affect a substantial portion of its residents, particularly those in lower income brackets. The data in this document and tables are pre-filled by HUD's eCon Planning Suite. The income brackets are different from the traditional income brackets referred to by affordable housing and community development practitioners. For this document, the narrative will describe income brackets as 0-30% (0-30% HAMFI), 31-50% (>30-50% HAMFI), and 51-80% (>50-80% HAMFI).

Among the most pressing issues is the high incidence of housing cost burdens, with a notable number of households dedicating a significant portion of their income to housing. This burden is especially pronounced among lower-income earners, where the risk of spending more than 50% of income on housing significantly increases. This indicates severe financial strain and highlights the critical need for affordable housing options. Moreover, the prevalence of severe housing problems, including inadequate facilities and overcrowding, further underscores the urgency for interventions to improve housing conditions and accessibility.

The specific housing needs of families with disabled members and those affected by domestic violence are particularly pressing. There are 1,027 vouchers in Indiana designated for persons with disabilities that could be used in Johnson County, underscoring the demand for accessible housing that accommodates mobility and other disability-related needs. This population segment requires housing features such as wheelchair access, specialized bathroom fittings, and other modifications that support independent living. Additionally, while specific numbers for families affected by domestic violence weren't provided, such families generally require secure, sometimes confidential housing options to ensure safety and facilitate recovery from trauma.

Disparities among racial and ethnic groups add another layer of complexity to Greenwood's housing landscape. While White households represent the majority of those facing housing challenges, minority groups, particularly Hispanics, are disproportionately affected by severe housing issues and cost burdens. These disparities point to systemic inequalities that exacerbate housing instability and stress the need for targeted support and policies that address the unique challenges faced by these communities.

Data suggests that as income levels rise, housing conditions improve, and cost burdens decrease. Challenges persist even among higher-income brackets, indicating that more than economic stability is needed to fully mitigate the risk of housing problems. This underscores the importance of

comprehensive policy solutions that increase the supply of affordable housing and enhance economic opportunities and support services for all residents, regardless of income or background.

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

### Summary of Housing Needs

Greenwood residents' primary need are finding and maintaining affordable housing. Households in the lowest income groups are squeezed from the market all together or struggle to budget for households needs in addition to paying for housing. The following charts list the issues facing households in Greenwood, dividing and comparing them by income groups, seniors, large family, small family, owner and renter.

| Demographics  | Base Year: 2009 | Most Recent Year: 2017 | % Change |
|---------------|-----------------|------------------------|----------|
| Population    | 53,825          | 58,785                 | 9%       |
| Households    | 20,975          | 22,980                 | 10%      |
| Median Income | \$54,176.00     | \$66,103.00            | 22%      |

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

### Number of Households Table

|   | 0-30%<br>HAMFI | >30-50%<br>HAMFI | >50-80%<br>HAMFI | >80-100%<br>HAMFI | >100%<br>HAMFI |
|---|----------------|------------------|------------------|-------------------|----------------|
| Total Households  | 2,000          | 2,820            | 4,905            | 2,820             | 10,430         |
| Small Family Households                                     | 405            | 995              | 1,805            | 1,130             | 5,930          |
| Large Family Households                                     | 55             | 140              | 499              | 270               | 595            |
| Household contains at least one person 62-74 years of age   | 595            | 565              | 1,030            | 690               | 2,090          |
| Household contains at least one person age 75 or older      | 270            | 425              | 685              | 220               | 385            |
| Households with one or more children 6 years old or younger | 265            | 565              | 1,049            | 600               | 1,720          |

**Table 6 - Total Households Table**

**Data Source:** 2013-2017 CHAS

**Housing Needs Summary Tables**

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

|   | Renter    |             |             |              |       | Owner     |             |             |              |       |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
|   | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| <b>NUMBER OF HOUSEHOLDS</b>   |           |             |             |              |       |           |             |             |              |       |
| Substandard Housing - Lacking complete plumbing or kitchen facilities                 | 0         | 35          | 20          | 0            | 55    | 4         | 0           | 0           | 0            | 4     |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 0         | 0           | 0           | 0            | 0     | 15        | 0           | 0           | 30           | 45    |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems)          | 30        | 50          | 10          | 85           | 175   | 0         | 0           | 45          | 35           | 80    |
| Housing cost burden greater than 50% of income (and none of the above problems)       | 750       | 605         | 10          | 10           | 1,375 | 480       | 200         | 40          | 0            | 720   |
| Housing cost burden greater than 30% of income (and none of the above problems)       | 370       | 750         | 550         | 35           | 1,705 | 55        | 435         | 545         | 50           | 1,085 |

|   | Renter    |             |             |              |       | Owner     |             |             |              |       |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
|   | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Zero/negative Income (and none of the above problems) | 70        | 0           | 0           | 0            | 70    | 10        | 0           | 0           | 0            | 10    |

**Table 7 – Housing Problems Table**

Data 2013-2017 CHAS  
Source:

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

|   | Renter    |             |             |              |       | Owner     |             |             |              |       |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
|   | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| <b>NUMBER OF HOUSEHOLDS</b>   |           |             |             |              |       |           |             |             |              |       |
| Having 1 or more of four housing problems                             | 785       | 690         | 40          | 95           | 1,610 | 505       | 200         | 80          | 65           | 850   |
| Having none of four housing problems                                  | 525       | 1,025       | 2,240       | 1,065        | 4,855 | 190       | 905         | 2,550       | 1,595        | 5,240 |
| Household has negative income, but none of the other housing problems | 0         | 0           | 0           | 0            | 0     | 0         | 0           | 0           | 0            | 0     |

**Table 8 – Housing Problems 2**

Data 2013-2017 CHAS  
Source:

3. Cost Burden > 30%

|                             | Renter    |             |             |       | Owner     |             |             |       |
|-----------------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
|                             | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| <b>NUMBER OF HOUSEHOLDS</b> |           |             |             |       |           |             |             |       |
| Small Related               | 305       | 540         | 160         | 1,005 | 85        | 210         | 245         | 540   |
| Large Related               | 34        | 80          | 50          | 164   | 15        | 25          | 14          | 54    |
| Elderly                     | 400       | 270         | 200         | 870   | 305       | 350         | 240         | 895   |
| Other                       | 405       | 500         | 165         | 1,070 | 155       | 45          | 80          | 280   |

|                      | Renter    |             |             |       | Owner     |             |             |       |
|----------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
|                      | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| Total need by income | 1,144     | 1,390       | 575         | 3,109 | 560       | 630         | 579         | 1,769 |

**Table 9 – Cost Burden > 30%**

Data 2013-2017 CHAS  
Source:

#### 4. Cost Burden > 50%

|                             | Renter    |             |             |       | Owner     |             |             |       |
|-----------------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
|                             | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| <b>NUMBER OF HOUSEHOLDS</b> |           |             |             |       |           |             |             |       |
| Small Related               | 0         | 0           | 300         | 300   | 75        | 85          | 0           | 160   |
| Large Related               | 0         | 0           | 0           | 0     | 0         | 0           | 0           | 0     |
| Elderly                     | 220       | 90          | 10          | 320   | 270       | 110         | 10          | 390   |
| Other                       | 0         | 330         | 215         | 545   | 140       | 0           | 0           | 140   |
| Total need by income        | 220       | 420         | 525         | 1,165 | 485       | 195         | 10          | 690   |

**Table 10 – Cost Burden > 50%**

Data 2013-2017 CHAS  
Source:

#### 5. Crowding (More than one person per room)

|                                       | Renter    |             |             |              |       | Owner     |             |             |              |       |
|---------------------------------------|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
|                                       | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| <b>NUMBER OF HOUSEHOLDS</b>           |           |             |             |              |       |           |             |             |              |       |
| Single family households              | 30        | 50          | 10          | 85           | 175   | 15        | 0           | 45          | 0            | 60    |
| Multiple, unrelated family households | 0         | 35          | 0           | 0            | 35    | 0         | 0           | 0           | 65           | 65    |
| Other, non-family households          | 0         | 0           | 0           | 0            | 0     | 0         | 0           | 0           | 0            | 0     |
| Total need by income                  | 30        | 85          | 10          | 85           | 210   | 15        | 0           | 45          | 65           | 125   |

**Table 11 – Crowding Information – 1/2**

Data 2013-2017 CHAS  
Source:



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

**Table 12 – Crowding Information – 2/2**

Data Source  
Comments:

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

Single-person renter households needing housing assistance are concentrated in 31-50% and 81-100% AMI brackets; those households also face crowding issues. This demonstrates a critical need for housing solutions tailored to unique financial limitations and space constraints, with 175 renter households signaling the urgency for aid.

On the homeowner front, 60 single-family households require assistance, primarily greater than 50-80% AMI bracket, indicating homeowners are not immune to housing challenges. Despite this group's seemingly greater income stability, this points to the necessity for support programs that address the financial burdens that can accompany homeownership.

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

Based on data provided elsewhere in this report, there are 1,027 vouchers designated for persons with disabilities in Indiana. This figure indicates a significant number of families and individuals who require specially adapted housing to meet their needs for accessibility and supportive living environments. These accommodations often include features such as wheelchair access, safe and navigable interiors, and alert systems, crucial for enhancing quality of life and independence.

Specific numbers for housing needs for victims of domestic violence, dating violence, sexual assault and stalking are not available. The 2022 publication “The State of Domestic Violence Report” (<https://dvnconnect.org/wp-content/uploads/2022/04/State-of-DV-for-2020-1.pdf>) put out by the Domestic Violence Network notes (page 15) that “ The need for services appears to be overwhelming compared to the capacity of the available service providers”.

**What are the most common housing problems?**

Data indicates that housing problems affect specific populations and household types more than others. Renters, particularly those with lower incomes (0-30% and 31-50% AMI brackets), are disproportionately impacted by high housing cost burdens. They often spend a significant portion of their income on rent, which suggests that affordability is a critical issue for these groups. The burden of housing costs on low-

income renters can lead to difficult trade-offs with other necessities, signaling a vulnerability to financial instability.

Furthermore, the data shows that crowding is a notable issue among renters and owners. Still, it is particularly prevalent in 31-50% and 80-100% AMI renters and the 80-100% AMI bracket for owners. This might reflect a need for more affordable, larger housing units for families. Elderly households also emerge as a group needing assistance across renters and owners, indicating that they face unique challenges, possibly due to fixed incomes or additional care-related expenses. Thus, low-income renters and elderly households are populations requiring targeted housing interventions.

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

Data indicates that housing problems affect specific populations and household types more than others. Renters, particularly those with lower incomes (0-30% and 31-50% AMI brackets), are disproportionately impacted by high housing cost burdens. They often spend a significant portion of their income on rent, which suggests that affordability is a critical issue for these groups. The burden of housing costs on low-income renters can lead to difficult trade-offs with other necessities, signaling a vulnerability to financial instability.

Furthermore, the data shows that crowding is a notable issue among renters and owners. Still, it is particularly prevalent in 31-50% and 80-100% AMI renters and the 80-100% AMI bracket for owners. This might reflect a need for more affordable, larger housing units for families. Elderly households also emerge as a group needing assistance across renters and owners, indicating that they face unique challenges, possibly due to fixed incomes or additional care-related expenses. Thus, low-income renters and elderly households are populations requiring targeted housing interventions.

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

Low-income individuals and families with children, particularly those with extremely low incomes, who are currently housed but at imminent risk of homelessness, typically face a complex set of challenges. Their primary characteristic is financial insecurity, often compounded by insufficient access to affordable housing, which can lead to a high housing cost burden. These families might spend more than 50% of their income on housing, leaving little for other essentials like health care, education, and transportation. They may also contend with unstable employment, underemployment, or low wages that do not keep pace with rising living costs. Many lack a financial safety net, meaning that unexpected expenses or a sudden loss of income can quickly lead to eviction and potential homelessness. These families need not only affordable housing but also supportive services that can include job training,

childcare support, financial counseling, and connections to community resources to prevent them from sliding into homelessness.

The situation is equally urgent for formerly homeless families and individuals who receive rapid re-housing assistance and are nearing the end of that support. In response to the COVID-19 pandemic, HUD made additional resources available to help vulnerable families with housing assistance during the pandemic shutdown. As the temporary financial assistance and services provided through rapid re-housing and other rent assistance programs end, these individuals must be able to sustain rent payments and other living expenses independently. To prevent a return to homelessness, they need access to stable, affordable housing and ongoing support services. This includes continued access to job training and placement programs, educational opportunities, mental health and counseling services, and case management to navigate complex social service systems. Long-term solutions for these populations also involve ensuring access to healthcare, building life skills, securing stable employment, and, crucially, increasing the availability of affordable housing to provide a lasting exit from homelessness.

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

The City of Greenwood defines at-risk groups as persons or households with housing cost burden of 50% or more, or a having a severe housing cost burden.

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

Data identifies high housing cost burdens as a primary factor linked with housing instability and increased risk of homelessness. Households, especially low-income renters that allocate more than 50% of their income towards housing expenses, have little to cover other essential costs, rendering them vulnerable to economic shocks. Overcrowding is another highlighted issue, where the number of people exceeds the number of available rooms, causing strain that can lead to instability.

Furthermore, substandard housing conditions, such as a lack of proper plumbing or kitchen facilities, reflect a scarcity of affordable and livable housing options and can precede displacement. Elderly households, which often operate on fixed incomes and face additional healthcare costs, are notably at risk of instability, as are households with children, especially those led by single parents or within the extremely low-income bracket, where even minor financial setbacks can result in homelessness. These characteristics underscore the urgent need for comprehensive housing policies supporting vulnerable populations.

## **Discussion**

The data presents a variety of housing challenges faced by various demographic segments. The first trend to emerge is the high housing cost burden among low-income renters, particularly within the 0-30% and 31-50% AMI brackets. Many of these households spend more than 50% of their income on housing. This financial strain suggests that affordability is a critical issue for low-income families, who are at risk of housing instability and the subsequent threat of homelessness.

Crowding appears as the second major trend, notably within the renter brackets 31-50% and 81-100% AMI. This indicates a shortage of affordable housing units with adequate space, forcing families to live in cramped conditions. The implications extend beyond discomfort, potentially affecting the health and well-being of occupants and emphasizing the need for a larger supply of affordable, family-sized housing.

The third trend is the heightened risk faced by specific populations, such as the elderly and single-family households, who demonstrate significant needs for housing assistance. Elderly households, both renters and owners, are particularly vulnerable due to fixed incomes and higher medical expenses. Single-family renter households are also at risk, especially in the higher AMI brackets, which may reflect economic pressures that even moderate incomes cannot sufficiently mitigate.

Moreover, the data suggests that while homeowners experience housing problems, they do so at a lower rate than renters. This is evident in the relatively lower numbers of homeowners with housing cost burdens and crowding issues. Nonetheless, these issues among homeowners indicate that owning a home does not fully insulate against housing challenges, especially in the current economic climate, where many face unexpected financial hardships.

Finally, the data underscores a pressing need for a multifaceted approach to housing policy. Addressing the affordability crisis requires increasing affordable housing stock and implementing supportive services that aid low-income and vulnerable groups. Job training, financial literacy programs, and healthcare access are vital components of a comprehensive strategy to enhance housing stability. The trends reveal a clear call to action for policymakers to create and sustain long-term solutions that ensure housing security for all, particularly the most disadvantaged members of the community.

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

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

**Introduction**

In assessing the landscape of housing needs within Greenwood, it is crucial to identify and address areas of disproportionate need. This section explores the disparities in housing accessibility and adequacy among various demographic groups, highlighting those who face greater challenges in securing stable and affordable housing. By examining factors such as income levels, racial and ethnic backgrounds, and special needs, the City can better understand where targeted interventions and resources are most urgently needed to ensure equitable housing opportunities for all residents.

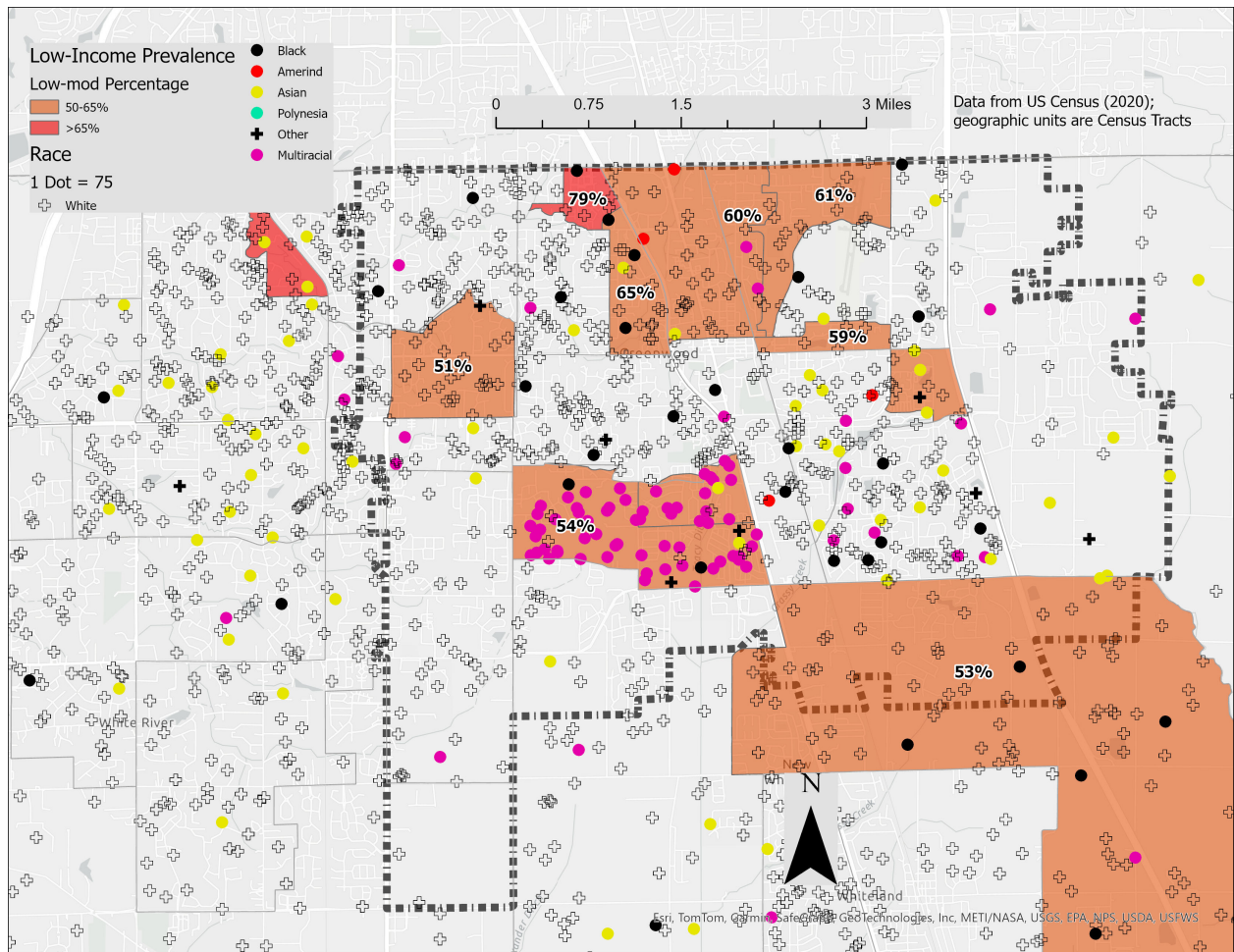
**0%-30% of Area Median Income**

| Housing Problems               | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole        | 1,735                                    | 250                                   | 145  |
| White                          | 1,425                                    | 230                                   | 145  |
| Black / African American       | 55                                       | 0                                     | 0  |
| Asian                          | 55                                       | 0                                     | 0  |
| American Indian, Alaska Native | 0  | 0                                     | 0  |
| Pacific Islander               | 0  | 0                                     | 0  |
| Hispanic                       | 185                                      | 25                                    | 0  |

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2013-2017 CHAS

\*The four housing problems are:  
 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%



**Distribution of resident race in Greenwood**

**30%-50% of Area Median Income**

| Housing Problems               | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole        | 2,310                                    | 655                                   | 0  |
| White                          | 1,900                                    | 575                                   | 0  |
| Black / African American       | 65                                       | 0                                     | 0  |
| Asian                          | 30                                       | 45                                    | 0  |
| American Indian, Alaska Native | 0  | 0                                     | 0  |
| Pacific Islander               | 0  | 0                                     | 0  |
| Hispanic                       | 315                                      | 35                                    | 0  |

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2013-2017 CHAS

\*The four housing problems are:

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

**50%-80% of Area Median Income**

| Housing Problems               | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole        | 1,430                                    | 2,510                                 | 0  |
| White                          | 1,090                                    | 2,245                                 | 0  |
| Black / African American       | 105                                      | 20                                    | 0  |
| Asian                          | 90                                       | 155                                   | 0  |
| American Indian, Alaska Native | 35                                       | 0                                     | 0  |
| Pacific Islander               | 0  | 0                                     | 0  |
| Hispanic                       | 60                                       | 90                                    | 0  |

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2013-2017 CHAS

\*The four housing problems are:

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

**80%-100% of Area Median Income**

| Housing Problems               | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole        | 315                                      | 2,400                                 | 0  |
| White                          | 270                                      | 2,165                                 | 0  |
| Black / African American       | 0  | 155                                   | 0  |
| Asian                          | 45                                       | 55                                    | 0  |
| American Indian, Alaska Native | 0  | 0                                     | 0  |
| Pacific Islander               | 0  | 0                                     | 0  |
| Hispanic                       | 0  | 19                                    | 0  |

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2013-2017 CHAS

\*The four housing problems are:

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

## Discussion

As household income increases from 0% to 100% of the Area Median Income (AMI), the number and proportion of households experiencing housing problems decreases. However, disparities emerge within each income bracket, suggesting that not all groups are equally affected by housing challenges.

