



THE

CITY OF MUNCIE

BY AND THROUGH ITS DEPARTMENT OF

COMMUNITY DEVELOPMENT

USING FUNDING FROM THE
UNITED STATES DEPARTMENT OF
HOUSING AND URBAN DEVELOPMENT

PRESENTS ITS

PROGRAM YEAR 2021

(JUNE 2021-MAY 2022)

ANNUAL ACTION PLAN

PREPARED BY GRETCHEN BOOKOUT CHEESMAN, MAY 2021



Executive Summary

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

1. Introduction

The City of Muncie has been notified the amounts below have been allocated for program year 2021:

CDBG \$1,321,577

HOME \$512,816

This plan identifies how these funds will be spent over the 2021 program year: June 1, 2021 through May 31, 2022.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

This year we expect to focus our resources on addressing issues related to homelessness and factors that are keeping people in poverty. We expect multiple agencies and individuals to be consulted in this process. Capacity building at agencies on the front line of homeless services will be a key component. We will continue to participate with developers submitting applications for LIHTC projects and providing funding to demolish blighted structures and dumpsters for code enforcement demolitions and cleanups. An old Community Development Corp OWNER has reactivated and will be starting homeownership and rental projects in the OLD West End Neighborhood. Rehabilitation of the McCulloch Park Lodge and accessibility improvements to the Future Choices building are also planned, in addition to paving and sidewalk projects in low mod neighborhoods.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

During the past year our subrecipients have done a tremendous job of expending their public service grant funds. Public facility projects are either completed or underway including infrastructure and park improvements in low-mod neighborhoods. The pandemic made working in peoples homes problematic

and expenditures on our housing rehab programs were affected by this situation. Our homeowner rehab subrecipient Pathstone will no longer be administering this program. Homeowner rehab program will move back to the CD office.

In the past year we resolved multiple outstanding audit findings, mostly from the HOME program requiring changes to policies and procedures. The HOME program in conjunction with Bridges Community Services assisted multiple families with rent and utility assistance. In addition

CDBG CV funds were allocated in the summer of 2021. Expenditure of these funds has been steady, especially with public service grants.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

To be added after public comment period.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

See detailed summary of comments received at the public hearing. No other comments were received.

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

All comments were accepted.

7. Summary

A former director attended the hearing and asked about capacity of new agencies to administer grants. A homeless / addictions advocate expressed the need for services to treat addicts and other mentally ill people who often end up homeless. He also expressed that there are not enough "beds" for homeless people at the agencies serving the homeless in Muncie.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity 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 (optional)

City of Muncie has participated in the Community Development Block Grant Program since 1974 and the HOME Program since 1990. The current Consolidated Plan formalizes the City's approach to how these funds are to be used over the five-year period 2020-2024. The 2021 Annual Action outlines activities for the second year of the five year Consolidated Plan.

Consolidated Plan Public Contact Information

Gretchen Cheesman, Director

Community Development

300 N. High St.

Muncie, IN 47305

765-747-4825 x 368

gcheesman@cityofmuncie.com

AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

The Community Development Dept. (CD) staff has worked with many organizations over the course of the program year, some as subrecipients, some as board representatives, and many as collaborators delivering services to low to moderate income citizens of Muncie. The information made available to us in this work is incorporated into goals in this plan.

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))

Assisted housing providers meet regularly facilitated by the Continuum of Care where information on private and governmental health, mental health and service agencies is shared. Open Door Community Services which provides and is expanding both health and behavioral health services also attends these meetings in an effort to better coordinate care. Open Door will soon start construction of a new clinic with space for other non-profits in South Muncie,. As many residents of this area are reluctant to leave their south Muncie neighborhood to access services, Open Door is coming to them. United Way also convenes a monthly Community Partners meeting to facilitate communication among various agencies serving LMI city residents.

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.

A Better Way (domestic violence shelter), YWCA (services to homeless women and families) and Bridges Community Services (general homeless population) and Christian Ministries (homeless men) are all local public service program subrecipients and members of the CoC with whom CD communicates frequently. These agencies and the Muncie Mission (serves homeless men, not a subrecipient) are working on a strategy to address the availability of housing units for clients that are leaving a shelter environment for independent living situations, generally supported by ESG. All agencies are experiencing a shortage of safe, decent housing for clients to rent. A non-profit housing corporation that could serve the needs of all agencies has been a matter of serious discussion among agencies serving homeless clients. In addition, a big picture look at homelessness, services available to homeless or at risk of homelessness people and how agencies that serve them function and interact in Muncie is under discussion. This is an effort to plan for the once in a lifetime cash infusion of ARP funds to the HOME Program and other agencies serving this population. This group will be expanded as consultation continues.

Muncie Mission is serving as the non-profit partner to the developer of a 60 unit LIHTC project, Riverbend Flats which will provide up to 10 units for the Mission's clients. In addition Muncie Mission

has developed a long range plan to develop a two block area in close proximity to their facility as a transitional housing complex for clients leaving their shelter program..

Bridges administered CD's HOME tenant based rental assistance program benefitting clients at risk of eviction. All agencies are currently referring clients in need of rental assistance to indianahousingnow.org. Pathstone, another subrecipient, is also working with clients on foreclosure & eviction prevention and distribution of local United Way rental assistance funds. In the past year Pathstone completed and has publicized The Renter's Book which helps renters understand leases, evictions, etc. and what their rights are under Indiana law.

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

The city has not asked to participate in any of the above elements of the ESG Program. These matters have not been discussed at CoC meetings.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Muncie Redevelopment Commission
	Agency/Group/Organization Type	Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Economic Development Redevelopment / Slum Blight Elimination
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mayor Ridenour is leading the MRC and economic development initiatives. CD Staff attend MRC meetings and CD participates in MRC initiatives including IHCD's Blight Elimination Program which was recently completed leaving MRC as owner of multiple vacant lots in LMI neighborhoods. Ten to 20 lots will be used for City View Homes LIHTC and HOME funded project. CD funds are being used for demolition of the long blighted Red Carpet Inn at a southside gateway. City is seeking ownership of the lot for redevelopment via the vacant/abandoned tax sale process.
2	Agency/Group/Organization	Continuum of Care
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	CD Staff meets with COC Region 6 members when meetings are held. In addition, CD has regular communication with local affiliates of the COC as most are public service subrecipients. In anticipation of ARP HOME funds, staff has been meeting with YWCA, A Better Way, Bridges Community Services and Muncie Mission to discuss non congregate housing needs for clients leaving shelter environments. A plan is coming together in anticipation of final rules on how funds can be spent.
3	Agency/Group/Organization	Muncie Action Plan
	Agency/Group/Organization Type	Planning organization
	What section of the Plan was addressed by Consultation?	Planning
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	CD Director serves on the steering committee for Muncie Action Plan. MAP is in the process of updating (partially CDGB-CV funded) the MAP which will provide new goals and objectives correlating to short and long range actions, including an assessment of the impact of the pandemic, as they relate to community resilience, econometrics and quality of life in Muncie. This is part of a larger planning effort by Delaware Muncie Metropolitan Plan Commission to create a new Comprehensive Plan for Muncie and Delaware County to guide the community for the next two decades.
4	Agency/Group/Organization	Delaware County Broadband Steering Committee
	Agency/Group/Organization Type	Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Economic Development

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	CD Director serves on this newly created committee. The purpose of the committee is to be prepared when Federal or State resources become available to fix the digital divide. Lack of digital resources, especially since the advent of the pandemic, has been a barrier to success of LMI families as work and school migrated to online platforms. The committee is working with a consultant to identify what level/speed of broadband service is needed, what service at what speed is currently available and where, as available maps are not accurate or reliable; what will the cost be and how will that be subsidized for LMI families.
5	Agency/Group/Organization	Open Door Health Services, Inc.
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Bryan Ayars CEO, provided information on expanding services at Open Door, a non-profit Federally Qualified Health Center serving clients regardless of their health insurance status. Services include medical, dental, behavioral health, family planning, WIC and Health Insurance Navigators. Open Door's clients are many of the same people and families served by other CD subrecipients, including the agencies serving the homeless population. Behavioral health services including addiction treatment are expanding significantly and a new clinic is being constructed in south Muncie, taking services to patients in their own neighborhood. Improved health outcomes and the need for substance abuse treatment are highly ranked by citizens, experts and employers as needs in Muncie.
6	Agency/Group/Organization	Neighborhood Leadership Council
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Heather Williams facilitates the NLC, a consortium of neighborhood association leaders that meets monthly and sponsors an annual conference for neighbors, which was virtual this year. Neighborhoods considered low and moderate income would benefit from funding to improve existing homeowner occupied housing, as well as housing rehabilitation on properties that have been vacant and abandoned for use as both rentals and sales to new homeowners. Due to COVID, low-income renters require assistance with paying rent and utilities. Homelessness numbers have risen due to COVID and there is a need for additional properties to rent to individuals experiencing homelessness as well as funding to pay rent in existing properties. Neighborhoods would also benefit from dumpsters to support cleanup efforts. Funding to support neighborhood planning will also be important to support grassroots improvement efforts led by neighborhood associations
7	Agency/Group/Organization	East Central Indiana Regional Planning District
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	ECIRPD is an independent non profit government entity that serves the economic development, planning and grant development needs of its member, which includes City of Muncie. ECIRPD has worked with CD by acting as a pass though for transfer of dilapidated and brownfield properties and facilitating application for EPA grants. Bill Walters expressed a need for Phase I and II environmental site assessment grant funds for commercial/industrial properties that are in transition and need due diligence work in order to facilitate transfer, often involving the tax sale process. Such a CDBG activity was created in 2020.

8	Agency/Group/Organization	MUNCIE HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	CD Director met with Joe Anderson, MHA Director to discuss issues including homelessness, foster care vouchers, how ARPA funds will be spent and development projects funded or under consideration by the City and MHA. We see some projects on which we may be able to collaborate. CD Director intends to attend MHA board meetings to stay current with MHA projects.

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	Bridges Community Services	Plans of CoC and CD align.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

CD Staff meets with COC Region 6 members when meetings are held. In addition, CD has regular communication with local affiliates of the COC as most are public service subrecipients. In anticipation of ARP HOME funds, staff has been meeting with YWCA, A Better Way, Bridges

Community Services and Muncie Mission to discuss non-congregate housing needs for clients leaving shelter environments. A plan is coming together in anticipation of final rules on how funds can be spent. Assisting Bridges in developing capacity is a goal of this plan.

AP-12 Participation – 91.105, 91.200(c)

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

Public Hearing was held on June 3, 2021 at 2:30 PM. Notice of the public hearing was given via

- 1) legal notice published on May 19, 2021 and
- 2) posting on the department's cityofmuncie.com webpage
- 3) posting on department's Facebook Page: City of Muncie Community Development Dept.

The public hearing was in person at City Hall and live streamed on Facebook Live.

The Plan was discussed at City Council meeting including where it can be accessed and how to comment. The meeting was held in person and live streamed on Facebook.

Plans were also available at Mayors office and two libraries.

A second round of public hearings was held. The hearing was held on 7/19/21 to seek input on community development needs that should be addressed in the plan. The second was held on 7/28/21 to accept comments on the draft Annual Action Plan. The comment period for the plan ran 7/28 thru close of business on 8/30.

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	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>Summary of meeting and sign in sheet included as Appendix 1 and 2. URL to video of hearing is below.</p>	<p>Summary of meeting and sign in sheet are included with legal notices</p>	<p>All comments were accepted.</p>	<p>https://www.dropbox.com/s/al6imh6rhtyy6fp/Community%20Development%20Public%20Hearing%20June%203rd%202021.mp4?dl=0</p>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Newspaper Ad	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Summary of meeting and sign in sheet included as Appendix 1 and 2. URL to video of hearing is below.</p>	<p>Summary of meeting and sign in sheet are included with legal notices</p>	<p>All comments were accepted.</p>	

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)
3	Internet Outreach	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Summary of meeting and sign in sheet are included with legal notices</p> <p>URL to video of hearing is below.</p>	<p>Summary of meeting and sign in sheet are included with legal notices</p>	<p>All comments were accepted.</p>	<p>https://www.cityofmuncie.com/egov/documents/1621513623_16129.pdf</p>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Internet Outreach	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Summary of meeting and sign in sheet are included with legal notices. URL to video of hearing is below.</p>	<p>Summary of meeting and sign in sheet are included with legal notices.</p>	<p>All comments were accepted.</p>	<p>City of Muncie Community Development Department Facebook Page</p>

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)
5	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>Muncie City Council was well attended by approx 100 people and streamed via Facebook Live</p>	<p>No comments were received at the meeting.</p>	<p>No comments were received at the meeting.</p>	

9	Newspaper Ad	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Legal Notice ran on 7/9/21 to notify the public of a second round public hearings. A hearing was held on 7/19/21 to seek input on community development needs that should be addressed in the plan. The second was held on 7/28/21 to</p>	<p>No comments were received during the comment period</p>	<p>No comments were received during the comment period.</p>	
---	--------------	--	--	--	---	--

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)
			accept comments on the draft Annual Action Plan. Comment period ran 7/28 thru close of business on 8/30.			

