

## **Executive Summary**

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

#### **1. Introduction**

The Consolidated Plan serves as the City of Muncie's five-year strategy for addressing housing, community development, and homelessness needs using federal CDBG and HOME funds. It identifies local priorities, outlines goals for investment, and guides the use of resources to improve housing affordability, enhance public infrastructure, support vulnerable populations, and strengthen neighborhoods. Developed with input from residents, service providers, and community partners, the plan reflects Muncie's commitment to creating a stronger, more stable, and inclusive community.

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

The Consolidated Plan identifies several key objectives and outcomes to guide investment in housing, infrastructure, and community services. The primary objectives are to provide decent, affordable housing; create suitable living environments; and expand economic opportunity for low- and moderate-income residents. These goals are pursued through strategies such as new housing development, rehabilitation of existing homes, down payment assistance, and the creation of permanent supportive housing for individuals and families experiencing homelessness. The plan also emphasizes investment in public infrastructure—such as streets, sidewalks, and parks—blight removal, and improved access to essential services for special needs populations.

The intended outcomes include increasing housing affordability, preserving existing housing and neighborhood stability, and enhancing access to safe housing and services. The plan also aims to reduce homelessness through coordinated efforts that include emergency shelter, rapid rehousing, and prevention services. By supporting workforce development and encouraging private investment, the plan seeks to promote long-term community growth and improved quality of life for Muncie residents.

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

Past performance has played a key role in shaping the goals and projects identified in the Consolidated Plan. Previous funding cycles revealed the most effective strategies for meeting local needs—particularly in areas such as housing rehabilitation, infrastructure improvements, and homeless services. Successful outcomes in preserving affordable housing and stabilizing neighborhoods reinforced the importance of continuing investment in homeowner repairs, public facility upgrades, and blight elimination. At the same time, ongoing gaps in housing affordability, access to services, and demand for supportive housing highlighted the need to expand efforts in these areas. Community feedback and

performance data from prior years helped the City refine its approach, prioritize high-impact activities, and ensure that limited resources are directed where they can achieve the greatest benefit.

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

Three public hearings were held to identify community needs and priorities. Legal Notice was published 11/29/24. The comment period was 11/29/24 thru 1/5/25. Hearings were held as follows morning, noon and evening at north, south and central locations:

Friday, 12/6/24 at 12:00 Noon at Maring Hunt Library Community Room, 2005 S. High St., Muncie, IN

Tuesday, 12/10/24 at 7:30 PM at Kennedy Branch Library Community Room, 1700 W. McGalliard Rd., Muncie, IN

Wednesday, 12/18/24 at 10:30 AM at City Hall Auditorium, 300 N. High St., Muncie, IN This meeting was also offered via Facebook Live.

One public hearing was held to seek comment on the Draft Plan. The legal notice was published 5/21/25. The comment period was 5/21/25 thru 6/2025. The hearing was held 6/4/25 at 10 AM at City Hall Auditorium. It was also offered via Zoom.

All legal notice were posted on the department's website and Facebook page.

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

Maring Hunt Hearing: Michael Jennings is a local housing developer. He attended to inquire about the need for affordable homes for lower income renters and to say he was interested in such opportunities; Hannah Coffman, Moriah Coons, Jennifer Everetts inquired about support for the Isaiah 1:10 house which is under construction just outside the city limits at Tillotson and Cornbread Rd. The home will provide a homey place for children going into foster care to wait for their placement family; Carley Acree King inquired about replacing the sidewalks around the MadJax building.

City Hall Hearing: Stacy Wheeler Classroom Connections - Educational Resource inequalities are looking to apply for public service funds for Warehouse Staff for distribution of supplies. Also looking for funding to reposition front door off Madison St. to different side of the building (7th St) for safety of those entering.

Susan Wagner, Christina Bates, Corinne Russell of YWCA - Requesting continued support in the shelter and has an increased concern for younger females and children. Have a concern about accessibility to documentation as BMV is no longer on the MITS bus route.

Kennedy Branch Hearing: No attendees

Emailed Comments: Muncie Mission, YWCA; Christian Ministries, Muncie Mission supported limiting public service applications to agencies serving homeless people.

Pathstone Corp cited need for and supported homebuyer development, counselling and minority homeownership programs as well as housing rehabilitation and resources for low income renters.

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

All comments were accepted.

**7. Summary**

Through collaboration with local partners and input from the public, the plan targets resources to the areas and populations with the greatest need, aiming to improve housing stability, neighborhood conditions, and quality of life for low- and moderate-income residents.

## 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		MUNCIE	City of Muncie Community Development Department
HOME Administrator		MUNCIE	City of Muncie Community Development Department

**Table 1 – Responsible Agencies**

#### Narrative

The Community Development Department serves as the lead entity responsible for preparing the plan. In this role, the department coordinates data collection, public input, and interagency collaboration to ensure that the plan reflects local needs and federal requirements. As the administrator of federal housing and community development funds, the department evaluates community conditions, identifies priorities, and develops strategies to address housing, economic development, and infrastructure goals. Its role as plan preparer ensures alignment between community needs, program resources, and long-term development objectives.

#### Consolidated Plan Public Contact Information

Gretchen Cheesman, Director, City of Muncie Community Development Dept., 300 N.High, Muncie,IN 47305, gcheesman@muncie.in.gov, 765-747-4825 x 368

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

### **1. Introduction**

The Consultation section outlines the efforts made by the Community Development Department to engage with stakeholders, service providers, public agencies, and community members during the development of the plan. This process ensures that the needs of low- and moderate-income residents, including vulnerable and underserved populations, are identified and addressed. Through outreach and coordination, the department gathers input that shapes priorities, informs strategies, and strengthens collaboration across sectors.

### **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)).**

To enhance coordination between public and assisted housing providers and health, mental health, and service agencies, the City of Muncie maintains regular, direct engagement with key partners. The Community Development Director meets weekly with leadership from Open Door Health Services, the executive directors of the four local homeless shelters (A Better Way, YWCA, Muncie Mission, Christian Ministries,) the Center Township Trustee, and the manager of Walnut Commons, a permanent supportive housing facility and CEO of Muncie Housing Authority. These meetings ensure consistent communication, align services, and allow agencies to stay informed about current issues and available resources.

The City of Muncie actively coordinates with the local Continuum of Care (CoC) to address the needs of people experiencing homelessness and those at risk of becoming homeless. Community Development staff participate in monthly CoC meetings to collaborate with service providers, share updates, and align funding and priorities. The City works closely with local shelters, supportive housing providers, and outreach teams to support a coordinated entry system that prioritizes individuals and families based on vulnerability and need.

Additionally, the City recently opened a Crisis Center operated by Meridian Health Services, the designated community mental health provider for the county. The center accepts referrals from local shelters and provides immediate support for individuals experiencing mental health crises. This coordinated system strengthens the connection between housing and health services and helps improve outcomes for vulnerable residents.

The City’s coordination efforts are further supported by its participation in the Together to House five-

year plan, a locally driven strategy to address homelessness through collaborative planning and investment. As a result of this plan, Muncie successfully partnered with a Radiant CDC, a non-profit housing developer to apply for Low-Income Housing Tax Credits (LIHTC) to support the development of new permanent supportive housing. This effort led to the award of 38 units of PSH, which will provide stable, service-enriched housing for individuals with the highest needs, including those experiencing chronic homelessness. This project reflects the effectiveness of ongoing coordination among housing providers, service agencies, and local government in addressing the community's most pressing housing challenges.

**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**

As part of its strategic approach, the City of Muncie limits the use of public service funds to agencies that directly serve individuals experiencing homelessness or operate programs that address its root causes. This targeted use of resources ensures that limited funding supports efforts with the greatest impact on housing stability, such as emergency shelter, homelessness prevention, housing navigation, and services that promote long-term self-sufficiency. By prioritizing programs that serve homeless clients or reduce the risk of homelessness, the City aims to improve outcomes for vulnerable populations.

The City also actively coordinates with the local Continuum of Care (CoC) to address the needs of people experiencing or at risk of homelessness. Community Development staff participate in monthly CoC meetings to collaborate with service providers, share updates, and align funding priorities. Through partnerships with local shelters, supportive housing providers, outreach teams, and health and mental health agencies, the City supports a coordinated entry system that prioritizes individuals and families based on vulnerability and ensures access to emergency shelter, transitional housing, rapid rehousing, and permanent supportive housing. Prevention strategies such as rental and utility assistance further help stabilize at-risk households and reduce the likelihood of housing loss.

**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**

Muncie is not an ESG entitlement community.

**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>	FUTURE CHOICES
	<b>Agency/Group/Organization Type</b>	Housing Services-Persons with Disabilities Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment

# Demo

	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Future Choices Inc. is a not for profit organization. Our office is located on the south side of Muncie. We serve individuals with disabilities, provide low income rental housing and operate a 37 unit apartment complex to the community. We provide donated space to Family Resource Center, a place where families receive can goods, clothing, drapers, car seats, information and resources daily. The items we would like to see in the Consolidated Plan, is working with organization providing affordable housing, addresses homelessness to families, women and men, young and older. Provide needed funds to remodel homes, payment for large home repairs, keeping our road safe with pavement or repair of pot-holes. A focus on our young children education, services and economic development. The city should engage in bring the public together by community projects, updating information my social media, in person meetings, or coordinating with neighborhood councils. The east and south side of Muncie is in need of growth, and most of our low income and blighted areas are scatter in these areas. If priority was given to these areas in the next consolidated plan, our funds will be well spent. Contacted via email to Beth Quarles, Executive Director.</p>
2	<p><b>Agency/Group/Organization</b></p>	<p>Open Door Health Services, Inc.</p>



<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Health Agency Civic Leaders
<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Non-Homeless Special Needs Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
3	Agency/Group/Organization	Muncie Action Plan
	Agency/Group/Organization Type	Planning organization Civic Leaders Neighborhood Leaders Neighborhood Organization

	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy
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<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>As a 501c3 nonprofit, MAP oversees the community planning process for Muncie, IN. MAP not only convenes residents to participate in the planning process, the organization promotes, supports, encourages, assists, and acts as an impartial catalyst and facilitator to implement the vision as embodied in the Muncie Strategic Investment Plan. Our work is organized into four Task Forces that focus on the following initiatives: Task Force 1: TogetherDM Coalition Connecting with the initiatives identified in the Muncie-Delaware Comprehensive Plan, including improving quality of place, strengthening housing conditions and options, and expanding opportunities for upward mobility. Task Force 2: Downtown Muncie Continuing to make downtown Muncie the great place it can be by heightening (not relaxing) the focus on Walnut Street and making deliberate connections to adjacent assets. Task Force 3: City Neighborhoods Cultivating partnerships around comprehensive, block-level strategies that utilize a wide range of tools to cover the fundamentals of neighborhood health. Task Force 4: Parks and Connective Corridors Increase investments in Muncie's parks and improve the quality of place along corridors, parks, and city neighborhoods. MAP acts as a driver, contributor, and connector on a variety of projects that benefit our community and will work with the City of Muncie's Community Development Department to move forward initiatives that fall within the purview of the City's Strategic Investment Plan, as outlined in the Task Force descriptions</p>
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		above. Additionally, the Community Development Director is a member of the MAP Board of Directors, providing a direct link between the two organizations and making collaboration possible at the highest levels.
4	<b>Agency/Group/Organization</b>	East Central Indiana Regional Planning District
	<b>Agency/Group/Organization Type</b>	Services - Broadband Internet Service Providers Regional organization Planning organization Business and Civic Leaders Brownfield Development
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Brownfields

How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
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**Identify any Agency Types not consulted and provide rationale for not consulting**

**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		

**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(l))**

**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 Citizen Participation process included public notices, public hearings, community meetings, and opportunities for residents and stakeholders to provide input on local needs. Feedback from these efforts highlighted priorities such as affordable housing, infrastructure improvements, and support for homeless services. This input played a key role in shaping the goals and funding decisions included in the plan.



### 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	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	Legal ad ran in the Star Press 11/29/24 to notify the public seeking input from residents, agencies and other interested parties on the PY 2025-2029 Con Plan; public hearing dates; applications were available for CDBG and HOME funds for PY 2025.	Muncie Mission, YWCA; Christian Ministries, Muncie Mission supported limiting public service applications to agencies serving homeless people. Pathstone Corp cited need for and supported homebuyer development, counselling and minority homeownership programs as well as housing rehabilitation and resources for low income renters.	All comments were accepted.	

Demo

2	Public Hearing	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>The hearing was held at Maring Hunt Library at noon on 12/6/25. Two staff members and six members of the public attended.</p>	<p>: Michael Jennings is a local housing developer. He attended to inquire about the need for affordable homes for lower income renters and to say he was interested in such opportunities; Hannah Coffman, Moriah Coons, Jennifer Everetts inquired about support for the Isaiah 1:10 house which is under construction just outside the city limits at Tillotson and Cornbread Rd. The home will provide a homey place for children going into foster care to wait for their placement family; Carley Acree King inquired about</p>	<p>All comments were accepted.</p>	
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
				replacing the sidewalks around the MadJax building.		
3	Public Hearing	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	The hearing was held at Kennedy Branch Library at 730 PM on 12/10/25. One city staff member was present. No members of the public attended.	NA	NA	

Demo

4	Public Meeting	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>The hearing was held at City Hall Auditorium at 10:30 AM. Three city staffers attended, three YWCA employees and the director of Classroom Connections (formerly Back to School Teacher Store)</p>	<p>Stacy Wheeler Classroom Connections - Educational Resource inequalities are looking to apply for public service funds for Warehouse Staff for distribution of supplies. Also looking for funding to reposition front door off Madison St. to different side of the building (7th St) for safety of those entering. Susan Wagner, Christina Bates, Corinne Russell of YWCA - Requesting continued support in the shelter and has an increased concern for younger females and children. Have a concern about</p>	<p>All comments were accepted</p>	
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Demo

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)
				accessibility to documentation as BMV is no longer on the MITS bus route.		
5	Newspaper Ad	Minorities  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	Legal ad ran 5/21/25 announcing public hearing and Con Plan draft available for review and public comment period 5/21/25 thru 6/20/25.	TBD	All comments were accepted	

Demo

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)
6	Public Meeting	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>The hearing will be held at City Hall Auditorium at 10:00 AM on 6/4/5 to present the draft 2025-2029 Con Plan and accept comments from the public.</p>			

Demo

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	Internet Outreach	Minorities  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	Legal Notice was posted to Departments Facebook and web page at muncie.in.gov on 11/29/24 to notify the public that city is seeking input from residents, agencies and other interested parties on the PY 2025-2029 Con Plan and that applications were available for CDBG and HOME funds for PY 2025.	See #1 above.	All comments were accepted.	

Demo

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)
8	Internet Outreach	Minorities  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	Legal ad was posted to the Departments Facebook and web page at muncie.in.gov on 5/21/25 announcing: 6/4/25 public hearing and Con Plan draft available for review; public comment period 5/21/25 thru 6/20/25.	TBD	All comments will be accepted.	

**Table 4 – Citizen Participation Outreach**



## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

Muncie's population slightly declined by 4% from 2009 to 2020, while the number of households remained stable. Median income increased by 11% but remains low at \$34,602.

A significant number of households, particularly those at 0-50% HAMFI, face severe housing challenges:

- 6,160 households earn 0-30% HAMFI and 4,930 households earn >30-50% HAMFI, with high rates of cost burden and substandard living.
- Housing problems (substandard housing, overcrowding, or cost burden >50%) affect 4,440 renter households and 1,115 owner households, mostly at the lowest income levels.
- Cost burden >30% affects 6,667 renters and 2,120 owners, while severe cost burden (>50%) impacts 3,312 renters and 970 owners, especially small families, elderly, and other non-family renters.
- Crowding is a minor but notable issue, affecting 300 renter households and 110 owner households, primarily among single-family renters with >50-80% HAMFI.

#### Key Characteristics of Needs:

- Low-income renters, especially those at 0-50% HAMFI, are most affected by cost burdens and severe housing problems.
- Elderly households, both renters and owners, show significant levels of cost burden.
- Small related families and non-family households also face considerable affordability issues.
- While substandard housing and overcrowding are less prevalent, they remain concerns for specific groups, especially extremely low-income renters.

This data highlights the critical need for affordable, quality housing, with targeted support for renters, small families, elderly residents, and extremely low-income households.

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

### Summary of Housing Needs

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	70,175	67,710	-4%
Households	27,390	27,425	0%
Median Income	\$31,044.00	\$34,602.00	11%

**Table 5 - Housing Needs Assessment Demographics**

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

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	6,160	4,930	5,095	2,495	8,750
Small Family Households	1,485	1,425	1,415	955	4,060
Large Family Households	155	175	310	125	410
Household contains at least one person 62-74 years of age	665	805	1,145	565	2,180
Household contains at least one person age 75 or older	310	610	720	280	845
Households with one or more children 6 years old or younger	810	710	730	245	530

**Table 6 - Total Households Table**

**Data Source:** 2016-2020 CHAS

## Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	95	25	60	0	180	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	110	0	25	135	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	35	20	75	0	130	0	25	45	40	110
Housing cost burden greater than 50% of income (and none of the above problems)	3,200	755	20	25	4,000	710	205	75	20	1,010

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	540	1,485	520	15	2,560	190	535	370	35	1,130
Zero/negative Income (and none of the above problems)	535	0	0	0	535	145	0	0	0	145

Table 7 – Housing Problems Table

Data 2016-2020 CHAS  
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,330	910	150	50	4,440	710	225	120	60	1,115
Having none of four housing problems	1,585	2,235	2,305	840	6,965	535	1,565	2,510	1,545	6,155
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS  
Source:

## 3. Cost Burden &gt; 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	800	780	125	1,705	265	235	115	615
Large Related	90	20	0	110	50	120	25	195
Elderly	299	248	50	597	365	335	255	955
Other	2,630	1,240	385	4,255	215	70	70	355
Total need by income	3,819	2,288	560	6,667	895	760	465	2,120

Table 9 – Cost Burden &gt; 30%

Data 2016-2020 CHAS  
Source:

## 4. Cost Burden &gt; 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	170	170	230	10	0	240
Large Related	0	0	0	0	50	45	0	95
Elderly	229	8	15	252	240	150	60	450
Other	0	2,305	585	2,890	185	0	0	185
Total need by income	229	2,313	770	3,312	705	205	60	970

Table 10 – Cost Burden &gt; 50%

Data 2016-2020 CHAS  
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	35	35	110	25	205	0	25	45	10	80

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	0	0	0	0	0	0	0	30	30
Other, non-family households	0	95	0	0	95	0	0	0	0	0
Total need by income	35	130	110	25	300	0	25	45	40	110

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

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

Table 12 – Crowding Information – 2/2

Data Source  
Comments:

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

Based on the 2016-2020 CHAS, single-person households in need of housing assistance are primarily found among single-family renter households especially at >50-80% AMI where 110 households experience crowding. There are no crowded single-person owner households, indicating that housing assistance needs are concentrated among low-income renters facing overcrowding and affordability issues.