In the lowest income bracket (0% to 30% AMI), many households face one or more of the four identified housing problems, including lack of complete kitchen and plumbing facilities, overcrowding, and a high-cost burden. This suggests a pronounced need for housing assistance among the most economically vulnerable populations. The distribution of these problems across racial and ethnic lines within this bracket points to a particularly acute need among White and Hispanic households, which experience the highest numbers of housing issues.

Moving to the 31% to 50% AMI bracket, the pattern of need persists, albeit with a slight improvement in the overall number of households facing housing challenges. Despite this improvement, the data still reflects a substantial number of households, especially White ones, grappling with inadequate housing conditions. This indicates ongoing difficulties in accessing affordable and quality housing for households in the lower-middle-income range, again with disparities evident among racial and ethnic groups.

The situation improves markedly for households in the 51% to 80% and 81% to 100% AMI brackets, with fewer households experiencing housing problems. Notably, in these higher income brackets, the number of households not facing any of the four housing problems significantly increases, reflecting improved housing stability and quality of life. However, even within these brackets, certain groups such as White and Asian households are more likely to experience housing issues than their Black and Hispanic counterparts, hinting at underlying disparities that extend beyond economic factors alone.

The data underscores the critical link between income and housing stability, with lower-income households facing more severe challenges. While increased income correlates with reduced housing problems, disparities among racial and ethnic groups persist across income levels, highlighting the need for targeted housing policies. These policies must address the affordability and availability of housing and consider the underlying factors contributing to the disproportionate need among certain populations, ensuring equitable access to safe and affordable housing for all.



**NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205**

**(b)(2)**

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

**Introduction**

In exploring housing challenges within Greenwood, it is essential to delve into the severe disproportionate needs that some community members face. This section specifically focuses on identifying the groups most acutely affected by housing instability and inadequate living conditions. By highlighting these severe disparities, the City aims to highlight the urgent needs of the most vulnerable populations, facilitating targeted and effective policy responses to address and alleviate these pressing housing issues.

**0%-30% of Area Median Income**

| <b>Severe Housing Problems*</b> | <b>Has one or more of four housing problems</b> | <b>Has none of the four housing problems</b> | <b>Household has no/negative income, but none of the other housing problems</b> |
|---------------------------------|---|--|---|
| Jurisdiction as a whole         | 1,435   | 555  | 145   |
| White                           | 1,140   | 515  | 145   |
| Black / African American        | 55  | 0  | 0   |
| Asian                           | 55  | 0  | 0   |
| American Indian, Alaska Native  | 0   | 0  | 0   |
| Pacific Islander                | 0   | 0  | 0   |
| Hispanic                        | 170   | 40   | 0   |

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2013-2017 CHAS

\*The four severe housing problems are:  
 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**30%-50% of Area Median Income**

| <b>Severe Housing Problems*</b> | <b>Has one or more of four housing problems</b> | <b>Has none of the four housing problems</b> | <b>Household has no/negative income, but none of the other housing problems</b> |
|---------------------------------|---|--|---|
| Jurisdiction as a whole         | 840   | 2,120  | 0   |

| <b>Severe Housing Problems*</b> | <b>Has one or more of four housing problems</b> | <b>Has none of the four housing problems</b> | <b>Household has no/negative income, but none of the other housing problems</b> |
|---------------------------------|---|--|---|
| White                           | 605   | 1,870  | 0   |
| Black / African American        | 0   | 65   | 0   |
| Asian                           | 30  | 45   | 0   |
| American Indian, Alaska Native  | 0   | 0  | 0   |
| Pacific Islander                | 0   | 0  | 0   |
| Hispanic                        | 210   | 145  | 0   |

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2013-2017 CHAS

\*The four severe housing problems are:

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

### 50%-80% of Area Median Income

| <b>Severe Housing Problems*</b> | <b>Has one or more of four housing problems</b> | <b>Has none of the four housing problems</b> | <b>Household has no/negative income, but none of the other housing problems</b> |
|---------------------------------|---|--|---|
| Jurisdiction as a whole         | 275   | 3,675  | 0   |
| White                           | 180   | 3,165  | 0   |
| Black / African American        | 0   | 125  | 0   |
| Asian                           | 60  | 185  | 0   |
| American Indian, Alaska Native  | 35  | 0  | 0   |
| Pacific Islander                | 0   | 0  | 0   |
| Hispanic                        | 0   | 150  | 0   |

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2013-2017 CHAS

\*The four severe housing problems are:

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

**80%-100% of Area Median Income**

| <b>Severe Housing Problems*</b> | <b>Has one or more of four housing problems</b> | <b>Has none of the four housing problems</b> | <b>Household has no/negative income, but none of the other housing problems</b> |
|---------------------------------|---|--|---|
| Jurisdiction as a whole         | 104   | 2,600  | 0   |
| White                           | 74  | 2,355  | 0   |
| Black / African American        | 0   | 155  | 0   |
| Asian                           | 30  | 70   | 0   |
| American Indian, Alaska Native  | 0   | 0  | 0   |
| Pacific Islander                | 0   | 0  | 0   |
| Hispanic                        | 0   | 19   | 0   |

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2013-2017 CHAS

\*The four severe housing problems are:  
 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**Discussion**

Severe housing problems, encompassing issues such as the lack of complete kitchen and plumbing facilities, overcrowding, and substantial cost burdens, critically impact affected households' quality of life and stability. As household income rises from below 30% of AMI to between 80% and 100% AMI, these severe problems decrease noticeably, highlighting the fundamental role of economic stability in securing adequate housing.

For the lowest-income households (0% to 30% AMI), data indicates a substantial number of individuals and families grappling with severe housing issues, underscoring the acute need for assistance within this group. The situation improves as we look at households earning between 31% to 50% and 51% to 80% AMI, with a decrease in the number of households facing severe housing challenges. This improvement suggests that even modest increases in income can significantly affect housing conditions and stability, reducing the risk of encountering severe housing issues.

Interestingly, the data also indicates disparities among racial and ethnic groups. White households consistently represent the majority of those affected across all income brackets, yet the proportion of households not facing any severe housing problems increases with income. Meanwhile, certain minority groups, such as Black/African American and Hispanic households, exhibit lower instances of severe housing problems at higher income levels, indicating a positive shift towards housing stability that accompanies increased economic security.

At the higher income bracket of 81% to 100% AMI, the prevalence of severe housing problems is significantly reduced, showcasing the benefits of reaching this income threshold. Most households in this bracket do not face any identified severe issues, reflecting a relatively high housing adequacy and stability level. This demonstrates the critical importance of economic policies and housing assistance programs that aim to lift households into higher income brackets as a strategy for addressing severe housing issues.

Overall, the data underscores the necessity for targeted housing interventions and support services, particularly for the lowest-income earners who are most at risk of severe housing issues. It also emphasizes the importance of broader economic policies that promote income growth and affordability as fundamental components of addressing housing stability and quality. By understanding the specific needs and challenges various income and demographic groups face, policymakers can better tailor their approaches to ensure all citizens have access to safe, affordable, and adequate housing.

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

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

**Introduction:**

The City examined the housing cost burden faced by residents of Greenwood, a critical measure that reflects the proportion of household income spent on housing costs. Understanding the extent and distribution of housing cost burdens is crucial for assessing housing affordability and identifying populations at risk of financial strain due to high housing expenses.

**Housing Cost Burden**

| Housing Cost Burden            | <=30%  | 30-50% | >50%  | No / negative income (not computed) |
|--------------------------------|--------|--------|-------|-------------------------------------|
| Jurisdiction as a whole        | 15,455 | 3,385  | 2,374 | 145                                 |
| White                          | 13,830 | 2,835  | 1,910 | 145                                 |
| Black / African American       | 510    | 170    | 55    | 0                                   |
| Asian                          | 745    | 95     | 80    | 0                                   |
| American Indian, Alaska Native | 55     | 0      | 0     | 0                                   |
| Pacific Islander               | 0      | 0      | 0     | 0                                   |
| Hispanic                       | 310    | 240    | 325   | 0                                   |

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2013-2017 CHAS

**Discussion:**

The bulk of the City’s households, 15,455, fall within the affordable housing expenditure category, spending 30% or less of their income on housing. This suggests a significant portion of the population has attained a level of housing affordability, aligning with common standards for financial stability in relation to housing costs. However, many households, 3,385 and 2,374, face moderate and severe housing cost burdens. These figures underscore the economic challenges a substantial segment of the population encounters, with over 50% of income dedicated to housing, signaling potential financial distress and a higher risk of housing instability.

Examining the data by racial and ethnic groups reveals disparities in housing cost burdens. White households comprise the majority of those within the affordable category and also represent a significant portion of those facing moderate and severe burdens. In contrast, Black/African American, Asian, and Hispanic households show a varied distribution across the categories, with notably higher percentages of Hispanic households facing severe burdens compared to their representation in the

affordable or moderately burdened categories. This points to the disproportionate impact of housing costs on certain minority groups, highlighting the need for targeted policy interventions to address affordability and reduce disparities.

Overall, the data illustrates the critical issue of housing affordability across different income and demographic groups within the jurisdiction. While many households enjoy relatively stable housing costs, a concerning number face moderate to severe financial strains due to housing expenses. Addressing these challenges requires a multifaceted approach, including expanding affordable housing stock, supporting income growth among lower-earning households, and targeted assistance for groups disproportionately affected by housing cost burdens.

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

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

The analysis of housing needs across various income categories in Greenwood reveals that certain racial or ethnic groups face disproportionately greater challenges than the broader population within the same income brackets. Notably, within the lowest income range (0% to 30% AMI), White and Hispanic households exhibit a higher incidence of severe housing problems and cost burdens, highlighting significant vulnerabilities. As incomes increase to the 31% to 50% AMI bracket, Hispanic households particularly stand out for their continued struggle with severe housing issues, suggesting that these challenges persist across income levels, albeit with varying degrees of severity.

In the middle-income brackets (51% to 80% AMI), Asian and American Indian/Alaska Native households encounter specific housing difficulties that are not as common among the general population, indicating targeted needs that require focused interventions. Even in the higher income category (81% to 100% AMI), disparities linger, with Asian households still facing notable housing issues, albeit less pronounced. These patterns underscore the importance of implementing housing policies and programs that are both income-sensitive and racially and ethnically inclusive, ensuring that all community members have equitable access to quality, affordable housing.

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

N/A

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

Census Tract 18081610403, located south and west of the Central Business District, contains a high percentage of “other” racial classifications. However, it is not immediately clear if these are misclassifications by people entering a non-recognized race in the Census long form (for example, there appear to be many “Brazilians,” which would normally be classified as Hispanic according to the U.S. Census). By and large, however, minority populations appear to be distributed across the City.

## NA-35 Public Housing – 91.205(b)

### Introduction

There are no public housing units located within the City of Greenwood.

The State of Indiana issues Housing Choice Vouchers that could be used within Greenwood. HUD Housing Choice Vouchers allow households to access housing they otherwise could not afford. HCV recipient households pay 30-40% of their gross monthly income towards rent and utilities, and the voucher pays the remainder. The charts in this section reflect the Housing Choice Voucher program for the entire State of Indiana. The Indiana Housing and Community Development Authority has shared that of the total vouchers reported in this table, 324 are in use in Johnson County.

### Totals in Use

|                            | Program Type |           |                |          |                 |                |                                     |                            |            |
|----------------------------|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
|                            | Certificate  | Mod-Rehab | Public Housing | Vouchers |                 |                | Special Purpose Voucher             |                            |            |
|                            |              |           |                | Total    | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers in use | 0            | 0         | 0              | 3,973    | 0               | 3,868          | 2                                   | 0                          | 93         |

**Table 22 - Public Housing by Program Type**

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

Data Source: PIC (PIH Information Center)



## Characteristics of Residents

|   | Program Type |           |                |          |                 |                |                                     |                            |
|---|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|
|   | Certificate  | Mod-Rehab | Public Housing | Vouchers |                 |                | Special Purpose Voucher             |                            |
|   |              |           |                | Total    | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program |
| Average Annual Income                           | 0            | 0         | 0              | 10,660   | 0               | 10,632         | 2,658                               | 0                          |
| Average length of stay                          | 0            | 0         | 0              | 5        | 0               | 5              | 1                                   | 0                          |
| Average Household size                          | 0            | 0         | 0              | 2        | 0               | 2              | 4                                   | 0                          |
| # Homeless at admission                         | 0            | 0         | 0              | 23       | 0               | 23             | 0                                   | 0                          |
| # of Elderly Program Participants (>62)         | 0            | 0         | 0              | 888      | 0               | 859            | 0                                   | 0                          |
| # of Disabled Families                          | 0            | 0         | 0              | 1,497    | 0               | 1,425          | 0                                   | 0                          |
| # of Families requesting accessibility features | 0            | 0         | 0              | 3,973    | 0               | 3,868          | 2                                   | 0                          |
| # of HIV/AIDS program participants              | 0            | 0         | 0              | 0        | 0               | 0              | 0                                   | 0                          |
| # of DV victims                                 | 0            | 0         | 0              | 0        | 0               | 0              | 0                                   | 0                          |

**Table 23 – Characteristics of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

## Race of Residents

| Race                          | Certificate | Mod-Rehab | Public Housing | Program Type |                 |                |                                     |                            |            |
|-------------------------------|-------------|-----------|----------------|--------------|-----------------|----------------|-------------------------------------|----------------------------|------------|
|                               |             |           |                | Vouchers     |                 |                | Special Purpose Voucher             |                            |            |
|                               |             |           |                | Total        | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| White                         | 0           | 0         | 0              | 3,367        | 0               | 3,281          | 2                                   | 0                          | 75         |
| Black/African American        | 0           | 0         | 0              | 574          | 0               | 557            | 0                                   | 0                          | 17         |
| Asian                         | 0           | 0         | 0              | 7            | 0               | 6              | 0                                   | 0                          | 0          |
| American Indian/Alaska Native | 0           | 0         | 0              | 22           | 0               | 21             | 0                                   | 0                          | 1          |
| Pacific Islander              | 0           | 0         | 0              | 3            | 0               | 3              | 0                                   | 0                          | 0          |
| Other                         | 0           | 0         | 0              | 0            | 0               | 0              | 0                                   | 0                          | 0          |

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

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

| Ethnicity    | Certificate | Mod-Rehab | Public Housing | Program Type |                 |                |                                     |                            |            |
|--------------|-------------|-----------|----------------|--------------|-----------------|----------------|-------------------------------------|----------------------------|------------|
|              |             |           |                | Vouchers     |                 |                | Special Purpose Voucher             |                            |            |
|              |             |           |                | Total        | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| Hispanic     | 0           | 0         | 0              | 127          | 0               | 125            | 0                                   | 0                          | 2          |
| Not Hispanic | 0           | 0         | 0              | 3,846        | 0               | 3,743          | 2                                   | 0                          | 91         |

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

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

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

There are no public housing units in Johnson County or as part of the State of Indiana program. Of those receiving housing choice vouchers, 100% are families requesting accessibility features. More affordable housing with accessibility features is needed to meet the needs of these voucher holders.

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

There are no public housing units within the City of Greenwood. The largest need is for public housing with wraparound services and a searchable database of available units.

Non-voucher holders on the waitlist need vouchers and suitable housing that accepts HCV vouchers.

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

The demographic breakdown of voucher holders differs from that of Greenwood residents. Of the 3,973 voucher holders in Indiana, 84.75% identify as White, 14.45% identify as Black, and 3.20% identify as Hispanic. The 2020 US Census shows Greenwood residents identify as 77.7% White, 4.3% Black, and 9% Asian. In addition, 5.4% of the population identifies as Hispanic.

Voucher holders experience needs similar to those of the general population. As confirmed by data and stakeholders, voucher holders and the general population continue to require affordable housing. Fair market rent for a one-bedroom in Johnson County is \$1,145 monthly. The average annual wage of a voucher holder is \$10,660 or \$888 per month, well below the rent level for a one-bedroom or 77% of the fair market rent. The average population of voucher holders can only afford rent in Greenwood with assistance.

**Discussion**

Based on the limited data, Greenwood needs additional affordable and accessible housing units that accept housing choice vouchers.

## **NA-40 Homeless Needs Assessment – 91.205(c)**

### **Introduction:**

The Indiana Balance of State Continuum of Care includes 91 of the 92 counties in the state. These counties are categorized into 16 individual regions, overseen by regional planning councils and the chairperson(s) that lead them. These councils meet regularly to develop and implement strategies for alleviating homelessness. Each region is in contact with and shares a Memorandum of Understanding with the IN-502 BOS CoC Board of Directors.

Johnson County and Shelby, Brown, Bartholomew, Decatur, Jackson, and Jennings Counties are part of Region 11 of the Indiana Balance of State Continuum of Care. As part of Johnson County, the City of Greenwood also participates in the Indiana Balance of State Continuum of Care.

A Continuum of Care (CoC) is a community that comes together to organize and deliver housing and services to meet the needs of people who are homeless as they move to stable housing and self-sufficiency. Many CoCs establish specific plans and strategies to address homelessness. In January, HUD requires each CoC to conduct a point-in-time count (PIT) and an inventory of all the beds/units available for homelessness, called a housing inventory count (HIC). The Indiana Balance of State reaches out to service providers via its regional structure to survey the number of homeless individuals; however, counting rural homeless can be challenging despite best efforts. There are far fewer resources to commit to homelessness assistance and services.

The information contained in this section comes from the Region 11 January 2023 PIT count and is not exclusive to Johnson County or the City of Greenwood. Information regarding Sheltered Homelessness and Unsheltered Homelessness is only available at the Region level and not the County Level.

- Sheltered Homelessness means a person or household living in a shelter, transitional housing program, or safe haven program.
- Unsheltered homelessness means a person or household living in a place not meant for human habitation, such as parks, under bridges, or abandoned buildings.

**Homeless Needs Assessment**

| Population   | Estimate the # of persons experiencing homelessness on a given night |             | Estimate the # experiencing homelessness each year | Estimate the # becoming homeless each year | Estimate the # exiting homelessness each year | Estimate the # of days persons experience homelessness |
|--|--|-------------|--|--|---|--|
|  | Sheltered  | Unsheltered |  |  |   |  |
| Persons in Households with Adult(s) and Child(ren) | 107  | 7           | 0  | 0  | 0   | 0  |
| Persons in Households with Only Children           | 3  | 5           | 0  | 0  | 0   | 0  |
| Persons in Households with Only Adults             | 84   | 64          | 0  | 0  | 0   | 0  |
| Chronically Homeless Individuals                   | 1  | 0           | 0  | 0  | 0   | 0  |
| Chronically Homeless Families                      | 0  | 0           | 0  | 0  | 0   | 0  |
| Veterans   | 5  | 1           | 0  | 0  | 0   | 0  |
| Unaccompanied Child                                | 12   | 13          | 0  | 0  | 0   | 0  |
| Persons with HIV                                   | 1  | 0           | 0  | 0  | 0   | 0  |

**Table 26 - Homeless Needs Assessment**

**Data Source Comments:** 2023 PIT Count - Indiana Balance of State for Region 11.

Indicate if the homeless population is: Has No Rural Homeless

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

The City of Greenwood is in Region 11 of the Balance of State Continuum of Care for Indiana. The Indiana Housing and Community Development Authority collects the Point in Time Count. Information on persons becoming or exiting homelessness each year and the number of days they experience homelessness is not available. However, information is available for each of the subpopulations below.

**Chronically Homeless Individuals and Families:** One household in Region 11 was defined as chronically homeless. Chronic homelessness is used to describe people who have experienced homelessness for at least a year - or repeatedly - while struggling with a disabling condition such as a serious mental illness, substance use disorder, or physical disability. At the time of the 2023 PIT count, the household was experiencing sheltered homelessness in Jackson County.

**Families with Children:** 31 households with at least one adult and one child were experiencing sheltered homelessness, and two households with at least one adult and one child were experiencing unsheltered homelessness in Region 11 in 2023. The number of sheltered households was down from 33 households in 2022. Seven households in the 2023 PIT count were living in Johnson County. These seven households had 23 persons, 15 of whom were under 18.

**Veterans and their Families:** One veteran household experienced homelessness in Region 11. The household had four persons and was in an emergency shelter. From the 2023 PIT Count, the household was not sheltering in Johnson County.

**Unaccompanied Youth:** 12 households were experiencing sheltered homelessness, and 13 households experiencing unsheltered homelessness were unaccompanied youth households. From the 2023 PIT Count, 13 households lived in Johnson County.