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Most subrecipients leverage their grants with other federal, state or private dollars. Muncie anticipates that subrecipients will seek resources and partnerships with other agencies in order to leverage the funding being requested from the city's HUD funds. This will enable MCD to maximize the funding available for all activities and projects.

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	1,321,577	0	0	1,321,577	3,964,731	

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: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	512,816	0	37,310	550,126	1,538,448	Prior year resources are 2017 EN funds \$9187.66 and 2019 EN Funds \$28,122.02

Table 5 - 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

The current process for applying for CDBG funds does not use a rating system that rewards potential subgrantees for the amount of funds anticipated from other sources. However, most subrecipient agencies must have other funding sources in order to administer their programs, given the limited funds provided by CDBG grants.

Local guidelines require developers to contribute other funds to HOME-funded construction projects. For rehabilitation of existing units, non-profits and Community Housing and Development Organizations (CHDO) must contribute at least 25% of the total cost, and for-profit entities must contribute at least 50% of the total cost. For new construction projects, all entities must contribute at least 50% of the total project cost. However, on a case-by-case basis, guidelines may be waived or amended as needed to allow for the increased cost of historic renovations and difficulty in obtaining private financing.

Non-profit organizations administering CDBG public service activities often have other programs that are funded by a variety of sources. In order to provide a fair picture of leveraging for CDBG activities, the table below reports only the funds from other sources that are in support of the CDBG-funded activities, rather than the organizations' entire budgets for all programs they administer. Organizations are encouraged to develop partnerships to develop and implement projects and services.

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

Abandoned property or land owned by the city, county, state, or federal agencies may be used to develop affordable housing or mixed-use development as projects are proposed that meet the needs of low and moderate-income households. The City View Apartments project (HOME) will utilize 19 lots owned by Muncie Redevelopment Commission, acquired through the recently completed Blight Elimination Program, for construction of 30 units of affordable housing LIHTC units.

Discussion

Overall, the CDBG and HOME Program will be implemented to improve the quality of life for Muncie residents and their neighborhoods. All of the funding provided to programs and projects will be awarded to organizations and used by city agencies to implement the priorities in the Consolidated Plan.

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 and Repair	2020	2024	Affordable Housing	City Wide	Housing Preservation Increase Affordable Housing - Reduce Cost Burden	HOME: \$246,500	Homeowner Housing Added: 0 Household Housing Unit Homeowner Housing Rehabilitated: 3 Household Housing Unit
2	New Construction for Homeownership	2020	2024	Affordable Housing	City Wide	Increase Affordable Housing - Reduce Cost Burden	HOME: \$40,000	Homeowner Housing Added: 1 Household Housing Unit
3	Public Services	2020	2024	Homeless Non-Homeless Special Needs	City Wide	Homeless Prevention Public Services for Special Needs Groups	CDBG: \$189,763	Public service activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 50 Households Assisted
5	Slum and Blight Clearance	2020	2024	Non-Housing Community Development Slum and Blight Clearance	City Wide	Neighborhood Improvements Increase Affordable Housing - Reduce Cost Burden	CDBG: \$372,692	Buildings Demolished: 2 Buildings Housing Code Enforcement/Foreclosed Property Care: 20 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Public Facilities or Improvements	2020	2024	Non-Housing Community Development	City Wide	Neighborhood Improvements	CDBG: \$352,645	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 6000 Persons Assisted
7	CHDO Program Administration	2020	2024	Affordable Housing	City Wide	Housing Preservation Increase Affordable Housing - Reduce Cost Burden	HOME: \$6,500	Homeowner Housing Added: 1 Household Housing Unit Other: 3 Other
8	Program Administration	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development Economic Development	City Wide	Homeless Prevention Housing Preservation Neighborhood Improvements Increase Affordable Housing - Reduce Cost Burden Public Services for Special Needs Groups	CDBG: \$189,763 HOME: \$51,281	Other: 1 Other
9	Rental Housing Development	2020	2024	Affordable Housing	City Wide	Increase Affordable Housing - Reduce Cost Burden	HOME: \$180,844	Rental units rehabilitated: 7 Household Housing Unit

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Homeowner Rehabilitation and Repair
	Goal Description	Three homes will be rehabilitated for homeownership, one each by EcoREHAB, Habitat for Humanity and OWNER (historic). The homeowner housing rehab program formerly known as Holistic Program and administered by Pathstone will be administered this year by CD Staff, in conjunction with EcoRehab and Habitat.
2	Goal Name	New Construction for Homeownership
	Goal Description	Construction of one single family property for Homeownership. Habitat for Humanity will build one new unit.
3	Goal Name	Public Services
	Goal Description	Public service activities to meet the needs of the community.
5	Goal Name	Slum and Blight Clearance
	Goal Description	Two large commercial buildings (former grocery and other store) will be demolished to make way for Riverbend Flats 60 unit LIHTC project. Dumpsters provided to 20 property owners to address code violations. 20 code enforcement demolitions of blighted structures.
6	Goal Name	Public Facilities or Improvements
	Goal Description	Public Facilities or Improvements including neighborhood centers, homeless shelters, facilities for senior centers & youth & special need groups, paving and sidewalks and parks.

7	Goal Name	CHDO Program Administration
	Goal Description	Assist CHDO organization EcoRehab in funding the administrative affordable housing program operation.
8	Goal Name	Program Administration
	Goal Description	General Administration for CDBG and HOME Programs including funds provided for CHDO Administration of HOME funds.
9	Goal Name	Rental Housing Development
	Goal Description	Development of affordable, safe, decent rental units for low to moderate income renters.

Projects

AP-35 Projects – 91.220(d)

Introduction

CDBG funds will be distributed for nineteen (19) projects/activities, HOME will fund eight (8) projects/activities and CDBG-CV will fund eleven (11) projects/activities through the CARES Act. An additional \$283,807 will be awarded under a future application process for project proposals. Funds will be used for CDBG & CDBG-CV Administration (20%) and HOME Administration (25%). Funds for CHDO Administration (4%) will be provided for the following three Community Housing and Development Organizations: ecoREHAB, PathStone and Muncie Homeownership and Revitalization, Inc. Tenant Based Rental Assistance funds will be provided to low income rentals. ecoREHAB and PathStone, will assist low-moderate income households in creating affordable housing for low and moderate income residents through activities such as acquisition and rehabilitation of existing units. Habitat for Humanity will construct new units for low income homebuyers.

CDBG funds will be used for housing rehabilitation and repairs for up to 20 houses of low-moderate income homeowners. Clearance and Blight will receive \$305,000 for demolition, securing, and cleaning up blighted, vacant and unsafe properties as overseen by the Unsafe Building Hearing Authority. Funds will also be allocated for Infrastructure, milling and paving streets and/or replacing sidewalks.

The City will also improve Public Facilities. In accordance with Muncie's Consolidated Plan, CDBG funds will also be used to help assist several organizations improve their facilities and park improvements will also be completed.

Ten agencies will receive CDBG Public Service funds for activities that serve low-moderate income individuals. Also, CDBG-CV funds will be provided to an additional five nonprofit agencies will receive CDBG-CV Public Service funds.

Projects

#	Project Name
16	Demolition prior to River Bend Flats Apartments Construction
17	OWNER Acquisition + Rehab 719 W. Charles
18	PF - McCulloch Park Lodge Improvements
19	PF - Future Choices Building Improvements
20	CDBG Program Administration
21	PS - A Better Way
22	PS - Alpha Center

#	Project Name
23	PS - Christian Ministries Men's Sleeping Room
24	PS - Motivate Our Minds
25	PS - Muncie Delaware County Senior Citizens Center
26	PS - PathStone Housing Counseling
27	PS - YWCA
28	PS - Habitat for Humanity Homeowner Services
29	PS - Teen Works
30	PS - Whitely Community Council
31	Slum & Blight Clearance
32	Homeowner Rehabilitation
33	PF - Paving & Sidewalks
34	HOME - Administration
36	HOME - CHDO Operating Expenses
37	HOME - CHDO Reserve - ecoREHAB
38	HOME - Rental Housing Development - Future Choices
39	HOME - Homeowner Housing Development - Habitat for Humanity
40	HOME - Down-Payment and/or Closing-Cost Assistance
41	HOME - Rental Housing Development - Urban Light CDC
42	HOME - Rental Housing Development - TWG
43	HOME - Rental Housing Development - MVAH
44	HOME - Homeowner Housing Development - Old Westend Neighborhood Economic Redevelopment
45	PS - Bridges Community Services Executive Director Salary

Table 7 - Project Information

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

The allocation priorities for these projects and activities are based on the Community Survey, public meetings and key stakeholder meetings and interviews conducted for the Consolidated Plan, the needs identified in the data analysis and input from the CD staff. Additional Public Service Activities were added to prevent, prepare For or respond to Covid 19.

AP-38 Project Summary
Project Summary Information

1	Project Name	Demolition prior to River Bend Flats Apartments Construction
	Target Area	City Wide
	Goals Supported	Slum and Blight Clearance
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden
	Funding	CDBG: \$123,692
	Description	Demolition of long vacant grocery store and associated parking area (greyfield) to make way for construction of Riverbend Flats 60 unit LIHTC apartments. 24 CFR 570.201(d), LMH, Matrix Code 04
	Target Date	5/15/2022
	Estimate the number and type of families that will benefit from the proposed activities	60 low to moderate income families
	Location Description	1800 S. Burlington, Muncie, IN 47302
	Planned Activities	Demolition of long vacant grocery store and associated parking area (greyfield) to make way for construction of Riverbend Flats 60 unit LIHTC apartments.
2	Project Name	OWNER Acquisition + Rehab 719 W. Charles
	Target Area	City Wide
	Goals Supported	Slum and Blight Clearance
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden Housing Preservation
	Funding	CDBG: \$56,000
	Description	24 CFR 570.202(b)(1), LHM Phase I of a multi year project to acquire, stabilize, plan for and complete rehabilitation of a 10 year vacant multi family home in the Old West End Historic District for low to moderate income renters. 24 CFR 570.202(b)(1), LHM
	Target Date	5/12/2024
	Estimate the number and type of families that will benefit from the proposed activities	5 low to moderate income families
	Location Description	719 W. Charles St., Muncie, IN 47305 Old West End Historic District

	Planned Activities	Acquire, stabilize, plan for and complete rehabilitation of a 10 year vacant multi family home in the Old West End Historic District for low to moderate income renters.
3	Project Name	PF - McCulloch Park Lodge Improvements
	Target Area	City Wide
	Goals Supported	Public Facilities or Improvements
	Needs Addressed	Neighborhood Improvements
	Funding	CDBG: \$112,500
	Description	Improvements to lodge located in McCulloch Park.
	Target Date	5/15/2022
	Estimate the number and type of families that will benefit from the proposed activities	3000
	Location Description	McCulloch Park 700-1600 blocks of Dr. Martin Luther King Jr. Blvd., Muncie, IN 47303
	Planned Activities	Public Facilities & Improvements - 24 CFR 507.201 (c) LMA Exterior repairs including but not limited to masonry and roof repairs at McCulloch Park Lodge, located in a LMA neighborhood.
4	Project Name	PF - Future Choices Building Improvements
	Target Area	City Wide
	Goals Supported	Public Facilities or Improvements
	Needs Addressed	Neighborhood Improvements
	Funding	CDBG: \$47,500
	Description	Public Facilities & Improvements - 24CFR 570.201(c) LMC - Funds will be used to improve building's front entrance to improve accessibility and repair damaged building element.
	Target Date	5/15/2022
	Estimate the number and type of families that will benefit from the proposed activities	500
	Location Description	905 S. Walnut St., Muncie, IN 47302