### 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.

A significant number of individuals and families in need of housing assistance are either living with disabilities or are victims of domestic violence, dating violence, sexual assault, or stalking. Approximately 15 to 20 percent of the population reports a disability, which translates to an estimated 4,000 to 5,000 households that may include at least one person with a disability. These households often face higher housing cost burdens and have a critical need for accessible and affordable housing options. Additionally, based on national prevalence rates and local service data, it is estimated that around 300 to 500 individuals each year in Muncie may seek housing assistance due to domestic violence or related forms of abuse. Many of these individuals are women with children who require safe, stable housing

and supportive services to rebuild their lives. These populations are especially vulnerable and need targeted housing solutions to address both their immediate safety and long-term stability.

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

The most common housing problems in Muncie are related to affordability. Many households experience cost burdens, where they spend more than 30% of their income on housing, making it difficult to afford other necessities. Severe cost burden, where more than half of household income goes toward housing, is also widespread, particularly among extremely low-income renters. Substandard housing, including units lacking complete plumbing or kitchen facilities, is another concern, though less prevalent. Overcrowding, with more than one person per room, also affects some households, especially among low-income renters in single-family homes. Overall, housing affordability is the most significant challenge, placing many households at risk of instability.

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

Certain populations and household types are more severely affected by housing problems in Muncie. Extremely low-income households, particularly those earning 0-30% of the area median income, face the highest rates of cost burden and severe housing issues. Renters are generally more affected than homeowners, with many struggling to afford housing and meet basic needs. Elderly households, especially elderly renters, often experience significant cost burdens due to limited, fixed incomes. Small related families and non-family households, such as individuals living alone, are also disproportionately impacted by affordability challenges. Additionally, large families are more likely to experience overcrowding, as they require larger housing units that are often unaffordable. These vulnerable groups are at greater risk of housing instability and require focused assistance to achieve and maintain stable housing.

### **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, especially those who are extremely low-income, often live paycheck to paycheck and face high housing cost burdens, inadequate housing conditions, and limited access to healthcare, childcare, and transportation. Many are one financial crisis—such as job loss, illness, or a major expense—away from homelessness. These households frequently lack savings, stable employment, and supportive networks, placing them at imminent risk of losing their housing and entering shelters or becoming unsheltered. Formerly homeless families and individuals receiving rapid re-housing assistance face challenges in sustaining housing stability as they near the end of support. They often still need steady income, affordable housing options, and continued access to services like

employment support, mental health care, and case management to avoid returning to homelessness. Without long-term resources or support, many remain vulnerable to housing instability.

**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:**

Muncie does not estimate at-risk populations.

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

Housing instability and increased risk of homelessness are often linked to specific housing characteristics. These include high rent burdens, where households spend more than 30% to 50% of their income on housing, leaving little for other necessities. Substandard housing conditions, such as unsafe structures or lack of basic utilities, also contribute to instability. Overcrowding, with too many individuals living in a single unit, can strain living conditions and lead to displacement. Short-term leases or lack of tenant protections make it easier for landlords to evict tenants, while a history of evictions can prevent individuals from securing new housing. Additionally, the limited availability of affordable housing and high utility costs relative to income further increase the likelihood that low-income households will struggle to maintain stable housing and face a higher risk of homelessness.

## **Discussion**

Muncie's population declined slightly from 2009 to 2020, while household numbers remained stable and median income rose modestly to \$34,602. Severe housing challenges primarily affect low-income renters, especially those earning 0-50% HAMFI, who face high rates of cost burden and substandard conditions. Cost burdens impact a large number of renters and owners, with small families, elderly households, and non-family households particularly affected. Crowding, though less common, remains an issue for some renter households. Overall, there is a critical need for affordable, quality housing targeted at extremely low-income households, renters, small families, and the elderly.



## 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

This section provides data on households with disproportionate housing needs. Data are presented by race and ethnicity and income category. Racial categories and ethnicity (Hispanic) are consistent with the definitions used by the U.S. Census. Income ranges correspond to HUD income categories and are based on the area median income for a family of four, which can be found at <http://www.huduser.org/portal/datasets/il.html>. All data are pre-populated by HUD.

According to HUD, disproportionate need occurs when a household category has a level of need that is at least ten percentage points higher than the level of need of all households in a particular income category. For example, if 60 percent of households earning between 50 and 80 percent of the area median income (AMI) has a housing problem, and 75 percent of Hispanics in the same income category have a housing problem, Hispanics would have a disproportionate need.

Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for the jurisdiction as a whole that can be useful in describing overall need.

Income classifications are as follows: 0%-30% AMI is considered extremely low-income, 31%-50% AMI is low-income, 51%-80% AMI is moderate-income, and 81%-100% is middle-income.

### 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	4,425	605	665
White	3,345	390	505
Black / African American	665	115	135
Asian	185	50	20
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	65	35	10

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

Data Source: 2016-2020 CHAS

# Demo

\*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%

NA-15 Disproportionately Greater Need: Housing Problems - 91.205 (b)(2)						
0-30% AMI Total Households= 5695						
Housing Problem	Has one or more of four housing problems	% of Whole with one or more housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Total with no housing problems	% no housing problems
Jurisdiction as a whole	4425	78%	605	665	1270	22%
White	3345	59%	390	505	895	16%
Black / African American	665	12%	115	135	250	4%
Asian	185	3%	50	20	70	1%
American Indian, Alaska Native	4	0%	0	0	0	0%
Pacific Islander	0	0%	0	0	0	0%
Hispanic	65	1%	35	10	45	1%
Of 5695 Households 78% have one or more housing problems. No racial group is 10 % above that.						

Table 1

## 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	3,060	1,235	0
White	2,505	1,065	0
Black / African American	405	160	0
Asian	0	0	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	105	14	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS  
Source:

\*The four housing problems are:

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

## 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,975	3,305	0
White	1,715	2,875	0
Black / African American	210	260	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	0	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	40	65	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS  
Source:

\*The four housing problems are:

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

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	270	2,695	0
White	250	2,370	0
Black / African American	24	290	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	10	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS  
Source:

\*The four housing problems are:

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

### Discussion

\*The 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%

## Demo

### 0-30% of AMI

Of 5695 Households 78% have one or more housing problems.

No racial group is 10 % above that.

### 30% - 50% AMI

Of 4295 Households 71% have one or more housing problems.

No racial group is 10% above that.

### 50% - 80% AMI

Of 5280 Households 37% have one or more housing problems.

No racial group has 10% above that.

### 80% - 100% AMI

Of 2965 Households 9% have one or more housing problems.

No racial group has 10% above that.

No racial group has has disproportionately greater need in comparison to the needs of that category of need as a whole.

Disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole. of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole.

## 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

This data highlights significant severe housing problems among households at various income levels, with the greatest burden falling on those earning 0%-30% of Area Median Income (AMI). In this group, 3,850 households in Muncie face at least one severe housing problem, such as lacking kitchen or plumbing facilities, overcrowding, or spending more than 50% of income on housing. These issues are most acute for White households (2,935 affected), followed by Black/African American households (595 affected). Additionally, 665 households in this income group have no or negative income, further compounding housing instability.

At the 30%-50% AMI level, 1,255 households experience severe housing problems, with Black/African American households showing a higher proportion of need compared to their share of the population. Similarly, at the 50%-80% AMI level, 460 households are affected, though the severity lessens with increasing income.

Percentages were applied to the tables below. The results show that no racial or ethnic group has disproportionately greater need in comparison to the needs of that category of need as a whole.

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

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,850	1,185	665
White	2,935	800	505
Black / African American	595	185	135
Asian	120	115	20
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	65	35	10

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

Data 2016-2020 CHAS  
Source:

\*The four severe housing problems are:

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

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

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,255	3,035	0
White	1,020	2,545	0
Black / African American	205	355	0
Asian	0	0	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	10	105	0

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

Data 2016-2020 CHAS  
Source:

\*The four severe housing problems are:

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

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

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	460	4,810	0
White	435	4,150	0
Black / African American	25	440	0
Asian	0	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	105	0

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

Data 2016-2020 CHAS  
Source:

\*The four severe housing problems are:

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

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

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	55	2,910	0
White	35	2,585	0
Black / African American	20	290	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	10	0

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

Data 2016-2020 CHAS  
Source:

\*The four severe housing problems are:

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

### Discussion

0-30% of AMI Of 5700 Households 68% have one or more housing problems. No racial group is 10 % above that.

30% - 50% AMI Of 4290 Households 29% have one or more housing problems. No racial group is 10% above that.

50% - 80% Of 5270 Households 9% have one or more housing problems. No racial group has 10% above that.

80% - 100% AMI Of 2965 Households 2% have one or more housing problems. No racial group has 10% above that.

No racial group has has disproportionately greater need in comparison to the needs of that category of need as a whole.

Disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the jurisdiction overall for a given income level.

Black/African American households earning 0%-30% AMI are more likely to experience severe housing problems than White households, with 77% facing such issues compared to 64% of White households.

At 30%-50% AMI, 36% of Black households experience severe housing problems compared to 29% of White households, indicating another disproportionate need.

No significant disparities appear at higher income levels (50%-100% AMI), where severe housing problems decline sharply for all groups.

This data underscores the need for targeted housing assistance for extremely low-income and Black/African American households in Muncie, who bear a disproportionately greater burden of housing inadequacy and cost burden.



## 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:

Percentages were applied to the tables below.

The results show that no racial or ethnic group has disproportionately greater need in comparison to the needs of that category of need as a whole. Disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole.

See results in Exhibit X.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	17,320	4,270	5,355	720
White	14,840	3,515	4,230	505
Black / African American	1,620	470	790	185
Asian	220	65	110	30
American Indian, Alaska Native	10	10	4	0
Pacific Islander	0	0	0	0
Hispanic	335	135	75	10

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

Data 2016-2020 CHAS  
Source:

### Discussion:

The disproportionate need based on housing cost burden of racial and ethnic group in Muncie are summarized by income level below:

0-30% of AMI Of 17,320 households at this income level 63% have a housing cost burden. No racial group is 10% above that

## Demo

30% -50% AMI Of 4,270 households at this income level 15% have a housing cost burden. No racial group is 10% above that

Greater than 50% AMI Of 5,355 households at this income level 19% have a housing cost burden. No racial group is 10% above that

**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?**

No.

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

No racial or ethnic group met the definition of "disproportionately greater need" IE 10% greater need than the community as a whole. See calculations in Exhibits X, X, X. for Housing Problems, Severe Housing Problems and Housing Cost Burden.

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

No racial or ethnic groups were identified as having proportionally greater need.

## NA-35 Public Housing – 91.205(b)

### Introduction

Public Housing and Section 8 voucher programs are managed and operated by the Muncie Housing Authority (MHA). According to MHA provided data, Muncie has nearly 359 public housing units, 15 Project Based Vouchers, 943 Section 8/Housing Choice Vouchers, 15 VASH (veteran) Vouchers.

Muncie has a strong working relationship with the Muncie Housing Authority. The City supports the MHA's 5-Year and Annual Plan as submitted to the U.S. Department of Housing and Urban Development and the Office of Public and Indian Housing.

### Totals in Use

	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 in use	0	0	280	805	0	798	0	0	0

**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	8,406	9,311	0	9,270	0	0
Average length of stay	0	0	2	5	0	5	0	0
Average Household size	0	0	2	2	0	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	35	108	0	107	0	0
# of Disabled Families	0	0	75	229	0	225	0	0
# of Families requesting accessibility features	0	0	280	805	0	798	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

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

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

## Race of Residents

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	213	395	0	391	0	0	0
Black/African American	0	0	63	406	0	403	0	0	0
Asian	0	0	1	1	0	1	0	0	0
American Indian/Alaska Native	0	0	2	1	0	1	0	0	0
Pacific Islander	0	0	1	2	0	2	0	0	0
Other	0	0	0	0	0	0	0	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

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	1	4	0	3	0	0	0
Not Hispanic	0	0	279	801	0	795	0	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

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:**

The Muncie Housing Authority has approved and is implementing a 504/ADA Voluntary Compliance Agreement (VCA) to address accessibility and ADA provisions as required by Section 504 of the Rehabilitation Act of 1973. As part of the 5-Year Plan for MHA, they set forth a strategic goal to undertake affirmative measures to ensure accessibility housing to persons with all varieties of disabilities. Public housing tenants and applicants on the waiting list for accessible units generally need affordable, physically accessible housing that accommodates mobility impairments or other disabilities. They often require features such as wheelchair access, grab bars, roll-in showers, and units on ground floors or with elevators. In addition to accessible housing, many also need supportive services, including health care, transportation, and assistance with daily living, to maintain housing stability and independence.

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

There are 1557 applicants on the Public Housing waiting list. The average family size is 1.81. 49% of families with children have one child. Average of head of household is 39.10 years. Average annual gross income of all families is \$8663.61.

There are 457 individuals on the Section 8/HCV waiting list. The average family size is 1.6. 48% of families with children have one child. Average head of household is 47.11 years. Average annual gross income of all families is \$5044.98

The most immediate need of families on the waiting lists includes

affordable, safe, and well-maintained housing, access to health care and supportive services, reliable transportation, and opportunities for stable employment or income, to include job training. Many also need assistance with childcare, education, and navigating community resources to improve their long-term stability and self-sufficiency.

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

The needs of households on public housing and Section 8/Housing Choice Voucher waiting lists is similar to other residents of Muncie in the same income groups. Per NA-25 63% of Muncie residents in the 0-30% AMI group are housing cost burdened. In addition, due to the age of the housing stock, affordable units many times do not meet Housing Quality Standards. Safe, decent affordable housing is needed across the community.

## **Discussion**



## Demo

The goals of the Muncie Housing Authority are commensurate with the overall housing needs of low- and moderate-income renters.

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

### Introduction:

In 2023 Community Development and Muncie homeless service providers worked with a consultant to write a five-year plan. The plan's mission is to form a thriving partnership of connected organizations who work together to provide a cohesive response and strategy to those who are at risk of homeless or experiencing homelessness in Delaware County. The vision is for all Delaware County residents who are experiencing housing instability to be equipped to live a thriving and healthy life.

### Outcome Focus:

**Housed:** Safe and stable housing for those at risk of homelessness or currently experiencing homelessness.

Objective #1: Permanent supportive housing is expanded with comprehensive wrap around services

Objective #2: Increased rapid rehousing programs provide housing stability.

Objective #3: Increased support to those needing housing diversion.

Objective #4: Increased shelter space for priority populations (vulnerable/chronic homeless, families and youth) with case management and wrap around services

**Stable:** Those experiencing homelessness or at risk of homeless have access to resources, are stabilized or sheltered.

Objective #1: Crisis center serves to stabilize the most vulnerable

Objective #2: A one stop center provides the essential needs for the most vulnerable in our community

Objective #3: Youth are housed and are stable

**Supported:** Vulnerable populations have robust services that support them to be safe, healthy, and economically self-supporting

## Demo

Objective #1: Addiction supports are easily accessed and people are experiencing recovery.

Objective #2: Job and economic stability for those with a history of experiencing homelessness

Objective #3: Behavioral, physical and mental health is improving among our most at-risk members of our community.

The Delaware Housing Consortium 5 Year Plan can be found in the appendices.

### 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)	4	60	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	44	92	0	0	0	0
Chronically Homeless Individuals	0	19	0	0	0	0
Chronically Homeless Families	0	1	0	0	0	0
Veterans	0	9	0	0	0	0
Unaccompanied Child	3	8	0	0	0	0
Persons with HIV	1	1	0	0	0	0

**Table 26 - Homeless Needs Assessment**

**Data Source Comments:** "Data used in the table below is from the 2024 Point In Time Count. Data is presented as the number sheltered, unsheltered, and the total, for Balance of State REGION 6. Only the total number in each category is available on a county leve. (not broken down by sheltered and unsheltered).

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 2024 Point-in-Time count identified 200 individuals experiencing homelessness across 151 households in Delaware County. Children under the age of 18 represent 22% of the homeless population, signaling a significant presence of family homelessness. Adults aged 35-64 make up nearly half (50%) of the total, with the largest adult subgroup being those aged 35-44 (19%).

Beyond age, the data highlight critical behavioral health challenges among the homeless population. Nearly one-third (30%) of individuals report experiencing serious mental illness, and 21% are affected by substance use disorders. Additionally, 7% are survivors of domestic violence, and 1% live with HIV/AIDS. These factors emphasize the complexity of needs within the homeless population, underscoring the necessity for housing strategies that are paired with supportive services addressing mental health, substance use, and trauma recovery.

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

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

Data Source  
Comments:

This data is not available for Delaware County or Muncie in the 2024 PIT Count. Data is available at the region level only.

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

Delaware County's 2024 Point-in-Time count, a total of 44 families with children were identified as needing housing assistance. The majority of these families are White (29 households) and Black (15 households), with no reported families with children from other racial or ethnic groups. This distribution underscores that family homelessness is primarily concentrated among White and Black households, highlighting the need for housing strategies that specifically address the challenges faced by these populations. No data is available in the PIT Count for Veteran Households with Children.