**Nature and Extent of Homelessness: (Optional)**

| <b>Race:</b>                     | <b>Sheltered:</b> | <b>Unsheltered (optional)</b> |
|----------------------------------|-------------------|-------------------------------|
| White                            | 175               | 70                            |
| Black or African American        | 11                | 4                             |
| Asian                            | 0                 | 0                             |
| American Indian or Alaska Native | 0                 | 0                             |
| Pacific Islander                 | 0                 | 0                             |
| <b>Ethnicity:</b>                | <b>Sheltered:</b> | <b>Unsheltered (optional)</b> |
| Hispanic                         | 170               | 4                             |
| Not Hispanic                     | 20                | 70                            |

**Data Source**  
**Comments:** 2023 PIT Count - Indiana Balance of State for Region 11.

| <b>Race:</b>                     | <b>Region 11</b> | <b>Johnson County</b> |
|----------------------------------|------------------|-----------------------|
| White                            | 245              | 44                    |
| Black or African American        | 15               | 2                     |
| Asian                            | 0                | 0                     |
| American Indian or Alaska Native | 0                | 0                     |
| Pacific Islander                 | 0                | 0                     |
| Multiple Races                   | 2                | 0                     |
| <b>Ethnicity:</b>                |                  |                       |
| Hispanic                         | 24               | 3                     |
| Not Hispanic                     | 241              | 45                    |

**Table 27 - Race/Ethnicity of Homeless Population - Region 11 2023 PIT Count**

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

**Families with Children:** 31 households with at least one adult and one child were experiencing sheltered homelessness, and two households with at least one adult and one child were experiencing unsheltered homelessness in Region 11 in 2023. The number of sheltered households was down from 33 households in 2022. Seven households in the 2023 PIT count were living in Johnson County. These seven households had 23 persons, 15 of whom were under 18. Based on this data, Johnson County - including Greenwood - needs education services and housing with multiple bedrooms to address family homelessness.

**Veterans with Children:** One household experiencing homelessness in Region 11 was a veteran household. The household had four persons and was in an emergency shelter. From the 2023 PIT Count,



the household was not sheltering in Johnson County. From this data, the need for veteran households with children is low.

**Households with only Children (under age 18):** The number of households with only children experiencing homelessness increased from 2022. In Region 11, three of these households experienced sheltered homelessness, and five of these households experienced unsheltered homelessness. Five of the households with children only lived in Johnson County. From this data, there is a need in Johnson County for housing and services for youth under the age of 18 experiencing homelessness.

Region 11 is part of the Cross Support System Navigators Program, a partnership between the Indiana Housing and Community Development Agency (IHCDA) and the Indiana Department of Education (DOE). This partnership works with the Indiana Balance of State Continuum of Care to connect youth and young adults with vital resources in the community of their choice. Navigators work with the public school system, service providers, and community partners to provide critical resources to youth and young adults with housing insecurity. Region 11 has a Navigator specific to its area where Youth and Young Adults can connect to help.

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

In Region 11, only two major racial groups were represented in the homeless population: White and African American. Of the 188 households that provided racial/ethnicity information, 93% identified as White, 5.8% as African American, and 1% as multi-racial—a category not included in Table 2.

Table 3 includes all racial information collected and compares Region 11 totals to Johnson County totals. Sheltered versus Unsheltered counts are not available by county, so the comparison must be completed by comparing the total homeless population. In both cases, the number of persons who experience homelessness in Region 11 and Johnson County is White and non-Hispanic.

### **Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

In 2023, Region 11 had more persons experiencing sheltered homelessness than unsheltered homelessness. Households with adults and no children largely experience unsheltered homelessness. Of the 76 persons experiencing unsheltered homelessness, 64 of them were adults, not children. Alarming, five households experiencing unsheltered homelessness were households with only children or minors living on their own.

Another seven were experiencing unsheltered homelessness. They were part of two households with adults and children. Of those seven, four were children under the age of 18.

### **Discussion:**

One of the challenges with the 2023 PIT count data from IHCDA was the total homeless population and the breakdown by race/ethnicity did not always equal each other. For example, in Table 1, the total

homeless population equals 194 individuals experiencing sheltered homelessness. Information by race for the sheltered population only accounts for 186 individuals, and the information by ethnicity for sheltered individuals accounts for 188 individuals. IHCD explained that some individuals and households refuse to answer questions regarding race and ethnicity. While the information can guide the City as to who is experiencing homelessness, the disproportionality of homelessness by race and ethnicity may not be statistically correct.

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

### **Introduction:**

Services for Greenwood residents with a disability or special needs for basic daily living are not readily available in the City. Stakeholders said the demand exceeds the availability of services, forcing Greenwood residents to seek providers in different communities, especially Indianapolis to the north. When searching findhelp.org, only food pantries were listed as service Providers based in Greenwood. United Way of Johnson County, the surrounding county's largest service provider, has 18 community partners offering 77 programs. Services are available to Greenwood residents if they can travel to receive services not provided in the City.

### **Describe the characteristics of special needs populations in your community:**

The State of Indiana does not publish the number of residents living with a disability by county. Still, the Social Security Administration publishes information by county residents receiving Supplemental Security Income (SSI) payments. The 2022 report states that 1,652 Johnson County residents received SSI with an average monthly payment of \$1,194. Of the residents receiving SSI, 93.75% are younger than 64, so programs catering to 62 and older residents do not meet their needs.

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

Community stakeholders report that the lack of affordable housing and transportation options for treatment and pharmacies, food, clothing, and other retail is an issue for most of their clients, even those who live with family. Other stakeholders mentioned the dearth of landlord knowledge about accommodations and fair housing rules increases complications. Families who act as caregivers who do not have a robust external support system, especially caregivers who are unable to continue their support, struggle the most when needs change.

Based on this information, Greenwood-based affordable housing with supportive services and accessible transportation is needed for these residents.

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

In 2022, Johnson County had nine new HIV/AIDS diagnoses and 173 people with an existing diagnosis living in the County, according to the Indiana Department of Health's Annual 2022 Surveillance Report Spotlight on HIV, STD & Viral Hepatitis publication. Granular demographic information is not available, but in Indiana, 75% of new HIV diagnoses are male; of those, 38% are white, 42% Black, and 17% Hispanic. 77% of new AIDS diagnoses are male; of those, 48% are white, 29% Black, and 19%

Hispanic. Of all new diagnoses, 52% reported no risk factors, 35% reported they were men who have sex with other men, and 5% reported they inject substances.

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

The City will not offer a HOME TBRA program with its CDBG funding.

**Discussion:**

Greenwood and Johnson County residents with disabilities do not have local access to services needed to meet daily living needs. Stakeholders said the demand for services is increasing while funding for these services is decreasing. County-based agencies find it necessary to refer residents to other communities, primarily Indianapolis to the north, for services. Since residents must travel to reach these services, robust regional public transit is necessary for low- to moderate-income residents to easily reach treatment and supportive services.

Indianapolis offers more service providers and is better equipped to handle additional demand from the number of Greenwood and Johnson County referrals. The Damien Center is the largest and oldest HIV/AIDS service organization in Indiana and offers services to 25% of Indiana's HIV/AIDS population. IU Health LifeCare is the largest provider of HIV treatment and medical prevention services in Indiana, offering comprehensive care and preventative services for residents. Indianapolis is a direct recipient of HUD Housing Opportunities for Persons with Aids (HOPWA) funding, a resource designated to serve those living with HIV/AIDS. Greenwood is included in the metro region and is served by HOPWA funding.

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

### **Describe the jurisdiction’s need for Public Facilities:**

The City of Greenwood has various community assets, including parks, banking institutions, employment programs, and senior centers. In the post-COVID-19 world, most facilities and organizations offering assistance to Indiana residents are internet-searchable and available in specific databases such as findhelp.org, which provides a print publication for those with limited or no internet access.

Historically, Greenwood has heavily invested in parks and libraries in well-to-do areas of the city. Northeast Park only had the opportunity for improvements once the City began receiving CDBG funding, though this park is now a favorite for investment. Other parks, such as Woodmen, have a very low-income neighborhood on one side of the park but two substantially higher-income areas on two sides, increasing the difficulty of demonstrating low- to moderate-income without income studies. Greenwood attempted this and learned how hesitant low-income neighborhoods are to quantify their need for additional resources.

The City mailed out 600 postcards to residents within a half-mile walk to the park. These postcards provided a QR code, web info for ArcGIS Survey 123, and unique identifier numbers for households to provide income information. Greenwood included a way that residents could respond by selecting an income bracket without providing specific income amounts. The City initially received 30 responses, and then no more. In order to get the minimum number of responses consultants conducted door-to-door canvassing and learned that the majority of the postcards were not delivered to residents. All residents of the apartment complex that responded to the survey were low- to extremely-low-income, and were the primary users of the park, but the City received six fewer responses than required, so the park project could not proceed.

Some other items of note regarding facilities in the City of Greenwood:

- Greenwood Community Center, a City of Greenwood Parks facility
- Central Nine Career Center offers education opportunities for adults and high school students.
- Five locations with food insecurity programs, all religiously based

Greenwood does not have any shelter for residents seeking crisis housing or overnight shelter or who are escaping domestic violence or trafficking. According to stakeholder input, the lack of crisis housing and shelter for the most vulnerable people in the community is considered an unmet need in Greenwood. Another unmet need, according to the Parks Department, is an increased density of pedestrian trail networks, as the current fragmented network is a safety concern.

### **How were these needs determined?**

The City needs a resource that lists all the public facilities or assets in the community. Greenwood utilized Google Maps and findhelp.org to determine the above resources available in addition to:

- The City’s Parks Department provided a brief assessment of the needs of other park facilities in the community.
- Stakeholder interviews offered insight into the availability of public facilities.

**Describe the jurisdiction’s need for Public Improvements:**

The City’s Department of Streets and Sidewalks repairs potholes, streets, sidewalks, streetlights, line painting, sign damage, snow removal, mosquito spraying, and clearing road obstacles and animal remains. Residents can report issues with any of those problems directly on the City’s website at <https://tinyurl.com/GRNWD1>. However, the website does not provide the City’s infrastructure replacement plan.

Based on consultations with City staff, Greenwood has invested significantly in green infrastructure over the last decade to sustainably address flood and emergency management areas, public land and water resources:

- Completed six and currently constructing two rain gardens near creeks and floodplains.
- Invested in three permeable parking lots.
- Installed two bioswales over traditional roadside gutters.
- Began to store stormwater in three underground areas.
- Constructed 11 acres of native prairies over three sites with another location under construction.
- Used FEMA pre-hazard mitigation grant to purchase 15 homes in floodplains.
- More parkland has been added in the last ten years than in Greenwood’s history.

Outside updating parks and continuing to invest in green infrastructure in low- to moderate-income areas, Greenwood has few unmet infrastructure needs. One need would be implementing fiberoptic internet in low- to moderate-income neighborhoods. While local broadband companies will not provide connectivity information that is more granular than at the state level, historically, low-income communities have less choice for internet access than high-income neighborhoods, often having only one provider option.

Broadband providers are hesitant to offer fiberoptic in all areas equitably. A sustainable return on investment is hard to achieve in rural and low-income areas. Providers report problems in Johnson County, including a trend by pole owners to slow, delay, or outright block access to utility poles in rural areas, causing rural network builds to be indefinitely postponed.

Unfortunately, there is no uniform regulatory framework to assist in resolving disputes. Having support from Johnson County and the cities within to help resolve such issues will help connect Johnson County

residents to the promise of the Internet sooner and result in spending the limited grant funds available for rural deployment more efficiently.

### **How were these needs determined?**

Information was gathered from Stakeholder interviews and publicly available data.

### **Describe the jurisdiction’s need for Public Services:**

One of the challenges in determining Greenwood-based public services is the need for a Greenwood-centric database. COVID-19 helped organizations offering resources understand the need for a central knowledge repository; several existing pre-COVID-19 databases, such as Connect2 Help and Aunt Bertha, shut down or rebranded, making it difficult for residents to know where to seek assistance.

Findhelp.org, formerly Aunt Bertha, is the most comprehensive directory of services nationwide. Findhelp.org allows local providers to use its database to tailor resources to local nonprofits. The Immigrant Welcome Center (IWC), a non-profit advocacy and resource center for all Indiana immigrants, utilizes a private landing pad on findhelp.org, IWC Connect, to connect residents with services. United Way of Johnson County runs an unrelated database and phone-based helpline, also called Find Help (<https://www.uwjc.org/find-help>), providing a list of services for Johnson County; these services are also listed on findhelp.org.

These independent databases rely on the individual organization’s ability to keep their information accurate, the data host to verify the accuracy of stated services, and potential beneficiaries to search the correct terms for resources. The State of Indiana’s Family Supportive Services Administration INConnect Alliance website offers information on state-wide services broken into manageable chunks, like “Senior Care Planning” and “Support for Caregivers.”

IWC reported that in 2023 housing related searches were the second most searched term (17%) on the IWC Connect site, with searches including:

- Help pay for housing
- Temporary shelter
- Housing vouchers
- Rent
- Short term housing
- Help pay for utilities

Greenwood community stakeholders ranked education support programming and homelessness prevention services as the two most needed services in the City. Senior, food pantry, job training followed. These items align with what stakeholders mentioned during listening sessions.

**How were these needs determined?**

City staff conducted three listening sessions, exchanged emails, attended community events, and interacted digitally with community stakeholders. Greenwood used online resources and consultations with local stakeholders to determine available and needed services.



# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The housing market analysis for Greenwood provides a detailed overview of the local housing landscape, revealing critical insights into the affordability, condition, and demographic specifics of housing within the community. The data points to significant variations in housing needs across different income levels and types of households, including those with special needs, such as families with disabled members and victims of domestic violence. A substantial portion of the housing stock is dated, with many units built before 1980, raising concerns about lead-based paint hazards, especially in children's homes. This underscores the need for comprehensive strategies to address both the physical condition of housing and its affordability.

The analysis shows that while considerable housing provisions like Housing Choice Vouchers (HCV), formerly Section 8, assist with affordability, the actual availability and condition of affordable housing units may not fully meet the community's needs. Indiana prevents cities from requiring landlords to accept Housing Choice Vouchers. This increases the high percentages of renter and owner-occupied homes, which experience cost burdens, indicating that many households spend much of their income on housing. This financial strain is particularly pronounced among low-income families, elderly residents, and disabled individuals, suggesting a mismatch between housing costs and the economic realities of these groups.

To effectively address these challenges, Greenwood's housing policies may need to focus on enhancing the quality and accessibility of affordable housing. This could involve increasing the number of units available through building or rehabilitating homes to ensure they meet safety and health standards. Additionally, more targeted support for low-income families and vulnerable groups could help alleviate the disproportionate impact of housing cost burdens. Overall, a multi-faceted approach involving policy adjustments, community engagement, and strategic partnerships will be essential in making housing more accessible and suitable for all residents of Greenwood.

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

### Introduction

This section delves into the composition and distribution of housing units within Greenwood, examining the total number and types of residential properties available across the community. This analysis is essential to understand the structure of the local housing market, offering insights into the variety of living arrangements from single-family homes to larger multi-unit complexes.

### All residential properties by number of units

| Property Type                   | Number        | %           |
|---------------------------------|---------------|-------------|
| 1-unit detached structure       | 15,190        | 61%         |
| 1-unit, attached structure      | 2,065         | 8%          |
| 2-4 units                       | 1,425         | 6%          |
| 5-19 units                      | 4,225         | 17%         |
| 20 or more units                | 1,180         | 5%          |
| Mobile Home, boat, RV, van, etc | 715           | 3%          |
| <b>Total</b>                    | <b>24,800</b> | <b>100%</b> |

**Table 28 – Residential Properties by Unit Number**

Data Source: 2013-2017 ACS

### Unit Size by Tenure

|                    | Owners        |             | Renters      |             |
|--------------------|---------------|-------------|--------------|-------------|
|                    | Number        | %           | Number       | %           |
| No bedroom         | 30            | 0%          | 85           | 1%          |
| 1 bedroom          | 50            | 0%          | 2,335        | 25%         |
| 2 bedrooms         | 2,035         | 15%         | 3,845        | 42%         |
| 3 or more bedrooms | 11,710        | 85%         | 2,890        | 32%         |
| <b>Total</b>       | <b>13,825</b> | <b>100%</b> | <b>9,155</b> | <b>100%</b> |

**Table 29 – Unit Size by Tenure**

Data Source: 2013-2017 ACS

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

The Indiana Community Development and Housing Authority publishes a list of housing Section 42 Low-Income Housing Tax Credits developments. These developments offer rent on a sliding scale to provide decent and affordable housing to various low- and extremely low-income households. Ten communities meet this requirement and are in Greenwood. The communities currently offer 1,612 units of affordable housing.

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

Greenwood does not expect any loss of housing through HCV/Section 8 contracts. Human Services, Inc. continues to work with partner landlords to accept more housing choice vouchers in the community.

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

Interviews with Stakeholders who focus on housing focused on the need for affordable housing with three or more bedrooms, specifically for single mothers with multiple children.

**Describe the need for specific types of housing:**

Greenwood’s main necessity is affordable rental housing of all sizes, specifically with three or more bedrooms. Rate.com lists a homeowner vacancy rate of 1.1% and a rental vacancy rate of 6.5% from 23,458 units.

**Discussion**

Greenwood housing is primarily single-family and owner-occupied. Single-person renter households needing housing assistance are concentrated in 31-50% and 81-100% AMI brackets; those households also face crowding issues. This demonstrates a critical need for housing solutions tailored to unique financial limitations and space constraints, with 175 renter households signaling the urgency for aid.

On the homeowner front, 60 single-family households require assistance, primarily the 51-80% AMI bracket, indicating homeowners are not immune to housing challenges. Despite this group's seemingly greater income stability, this points to the necessity for support programs that address the financial burdens that can accompany homeownership.

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

### Introduction

Housing affordability is a significant concern, especially as rising costs can lead to greater financial strain and increased risk of housing instability. In this section, we explore the cost of housing in Greenwood, focusing on the financial challenges and dynamics that influence both renters and homeowners in the community. Understanding the cost of housing is crucial for assessing affordability and economic accessibility, which are key indicators of the health of the local housing market. By examining factors such as home values, rents, and the distribution of housing costs across different income levels, Greenwood gains a comprehensive view of how housing expenses impact the overall quality of life for Greenwood's residents.

### Cost of Housing

|                      | Base Year: 2009 | Most Recent Year: 2017 | % Change |
|----------------------|-----------------|------------------------|----------|
| Median Home Value    | 133,600         | 167,600                | 25%      |
| Median Contract Rent | 699             | 876                    | 25%      |

Table 30 – Cost of Housing

Data Source: 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

| Rent Paid       | Number       | %             |
|-----------------|--------------|---------------|
| Less than \$500 | 685          | 7.5%          |
| \$500-999       | 5,544        | 60.5%         |
| \$1,000-1,499   | 2,385        | 26.0%         |
| \$1,500-1,999   | 260          | 2.8%          |
| \$2,000 or more | 285          | 3.1%          |
| <b>Total</b>    | <b>9,159</b> | <b>100.0%</b> |

Table 31 - Rent Paid

Data Source: 2013-2017 ACS

### Housing Affordability

| Number of Units affordable to Households earning | Renter       | Owner         |
|--|--------------|---------------|
| 30% HAMFI  | 280          | No Data       |
| 50% HAMFI  | 1,810        | 955           |
| 80% HAMFI  | 5,155        | 3,930         |
| 100% HAMFI                                       | No Data      | 5,815         |
| <b>Total</b>                                     | <b>7,245</b> | <b>10,700</b> |

Table 32 – Housing Affordability

Data Source: 2013-2017 CHAS

**Monthly Rent**

| Monthly Rent (\$) | Efficiency (no bedroom) | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
|-------------------|-------------------------|-----------|-----------|-----------|-----------|
| Fair Market Rent  | 982                     | 1,145     | 1,349     | 1,758     | 2,126     |
| High HOME Rent    | 982                     | 1,145     | 1,349     | 1,706     | 1,884     |
| Low HOME Rent     | 901                     | 965       | 1,158     | 1,338     | 1,492     |

**Table 33 – Monthly Rent**

Data Source Comments:

**Is there sufficient housing for households at all income levels?**

Housing availability for households at all income levels varies based on the data provided. The data on housing cost burdens and units affordable to HUD-adjusted area median family income (HAMFI) indicates that while there is a substantial amount of housing accessible to households in higher income brackets, those with low incomes face significant challenges in finding affordable options.

The data suggests ample housing options for households in the 81% to 100% HAMFI range, with many units affordable to this income group, both in rental and ownership. The fair market rent and high HOME rent limits also provide an upper threshold that aligns with the affordability expectations for households in this income bracket. This aligns with the broader trend of more robust housing stability as income increases.

However, the data indicates a need for more affordable housing options for lower-income households, particularly those earning 31% to 50% HAMFI. The limited number of rental units available for households in the 30% HAMFI range and the need for more data on ownership options for this group suggest a gap in the housing market. The significant cost burdens many low-income households face highlight the affordability crisis. Therefore, while there is sufficient housing for higher-income households, there must be more for those at the lower end of the income spectrum, emphasizing the need for targeted policies and affordable housing programs to bridge this gap.

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

Housing affordability will likely change due to the upward trend in home values and rents. The data indicates a 25% increase in median home value and median contract rent between 2009 and 2017, reflecting a significant rise in housing costs. This surge in home values suggests homeownership is becoming increasingly expensive, potentially pricing out low and moderate-income families. As home prices rise, a domino effect can drive up rents as landlords adjust their rates to reflect the increased property values and other related costs.

Given this trend, housing affordability will likely decline, particularly for renters and first-time homebuyers. As rents increase, a larger proportion of income is dedicated to housing costs, which can lead to severe cost burdens for those with limited financial resources. This may also reduce the ability to save for a down payment, further hindering the transition from renting to owning. Additionally, higher rents can contribute to housing instability, as tenants may be forced to relocate to more affordable areas or even face the risk of eviction if they cannot keep up with rising costs.

Overall, the rise in home values and rents suggests a challenging landscape for housing affordability. This trend underscores the need for proactive measures to counteract the effects of rising costs. These include expanding affordable housing programs, providing financial assistance to low-income families, and implementing rent controls or other mechanisms to keep housing within reach for a broader population segment. Without such interventions, the continued increase in housing costs could exacerbate housing instability and deepen the affordability crisis.