	Planned Activities	Improvements to front entrance to improve accessibility and repair damaged building element.
5	Project Name	CDBG Program Administration
	Target Area	City Wide
	Goals Supported	Program Administration
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden Homeless Prevention Housing Preservation Public Services for Special Needs Groups Neighborhood Improvements Economic Development
	Funding	CDBG: \$260,477
	Description	Program Administrative Costs - 24CFR 570.205 & 570.206- Program Administration, Planning and Technical Assistance for the CDBG Programs.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	Muncie Community Development will provide program administration and planning for CDBG in order to provide services to over 70,000 residents in the City of Muncie.
	Location Description	Location Description 300 N. High Street, Muncie, IN 47305
	Planned Activities	Program Administration and Planning for CDBG Programs for the City of Muncie
6	Project Name	PS - A Better Way
	Target Area	City Wide
	Goals Supported	Public Services
	Needs Addressed	Homeless Prevention Public Services for Special Needs Groups
	Funding	CDBG: \$34,000
	Description	Public Service - 24CFR 570.201(e) - LMC- Provide funds to subrecipient to assist victims of domestic abuse providing shelter, crisis intervention, support & related services.
	Target Date	5/31/2022

	Estimate the number and type of families that will benefit from the proposed activities	300 families dealing with domestic violence
	Location Description	NA. This is a domestic violence shelter.
	Planned Activities	Funds will provide shelter and services to persons who are homeless or at risk of homelessness due to domestic violence or sexual assault. CDBG funds will help to pay for staff trained in trauma-informed care, to handle crisis calls, do intakes, offer emotional support and advocacy, provide transportation and other services, to meet victims' needs. These staff will primarily cover shifts on evenings, nights, weekends and holidays
7	Project Name	PS - Alpha Center
	Target Area	City Wide
	Goals Supported	Public Services
	Needs Addressed	Public Services for Special Needs Groups
	Funding	CDBG: \$14,450
	Description	Public Service - 24CFR 570.201(e) - LMC - Public Service: Provide quality services for senior daycare facility.
	Target Date	5/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	150 elderly clients and their families
	Location Description	315 S. Monroe Street, Muncie, IN 47305
	Planned Activities	The Alpha Center provides daily respite for caregivers, engaging age appropriate physical activities; walking, chair ti-chi, etc., mental enrichment practices, nutritious snacks, balanced meals, emergency take home meals, pet therapy, A-Call-Away phone reassurance program(including weekends), music therapy, field trips within the community, outdoor natural stimulation and peer to peer engagement
8	Project Name	PS - Christian Ministries Men's Sleeping Room
	Target Area	City Wide
	Goals Supported	Public Services
	Needs Addressed	Public Services for Special Needs Groups

	Funding	CDBG: \$17,000
	Description	Public Service - 24CFR 570.201(e) - LMC- Emergency Shelter providing housing for men who need homeless services
	Target Date	5/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	85 homeless men
	Location Description	403 E. Main Street, Muncie, IN 47305
	Planned Activities	The Men's Sleeping Room is an emergency shelter for single men that opens nightly at 6 p.m. and closes at 8 a.m. We provide: an evening meal, breakfast, clean clothes, showers, and a safe, clean environment for men who have nowhere else to sleep. Funds spent to administer the program are: salaries for the coordinator and night manager, utilities, and food
9	Project Name	PS - Motivate Our Minds
	Target Area	City Wide
	Goals Supported	Public Services
	Needs Addressed	Public Services for Special Needs Groups
	Funding	CDBG: \$14,663
	Description	Public Service - 24CFR 570.201(e) - (LMC): Funds used to manage the cost of administering a top level educational enrichment program low-to moderate-income children (K-8th grade).
	Target Date	5/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	525 at risk low to moderate income youth
	Location Description	2023 Highland Ave, Muncie, IN 47303
	Planned Activities	Students in kindergarten through eighth grades come to Motivate Our Minds in crisis, as they are at risk of being trapped by the lack of structure, educational support, and the complications of poverty
10	Project Name	PS - Muncie Delaware County Senior Citizens Center
	Target Area	City Wide

	Goals Supported	Public Services
	Needs Addressed	Public Services for Special Needs Groups
	Funding	CDBG: \$13,175
	Description	Public Service - 24CFR 570.201(e) - LMC - Provides enrichment services to elderly residents throughout the City of Muncie.
	Target Date	5/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	7583 elderly individuals
	Location Description	2517 W. 8th St., Muncie, IN 47403
	Planned Activities	A variety of activities for elderly individuals - independent seniors to come and socialize, learn new skills and information, share a meal, exercise their brains and bodies and participate in many varied programs with people their own age.
11	Project Name	PS - PathStone Housing Counseling
	Target Area	City Wide
	Goals Supported	Public Services
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden
	Funding	CDBG: \$18,700
	Description	Public Service - 24CFR 570.201(e) - (LMC) - Housing Counseling for homeowners participating in PathStone programs for housing rehabilitation and repair program and will assist 80 households
	Target Date	5/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	50 Low to moderate income homebuyers.
	Location Description	City wide

	Planned Activities	<p>Homeownership education and counseling includes group education sessions to prepare participants for owning a home, and individual counseling to assist mortgage-ready participants with the home purchasing process. Services include, but are not limited to homebuyer education taught by certified homeownership staff, approved at-your-own-pace online homebuyer education, credit counseling, action plan development, pre-purchase counseling and assistance with obtaining a mortgage. Participants will meet with Financial Coach and Income Supports Coach for assessment.</p> <p>Packaging and administration of down-payment assistance for eligible homebuyers.</p>
12	Project Name	PS - YWCA
	Target Area	City Wide
	Goals Supported	Public Services
	Needs Addressed	Public Services for Special Needs Groups
	Funding	CDBG: \$28,645
	Description	Public Services - 24CFR 570.201 (e) - LMC - Provide funds for emergency housing for women and children
	Target Date	5/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	660 women experiencing or at risk of homelessness
	Location Description	310 E Charles Street, Muncie, IN 47305
	Planned Activities	Stay programs to help with housing the most vulnerable members of our community, homeless women and children. The Funds requested will help offset a portion of the shelter's utility costs and staff salaries case management, advocacy programming, data tracking, housekeeping & maintenance for the Emergency Shelter and C.O.T.S. Stay Programs.
13	Project Name	PS - Habitat for Humanity Homeowner Services
	Target Area	City Wide
	Goals Supported	New Construction for Homeownership
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden
	Funding	CDBG: \$12,750

	Description	Public Services - 24CFR 570.201(e) - LMC: funds will be used to support Muncie Habitat for Humanity homeowner services to assist organization in implementing in low income homeownership program
	Target Date	5/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	16 low to moderate income families working toward home ownership.
	Location Description	1923 S. Hoyt Ave., Muncie, IN 47302
	Planned Activities	Services benefitting homeownership clients including recruitment and planning for homeownership activities to implement the program. Funds used to support volunteer outreach and recruitment efforts, training and scheduling of volunteers, volunteer safety and hosting volunteers at the work sites, home dedications and annual volunteer recognition event. Habitat will be building three new construction houses for first time homebuyers.
14	Project Name	PS - Teen Works
	Target Area	City Wide
	Goals Supported	Public Services
	Needs Addressed	Public Services for Special Needs Groups
	Funding	CDBG: \$12,750
	Description	Public Service - 24CFR 570.201(e) - (LMC) Six week summer program combining paid employment, professional development training and civic engagement opportunities for economically disadvantaged, primarily minority teens.
	Target Date	5/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	75 economically disadvantaged, primarily minority teens
	Location Description	City Wide
	Planned Activities	Six week summer program featuring paid employment, professional development training and civic engagement opportunities.
15	Project Name	PS - Whitely Community Council
	Target Area	City Wide

	Goals Supported	Public Services
	Needs Addressed	Neighborhood Improvements
	Funding	CDBG: \$10,880
	Description	Operating costs, including salary for Executive Director. Organization administers programming (a food pantry, neighborhood cleanups, rent and utility assistance, etc) for the low to moderate income Whitely Neighborhood residents. (Census Tract 12) LMA, Public Service (24 CFR 570.201.(e)
	Target Date	5/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	2500 individuls
	Location Description	1208 E. Centennial
	Planned Activities	Funds to cover operating costs for the organization, including salary for the Executive Director. Whitely Community Council administers programming for the Whitely neighborhood (low- to moderate-income) LMA, Public Service 05Z
16	Project Name	Slum & Blight Clearance
	Target Area	City Wide
	Goals Supported	Slum and Blight Clearance
	Needs Addressed	Neighborhood Improvements
	Funding	CDBG: \$249,000
	Description	Clearance and Demolition: 24 CFR 570.201(d)- SBS: Demolition, securing and clean up of blighted, vacant and/or unsafe properties.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	5000 low and moderate income families
	Location Description	City wide

	Planned Activities	Demolish and/or secure unsafe properties, provide dumpsters for code enforcement compliance
17	Project Name	Homeowner Rehabilitation
	Target Area	City Wide
	Goals Supported	Homeowner Rehabilitation and Repair
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden Housing Preservation
	Funding	CDBG: \$90,000
	Description	Rehabilitation- 24 CFR 570.202 (a) - LMH- Rehabilitation and repairs for homeowner occupied homes to assist with repairs needed to keep the home safe, healthy and code compliant for occupants.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	5 low to moderate income families.
	Location Description	City Wide
18	Planned Activities	Rehabilitation and repairs for homeowner occupied homes to assist with repairs needed to keep the home safe, healthy and code compliant for occupants.
	Project Name	PF - Paving & Sidewalks
	Target Area	City Wide
	Goals Supported	Public Facilities or Improvements
	Needs Addressed	Neighborhood Improvements
	Funding	CDBG: \$192,645
	Description	Public Facilities & Improvement- 24 CFR 570.201 (c)- LMA - Paving and sidewalk improvements in low and moderate income neighborhoods throughout Muncie to increase mobility for elderly and disabled populations.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	5000 households in low and moderate income neighborhoods

	Location Description	City Wide
	Planned Activities	Street and sidewalk improvements throughout low and moderate income neighborhoods to improve livability and meet ADA requirements
19	Project Name	HOME - Administration
	Target Area	City Wide
	Goals Supported	Program Administration
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden Homeless Prevention Housing Preservation
	Funding	HOME: \$48,264
	Description	PJ planning and administration costs pursuant to and eligible under 24 CFR 92.207
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	N/A; beneficiaries will be counted on a separate but related project
	Location Description	N/A; locations will be determined on a separate but related project
	Planned Activities	24 CFR 92.207 sections (a) general management, oversight and coordination, (b) staff and overhead, (c) public information, (d) fair housing, (e) indirect costs, (f) preparation of the consolidated plan, and (g) other federal requirements
20	Project Name	HOME - CHDO Operating Expenses
	Target Area	City Wide
	Goals Supported	CHDO Program Administration
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden Homeless Prevention Housing Preservation
	Funding	HOME: \$6,500
	Description	Eligible community housing development organization (CHDO) operating expense and capacity building costs pursuant to and eligible under 24 CFR 92.208
	Target Date	5/31/2022

	Estimate the number and type of families that will benefit from the proposed activities	N/A; beneficiaries will be counted on a separate but related project
	Location Description	N/A; locations will be determined on a separate but related project
	Planned Activities	24 CFR 92.208 sections (a) operating expenses and (b) capacity-building costs
21	Project Name	HOME - CHDO Reserve - ecoREHAB
	Target Area	City Wide
	Goals Supported	Homeowner Rehabilitation and Repair
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden Homeless Prevention Housing Preservation
	Funding	HOME: \$95,000
	Description	Set-aside for community housing development organizations (CHDOs) pursuant to and eligible under 24 CFR 92.300
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	One low-to-moderate-income household
	Location Description	To be determined
	Planned Activities	24 CFR 92.300(a)(6) housing for homeownership is “developed” by the community development housing organization if the community housing development organization is the owner
22	Project Name	HOME - Rental Housing Development - Future Choices
	Target Area	City Wide
	Goals Supported	Rental Housing Development
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden Housing Preservation
	Funding	HOME: \$15,000
	Description	Rehab of one single-family detached house, to be leased to an income-eligible household.
	Target Date	12/31/2022

	Estimate the number and type of families that will benefit from the proposed activities	One low-to-moderate-income household.
	Location Description	To be determined
	Planned Activities	24 CFR 92.206 sections (a) development hard costs, (c) acquisition costs, and (d) related soft costs
23	Project Name	HOME - Homeowner Housing Development - Habitat for Humanity
	Target Area	City Wide
	Goals Supported	Homeowner Rehabilitation and Repair New Construction for Homeownership
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden Housing Preservation
	Funding	HOME: \$70,000
	Description	Construction of one single-family detached house and rehab of one single-family detached house unit to be sold to income-eligible households.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	Two low-to-moderate-income households
	Location Description	To be determined
	Planned Activities	24 CFR 92.206 sections (a) development hard costs, (c) acquisition costs, and (d) related soft costs
24	Project Name	HOME - Down-Payment and/or Closing-Cost Assistance
	Target Area	City Wide
	Goals Supported	Homeowner Rehabilitation and Repair New Construction for Homeownership
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden Homeless Prevention Housing Preservation
	Funding	HOME: \$48,020