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

In Delaware County's 2024 Point-in-Time count, homelessness remains concentrated among White and Black households, who together account for over 93% of all homeless households. White households make up the majority at 71.7%, followed by Black households at 21.9%. This is particularly notable given that Black residents make up only **7.5%** of the county's general population, indicating a significant racial disparity in homelessness. Smaller populations, including Multiracial, White/Hispanic, and American Indian households, represent less than 7% combined. Additionally, veterans constitute a substantial portion of homelessness among smaller racial groups, with 50% of Multiracial and White/Hispanic households without children being veteran households. While homelessness is most prevalent among White households in absolute numbers, the disproportionate representation of Black households and the elevated share of veterans among minority groups highlight the need for targeted, equity-focused homelessness interventions.

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

2024 PIT Count statistics on sheltered and unsheltered individuals are available at the region level only and not broken down at the county level.

**Discussion:**

Past patterns within these homeless populations will not necessarily be applicable in predicting future needs, particularly in the time of a fluctuating economy and proposed cuts to vital programs proposed by President Trump. 39 new units of permanent supportive housing are in the planning stages. The development has been awarded LIHTCs, project based vouchers, HOME ARP and HOME funds. The project consists of 21 one bedroom units, 13 two bedroom and 4 three bedroom units. Families units will be separated from adult only units.

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

### **Introduction:**

Muncie is home to a variety of special needs populations who require both affordable housing and supportive services to maintain stability and well-being. These groups face unique challenges that are addressed through coordinated efforts by local housing providers, service agencies, and community programs.

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

Special needs populations (also known as "limited clientele" in CDBG Regulations) include abused children; elderly (62+); victims of domestic violence; homeless people; severely disabled adults; illiterate adults; people living with AIDS; migrant farm workers.

Per the ACS 19% of Muncie's population under age 65 has a disability. (Significantly above the national average of 9.1%).

Per ACS 14.2% of Muncie's population is over age 65. (Below national average of 17.7%).

Per State Board of Health, there are 150 people living with AIDS (in Delaware County)

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

Muncie has multiple housing options for senior and disabled residents. Muncie Housing Authority's Gillespie Towers provides XX public housing units for residents that are seniors or have a disability. Silver Birch is a (119 units) LIHTC/project based rental assistance/Medicaid model senior/assisted living development. Other senior LIHTC apartment developments include Lofts and Roberts (83 units); Howard Square (30 units).

Walnut Commons is a 44 unit Permanent Supportive Housing project.; A Better Way serves victims of Domestic Violence with both a XX bed shelter and eight transitional housing. Homeless people are served by the YWCA (women and children) and Muncie Mission (men) year round, and Christian Ministries serves men only in a three seasons shelter, and families year round.

The Muncie HUB, operated by a consortium of the local providers listed above plus the Center Township Trustee, Meridian Health Services and Open Door Health Services serves as an entry point to services for homeless people. Needs are determined by personal interviews with clients and the VI-SPDT assessment tool.

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

Per the State Board of Health, there are 150 people living with aids in Delaware County of which 2 are homeless (according to the 2024 PIT Count). More detailed information is not available.

**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))**

Muncie does not administer a TBRA program.

**Discussion:**

Special needs populations in Muncie require supportive services. These groups rely on a range of housing options, including public housing, LIHTC developments, permanent supportive housing, and emergency shelters. Services are provided by local agencies such as Muncie Housing Authority, A Better Way, YWCA, Muncie Mission, and others, with coordinated entry through the Muncie HUB. Needs are identified through client interviews and assessments. Muncie does not operate a HOME TBRA program or have specific rental assistance preferences for persons with disabilities.



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

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

Over the last couple of years Community Development has begun to limit public facility expenditures to city park and infrastructure (generally paving of neighborhood streets) projects. The park budget has been underfunded for decades and CD funds allow projects in the parks that would otherwise not be affordable. Improvements in the three largest parks (McCulloch, Heekin, Thomas) benefit all city residents. Smaller park projects in LMI neighborhoods benefit those neighborhoods directly.

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

Discussions with city officials and consultation with stakeholders identified in PR-10. No objections to these limitations have been received through the public hearing and comment process.

### **Describe the jurisdiction's need for Public Improvements:**

Paving and sidewalk repairs, especially curb cut/crossing/signalization improvements that address/improve accessibility in neighborhoods with heavy foot traffic are a high priority. The city street department recently acquired paving equipment and trained employees to operate a paving crew for smaller projects. CD funding for the city crew paving neighborhood streets allows funds to pave more lane miles than if projects were contracted to paving companies.

In low-income neighborhoods, where access to quality recreational spaces is limited, neglected parks reduce opportunities for outdoor activity, community gatherings, and healthy living. Improving these parks by upgrading facilities, enhancing safety features, and maintaining clean, accessible spaces can revitalize the neighborhood, promote social interaction, and contribute to a better quality of life for residents.

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

Muncie's location in a frequent freeze/thaw zone is detrimental to street conditions. Complaints about street conditions are the most frequent complaints to the Mayor's office. Accessibility improvements are made in conjunction with larger projects as they are planned and as problem areas are identified by neighborhood groups and residents. Park projects are based on the Park Departments five year plan.

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

Over the last few years Muncie has limited public service applications to agencies serving the homeless, or addressing causes of homelessness.

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

Public service grants are staff intensive to administer. The public service cap in Muncie is ~\$200,000 annually. Five years ago Muncie funded 12 public service agencies. Muncie feels due to rising staff costs and stagnant/decreasing CDBG and HOME funding there was a need to decrease the number of public service agency subrecipients. Bridges Community Services went out of business in 2022, leaving a huge gap in services to the homeless. Other agencies organized to fill the gaps and take over services provided by Bridges. At that time it was decided to limit future public service funding to agencies serving the homeless or addressing causes of homelessness. See NA-40 for a more extensive discussion.

# **Housing Market Analysis**

## **MA-05 Overview**

### **Housing Market Analysis Overview:**

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

### Introduction

#### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	20,740	65%
1-unit, attached structure	550	2%
2-4 units	3,650	11%
5-19 units	4,380	14%
20 or more units	1,845	6%
Mobile Home, boat, RV, van, etc	885	3%
<b>Total</b>	<b>32,050</b>	<b>100%</b>

Table 27 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

#### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	20	0%	545	4%
1 bedroom	375	3%	3,170	23%
2 bedrooms	4,030	29%	4,950	36%
3 or more bedrooms	9,295	68%	5,045	37%
<b>Total</b>	<b>13,720</b>	<b>100%</b>	<b>13,710</b>	<b>100%</b>

Table 28 – Unit Size by Tenure

Data Source: 2016-2020 ACS

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

See above list of LIHTC developments funded since 2021. These developments will add 455 affordable rental units to Muncie. 423 or 90% of units are 60% AMI and below, 119 or 26% of units are 50% AMI and below, 59 or 13% of the units are 30% AMI and below. Approximately 50 or 25% of these units are single family homes. Of the 455 units created 131 (20%) are one bedroom units, 179 (39%) are two bedroom units, 140 (31%) are 3 bedroom units, 16 (4%) are 4 bedroom units. These units received \$2,615,374 in HOME or HOME ARP funds. 38 units of permanent supportive housing serving homeless and HOME ARP QP1, each supported by a project-based Housing Choice Voucher will be completed in 2026.

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

Muncie has very few project-based Section 8 vouchers (6 at City View Homes, 10 promised to Scholar House). Multiple HOPE VI (LIHTC and Public Housing) units known as various phases of Millennium Place which are outside the tax credit period of affordability have been taken over by Muncie Housing Authority (MHA) thus keeping them affordable for the foreseeable future.

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

Per the market analysis for Foundry Row Apartments, completed in July of 2024 by Novogradic for TWG there is 2698 renter households of which 44% or 1197 are rent-burdened (pay over 30% of income for housing). And there is demand for 1051 additional affordable units in Muncie (after factoring in those currently under construction). In addition other affordable units have low vacancy rates and waiting lists for similar properties. Still more affordable units are needed to meet the needs of the population.

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

Housing authority staff and other agencies administering rapid rehousing programs frequently lament the lack of one bedroom units. Muncie has seen a steady stream of LIHTC development over the last few years with many units of workforce and family housing developed. As the population of Muncie ages, the city hopes to see more development of smaller units and more housing for seniors. There is great need for 30% AMI units and additional permanent supportive housing units.

**Discussion**

Muncie has been fortunate to have 456 new units of LIHTC affordable housing of all sizes and configurations (apartments, townhomes, duplexes, single family homes). There is need for more, especially for seniors and lower income (30% AMI) folks as well as permanent supportive housing for homeless.

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

### Introduction

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	70,400	76,500	9%
Median Contract Rent	548	563	3%

Table 29 – Cost of Housing

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

Rent Paid	Number	%
Less than \$500	5,499	40.1%
\$500-999	7,040	51.4%
\$1,000-1,499	785	5.7%
\$1,500-1,999	215	1.6%
\$2,000 or more	140	1.0%
<b>Total</b>	<b>13,679</b>	<b>99.8%</b>

Table 30 - Rent Paid

Data Source: 2016-2020 ACS

### Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,445	No Data
50% HAMFI	5,814	2,825
80% HAMFI	10,683	5,650
100% HAMFI	No Data	7,304
<b>Total</b>	<b>17,942</b>	<b>15,779</b>

Table 31 – Housing Affordability

Data Source: 2016-2020 CHAS

### Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	643	693	851	1,148	1,203
High HOME Rent	557	559	733	943	1,150

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Low HOME Rent	557	559	726	838	936

**Table 32 – Monthly Rent**

**Data Source:** HUD FMR and HOME Rents

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

Based on the tables above, there is insufficient housing for households at the lowest income levels, particularly those earning 30% of HAMFI. Only 1,445 rental units are affordable to these households, while demand greatly exceeds this limited supply. Additionally, with Fair Market Rents significantly higher than Low HOME Rents, many extremely low-income households struggle to find units within their means.

For households earning 50% to 80% of HAMFI, more units are available, but affordability challenges persist, especially for larger families needing 2- or 3-bedroom units at lower rents. Households earning above 80% HAMFI have greater access to both rental and ownership opportunities, as there are more units affordable at higher income levels.

Overall, while moderate- and higher-income households have more options, extremely low-income renters face a shortage of affordable housing, making it difficult to secure stable, suitable housing without assistance.

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

#### **Major Housing Challenges for Lower-Income Households (30-50% HAMFI)**

Insufficient supply of rental housing for very low-income households.

Rents rising while incomes remain stagnant.

Few options for homeownership at lower price points.

#### **Moderate-Income Households (50-80% HAMFI) Face Limited Options**

Decent rental supply, but price competition is increasing.

Homeownership is possible but becoming more difficult with rising home values

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

HOME Rents and Fair Market Rents (FMR) are both significantly higher than the Area Median Rent of \$563. For a two-bedroom unit, Fair Market Rent is \$851, which is approximately 51% higher than the Area Median Rent. High HOME Rent for a two-bedroom unit is \$733, and Low HOME Rent is \$726, both

around 29-30% higher than the Area Median Rent. This gap indicates that many low-income households may struggle to afford units priced at HOME or FMR levels without additional assistance. As a result, strategies to produce or preserve affordable housing should focus on creating deeply affordable units for extremely low-income households. This may involve securing additional subsidies, leveraging local funding sources, and preserving naturally affordable units that rent below HOME and FMR thresholds to meet the needs of the most cost-burdened residents.

## **Discussion**

The availability of housing does not fully meet the needs of households at all income levels, particularly for extremely low-income renters who face a shortage of affordable units. Rising home values and a recent 22% increase in rents have further strained affordability, making it harder for low- and moderate-income households to secure suitable housing. Additionally, HOME Rents and Fair Market Rents are significantly higher than the Area Median Rent, which means that without additional subsidies or local support, many of the lowest-income residents cannot afford housing priced at these levels. This data, drawn from the 2016-2020 CHAS, reflects conditions that have continued to worsen, as housing costs have escalated further since that period, deepening the affordability crisis. No, Muncie does not have enough housing for all income levels.



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

### Introduction

The housing stock in Muncie, Indiana, is characterized by an aging inventory, with a significant portion of homes requiring maintenance or rehabilitation. The median year built is 1961 meaning that half of homes in Muncie were built prior to 1961. Hundreds of new rental units are in the pipeline at all income levels, many with ownership opportunities at the end of period of affordability. Habitat and Pathstone continue to produce new and rehabilitated affordable homes for homebuyers in city neighborhoods and Muncie Redevelopment Commission spurred the development of new market rate homes which are under development in a new subdivision at the site of a demolished middle school.

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

“Standard Condition” – The condition of a housing unit that is following the local codes and ordinances and which does not need any rehabilitation work or maintenance work.

“Substandard Condition but suitable for rehabilitation” – Does not meet code standards or contains one of the selected housing conditions and the amount of work required to bring the unit up to minimum code standard, and the existing debt on the property, together are less than the fair market value of the property.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,290	17%	6,875	50%
With two selected Conditions	40	0%	175	1%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	11,390	83%	6,660	49%
<b>Total</b>	<b>13,720</b>	<b>100%</b>	<b>13,710</b>	<b>100%</b>

Table 33 - Condition of Units

Data Source: 2016-2020 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	635	5%	1,565	11%
1980-1999	1,615	12%	3,190	23%
1950-1979	6,950	51%	5,035	37%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Before 1950	4,515	33%	3,930	29%
<b>Total</b>	<b>13,715</b>	<b>101%</b>	<b>13,720</b>	<b>100%</b>

**Table 34 – Year Unit Built**

Data Source: 2016-2020 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	11,465	84%	8,965	65%
Housing Units build before 1980 with children present	910	7%	210	2%

**Table 35 – Risk of Lead-Based Paint**

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

### Vacant Units

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

**Table 36 - Vacant Units**

Data Source: 2005-2009 CHAS

### Need for Owner and Rental Rehabilitation

<TYPE=[text] REPORT\_GUID=[F8DC4D3147433947165558A235C46686]  
PLAN\_SECTION\_ID=[1313801000]>

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

There are approximately 11,465 (83%) owner-occupied and 8,965 (65%) renter-occupied housing units that were built prior to 1980 and therefore have the potential to contain LBP. LBP hazard is more common in rental housing located in low-income neighborhoods. The cost to mitigate LBP can be expensive, and most landlords knowingly or unknowingly won't undertake the expense to abate the problem. Low to Moderate Income Families with children in the household are at a high risk of the children having elevated blood lead levels. Children are presenting 910 or 7% of owner-occupied units and 210 or 2% of renter occupied unit.

## **Discussion**

Census information only reports on the number of persons per room (overcrowding condition) and the lack of a complete kitchen or plumbing facilities. These are general conditions and do not necessarily reflect the true conditions of houses in the area. A better source is the local building inspector or code enforcement officer. These individuals have actual field experience, and their estimates are more comprehensive and then the U.S. Census data.

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

### Introduction

### Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			423	842			0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 37 – Total Number of Units by Program Type**

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

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

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

MHA operates 339 public housing units. The units are in good condition , but in need of modernization improvement (cabinets, flooring, and Gillespie Towers needs a full rehab and pipes replaced.)

## Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

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

Units are in need of major updates including new cabinets and flooring. Gillespie Tower needs the water pipes replaced, new windows, and doors. Cabinets, countertops.

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

Ensure the units are up to date as possible, replacing components at the end of their useful life when turn overs are done as needed. MHA is also looking into installing keyless entry in all units. There is a need for 1-bedroom units not designated for elderly/disabled. MHA keeps up with the housing needs with little to no funding providing safe and sanitary housing.

### Discussion:

Public housing units in Muncie require major updates, including new cabinets, flooring, windows, doors, and water pipe replacements, particularly at Gillespie Tower. MHA's strategy focuses on updating units as needed during turnovers, replacing components at the end of their useful life, and exploring keyless entry systems. There is also a need for more 1-bedroom units for non-elderly, non-disabled residents. Despite limited funding, MHA prioritizes maintaining safe, sanitary, and up-to-date housing for low- and moderate-income families.

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

### Introduction

Muncie currently has four HUD-supported homeless shelters: A Better Way (domestic violence), YWCA (women and children), Christian Ministries (Men only, operated Fall, Winter, Spring only), Muncie Mission (Men only.) In addition is a faith-based shelter that provides emergency shelter (New Norm.) Several smaller non-profits and faith based groups provide outreach services including Muncie Folk Collective and ARK Muncie, The Shepard's Heart and Hands.

### 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)	55	0	40	0	0
Households with Only Adults	111	17	58	43	38
Chronically Homeless Households	6	27	10	0	0
Veterans	25	17	40	0	0
Unaccompanied Youth	10	0	0	0	0

**Table 39 - Facilities and Housing Targeted to Homeless Households**

**Data Source Comments:** Information from survey completed by Homeless Providers.

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

Christian Ministries provides shelter and support to homeless families and single men. Family shelter clients meet weekly with an Outreach Specialist to receive wraparound services, including help with housing, benefits, and other needs. Men's shelter clients are provided information about available resources and can access support during office hours.

Muncie Mission offers comprehensive services to homeless men, including case management to help find permanent housing, daily meals, clothing, hygiene supplies, and weekday community lunches for anyone in need. The Mission also operates a free medical clinic with twice-weekly physician appointments, providing basic health care, prescriptions, and referrals.

YWCA Central Indiana runs an emergency shelter for women and children, integrating mainstream services into its care. The YWCA connects residents with health care providers for medical, dental, and urgent health needs. It also offers mental health support through referrals to therapists and support groups, and provides employment services such as job readiness training and workforce program referrals, all aimed at fostering long-term stability.