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

Zillow survey data from April 20, 2024, for Greenwood, for all bedrooms and property types, shows a median rent of \$1,800 and a broad price range of \$853 to \$7,850, with 12% at or under \$1,200 per month and 27% at or under \$1,500 per month. Generally, these are much higher than the FMR and AMR values listed above, suggesting that HOME and FMR are effective tools for increasing housing affordability relative to the general market.

The substantial difference between the AMR and HOME/FMR suggests that the existing affordable housing initiatives, like those funded through HOME, might only cater to a market segment. While effective for their target demographic, there may be a gap in affordability for moderate-income families who find the AMR of \$1,800 or even the 27% of rents under \$1,500 challenging yet still need to qualify for the lowest bracket of subsidized housing. To address this, strategies could include advocating for an increase in the allocation of HOME funds to expand the number of affordable units, implementing local subsidies or rent controls, or encouraging development that targets the middle-income bracket—those who earn too much to qualify for traditional subsidies but still struggle with current market rents.

Encouraging private developers to build more rental units that target rents in the \$1,200 to \$1,500 range could help meet the needs of those 27% of the market. Utilizing zoning changes, tax incentives, or expedited permitting could make these projects more appealing to developers. Ensuring that existing affordable housing stays at a lower market rate is crucial. This can be managed through longer-term affordability covenants, acquiring and renovating older properties using HOME funds, and possibly local property tax incentives for landlords who commit to keeping rents affordable.

### **Discussion**

Initial data on housing cost burdens, HOME rents, Fair Market Rent, and area median incomes show a housing market with a spectrum of affordability. While programs like HOME and FMR aim to provide affordable housing options below the area median rent (AMR), their effectiveness depends on how well these set rents align with the needs of the lowest-income residents. The significant gap between median home values, contract rents over time, and the comprehensive Zillow survey data highlight Greenwood's growing housing affordability challenge.

The Zillow survey indicates that median rent is considerably higher than most income levels can comfortably afford, suggesting that many households may struggle to find affordable housing without financial strain. The survey also shows a wide rental price range, with only a small fraction of rentals being affordable to lower-income households under traditional definitions of affordability. This situation suggests that while housing may be available, it is not accessible to all population segments at a cost considered affordable.

In response to this data, strategies to produce or preserve affordable housing must be multifaceted. There is a clear need to increase the supply of affordable housing at and below the median income levels, particularly for renters in the moderate to low-income brackets. This could involve leveraging public funding and private development to create more high-density housing options that offer lower rents without subsidy. Additionally, preservation efforts are crucial to maintaining the existing affordable housing stock, particularly units that may be at risk of converting to market-rate rents due to expiring affordability covenants or economic pressures.

Overall, the analysis underscores the necessity of targeted, data-driven policymaking in housing. Greenwood's authorities need to consider both macroeconomic factors and local demographic trends to devise housing policies that address the specific needs of their community. Supporting development projects that cater to a broader range of income levels, implementing rent controls, providing subsidies or vouchers, and encouraging the preservation of affordable units are all critical steps in ensuring that the housing market serves the entire community effectively.

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

## Introduction

Evaluating the condition of housing is essential for ensuring the safety, comfort, and overall well-being of the community's residents. This analysis includes examining various factors such as the age of the housing stock, the presence of lead-based paint, and the overall upkeep of the units. Understanding the condition of housing also helps identify disparities in living conditions across different neighborhoods and demographic groups. This section explores how these disparities correlate with economic factors and housing policies, highlighting areas where targeted interventions are needed.

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

Greenwood defines conditions of unit to understand the measurements in the tables below. Condition of a unit may be a housing unit that:

- Lacks kitchen facilities
- Lacks plumbing facilities
- Contains more than one person per room
- Has a cost burden of at least 30%

A standard housing unit is defined as any one house, apartment, mobile home, group of rooms or a single room that is occupied or vacant, and intended as separate living quarters.

For the purpose of this discussion, any unit is considered in substandard condition when the residential property that is not up to the local building or housing code. Any unit is considered substandard condition but suitable for rehabilitation if the renovation costs for the unit do not exceed the value of the property: land and buildings combined value.

### Condition of Units

| Condition of Units             | Owner-Occupied |             | Renter-Occupied |            |
|--------------------------------|----------------|-------------|-----------------|------------|
|                                | Number         | %           | Number          | %          |
| With one selected Condition    | 1,960          | 14%         | 3,215           | 35%        |
| With two selected Conditions   | 25             | 0%          | 130             | 1%         |
| With three selected Conditions | 0              | 0%          | 0               | 0%         |
| With four selected Conditions  | 0              | 0%          | 0               | 0%         |
| No selected Conditions         | 11,835         | 86%         | 5,810           | 63%        |
| <b>Total</b>                   | <b>13,820</b>  | <b>100%</b> | <b>9,155</b>    | <b>99%</b> |

Table 34 - Condition of Units

Data Source: 2013-2017 ACS



## Year Unit Built

| Year Unit Built | Owner-Occupied |             | Renter-Occupied |             |
|-----------------|----------------|-------------|-----------------|-------------|
|                 | Number         | %           | Number          | %           |
| 2000 or later   | 4,780          | 35%         | 2,870           | 31%         |
| 1980-1999       | 4,825          | 35%         | 3,585           | 39%         |
| 1950-1979       | 3,570          | 26%         | 2,270           | 25%         |
| Before 1950     | 650            | 5%          | 445             | 5%          |
| <b>Total</b>    | <b>13,825</b>  | <b>101%</b> | <b>9,170</b>    | <b>100%</b> |

**Table 35 – Year Unit Built**

Data Source: 2013-2017 CHAS

## Risk of Lead-Based Paint Hazard

| Risk of Lead-Based Paint Hazard                       | Owner-Occupied |     | Renter-Occupied |     |
|---|----------------|-----|-----------------|-----|
|   | Number         | %   | Number          | %   |
| Total Number of Units Built Before 1980               | 4,220          | 31% | 2,715           | 30% |
| Housing Units build before 1980 with children present | 3,519          | 25% | 1,914           | 21% |

**Table 36 – Risk of Lead-Based Paint**

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

## Vacant Units

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

**Table 37 - Vacant Units**

Data Source: 2005-2009 CHAS

## Need for Owner and Rental Rehabilitation

Given the data on the presence of older housing units and the risk of lead-based paint hazards, particularly in homes built before 1980 that house children, there is need for both owner and rental rehabilitation programs. Specific data points leading to this conclusion are as follows:

**Age of Housing Units:** The data shows many owner-occupied and renter-occupied units were built before 1980. This suggests these units may not meet modern building codes and are more likely to contain outdated materials, including lead-based paint. The age of these units alone is a strong indicator of the potential need for updates and improvements.

**Presence of Lead-Based Paint Hazards:** A specific focus on units built before 1980 that currently house children reveals a serious risk for lead poisoning, which is a major health concern. The percentage of pre-1980 homes with children, 25% (3,519) owner-occupied and 21% (1,914) renter-occupied, indicates the urgent need for lead hazard control measures such as lead paint testing, removal, or encapsulation. Extrapolating from the numbers provided in Table 39, at a minimum 5,433 children live in homes that most probably are exposed to lead paint.

**Reported Conditions:** The percentage of homes reported to have one or more selected conditions (structural, electrical, plumbing, or other issues) can guide targeted rehabilitation efforts. For instance, properties with multiple reported issues may require comprehensive renovations, whereas properties with a single issue might need specific repairs.

**Distribution by Housing Tenure:** The differences in the condition between owner-occupied and renter-occupied units highlight distinct needs. Renter-occupied units show a higher percentage of selected conditions, which may indicate a lack of maintenance or investment from landlords. This suggests a need for regulatory interventions to ensure rental properties are adequately maintained.

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

Considering that 31% of owner-occupied units (approximately 4,280 units from the total owner-occupied) and 30% of renter-occupied units (approximately 2,750 units from the total renter-occupied) were built before 1980, and a significant portion of these house children, a rough estimate would suggest that thousands of units may contain LBP hazards. Specifically, focusing on those with children present provides a more targeted estimate of where immediate interventions are necessary.

### **Discussion**

The presence of LBP in homes occupied by low or moderate-income families is particularly concerning due to the limited resources available for home maintenance and renovation. These families might not be financially able to mitigate the hazard independently, underscoring the need for public health interventions and assistance programs.

Strategies to address this issue could include targeted grant programs for lead paint removal, prioritized inspections, and community education campaigns about the dangers of lead and the importance of testing and renovation. Housing policies could also mandate landlords to certify that rental properties meet lead safety standards before being leased to tenants, particularly where children are present.

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

### Introduction

There are no public housing units located within the City of Greenwood.

The State of Indiana issues Housing Choice Vouchers that could be used within Greenwood. HUD Housing Choice Vouchers allow households to access housing they otherwise could not afford. HCV recipient households pay 30-40% of their gross monthly income towards rent and utilities, and the voucher pays the remainder. The charts in this section reflect the Housing Choice Voucher program for the entire State of Indiana. The Indiana Housing and Community Development Authority has shared that of the total vouchers reported in this table, 324 are in use in Johnson County.

### Totals Number of Units

|   | Program Type |           |                |          |                |               |                                     |                            |            |
|---|--------------|-----------|----------------|----------|----------------|---------------|-------------------------------------|----------------------------|------------|
|   | Certificate  | Mod-Rehab | Public Housing | Vouchers |                |               |                                     |                            |            |
|   |              |           |                | Total    | Project -based | Tenant -based | Special Purpose Voucher             |                            |            |
|   |              |           |                |          |                |               | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers available   |              |           |                | 4,701    |                |               | 43                                  | 0                          | 1,027      |
| # of accessible units   |              |           |                |          |                |               |                                     |                            |            |
| <b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b> |              |           |                |          |                |               |                                     |                            |            |

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

**Describe the supply of public housing developments:**

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

No public housing units are located in Greenwood or Johnson County.

**Public Housing Condition**

| Public Housing Development | Average Inspection Score |
|----------------------------|--------------------------|
|                            |                          |

Table 39 - Public Housing Condition

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

No public housing units are located in Greenwood or Johnson County.

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

While there are no public housing units located in the City of Greenwood or Johnson County, the State of Indiana, via the Indiana Housing and Community Development Authority, has several initiatives to improve the lives of persons using housing choice vouchers (HCV):

- Commit up to 20% of the HCV program funds or up to 250 units over the next five years for permanent supportive housing (PSH) serving disabled, chronically homeless, and veteran populations.
- Create aging-in-place opportunities and partnerships with such programs as rental housing set-asides, owner-occupied rehabilitation, energy programs, etc.
- Partner with the Governor’s Council on Aging to conduct landlord outreach, which includes education about programs and funding available for home modifications that can provide aging-in-place opportunities to HCV participants
- Collaborate with FSSA to increase Mainstream voucher issuance to Money Follows the Person recipients, furthering the resources and promoting the choice of independent living.

**Discussion:**

There are no public housing units located in the City of Greenwood or Johnson County

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

### Introduction

Greenwood has limited access to programs that target homeless individuals or families. For households in crisis, most of the locations of programs and housing for homeless individuals and families are in Bartholomew County. The only project within Johnson County listed in the 2023 Housing Inventory Count for the Balance of State Continuum of Care was an emergency Motel Voucher Program. The program is listed as a tenant-based and scattered site with 21 beds. There are options within Indianapolis, to the north of Greenwood. However, many stakeholders state that households in crisis choose to stay on a friend’s or relative’s couch or move to another small town instead of moving to shelter within the larger City. Table 43 includes all programs listed for Region 11, not just Johnson County.

### Facilities and Housing Targeted to Homeless Households

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

**Table 40 - Facilities and Housing Targeted to Homeless Households**

Data Source Comments:

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

The challenge in determining Greenwood public services is that multiple, separate listings vary based on the organization’s ability to update its list. The City of Greenwood has regularly checked with three main sources: the INConnect website by the State of Indiana Family Supportive Services Administration, findhelp.org, and consultations with the local stakeholders. The available services listed by each organization are different and are not specifically targeted at those experiencing homelessness.

**Health:** Franciscan Health is located in Indianapolis. Family medical practices are located along the geographic boundaries between Marion County and Johnson County.

**Mental Health:** Franciscan Health eliminated its behavioral health programming in 2023, and Valle Vista Health System provides behavioral health care to the community. They offer care for a broad range of psychiatric and addiction disorders. They provide care to adults and patients as young as twelve. The programs include inpatient, outpatient, and medication-assisted treatment for adults and residential and inpatient treatment for children and adolescents. These programs are designed to help adults, children, and teens learn the necessary skills to regain confidence, heal, and successfully function at home, work, school, and in their communities.

Reach for Youth provides mental health, intervention, and restorative justice services for Central Indiana youth and their families. These services address behavioral, cognitive, emotional, and relational challenges. Services include individual therapy, family therapy, outpatient psychiatry and medication management, group therapy services, teen court, restorative justice circles, workshops, and education and training.

Johnson Memorial Health is constructing a dedicated behavioral health facility, slated to open early 2025. The Johnson County ARPA Committee allocated ten million dollars, but had concerns about the County running the facility and determined Johnson Memorial Health was willing. “Only 50% of the people suffering from mental illness will receive the care they need,” said Dr. David Dunkle, president and CEO of Johnson Memorial Health. “Access to behavioral health care has been a distant reality for many members of our county.”

**Employment Services:** Express Employment Professionals work with job seekers to help them find the right job based on their skills and experience. Express Employment Professionals offers a variety of jobs, including full-time, part-time, and temporary positions. The program includes job search assistance, job placement, and skills assessment.

Bridges Alliance of Johnson County provides job and life skills in a cohort fashion to participating County residents. Greenwood CDBG sponsors three Greenwood residents each program year.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their**

**families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

According to the Indiana 211 Interaction Dashboard, from May 2023 to May 2024, Indiana 211 received 2,747 calls from Johnson County residents. Of those calls, over 1,500 came from female residents, 1,326 were for housing requests, and 287 were seeking emergency shelter. Residents made over 580 calls seeking rental assistance to prevent eviction.

In the same 12-month time period, Indiana 211 received 81 calls for the motel housing voucher, and 30.9% of those needs went unmet. Johnson County has many unmet calls for housing assistance or emergency shelter.



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

### Introduction

While Greenwood lacks homeless and emergency shelters, it does have several in-city facilities for residents with special needs, and facilities in Johnson County can address an even wider variety of needs.

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

**Elderly and Frail Elderly:** The Social of Greenwood is a non-profit day center that focuses on services for older people. These include community referrals for low-income housing, senior care, independent and assisted living, transportation, meal and food insecurity programs, adult protective services, elder law, and support groups. In-house, they offer weekday hot lunches and fitness programming.

INConnect Alliance and CICOA are Indiana-based agencies that provide referrals and assistance for the elderly and caregivers. Their services align with the Social: meals and nutrition, transportation, housing, and caregiver services.

**Persons with Disabilities:** Gateway Services, Inc. of Johnson County provides day, respite, and transportation services for residents with disabilities. Stakeholder consultations highlighted the need for affordable, accessible housing near the County's limited fixed-route transportation system.

**Persons with HIV/AIDS and their Families:** In 2022, Johnson County had nine new HIV/AIDS diagnoses and 173 people with an existing diagnosis living in the County, according to the Indiana Department of Health's Annual *Surveillance Report Spotlight on HIV, STD & Viral Hepatitis* publication.

The Damien Center is the largest and oldest HIV/AIDS service organization in Indiana and offers services to 25% of Indiana's HIV/AIDS population. IU Health LifeCare is the largest provider of HIV treatment and medical prevention services in Indiana, offering comprehensive care and preventative services for residents. Indianapolis is a direct recipient of HUD Housing Opportunities for Persons with Aids (HOPWA) funding, a resource designated to serve those living with HIV/AIDS. Greenwood is included in the metro region and is served by HOPWA funding.

There is no data publicly available to determine the permanent support housing needs for those with HIV/AIDS. Region 11 of the Indiana Balance of State Continuum of Care reports that six Permanent Supportive Housing (PSH) units are available in Region 11; none are in Johnson County. The CoC estimates 75 additional units of PSH to be necessary. Region 11 utilizes a coordinated entry system to track requests for housing needs, including those needing supportive services along with their housing,

tracking information in HMIS. Since the coordinated entry process and HMIS data systems are only used by some providers, the community need is likely to be higher.

**Public Housing Residents:** There are no public housing units in Johnson County or as part of the State of Indiana program. Of those receiving housing choice vouchers, 100% are families requesting accessibility features. More affordable housing with accessibility features is needed to meet the needs of these voucher holders. Stakeholders also listed units with wrap-around services for housing choice voucher holders as a significant need.

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

Greenwood has no formal discharge policy from public institutions; the Region 11 Planning Council, which includes Greenwood, follows the state of Indiana policies.

**Foster Care:** Each state must write a Chafee Plan outlining its plan to implement the Foster Care Independence Act of 1999 (FCIA), assisting young people while they transition from foster care to stable housing. Indiana's Plan provides youth ages 14-18 with independent living services, preparing them to live as self-sufficient adults, including a comprehensive independent living assessment; services are geared to assist the youth in areas needing improvement, including financial, housing, mentoring, counseling, employment, education and other appropriate support.

**Health Care:** The Bureau of Quality Improvement Services ensures all individuals moving from State-operated facilities, large private ICF/MR settings, and nursing homes are monitored to ensure that the transition is proceeding smoothly, that the individuals' Individualized Support Plan is implemented appropriately, and that any concerns that occur during the transition are dealt with quickly. Individuals transitioning from a state-operated facility are surveyed six months after the post-transition process is completed, using the residential services and support survey instrument. Additionally, specialty evaluations during the transition process are monitored for individuals transitioning from state-operated facilities.

**Mental Health:** A formal protocol was implemented for individuals discharged from state institutions of care under statute IC-12-21-2-3. Other protocols are being developed for each Community Mental Health Center in Indianapolis. The Indiana Family and Social Services Administration and the Division of Mental Health and Addictions implemented their policy in October 2003, directing the Gatekeeper's responsibility to develop a discharge plan and to ensure that no person leaving a state-operated institution will be discharged to homelessness. The state-operated facility staff develops the discharge plan, and consumer participation in the development of the plan is documented. This policy applies to patients transferred to or discharged from a state institution administered by the Division of Mental Health.

**Legal Custody:** Johnson County Jail declined to provide information on its procedure for transitioning those in residential incarceration safely back into the community.

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

Greenwood will undertake activities that support the goal to expand and improve affordable housing options by funding programs that provide:

1. Financial assistance to help low- to moderate-income households with down payment and closing cost assistance, weatherization assistance, correction of recognized health and safety hazard assistance, financial literacy, rental and utility assistance, and homebuyer education. United Way rental assistance will help six households and Salvation Army rental assistance will help five households.
2. Supportive services for low- to moderate-income and special needs residents. Greenwood Education Foundation will help 17 children with behavioral health needs. Bridges of Johnson County will help three adults with job training services.

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

Please see the answer in the above section.

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

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

Local and state regulations on zoning and building are often the most recognized barriers to affordable housing. In October 2020, Greenwood adopted a Unified Development Ordinance, restricting the type of homes built in a particular neighborhood. The ordinance includes minimum lot size and square footage requirements, prohibitions on multi-family homes in all but small portions of the city, and a minimum number of parking spaces for residential areas.

Greenwood approved additional multi-family zones and constructed more multi-family homes in the past five years. However, a disproportionate number of large-lot, single-family homes were added. This is a strong barrier to entry that takes up a lot of land and limits potential developer interest in multi-unit affordable housing.

The City is revising its Comprehensive Plan, and the final version will not be released before publication of the Consolidated Plan. Indiana requires cities to have Comprehensive Plans as a guide for future development, including land use and zoning. It is the City's hope the new Comprehensive Plan will create additional opportunities for multi-family zones.

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

### Introduction

Greenwood’s economy is strong but tied to the Indianapolis Metropolitan Area. The Analysis of Impediments showed that many residents from Greenwood commute to outlying areas, particularly Marion County to the north, for employment.