	Description	Acquisition assistance for at least nine income-eligible, first-time-homebuyer households.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	Ten low-to-moderate-income households
	Location Description	To be determined
	Planned Activities	24 CFR 92.206(c) acquisition costs
25	Project Name	HOME - Rental Housing Development - Urban Light CDC
	Target Area	City Wide
	Goals Supported	Rental Housing Development
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden Housing Preservation
	Funding	HOME: \$100,000
	Description	Rehab of one duplex (two units, both HOME-funded) to be leased to income-eligible households.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	Two low-to-moderate income households
	Location Description	To be determined
	Planned Activities	24 CFR 92.206 sections (a) development hard costs, (c) acquisition costs, and (d) related soft costs
26	Project Name	HOME - Rental Housing Development - TWG
	Target Area	City Wide
	Goals Supported	Rental Housing Development
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden
	Funding	HOME: \$32,921

	Description	Construction of two apartment buildings to be leased to income-eligible households. Activity will consist of two HOME units and 58 non-HOME units for a total of 60 new housing units. LIHTC project through IHCD.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	Two low-to-moderate income households
	Location Description	To be determined
	Planned Activities	24 CFR 92.206 sections (a) development hard costs, (c) acquisition costs, and (d) related soft costs
27	Project Name	HOME - Rental Housing Development - MVAH
	Target Area	City Wide
	Goals Supported	Rental Housing Development
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden
	Funding	HOME: \$32,921
	Description	Construction of 14 single-family detached houses and 34 single-family townhouses over five buildings to be leased to income-eligible households. Units to be sold at the end of the period of affordability, with monetary credits given based on the amount of time the tenant has occupied the unit. Activity will consist of two HOME units and 46 non-HOME units for a total of 48 new housing units. LIHTC project through IHCD.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	Two low-to-moderate income households
	Location Description	To be determined
	Planned Activities	24 CFR 92.206 sections (a) development hard costs, (c) acquisition costs, and (d) related soft costs
28	Project Name	HOME - Homeowner Housing Development - Old Westend Neighborhood Economic Redevelopment
	Target Area	City Wide

	Goals Supported	Homeowner Rehabilitation and Repair
	Needs Addressed	Increase Affordable Housing - Reduce Cost Burden Housing Preservation
	Funding	HOME: \$101,500
	Description	Rehab of one single-family detached house to be sold to an income-eligible household.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	One low-to-moderate-income household
	Location Description	
	Planned Activities	To be determined
29	Project Name	PS - Bridges Community Services Executive Director Salary
	Target Area	City Wide
	Goals Supported	Public Services
	Needs Addressed	Homeless Prevention
	Funding	CDBG: \$12,750
	Description	Public Services - 24CFR 570.201 (e) - LMC - Provide funds for executive director's salary for agency serving individuals that are homeless or at risk of homelessness.
	Target Date	5/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	400 individuals that are homeless or at risk of homelessness.
	Location Description	318 W. 8th St., Muncie, IN 47305
	Planned Activities	City Wide

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

The major target area for the City of Muncie is CITY WIDE and includes all areas within the city limits.

Geographic Distribution

Target Area	Percentage of Funds
City Wide	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Muncie as a whole is 58.24% low- to moderate-income. In addition, the City of Muncie is going to provide targeted funding to the low and moderate income neighborhoods due to their high housing cost burden, percentage of LMI households, age of housing stock and minority population concentration. In addition, funds will also target programs and organizations serving low and moderate income clientele.

Discussion

Muncie has several neighborhoods that have higher than 51% low and moderate income households and facilities that serve low and moderate income clientele. The funds for the CDBG and HOME programs will be targeted in these areas.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

CD works with several local organizations to increase the number of affordable housing units available in the city-for both homeownership and rental projects.

Public input to the Consolidated Plan highlighted the community's preference for rehabilitation over new construction and CD emphasized this as a goal with applicants to both HOME and CDBG programs. CD received multiple comments on the Consolidated Plan from residents of the Old West End Neighborhood, lamenting a lack of investment in their historic neighborhood and need for stabilization and improvements to the historic housing stock. Two projects in Old West End are funded in the PY 2021 Plan, homeownership rehab (HOME funded) and an acquisition/stabilization multi year project at a large historically significant building at 613 W. Charles to be developed as affordable apartments.

Muncie was fortunate to have two LIHTC projects selected by IHCA this year. Riverbend Flats will be a 60 unit development at the site of a long vacant grocery store at Burlington and Memorial Dr and will have HOME assisted units. City View Homes is a 40 unit scattered site project that will receive HOME funding over a three year period with multiple HOME assisted units.

Pathstone has been administering the Homeowner (Holistic) Rehab program for a decade but has decided to not continue with the program. CD will take over from PathStone and will administer the program in house continuing PathStone's partnership with Habitat for Humanity and ECOREhab who have been providing construction administration services to the program

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	25
Special-Needs	0
Total	25

Table 9 - 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	3
Rehab of Existing Units	17
Acquisition of Existing Units	5
Total	25

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

Funding will be provided in PY 2021 for the following housing projects:

New Units

Single Family Homeownership Projects:

Habitat for Humanity: two units

Rental Projects

Riverbend Flats: 60 units of affordable housing, with multiple HOME assisted units. Construction to be completed in 2022

City View Homes: 40 units of affordable family housing, with multiple HOME assisted units.
Construction to be completed in 2022

Rehabilitation of Existing Units:

Single Family Homeownership Projects

Eco Rehab: one unit

OWNER: one unit

Rental Projects

Future Choices: one unit

Urban Light: two units

OWNER: 5 units (multi year project, acquisition, planning and stabilization only this year)

Downpayment Assistance & Housing Counseling

Through subrecipient Pathstone, 15 individual homeownership units will be subsidized with down payment assistance. This includes the 4 homeownership HOME projects above.

Homeowner Rehabilitation

Twelve low to moderate homeowners will be assisted with repairs including but not limited to roofs and or HVAC. This program is transitioning from Pathstone back to the CD office. The age of Muncie's housing stock makes this program a critical need for many homeowners unable to afford more expensive repairs to integral systems such as roofs, foundations, HVAC.

AP-60 Public Housing – 91.220(h)

Introduction

The mission of Muncie Housing Authority is to "provide quality choices of affordable housing and to foster self-sufficiency and homeownership."

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

The Muncie Housing Authority has adopted these goals and objectives in its five year plan (2020-2025). This Plan will enable the PHA to serve the needs of low- income, very low income, and extremely low-income families for the next five years.

- It shall be the continued goal of the Board of Commissioners and Staff to improve our PHAS Scores
- It is the PHA's goal to operate as a high performer
- It is the PHA's goal to develop an acquired building for affordable housing projects
- It is the goal of the PHA to convert nine public housing units to Project Based Vouchers
- The PHA is looking at the possibility to tear down the three public housing developments and rebuild or convert those units to RAD.
- The PHA will work on resident communication and continue to improve the appearance of the properties.
- The PHA continues to prepare for the transition of Millennium Place Homes.
- The PHA will apply for any available Housing Choice Vouchers.
- The PHA will continue to upgrade and improve information systems to meet with the demands of our industry.
- The PHA will procure to conduct a new Physical Needs Assessment. • The PHA will maintain its Safety & Risk Committee.
- The PHA will partner with outside agencies to assist residents.
- The PHA will conduct the admissions process in a manner in which all persons interested in admission are treated fairly and consistently. Further, MHA will not discriminate at any stage of the admissions

process because of race, nondiscrimination requirements of Federal, State, and Local Law.

- It is the goal of the PHA to reduce the number of days units are vacant.

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

The Muncie Housing Authority (MHA) Board of Commissioners has established a local Section 8 preference for Public Housing residents that meet all HUD Homeownership requirements and are ready and qualified to purchase a home.

The Board and the CEO (Joseph Anderson) requires all PHA Staff to attend Resident Council meetings to provide information, hear complaints and address environmental, health and safety concerns. Case management and other services are provided for public housing residents and Section 8 tenants.

Muncie Housing Authority has collaborated with Muncie Homeownership and Revitalization (MHODC) to provide counseling, financial literacy and educational services to prospective home buyers.

MHODC provides homebuyer education to prospective homebuyers. Major activities of MHODC include pre- and post-purchase homebuyer counseling, fair housing assistance, mortgage delinquency counseling and predatory lending advocacy.

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

The Muncie Housing Authority is not designated as troubled through the Office of Public and Indian Housing.

Discussion

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

Introduction

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

Indiana Region 6 CoC meets to ensure that a comprehensive network of services is available to the homeless population. The strategy includes components of prevention, outreach, intake assessment, emergency shelter, transitional shelter, permanent housing, and supportive services. Services are provided by local entities involved in housing and homeless services

The City of Muncie's priority homeless objectives are to:

1. Support emergency shelter and transitional housing services through local nonprofit organizations and social service agencies; and
2. Support services to assist homeless persons and families make the transition to permanent housing and independent living.

Addressing the emergency shelter and transitional housing needs of homeless persons

One year goals for addressing emergency shelter and transitional housing include the following:

- Provide Public Service funding for executive director and staff payroll costs to A Better Way Domestic Violence Shelter (\$34,000), YWCA (28,645), Christian Ministries (\$17,000), and Bridges Community Services (\$12,750) enabling agencies to continue work with at risk populations and provide clients temporary shelter and services.

In addition to CDBG funds many of the shelters operating in the community do so with designated funding through the State of Indiana, United Way funding and other local funding sources, especially churches.

CD has had initial conversations with HSPs on how to best use the city's \$1,858,590 allocation of ARP funding to address the needs of their clients. The availability of safe, decent affordable housing for clients to transition to after shelters stays seems to be a high priority.

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

One year goals for addressing emergency shelter and transitional housing include the following:

- Provide Public Service funding for executive director and staff payroll costs to A Better Way Domestic Violence Shelter (\$34,000), YWCA (28,645), Christian Ministries (\$17,000), and Bridges Community Services (\$12,750) enabling agencies to continue work with at risk populations and provide clients temporary shelter and services.

In addition to CDBG funds many of the shelters operating in the community do so with designated funding through the State of Indiana, United Way funding and other local funding sources, especially churches.

CD has had initial conversations with HSPs on how to best use the city's \$1,858,590 allocation of ARP funding to address the needs of their clients. The availability of safe, decent affordable housing for clients to transition to after shelters stays seems to be a high priority.

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.

Bridges Community Services, YWCA and Muncie Mission are all front line providers of services to individuals and families that are homeless or at risk of being homeless. CD is providing public service funding to casemanagers or executive directors at these agencies (excluding Muncie Mission, because they do not apply for funds) and frequently provides funds for facility improvements.

Discussion

As ARP funds will provide a large, maybe once in a generation, infusion of funds to localities to address homelessness and the issues surrounding it, we have started planning on how to best spend those funds, given the needs of our homeless service provider and integrating agencies that deal with issues often at the root of homelessness, substance abuse and mental health challenges, many of these agencies will also be receiving an ARP infusion. Coordination of services, resources and talent can

produce a roadmap to reducing homelessness in our community.

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

Introduction:

As described in the 5-year Consolidated Plan, and the recently completed Analysis of Impediments to Fair Housing Choice, the City has no obvious policies that serve as barriers to affordable housing. Delaware County administers planning and zoning. Zoning ordinances 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 to entry into the housing market.

Two LIHTC project, which will receive some funding from HOME, will begin construction this program year. Riverbend Flats will provide 60 units in one apartment complex, the second will provide 30 scattered site units, many are single family homes. These projects will provide a good supply of new affordable housing.

Programs are in place that make housing more affordable, including a three-year tax abatement available for new construction of single-family homes in the City, and energy and down payment assistance. ICAP (Indiana Community Action Program), provides energy assistance and weatherization services to income-eligible households and is available to both owners and tenants.

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

Muncie recently completed an Analysis of Impediments to Fair Housing. The report states in the Local Policies Impacting Fair Housing section that the city's human rights ordinance passed in 2015 make the city's Fair Housing ordinance equivalent to Federal and State statutes. No other public policy impacts are listed.