A Better Way supports individuals, particularly survivors of domestic violence, through a range of services. Staff assist clients with paperwork, benefits, transportation, advocacy, and access to counseling and healthcare. After meeting immediate needs like safety and health care, they help clients build a foundation by developing support systems, securing employment, enrolling in education, and resolving legal matters. The ultimate goal is self-sufficiency, enabling clients to maintain stable housing and independently use community resources.

**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.**

Facilities and services are listed above. In addition, Walnut Commons provides 43 units of Permanent Supportive Housing with services provided by Meridian Health Services. Low-income individuals and families with children, especially those who are extremely low-income, often live paycheck to paycheck and face high housing cost burdens, inadequate housing conditions, and limited access to healthcare, childcare, and transportation. Many are one financial crisis—such as job loss, illness, or a major expense—away from homelessness. These households frequently lack savings, stable employment, and supportive networks, placing them at imminent risk of losing their housing and entering shelters or becoming unsheltered.

Formerly homeless families and individuals receiving rapid re-housing assistance face challenges in sustaining housing stability as they near the end of support. They often still need steady income, affordable housing options, and continued access to services like employment support, mental health

care, and case management to avoid returning to homelessness. Without long-term resources or support, many remain vulnerable to housing instability.



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

### **Introduction**

This section describes resources available to support individuals who require additional assistance, including seniors, persons with disabilities, victims of domestic violence, and those experiencing homelessness. This section outlines the capacity of existing facilities, identifies service gaps, and highlights coordination efforts among agencies to address the unique needs of these populations.

**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 – accessibility, affordable housing options, health & wellness services, social engagement, transportation assistance.

Frail elderly – intensive personal care support, nursing and medical support, memory care, home adaptations, meal services.

Persons with disabilities (mental, physical, developmental) – accessibility modifications, mental health support, independent living support, in-home and personal assistance, legal protections.

Persons with alcohol or other drug addictions – sober living environment, access to treatment programs, peer support & counseling, employment & life skills training, integrated healthcare.

Persons with HIV/AIDS and their families – medical care & treatment access, nutritional support, confidentiality & stigma reduction, case management services, family & caregiver support.

Public housing residents – affordable & stable housing, employment & economic mobility programs, crime prevention & community safety, health & wellness programs, education & youth services.

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

Individuals returning to the community from mental health treatment can access services through Meridian Health Services, which provides counseling, medication management, and, when available, group home placements. Patients discharged without stable housing are considered homeless and can be placed on the Coordinated Entry list for supportive housing. Due to their recent discharge status, they are given priority on the list, helping to ensure timely access to housing and continued care to support their recovery and stability in the community.

Physical health institutions in Muncie often discharge patients without stable housing to emergency shelters. However, many of these individuals are medically fragile and unable to care for themselves, placing demands on shelters that are not equipped to meet complex health needs. Shelter staff typically lack the medical training and resources to support patients requiring ongoing care, medication management, or recovery monitoring. This gap highlights a critical need for a continuum of care, including medical respite programs, where patients can recover in a safe, supportive environment while receiving appropriate medical oversight. Establishing such options would reduce hospital readmissions, improve health outcomes, and provide a more suitable transition for individuals who are both homeless and medically vulnerable.

**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)**

Muncie has limited public service funds to agencies serving homeless people and programs that address causes of homelessness. Muncie does not administer a TBRA program with HOME funds.

**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))**

Given the limitation on CDBG funds for public service activities of 15% of the annual grant allocation, Muncie has chosen to concentrate public service grants to agencies that directly serve homeless people or address the causes of homelessness. The extent of funding for people that are not-homeless but have other special needs will be related to accessibility modifications/improvements in homes (housing rehab projects) and public facilities such as parks and streets (curb cuts and paving). If funds allow, sober living homes and affordable housing for seniors, and playground equipment at public housing complexes could also be funded.

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

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

The City has no obvious policies that serve as barriers to affordable housing. Delaware County (which includes Muncie) land use controls and zoning ordinance are fairly inclusive and flexible, City building code provisions are standard, and permit fees and charges are not excessive and do not present a barrier at this point.

Continued high mortgage rates, construction costs and lack of homes on the market make it difficult for low- to moderate-income households to purchase a home.

Rents continue to rise due to inflation while incomes do not keep pace. Many resident households are paying in excess of 30% of their income for housing costs.

The sale of tax delinquent properties by the county to the low bidders at auction encourages investment by out of state buyers who do not invest in necessary repairs or maintenance, leave properties vacant or abandoned, becoming eyesores, attracting crime, and lowering nearby property values. Long-term vacancies contribute to urban decay and make revitalization efforts more difficult. Many tax sale buyers are out-of-town investors or large companies with no ties to the community. Instead of rehabilitating properties or selling to owner-occupants, they often hold onto the properties waiting for prices to rise or flip them for quick profits. This speculative behavior prevents stable homeownership and slows down neighborhood revitalization. Rent increases and other predatory practices worsen housing instability and contribute to cycles of poverty

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

### Introduction

The following economic data provides an overview of Muncie’s business activity, labor force, workforce characteristics, and educational attainment. It highlights key employment sectors, workforce gaps, commuting patterns, and income levels, offering insight into the city’s economic strengths and challenges. This information supports planning efforts to align workforce development, infrastructure investment, and business growth with community needs.

### 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	112	0	1	0	-1
Arts, Entertainment, Accommodations	3,113	4,530	16	18	2
Construction	1,030	760	5	3	-2
Education and Health Care Services	4,770	8,347	25	32	7
Finance, Insurance, and Real Estate	1,122	1,983	6	8	2
Information	209	161	1	1	0
Manufacturing	2,869	1,517	15	6	-9
Other Services	666	872	3	3	0
Professional, Scientific, Management Services	1,213	1,702	6	7	1
Public Administration	0	0	0	0	0
Retail Trade	2,873	4,803	15	19	4
Transportation and Warehousing	705	354	4	1	-3
Wholesale Trade	727	688	4	3	-1
Total	19,409	25,717	--	--	--

**Table 40 - Business Activity**

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



## Labor Force

Total Population in the Civilian Labor Force	33,565
Civilian Employed Population 16 years and over	30,985
Unemployment Rate	7.67
Unemployment Rate for Ages 16-24	21.52
Unemployment Rate for Ages 25-65	3.36

**Table 41 - Labor Force**

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	5,945
Farming, fisheries and forestry occupations	1,445
Service	4,240
Sales and office	7,345
Construction, extraction, maintenance and repair	1,745
Production, transportation and material moving	1,455

**Table 42 – Occupations by Sector**

Data Source: 2016-2020 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	23,069	81%
30-59 Minutes	4,178	15%
60 or More Minutes	1,407	5%
<b>Total</b>	<b>28,654</b>	<b>100%</b>

**Table 43 - Travel Time**

Data Source: 2016-2020 ACS

## Education:

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

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,170	135	1,625

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	5,620	420	3,145
Some college or Associate's degree	6,400	215	1,945
Bachelor's degree or higher	6,310	145	900

**Table 44 - Educational Attainment by Employment Status**

Data Source: 2016-2020 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	85	60	140	350	440
9th to 12th grade, no diploma	640	520	635	1,230	990
High school graduate, GED, or alternative	3,745	2,060	2,145	5,070	3,580
Some college, no degree	12,355	1,915	1,525	2,275	1,700
Associate's degree	455	785	630	1,445	475
Bachelor's degree	1,870	1,900	590	1,890	879
Graduate or professional degree	45	855	650	1,465	1,380

**Table 45 - Educational Attainment by Age**

Data Source: 2016-2020 ACS

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

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	47,948
High school graduate (includes equivalency)	67,476
Some college or Associate's degree	56,863
Bachelor's degree	72,097
Graduate or professional degree	116,465

**Table 46 – Median Earnings in the Past 12 Months**

Data Source: 2016-2020 ACS

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

The major employment sectors in Muncie are Education and Health Care Services, Retail Trade, and Arts, Entertainment, and Accommodations. Education and Health Care is the largest sector, employing

22% of workers and accounting for 30% of all jobs, indicating both a strong presence and job growth in this field. Retail Trade also plays a significant role, with 14% of workers and 17% of jobs, showing a surplus of opportunities. The Arts, Entertainment, and Accommodations sector employs 15% of the workforce and offers 16% of jobs, reflecting its importance to the local economy. While Manufacturing employs 14% of workers, it only provides 6% of jobs, suggesting a decline or job shortage in this sector. Other sectors such as Finance, Insurance, Real Estate, and Professional and Management Services contribute more modestly, each employing around 5-6% of the workforce. Overall, Education and Health Care, Retail, and Service-oriented industries are the key drivers of employment in Muncie.

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

The business community in Muncie has several workforce and infrastructure needs essential for supporting economic growth. There is strong demand for skilled workers in education and health care, particularly for medical staff, educators, and support personnel. Retail, service industries, and arts, entertainment, and accommodations also require dependable, customer-focused employees. The manufacturing sector needs technically skilled labor for specialized production roles, while information technology (IT) is an emerging area where businesses increasingly seek trained professionals to support digital operations and innovation.

In addition to workforce needs, businesses highlight critical infrastructure improvements necessary for growth. These include better-maintained roads for efficient transportation, expanded broadband access to support modern business operations, particularly in IT and remote work, and modern industrial spaces that attract and retain manufacturers and tech companies. Reliable utilities, including water, electricity, and waste management, are also vital to ensure consistent operations across all sectors. Addressing both workforce development and infrastructure investment will be key to meeting the current and future needs of Muncie's business community.

**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.**

Recent and planned investments include industrial site developments, downtown revitalization, and business expansion initiatives. These create a need for workforce training, business support services, and infrastructure upgrades.

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

There is a noticeable gap between the skills and education of Muncie's current workforce and the employment opportunities available in the region. While many jobs are available in sectors such as advanced manufacturing, healthcare, and technology, a significant portion of the local workforce lacks



the specialized training or credentials needed to fill these roles. Technical fields, in particular, face shortages of qualified workers due to limited access to vocational training and certifications in areas like CNC machining, electrical work, and IT support.

In healthcare, the demand for trained nurses, medical technicians, and support staff exceeds the current supply of qualified candidates, highlighting a need for more targeted education programs and partnerships with local institutions. Similarly, the growth of the technology sector has outpaced the number of workers with relevant IT skills, including software development, network management, and cybersecurity.

Additionally, many workers in Muncie are employed in lower-skill service and retail positions, which do not fully align with emerging job opportunities in higher-paying technical and professional sectors. Upskilling current employees through adult education, apprenticeships, and on-the-job training is critical to closing this gap. Expanding access to community college programs, industry certifications, and workforce development initiatives will better align the skills of Muncie's workforce with the demands of its growing industries, supporting both individual economic mobility and broader regional growth.

**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.**

Programs through Ivy Tech, Eastern Indiana Works, and industry partnerships offer training in high-demand fields. Another strategy is the Cradle to Career initiative spear-headed by the George and Frances Ball Foundation that works to adopt a long-term approach to address educational and workforce challenges. By fostering collaboration among educational institutions, non-profits, and community organizations, it aims to create a seamless support system from early childhood through career placement, ensuring residents are prepared for gainful employment.

**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.**

East Central Indiana Regional Planning District developed the Comprehensive Economic Development Strategy (CEDS). CEDS outlines regional economic conditions and prioritizes projects to stimulate growth. By identifying key industries and workforce needs, the CEDS guides training programs to ensure they meet the evolving demands of the local economy. Also, the Muncie-Delaware County Economic Development Alliance initiatives like Vision 2027 support long-term economic growth that are also focusing on job creation, business retention and expansion, and a better quality of life for all in Muncie-Delaware County.

## **Discussion**

Economic analysis identified education, health care, retail, and services as major employment sectors, with workforce gaps in technical, healthcare, IT, and trade skills. Infrastructure needs such as better roads, broadband, and industrial spaces were highlighted, along with the need to upskill workers to align with available job opportunities.

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

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

Based on U.S. Census and CHAS (Comprehensive Housing Affordability Strategy) data, certain areas in Muncie, Indiana show higher concentrations of households with multiple housing problems, including cost burden, overcrowding, and substandard housing. These issues are typically more prevalent in census tracts with higher percentages of low-income households.

In Muncie, the following census tracts are commonly associated with higher rates of multiple housing problems:

Census Tract 3

Census Tract 4

Census Tract 6

Census Tract 12

These tracts contain significant numbers of low- to moderate-income households who are more likely to experience severe cost burdens, overcrowding, or housing deficiencies.

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

A concentration of low-income households is defined as an area where 50% or more of households earn at or below 80% of the Area Median Income (AMI). In Muncie, the highest concentrations of low-income families are found in Census Tract 3 (Industry Neighborhood) with 65%, Tract 4 (South Central Neighborhood) with 62%, Tract 12 (Whitely Neighborhood) with 60%, and Tract 6 (Old West End Neighborhood) with 58% low-income households. These areas experience higher rates of housing cost burdens and other related challenges, making them key priorities for affordable housing initiatives and economic support.

A concentration of Black/African American residents is defined as areas where the percentage of Black residents is at least 10 percentage points higher than Muncie's citywide average of 7.5%. Census Tract 12 (Whitely Neighborhood) has the highest concentration with 42% Black residents, followed by Census Tract 3 (Industry Neighborhood) with 18%. These neighborhoods not only face economic challenges but also reflect racial disparities in access to housing and services.

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

The market in Muncie's concentrated low-income and minority neighborhoods, such as the Industry Neighborhood (Tract 3) and Whitely Neighborhood (Tract 12), is characterized by older housing stock,

with a significant portion built before 1950 and the majority constructed between 1950 and 1979. According to CHAS data, approximately 84% of owner-occupied units and 65% of renter-occupied units citywide were built before 1980, with these older homes being heavily concentrated in the city's most economically challenged areas. In these neighborhoods, the age of the housing stock contributes to issues such as deferred maintenance, outdated systems, and increased risk of lead-based paint hazards. Many homes require substantial rehabilitation to meet modern standards for safety, energy efficiency, and accessibility. The predominance of aging housing limits the availability of quality, affordable options and underscores the need for investment in housing preservation and improvement in these communities.

These areas have a higher proportion of rental units and experience significant housing cost burdens, with many residents spending over 30% of their income on housing, limiting their ability to meet other basic needs. Focusing on specific neighborhoods, Census Tract 3, Industry Neighborhood, has a higher proportion of renter-occupied housing. Out of approximately 590 households, about 65% are renter-occupied, and 35% are owner-occupied indicating a significant presence of rental housing in this area.

In contrast, Census Tract 12, encompassing the Whitely Neighborhood, exhibits a more balanced distribution between owner-occupied and renter-occupied units. While specific percentages are not provided in the available data, the neighborhood is characterized by a mix of housing tenures, reflecting a diverse housing market.

Vacancy rates tend to be higher, with abandoned or underutilized properties contributing to lower property values and discouraging private investment. Residents generally have lower household incomes and are often employed in lower-wage sectors such as retail, services, or entry-level healthcare positions, highlighting a need for job training and economic mobility opportunities.

Additionally, these neighborhoods typically lack access to sufficient retail, grocery stores, and essential services, creating economic deserts that force residents to travel farther for basic necessities. This further strains limited household budgets and reduces local market activity. The overall market conditions in these areas indicate a strong need for public investment in housing, infrastructure, and community development to attract private sector engagement, revitalize the local economy, and improve the quality of life for residents.

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

There are many assets in these areas. The neighborhoods have neighborhood associations that are working with Ball State University's Office of Community Engagement to connect university resources with community priorities and initiatives, resulting in more engaged faculty and students; greater prosperity for local residents, businesses, and organizations; and improved quality of life for all.

Whitely Community has two community centers: Roy C. Buley Center and Motivate Our Minds Educational Enrichment Center. They have been planning and raising funds for a Neighborhood Center in recent years and are close to reaching their goal.

Recreational assets include McCulloch Park, Cardinal Greenway, and White River. Historic landmarks include Shaffer Chapel noted as the gathering place of the scene after the last publicly recorded lynching in the United States. It is home to the oldest neighborhood association in the City which remains active today. Union Missionary Baptist Church, located in the neighborhood, is exploring establishing housing programs for residents.

Industry neighborhood has recreational assets that include Heekin Park, one of two large parks in the City and the Boys and Girls Club. There are many churches, businesses, and schools. Some of the oldest businesses are located on the fringe of the neighborhood. Urban Light Church recently expanded their outreach and housing development work to Industry.

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

Both Whitely and Industry have seen affordable housing development over the past few years with the City View and Southern Terrace projects which built 120 new units of affordable housing across the city, many in these neighborhoods. Habitat for Humanity received a grant to build 10 new homes in Industry over the next 5 years. Industry Neighborhood in conjunction with Urban Light has sponsored several mentorship building workshops aimed to stop gun violence in the neighborhood and urged youth to participate.

## **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.**

According to the U.S. Census Bureau's 2019-2023 data, 86.7% of households in Muncie, Indiana, have a broadband internet subscription. Broadband is available in all areas of the city, including low- to moderate income areas. Two providers (Xfinity, AT&T,) have discounted programs for low-income households. Federal programs including Lifeline and Affordable Connectivity Program provide discounted access to internet services for low-income subscribers that participate in other federal assistance programs (SNAP, Medicaid, Federal Public Housing Assistance, Veterans Pension and Survivors Benefit) or meet income requirements.) Muncie Community Schools is active in finding free or affordable connectivity solutions for students. Many low-to moderate-income residents access broadband through their mobile phones. According to July 1, 2024 Census QuickFacts for Muncie 86.7 % of households have a broadband internet subscription and 94.6% have a computer.

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

In total, there are at least seven broadband providers operating in Muncie, Indiana, offering a range of connection types, speeds, and coverage areas. Residents can choose from cable, fiber, 5G home internet, satellite, and fixed wireless options based on their specific needs and location within the city. All LIHTC and HOME assisted units are required to be wired for broadband internet.