### Economic Development Market Analysis

#### Business Activity

| Business by Sector                            | Number of Workers | Number of Jobs | Share of Workers % | Share of Jobs % | Jobs less workers % |
|---|-------------------|----------------|--------------------|-----------------|---------------------|
| Agriculture, Mining, Oil & Gas Extraction     | 53                | 0              | 0                  | 0               | 0                   |
| Arts, Entertainment, Accommodations           | 3,136             | 4,834          | 14                 | 18              | 4                   |
| Construction                                  | 1,441             | 1,290          | 6                  | 5               | -1                  |
| Education and Health Care Services            | 4,341             | 4,840          | 19                 | 18              | -1                  |
| Finance, Insurance, and Real Estate           | 1,375             | 1,220          | 6                  | 5               | -1                  |
| Information                                   | 325               | 168            | 1                  | 1               | 0                   |
| Manufacturing                                 | 3,107             | 1,245          | 14                 | 5               | -9                  |
| Other Services                                | 903               | 956            | 4                  | 4               | 0                   |
| Professional, Scientific, Management Services | 1,683             | 1,068          | 7                  | 4               | -3                  |
| Public Administration                         | 0                 | 0              | 0                  | 0               | 0                   |
| Retail Trade                                  | 3,377             | 7,020          | 15                 | 26              | 11                  |
| Transportation and Warehousing                | 1,860             | 2,542          | 8                  | 9               | 1                   |
| Wholesale Trade                               | 1,310             | 1,579          | 6                  | 6               | 0                   |
| Total   | 22,911            | 26,762         | --                 | --              | --                  |

**Table 41 - Business Activity**

Data Source: 2013-2017 ACS (Workers), 2017 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

|  |        |
|--|--------|
| Total Population in the Civilian Labor Force   | 30,564 |
| Civilian Employed Population 16 years and over | 29,685 |
| Unemployment Rate                              | 2.94   |
| Unemployment Rate for Ages 16-24               | 4.79   |
| Unemployment Rate for Ages 25-65               | 2.25   |

**Table 42 - Labor Force**

Data Source: 2013-2017 ACS

| Occupations by Sector                            | Number of People |
|--|------------------|
| Management, business and financial               | 7,475            |
| Farming, fisheries and forestry occupations      | 1,110            |
| Service  | 3,080            |
| Sales and office                                 | 7,030            |
| Construction, extraction, maintenance and repair | 2,335            |
| Production, transportation and material moving   | 1,895            |

**Table 43 – Occupations by Sector**

Data Source: 2013-2017 ACS

## Travel Time

| Travel Time        | Number        | Percentage  |
|--------------------|---------------|-------------|
| < 30 Minutes       | 17,180        | 62%         |
| 30-59 Minutes      | 9,185         | 33%         |
| 60 or More Minutes | 1,328         | 5%          |
| <b>Total</b>       | <b>27,693</b> | <b>100%</b> |

**Table 44 - Travel Time**

Data Source: 2013-2017 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

| Educational Attainment                      | In Labor Force    |            | Not in Labor Force |
|---|-------------------|------------|--------------------|
|   | Civilian Employed | Unemployed |                    |
| Less than high school graduate              | 1,890             | 0          | 995                |
| High school graduate (includes equivalency) | 5,845             | 380        | 1,840              |
| Some college or Associate's degree          | 7,180             | 115        | 1,235              |

| Educational Attainment      | In Labor Force    |            | Not in Labor Force |
|-----------------------------|-------------------|------------|--------------------|
|                             | Civilian Employed | Unemployed |                    |
| Bachelor's degree or higher | 9,110             | 165        | 809                |

**Table 45 - Educational Attainment by Employment Status**

Data Source: 2013-2017 ACS

### Educational Attainment by Age

|   | Age       |           |           |           |         |
|---|-----------|-----------|-----------|-----------|---------|
|   | 18–24 yrs | 25–34 yrs | 35–44 yrs | 45–65 yrs | 65+ yrs |
| Less than 9th grade                       | 40        | 565       | 35        | 530       | 315     |
| 9th to 12th grade, no diploma             | 700       | 275       | 795       | 670       | 495     |
| High school graduate, GED, or alternative | 1,475     | 2,225     | 1,760     | 4,255     | 3,710   |
| Some college, no degree                   | 1,605     | 1,730     | 2,075     | 2,245     | 2,060   |
| Associate's degree                        | 69        | 455       | 950       | 1,155     | 355     |
| Bachelor's degree                         | 695       | 2,495     | 2,064     | 2,665     | 870     |
| Graduate or professional degree           | 50        | 815       | 855       | 1,199     | 945     |

**Table 46 - Educational Attainment by Age**

Data Source: 2013-2017 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

| Educational Attainment                      | Median Earnings in the Past 12 Months |
|---|---------------------------------------|
| Less than high school graduate              | 85,415                                |
| High school graduate (includes equivalency) | 79,245                                |
| Some college or Associate's degree          | 85,667                                |
| Bachelor's degree                           | 110,729                               |
| Graduate or professional degree             | 116,085                               |

**Table 47 – Median Earnings in the Past 12 Months**

Data Source: 2013-2017 ACS

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

According to the data presented, Education and Health Care Services (17%), Retail Trade (14%), and Arts, Entertainment, Accommodations (13%) are the three largest employment sectors.

### Describe the workforce and infrastructure needs of the business community:

Stakeholder interviews identified transit as the largest business-related infrastructure issue facing Greenwood. While the City has its airport and sits alongside Interstate 65 and multiple north-south corridors; the need for affordable public transit options continues. Gateway Services of Johnson County offers limited, fixed route services countywide and a few blocks into Indianapolis to the north. Limited advanced door-to-door transit is available on a first-come, first-served model. The need for public transit includes more frequent services and East-West routes to industrial and employment centers to the East. Greenwood has invested significantly in trails and walking paths, but they need to be more cohesive, and pedestrian safety concerns city employees.

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

Greenwood's Chamber of Commerce partnered with Aspire Johnson County, a local economic development organization that seeks to attract, retain, and expand businesses in the county. Hopefully, the benefits of this partnership will organically reveal themselves.

One of the community's largest assets is the Indy South Greenwood Airport. The airport welcomes and services local and transient aircraft, jets, pistons, and turbines. It is home to two flight schools, aircraft rental services, and two aircraft maintenance facilities providing 24-hour customer service.

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

Based on the numbers provided, 10% of Greenwood residents do not have a high school diploma or equivalent, 31% have a high school diploma or equivalent, 29% have some college or an Associate's degree, 20% have a Bachelor's degree, and 9% have an advanced degree. The number of area retail and service jobs that do not require a high school diploma as a condition of employment afford jobs for residents who did not complete high school or obtain a General Equivalency Degree.

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

Central Nine Career Center offers high school students formal training in 27 areas, including trades, to help prepare students for careers in the community. The largest four education sectors in the program are manufacturing, healthcare, construction, and information technology. Central Nine Career Center recently added early childhood careers as a program to meet the growing demand in that sector.



The biggest barrier to providing programs for people entering the program is the organization's capacity to provide them. Each area high school within the Central Nine Career Center can only accommodate so many students, and the demand often exceeds the available spots. Stakeholders mentioned that another barrier is the lack of affordable housing for students who might be on their own without a high school degree, that an increasing number of students are kicked out of their homes and end up living in cars or couch surfing.

Central Nine staff also noticed that students must turn down apprenticeship opportunities because they cannot afford a car and insurance.

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

Yes

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

The Indianapolis Metropolitan Planning Organization (IMPO) is Central Indiana's federally designated regional planning organization.

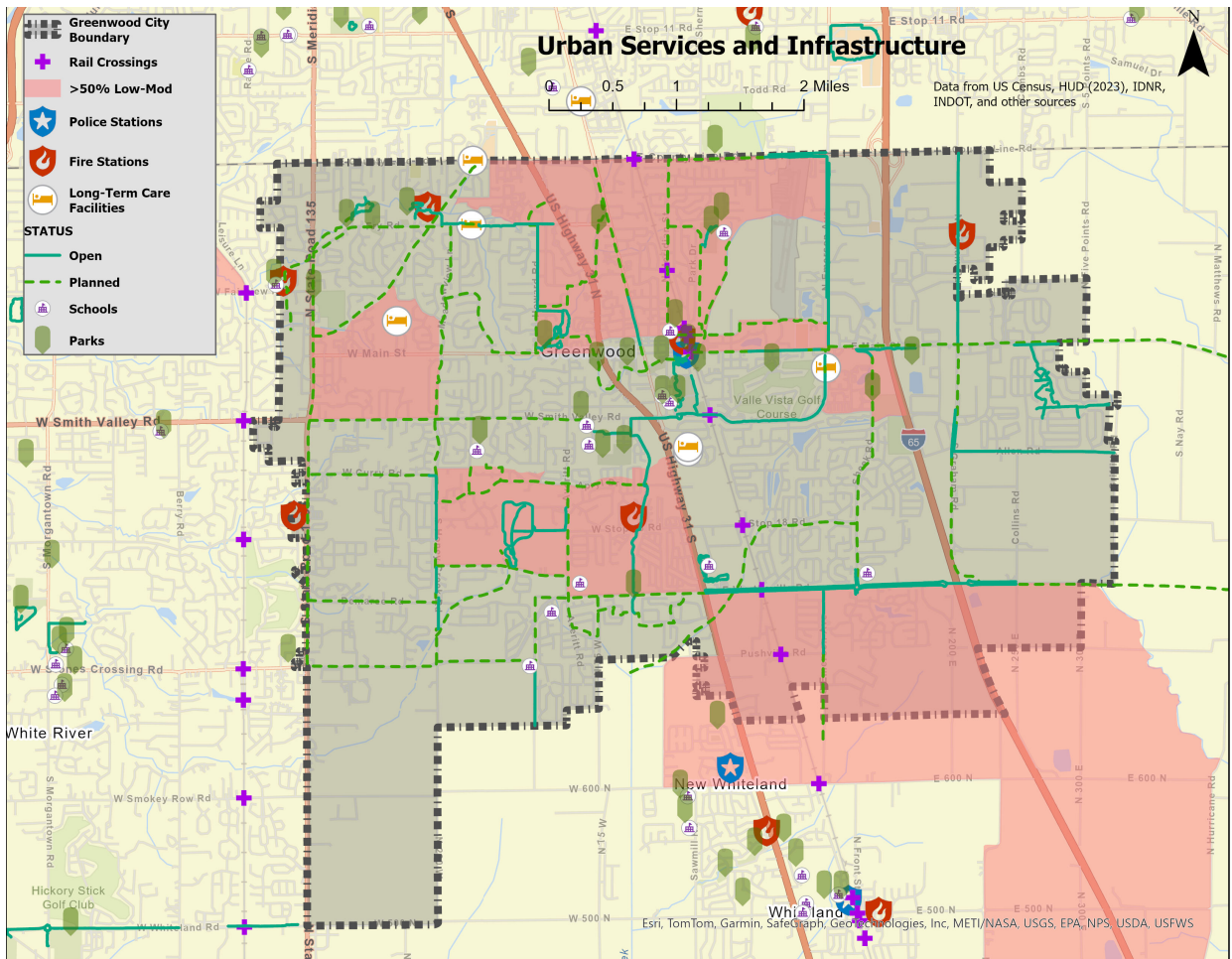
As a city in Johnson County, Greenwood is part of the nine-county Indianapolis region, defined as Marion, Boone, Hamilton, Hancock, Hendricks, Johnson, Madison, Morgan, and Shelby Counties. The Regional Economic Development Strategy focuses on three main initiatives:

- Regional Transit Development
- Incubation and Job Creation at 16 Tech
- Regional Trail and Pedestrian Walkway development.

These initiatives have strong support and address the desire to be more competitive in attracting high-tech jobs nationally to the region.

**Discussion**

The MPO plans and programs funding within a specific area, known as the Metropolitan Planning Area (MPA). The MPA includes the urbanized area of Central Indiana (the areas that are already mostly developed, identified on the map by the Urbanized Area Boundary - UAB), plus the areas that are expected to urbanize over the next 20 years. The MPO guides the development of a multi-modal transportation system within the MPA. Any roadway or pathway that runs along an outer edge of the UAB is considered within the UAB. Any roadway or pathway along an outer edge of the MPA is regarded as within the MPA. While the IMPO traditionally plans regionally for transportation investments, other planning elements have yet to be planned with regional coordination (land use, water, resiliency, etc.) included in the current planning document.



Services available

## **MA-50 Needs and Market Analysis Discussion**

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

Census Tract 18081610102, located in the south of Greenwood along its border with New Whiteland, has a substantial number (25%, or 867 units) of owner-occupied housing that has one housing problem; the percentage of units with two housing problems is nil, however, implying that there is a high number of older, but well-kept units. There are also 129 rental units with two or more selected conditions. The Census Tract is shaped like a horseshoe, with the prongs heading south to envelop the Town of New Whiteland (outside of the City of Greenwood). While some new residential development is occurring in this area, much older development represented a growth surge in the 1970s and 1980s down US-31.

Concentrations of these problems are defined as a large number, or more than 200 households experiencing these problems in any single census tract.

Further to the west, in Census Tract 18081610704, about 81% of rental units (523 units) have at least one housing condition; however, there are no units with two or more selected conditions. Again, the geography of this tract is non-regular, encompassing older communities of Center Grove, Waterloo, and Bartersville.

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

Concentrations of these racial or ethnic minorities are defined as a large number of households living in any single census tract.

Census Tract 18081610403, located south and west of the Central Business District, contains 10% of "other" racial classifications. However, it is not immediately clear if these are misclassifications by people entering a non-recognized race in the Census long form (for example, there appear to be many "Brazilians," which would normally be classified as Hispanic according to the U.S. Census). By and large, however, minority populations appear to be distributed across the City.

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

Areas around US-31 tend to be older, dating to the 1970s and 1980s, and include some multi-family housing but are predominantly single-family. There has been a surge in housing development in these areas in the past decade, primarily pivoting off improvements to the I-65, I-69, and US-31 corridors,

particularly the (currently being completed) limited-access upgrade to I-69. New development is predominately single-family owner-occupied housing for middle- or upper-middle-income markets.

**Are there any community assets in these areas/neighborhoods?**

Development in these areas orients more to other communities (New Whiteland, Bargersville, etc.) than Greenwood. There are minimal public recreational opportunities in New Whiteland; Bargersville is currently expanding the scope of its parks and recreational system to accommodate its anticipated new role as a first-tier suburb.

**Are there other strategic opportunities in any of these areas?**

Overall, Greenwood's strategic housing opportunities should focus on blending preservation with progressive development, enhancing infrastructure to support growth, and fostering inclusive communities that accommodate and celebrate demographic diversity. In Census Tract 18081610102, most owner-occupied units have only one reported housing problem, with no units having two or more problems. This suggests an opportunity for targeted interventions to address these singular issues, potentially through community-driven revitalization programs or grants to preserve the quality of these older homes.

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

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

Broadband providers are hesitant to offer fiberoptic internet in all areas equitably. Providers report that sustainable return on investment is hard to achieve in rural and low-income areas. Providers allege problems in Johnson County, including a trend by pole owners to slow, delay, or outright block access to utility poles in rural areas, causing rural network builds to be indefinitely delayed.

Unfortunately, there is no uniform regulatory framework to assist in resolving disputes. Having support from Johnson County and the cities within to help resolve such issues will help connect Johnson County residents to the promise of the Internet sooner and result in spending the limited grant funds available for rural deployment more efficiently.

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

Thanks to monopoly corporations like Comcast (Xfinity), Charter (Spectrum), and AT&T (Uverse), Americans do not have real choice in internet service. The report shows no real competition in the broadband market. Rural America is ignored by internet providers: their DSL networks overwhelmingly do not support broadband speeds - despite many billions spent over years of federal subsidies and state grant programs.

Efforts to increase investment in more rural areas have largely failed. State regulations vary, but the same trend results in every state - investment by the large ISPs is correlated to competition rather than the regulatory environment. Competition between a cable monopoly and a telephone monopoly is not sufficient for high-quality Internet access; it helps to ensure connections at the minimum definition of broadband.

Cable networks are capable of delivering high-speed broadband to everyone within their service area, a legacy of the local franchising requirements that required service to all areas with a specified housing density. More than half of states have removed local authority to negotiate such provisions, but they bear some responsibility for the far-reaching cable networks.

Large providers fight over urban, not rural, customers. More than 98% of the urban population (about 259 million) have broadband access, according to the FCC's *2020 Broadband Deployment Report*, analyzing data from December 2018. About four million urban residents, often in low- to moderate-income areas, remain without broadband access. In rural areas, less than 78% of the population (50

million people) have broadband access, leaving more than 14 million rural residents without high-speed Internet access per the FCC, but as many as 42 million, according to other reports.

Public data on deployment is flawed and may push policymakers to misunderstand the true problems in broadband access nationwide. The FCC announced a plan to produce more accurate broadband deployment data that will not be implemented for the first round of the FCC's Rural Digital Opportunity (RDO). The 2017 report, *AT&T's Digital Divide in California*, from the Haas Institute for a Fair and Inclusive Society at UC Berkeley offers an investigation format, highlighting how AT&T invested in Fiber-to-the-Home in higher-income neighborhoods throughout California while leaving the low-income communities on slow DSL.

Most households touched by the Connect America Fund (CAF) already need another subsidy to achieve high-quality Internet access. Not even a year after dispersing CAF subsidies, the FCC plans to distribute the \$20.4 billion RDO to support broadband deployment in many of the same areas. Unlike the CAF, which handed out money to the largest providers, the RDO awards through a reverse auction that prioritizes faster speeds and is open to many types of broadband providers.

Rural areas need to look to their city councils or municipal electric utilities to explore ways of improving high-speed Internet service. Rural cooperatives and municipal networks are expected to participate in the RDO, leveraging the subsidies to build gigabit fiber networks. Many cities and small towns have already improved their communities' Internet service options by building their own networks without federal funds.

A 2017 Pew Research Center report found that 70% of the public believes that local governments should be able to invest in better Internet infrastructure. 19 states erected barriers to these municipally owned networks and only serve to discourage investment by preventing competition. The fact is that large providers have not answered the digital divide. Communities must find their own way, whether working in partnership with local ISPs and cooperatives or building their own community networks.

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

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

Purdue University released the Indiana Climate Change Impacts Assessment (INCCIA) to describe historical climate trends and future projections that detail how our climate will continue to change. Changing climate patterns affect individuals and aspects of society, including human health, public infrastructure, water resources, agriculture, energy use, and ecosystems.

Indiana has warmed by 1.2° since 1895, and temperatures are projected to rise 5-6° by mid-century, with significantly more warming expected by the end of the century. Rising temperatures increase the chance of extreme heat, reduce the possibility of extreme cold, and change the timing and length of the frost-free growing season. These changes impact air quality, extend allergy season, and create more favorable conditions for pests and invasive species.

Extreme cold events are declining; cold temperatures control populations of disease-carrying insects such as mosquitos, ticks, and other forest pests. Warmer winters will allow other pests to expand their ranges into Indiana.

Increased precipitation, especially heavy rain, will increase flooding risk and pollute water as it combines with sewer system overflow and farm field fertilizer runoff. Especially in Greenwood where all but one area with 51% or higher of low- to moderate-income residents contain or are adjacent to a floodplain. Warm summers with the same or less rain increase crops and drinking water supply stress, especially when residents compete with industry for water access.

Extreme weather and fire events cost the federal government over \$350 billion during the last decade, and this excludes costs related to hurricanes Harvey, Irma, and Maria in 2017. The US Government Accountability Office reported in 2017 that costs will likely rise as climate change continues. By mid-century, federal disaster cleanup costs could nearly double, increasing by \$12 billion to \$35 billion annually.

Locally, across the Midwest, a twofold to threefold increase in storm events exceeding a two-day five-year return period is projected by the late century under the high emissions scenario, with one-day 20-year return period storms increasing by about 20%. Indiana has about 15 tornadoes per year that rate at least EF1 on the Enhanced Fujita scale, in which EF5 tornadoes are the most damaging. Since 1960, tornadoes have been seen every month, mostly in April to June. There is significant variation year to year and no trend in tornado activity. Warming temperatures could lengthen the storm season, but predictions for future severe storms are difficult to make. Scientists look at the "ingredients," such as instability and vertical wind shear, that can lead to thunderstorms and tornadoes. Those ingredients are expected to increase under a changing climate, but that doesn't necessarily mean they will lead to increased storm activity or more severe storms.

Models are used to estimate the likelihood of increased storm activity. Early projections suggest an increase in the frequency and intensity of storms, but considerable uncertainty remains.

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

Indiana's changing climate will bring higher temperatures, longer heat waves, more hot days, and frequent extreme storm events affecting the health of all residents, especially those with low- to moderate-income. Money allows a resident to more-easily respond to extreme weather or disasters, such as renting a hotel room when the block loses power, buying bottles of water after sewage enters the drinking water supply, being less likely to live in prefabricated housing without access to a basement or shelter to avoid tornado and severe weather events, and being able to afford post-event therapy services.

Children and the elderly are at a high risk of suffering from rising temperatures. Indiana's population of people 65 and older, a demographic with high vulnerability to heat-related illness and death, is growing. In 2015, that age group comprised 14.5% of the state's population. By 2050, it will be more than 20%. The elderly are likely to have more chronic health issues, respiratory conditions, diabetes, and cardiovascular diseases than younger residents and often live alone, have fixed incomes, and lack the support systems to help them cope with extreme heat.

Today, about 35% of residents are low-income. Low-income households are particularly vulnerable to climate change-related health impacts. Low-income neighborhoods are disproportionately in locations with higher pollution and greater exposure to weather extremes (near floodplains and areas with poor drainage). Poor housing quality and overcrowding increase the risk that an extreme weather event will temporarily or permanently displace members of these communities. Low-income communities often lack access to affordable health care, have lower health literacy, are subjected to greater environmental exposures, and have fewer resources to recover from the damage caused by an extreme weather event. Many Hoosier families are just one crisis or disaster away from hardship and have limited capacity to cope with climate change.