Discussion:

The City of Muncie 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, make home repairs, and make other accessibility improvements to the homes of disabled persons. HOME funds for housing development granted to developers working in neighborhoods where there is ready access to public

transportation and other amenities.

The City of Muncie partners with HUD-approved housing counseling agencies to provide down payment assistance. Home buyers are required to complete a minimum of eight (8) hours of counseling prior to purchasing a home. Classes include information about avoiding predatory lending, repairing credit, financial literacy and home maintenance.

AP-85 Other Actions – 91.220(k)

Introduction:

CDBG funds will be used to provide accessible sidewalks and streets (infrastructure) for residents of all abilities.

Actions planned to address obstacles to meeting underserved needs

Obstacles to meeting underserved needs within the areas eligible for CDBG funding include an inadequate amount of CDBG funding, lack of engagement by landlords who own property in the area, and a growing (but not fully engaged) participation of all city neighborhoods. Obstacles to meeting underserved needs will be addressed primarily through the cooperative implementation of the CDBG Consolidated and Action Plans, along with the City of Muncie, local public service organizations, the Muncie Continuum of Care organization, Muncie Housing Authority, Muncie Action Plan (MAP), United Way and the individuals and families in the focus neighborhoods working together. One of the strengths of the Muncie CD Department and CDBG Program is the positive working relationships that exist between the City and local partners, other publicly funded agencies, foundations, Ball State University, Ivy Tech Community College, non-profit agencies and neighborhood residents. The collaborative spirit between these stakeholders will be an integral component to implementation of the annual plan as projects are prioritized and funded. MAP Steering Committee Co-Chairs offer that the Muncie Action Plan can also be used by the community as public and private decisions are made concerning development, redevelopment, capital improvements, and other matters affecting the well-being of the community. The CD Director, the Mayor, the MAP Co-Chairs and the Program Manager of Building Better Neighbhhorhoods funded by a grant from Ball Brothers Foundation to Ball State University, will continue to work together to further develop and strengthen neighborhood associations. There are 42 Muncie neighborhoods, but not all of them are actively engaged or have a neighborhood association. The City of Muncie has found that as the neighborhood associations have become more active, residents work together to improve their neighborhoods and, thus, the CDBG and HOME programs can be implemented.

Actions planned to foster and maintain affordable housing

Affordable Homeownership: HOME funds will rehabilitate and construct housing units for for homeownership. At least one of which will be completed by a CHDO. All units will be sold to homeowners with incomes below 80% of AMI.

Affordable Owner-Occupied Housing: CD will assist low to moderate income homeowners with larger ticket repairs such as roofs and HVAC replacements allowing them to stay in their homes.

CD will continue to work with LIHTC, CHDO, and other developers to create new affordable housing

units.

Actions planned to reduce lead-based paint hazards

In compliance with the requirements of 24 CFR Part 35, Lead Hazard Reduction Program, the City of Muncie 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*.

Muncie is one of six cities receiving competitive Lead Hazard Reduction Demonstration Grant funding through the Indiana Housing and Community Development Authority (IHCDA) to fund lead-safe home repair grants to homeowners and property owners. As part of the program, over \$324,000 is allocated for lead hazard identification and lead-control activities in Muncie.

Funding from the Lead Hazard Reduction Demonstration Grant is open to owner-occupied and rental units constructed before 1978. Priority will be given to homes where children under six or pregnant people reside. Residents are eligible if their household makes less than 80% area median income. This project is being administered in conjunction with ICAP and Pathstone.

Actions planned to reduce the number of poverty-level families

The City of Muncie's overall antipoverty strategy is to fund activities that will focus on improving the quality of place and quality of life for those living in poverty and assisting individuals and families achieve economic independence. While CDBG and HOME funds may not reduce the number of persons living in poverty, program funds will repair their homes, increase the number of decent, affordable housing units, and provide other assistance that conserves household resources. CDBG funds will provide direct benefit to low-income persons as described in this section.

Whitely Community Council and Urban Light (working in South Central Neighborhood) are neighborhood based groups working in high poverty areas. Both provide programming to assist residents in poverty and referral services to programs that work to help people out of poverty. The 8-12 Coalition is a group of several non profits including Habitat for Humanity, Eco Rehab, Urban Light working together in a high poverty neighborhood to improve opportunities available to neighborhood residents and enhance

quality of live in the coalition area.

Actions planned to develop institutional structure

CD has contributed to the next planning phase for the Muncie Action Plan which is also receives funds from local philanthropies. MAP fosters neighborhood organization and participation in community revitalization and government processes, including capacity-building efforts of the Council of Neighborhoods and strives to create a prosperous and sustainable future after decades of disinvestment, population decline, changing demographics, and inefficient land development in Muncie. The Council of Neighborhoods has been actively engaged monthly in strategies to enhance communication and community in the majority of Muncie's neighborhoods.

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

The City's economic development strategy is focused primarily on attracting businesses to the community. The Muncie Mayor works closely with the Muncie-Delaware County Chamber of Commerce, Muncie Redevelopment Commission and Indiana Economic Development Alliance, whose primary goals include expansion and retention of existing businesses; attracting new businesses and expanding the tax base; marketing and recruiting tech/knowledge-based businesses; marketing and promoting the local medical community and agri-business; downtown development; coordinating community and regional resources to generate economic growth; promoting internally and externally a positive quality of life image of Muncie-Delaware County; and strengthening workforce education.

The City is assisting in economic development efforts by revitalizing the City's physical environment, with the City's Public Works and CD Department, the Muncie Sanitary District, and the Muncie Redevelopment Commission coordinating infrastructure improvements, including streets, streetscapes, curbs, sidewalks, and sanitary and storm sewers with utility companies in making improvements in the same neighborhoods, such as downtown (Walnut Street), McKinley/Gilbert, Industry and Whitely Neighborhoods. CDBG-funded infrastructure projects will include sidewalks in these neighborhoods.

The City of Muncie will continue ongoing collaborative relationships with local public and private housing and social service agencies through active participation of City staff serving on boards, committees, and coalitions (often by Mayoral appointment) working to improve the community in the areas of neighborhood revitalization, health and wellness, housing and homeownership, and social services for children, youth, families and seniors.

In PY2020, the City will continue to partner with Ball State University and Ivy Tech Community College by utilizing student interns in various departments and by encouraging them to participate in immersive learning projects when possible. In 2015, the City of Muncie Historic Preservation and Rehabilitation

Commission (MHPRC) initiated a partnership with the Graduate Program in Historic Preservation in the College of Architecture and Planning at Ball State University to develop a comprehensive and citywide Historic Preservation Plan. The Plan's purpose was to review the City's historic preservation program and recommend action steps to strengthen and prioritize the program. The plan was approved by City Council and serves as the comprehensive "roadmap" for the MHPRC and City of Muncie to inspire a broad-based historic preservation ethic within the Muncie community at-large.

The City will also continue to partner with Muncie Housing Authority, the Delaware-Muncie Metropolitan Plan Commission and the Muncie Redevelopment Commission to further identify, prioritize, and address needs in a manner that makes the best use of local resources, creates visual impact, encourages economic development, and improves the quality of life of Muncie residents.

The CD Director will continue to meet quarterly with the Funders Forum, comprised of representatives from the local community and hospital foundations, the United Way, and local private foundations and banks to ensure that funding from local sources is coordinated and leveraged for the greatest impact throughout the Muncie community.

Discussion:

The practice of the public and private partnerships between organizations and throughout the Muncie has made the community stronger in its approach to solving problems and developing effective strategies to improve the quality of life in the city. Overall, the community has continued to use these partnerships to implement programs that are vital to the success of many of the organizations that serve low and moderate income individuals in the City of Muncie.

Program Specific Requirements

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

Introduction:

The City of Muncie has 56.7% low- to moderate-income households; therefore, it makes us an entitlement community.

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
Total Program Income:	0

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%

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:
 - The City of Muncie has been declared to be a severe fiscal distress area; therefore; there is no

HOME match required.

- First-time homebuyers are required to contribute a minimum of \$500.00 toward their downpayment.
 - The HOME affordable homeownership limits for the area provided by HUD will be used to determine eligibility.
 - The City of Muncie, the jurisdiction, will solicit eligible applicants and proposals for funding for HOME projects through competitive proposals and detailed information can be obtained by contacting the Muncie Community Development (MCD) office.
 - All projects must have limited beneficiaries or give preferences to a segment of the low-income population and provide a description of limitations or preference.
 - Any limitation or preference will not violate nondiscrimination requirements in § 93.350, and the jurisdiction will not limit or give preferences to students. The jurisdiction may permit rental housing owners to limit tenants or give a preference in accordance with 24 CFR 92.253(d) only if such limitation or preference is described in the action plan.
 - Projects will not limit beneficiaries or give preference to all employees of the City of Muncie.
 - HOME subrecipients and CHDOs to use the CD HOME resale and recapture provisions requirements.
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:

The City of Muncie's primary method of enforcing HOME affordability requirements is recapture of the HOME funds provided. If recapture cannot be used, resale provisions will be applied. The guidelines for resale or recapture of HOME funds, when used for homebuyer activities include the following:

- If the homebuyer fails to live in the unit for the period of affordability or otherwise breaches the Home agreement, the full amount of the loan must be recaptured.
- If the homebuyer sells the unit during the required period of affordability, the amount of the HOME investment to be recaptured may be reduced on a prorated basis based on the length of time that the homebuyer has resided in the unit.
- Proration is based on the number of months the homebuyer has occupied the unit. The recapture funds will be used for other eligible HOME activities.
- Net Sales Proceeds – if a sale or foreclosure occurs and if the sales proceeds are insufficient to cover the full required repayment amount, a lesser repayment amount will be made from Net Sales Proceeds. "Net Sales Proceeds" are defined as the amount remaining after repayment of the first mortgage loan balance, the payment of the documented closing costs at sale and the documented down payment and closing costs at the original. Porches paid directly by the homebuyer from his/her own funds.
- No Net Sales Proceeds – If after completion of a sale or foreclosure and the distribution of the sales proceeds the amount of Net Sales Proceeds is insufficient to cover any of the required recapture

amounts; there were no net proceeds. The City will maintain data to verify that no proceeds were distributed to the homebuyer or the City.

Document outlining resale and recapture for the City of Muncie is located in AD25 Grantee's Unique Appendices.

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:

HOME-assisted housing must meet the affordability requirements for not less than the applicable period beginning after project completion which is determined based on the following investment amounts:

- Under \$15,000 = 5 year minimum affordability period
- \$15,000 - \$40,000 = 10 year minimum affordability period
- Over \$40,000 = 15 year minimum affordability period

To insure compliance with affordability guidelines, annual monitoring of properties funded with HOME funds is conducted by the HOME Program Coordinator. At project completion a lien is filed against the property for the amount of HOME investment and for the duration of the affordability period. Annual inspections of the properties are conducted by the Construction Specialist and verification of proof of insurance and payment of property taxes are verified. Failure to meet affordability terms results in repayment due immediately and the line to secure payment may be foreclosed.

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:

No HOME funds will be used to refinance any existing debt on multifamily housing rehabilitations.

Developers typically use various combinations of Low-Income Housing Tax Credits, Historic Tax Credits, Indiana Housing and Community Development Authority Trust Funds, Indiana Housing and Community Development Authority Development Funds and private funds. HOME-funded Down-Payment Assistance (DPA) home ownership education will be administered by PathStone with PY2021 HOME funds in order to meet projected goals. Grants are forgiven as long as HOME guidelines are met during the period of affordability. Home-funded Homebuyer Rehabilitation activities will be provided to CHDOs with the understanding that all net sale proceeds from the sale of units are considered CHDO proceeds and may be retained by the CHDO to be invested in an additional HOME unit.

In accordance with the HOME Investment Partnerships Program, 24 CFR Part 92 (Section 92.254 of the Final Rule), the City of Muncie has established recapture guidelines that apply only to projects in which HOME funds assist with the purchase of a property as the principal residence of the eligible homebuyer. This assistance will only be provided in a manner which permits recapture of a percentage of those funds if, at any time during the period of affordability, the assisted property is no longer the principal residence of the buyer. The HOME amount subject to recapture is based on the amount of HOME assistance that enabled the homeowner to buy the dwelling unit. This includes any HOME assistance that reduced the purchase price from the fair market value to an affordable price but excludes the amount between the cost of producing the unit and the market value (development subsidy).