A community benefits from having more than one broadband provider because competition improves service quality, encourages lower prices, and expands coverage. When multiple providers are available, residents have choices, which drives companies to offer better speeds, more reliable connections, and customer-friendly terms. It also reduces the risk of monopoly control, where a single provider may limit innovation or keep prices high. Multiple providers increase the likelihood that underserved areas, including low- and moderate-income neighborhoods, receive better infrastructure and service options, promoting digital equity across the community.

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

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

Muncie faces several increased natural hazard risks due to climate change, which are expected to impact both the environment and the community's infrastructure. One of the primary risks is more frequent and intense flooding, especially in areas near the White River and low-lying neighborhoods. Heavier rainfall events can overwhelm stormwater systems, leading to property damage, road closures, and disruptions to essential services.

Another growing concern is increased heat waves and higher average temperatures, which can strain energy systems, worsen air quality, and pose health risks—particularly for the elderly, young children, and those with pre-existing health conditions. These heat-related impacts also disproportionately affect low-income communities with limited access to cooling and energy-efficient housing.

Additionally, Muncie may experience more severe storms, including high winds and ice storms, which threaten power reliability and the integrity of aging infrastructure. These risks highlight the need for climate adaptation measures, such as upgrading stormwater systems, improving energy resilience, investing in green infrastructure, and protecting vulnerable populations through targeted public health and emergency response strategies.

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

Housing occupied by low- and moderate-income households in Muncie is particularly vulnerable to climate-related risks such as flooding, heat, and severe storms. Many of these homes are located in older neighborhoods with aging infrastructure and were built before modern building codes accounted for climate resilience. This increases susceptibility to flood damage, especially in areas near the White River or in neighborhoods with poor drainage.

These homes are also more likely to be poorly insulated or lack efficient cooling systems, making them highly vulnerable during heat waves. Residents may struggle to afford higher energy bills or lack access to air conditioning, increasing health risks during extreme heat events. Additionally, rental properties, common among low-income households, are often not maintained to withstand severe storms, with issues like weak roofs, windows, or foundations.

Limited financial resources make it harder for these households to repair or retrofit their homes after damage, and they may not have access to adequate insurance. These vulnerabilities underline the need for targeted investments in housing upgrades, energy efficiency, and climate resilience specifically for low- and moderate-income communities.





# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

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

### Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	City of Muncie (City Wide)
	Area Type:	
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Public Parks
	Identify the neighborhood boundaries for this target area.	City of Muncie Corporate Boundary

<p><b>Include specific housing and commercial characteristics of this target area.</b></p>	<p>Muncie, Indiana’s housing stock is predominantly older, with over 80% of homes built before 1980. Much of the housing requires rehabilitation due to age-related deterioration, including the need for major system upgrades such as roofs, furnaces, and water heaters. The city has a high proportion of renter-occupied units—about half of all housing—which reflects broader affordability challenges. Many renters are low-income and cost-burdened, with few options for quality affordable units, particularly for extremely low-income households. Housing is primarily composed of single-family homes, with fewer large units available for families and limited housing options that are accessible to seniors or individuals with disabilities.</p> <p>Commercially, Muncie is characterized by a base of small- to mid-sized businesses, with healthcare, education, and retail among the largest employment sectors. Legacy industrial properties remain underutilized and in need of redevelopment, especially in former manufacturing areas. While efforts are underway to revitalize downtown Muncie with mixed-use development, many commercial corridors face infrastructure challenges, including outdated facilities and limited broadband access. The city lacks sufficient modern industrial and commercial space to attract new investment, highlighting the need for strategic upgrades to infrastructure, roads, and utilities in targeted areas.</p>
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	<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>Making improvements citywide, rather than concentrating them in only certain neighborhoods, is important for promoting equity, overall economic growth, and long-term sustainability. A citywide approach ensures that all residents—regardless of where they live—have access to safe housing, quality infrastructure, and essential services. This helps prevent deepening disparities between neighborhoods and supports inclusive revitalization.</p> <p>Citywide improvements also strengthen the city’s tax base, improve mobility and connectivity, and help retain and attract residents and businesses. By investing broadly, Muncie can support stable neighborhoods, prevent future decline, and create a more resilient community overall.</p>
	<p><b>Identify the needs in this target area.</b></p>	<p>See section: Include specific housing and commercial characteristics of this target area.</p>

<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>Muncie has several key opportunities for improvement that can strengthen the community and support long-term growth. Rehabilitating the city’s aging housing stock, much of which was built before 1980, presents a chance to preserve affordable units and improve living conditions. Developing new affordable housing—both rental and homeownership—can help meet growing demand, particularly among low- and moderate-income households. Vacant and tax-foreclosed properties offer opportunities for infill development that can stabilize neighborhoods and increase housing supply.</p> <p>Infrastructure upgrades such as improved streets, sidewalks, and curbs are needed throughout the city, especially in underserved areas. Public spaces also require long-overdue investment to enhance accessibility and safety, contributing to better quality of life. On the economic front, repurposing underused industrial sites can attract modern employers, while aligning workforce training with industry needs in fields like healthcare, manufacturing, and construction can help raise income levels. Supporting small businesses through targeted assistance and revitalizing commercial corridors can further stimulate local economic development. Finally, better coordination of housing, health, and support services—especially for vulnerable residents—remains a critical opportunity to improve outcomes and reduce poverty.</p>
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<p><b>Are there barriers to improvement in this target area?</b></p>	<p>Muncie faces several significant barriers to improvement that hinder efforts to revitalize neighborhoods, support vulnerable residents, and stimulate economic growth. A primary challenge is the steep decline in state and federal assistance to both the city and individuals, which limits funding for essential programs, infrastructure upgrades, and affordable housing initiatives. This reduction in resources makes it difficult to keep pace with community needs and maintain basic services, particularly in low-income areas.</p> <p>Additionally, the city's aging housing stock requires costly repairs and modernization, yet many property owners lack the financial means to make those improvements. Limited private investment in older neighborhoods further slows redevelopment and reinvestment. The gap between workforce skills and available jobs also poses a barrier, as many residents need training or education to access stable, higher-wage employment. Other obstacles include persistent poverty, mental and physical health challenges among residents, and the lack of sufficient supportive services to address complex needs, particularly for people experiencing homelessness or returning from institutions. These barriers collectively strain the city's ability to achieve equitable, sustained progress.</p>
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## General Allocation Priorities

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

A city-wide distribution ensures that resources are available wherever they may be needed over the five year span of the Comprehensive Plan.

A city-wide approach promotes balanced development and cohesion across the urban environment.

Certain situations might warrant localized resource distribution, especially when addressing specific community needs or unique challenges within particular neighborhoods. Striking a balance between city-wide initiatives and targeted interventions can optimize resource allocation and effectiveness.

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

### Priority Needs

Table 48 – Priority Needs Summary

<b>1</b>	<b>Priority Need Name</b>	Increase Affordable Housing -- Reduce Cost Burden
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Homeowner Rehabilitation Homebuyer Housing Development Rental Housing Development Down Payment / Closing Cost Assistance Program Administration CHDO Program Admin CHDO Reserve

	<b>Description</b>	Muncie's housing strategy focuses on supporting quality rental and homeownership housing through rehabilitation, new construction, and multifamily development. The City will also promote public-private partnerships, expand housing options for seniors and special needs populations, and encourage homeownership through down payment assistance and counseling.
	<b>Basis for Relative Priority</b>	Muncie faces an aging housing stock, limited affordable options, and increasing housing cost burdens—especially for low- and moderate-income households. Supporting a mix of rental and homeownership opportunities through quality development and rehabilitation helps stabilize neighborhoods, prevent displacement, and expand access to safe, affordable housing. Investing in housing for seniors, special needs populations, and extremely low-income residents also ensures that the city's most vulnerable residents have the support they need to live safely and independently. These strategies are essential to promoting long-term community stability and economic mobility.
<b>2</b>	<b>Priority Need Name</b>	Housing Preservation
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Homeowner Rehabilitation Program Administration
	<b>Description</b>	Muncie's older housing stock is in critical need of major system upgrades, including roofs, furnaces, and water heaters, many of which have exceeded their useful life. These essential components are vital for maintaining safe, energy-efficient, and livable homes, especially for low- to moderate-income homeowners who cannot afford costly repairs. Additionally, accessibility improvements such as ramps, widened doorways, and bathroom modifications are needed to allow elderly and disabled residents to remain in their homes safely, further supporting housing stability in the community.



	<b>Basis for Relative Priority</b>	Housing preservation is a priority because much of Muncie's housing stock is aging and at risk of deterioration, especially in low-income neighborhoods. Preserving existing homes through rehabilitation helps maintain affordable housing options, prevents displacement, supports neighborhood stability, and is often more cost-effective than new construction. It also ensures that long-time residents can remain safely in their homes, contributing to stronger, more resilient communities.
<b>3</b>	<b>Priority Need Name</b>	Public Services for Special Needs Groups
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Public Service Program Administration

	<b>Description</b>	Public services for homeless individuals and families in Muncie include but are not limited to emergency shelter, housing navigation, mental health and substance use referrals. These services are designed to address both immediate needs and long-term stability, with coordination through the local Continuum of Care and centralized access points to ensure individuals are connected to the appropriate resources and support. Also included are services that address the causes of homelessness.
	<b>Basis for Relative Priority</b>	Public services for the homeless are a high priority because they address urgent needs while helping individuals transition to stable housing. These services reduce the risk of chronic homelessness, improve health and safety, and support long-term stability for vulnerable residents.
<b>4</b>	<b>Priority Need Name</b>	Neighborhood Improvements
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Public Facilities Slum & Blight Clearance Program Administration
	<b>Description</b>	Neighborhood improvement projects will include street, sidewalk and park improvement activities as well as clearance activities.
	<b>Basis for Relative Priority</b>	Infrastructure and park projects are a priority because they improve safety, accessibility, and quality of life in neighborhoods—especially in underserved or low-income areas. Investing in roads, sidewalks, lighting, water systems, and public parks supports neighborhood revitalization, encourages private investment, and fosters community pride. These improvements also ensure that residents have access to safe public spaces and essential services, contributing to healthier, more connected, and more resilient communities. Clearance activities remove safety hazards, reduces blight, discourage illegal activity, and create opportunities for redevelopment or green space, helping to stabilize and revitalize neighborhoods.

### **Narrative (Optional)**

Addressing homelessness is essential to promoting community stability, public health, and individual well-being. Without access to shelter and supportive services, individuals face increased risks of chronic homelessness, poor health outcomes, and involvement with emergency systems.

Providing coordinated public services helps prevent long-term homelessness, supports vulnerable populations, and creates pathways to stable housing and self-sufficiency.

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

### Influence of Market Conditions

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	Muncie does not have a TBRA program.
TBRA for Non-Homeless Special Needs	Muncie does not have a TBRA program.
New Unit Production	The rationale for prioritizing the production of new housing units is based on Muncie’s aging housing stock, limited availability of modern, affordable homes, and the increasing demand for quality housing, particularly among low- and moderate-income households. With few new units built in recent years and many existing homes in need of costly repairs or unsuitable for current accessibility needs, producing new units offers a long-term, cost-effective solution. New construction can better meet energy efficiency standards, reduce maintenance burdens for residents, and address gaps in unit size and type—especially for smaller households and those not served by age-restricted housing. Allocating funds for new unit production supports neighborhood revitalization, attracts private investment, and expands housing choice across income levels.
Rehabilitation	The rationale for prioritizing the rehabilitation of existing housing units stems from the age and condition of Muncie’s housing stock, much of which was built before 1980 and lacks modern systems, energy efficiency, and accessibility features. With limited private investment in older neighborhoods and a high percentage of low-income households living in substandard rental and owner-occupied units, rehabilitation is a cost-effective strategy to preserve affordable housing, prevent displacement, and improve living conditions. Targeting funds toward repairs—such as roofing, HVAC, plumbing, and accessibility upgrades—extends the life of existing homes, supports neighborhood stability, and addresses the needs of vulnerable populations who may not have the means to make essential improvements.

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Acquisition, including preservation	The rationale for allocating funds to the acquisition of existing units is to preserve affordable housing that is at risk of being lost from the assisted housing inventory due to expiring affordability periods, deteriorating conditions, or market conversion. As Muncie faces a limited supply of quality, affordable housing and increasing demand among low-income households, acquiring existing units ensures these homes remain accessible to those in need. This strategy helps prevent displacement, maintains neighborhood affordability, and is often more cost-effective and quicker to implement than new construction. Acquisition can also serve as a tool for nonprofit or mission-driven developers to stabilize properties, reinvest in neglected housing, and preserve long-term affordability in areas vulnerable to market pressure or disinvestment.

**Table 49 – Influence of Market Conditions**

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

### Introduction

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	0	0	0	0	0	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	0	0	0	0	0	

Table 50 - Anticipated Resources

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

Muncie does not have a HOME match requirement.

Federal funds are most effectively leveraged in housing development projects, where they serve as gap financing to attract significant private, state, and local investment. However, leveraging opportunities are more limited for public facility improvements and homeowner rehabilitation projects, which often rely more heavily on federal dollars due to lower potential for private investment. For public service activities, CDBG grants typically cover only a portion of program costs. As a result, nonprofit service providers are required to secure additional funding—through donations, grants, or other sources—to successfully administer and sustain their programs. This reality underscores the importance of targeted federal investment and strong partnerships to maximize community impact.

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

Publicly owned land and property within the City of Muncie—particularly parcels held by the Muncie Redevelopment Commission—represent a key resource for addressing housing and community development needs identified in this plan. Many of these properties were acquired through tax foreclosure and are located in disinvested neighborhoods with high concentrations of low- and moderate-income households. These lots and structures may be made available for redevelopment into affordable housing, infill construction, community facilities, or green space, supporting revitalization efforts and increasing neighborhood stability. Strategic reuse of these publicly owned assets allows the City to advance housing goals while controlling costs and encouraging reinvestment in targeted areas.

**Discussion**

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

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Muncie Mission Ministries		Homelessness	
YWCA of Muncie		Homelessness	
A BETTER WAY		Homelessness	
PATHSTONE		Ownership	
Greater Muncie Habitat for Humanity		Ownership	
Home Savers		neighborhood improvements	

**Table 51 - Institutional Delivery Structure**

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

Muncie has a robust institutional delivery system to carry out activities in the annual action plans to meet the goals of the five year strategic plan. Public Service grants will be limited to subrecipients serving the homeless or addressing causes of homelessness. This group of agencies described described in MA-30 are the Muncie unit of the Region 6 Continuum of Care. These agencies have developed a five year plan called Together to House described in detail in seciton NA-40.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X		
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X	X	
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	



Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
<b>Other</b>			

**Table 52 - Homeless Prevention Services Summary**

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

The City of Muncie leads a coordinated service delivery system that addresses the needs of homeless individuals and families through a network of emergency shelters, transitional housing, permanent supportive housing, and supportive services. Chronically homeless individuals are served through projects like Walnut Commons and prioritized in coordinated entry. Families with children find shelter and transitional support at the YWCA and Christian Ministries, while A Better Way provides dedicated services and housing for survivors of domestic violence. Veterans benefit from targeted outreach and housing placements through coordination with the VA and Continuum of Care providers. Unaccompanied youth have limited resources, but agencies work to connect them with available shelter and supportive programs

**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**

Muncie's service delivery system for special needs populations and individuals experiencing homelessness is supported by a strong network of local providers, coordinated entry, and expanding partnerships across health, housing, and social service sectors. Key strengths include established shelter and transitional housing programs, access to health and mental health care through partners like Meridian Health Services and Open Door Health Services, and a functional Coordinated Entry system. Recent additions such as the newly opened Crisis Center and social workers embedded with the Muncie Police Department have further improved crisis response and the ability to connect individuals to services quickly and compassionately.

However, gaps remain. There is a shortage of permanent supportive housing and limited resources for unaccompanied youth, individuals with disabilities, and those with co-occurring behavioral health needs.

Long-term case management and outpatient behavioral services are often stretched thin. Additionally, reluctance among clients to engage with services—due to stigma, past negative experiences, mental health challenges, or a desire for independence—can hinder efforts to provide support and housing stability. These challenges highlight the need for ongoing outreach, trauma-informed care, and flexible, client-centered approaches to service delivery.

**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**

To overcome gaps in the institutional structure and service delivery system, the City will continue to strengthen coordination among local agencies, expand partnerships, and invest in targeted programs that address the most pressing community needs. This includes supporting the growth of permanent supportive housing, improving access to mental health and substance use services, and enhancing case management capacity through both nonprofit providers and public institutions.

The City will also build on recent advancements, such as the Crisis Center and embedded police social workers, to improve crisis response and service connection. Efforts will focus on expanding outreach to individuals who are reluctant to seek help, using trauma-informed and culturally competent approaches. Additionally, the City will work with Continuum of Care partners and other stakeholders to seek additional funding, streamline service delivery, and align resources to fill gaps in housing, health, and support services for vulnerable populations.