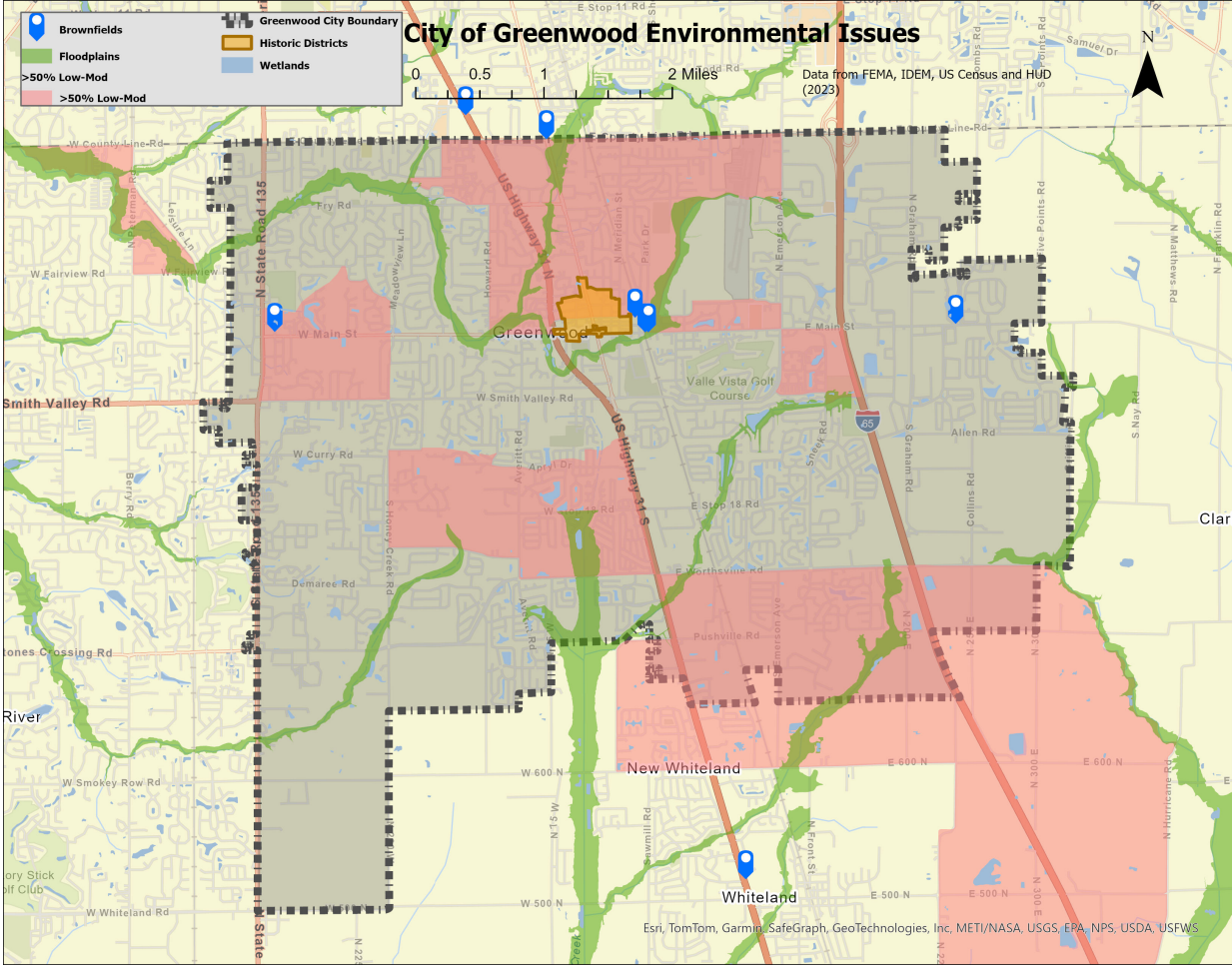
Rising temperatures pose health risks for those doing physical labor, jobs typically held by those with lower incomes, such as farm, construction, landscaping, and manufacturing workers. Hot, humid weather can be deadly, making it difficult for the body to keep cool, increasing the risk of heat exhaustion and heat stroke. Dangerous humidity, expected to occur more frequently, is especially problematic for the very young, elderly, and people with underlying health conditions. By mid-century, Indiana is expected to have about 10 to 30 dangerous days per year, with far southern areas of the state reaching up to 50 days per year.

Behavioral health is a concern following climate change-driven extreme events. Post-traumatic stress disorder (PTSD) is observed following an extreme weather event, a recent review reported that PTSD can develop among 30 - 40% of those directly affected, 10 - 20% of first responders, and 5 - 10% of the



general population following a disaster. The frequency of serious illnesses, such as anxiety, depression, and PTSD, among New Orleans residents was estimated to have doubled following Hurricane Katrina. Although the impacts lessen over time, elevated rates of mental illness are apparent even years later.

Other impacts of climate change include increases in violent and property crimes, decreases in agricultural yields, and a variety of other impacts projected to harm Indiana’s economy cumulatively. Increases in poverty can affect individuals’ access to health care and combined with decreases in agricultural yields and rising food prices, can exacerbate food insecurity in the state. The overall health impact on individuals will depend on many factors, including socioeconomics and demographics, environmental factors, and the extent of exposure to hazards.



LMA and floodplain comparison

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

According to stakeholder input and data analysis, affordable housing access is the single greatest need in the community. There is a high demand for supportive services for low- to moderate-income residents, but that is a result of the high cost of housing. Households experiencing a housing cost burden need additional support to afford transportation, food, and childcare. With those challenges, Greenwood developed goals to assist low- to moderate-income residents in the city as efficiently as possible, given limited CDBG funding and community restraints.

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

**Geographic Area**

**Table 48 - Geographic Priority Areas**

|  |   |  |
|--|---|--|
| <b>1</b>   | <b>Area Name:</b>   | City Wide Initiatives  |
|  | <b>Area Type:</b>   | Local Target area  |
|  | <b>Other Target Area Description:</b>   |  |
|  | <b>HUD Approval Date:</b>   |  |
|  | <b>% of Low/ Mod:</b>   |  |
|  | <b>Revital Type:</b>  | Comprehensive  |
|  | <b>Other Revital Description:</b>   |  |
|  | <b>Identify the neighborhood boundaries for this target area.</b>   | The City of Greenwood  |
|  | <b>Include specific housing and commercial characteristics of this target area.</b>   | The housing and market analysis discusses the needs in the community.  |
|  | <b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>                                       | The consultation and citizen participation process identified that low- to moderate-income residents need services through the City. |
|  | <b>Identify the needs in this target area.</b>  | The housing and market analysis discusses the needs in the community.  |
| <b>2</b>   | <b>Area Name:</b>   | Low Mod Census Tracts  |
|  | <b>Area Type:</b>   | Local Target area  |
|  | <b>Other Target Area Description:</b>   |  |
|  | <b>HUD Approval Date:</b>   |  |
|  | <b>% of Low/ Mod:</b>   |  |
|  | <b>Revital Type:</b>  | Comprehensive  |
|  | <b>Other Revital Description:</b>   |  |
| <b>What are the opportunities for improvement in this target area?</b> | The City of Greenwood has positive economic growth and demand for affordable housing and self-sufficiency services thought the City.                              |  |
| <b>Are there barriers to improvement in this target area?</b>          | Greenwood CDBG is working educate citizens, business owners, and city staff about the necessity for accessible, affordable housing and self-sufficiency programs. |  |

|   |   |
|---|---|
| <b>Identify the neighborhood boundaries for this target area.</b>   | Greenwood has eight census tracts with 51% or higher low- to moderate-income residents. A map of the eight areas is included as part of this section.   |
| <b>Include specific housing and commercial characteristics of this target area.</b>   | There have been no specific trends as to the percent of rental or homeowner occupied housing in these tracts.   |
| <b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b> | The consultation and citizen participation process identified the need for assistance in low-to moderate-income areas but participants did not identify a specific area.  |
| <b>Identify the needs in this target area.</b>  | <p>The citizen participation comments identified the need for youth programming, homelessness prevention, and programming for seniors. Rent and mortgage assistance, owner-occupied repair, and renovating older homes for new home buyers were identified when asked about housing services. They also mentioned adding more pedestrian paths and ADA accessibility improvements to existing pedestrian pathways.</p> <p>Stakeholders identified the need for homeless shelters, prevention and wrap-around services as a great need, so that people experiencing homelessness don't have to travel to the county to the north of Greenwood for services. They also mentioned the need for affordable housing with three or more bedrooms.</p> |
| <b>What are the opportunities for improvement in this target area?</b>  | The 3.7% vacancy rate in Greenwood has increased competition for the limited number of affordable housing options. Stakeholders mentioned a migration out of Johnson County due to a significant increase in the cost of living.  |
| <b>Are there barriers to improvement in this target area?</b>   | Greenwood CDBG is working educate citizens, business owners, and city staff about the necessity for accessible, affordable housing and self-sufficiency programs.   |

### General Allocation Priorities

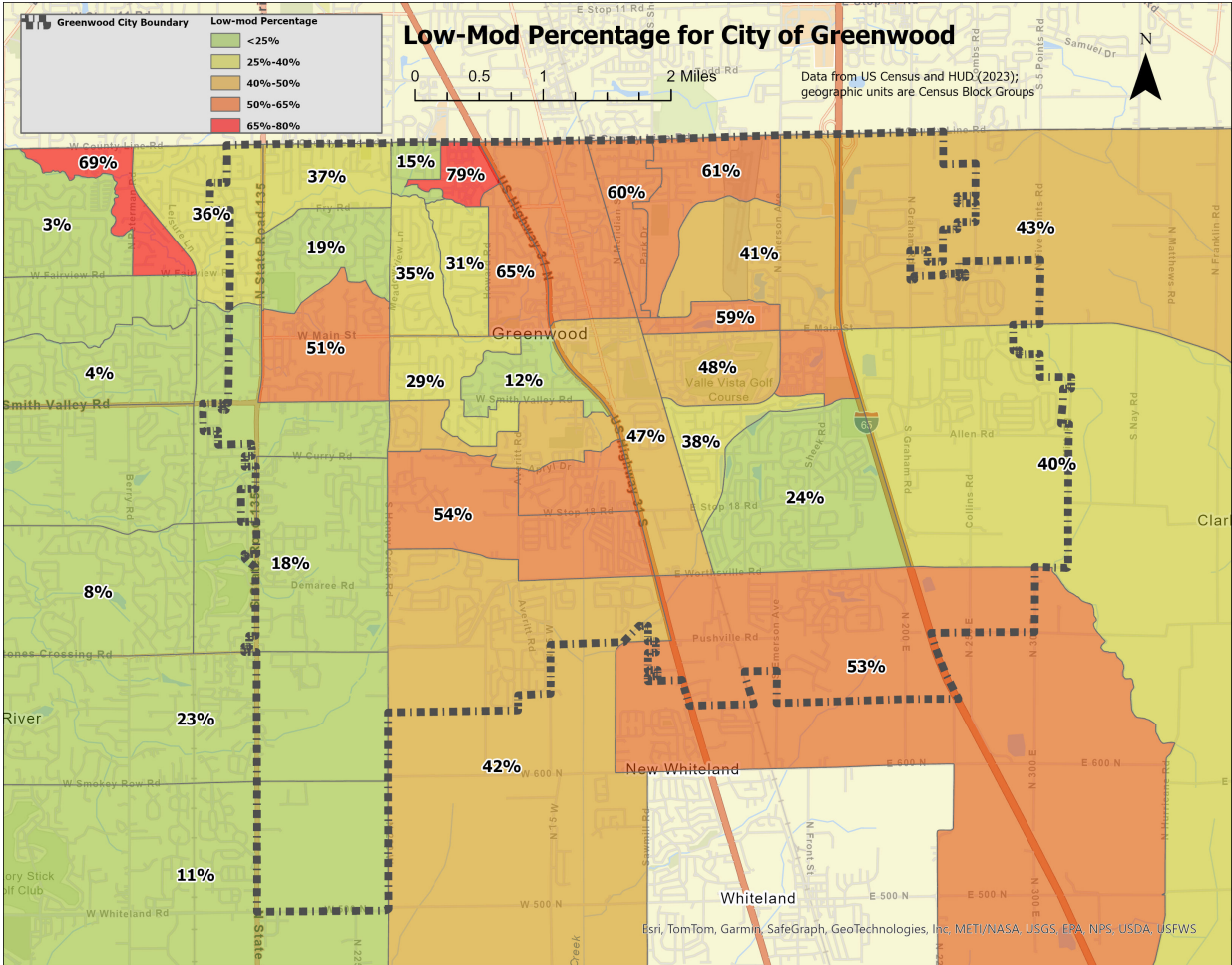
Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

A map of low-to moderate-income census tracts, according to the US Department of Housing and Urban Development. The census tracts do not correlate with City boundaries. Tracts including at least 51% of

low- to moderate-income residents are not concentrated in one particular area. Greenwood will focus on funding activities city wide to assist low- to moderate-income residents.

To make funding decisions, the City of Greenwood will give priority to activities that:

- Meet a goal of this Consolidated Plan
- Meet a need identified by the community
- Serve an eligible area within Greenwood
- Eligible under HUD rules
- Fund infrastructure projects in low- to moderate-income neighborhoods



Low- to moderate- income census tracts

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

### Priority Needs

Table 49 – Priority Needs Summary

|          |                                  |  |
|----------|----------------------------------|--|
| <b>1</b> | <b>Priority Need Name</b>        | Increased access to affordable, accessible housing   |
|          | <b>Priority Level</b>            | High   |
|          | <b>Population</b>                | Extremely Low<br>Low<br>Moderate<br>Large Families<br>Families with Children<br>Elderly<br>Elderly<br>Frail Elderly<br>Persons with Mental Disabilities<br>Persons with Physical Disabilities<br>Persons with Developmental Disabilities<br>Persons with HIV/AIDS and their Families<br>Victims of Domestic Violence |
|          | <b>Geographic Areas Affected</b> | City Wide Initiatives  |
|          | <b>Associated Goals</b>          | Expand and improve affordable housing options  |

|   |                                    |   |
|---|------------------------------------|---|
|   | <b>Description</b>                 | <ul style="list-style-type: none"> <li>• Increase accessibility of housing for people with disabilities, mental health challenges, substance abuse issues, and other challenges to accessing housing.</li> <li>• Support rehabilitation efforts for housing in poor condition (including manufactured housing), housing in need of repairs (e.g., leaking roofs, failed heating systems, unsafe wiring, failed plumbing, and other eligible repairs), and housing in need of accessibility (ADA) modernization.</li> <li>• Support programs that provide financial assistance to help low- to moderate-income households with down payment and/or closing cost assistance, weatherization assistance, correction of recognized health and safety hazard assistance, financial literacy, rental and utility assistance, and homebuyer education.</li> <li>• Support programs that provide fair housing and educational services to low- to moderate-income and special needs residents.</li> </ul> |
|   | <b>Basis for Relative Priority</b> | Greenwood low- to moderate-income residents need access and assistance paying and maintaining affordable housing as identified in stakeholder statements and the housing analysis conducted for the Consolidated Plan.  |
| 2 | <b>Priority Need Name</b>          | Increased availability of support services  |
|   | <b>Priority Level</b>              | High  |

|                                    |  |
|------------------------------------|--|
| <b>Population</b>                  | <p>Extremely Low<br/> Low<br/> Moderate<br/> Large Families<br/> Families with Children<br/> Elderly<br/> Chronic Homelessness<br/> Individuals<br/> Families with Children<br/> Mentally Ill<br/> Chronic Substance Abuse<br/> Persons with HIV/AIDS<br/> Victims of Domestic Violence<br/> Unaccompanied Youth<br/> Elderly<br/> Frail Elderly<br/> Persons with Mental Disabilities<br/> Persons with Physical Disabilities<br/> Persons with Developmental Disabilities<br/> Persons with Alcohol or Other Addictions<br/> Persons with HIV/AIDS and their Families<br/> Victims of Domestic Violence<br/> Non-housing Community Development</p> |
| <b>Geographic Areas Affected</b>   | City Wide Initiatives  |
| <b>Associated Goals</b>            | Support residents to become self-sustaining  |
| <b>Description</b>                 | <ul style="list-style-type: none"> <li>• Support public service agencies that assist residents in need with safety net services to overcome barriers, including substance abuse, domestic violence, child abuse, physical and behavioral health disabilities, and homelessness.</li> <li>• Support programs that assist low- to moderate-income residents to become self-sustaining through job skills training, vocational trade school, workforce readiness programs, transportation services, and the availability and affordability of childcare and after-school care.</li> </ul>   |
| <b>Basis for Relative Priority</b> | Stakeholder interviews and resident feedback stressed the need for supportive services for low- to moderate-income Greenwood residents.  |



|          |                                    |  |
|----------|------------------------------------|--|
| <b>3</b> | <b>Priority Need Name</b>          | Public Facility and Infrastructure Improvement   |
|          | <b>Priority Level</b>              | Low  |
|          | <b>Population</b>                  | Extremely Low<br>Low<br>Moderate<br>Large Families<br>Families with Children<br>Elderly  |
|          | <b>Geographic Areas Affected</b>   | Low Mod Census Tracts<br>City Wide Initiatives   |
|          | <b>Associated Goals</b>            | Improve quality of life  |
|          | <b>Description</b>                 | <ul style="list-style-type: none"> <li>• Support programs that promote a community-wide culture of inclusion, such as neighborhood or outreach programs that engage low- to moderate-income households, people of color, people experiencing homelessness, physical and behavioral health disabilities, seniors, and youth in community discussions.</li> <li>• Provide assistance to repair and improve public infrastructure, including street improvements, sidewalks, water and sewer improvements, curbs, gutters, and lighting and street trees in low- to moderate-income neighborhoods. This may include environmental improvements to decrease flooding, like rain gardens.</li> <li>• Provide assistance to develop neighborhood facilities such as youth centers, senior centers, parks and recreation facilities, open space and community centers.</li> </ul> |
|          | <b>Basis for Relative Priority</b> | Greenwood staff prioritizes providing and updating public facilities.  |

**Narrative (Optional)**

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

**Influence of Market Conditions**

| Affordable Housing Type               | Market Characteristics that will influence the use of funds available for housing type  |
|---------------------------------------|---|
| Tenant Based Rental Assistance (TBRA) | <ul style="list-style-type: none"> <li>• High rates of cost burden for renters will need subsidy.</li> <li>• With no crisis housing or shelter, TBRA would be a method to provide rapid re-housing assistance.</li> <li>• Programs funded as part of the COVID-19 response for the provision of subsistence payments under the CDBG-CV program demonstrated high demand for rental assistance.</li> <li>• Stakeholders have noted the continued increase in rental costs prevents many households from moving into Greenwood or forces current residents to move to other, lower cost communities.</li> </ul> |
| TBRA for Non-Homeless Special Needs   | <ul style="list-style-type: none"> <li>• High rates of cost burden for renters will need subsidy.</li> <li>• Programs funded as part of the COVID-19 response for the provision of subsistence payments under the CDBG-CV program demonstrated high demand for rental assistance.</li> </ul>  |
| New Unit Production                   | <ul style="list-style-type: none"> <li>• Availability/affordability of land for development in the outer edges of the City.</li> <li>• Demand for new housing as the population of the City continues to grow/increase.</li> </ul>  |
| Rehabilitation                        | <ul style="list-style-type: none"> <li>• High acquisition costs make rehabilitation for affordable housing development challenging.</li> <li>• Cost of repairs for many moderate-income homeowners remains out of reach.</li> </ul>   |
| Acquisition, including preservation   | <ul style="list-style-type: none"> <li>• Cost of repairs for many moderate homeowners remains out of reach.</li> <li>• Stakeholders have noted the high cost of housing prevents many first-time homebuyers from moving into the community.</li> </ul>  |

**Table 50 – Influence of Market Conditions**

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

**Introduction**

Greenwood will receive \$285,315 in CDBG funding from HUD to promote and sustain affordable housing in the community, improve public facilities, and support services that meet low- to moderate-income residents’ basic needs. The City will use \$9,769 from unspent public service projects initially awarded in PY 2022.

**Anticipated Resources**

| Program | Source of Funds  | Uses of Funds  | Expected Amount Available Year 1 |                    |                          |           | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|-----------|---|-----------------------|
|         |                  |  | Annual Allocation: \$            | Program Income: \$ | Prior Year Resources: \$ | Total: \$ |   |                       |
| CDBG    | public - federal | Acquisition<br>Admin and Planning<br>Economic Development<br>Housing<br>Public Improvements<br>Public Services | 285,315                          | 0                  | 9,769                    | 295,084   | 1,141,260   |                       |

Table 51 - Anticipated Resources

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

Greenwood does not require a match to receive CDBG funding. In addition to \$42,797.25 in CDBG funding, PY2024 public service organizations will utilize an estimated \$370,486 in matched funds.

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

Greenwood will upgrade at least one publicly owned park yearly to update parks in low- to moderate-income areas.

**Discussion**

Greenwood will use CDBG funding to promote and sustain affordable housing in the community, improve public facilities, and support services that meet low- to moderate-income residents' basic needs.

**SP-40 Institutional Delivery Structure – 91.215(k)**

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

| <b>Responsible Entity</b>               | <b>Responsible Entity Type</b>     | <b>Role</b>   | <b>Geographic Area Served</b> |
|---|------------------------------------|---|-------------------------------|
| GREENWOOD                               | Government                         | Planning<br>neighborhood improvements<br>public facilities    | Jurisdiction                  |
| United Way of Johnson County            | Non-profit organizations           | Homelessness<br>Non-homeless special needs<br>public services | Region                        |
| The Salvation Army Johnson County       | Community/Faith-based organization | Homelessness<br>Non-homeless special needs                    | Region                        |
| Bridges Alliance of Johnson County, Inc | Subrecipient                       | public services   | Region                        |
| Greenwood Education Foundation          | Subrecipient                       | public services   | Jurisdiction                  |

**Table 52 - Institutional Delivery Structure**

**Assess of Strengths and Gaps in the Institutional Delivery System**

Greenwood is building relationships with county partners to increase the number of services offered directly in Greenwood. Providers in Johnson County offer most of the services that Greenwood residents might require, but the distance residents are required to travel to reach them is often a barrier due to the minimal public transportation. Residents must travel to a different county to receive overnight shelter and some HIV/AIDS services. The City will focus on education to overcome negative stereotypes about social safety net programs.