The City has adopted the method for calculating the amount of HOME funds to be recaptured by the amount subject to recapture, which is further reduced in proportion to the length of time the homebuyer has occupied the home relative to the term of the HOME assistance (period of affordability). This method also allows that if net proceeds are not sufficient to recapture the full amount of the HOME investment plus recover the amount of the homeowner's investment in the property, the City will share the net proceeds with the homeowner. The net proceeds amount is determined by: sales price minus loan repayment of the mortgage(s) for the purchase of the house (other than HOME funds), owner investment, and closing costs. HOME funds to be recaptured will not exceed the adjusted HOME investment subject to recapture.

In order to provide consistent guidelines for CHDOs (Community Housing Development Organizations) and to better understand the existing non-profit housing development environment in Muncie, a CHDO Manual was developed as a guide for how to do business with the Muncie Community Development Office.

Attachments

Citizen Participation Comments

The Star Press
345 S. High Street
Muncie, Indiana 47305
Delaware County, Indiana

MUNCIE COMMUNITY DEVELOPMENT
Federal Id: 35-2061385

Account #: MNI-061025
Order #: 0004740419
of affidavits: 1

Total Amount of Claim: \$66.60
This is not an invoice

MUNCIE COMMUNITY DEVELOPMENT
ATTN Zane Bishop
300 N HIGH ST
MUNCIE, IN 47305

PUBLISHER'S AFFIDAVIT

STATE OF WISCONSIN, }
County Of Brown } SS:

Personally appeared before me, a notary public in and for said county and state, the undersigned

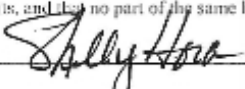
I, being duly sworn, say that I am a clerk for THE MUNCIE NEWSPAPERS a STAR PRESS newspaper of general circulation printed and published in the English language in the city of Muncie in the state of Indiana and county of Delaware, and that the printed matter attached hereto is a true copy, which was duly published in said paper for 1 times., the dates of publication being as follows:

The insertion being on the 05/19/2021

Newspaper has a website and this public notice was posted in the same day as it was published in the newspaper.

Pursuant to the provisions and penalties of Ch. 155, Acts 1953,

I hereby certify that the foregoing account is just and correct, that the amount claimed is legally due, after allowing all just credits, and that no part of the same has been paid.



Date: 5-19, 20 21 Title: Clerk

Subscribed and sworn to before me this 19 day of May, 2021



Notary Public

Notary Expires: 1-7-25

KATHLEEN ALLEN
Notary Public
State of Wisconsin

(Governmental Unit)

To THE STAR PRESS

County, Indiana

Muncie, IN

PUBLISHER'S CLAIM

COMPUTATION OF CHARGES

60 Lines, 2 columns wide equals 120 equivalent
lines at \$0.56 per line @ 1 day, **\$66.60**

Acct # MNI 061025
Ad # 000740419

Website Publication **\$0**

Charge for proof(s) of publication **\$0.00**

DATA FOR COMPUTING COST

Width of single column 9.5 cms

Number of insertions 1

Size of type: 7 point

TOTAL AMOUNT OF CLAIM \$66.60

Claim No. _____ Warrant No. _____
IN FAVOR OF
The Star Press
Muncie, IN
Delaware County
345 S. High St. Muncie, IN 47305

I have examined the within claim and hereby certify
as follows:

That it is in proper form.

This it is duly authenticated as required by law.

That it is based upon statutory authority.

That it is apparently (correct)
(incorrect)

\$ _____
On Account of Appropriation For

FED. ID
#35-2061385

Allowed _____, 20____

In the sum of \$ _____

I certify that the within claim is true and correct; that the services
therein itemized and for which charge is made were ordered by me
and were necessary to the public business.

_____, 20____

<p align="center">PUBLIC HEARING NOTICE</p> <p align="center">CDRE / HOME Program Year 2021 Annual Action Plan</p> <p>The City of Muncie Community Development Office is seeking input to finalize the Draft 2021 Annual Action Plan for Program Year 2021 (June 1, 2021 thru May 31, 2022) for the Community Development Block Grant (CDBG) and Home Investment Partnership (HOME) funds.</p> <p>Muncie citizens are invited to participate in a discussion about how the city's community development money as identified in the 2008-2024 CDBG Interim Plan will be addressed in the PY 2021 Annual Action Plan.</p> <p>A public hearing on this matter will be held on Thursday, June 3rd at 2:30 PM in City Hall Auditorium, 300 N. High St., Muncie, IN. There will be an opportunity to ask questions of Community Development staff at the hearing. The meeting will also be available via Facebook Live on the City of Muncie Facebook page.</p> <p>The City's Program Year 2021 CDBG allocation is \$1,071,577 for CDBG. The CDBG program typically includes funding for street paving, sidewalks, park improvements, rehabilitation of public facilities, public services, demolition of blighted structures, planning and administration.</p> <p>The City's Program Year 2021 HUD allocation is \$512,816 for HOME. HOME activities typically include housing rehab/renov and/or new construction for rental or homeownership units, down payment assistance, Community Housing Development Organization (CHDO) set aside, and coordination.</p> <p>The Draft PY 2021 Annual Action Plan is available for public review and comment from May 19 through June 18, 2021. The plan is available at the website and physical locations listed below:</p> <p>www.cityofmuncie.com/departments/community-development</p> <p>Community Development Office and Mayor's Office, City Hall, 300 N. High St., Muncie, IN Maria Hunt Library, 2006 South High St., Muncie, IN Kennedy Library, 1700 West McGalliard Rd., Muncie, IN</p> <p>Comments on the Draft PY 2021 Annual Action Plan may be submitted by participating in the public hearing described above, by submitting written comments to Gretchen Cheesman at the address below via US Mail OR by emailing comments to gcheesma@cityofmuncie.com. All comments must be received by close of business on Friday June 18, 2021.</p> <p>For additional information about the meeting or to arrange for special accommodations or alternative document formats contact gcheesma@cityofmuncie.com.</p> <p align="center">City of Muncie Community Development Department 300 N. High St. Muncie, IN 47305 Gretchen Cheesman, Director</p> <p>(MME - 5/19/21 - 0204740-39) Expires</p>
--

**2021 HOME & CDBG Action Plan
Public Hearing
06/04/2021
3:00 PM City Hall Auditorium**

The hearing was held live in person and was available via Facebook Live. CD Staff monitored Facebook for questions. There were none.

The recorded hearing can be viewed at:

<https://www.dropbox.com/s/al6imh6rhtyy6fp/Community%20Development%20Public%20Hearing%20June%203rd%202021.mp4?dl=0>

Gretchen Cheesman presented an overview of planned expenditures as published in the 2021 Draft Action Plan.

Questions:

Connie Gregory asked if OWNER was a CHDO. They are not. She asked if anyone was being paid to administer the project. Cheesman replied that volunteer board members would be administering the project. Gregory said these projects can become too much for volunteers to handle and asked if CDBG could pay for a project manager. Cheesman replied that we paid ECRC director for years and thus it was possible to fund with CDBG. Zane Bishop noted that OWNER would receive a 10% developer fee when the project is completed.

Linda Gregory asked about the timeline for the two LIHTC projects. Z. Bishop said the developers would be closing with their investors in the fall with construction starting shortly afterward. Units will become available to rent about this time next year, as construction of individual units is completed. City View tenants will have the opportunity to purchase the homes they are renting at the end of the 15 year period of affordability. There are a mix of 4-5 styles of 2, 3 and 4 bedroom homes, all two story with 30 year period of affordability.

When will funds be released? We anticipate release of funds for 2021 fiscal year in mid August.

Neal Kring asked what is the thinking with regard to homeless folks. There is not sufficient emergency housing for the 400 unsheltered people in the community. Even when there is money to provide housing for someone coming off the streets it is very difficult to find a safe, decent place for them to stay.

Cheesman stated that the \$1,880,000 million in HOME funds coming from ARPA is to address homelessness. CD will be conducting meetings with homeless service providers and the public to form a plan. Kring also has concerns about those experiencing addiction and mental health issues. A Better Way is applying for a grant to address some of these problems. Kring also suggested requiring more collaboration among the local agencies that we fund as a condition of funding

Meeting sign in sheet is attached.



CDBG HOME Program Year 2021
Public Hearing
City Hall Auditorium & Facebook Live
June 3, 2021 2:30 PM

- 1 Neil King
- 2 Connie Gregory
- 3 Paul H. Smith
- 4 Stephanie Johnson
- 5 Dutcher Cheesman
- 6 Shady Water
- 7 Brady Fitch
- 8 Kim Bishop
- 9 Watasha Barnes Griffin via FB Live
- 10 _____
- 11 _____
- 12 _____
- 13 _____
- 14 _____
- 15 _____
- 16 _____
- 17 _____
- 18 _____
- 19 _____
- 20 _____



RESOLUTION NO. 12-21



**A RESOLUTION AUTHORIZING MAYOR DAN RIDENOUR TO APPLY
FOR COMMUNITY DEVELOPMENT BLOCK GRANT
HOME INVESTMENT PARTNERSHIP PROGRAM GRANT FROM THE
UNITED STATES DEPARTMENT OF
HOUSING AND URBAN DEVELOPMENT
(HUD)**

WHEREAS, the City of Muncie has created a Community Development Department, which is charged by the Mayor and Common Council of the City of Muncie with preparing a program year 2021 Annual Action Plan in keeping with the 2020-2024 Consolidated Plan for the Community Development Block Grant and HOME Investment Partnership Programs; and

WHEREAS, said Department has prepared the Plan, in accordance with rules and regulations specified by said Housing and Community Development Act of 1974, as amended, the HOME Investment Partnership Act of 1990, as amended;

WHEREAS, the 2021 Annual Action Plan is available for review and public review and comment at: www.cityofmuncie.com > departments > community development until submitted to the U.S. Department of Housing and Urban Development (HUD) on or about June 7, 2021.

WHEREAS, the City of Muncie, Delaware County, Indiana, being a second class city and legal entity of the State of Indiana, is entitled to apply for, receive and expend Federal funds in accordance with I.C. 5-19-1-1 et seq. of the Indiana Code;

NOW, THEREFORE, BE IT RESOLVED by the Common Council of the City of Muncie, Delaware County, Indiana, as follows:

Section 1: Dan Ridenour, Mayor of the City of Muncie, Delaware County, Indiana, is hereby authorized to file for and on behalf of the City of Muncie an application for an entitlement grant from the United States Department of Housing and Urban Development in the sum of \$1,321,577.00 for Community Development Block Grant Funds in accordance with the Housing and Community Development Act of 1974, as amended, and \$512,816.00 for HOME Investment Partnership Program Funds in accordance with the HOME Investment Partnership Act of 1990, as amended and all rules and regulations applicable thereto including all understandings and assurances contained therein.

Section 2: These amounts are contingent on release of funds by HUD.

Section 3: Dan Ridenour, Mayor of the City of Muncie, is hereby designated as the representative of the City of Muncie, Indiana, to act in connection with said application, and he is hereby authorized to furnish such information as HUD may require in connection with said application for the projects proposed thereby.

Passed by the Common Council of the City of Muncie, Indiana this 17th day of June, 2021.

	Yeas	Nays	Abstained	Absent
Ralph Smith	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Jeff Robinson	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Brandon Garrett	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Brad Polk	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Jerry Dishman	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Anitra Davis	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Aaron Clark	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ro Selvey	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Troy Ingram	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>


President Muncie Common Council

Presented by me to the Mayor for his approval, this 17th day of June, 2021.


Belinda Munson, Muncie City Clerk


The above Resolution is approved by me this 7th day of June, 2021.

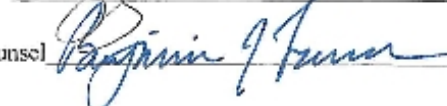

Dan Ridenour, Mayor of the City of Muncie

ATTEST:


Belinda Munson, Muncie City Clerk of the Common Council

This Resolution is proposed by Council Member Ro Selvey

This Resolution is approved in form by Controller 

This Resolution is approved in form by Legal Counsel 

The Star Press
345 S. High Street
Muncie, Indiana 47305
Delaware County, Indiana

MUNCIE COMMUNITY DEVELOPMENT
Federal Id: 35-2061385

Account #MNI-051025
Order #0004813286
of invoices: 1
Total Amount of Claims \$79.52
This is not an invoice

MUNCIE COMMUNITY DEVELOPMENT
ATTN Zane Bishop
300 N HIGH ST
MUNCIE, IN 47305

PUBLISHER'S AFFIDAVIT

STATE OF WISCONSIN, }
County Of Brown } SS:

Personally appeared before me, a notary public in and for said county and state, the undersigned


I, being duly sworn, say that I am a clerk for THE MUNCIE NEWSPAPERS a STAR PRESS newspaper of general circulation printed and published in the English language in the city of Muncie in the state of Indiana and county of Delaware, and that the printed matter attached hereto is a true copy, which was duly published in said paper for 1 times., the dates of publication being as follows:

The insertion being on the 07/09/2021
Newspaper has a website and this public notice was posted in the same day as it was published in the newspaper.