## 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	Homeowner Rehabilitation	2025	2029	Affordable Housing	City of Muncie (City Wide)	Increase Affordable Housing -- Reduce Cost Burden Housing Preservation	CDBG: \$1,125,000	Homeowner Housing Rehabilitated: 100 Household Housing Unit
2	Homebuyer Housing Development	2025	2029	Affordable Housing	City of Muncie (City Wide)	Increase Affordable Housing -- Reduce Cost Burden	CDBG: \$0 HOME: \$690,300	Homeowner Housing Added: 5 Household Housing Unit  Homeowner Housing Rehabilitated: 5 Household Housing Unit
3	Rental Housing Development	2020	2029	Affordable Housing	City of Muncie (City Wide)	Increase Affordable Housing -- Reduce Cost Burden	CDBG: \$0 HOME: \$942,550	Rental units constructed: 20 Household Housing Unit
4	Down Payment / Closing Cost Assistance	2025	2029	Affordable Housing	City of Muncie (City Wide)	Increase Affordable Housing -- Reduce Cost Burden	CDBG: \$0 HOME: \$225,000	Direct Financial Assistance to Homebuyers: 30 Households Assisted
5	Public Service	2025	2029	Homeless	City of Muncie (City Wide)	Public Services for Special Needs Groups	CDBG: \$931,550 HOME: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 12500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Public Facilities	2025	2029	Non-Housing Community Development	City of Muncie (City Wide)	Neighborhood Improvements	CDBG: \$1,789,065 HOME: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 65000 Persons Assisted
7	Slum & Blight Clearance	2025	2029	Non-Housing Community Development	City of Muncie (City Wide)	Neighborhood Improvements	CDBG: \$1,125,000 HOME: \$0	Buildings Demolished: 125 Buildings  Other: 5 Other
8	Program Administration	2025	2029	Administration	City of Muncie (City Wide)	Increase Affordable Housing -- Reduce Cost Burden Housing Preservation Public Services for Special Needs Groups Neighborhood Improvements	CDBG: \$931,550 HOME: \$508,762	Other: 1 Other
9	CHDO Program Admin	2025	2029	Affordable Housing		Increase Affordable Housing -- Reduce Cost Burden	CDBG: \$0 HOME: \$50,000	Other: 5 Other
10	CHDO Reserve	2025	2029	Affordable Housing	City of Muncie (City Wide)	Increase Affordable Housing -- Reduce Cost Burden	CDBG: \$0 HOME: \$391,570	Homeowner Housing Added: 5 Household Housing Unit

**Table 53 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Homeowner Rehabilitation
	<b>Goal Description</b>	Muncie's homeowner rehabilitation program provides low- and moderate-income homeowners with assistance to repair and improve their homes. The program focuses on essential health and safety repairs, including but not limited to roofs, furnaces, water heaters, plumbing, and accessibility modifications such as ramps or tub-to-shower conversions. Its goal is to preserve affordable housing, improve living conditions, and help residents remain safely in their homes.
2	<b>Goal Name</b>	Homebuyer Housing Development
	<b>Goal Description</b>	Muncie's homebuyer housing program supports the creation of affordable homeownership opportunities through new construction or rehabilitation of housing units for low-to-moderate-income homebuyers. The program aims to expand access to quality homes, promote neighborhood stability, and encourage long-term investment by residents.
3	<b>Goal Name</b>	Rental Housing Development
	<b>Goal Description</b>	Developing new rental housing to expand the supply of safe, quality, and affordable units for low- and moderate-income households, address housing shortages, and support neighborhood revitalization.
4	<b>Goal Name</b>	Down Payment / Closing Cost Assistance
	<b>Goal Description</b>	Provide assistance to low- and moderate-income first-time homebuyers by providing financial support toward their down payment and closing costs, making homeownership more affordable and accessible.
5	<b>Goal Name</b>	Public Service
	<b>Goal Description</b>	Provides funding to local agencies that assist individuals and families who are homeless or at risk of homelessness by offering shelter, case management, housing navigation, and support services aimed at promoting housing stability and preventing further housing crises. In addition, activities address the cause or contribute to of homelessness are eligible.

6	<b>Goal Name</b>	Public Facilities
	<b>Goal Description</b>	The public facility program focuses on infrastructure improvements including but not limited to streets, curbs, sidewalks, and parks. McCulloch, Westside and Tuhey, Thomas Parks as well as Beech Grove Cemetery benefit all City residents, other parks are located in low- and moderate-income neighborhoods. These projects enhance safety, accessibility, and overall neighborhood quality, supporting community well-being and encouraging reinvestment in underserved areas. Projects that have a city wide benefit assist ~65,000 people.
7	<b>Goal Name</b>	Slum & Blight Clearance
	<b>Goal Description</b>	The clearance program addresses deteriorated properties that negatively impact neighborhood health, safety, and stability. Activities may include demolition of unsafe structures, clearance of debris, or work to address brownfield conditions. The goal is to eliminate physical blight, reduce hazards, and create opportunities for revitalization and future development.
8	<b>Goal Name</b>	Program Administration
	<b>Goal Description</b>	Administration of CDBG and HOME programs. Includes other HUD CPD programs that may from time to time be awarded to the City.
9	<b>Goal Name</b>	CHDO Program Admin
	<b>Goal Description</b>	Use of HOME funds to support the operational costs of qualified nonprofit organizations that develop affordable housing. These funds help CHDOs build capacity and sustain their participation in housing development activities. Eligible uses include staff salaries, office expenses, training, and other costs directly related to the CHDO's role in carrying out HOME-funded projects. This support ensures that CHDOs remain effective partners in creating and preserving affordable housing within the community.
10	<b>Goal Name</b>	CHDO Reserve
	<b>Goal Description</b>	CHDO (Community Housing Development Organization) Reserve sets aside a portion of HOME funds specifically for qualified nonprofit developers to create affordable housing. These funds support the development of new units or the rehabilitation of existing homes for low- and moderate-income households. The program strengthens community-based development capacity and expands affordable housing options in targeted neighborhoods

**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 estimates 35 units of affordable housing will be created and thirty households will be assisted with Down Payment/Closing Cost Assistance.

## **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)**

Muncie Housing Authority (MHA) does not have a Section 504 Voluntary Compliance Agreement.

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

MHA leads activities to increase resident involvement in public housing include establishing or supporting resident councils, hosting community events such as job fairs and health fairs, and encouraging participation in planning and improvement discussions. These efforts help residents engage in decision-making and foster a stronger sense of community.

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

No

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

Muncie Housing Authority is not troubled.



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

### **Barriers to Affordable Housing**

The City has no obvious policies that serve as barriers to affordable housing. Delaware County (which includes Muncie) land use controls and zoning ordinance are fairly inclusive and flexible, City building code provisions are standard, and permit fees and charges are not excessive and do not present a barrier at this point.

Continued high mortgage rates, construction costs and lack of homes on the market make it difficult for low- to moderate-income households to purchase a home.

Rents continue to rise due to inflation while incomes do not keep pace. Many resident households are paying in excess of 30% of their income for housing costs.

The sale of tax delinquent properties by the county to the low bidders at auction encourages investment by out of state buyers who do not invest in necessary repairs or maintenance, leave properties vacant or abandoned, becoming eyesores, attracting crime, and lowering nearby property values. Long-term vacancies contribute to urban decay and make revitalization efforts more difficult. Many tax sale buyers are out-of-town investors or large companies with no ties to the community. Instead of rehabilitating properties or selling to owner-occupants, they often hold onto the properties waiting for prices to rise or flip them for quick profits. This speculative behavior prevents stable homeownership and slows down neighborhood revitalization. Rent increases and other predatory practices worsen housing instability and contribute to cycles of poverty

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

The City will continue to use CDBG and HOME funds to partner with non-profit and for-profit housing developers to construct and rehabilitate affordable housing units. In addition the homeowner rehabilitation program helps homeowners make home repairs (primarily roofs and HVAC improvements) and accessibility improvements. HOME funds for housing development are only provided for units in the neighborhoods in the city where there is ready access to public transportation and other amenities.

The City partners with HUD-approved Housing Counseling agency PathStone to provide downpayment assistance, with the requirement that homebuyers receive at least 8 hours of housing counseling prior to purchase. Both the counseling sessions and classes include information about avoiding predatory lending, repairing credit, financial literacy, and home maintenance.

Community Development will continue to partner with the Muncie Human Rights Commission in support of fair housing education and outreach to local lenders, realtors, apartment owners, property managers, housing providers, and citizens.

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

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

Muncie has limited public service funds to agencies that serve homeless people and address the causes of homelessness. Homeless outreach involves proactive efforts to engage individuals and families experiencing homelessness, particularly those living unsheltered, to connect them with essential services and support. Outreach teams typically meet people where they are—on the streets, in encampments, or in other places not meant for habitation—and work to build trust and relationships. The goal is to assess immediate needs, provide basic necessities such as food, clothing, or hygiene supplies, and link individuals to shelter, healthcare, mental health services, substance use treatment, and housing resources. Outreach often serves as the first step in helping people transition from homelessness to stable housing, offering both crisis intervention and longer-term support.

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

Muncie addresses emergency shelter and transitional housing needs through a network of providers that serve individuals and families experiencing homelessness. Emergency shelters operate year-round for men, women, and families, offering immediate access to food, hygiene, and safe temporary accommodations. Transitional housing is available for specific populations, including victims of domestic violence and individuals exiting homelessness who need more time to regain stability.

Permanent supportive housing (PSH) plays a critical role in Muncie’s housing continuum. Walnut Commons currently provides 44 units of PSH for individuals with disabilities and those experiencing chronic homelessness. Additionally, a new 38-unit permanent supportive housing project is in the planning stages, which will further expand capacity to serve the city’s most vulnerable residents. These developments help ensure a stable transition from homelessness to independent living with access to ongoing support.

**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.**

Muncie supports homeless individuals and families in transitioning to permanent housing through coordinated entry, rapid rehousing programs, and partnerships with local shelter and housing providers. Rapid rehousing offers short-term rental assistance, help with deposits and utilities, and support services that promote housing stability. A permanent supportive housing project currently in development will add 38 units targeted to those with the highest needs, including the chronically

homeless. For individuals discharged from mental health institutions, housing navigation and follow-up care are available on a voluntary basis to support a stable transition. Prevention efforts focus on reducing repeat homelessness through continued support, including rent and utility assistance, and coordination with health, employment, and social service providers.

**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**

Muncie helps low-income individuals and families avoid homelessness by supporting programs that provide emergency housing assistance, including help with rent, utilities, and security deposits. Rapid rehousing efforts target individuals and families at immediate risk, offering short-term financial support and connections to housing. For those being discharged from mental health facilities, coordinated entry systems and local providers help secure housing and follow-up care. However, resources remain limited for individuals exiting correctional institutions, who often face significant barriers in securing housing. Collaboration with social service, health, and employment agencies ensures that those receiving assistance are also connected to housing stability resources, though ongoing gaps in funding and capacity challenge the ability to meet all needs.

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

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

City of Muncie Community Development Office, ensures that subrecipients, CHDOs, contractors, and subcontractors use lead-safe work practices by including lead-safe work practices in the written agreements made with subrecipients, CHDOs, contractors, and subcontractors. Both tenants and homebuyers of rehabilitated buildings receive information on Lead-Based Paint and how to protect themselves and their families from Lead-Based Paint hazards. Community Development requires that a Lead-Based Paint inspection be carried out by a certified inspector on all buildings built before 1978, receiving CDBG and HOME funds for rehabilitation, except where the action is exempt.

In compliance with the requirements of 24 CFR Part 35, Lead Hazard Reduction Program, the MCD notifies owners and tenants of CDBG- and HOME-assisted target housing constructed prior to 1978 about the hazards, symptoms, and treatment of lead-based paint, and the precautions to be taken to avoid lead-based paint poisoning. The notice includes the HUD pamphlet, *Protect Your Family from Lead in Your Home*.

Homes built before 1978 are assumed to have lead-based paint; therefore, a work area is tested before any home rehab is done by a certified lead-based paint inspector or lead-based paint risk assessor. Assessment can be done by collecting paint chips for laboratory analysis or by testing painted surfaces with an XRF (X-Ray Fluorescence Analyzer) machine, which measures the amount of lead in paint. A report documenting the testing lists the surfaces tested and the surfaces which contain lead-based paint. If lead-based paint is present on an affected surface, then the lead-safe work practices are implemented to remove the lead-based paint, which includes required notification within 15 days after lead-based paint, or lead-based paint hazard are identified in the home, the unit (or common areas, if applicable), and within 15 days after completion of hazard control work in the unit or common area. Muncie Community Development follows the CPD Flow Chart - HUD Lead Safety Rules (based on CFR Part 35, subpart A (Disclosure), and subparts B-R (Lead Safe Housing Rule).

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

Children who receive Medicaid are considered to be especially susceptible to lead poisoning. In Delaware County 42.4% of children were covered by Medicaid in 2023 (37% is the state average).

In addition 76.8% of the city's housing stock was built prior to 1980 making it susceptible to having lead based paint.

Per 2023 Childhood Lead Surveillance Report published by Lead and Healthy Homes Divn of Indiana Dept. of Health in 2023 1210 tests were administered to children under 7 years. Sixty-two children had elevated lead levels and 14 risk assessments were done.

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

HUD requires that EPA (Environmental Protection Agency) rules be used with added requirements. On or after April 22, 2010, Lead Safety of Renovation, Repair, and Painting (The RRP Rule) became the standard for all firms working in pre-1978 homes and child-occupied facilities and the firms must be certified and use lead-safe work practices during renovations. All covered renovations must be performed by Certified Firms, using Certified Renovators and other trained workers. HUD requires that all workers be Certified Renovators or supervised by a Certified Abatement Supervisor (who, under the RRP Rule, must also be a Certified Renovator).

In addition, the following paragraph is included in all CDBG-assisted subrecipient rehab contracts:

*The Subrecipient agrees that any construction or rehabilitation of residential structures with assistance provided under this Agreement shall be subject to HUD Lead-Based Paint regulations at 24 CFR 570.608, 24 CFR Part 35, Subparts B and J, and the HUD Lead Safe Housing Rule, as summarized in Appendix C. Additionally, all work shall be performed in conformance with the EPA's "Lead: Renovation, Repair and Painting" rule at 40 CFR 745.80, Subpart E. Wherever HUD and EPA regulations differ, the more stringent requirement shall be followed.*

Prior to performing any work to be assisted by this agreement, the subrecipient shall submit to Community Development copies of EPA certification for the firm and for the Certified Renovator.

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

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

The Together DM Comprehensive Plan for the Delaware-Muncie Region approved in January of 2022 established a priority to expand opportunities for upward mobility. The plan identifies these opportunities downtown, in neighborhoods and in parks and connective corridors and partnerships to boost education and upward mobility.

Downtown is a highly accessible location with a range of entry-level to advanced employment opportunities. Maintaining and growing this level of diversity and accessibility is important. And so is ensuring that affordable residential opportunities continue to exist as downtown becomes a true neighborhood.

Main Streets have historically served as incubators for small businesses and as sources of part-time employment to supplement family incomes. Having high quality commercial space and supportive services for small business development—including connections to the local agricultural economy—has the potential to nurture small, locally-owned businesses that are uniquely tied to their communities.

Highly concentrated poverty at the neighborhood level has been found to be one of the most important limiting factors on upward economic mobility for low-income families. Disrupting these concentrations and providing more people with access to healthy neighborhood environments is critical, as is the use of educational institutions and partnerships to prepare children for success

The condition of parks and major streets influences how confident homeowners are about their neighborhoods and the degree to which reinvesting in their house makes sense. It also influences how interested prospective buyers are when they compare their options in Delaware County or the wider region.

While place-based initiatives can play a role in expanding economic opportunity and reducing concentrated poverty, improving levels of educational attainment will require long-term efforts by a web of partners working community-wide. Cradle to Career Muncie represents the type of collective impact effort that will be needed to make and sustain this plan's upward mobility goals, and is the type of partnership needed to advance much of Together DM's vision.

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

Another goal of Together DM is to Nurture Healthy Blocks for Health Neighborhoods, cultivating partnerships around comprehensive, block-level strategies that utilize a wide range of tools to cover the fundamentals of neighborhood health.

## **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**

To ensure effective monitoring of Community Development Block Grant (CDBG) activities, Community Development (CD) staff maintain comprehensive records and schedules for all funded projects. They document major procedural steps and update completion dates to reflect the current project status. Subrecipient files for public service and housing rehabilitation include checklists of required procedures and forms, facilitating readiness for monitoring. Regular CD staff meetings are held to discuss the status, progress, and challenges of staff-administered projects.

CDBG subrecipients providing direct benefits to low- and moderate-income individuals must submit narrative progress reports and documentation with each reimbursement request, typically on a monthly basis. CD staff review these submissions to assess progress against performance measures outlined in subrecipient contracts. If a subrecipient falls below anticipated performance levels, CD staff contact administrators to identify issues and discuss corrective actions.

Throughout the program year, CD staff conduct at least one on-site monitoring visit per CDBG subrecipient. These visits involve reviewing services provided, goal attainment, financial records, reimbursement procedures, and resolving any administrative issues. Monitoring now occurs mid-year to identify and address deficiencies early, facilitating timely remediation.

HOME-assisted construction projects are monitored during their affordability period according to a schedule maintained by the HOME Program Manager. Monitoring ensures compliance with affordable rent requirements, tenant income eligibility, and other HUD-mandated agreement terms. Project owners and managers receive technical assistance for any compliance issues, with necessary follow-up to ensure resolution.

CD staff regularly review project status sheets and financial reports from HUD's online systems and the city's accounting system to track expenditure timeliness. CDBG-funded subrecipient contracts require reimbursement requests at least quarterly; delays prompt CD staff to contact subrecipients and offer technical assistance as needed. Detailed contracts and file checklists support compliance with program requirements.

These monitoring practices align with HUD guidelines, which emphasize the importance of consistent oversight to ensure regulatory compliance and effective use of CDBG funds.

Notices of bids and quotes are sent to the Black Chamber in hopes that MBE/WBE/DBE contractors will bid/quote our projects. In addition, CD Director serves as a member of the Human Rights Commission as a way to increase outreach to MBE/WBE/DBE contractors.

CD Staff participate in regular fair housing trainings through HUD and Fair Housing Center of Central Indiana.



## Expected Resources

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

#### Introduction

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,242,123.00	0.00	0.00	1,242,123.00	4,968,492.00	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	508,762.11	0.00	0.00	508,762.11	2,035,048.44	

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**Table 54 - Expected Resources – Priority Table**

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

Muncie does not have a HOME match requirement.

Federal funds are most effectively leveraged in housing development projects, where they serve as gap financing to attract significant private, state, and local investment. However, leveraging opportunities are more limited for public facility improvements and homeowner rehabilitation projects, which often rely more heavily on federal dollars due to lower potential for private investment. For public service activities, CDBG grants typically cover only a portion of program costs. As a result, nonprofit service providers are required to secure additional funding—through donations, grants, or other sources—to successfully administer and sustain their programs. This reality underscores the importance of targeted federal investment and strong partnerships to maximize community impact.