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

| <b>Homelessness Prevention Services</b> | <b>Available in the Community</b> | <b>Targeted to Homeless</b> | <b>Targeted to People with HIV</b> |
|---|-----------------------------------|-----------------------------|------------------------------------|
| <b>Homelessness Prevention Services</b> |                                   |                             |                                    |
| Counseling/Advocacy                     | X                                 |                             |                                    |
| Legal Assistance                        | X                                 |                             |                                    |
| Mortgage Assistance                     | X                                 |                             |                                    |

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

**Table 53 - Homeless Prevention Services Summary**

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

There are significant gaps in Greenwood and Johnson County in terms of services that align with the needs of homeless residents. While residents can apply for assistance that funds overnight stays in hotels and motels, services addressing the root causes of homelessness are unavailable in the County. The City does not have a system to address the long-term needs of homeless residents who must seek services in Indianapolis.

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

Providers in Johnson County offer many services for special needs and the homeless population, and the provider network is passionate, tight-knit, and able to stretch limited resources. Stakeholder conversations demonstrated that some providers are willing to discuss offering additional services in Greenwood. Gaps in services are similar to those above, with few services in Greenwood and transportation barriers for those who have to travel for services.

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

Greenwood will continue to use public service funding to expand services for City residents. The City will focus on building relationships with providers to bring additional services to Greenwood and increase services available at a neighborhood level. Finally, Greenwood will focus on education to help residents overcome negative stereotypes about services for residents experiencing homelessness.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

| Sort Order | Goal Name                                     | Start Year | End Year | Category                                  | Geographic Area       | Needs Addressed                                    | Funding | Goal Outcome Indicator   |
|------------|---|------------|----------|---|-----------------------|--|---------|--|
| 1          | Expand and improve affordable housing options | 2024       | 2028     | Affordable Housing                        |                       | Increased access to affordable, accessible housing |         | Public service activities for Low/Moderate Income Housing Benefit:<br>10 Households Assisted                       |
| 2          | Support residents to become self-sustaining   | 2024       | 2028     | Homeless<br>Non-Homeless<br>Special Needs |                       | Increased availability of support services         |         | Public service activities other than Low/Moderate Income Housing Benefit:<br>100 Persons Assisted                  |
| 3          | Improve quality of life                       | 2024       | 2028     | Non-Housing<br>Community<br>Development   |                       | Public Facility and Infrastructure Improvement     |         | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit:<br>1 Persons Assisted |
| 4          | Administration and Fair Housing               | 2024       | 2028     | Administration                            | City Wide Initiatives |  |         | Other:<br>1 Other  |

Table 54 – Goals Summary

### Goal Descriptions



|   |                         |  |
|---|-------------------------|--|
| 1 | <b>Goal Name</b>        | Expand and improve affordable housing options  |
|   | <b>Goal Description</b> | <p><b>Expand and improve affordable housing options</b> Provide expanded housing options for Greenwood households with income at or below 80% AMI:</p> <ol style="list-style-type: none"> <li>1. Increase accessibility of housing for people with disabilities, mental health challenges, substance abuse issues, and other challenges to accessing housing.</li> <li>2. Support rehabilitation efforts for housing in poor condition (including manufactured housing), housing in need of repairs (e.g., leaking roofs, failed heating systems, unsafe wiring, failed plumbing, and other eligible repairs), and housing in need of accessibility (ADA) modernization.</li> <li>3. Support programs that provide financial assistance to help low- to moderate-income prospective homeowner households with down payment and/or closing cost assistance, weatherization assistance, correction of recognized health and safety hazard assistance, financial literacy, rental and utility assistance, and homebuyer education.</li> <li>4. Support programs that provide fair housing and educational services to low- to moderate-income and special needs residents.</li> </ol> |
| 2 | <b>Goal Name</b>        | Support residents to become self-sustaining  |
|   | <b>Goal Description</b> | <p><b>Support residents to become self-sustaining</b> Increase the availability and accessibility of essential support services to low- to moderate-income residents, residents with special needs, families with children, people living with disabilities, seniors, youth, and people living with behavioral health and substance use disorders:</p> <ol style="list-style-type: none"> <li>1. Support public service agencies that assist residents in need with safety net services to overcome barriers, including substance abuse, domestic violence, child abuse, physical and behavioral health disabilities, and homelessness.</li> <li>2. Support programs that assist low- to moderate-income residents to become self-sustaining through job skills training, vocational trade school, workforce readiness programs, transportation services, and the availability and affordability of childcare and after-school care.</li> </ol>  |

|   |                         |  |
|---|-------------------------|--|
| 3 | <b>Goal Name</b>        | Improve quality of life  |
|   | <b>Goal Description</b> | <p><b>Improve quality of life through neighborhood revitalization and improvements of community infrastructure and facilities.</b></p> <p>Engage the community in discussions about ways to improve Greenwood’s public facilities and revitalize neighborhoods. Proactively plan for infrastructure needs by providing facilities necessary for the City’s residents and visitors in a manner that is financially and environmentally sustainable:</p> <ol style="list-style-type: none"> <li>1. Support programs that promote a community-wide culture of inclusion, such as neighborhood or outreach programs that engage low- to moderate-income households, people of color, people experiencing homelessness, physical and behavioral health disabilities, seniors, and youth in community discussions.</li> <li>2. Provide assistance to repair and improve public infrastructure, including street improvements, sidewalks, water and sewer improvements, curbs, gutters, and lighting and street trees in low- to moderate-income neighborhoods. This may include environmental improvements to decrease flooding, like rain gardens.</li> <li>3. Provide assistance to develop neighborhood facilities such as youth centers, senior centers, parks and recreation facilities, open space and community centers.</li> </ol> |
| 4 | <b>Goal Name</b>        | Administration and Fair Housing  |
|   | <b>Goal Description</b> | Administration and Fair Housing activities   |

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The City of Greenwood does not provide any public or affordable housing.

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

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

There are no public housing units within Greenwood or Johnson County. The City will continue to seek partners to create and sustain affordable housing as part of the 2024-2028 Consolidated Plan.

### **Activities to Increase Resident Involvements**

Through the administration of CDBG programs, the City of Greenwood will support public services across the community. The City will reach out to voucher recipients through the Indiana Housing Community Development Authority so that households are provided information about service programs near their chosen housing.

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

N/A

### **Plan to remove the ‘troubled’ designation**

N/A

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

## Barriers to Affordable Housing

Local and state regulations on zoning and building are often the most recognized barriers to affordable housing. In October 2020, Greenwood adopted a Unified Development Ordinance, restricting the type of homes built in a particular neighborhood. The ordinance includes minimum lot size and square footage requirements, prohibitions on multi-family homes in all but small portions of the city, and a minimum number of parking spaces for residential areas.

Greenwood approved additional multi-family zones and constructed more multi-family homes in the past five years. However, a disproportionate number of large-lot, single-family homes were added. This is a strong barrier to entry that takes up a lot of land and limits potential developer interest in multi-unit affordable housing.

The City is revising its Comprehensive Plan, and the final version will not be released before publication of the Consolidated Plan. Indiana requires cities to have Comprehensive Plans as a guide for future development, including land use and zoning. It is the City’s hope the new Comprehensive Plan will create additional opportunities for multi-family zones.

## Strategy to Remove or Ameliorate the Barriers to Affordable Housing

To overcome existing barriers to affordable housing, Greenwood will:

- Educate residents, city staff, and council members on affordable housing and the necessity of accessible, safe, decent, affordable housing for all residents.
- Support programs that help households at 80% and below the area median income achieve self-sufficiency.
- Build institutional structure and coordination among providers and developers across the City.
- Ensure that public infrastructure and facilities in low- to moderate-income neighborhoods are improved to the same quality as other neighborhoods.

## **SP-60 Homelessness Strategy – 91.215(d)**

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

National data demonstrates that Black, Indigenous, and other People of Color disproportionately experience homelessness compared to their white counterparts. In response to growing awareness of the rates at which Black, Indigenous, People of Color, and other minoritized communities are impacted by homelessness, COVID-19 infection, chronic health conditions, and access to care, HUD is asking communities to design and implement inclusive housing and service programs that seek to remedy historic discrimination in housing practices. Although a majority of Indiana residents are white, HMIS data shows Black and African American individuals are overrepresented in the homeless system.

One of the actions listed in the Balance of State Strategic Plan includes refining the Coordinated Entry system, the assessment tool, process, and prioritization scheme used by the homeless response system across the state to assess the individual needs of persons experiencing homelessness. Using feedback from persons with lived expertise to ensure the system is trauma-informed and person-centered and ensures improved housing outcomes for minoritized persons.

A second action includes conducting outreach to culturally specific agencies and organizations that serve Black, Indigenous, People of Color, and other minoritized communities for including in activities of the CoC. This will strengthen working partnerships regarding the State's Coordinated Entry System referrals and service provision for homeless individuals, both sheltered and unsheltered.

### **Addressing the emergency and transitional housing needs of homeless persons**

The only project within Johnson County listed in the 2023 Housing Inventory Count for the Balance of State Continuum of Care was an emergency Motel Voucher Program. The program is listed as a tenant-based and scattered site, with 21 beds. All persons not served by this program must seek emergency shelter or crisis housing in other surrounding counties.

Due to low point-in-time count numbers in Johnson County and its proximity to Indianapolis, homeless services are often found in other counties of the Region where the need and number of homeless individuals is greater. This fact does not look to change in the next five years.

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

The Homeless Prevention and Rapid Rehousing Program (HPRP) was created with funds from Title XII of the American Recovery and Rehabilitation Act of 2009 (ARRA) to allow expanded prevention and rapid rehousing for persons with moderate barriers to stable, permanent housing. It was available to entitlement cities and the balance of state with a total allocation approximately \$28 million for Indiana. The program began in September 2009 and extended for three years until 2012. The idea behind HPRP is to put “housing first,” placing a homeless individual in housing and then providing the services needed to that individual or household to keep them housed. Previously, the common method was to address needs of the individual or household at the shelter, working towards a transitional housing situation and then permanent housing. The housing first model stabilizes housing for the household first, helping the household feel more secure and able to address the other needs in their lives.

Building on HPRP’s success, the Emergency Solutions Grant changed from an emergency shelter grant to follow the model of placing homeless households in permanent housing and supporting that housing with services. One of the best practices identified across the country for addressing homelessness is the Rapid Re-Housing program. The purpose of the Rapid Rehousing Program is to assist by rapidly re-housing persons who are homeless. It provides temporary financial assistance and services to individuals and families who are homeless or would be homeless but for this assistance.

The 2023 Housing Inventory Count (HIC) lists all of the permanent housing solutions, including the rapid re-housing projects in Bartholomew County. Two of the four projects listed in the HIC are funded under the Emergency Solutions Grant – CV program, which is temporary funding. These two programs account for ten of the 51 beds for rapid re-housing in the HIC.

Two additional permanent supportive housing projects are located in Bartholomew County, including a Veteran Assistance program called VASH. The largest program has 12 beds, while the second is half the size, with six beds.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

Limited financial resources prohibit the City of Greenwood from supporting any project or program with significant funds. The City can spend up to 15% of its annual allocation towards public services. The second goal the City has in this Consolidated Plan is to support programs that help households with safety-net services and essential support services. Projects and programs under this goal will target residents with special needs, families with children, people living with disabilities, seniors, youth, people living with behavioral health and substance use disorders, and persons experiencing homelessness.

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

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

Greenwood follows HUD regulations requiring lead-hazard evaluation and reduction activities for all CDBG-funded housing rehabilitation projects involving a dwelling constructed before January 1, 1978.

Greenwood's goals when working with pre-1978 housing units are to:

- Perform the rehabilitation in a way that does not create lead hazards.
- Identify lead-based paint hazards and use a range of methods to address the hazards.
- Identify lead-based paint hazards and remove them permanently.

Large rehabilitation projects are held to more stringent requirements than smaller projects. Funding under \$5,000 requires repairing paint disturbed during rehabilitation and applying a new coat of paint. Funding \$5,000 - \$25,000 requires interim controls and standard treatments, including addressing friction and impact surfaces, creating smooth and cleanable surfaces, encapsulating, removing or covering lead-based paint components, and stabilization. Finally, funding over \$25,000 requires remediation that permanently removes lead-based paint hazards, often through paint and component removal and enclosure.

When required by the housing rehabilitation regulations, lead-based paint hazard mitigation is CDBG eligible. This can include inspection, risk assessment, specification writing, abatement, clean up, disposal work, and clearance testing. All CDBG-funded mitigation follows 24 CFR 35 et al. (9/15/99). Any required lead-paint mitigation measures are inspected by a certified risk assessor and coordinated with the renovation effort to minimize the time the household is relocated during the abatement process and to maximize funding.

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

The Lead and Healthy Homes Division at the Indiana Department of Health published the 2022 Childhood Lead Surveillance Report, showing that children under seven in low- to moderate-income households are more likely to be exposed to lead, especially if they live in housing built before 1978.

According to the 2013-2017 American Community Survey (ACS), 6,935 housing units in Greenwood were built before 1980; the data does not specify the number built before the Consumer Product Safety Commission prohibited the use of lead paint in residential construction in the United States in 1978. The Comprehensive Housing Affordability Strategy API (CHAS) shows children live in 22% of owner-occupied and 18% of rental housing built before 1980. ACS information does not detail the number of children under seven who reside in households built before 1980 or 1978.

The Indiana Health Department lowered its elevated blood lead threshold from 10 µg/dL to 3.5 µg/dL in 2022 to align with the blood lead reference values set by the Centers for Disease Control and

Prevention. The Indiana Health Department tested 66,916 unique children for potential lead exposure in 2022, with 1,516 positive results. 868 children under seven were over the 3.5 µg/dL threshold. 74.5% of the confirmed elevated cases were between 3.5 and 9.9 µg/dL- levels, which did not meet the previous definition of elevated.

The statistics highlight the need for vigilance when renovating and rehabilitating pre-1978 housing. The actions in the section above will prevent potential exposure of an already at-risk population.

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

The City incorporated federal regulations regarding lead-based paint hazards and the requirements for housing renovation as part of the City of Greenwood's Policies and Procedures manual. CDBG subrecipients are provided with a digital version of the manual at the time of contract and educated on the necessity of adherence. The City monitors each subrecipient before the activity's closeout to ensure compliance.



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

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

Tackling poverty is one of the most important factors in reducing social exclusion and improving residents' lives. The City will focus on its first two Consolidated Plan goals to prevent and reduce the number of Greenwood families living in poverty.

1. **Expand and improve affordable housing options:** Provide expanded housing options for Greenwood households with income at or below 80% AMI:
  - Increase accessibility of housing for people with disabilities, mental health challenges, substance abuse issues, and other challenges to accessing housing.
  - Support rehabilitation efforts for housing in poor condition (including manufactured housing), housing in need of repairs (e.g., leaking roofs, failed heating systems, unsafe wiring, failed plumbing, and other eligible repairs), and housing in need of accessibility (ADA) modernization.
  - Support programs that provide financial assistance to help low- to moderate-income households with down payment and closing cost assistance, weatherization assistance, correction of recognized health and safety hazard assistance, financial literacy, rental and utility assistance, and homebuyer education.
  
2. **Support residents to become self-sustaining:** Increase the availability and accessibility of essential support services to low- to moderate-income residents, residents with special needs, families with children, people living with disabilities, seniors, youth, and people living with behavioral health and substance use disorders:
  - Support public service agencies that assist residents in need with safety net services to overcome barriers, including substance abuse, domestic violence, child abuse, physical and behavioral health disabilities, and homelessness.
  - Support programs that assist low- to moderate-income residents to become self-sustaining through job skills training, vocational trade school, workforce readiness programs, transportation services, and the availability and affordability of childcare and after-school care.

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

Greenwood's primary strategy from 2024 to 2028 is to close the housing gap for households earning less than 30% of the AMI and assist with basic daily living needs. With so few housing units available and affordable to this income bracket, it is essential for families living in poverty to have increased access to supportive services in the community.

Additionally, new housing options must be closer to work, transportation, and public amenities such as grocery stores, health care, and schools. As a priority, Greenwood will address this need by expanding access to safe, decent, affordable housing and supportive services.

## **SP-80 Monitoring – 91.230**

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

Monitoring ensures recipients of federal funds comply with local objectives and federal program requirements. Greenwood will work cooperatively with contractors and subrecipients on best practices for use within time and other constraints. Monitoring is an ongoing process with technical assistance available throughout all stages of activities.

### Initial Review of Project Eligibility

The application process for allocation review supports funding requests. Applications include specific information regarding activity design, cost, and beneficiary identification.

City staff ensure each activity is eligible under related program rules and meets a national objective: benefit low- and moderate-income persons, aid in the prevention or elimination of slum and blight conditions, or meet an urgent need that threatens the health or welfare of the community.

City staff ensure each activity is consistent with the Consolidated Plan goals and local objectives as expressed in adopted policies and established plans and complies with local regulations.

Formal funding agreements outline all requirements, regulations, and standards. Funding agreements for all real property activities specify the acceptable use of the property, the length of the restrictive period, and disposition requirements.

Subrecipients are provided with activity-specific training in programmatic requirements before any funds are reimbursed.

### Ongoing Review of Project Compliance

All activities are formally monitored before closeout. Desk reviews and off-site monitoring are ongoing, and on-site monitoring is conducted as City staff deem necessary.

Subrecipients and contractors submit formal reimbursement requests with all payment requests. City staff verify appropriate documentation. After consultant staff review the claim

and approve it for payment, the finance department conducts a third review before issuing payment.

Subrecipients provide reports on activity status at least quarterly, and City staff monitor for beneficiary compliance.

Greenwood activities do not include program income to the subrecipient or contractor. All program income is required to be returned to the City for appropriate use and reporting.

#### Follow-up and Enforcement

City staff address compliance concerns at any phase of an activity as soon as the staff member is aware of the issue and provides technical assistance as necessary to maintain compliance.

City staff reviews subrecipient activities annually using a checklist. These reviews are followed up with written statements documenting compliance or methods and timeframes used to return the activity into compliance.

Subrecipients may be required to file a Certified Public Accountant (CPA) annual report of financial stability and federally-funded project expenditures. Records are maintained for five years after project closeout after final payments and all related matters are closed.

City enforcement of activities not in compliance follows Part 85.43 with the right of appeal and termination of a contract or agreement.

## Expected Resources

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

#### Introduction

Greenwood will receive \$285,315 in CDBG funding from HUD to promote and sustain affordable housing in the community, improve public facilities, and support services that meet low- to moderate-income residents’ basic needs. The City will use \$9,769 from unspent public service projects initially awarded in PY 2022.

#### Anticipated Resources

| Program | Source of Funds  | Uses of Funds  | Expected Amount Available Year 1 |                    |                          |           | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|-----------|---|-----------------------|
|         |                  |  | Annual Allocation: \$            | Program Income: \$ | Prior Year Resources: \$ | Total: \$ |   |                       |
| CDBG    | public - federal | Acquisition<br>Admin and Planning<br>Economic Development<br>Housing<br>Public Improvements<br>Public Services | 285,315                          | 0                  | 9,769                    | 295,084   | 1,141,260   |                       |

**Table 55 - Expected Resources – Priority Table**

#### **Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

Greenwood does not require a match to receive CDBG funding. In addition to \$42,797.25 in CDBG funding, PY2024 public service organizations

will utilize an estimated \$370,486 in matched funds.

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

Greenwood will upgrade at least one publicly owned park yearly to update parks in low- to moderate-income areas.