Pursuant to the provisions and penalties of Ch. 155, Acts 1953,
I hereby certify that the foregoing account is just and correct, that the amount claimed is legally due, after allowing all just credits, and that no part of the same has been paid.

Date: 7/9, 2021 Title: Clerk

Subscribed and sworn to before me this 9 day of July, 2021


Notary Public

Notary Expires: 9/9/21

VICKY FELTY
Notary Public
State of Wisconsin

<p align="center">NOTICE OF PUBLIC HEARINGS CDSC / HOME Program Year 2021 Annual Action Plan</p> <p>The City of Muncie Community Development Office is seeking public input from residents, public agencies, and other interested parties on how the city's community development needs should be addressed in the Program Year 2021 Annual Action Plan (2021 AAP) for the Community Development Block Grant (CDBG) and Home Investment Partnership (HOME) funds. A public hearing will be held in the Community Development Office, City Hall, 300 N. High St. on Monday July 19, 2021 at 9:00 AM. Participants may also join the meeting via Zoom, see link below. Comments received by 6 PM July 27th will be incorporated into the Draft PY 2021 AAP.</p> <p>The Draft PY 2021 Annual Action Plan will be available for public review and comment from July 28th through August 30, 2021. A copy of the 2021 AAP may be obtained by request in the Community Development Office. The 2021 AAP is available at the website and physical locations listed below:</p> <p>www.cityofmuncie.com/departments/community-development</p> <p>Community Development Office and Mayor's Office, City Hall, 300 N. High St., Muncie, IN Manning-Hunt Library, 2005 South High St., Muncie, IN Kennedy Library, 1700 West McGalliard Rd., Muncie, IN</p> <p>A second public hearing will be held on Wednesday July 28, 2021 at 9:00 AM to accept comments on the Draft PY 2021 Annual Action Plan. The hearing will be held in the Community Development Office, City Hall. Participants may also join the meeting via Zoom, see link below. There will be an opportunity to ask questions of Community Development staff at the hearing and to make comments. Comments will be accepted until 4 PM ON August 30, 2021.</p> <p>Comments on the Draft PY 2021 Annual Action Plan may be submitted by participating in the July 28, 2021 public hearing described above or by submitting written comments. All comments must be received by 4:00 PM on Monday August 30, 2021.</p> <p>Written comments may be submitted by US Mail to Gretchen Cheesman, Director, Community Development Department, 300 N. High St., Muncie, IN 47305 or by email to gcheesman@cityofmuncie.com.</p> <p>Zoom link: https://us02zoom.us/j/7657474625 Meeting ID: 765 747 4625 Call in Only: (317) 626-6799</p> <p>The City's Program Year 2021 HUD allocation is \$1,321,577 for CDBG. The CDBG program typically includes funding for street paving, sidewalks, park improvements, rehabilitation of public facilities, public services, demolition of blighted structures, planning and administration. The amount that must benefit low-to-moderate income residents is \$740,082.12.</p> <p>The City's Program Year 2021 HUD allocation is \$512,816 for HOME. HOME activities typically include housing rehabilitation and/or new construction for rental or homeownership units, down payment assistance, Community Housing Development Organization (CHDO) set-aside, and administration.</p> <p>For additional information about the meeting or to arrange for special accommodations or alternative document formats contact gcheesman@cityofmuncie.com.</p> <p align="center">City of Muncie Community Development Department 300 N. High St. Muncie, IN 47305 Gretchen Cheesman, Director</p> <p>(MHI - 7/19/21 - 0004813258) hsparla</p>

**2021 HOME & CDBG Action Plan
Public Hearing
06/04/2021 3:00 PM
City Hall Auditorium**

The hearing was held live in person and was available via Facebook Live. CD Staff monitored Facebook for questions. There were none.

The recorded hearing can be viewed at:

<https://www.dropbox.com/s/al6imh6rhtyy6fp/Community%20Development%20Public%20Hearing%20June%203rd%202021.mp4?dl=0>

Gretchen Cheesman presented an overview of planned expenditures as published in the 2021 Draft Annual Plan.

Questions:

Connie Gregory asked if OWNER was a CHDO. They are not. She asked if anyone was being paid to administer the project. Cheesman replied that volunteer board members would be administering the project. Gregory said these projects can become too much for volunteers to handle and asked if CDBG could pay for a project manager. Cheesman replied that we paid ECRC director for years and thus it was possible to fund with CDBG. Zane Bishop noted that OWNER would receive a 10% developer fee when the project is completed.

Linda Gregory asked about the timeline for the two LIHTC projects. Z. Bishop said they would be closing in the fall with construction starting shortly afterward with units becoming available about this time next year, as construction of units is completed. City View tenants will have the opportunity to purchase the homes at the end of the 15 year period of affordability. There are a mix of 4-5 styles of 2, 3 and 4 bedroom homes, all two story with 30 year period of affordability.

When will funds be released? We anticipate release of funds for 2021 fiscal year in mid August.

Neal Kring asked what is the thinking with regard to to homeless folks. There is not sufficient emergency housing for the 400 unsheltered folks. When there is money to provide housing for someone coming off the streets it is very difficult to find a safe, place for them to stay.

Cheesman stated that the \$1,880,000 million in HOME funds coming is to address homelessness. And we will be conducting meetings with homeless service providers and the public to form a plan. Kring also has concerns about those experiencing addiction and mental health issues which A Better Way is applying for a grant to address. Kring also suggested requiring more collaboration among the local agencies that we fund as a condition of funding

There were no comments or questions from participants viewing vial Facebook Live.

Meeting sign in sheet is attached.

Notice published 7/9/21

**2021 HOME & CDBG Action Plan
Public Hearing
July 19, 2021, 9:00 AM
Community Development Office @ City Hall
and via Zoom**

The hearing was held live in person and was available via Zoom to seek input from residents, public agencies and other interested parties on community needs and how they should be addressed in the 2021 Annual Action Plan.

The only people in attendance were CD Staff. No members of the public attended.

Notice published 7/9/21

**2021 HOME & CDBG Action Plan
Public Hearing
July 28, 2021, 9:00 AM
Community Development Office @ City Hall
and via Zoom**

The hearing was held live in person and was available via Zoom to seek comments on the Draft 2021 Annual Action Plan. Public comments were accepted through close of business (4PM) on August 30, 2021.

The only people in attendance were CD Staff. No members of the public attended the public hearing.

Grantee Unique Appendices

Recapture/Resale Procedure (2020 - 2024 Consolidated Plan, 2020 Action Plan)

It is the policy of the Muncie Community Development Department to maintain long-term affordable housing through investments of federal funds. In accordance with the HOME regulations, this procedure is enforced either by recapturing HOME funds to assist other buyers and/or properties (Recapture Option), or by restricting the sale of HOME-assisted properties to other low-income (household income less than 80% Area Median Income) buyers (Resale Option). The type and amount of HOME subsidy invested in the property determines the option and the minimum length of the affordability period applied to a property. The requirements of each option are specifically described in the legal documents for each loan. At the end of the period of affordability, the HOME subsidy is forgiven and the property is no longer subject to HOME Program restrictions. As a general practice, when both direct and indirect subsidies are invested in a property, the Recapture Option is utilized.

This procedure provides an incentive for long-term ownership and encourages neighborhood stability by reducing the HOME investment after five years. Over time, the homeowner's equity increases as first mortgage principal payments increase and the HOME investment is reduced. The homeowner's percentage of net proceeds is increased by capital improvements made to the property, thus protecting their investment and providing an incentive to maintain and improve the property. Housing assisted by Muncie Community Development (MCD) must meet the affordability requirements in accordance with 24 CFR 92.252(e) for rental housing or 92.254(4) for homeowner housing throughout the entire affordability period as described in the tables below. The affordability period begins after project completion. Project completion is defined as the date that all necessary title transfer requirements and construction work have been performed; the rehabilitation completed complies with the requirements of 24 CFR 92 and stricter of the local rehabilitation standards or the Indiana State Building Code; the final drawdown of construction funds has been disbursed for the project and certification of completion has been issued; and the project completion information has been entered in the disbursement and information system established by HUD. The MCD considers the date final completion information is entered into IDIS as the start date for the project affordability period.

Amount of HOME subsidy per unit	Minimum Affordability Period
Under \$15,000	5
\$15,000 - \$40,000	10
\$40,000 – or rehabilitation w/refinancing	15
New Construction & Rental Projects	20

In the event of a homeowner's default of HOME requirements during the affordability period due to death, life-threatening illness, or other extraordinary circumstance, MCD may allow assumption of the affordability requirements by an income-eligible family member on a case-by-case basis.

This procedure may be amended from time to time to reflect changes in programs and local market conditions.

RECAPTURE OF HOME FUNDS

The Recapture Option is used when the homebuyer receives a direct subsidy for the purchase of the home, such as down payment or closing cost assistance, or when the unit is purchased at a price below the fair market value. Under this option, the minimum period of affordability is based only on the amount of the direct subsidy.

The homeowner is at liberty to sell to any buyer, at any price the market will bear, but also must repay the direct HOME subsidy received when the unit was originally purchased, which will be reduced on a prorated basis beginning year six of the affordability period. Prior to year six, the entire amount of the direct HOME subsidy is due upon closing. In the event the sale proceeds are insufficient to repay the entire HOME subsidy due, the Muncie Community Development Department (MCD) will share the net proceeds with the homeowner.

Net proceeds of a sale are the sales price minus the repayment of any non-HOME loan balance and seller's closing costs. The amount of HOME funds recaptured is determined by the percentage of Net proceeds proportionally based on the ratio of the HOME assistance to the sum of the homeowner's investment (downpayment and documented capital improvements) plus the HOME assistance as follows:

$\frac{\text{HOME Assistance}}{\text{HOME Assistance} + \text{Homeowner Investment}}$	X	Net Proceeds	= HOME Recapture Amount
---	---	--------------	-------------------------

Capital improvements will include any property enhancement that increases the overall value of the property, adapts it to new uses, or extends its life. Acceptable improvements include, but are not limited to, energy efficiency improvements, insulation, a new drive way, fence, new HVAC system, added rooms, new roof, remodeled kitchen, etc. Homeowners are encouraged to use Energy Star rated components whenever possible. Any capital improvement will be valued based on actual cost as documented by receipts or paid invoices. Generally, replacing worn or dated components such as appliances or carpet, cosmetic changes, or maintenance of existing features would not be considered an improvement that adds value or adapts it to new uses.

Once the HOME funds are repaid, the property is no longer subject to the HOME Program restrictions and the HOME liens placed on the property will be released.

At time of sale, if the property increases in value, the HOME investment is repaid and used to fund new eligible projects. If the property fails to appreciate by an amount sufficient to repay both the homeowner's

investment and the HOME subsidy, the amount to be recaptured is proportionately reduced. If the net proceeds are less than or equal to zero, the amount to be recaptured will be zero and no additional assistance will be provided to the homeowner. The homeowner is encouraged to maintain the property in a manner that will sustain the original fair market value.

Subject to prior approval, the HOME requirements on a property subject to recapture may be assumed by an income-eligible homebuyer for the remainder of the period of affordability. The subsequent

homebuyer must agree to provide complete income documentation to be qualified as eligible and agree to assume the original mortgage terms, including occupying the property as their principal residence for the remainder of the HOME period of affordability.

In the event of foreclosure, transfer in lieu of foreclosure or assignment of a FHA insured mortgage to HUD, and there are insufficient net proceeds to repay the HOME investment – the affordability period is terminated and the property is no longer subject to HOME program restrictions.

RESALE OF PROPERTY

The Resale Option is used when only development subsidies such as site acquisition, rehabilitation, or construction financing are provided to the developer and no direct subsidy is provided to the homebuyer and the unit is sold at the fair market value. The Resale Option ensures that the home remains affordable over the entire period of affordability, even in the event of subsequent sales. Under this option the minimum period of affordability is based on the entire amount of HOME funds invested in the property and the affordability is secured with a recorded covenant or deed restriction. The developer (or City, if lien holder) may use purchase options, rights of first refusal or other preemptive rights to purchase the property before foreclosure to preserve affordability.