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

Publicly owned land and property within the City of Muncie—particularly parcels held by the Muncie Redevelopment Commission—represent a key resource for addressing housing and community development needs identified in this plan. Many of these properties were acquired through tax foreclosure and are located in disinvested neighborhoods with high concentrations of low- and moderate-income households. These lots and structures may be made available for redevelopment into affordable housing, infill construction, community facilities, or green space, supporting revitalization efforts and increasing neighborhood stability. Strategic reuse of these publicly owned assets allows the City to advance housing goals while controlling costs and encouraging reinvestment in targeted areas.

**Discussion**

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homeowner Rehabilitation	2025	2029	Affordable Housing	City of Muncie (City Wide)	Housing Preservation	CDBG: \$225,000.00 HOME: \$.00	Homeowner Housing Rehabilitated: 20 Household Housing Unit
2	Homebuyer Housing Development	2025	2029	Affordable Housing	City of Muncie (City Wide)	Increase Affordable Housing -- Reduce Cost Burden	HOME: \$138,061.00	Homeowner Housing Added: 1 Household Housing Unit Homeowner Housing Rehabilitated: 1 Household Housing Unit
3	Rental Housing Development	2020	2029	Affordable Housing	City of Muncie (City Wide)	Increase Affordable Housing -- Reduce Cost Burden	HOME: \$188,510.00	Rental units constructed: 4 Household Housing Unit
4	Down Payment / Closing Cost Assistance	2025	2029	Affordable Housing	City of Muncie (City Wide)	Increase Affordable Housing -- Reduce Cost Burden	CDBG: \$.00 HOME: \$45,000.00	Direct Financial Assistance to Homebuyers: 6 Households Assisted
5	Public Service	2025	2029	Homeless	City of Muncie (City Wide)	Public Services for Special Needs Groups	CDBG: \$186,310.00 HOME: \$.00	Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Public Facilities	2025	2029	Non-Housing Community Development	City of Muncie (City Wide)	Neighborhood Improvements	CDBG: \$357,810.00 HOME: \$.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
7	Slum & Blight Clearance	2025	2029	Non-Housing Community Development	City of Muncie (City Wide)	Neighborhood Improvements	CDBG: \$225,000.00 HOME: \$.00	Buildings Demolished: 25 Buildings Other: 1 Other
8	Program Administration	2025	2029	Administration	City of Muncie (City Wide)	Increase Affordable Housing -- Reduce Cost Burden Housing Preservation Public Services for Special Needs Groups Neighborhood Improvements	CDBG: \$248,424.00 HOME: \$50,876.21	Other: 1 Other
9	CHDO Program Admin	2025	2029	Affordable Housing	City of Muncie (City Wide)	Increase Affordable Housing -- Reduce Cost Burden	CDBG: \$.00 HOME: \$10,000.90	Other: 1 Other
10	CHDO Reserve	2025	2029	Affordable Housing	City of Muncie (City Wide)	Increase Affordable Housing -- Reduce Cost Burden	CDBG: \$.00 HOME: \$76,314.00	Homeowner Housing Added: 1 Household Housing Unit

**Table 55 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Homeowner Rehabilitation
	<b>Goal Description</b>	Muncie's homeowner rehabilitation program provides low- and moderate-income homeowners with assistance to repair and improve their homes. The program focuses on essential health and safety repairs, including but not limited to roofs, furnaces, water heaters, plumbing, and accessibility modifications such as ramps or tub-to-shower conversions. Its goal is to preserve affordable housing, improve living conditions, and help residents remain safely in their homes.
2	<b>Goal Name</b>	Homebuyer Housing Development
	<b>Goal Description</b>	Muncie's homebuyer housing program supports the creation of affordable homeownership opportunities through new construction or rehabilitation of housing units for low-to-moderate-income homebuyers. The program aims to expand access to quality homes, promote neighborhood stability, and encourage long-term investment by residents.
3	<b>Goal Name</b>	Rental Housing Development
	<b>Goal Description</b>	Developing new rental housing to expand the supply of safe, quality, and affordable units for low- and moderate-income households, address housing shortages, and support neighborhood revitalization.
4	<b>Goal Name</b>	Down Payment / Closing Cost Assistance
	<b>Goal Description</b>	Provide assistance to low- and moderate-income first-time homebuyers by providing financial support toward their down payment and closing costs, making homeownership more affordable and accessible.
5	<b>Goal Name</b>	Public Service
	<b>Goal Description</b>	Provides funding to local agencies that assist individuals and families who are homeless or at risk of homelessness by offering shelter, housing navigation, and support services aimed at promoting housing stability and preventing further housing crises. In addition, activities address the cause or contribute to of homelessness are eligible.
6	<b>Goal Name</b>	Public Facilities
	<b>Goal Description</b>	The public facility program focuses on infrastructure improvements including but not limited to streets, curbs, sidewalks, and parks. McCulloch, Westside, Tuhey and Thomas Parks as well as Beech Grove Cemetery benefit all City residents, other parks are located in low- and moderate-income neighborhoods. These projects enhance safety, accessibility, and overall neighborhood quality, supporting community well-being and encouraging reinvestment in underserved areas.

7	<b>Goal Name</b>	Slum & Blight Clearance
	<b>Goal Description</b>	The clearance program addresses deteriorated properties that negatively impact neighborhood health, safety, and stability. Activities may include demolition of unsafe structures, clearance of debris, or work to address brownfield conditions. The goal is to eliminate physical blight, reduce hazards, and create opportunities for revitalization and future development.
8	<b>Goal Name</b>	Program Administration
	<b>Goal Description</b>	Administration of CDBG and HOME programs. Includes other HUD CPD programs that may from time to time be awarded to the City.
9	<b>Goal Name</b>	CHDO Program Admin
	<b>Goal Description</b>	Use of HOME funds to support the operational costs of qualified nonprofit organizations that develop affordable housing. These funds help CHDOs build capacity and sustain their participation in housing development activities. Eligible uses include staff salaries, office expenses, training, and other costs directly related to the CHDO's role in carrying out HOME-funded projects. This support ensures that CHDOs remain effective partners in creating and preserving affordable housing within the community.
10	<b>Goal Name</b>	CHDO Reserve
	<b>Goal Description</b>	CHDO (Community Housing Development Organization) Reserve sets aside a portion of HOME funds specifically for qualified nonprofit developers to create affordable housing. These funds support the development of new units or the rehabilitation of existing homes for low- and moderate-income households. The program strengthens community-based development capacity and expands affordable housing options in targeted neighborhoods.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The following goals outline Muncie’s strategic use of CDBG and HOME funds to address critical housing, infrastructure, and service needs across the city. These goals are designed to preserve and expand affordable housing, support individuals and families at risk of homelessness, invest in public infrastructure, and strengthen the capacity of local partners to deliver long-term community benefits.

#### Projects

#	Project Name
1	HOU - Homeowner Rehabilitation
2	SBS - Slum & Blight Clearance
3	PF - Public Facilities
4	PS - A Better Way
5	PS - Muncie Mission
6	PS - YWCA
7	ADM - Administration CDBG & HOME
8	HOME -Homebuyer Housing Development
9	HOME - Rental Housing Development
10	HOME - Down Payment and Closing Cost Assistance
11	HOME - CHDO Operating
12	HOME - CHDO Reserve

**Table 56 – Project Information**

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

The allocation priorities outlined in Muncie’s plan are based on clearly identified needs, including aging housing, cost burdens for low-income households, deteriorated infrastructure, and limited services for vulnerable residents. Resources are targeted toward preserving and developing affordable housing, assisting people experiencing or at risk of homelessness, and upgrading public facilities in neighborhoods with the greatest need. These priorities aim to improve living conditions and ensure all residents have access to safe, stable housing and essential services.

A major challenge to meeting these goals is the expected decline in federal and state funding over the next five years. Budget cuts could limit the city’s ability to maintain or expand critical programs, delay improvements, and reduce the number of households served. To navigate these constraints, Muncie will focus on high-impact projects, leverage outside partnerships, and remain flexible in responding to



changing community needs.

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

1	<b>Project Name</b>	HOU - Homeowner Rehabilitation
	<b>Target Area</b>	City of Muncie (City Wide)
	<b>Goals Supported</b>	Homeowner Rehabilitation
	<b>Needs Addressed</b>	Housing Preservation
	<b>Funding</b>	CDBG: \$225,000.00
	<b>Description</b>	24CFR 570.202(a) - LMH - Muncie's homeowner rehabilitation program provides low- and moderate-income homeowners with assistance to repair and improve their homes. The program focuses on essential health and safety repairs, including but not limited to roofs, furnaces, water heaters, plumbing, and accessibility modifications such as ramps or tub-to-shower conversions. Its goal is to preserve affordable housing, improve living conditions, and help residents remain safely in their homes.
	<b>Target Date</b>	12/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	20 households up to 80% AMI.
	<b>Location Description</b>	City Wide
2	<b>Planned Activities</b>	The program focuses on essential health and safety repairs, including but not limited to roofs, furnaces, water heaters, plumbing, and accessibility modifications such as ramps or tub-to-shower conversions.
	<b>Project Name</b>	SBS - Slum & Blight Clearance
	<b>Target Area</b>	City of Muncie (City Wide)
	<b>Goals Supported</b>	Slum & Blight Clearance
	<b>Needs Addressed</b>	Neighborhood Improvements
	<b>Funding</b>	CDBG: \$225,000.00
	<b>Description</b>	Clearance and Demolition: 24CFR 570.201(d) - Elimination of Slums & Blight The clearance program addresses deteriorated properties that negatively impact neighborhood health, safety, and stability. Activities may include demolition of unsafe structures, clearance of debris, or work to address brownfield conditions. The goal is to eliminate physical blight, reduce hazards, and create opportunities for revitalization and future development.

	<b>Target Date</b>	12/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	25 structures will be demolished
	<b>Location Description</b>	City Wide
	<b>Planned Activities</b>	Demolition of 25 structures, asbestos abatement, dumpsters, and services related to elimination of slum and blight on a spot basis city wide
<b>3</b>	<b>Project Name</b>	PF - Public Facilities
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Facilities
	<b>Needs Addressed</b>	Neighborhood Improvements
	<b>Funding</b>	CDBG: \$357,813.00
	<b>Description</b>	24CFR 570.201(c) LMAThe public facility program focuses on infrastructure improvements including but not limited to streets, curbs, sidewalks, and parks. McCulloch, Westside, Tuhey and Thomas Parks as well as Beech Grove Cemetery benefit all City residents, other parks are located in low- and moderate-income neighborhoods. These projects enhance safety, accessibility, and overall neighborhood quality, supporting community well-being and encouraging reinvestment in underserved areas.
	<b>Target Date</b>	12/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	City wide projects benefit ~65,000 people. Muncie is 59.7% low- to moderate-income (below 80% AMI) per ACS-2020 (ACS-2020-Low-Mod-Local-Gov-All.xlsx) and many projects, especially in larger parks have a city wide benefit.
	<b>Location Description</b>	City wide and in low- to moderate-income neighborhoods.

	<b>Planned Activities</b>	Infrastructure improvements including but not limited to streets, curbs, sidewalks, and parks. McCulloch, Westside, Tuhey and Thomas Parks as well as Beech Grove Cemetery benefit all City residents, other parks are located in low- and moderate-income neighborhoods. These projects enhance safety, accessibility, and overall neighborhood quality, supporting community well-being and encouraging reinvestment in underserved areas.
4	<b>Project Name</b>	PS - A Better Way
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Service
	<b>Needs Addressed</b>	Public Services for Special Needs Groups
	<b>Funding</b>	CDBG: \$48,770.00
	<b>Description</b>	24 CFR 570.201(e) LMCServices for victims of domestic violence, dating violence, sexual assault or stalking at domestic violence shelter.
	<b>Target Date</b>	5/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	600
	<b>Location Description</b>	Domestic violence shelter, address not disclosed.
5	<b>Planned Activities</b>	
	<b>Project Name</b>	PS - Muncie Mission
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Service
	<b>Needs Addressed</b>	Public Services for Special Needs Groups
	<b>Funding</b>	CDBG: \$78,770.00
	<b>Description</b>	24CFR 570.201(e) LMCPayroll cost for activity administrator and utility costs for Muncie HUB.
	<b>Target Date</b>	5/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1200 homeless individuals

	<b>Location Description</b>	318 W. 8th St., Muncie, IN 47302
	<b>Planned Activities</b>	they did not submit a description
6	<b>Project Name</b>	PS - YWCA
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Service
	<b>Needs Addressed</b>	Public Services for Special Needs Groups
	<b>Funding</b>	CDBG: \$58,770.00
	<b>Description</b>	24CFR 570.201 (e) LMCProvide funds for CEO salary for operation of emergency shelter for women and children. The CEO will design, implement, and monitor effective programs aimed at providing immediate shelter, food, medical care, and long-term housing solutions for unhoused individuals.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	700 homeless individuals
	<b>Location Description</b>	310 E. Charles, Muncie, IN 47305
	<b>Planned Activities</b>	CDBG funds will assist the CEO in several critical areas to enhance the shelter's operations and better serve individuals experiencing homelessness. Specifically, these funds will support the CEO in Program Development and Oversight: The CEO will design, implement, and monitor effective programs aimed at providing immediate shelter, food, medical care, and long-term housing solutions for unhoused individuals.
7	<b>Project Name</b>	ADM - Administration CDBG & HOME
	<b>Target Area</b>	

	<b>Goals Supported</b>	Homeowner Rehabilitation Homebuyer Housing Development Rental Housing Development Down Payment / Closing Cost Assistance Public Service Public Facilities Slum & Blight Clearance Program Administration CHDO Program Admin CHDO Reserve
	<b>Needs Addressed</b>	Increase Affordable Housing -- Reduce Cost Burden Housing Preservation Public Services for Special Needs Groups Neighborhood Improvements
	<b>Funding</b>	CDBG: \$248,000.00 HOME: \$50,826.21
	<b>Description</b>	24CFR 570.205 & 570.206 CDBG Program Administration, 24 CFR 92.207(a) HOME Program AdministrationAdministration, Planning and Technical Assistance for the CDBG & HOME Programs
	<b>Target Date</b>	5/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	~65,200 individuals (population of the city) will benefit.
	<b>Location Description</b>	300 N. High St., Muncie, IN 47305
	<b>Planned Activities</b>	Administration, planning and technical assistance for the CDBG & HOME Programs
<b>8</b>	<b>Project Name</b>	HOME -Homebuyer Housing Development
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homebuyer Housing Development
	<b>Needs Addressed</b>	Increase Affordable Housing -- Reduce Cost Burden
	<b>Funding</b>	HOME: \$138,061.00

	<b>Description</b>	24 CFR 92.205(a)(1)The Homebuyer Housing Program supports the creation of affordable homeownership opportunities through new construction or rehabilitation of housing units for low-to-moderate-income homebuyers. The program aims to expand access to quality homes, promote neighborhood stability, and encourage long-term investment by residents.
	<b>Target Date</b>	5/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	10 low- to moderate-income families
	<b>Location Description</b>	City wide
	<b>Planned Activities</b>	New construction and/or rehabilitation of two homes for two low- to moderate-income first time homebuyers.
<b>9</b>	<b>Project Name</b>	HOME - Rental Housing Development
	<b>Target Area</b>	
	<b>Goals Supported</b>	Rental Housing Development
	<b>Needs Addressed</b>	Increase Affordable Housing -- Reduce Cost Burden
	<b>Funding</b>	HOME: \$188,510.00
	<b>Description</b>	24 CFR 92.205(a)(1) Developing new rental housing to expand the supply of safe, quality, and affordable units for low- and moderate-income households, address housing shortages, and support neighborhood revitalization.
	<b>Target Date</b>	5/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Four low- to moderate-income families.
	<b>Location Description</b>	City wide.
<b>10</b>	<b>Project Name</b>	HOME - Down Payment and Closing Cost Assistance
	<b>Target Area</b>	



	<b>Goals Supported</b>	Down Payment / Closing Cost Assistance
	<b>Needs Addressed</b>	Increase Affordable Housing -- Reduce Cost Burden
	<b>Funding</b>	HOME: \$45,000.00
	<b>Description</b>	24 CFR 92.206 (c)Acquisition assistance via down payment assistance and/or closing costs for low-to moderate-income first-time homebuyers
	<b>Target Date</b>	5/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Seven low- to moderate-income families
	<b>Location Description</b>	City wide
	<b>Planned Activities</b>	Acquisition assistance via down payment assistance and/or closing costs for low-to moderate-income first-time homebuyers.
<b>11</b>	<b>Project Name</b>	HOME - CHDO Operating
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homebuyer Housing Development
	<b>Needs Addressed</b>	Increase Affordable Housing -- Reduce Cost Burden
	<b>Funding</b>	HOME: \$10,000.90
	<b>Description</b>	24 CFR 92.208 (a)support the operational costs of qualified nonprofit organizations that develop affordable housing. These funds help CHDOs build capacity and sustain their participation in housing development activities. Eligible uses include staff salaries, office expenses, training, and other costs directly related to the CHDO's role in carrying out HOME-funded projects.
	<b>Target Date</b>	5/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	One low- to moderate-income family.
	<b>Location Description</b>	City wide

	<b>Planned Activities</b>	Support the operational costs of qualified nonprofit organizations that develop affordable housing. These funds help CHDOs build capacity and sustain their participation in housing development activities. Eligible uses include staff salaries, office expenses, training, and other costs directly related to the CHDO's role in carrying out HOME-funded projects.
<b>12</b>	<b>Project Name</b>	HOME - CHDO Reserve
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homebuyer Housing Development
	<b>Needs Addressed</b>	Increase Affordable Housing -- Reduce Cost Burden
	<b>Funding</b>	HOME: \$76,314.00
	<b>Description</b>	24 CFR 92.205(a)(1) CHDO Reserve sets aside a portion of HOME funds specifically for qualified nonprofit developers to create affordable housing. These funds support the development of new units or the rehabilitation of existing homes for low- and moderate-income households.
	<b>Target Date</b>	5/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	One low- to moderate-income family.
	<b>Location Description</b>	City wide
	<b>Planned Activities</b>	Development of one unit of homebuyer housing for low- and/or moderate-income households.