**Discussion**

Greenwood will use CDBG funding to promote and sustain affordable housing in the community, improve public facilities, and support services that meet low- to moderate-income residents' basic needs.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

| Sort Order | Goal Name                                     | Start Year | End Year | Category                                  | Geographic Area       | Needs Addressed | Funding | Goal Outcome Indicator   |
|------------|---|------------|----------|---|-----------------------|-----------------|---------|--|
| 1          | Expand and improve affordable housing options | 2024       | 2028     | Affordable Housing                        | City Wide Initiatives |                 |         | Public service activities other than Low/Moderate Income Housing Benefit: 5 Persons Assisted<br>Public service activities for Low/Moderate Income Housing Benefit: 5 Households Assisted |
| 2          | Support residents to become self-sustaining   | 2024       | 2028     | Homeless<br>Non-Homeless<br>Special Needs |                       |                 |         | Public service activities other than Low/Moderate Income Housing Benefit: 5 Persons Assisted   |
| 3          | Improve quality of life                       | 2024       | 2028     | Non-Housing<br>Community<br>Development   |                       |                 |         | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted  |
| 4          | Administration and Fair Housing               | 2024       | 2028     | Administration                            | City Wide Initiatives |                 |         | Other: 1 Other   |

**Table 56 – Goals Summary**

#### Goal Descriptions



|   |                         |  |
|---|-------------------------|--|
| 1 | <b>Goal Name</b>        | Expand and improve affordable housing options  |
|   | <b>Goal Description</b> | <p><b>Expand and improve affordable housing options</b> Provide expanded housing options for Greenwood households with income at or below 80% AMI:</p> <ol style="list-style-type: none"> <li>1. Increase accessibility of housing for people with disabilities, mental health challenges, substance abuse issues, and other challenges to accessing housing.</li> <li>2. Support rehabilitation efforts for housing in poor condition (including manufactured housing), housing in need of repairs (e.g., leaking roofs, failed heating systems, unsafe wiring, failed plumbing, and other eligible repairs), and housing in need of accessibility (ADA) modernization.</li> <li>3. Support programs that provide financial assistance to help low- to moderate-income households with down payment and/or closing cost assistance, weatherization assistance, correction of recognized health and safety hazard assistance, financial literacy, rental and utility assistance, and homebuyer education.</li> <li>4. Support programs that provide fair housing and educational services to low- to moderate-income and special needs residents.</li> </ol> |
| 2 | <b>Goal Name</b>        | Support residents to become self-sustaining  |
|   | <b>Goal Description</b> | <p><b>Support residents to become self-sustaining</b> Increase the availability and accessibility of essential support services to low- to moderate-income residents, residents with special needs, families with children, people living with disabilities, seniors, youth, and people living with behavioral health and substance use disorders:</p> <ol style="list-style-type: none"> <li>1. Support public service agencies that assist residents in need with safety net services to overcome barriers, including substance abuse, domestic violence, child abuse, physical and behavioral health disabilities, and homelessness.</li> <li>2. Support programs that assist low- to moderate-income residents to become self-sustaining through job skills training, vocational trade school, workforce readiness programs, transportation services, and the availability and affordability of childcare and after-school care.</li> </ol>  |

|   |                         |  |
|---|-------------------------|--|
| 3 | <b>Goal Name</b>        | Improve quality of life  |
|   | <b>Goal Description</b> | <p><b>Improve quality of life through neighborhood revitalization and improvements of community infrastructure and facilities.</b></p> <p>Engage the community in discussions about ways to improve Greenwood’s public facilities and revitalize neighborhoods. Proactively plan for infrastructure needs by providing facilities necessary for the City’s residents and visitors in a manner that is financially and environmentally sustainable:</p> <ol style="list-style-type: none"> <li>1. Support programs that promote a community-wide culture of inclusion, such as neighborhood or outreach programs that engage low- to moderate-income households, people of color, people experiencing homelessness, physical and behavioral health disabilities, seniors, and youth in community discussions.</li> <li>2. Provide assistance to repair and improve public infrastructure, including street improvements, sidewalks, water and sewer improvements, curbs, gutters, and lighting and street trees in low- to moderate-income neighborhoods. This may include environmental improvements to decrease flooding, like rain gardens.</li> <li>3. Provide assistance to develop neighborhood facilities such as youth centers, senior centers, parks and recreation facilities, open space and community centers.</li> </ol> |
| 4 | <b>Goal Name</b>        | Administration and Fair Housing  |
|   | <b>Goal Description</b> | Administration and Fair Housing activities   |

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

Greenwood will receive \$285,315 in CDBG funding for Program Year (PY) 2024. To remain eligible for funding, the City must complete a five-year Consolidated Plan, assessing the community’s needs related to housing, social and public services, and public infrastructure. The analysis looks at segments of the total population most disproportionately affected by the conditions of the current housing stock and the state of the economy. The Consolidated Plan outlines priorities and goals to address identified needs.

Before each PY the City writes an annual Action Plan, outlining specific projects and funding resources used to meet priorities and goals identified in the Consolidated Plan. At the end of each PY, the City writes a Consolidated Annual Performance and Evaluation Report (CAPER) to report the progress toward each of the Consolidated Plan goals.

These three publicly posted documents enable the residents, elected officials, and HUD to understand the needs in the community, provide input on funded activities, and measure progress and investment in the community.

The current Consolidated Plan covers PY 2024 through 2028, beginning October 1 and ending September 31

### Projects

| # | Project Name                    |
|---|---------------------------------|
| 1 | Administration and Fair Housing |
| 2 | Public Service                  |
| 3 | Public Park Improvements        |

**Table 57 – Project Information**

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

To make funding decisions, the City of Greenwood prioritizes activities that:

- Meet a goal of this Consolidated Plan
- Meet a need identified by the community
- Serve an eligible area within Greenwood
- Eligible under HUD rules
- Fund infrastructure projects in low- to moderate-income neighborhoods

**AP-38 Project Summary**  
**Project Summary Information**

|          |  |  |
|----------|--|--|
| <b>1</b> | <b>Project Name</b>  | Administration and Fair Housing  |
|          | <b>Target Area</b>   | City Wide Initiatives  |
|          | <b>Goals Supported</b>   | Administration and Fair Housing  |
|          | <b>Needs Addressed</b>   | Increased access to affordable, accessible housing<br>Increased availability of support services<br>Public Facility and Infrastructure Improvement                                 |
|          | <b>Funding</b>   | CDBG: \$57,063   |
|          | <b>Description</b>   | Administration and fair housing  |
|          | <b>Target Date</b>   | 6/30/2026  |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | There are no direct beneficiaries from admin activities.   |
|          | <b>Location Description</b>  | Administration and fair housing activities will take place city-wide.  |
|          | <b>Planned Activities</b>  | Greenwood will provide overall program management, implementation activities of subrecipients and contracted services, and fair housing activities, such as education and testing. |
| <b>2</b> | <b>Project Name</b>  | Public Service   |
|          | <b>Target Area</b>   | City Wide Initiatives  |
|          | <b>Goals Supported</b>   | Expand and improve affordable housing options<br>Support residents to become self-sustaining   |
|          | <b>Needs Addressed</b>   | Increased access to affordable, accessible housing<br>Increased availability of support services   |
|          | <b>Funding</b>   | CDBG: \$42,750   |

|          |  |  |
|----------|--|--|
|          | <b>Description</b>   | Greenwood fund subrecipients who will support residents to become self-sustaining Increase the availability and accessibility of essential support services to low- to moderate-income residents, residents with special needs, families with children, people living with disabilities, seniors, youth, and people living with behavioral health and substance use disorders and expand and improve affordable housing options Provide expanded housing options for Greenwood households with income at or below 80% AMI; eligible under 24 CFR Part 570.201 (e).Greenwood fund subrecipients who will support residents to become self-sustaining Increase the availability and accessibility of essential support services to low- to moderate-income residents, residents with special needs, families with children, people living with disabilities, seniors, youth, and people living with behavioral health and substance use disorders and expand and improve affordable housing options Provide expanded housing options for Greenwood households with income at or below 80% AMI; eligible under 24 CFR Part 570.201 (e). |
|          | <b>Target Date</b>   | 9/30/2025  |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 31 low- to moderate-income families will benefit from CDBG public services in PY2024   |
|          | <b>Location Description</b>  | City wide  |
|          | <b>Planned Activities</b>  | Bridges will provide mentoring to low to moderate income clients struggling to improve employment situations; United Way and Salvation Army will provide homelessness prevention & intervention programs with wrap-around services; Greenwood Education Foundation will provide school-aged children a variety of therapy service.   |
| <b>3</b> | <b>Project Name</b>  | Public Park Improvements   |
|          | <b>Target Area</b>   | Low Mod Census Tracts  |
|          | <b>Goals Supported</b>   | Improve quality of life  |
|          | <b>Needs Addressed</b>   | Public Facility and Infrastructure Improvement   |
|          | <b>Funding</b>   | CDBG: \$195,271  |
|          | <b>Description</b>   | Make improvements to an unspecified park in a low- to moderate-income neighborhood. This project is eligible under 24 CFR Part 570.201 (c). The project will use \$0.63 in addition to the \$195,271 listed in Expected Resources.   |
|          | <b>Target Date</b>   | 10/30/2026   |

|  |  |   |
|--|--|---|
|  | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Per HUD data there are 515 low- to moderate-income residents in the park's block group. |
|  | <b>Location Description</b>  | block groups and areas where there are at least 51% low- to moderate-income residents.  |
|  | <b>Planned Activities</b>  | Improvements to parks in eligible areas.  |



**AP-50 Geographic Distribution – 91.220(f)**

**Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

SP-10 contains a map of low—to moderate-income census tracts, according to HUD. The census tracts do not correlate with City boundaries. Tracts, including at least 51% of low—to moderate-income residents, are not concentrated in one particular area. Greenwood will focus on funding activities city-wide to assist low- to moderate-income residents.

**Geographic Distribution**

| Target Area           | Percentage of Funds |
|-----------------------|---------------------|
| Low Mod Census Tracts | 66                  |
| City Wide Initiatives | 34                  |

Table 58 - Geographic Distribution

**Rationale for the priorities for allocating investments geographically**

To make funding decisions, the City of Greenwood prioritizes activities that:

- Meet a goal of this Consolidated Plan
- Meet a need identified by the community
- Serve an eligible area within Greenwood
- Eligible under HUD rules
- Fund infrastructure projects in low- to moderate-income neighborhoods

**Discussion**

Greenwood will use the majority of its non-infrastructure funding to support the needs of low- to moderate-income residents citywide. Infrastructure spending will be targeted to eligible census tracts.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

Greenwood will provide rental assistance as a public service to 11 low- to moderate-income households, but does not currently provide housing vouchers.

| <b>One Year Goals for the Number of Households to be Supported</b> |   |
|--|---|
| Homeless   | 0 |
| Non-Homeless   | 0 |
| Special-Needs  | 0 |
| Total  | 0 |

**Table 59 - One Year Goals for Affordable Housing by Support Requirement**

| <b>One Year Goals for the Number of Households Supported Through</b> |   |
|--|---|
| Rental Assistance  | 0 |
| The Production of New Units  | 0 |
| Rehab of Existing Units  | 0 |
| Acquisition of Existing Units  | 0 |
| Total  | 0 |

**Table 60 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

The City is looking for partners to provide support for households. Once subrecipients are identified the city will work to produce new, and rehab existing housing units.

# **AP-60 Public Housing – 91.220(h)**

## **Introduction**

The City of Greenwood does not have a locally based public housing provider nor a housing choice voucher provider. The State of Indiana, through the Indiana Housing and Community Development Authority subcontracts the housing choice voucher program to Human Services, Inc., to serve Johnson, Shelby, Bartholomew, Decatur, and Jackson Counties. Human Services, Inc. has several locations, but the Johnson County location is in Franklin, IN. No public housing units or multifamily housing are owned by a public housing agency located within the City of Greenwood. Some rental properties accept housing choice vouchers within the City of Greenwood once a resident applies and is approved through Human Services, Inc.

The Section 8 program, or Housing Choice Voucher program, offers a subsidy to a household to allow them to rent any apartment in the local housing authority’s jurisdiction. The household will pay 30% of their gross monthly income towards rent, and the Housing Choice Voucher covers the remaining rent costs. If a two-bedroom apartment costs \$700 per month and the household can only afford \$250 per month, the NHA pays the remaining \$450 of rent through the voucher.

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

The City will advocate for additional voucher assistance. The waitlists for the limited affordable housing projects in the City are long or closed. Stakeholder interviews show a high need for additional rental subsidies, particularly for seniors and single mothers.

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

Housing Choice Vouchers from the U.S. Department of Housing and Urban Development (HUD) allow households to access housing that would not be affordable to them. The household pays 30% of their gross monthly income, and the voucher pays the remainder of the rent owed to the landlord.

Through the administration of CDBG programs, the City of Greenwood will support public services across the community. The City of Greenwood will require public service recipients to have available information about affordable homeownership programs and fair housing in all locations where CDBG-funded services are provided. Voucher recipients may find information about homeownership opportunities if they receive supportive services from a CDBG-supported program.

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

N/A

**Discussion**

Greenwood does not have any public housing units. The Indiana Housing and Community Development Authority offers housing choice vouchers to low-income Greenwood residents. There are no affordable housing developers based in Greenwood.

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

### **Introduction**

The Indiana Balance of State CoC is the planning body for initiatives to end homelessness in Indiana. This group supports developing and maintaining a strategic, comprehensive system to address homelessness. This includes strategies for engaging mainstream partnerships and providing shelter, temporary housing, services, and permanent housing. The goal is to ensure that all residents of the state of Indiana can access and maintain permanent housing.

The Indiana Balance of State Continuum of Care comprises 91 counties in 16 distinct regions. Each region has a region chair and comprises providers who serve people experiencing homelessness or at risk of homelessness. All regions are part of the IN Balance of State CoC Collaborative Application to HUD for McKinney Vento funding. As part of Johnson County, Greenwood is part of Region 11 in the State of Indiana Continuum of Care, comprised of seven counties: Bartholomew, Brown, Decatur, Jackson, Jennings, Johnson, and Shelby.

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

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

Region 11 has meetings every other month at Human Services, Inc. in Bartholomew County. The group has taken an active role in the Point in Time Count and is working with a formally homeless individual to help “find” homeless neighbors in the community. The Continuum can better understand the community's needs by finding homeless neighbors. Formerly homeless neighbors, working through the providers, offer expertise on the strength of programs in the community and the gaps in services to the Region 11 Council.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The only project within Johnson County listed in the 2023 Housing Inventory Count for the Balance of State Continuum of Care was an emergency Motel Voucher Program. The program is listed as tenant-based and scattered site, with 21 beds. All persons not served by this program must seek emergency shelter or crisis housing in other surrounding counties.

Due to low point-in-time count numbers in Johnson County and its proximity to Marion County/Indianapolis, homeless services are often found in other counties of the Region where the need and number of homeless individuals are greater. Households seeking crisis housing usually rely on shelters in neighboring communities.

The City will utilize the next year to participate more in the Region 11 Council and develop feasible ways

to address the immediate needs of homeless persons and families in the community or closer to home. This might include development of a project or program that targets Greenwood residents experiencing homelessness.

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

Due to the persistent low point in time count numbers in Johnson County and its proximity to Indianapolis, homeless services continue to be primarily concentrated in other counties where the need and number of homeless individuals are more significant. Greenwood has not identified a partner to develop affordable housing units to address the needs of homeless persons in the last five years. Stakeholders have suggested that establishing a Rapid Re-Housing (RRH) program in Greenwood is more feasible than the high costs of developing other permanent housing solutions. Following best practices, Rapid Re-Housing has shown promising outcomes in the area. In PY2023, the City of Greenwood will collaborate with service providers in Region 11 to explore the feasibility of implementing a program that includes an RRH component within the community.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

Greenwood cannot use CDBG to support any one project or program with a significant amount of funds. The City spends 15% of its annual allocation towards public services. The City hosted an open application process to accept applications for activities meeting the basic needs of low- to moderate-income residents. Greenwood prioritized agencies serving the City's most vulnerable residents.

Greenwood funded projects to help residents become self-sustaining by increasing the availability and accessibility of essential support services.

- Bridges Alliance of Johnson County was awarded \$11,500 of CDBG funding to provide employment training to low- to moderate-income households.
- Salvation Army of Johnson County was awarded \$11,250 of CDBG funding to provide subsistence payments to persons at risk of eviction.
- United Way of Johnson County was awarded \$15,000 of CDBG funding to provide subsistence

payments to persons at risk of eviction.

## **Discussion**

Homelessness in Greenwood is a hidden and misunderstood issue. City CDBG staff believe an educational component is necessary to help the community understand the need in Johnson County to view every person as valued and treated with respect, equality, compassion, and dignity. Greenwood will focus on stakeholder and decision-maker education to help expand future opportunities to assist the community's most vulnerable neighbors.

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

### **Introduction:**

Local and state regulations on zoning and building are often the most recognized barriers to affordable housing. In October 2020, Greenwood adopted a Unified Development Ordinance, restricting the type of homes built in a particular neighborhood. The ordinance includes minimum lot size and square footage requirements, prohibitions on multi-family homes in all but small portions of the city, and a minimum number of parking spaces for residential areas.

Greenwood adopted a Unified Development Ordinance in October 2020 and is currently developing the City's Comprehensive Plan, which might suggest ways to ameliorate barriers described in the Analysis of Impediments.

Community stakeholders suggest additional barriers not represented in the data that prevent or increase the challenge of affordable housing development:

- Lack of a comprehensive list of landlords who accept Housing Choice Vouchers increases voucher holders' difficulty locating housing.
- 2019 Greenwood Comprehensive Plan primarily focused on single-family housing units.

Indiana's traditional redevelopment is led by small, not-for-profit Community Development Corporations unable to build large-scale projects or be holistic, limiting impact on the target population. Ideas to overcome these barriers:

- Transit-oriented development and advocacy for non- and limited-driving households
- Prioritize local public transportation routes
- Incentivize for-profit developers to partner with service agencies to develop affordable housing
- Offer community services and rental assistance adjacent to new development
- Provide evidence-based, fair housing education to city staff, council, and residents to decrease bias against multi-family and affordable housing development
- Limit project debt to prioritize long-term property maintenance and organization funding

Greenwood struggles to create partnerships that achieve fair housing goals and increase affordable housing options. A focus on educating the public and local leaders about affordable housing, advocating for transportation options, and attracting financial subsidies to overcome the high cost of property acquisition and development.

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve**



**as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

To overcome existing barriers to affordable housing, Greenwood will:

- Educate residents, city staff, and council members on fair housing and the necessity of accessible, safe, decent, affordable housing.
- Support programs that help households at 80% and below the area median income achieve self-sufficiency.
- Build institutional structure and coordination among providers and developers across the City.
- Ensure public infrastructure and facilities in low- to moderate-income neighborhoods have the same quality of improvement as other neighborhoods.

**Discussion:**

Greenwood has numerous barriers to overcome in the fight for fair and accessible affordable housing, but it has several strategies to overcome existing barriers.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

The City will utilize the bulk of CDBG funding to address the general community development needs. The primary use of these funds in PY2024 will be to upgrade public parks in low- to moderate-income census tracts.

### **Actions planned to address obstacles to meeting underserved needs**

The Consolidated Plan discusses the challenge for Greenwood: that many people the funding is intended to benefit are hidden among the middle class and wealthy in the growing community. Greenwood will fund activities targeting these households and stress the importance of a Greenwood-centered resource database.

### **Actions planned to foster and maintain affordable housing**

Greenwood is funding two rental assistance providers as a public service to prevent homelessness and will stress the importance of education and outreach to increase the public view on affordable housing. United Way estimates it will assist six households and Salvation Army estimates it will assist five households. IN PY 2024, Greenwood will focus on goals identified in the 2024 - 2028 Analysis to Impediments in the chart in Grantees Unique Appendices.

### **Actions planned to reduce lead-based paint hazards**

Due to the lack of interest from local providers, the City has no activities planned for PY2024 that remodel or renovate housing units. Greenwood will continue to be a vocal supporter and community educator on the hazards of lead-based paint and advocate for remediation.

### **Actions planned to reduce the number of poverty-level families**

Greenwood will fund activities that help mitigate poverty-level families by providing support services, job skills, and rental assistance to ease the burden on financially unstable households. Bridges estimates it will assist three households with job readiness skills and community support.

### **Actions planned to develop institutional structure**

Greenwood is building relationships with county partners to increase the number of services offered directly in Greenwood. Johnson County provides most of the services that Greenwood residents might require, but the distance residents are required to travel to reach them is often a barrier due to minimal public transportation. Residents must travel to a different county to receive overnight shelter and some HIV/AIDS services. The City will focus on education to overcome negative stereotypes about social safety net programs.

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

Greenwood is building relationships with county partners to increase the number of services offered directly in Greenwood. The City will provide technical assistance and CDBG funding to improve coordination with the existing County-based system.

#### **Discussion:**

The City is navigating negative local perception for affordable housing activities and low- and moderate-income residents hidden amongst middle class and wealthy families.

## Program Specific Requirements

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

#### Introduction:

Greenwood has no planned activities that would generate program income.

#### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

|  |          |
|--|----------|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed  | 0        |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. | 0        |
| 3. The amount of surplus funds from urban renewal settlements  | 0        |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan   | 0        |
| 5. The amount of income from float-funded activities   | 0        |
| <b>Total Program Income:</b>   | <b>0</b> |

#### Other CDBG Requirements

|   |         |
|---|---------|
| 1. The amount of urgent need activities   | 0       |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 100.00% |

Greenwood will utilize a single year to determining the overall low- to moderate-income benefit.

| <b>Impediment/Challenge</b>   | <b>Resolution/Outcome</b>  | <b>Responsible Department or Division</b> |
|---|--|---|
| Lack of affordable housing affects housing choice and may adversely affect the protected classes.   | Fund or support the development of affordable housing at a greater rate.   | Community Development                     |
| Lack of affordable housing affects housing choice and may adversely affect the protected classes.   | The City should encourage the building and development designs that accommodate flexibility and rental housing as the housing market shifts away from solely single family housing.                  | Planning                                  |
| Lack of affordable housing affects housing choice and may adversely affect the protected classes.   | The City should encourage the inclusion of a wider variety of unit sizes in new multifamily developments, especially   | Planning                                  |
| Lack of affordable housing affects housing choice and may adversely affect the protected classes.   | including three-bedroom options in affordable housing projects. Incentives should be considered as an option to encourage such   | Planning                                  |
| Lack of affordable housing affects housing choice and may adversely affect the protected classes.   | units, such as a density bonus or cash contribution to compensate for the loss of smaller units.   | Planning                                  |
| Lack of affordable housing affects housing choice and may adversely affect the protected classes.   | The City should continue to encourage the inclusion of affordable units in development and redevelopment plans   | Planning                                  |
| Lack of affordable housing affects housing choice and may adversely affect the protected classes.   | in all parts of the City, at least including units deemed affordable to low income (80% of County Median Income) and very low income (50% of County Median Income) residents.                        | Planning                                  |
| Areas of affordable housing are concentrated in areas of racial concentration, as well persons living with disabilities and other vulnerable populations. | The City should encourage the inclusion of affordable housing development in new neighborhood developments to deconcentrate affordable housing across the community.                                 | Planning                                  |
| Knowledge of fair housing laws and where to report vary in the community.   | Encourage and fund training opportunities for elected and appointed officials in charge of making decisions on zoning and other development.   | Community Development                     |
| Institutional and regional coordination of enforcement and advocacy needs to improve.   | Coordinate efforts for affordable housing in Johnson County, including local cities, unincorporated areas and other entitlement jurisdictions, such as Franklin, Indianapolis, the State of Indiana. | Community Development                     |