Resale restrictions must be imposed at the time that the HOME-assisted purchase takes place, and secured through deed restrictions, covenants running with the land, or other similar mechanisms. Unless the Muncie Community Development Department has established a presumption of affordability for the property's neighborhood in accordance with the specialized procedures per the HOME Final Rule at 24 CFR 92.254(a)(5)(i)(B), the homeowner is required to sell the property to an eligible low-income buyer at an affordable price.

The sale must meet three criteria:

- 1) The new buyer must be low-income and occupy the home as their principal residence for the remainder of the original affordability period.
- 2) The sales price must be affordable to a reasonable range of low-income homebuyers (PITI not to exceed 30% of gross income).
- 3) The original buyer must receive a fair return on their investment, which includes down payment and documented capital improvements.

Capital improvements will include any property enhancement that increases the overall value of the property, adapts it to new uses, or extends its life. Acceptable improvements include, but are not limited to, energy efficiency improvements, insulation, a new drive way, fence, new HVAC system, added rooms, new roof, remodeled kitchen, etc. Homeowners are encouraged to use Energy Star rated components whenever possible. Any capital improvement will be valued based on actual cost as documented by receipts or paid invoices. Generally, replacing worn or dated components such as appliances or carpet, cosmetic changes, or maintenance of existing features would not be considered an improvement that adds value or adapts it to new uses.

Community-wide appreciation of property values will be considered when calculating fair return. The percentage of appreciation over the years the property was owned, as determined by sales price data provided by the Mid-Eastern Association of Realtors in Muncie, or its successors, will be used to allow the property owner the same appreciation rate as the rest of the community.

$\frac{\text{Average Sales Price Year of Sale} - \text{Average Sales Price Year of Purchase}}{\text{Average Sales Price Year of Purchase}}$	=	Percent of Change
---	---	-------------------

100	+	Percent of Change	X	Homeowner Investment (Down Payment, Principal Payments, Capital Improvements)	=	Fair Return
-----	---	-------------------	---	---	---	-------------

The selling price is determined by adding the non-HOME debt balance, seller's closing costs and fair return.

If the selling price of the home is not affordable to low-income families, MCD may choose to provide additional direct subsidy to the new buyer to meet the affordability requirements. In this case, a new affordability period based on the direct subsidy amount is applied to the property, but the total (original new) HOME funds invested in the property may not exceed the regulatory limit on HOME assistance per unit. The additional funding must be through an existing homebuyer program and the new buyer must complete an approved homebuyer education course.

Calculation to Determine Fair Return:

The Mid-Eastern Association of Realtors maintains average sales prices within Delaware County for single family homes. The MCD maintains a chart of the average sales price for each calendar year.

Homeowner activities prior to 2004 have met the required period of affordability and are not subject to resale restrictions at this time. The appreciation (or depreciation) rate is determined by computing the percent of change from the year of purchase to the year of sale. The homeowner investment is increased or decreased according to the percent of change.

FUNDS REPAID TO HUD


When HOME funds must be repaid to HUD, the PJ must contact HUD to determine which account the funds must be repaid.

Grantee SF-424's and Certification(s)

OMB Number: 4040-0034
Expiration Date: 12/31/2022

Application for Federal Assistance SF-424			
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	
* 3. Date Received: 06/08/2022		* 4. Applicant Identifier: TN182130	
5a. Federal Entity Identifier: ID182100		5b. Federal Award Identifier: [Empty]	
State Use Only:			
6. Date Received by State: [Empty]		7. State Application Identifier: [Empty]	
B. APPLICANT INFORMATION:			
* a. Legal Name: City of Muncie			
* b. Employer/Taxpayer Identification Number (EIN/TIN): 35-0001127		* c. Organizational DUNS: 0795635810060	
d. Address:			
* Street1: 300 N. High St.		Street2: [Empty]	
* City: Muncie		County/Parish: Delaware	
* State: IN: Indiana		Province: [Empty]	
* Country: USA: UNITED STATES		* Zip / Postal Code: 47305-1639	
e. Organizational Unit:			
Department Name: COMMUNITY DEVELOPMENT		Division Name: [Empty]	
f. Name and contact information of person to be contacted on matters involving this application:			
Prefix: Mr.		* First Name: Ben	
Middle Name: [Empty]		* Last Name: Bridenour	
Suffix: [Empty]		Title: Mayor	
Organizational Affiliation: City of Muncie			
* Telephone Number: 765-747-1653		Fax Number: 765-747-1656	
* Email: BRIDENOUR@CITYOFMUNCIE.COM			

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type: <input type="text" value="C: City or Township Government"/>	
Type of Applicant 2: Select Applicant Type: <input type="text"/>	
Type of Applicant 3: Select Applicant Type: <input type="text"/>	
* Other (specify): <input type="text"/>	
* 10. Name of Federal Agency: <input type="text" value="U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT"/>	
11. Catalog of Federal Domestic Assistance Number: <input type="text" value="14. 218"/>	
CFDA Title: <input type="text" value="COMMUNITY DEVELOPMENT BLOCK GRANT"/>	
* 12. Funding Opportunity Number: <input type="text" value="14. 239"/>	
* Title: <input type="text" value="COMMUNITY DEVELOPMENT BLOCK GRANT"/>	
13. Competition Identification Number: <input type="text"/>	
Title: <input type="text"/>	
14. Areas Affected by Project (Cities, Counties, States, etc.): <input type="text"/> <div> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div>	
* 15. Descriptive Title of Applicant's Project: <input type="text" value="U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT FY2021 COMMUNITY DEVELOPMENT BLOCK GRANT"/>	
Attach supporting documents as specified in agency instructions: <div> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/> </div>	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant <input type="text" value="R"/>	* b. Program/Project <input type="text" value="E"/>
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
17. Proposed Project:	
a. Start Date <input type="text" value="6/1/2021"/>	* b. End Date: <input type="text" value="5/31/2022"/>
18. Estimated Funding (\$):	
* a. Federal	<input type="text" value="\$1,321,577.00"/>
* b. Applicant	<input type="text" value=""/>
* c. State	<input type="text" value=""/>
* d. Local	<input type="text" value=""/>
* e. Other	<input type="text" value=""/>
* f. Program Income	<input type="text" value=""/>
* g. TOTAL	<input type="text" value="\$1,321,577.00"/>
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process? <input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/> <input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review. <input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes", provide explanation and attach <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
21. "By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms. If I accept an award, I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001) <input checked="" type="checkbox"/> ** I AGREE ** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
Authorized Representative:	
Prefix: <input type="text" value="Mr."/>	* First Name: <input type="text" value="Don"/>
Middle Name: <input type="text"/>	
* Last Name: <input type="text" value="Ridenour"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="Mayor"/>	
* Telephone Number: <input type="text" value="65-747-6853"/>	Fax Number: <input type="text" value="65-747-1656"/>
* Email: <input type="text" value="DRIDENOUR@CITYOFMUNICIPALITY.COM"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="7/2/21"/>

ODBG

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4343-0039
Expiration Date: 02/28/2022

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0345-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

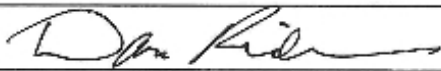
1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

Previous Edition Usable

Authorized for Local Reproduction

Standard Form 424D (Rev. 7-87)
Prescribed by OMB Circular A-102

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11736; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1965, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§466a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL 	TITLE Mayor
APPLICANT ORGANIZATION City of Muncie, IN	DATE SUBMITTED 06/30/2021

SF-424D (Rev. 7-97) Back

HOME

OMB Number: 4343-0046
Expiration Date: 12/31/2022

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		
* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision		
* If Revision, select appropriate letter(s): <input type="text"/>		
* Other (Specify): <input type="text"/>		
* 3. Date Received: <input type="text" value="06/30/2022"/>		4. Applicant Identifier: <input type="text" value="1X182100"/>
5a. Federal Entity Identifier: <input type="text" value="1X182100"/>		5b. Federal Award Identifier: <input type="text"/>
State Use Only:		
6. Date Received by State: <input type="text"/>		7. State Application Identifier: <input type="text"/>
8. APPLICANT INFORMATION:		
* a. Legal Name: <input type="text" value="City of Muncie"/>		
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text" value="35-601127"/>		* c. Organizational OUNS: <input type="text" value="0795635810000"/>
d. Address:		
* Street1: <input type="text" value="300 W. High St."/>		
Street2: <input type="text"/>		
* City: <input type="text" value="Muncie"/>		
County/Parish: <input type="text" value="Delaware"/>		
* State: <input type="text" value="IN: Indiana"/>		
Province: <input type="text"/>		
* Country: <input type="text" value="USA: UNITED STATES"/>		
* Zip / Postal Code: <input type="text" value="47305-1630"/>		
e. Organizational Unit:		
Department Name: <input type="text" value="COMMUNITY DEVELOPMENT"/>		Division Name: <input type="text"/>
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: <input type="text" value="Mr."/> * First Name: <input type="text" value="Ben"/>		
Middle Name: <input type="text"/>		
* Last Name: <input type="text" value="Ridenour"/>		
Suffix: <input type="text"/>		
Title: <input type="text" value="Mayor"/>		
Organizational Affiliation: <input type="text" value="City of Muncie"/>		
* Telephone Number: <input type="text" value="765-747-4853"/>		Fax Number: <input type="text" value="765-747-1056"/>
* Email: <input type="text" value="CRIDES@CITYOFMUNCIE.COM"/>		

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type: <input type="text" value="City or Township Government"/>	
Type of Applicant 2: Select Applicant Type <input type="text"/>	
Type of Applicant 3: Select Applicant Type <input type="text"/>	
* Other (specify): <input type="text"/>	
* 10. Name of Federal Agency: <input type="text" value="U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT"/>	
11. Catalog of Federal Domestic Assistance Number: <input type="text" value="14.239"/>	
CFDA Title <input type="text" value="HOME INVESTMENT PARTNERSHIP"/>	
* 12. Funding Opportunity Number: <input type="text" value="14.239"/>	
* Title: <input type="text" value="HOME INVESTMENT PARTNERSHIP"/>	
13. Competition Identification Number: <input type="text"/>	
Title: <input type="text"/>	
14. Areas Affected by Project (Cities, Counties, States, etc.): <input type="text"/> <div> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div>	
* 15. Descriptive Title of Applicant's Project: <input type="text" value="U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT FY2021 HOME INVESTMENT PARTNERSHIP"/>	
Attach supporting documents as specified in agency instructions. <div> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/> </div>	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: <input type="text" value="5"/>	* b. Program/Project: <input type="text" value="6"/>
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
17. Proposed Project:	
a. Start Date: 6/1/2021	* b. End Date: 5/31/2022
18. Estimated Funding (\$):	
* a. Federal	\$512,816.00
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text"/>
* g. TOTAL	\$512,816.00
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/>	
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.	
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
21. "By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)	
<input checked="" type="checkbox"/> ** I AGREE	
** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
Authorized Representative:	
Prefix: Mr.	* First Name: Dan
Middle Name:	<input type="text"/>
* Last Name: Richardson	<input type="text"/>
Suffix:	<input type="text"/>
* Title: Mayor	<input type="text"/>
* Telephone Number: 162-747-0853	Fax Number: 162-747-1556
* Email: DORTON@CITYOFHUNTERS.COM	
* Signature of Authorized Representative:	* Date Signed: 11-30-2021

HMGE

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0008
Expiration Date: 02/28/2022

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

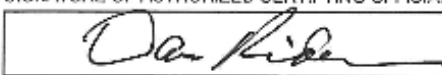
1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4725-4785) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 d-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

Previous Edition Usable

Authorized for Local Reproduction

Standard Form 424D (Rev. 7-97)
Prescribed by OMB Circular A-102

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-546) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11690; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from: (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect; (2) Procuring a commercial sex act during the period of time that the award is in effect; or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	Mayor
APPLICANT ORGANIZATION	DATE SUBMITTED
City of Eureka, CA	06/19/2021

SF-424D (Rev. 7-07) Back

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing --The jurisdiction will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying --To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.


Signature of Authorized Official

8/5/2021
Date

Mayor
Title

Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) **2021** [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

Compliance with Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CTR Part 35, Subparts A, B, J, K and R.

Compliance with Laws -- It will comply with applicable laws.



Signature of Authorized Official

9/2/021

Date

Mayor

Title

OPTIONAL Community Development Block Grant Certification

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.



Signature of Authorized Official

8/5/2021
Date

Mayor
Title

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Subsidy layering -- Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing.


Signature of Authorized Official

8/5/2021
Date

Mayor
Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.