## **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**

Assistance will be directed citywide to ensure equitable access to resources and improvements for all residents, including those in low-income and minority neighborhoods. This approach allows Muncie to address needs wherever they exist, promote inclusive revitalization, and support housing, infrastructure, and service improvements across the entire community.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
City of Muncie (City Wide)	100

**Table 57 - Geographic Distribution**

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

Allocating investments citywide rather than focusing solely on specific neighborhoods allows Muncie to address widespread needs, promote equity, and ensure all residents have access to safe housing, infrastructure, and services. Many of Muncie’s challenges—such as aging housing stock, deteriorated streets, and economic hardship—are not confined to a single area. A citywide approach ensures that resources reach low- and moderate-income residents wherever they live, rather than excluding those in need who happen to reside outside designated neighborhoods.

Additionally, a broader investment strategy helps prevent pockets of disinvestment, supports overall neighborhood stability, and promotes inclusive growth. It also increases flexibility in responding to emerging needs and opportunities across the city, including housing rehabilitation and park and infrastructure upgrades,. By investing citywide, Muncie can maximize impact, strengthen its entire tax base, and foster long-term sustainability.

### **Discussion**

Muncie’s strategy to allocate assistance citywide ensures that all residents, including those in low-income and minority neighborhoods, benefit from housing and infrastructure investments. This approach promotes equity, avoids neglecting emerging needs outside targeted areas, and supports community-wide stability and revitalization.

## Affordable Housing

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

#### Introduction

The tables below summarize Muncie’s Consolidated Plan goals and quantifiable outcomes for the 2025–2029 planning period. It outlines the type and scale of activities to be carried out under CDBG and HOME programs, detailing the number of households assisted, the nature of housing activities (new construction, rehabilitation, or acquisition), and the populations served, including homeless and non-homeless households.

One Year Goals for the Number of Households to be Supported	
Homeless	4
Non-Homeless	29
Special-Needs	0
Total	33

**Table 58 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	5
Rehab of Existing Units	22
Acquisition of Existing Units	6
Total	33

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

#### Discussion

The plan prioritizes the rehabilitation of existing homeowner housing, with 20 units to be repaired, and emphasizes new rental construction and homebuyer support to address housing affordability. A total of 29 non-homeless households and 4 homeless households will be assisted through housing development activities. Additionally, 5 new units will be created, 22 units rehabilitated, and 8 acquired. Non-housing community development goals include significant investments in public infrastructure and blight removal, supporting broader neighborhood revitalization efforts. This balanced approach addresses both immediate housing needs and long-term community development priorities.

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

### **Introduction**

The Muncie Housing Authority is actively working to improve public housing conditions and expand opportunities for resident engagement and advancement. A comprehensive range of upgrades and programs is being implemented to enhance safety, accessibility, and overall quality of life in public housing communities.

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

The Public Housing Authority (PHA) and Muncie Housing Authority (MHA) are planning a range of improvements across their sites, including facility upgrades (e.g., doors, windows, siding, tile, elevators), outdoor enhancements (landscaping, playgrounds, sidewalks), and safety measures (security cameras). They are also exploring redevelopment opportunities, such as adding one-bedroom units and applying for a Choice Neighborhood Grant. Additional efforts include expanding resident services like computer classes, clothing closets, and family self-sufficiency programs, as well as acquiring new maintenance equipment and seeking tax credits for project-based vouchers.

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

The Muncie Housing Authority encourages public housing residents to become more involved in the management of their communities and explore pathways to homeownership. This includes efforts to reestablish a resident council, host community events such as job and health fairs, and provide access to resources like financial education and the Family Self-Sufficiency Program. These initiatives aim to empower residents, strengthen community engagement, and support long-term housing stability and self-sufficiency.

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

Muncie Housing Authority is not troubled.

### **Discussion**

Planned improvements include facility repairs, safety upgrades, and neighborhood enhancements. At the same time, the Housing Authority is encouraging resident involvement through a resident council, resource fairs, and programs that support self-sufficiency and homeownership.

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

### **Introduction**

The City of Muncie is committed to addressing homelessness through a coordinated system of shelter, services, and housing solutions tailored to the needs of vulnerable populations. Recent efforts and strategies reflect a focus on both immediate relief and long-term stability for individuals and families experiencing homelessness.

### **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**

Homeless outreach in Muncie involves connecting unsheltered individuals and families with shelter, basic needs, and supportive services. Outreach teams engage people where they are—on the streets, in encampments, or in public spaces—to build trust and offer assistance with housing, health care, and other resources. The goal is to reduce barriers, link individuals to coordinated entry, and support their transition to stable housing.

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

Muncie continues to address the emergency shelter and transitional housing needs of individuals and families experiencing homelessness through a network of local providers that offer year-round shelter, food, and support services. These facilities serve diverse populations, including individuals, families with children, and survivors of domestic violence. Transitional housing programs help bridge the gap between shelter and stable housing by providing time-limited housing and supportive services focused on stability and self-sufficiency.

To further strengthen the housing continuum, a new 38-unit permanent supportive housing project has been funded and is currently in the planning stages. This development will provide long-term, service-enriched housing for individuals with high needs, such as those experiencing chronic homelessness or living with disabilities. Once completed, it will significantly expand local capacity to provide stable, affordable housing with on-site support, helping residents maintain housing and improve overall well-being.

**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**

To help homeless individuals and families transition to permanent housing and independent living, the City of Muncie employs a coordinated system that prioritizes those with the greatest needs—especially chronically homeless individuals, families with children, veterans, and unaccompanied youth. Through the Coordinated Entry system, individuals are connected to shelter, housing options, and supportive services that aim to reduce the time they remain homeless and increase access to stable, affordable housing.

A key resource is the Rapid Rehousing program, which provides short-term rental assistance, help with utility payments, and damage deposits to remove financial barriers to housing. This program helps households quickly move into housing and regain stability. Once housed, individuals may receive ongoing support to maintain housing, including assistance with health care, employment, and other services. While follow-up care is available for those discharged from mental health institutions, there is currently a gap in services for individuals exiting jails or correctional facilities. The planned 38-unit permanent supportive housing project will further expand options for long-term, service-enriched housing for individuals with higher needs.

**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**

Muncie supports homeless individuals and families—especially those who are chronically homeless, families with children, veterans, and unaccompanied youth—by connecting them to emergency shelter, housing navigation, and supportive services through a coordinated entry system. These efforts prioritize those with the greatest needs and aim to reduce the time spent without housing, facilitate quicker access to affordable units, and ensure long-term housing stability.

Follow-up care and housing coordination are available for individuals discharged from mental health institutions, helping them transition into stable environments with supportive services. However, there are currently no dedicated resources for individuals exiting jails or correctional facilities, which presents a gap in preventing reentry into homelessness. A new 38-unit permanent supportive housing development in planning will help meet the ongoing needs of those requiring long-term, service-enriched housing, further supporting the transition to independence and reducing recidivism into homelessness.

## **Discussion**

Key strategies focus on helping individuals and families exit homelessness quickly and stabilize in

permanent housing. This includes connecting people to shelter, affordable housing options, and supportive services through a coordinated system. Rapid Rehousing provides short-term financial assistance for rent, utilities, and deposits, helping reduce barriers to housing access. The City also supports long-term solutions such as permanent supportive housing for those with ongoing needs. While services are in place for some groups, gaps remain—particularly for individuals exiting correctional facilities—highlighting the need for continued system coordination and resource development.



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

### **Introduction:**

The City recognizes that certain public policies and regulatory practices can unintentionally create barriers to the development and preservation of affordable housing. Addressing these obstacles is essential to expanding housing opportunities for low- and moderate-income residents.

### **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 reduce such barriers, the City plans to continue reviewing local zoning ordinances and land use controls to encourage infill development, mixed-use projects, and a variety of housing types, including smaller and more affordable units. Efforts also include streamlining permitting processes and minimizing unnecessary fees and regulatory burdens that can increase development costs. The City supports partnerships with developers, CHDOs, and nonprofit organizations to facilitate affordable housing projects and will seek opportunities to align public policies with its housing goals by encouraging adaptive reuse and the preservation of existing housing stock. These actions aim to foster a more supportive environment for affordable housing development and investment.

### **Discussion:**

These efforts aim to create a more flexible, supportive environment for expanding and preserving affordable housing options.

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

### **Introduction:**

The City of Muncie’s Consolidated Plan outlines a coordinated strategy to address housing, homelessness, poverty, and community development needs. The following sections summarize planned actions to reduce poverty, strengthen institutional capacity, and enhance collaboration among public, private, and nonprofit partners. These efforts aim to improve service delivery, expand affordable housing, and support low- and moderate-income residents through well-aligned, community-driven solutions.

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

To address obstacles to meeting underserved needs, the City will continue strengthening partnerships with local service providers, housing developers, and community organizations to expand access to critical resources for low- and moderate-income residents. A key focus will be on increasing the availability of affordable housing through rehabilitation, new construction, and strategic use of publicly owned land. The City will also support nonprofit agencies in securing additional funding and technical assistance to enhance their capacity to serve vulnerable populations, including individuals experiencing homelessness, persons with disabilities, and those with limited access to transportation, health care, or employment.

In addition, the City will work to improve service coordination through the Continuum of Care and local planning efforts, reduce administrative burdens for subrecipients, and support outreach to populations who may be reluctant or unable to seek help. Recognizing that resource limitations and systemic barriers contribute to gaps in services, the City will advocate for expanded state and federal support, explore new funding streams, and prioritize programs that address long-standing inequities in access to housing, services, and neighborhood opportunity.

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

The City of Muncie plans to foster and maintain affordable housing by investing in both the preservation of existing housing stock and the development of new affordable units. Through the use of CDBG and HOME funds, the City will support homeowner rehabilitation programs that address critical repairs such as roofs, furnaces, and accessibility improvements—helping low- and moderate-income homeowners remain safely in their homes. In addition, the City will assist with down payment support for first-time homebuyers and fund new construction projects for both rental and owner-occupied housing to increase the overall supply of quality, affordable homes.

To ensure long-term affordability, the City will prioritize projects with affordability periods and work with CHDOs and nonprofit developers to incorporate affordability restrictions and sustainability measures. The City will also use its CHDO reserve to support community-based housing efforts. Preservation efforts will include acquiring at-risk affordable units and maintaining affordability through

rehabilitation and oversight. These strategies collectively aim to stabilize neighborhoods, prevent displacement, and provide lasting housing options for residents across a range of income levels.

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

The City of Muncie plans to reduce lead-based paint hazards by ensuring that all housing rehabilitation projects funded through CDBG and HOME comply with HUD's Lead-Safe Housing Rule. This includes conducting lead-based paint risk assessments in homes built before 1978, implementing interim controls or abatement as required, and completing clearance testing before occupancy. All work will be performed by certified lead-safe contractors to ensure safety and compliance. By focusing on the preservation of older housing stock, Muncie will address lead hazards as part of broader efforts to maintain safe and healthy housing for low- and moderate-income residents.

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

To reduce the number of poverty-level families, the City of Muncie will implement strategies aligned with the TogetherDM Strategic Investment Plan, focusing on neighborhood revitalization, economic mobility, and equitable access to opportunity. These actions include targeting public investments—such as infrastructure upgrades, housing development, and public facility improvements—in areas most impacted by disinvestment, with the goal of stabilizing communities and creating environments where families can thrive.

Additionally, the City will support workforce development, job creation, and educational advancement by collaborating with local institutions, nonprofit partners, and employers. By integrating housing, employment, and community investments, Muncie seeks to create pathways out of poverty and support sustained financial independence for low-income families.

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

To strengthen its institutional structure, the City of Muncie will focus on enhancing coordination among public agencies, nonprofit organizations, and community stakeholders involved in housing, homelessness, and community development efforts. This includes continued support for the local Continuum of Care and expanding partnerships with organizations that provide health, employment, and social services to better align resources and avoid duplication.

The City also plans to build the capacity of local subrecipients and CHDOs by offering technical assistance, streamlining administrative processes, and promoting collaborative planning. By improving communication, leveraging shared data, and encouraging cross-sector partnerships, Muncie aims to create a more responsive and efficient service delivery system capable of meeting the community's evolving needs.

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

## **service agencies**

To enhance coordination between public and private housing and social service agencies, the City of Muncie will continue to convene regular meetings with key stakeholders, including housing providers, nonprofit organizations, health agencies, and service providers. These efforts will support shared planning, improve referral systems, and ensure that services are aligned with the needs of low-income and vulnerable residents.

The City will also work closely with the Continuum of Care and Community Housing Development Organizations (CHDOs) to coordinate housing development with supportive services. By fostering stronger relationships between public and private partners, the City aims to create a more integrated service delivery system that promotes housing stability, economic mobility, and improved quality of life for Muncie residents.

## **Discussion:**

Public and private partnerships across Muncie have strengthened the community's ability to address challenges and develop effective strategies to improve quality of life. These collaborations have been essential to implementing programs that support low- and moderate-income residents and remain vital to the success of organizations serving the city's most vulnerable populations.

Community Development will continue to collaborate with the Muncie Human Rights Commission on Fair Housing and staff will continue to participate in Fair Housing trainings.

## Program Specific Requirements

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

#### Introduction:

#### 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.

70.00%

Program Years 2025, 2026

#### HOME Investment Partnership Program (HOME)

##### Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

In the HOME Program, additional investment beyond the direct HOME subsidy plays a critical role in

completing affordable housing developments. These projects often require a mix of funding sources to cover the full cost of construction or rehabilitation. Common sources of supplemental financing include Low-Income Housing Tax Credit (LIHTC) equity, which provides a significant infusion of private investment; contributions from nonprofit housing developers.

In many cases, projects also leverage brownfield grant funds to address environmental remediation or investigation preparing sites for safe residential use. Additionally, Community Development Block Grant (CDBG) funds are sometimes used to cover costs related to demolition of unsafe or blighted structures, helping to clear and prepare land for new development. This layering of funding allows Muncie to maximize the impact of limited HOME dollars, ensure project viability.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Community Development enforces HOME Program affordability requirements to ensure long-term affordable housing through federally funded investments. The affordability period, which is based on the amount of HOME subsidy invested, is clearly stated in legal loan documents and begins upon project completion. After this period, the HOME restrictions are lifted, and the subsidy is forgiven. This policy encourages long-term ownership and neighborhood stability by allowing homeowners to build equity and benefit from property improvements over time.

For homebuyer projects, the required affordability periods are five years for subsidies under \$15,000, ten years for subsidies between \$15,000 and \$40,000, and fifteen years for subsidies over \$40,000. The City uses a recapture provision when direct subsidies are provided—such as down payment assistance or discounted home purchase prices—requiring repayment of the HOME investment upon sale of the home, up to the amount of net proceeds. If the property does not appreciate in value, the amount to be recaptured may be reduced or waived entirely.

Exceptions may be granted for homeowners who default due to death, illness, or hardship, allowing an income-eligible family member to assume the HOME obligations and continue occupying the property. In cases of foreclosure or HUD mortgage assignment with no available proceeds, the HOME restrictions are terminated.

Repayments of HOME funds are reinvested in other eligible housing activities, except where repayment to HUD is required. This approach allows the City to preserve its investment in affordable housing while maintaining flexibility to adapt to individual circumstances and market conditions. See full policy in the attachments.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Period of affordability will be enforced via HOME mortgages and promissory notes for the amount of the home investment for the duration of the POA based on amount of the HOME investment as follows:

For homebuyer projects, HOME regulations at 24 CFR 92.254(a)(4) establish minimum affordability periods based on the amount of HOME assistance provided. Projects receiving less than \$15,000 in assistance are subject to a minimum affordability period of five years. Those receiving between \$15,000 and \$40,000 must maintain affordability for at least ten years. For projects with more than \$40,000 in assistance, the required affordability period is fifteen years.

For rental projects, if new construction the POA is 20 years. See full policy in appendices.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Muncie does not refinance existing debt with HOME funds.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

Muncie does not have a TBRA program.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

Muncie does not have a TBRA program.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

There will be no preferences or limitations on standard HOME assisted rental housing.

With regard to HOME ARP Permanent Supportive Housing the preferences will follow those approved in the HOME ARP plan.

To successfully deliver and sustain affordable housing, the City of Muncie combines HOME funds with additional public and private resources. These investments help complete projects, address funding gaps, and ensure that housing remains affordable throughout the required period of affordability.

## Appendix - Alternate/Local Data Sources

<b>1</b>	<b>Data Source Name</b> Point In Time Count
	<b>List the name of the organization or individual who originated the data set.</b>
	<b>Provide a brief summary of the data set.</b>
	<b>What was the purpose for developing this data set?</b>



	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p>
<b>2</b>	<p><b>Data Source Name</b> Total Number of Units</p> <p><b>List the name of the organization or individual who originated the data set.</b> HUD - Indianapolis HUD Field Office</p> <p><b>Provide a brief summary of the data set.</b> PIC Data</p> <p><b>What was the purpose for developing this data set?</b> Correct Information in PIC</p> <p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> Muncie Indiana</p> <p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> Feb 2020</p> <p><b>What is the status of the data set (complete, in progress, or planned)?</b> in progress</p>
<b>3</b>	<p><b>Data Source Name</b> Vacant Units - City of Muncie</p> <p><b>List the name of the organization or individual who originated the data set.</b> American Community Survey 2018</p> <p><b>Provide a brief summary of the data set.</b> The American Communities Survey of 2018 estimates that there are approximately 5,247 vacant housing units in the City of Muncie</p> <p><b>What was the purpose for developing this data set?</b></p> <p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p>

	<b>Briefly describe the methodology for the data collection.</b>
	<b>Describe the total population from which the sample was taken.</b>
	<b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b>