

# Action Plan

**Grantee:** Hamilton County, IN

**Grant:** B-08-UN-18-0001

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<b>Grant Amount:</b>	\$ 2,343,868.00
<b>Status:</b>	Reviewed and Approved
<b>Estimated PI/RL</b>	\$ 0.00
<b>Total Budget:</b>	\$ 2,343,868.00

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## Funding Sources

**No Funding Sources Found**

## Narratives

### Areas of Greatest Need:

Hamilton County, Indiana, has received \$2,343,868 in a special allocation of Community Development Block Grant (CDBG) funds as part of the Neighborhood Stabilization Program developed by U.S. Department of Housing and Urban Development (HUD) to provide targeted emergency assistance to help stabilize neighborhoods and stem the decline of house values of neighboring homes. Hamilton County has been particularly hard hit. According to data provided by the Hamilton County sheriff's office there were 975 foreclosures in 2007 and in the first nine months of 2008 there are 1,210 foreclosures. This represents a 57% increase in one year. There are 72 block groups in Hamilton County. All but 14 have a foreclosure rate of less than 1%. Only one, block group 11010.03 has a foreclosure rate over 4% in 2008. Of the remaining 13, two had foreclosure rates between 2 and 3% and the remaining nine were less than 2%. The census tracts with the highest rates, as well as the highest numbers, were in Noblesville and Fishers, though certain areas of Carmel had a significant number of foreclosures as well. Community 2007 2008 Housing Units\*\* % Arcadia 7 21 607 4.61% Atlanta 14 8 283 7.77% Carmel 120 174 14,107 2.08% Cicero 28 32 1,811 3.31% Fishers 188 267 15,241 2.99% Fortville\* 14 16 NA NA Indianapolis\* 45 53 NA NA McCordsville\* 10 8 NA NA Noblesville 378 443 11,294 7.27% Sheridan 33 41 988 7.49% Westfield 106 108 3,606 5.93% Zionsville\* 4 5 NA NA Total 947 1176 Table 2 shows the 2007 and 2008 foreclosures by community address. Noblesville, Atlanta and Sheridan have the highest percentage of foreclosed properties in Hamilton County. While Hamilton County can spend NSP funding in Noblesville; the communities of Atlanta, Sheridan and Arcadia will need to pursue state of Indiana NSP funding. Foreclosures in Hamilton County are widely dispersed across the southern half of Hamilton County roughly in the form of a triangle or half circle. With this broad dispersion across many neighborhoods and most communities it is imperative that the county provide access to NSP funds to communities most impacted by the foreclosure crisis. Noblesville has experienced 821 foreclosures or 7.25% of the total housing stock in the past two years. Carmel, Fishers and Westfield have experienced 294 units (2.08%), 455 units (2.99%) and 214 units (5.93%) respectively. This accounts for almost 1,800 units, or 83.5% of all foreclosures in Hamilton County in the past two years. Sheridan, Atlanta and Arcadia have also experienced significant foreclosure rates. Sheridan has experienced 74 foreclosures, or 7.49% of their total housing stock. Areas surrounding these communities in Adams and Jackson township have also experienced distress.

### Distribution and and Uses of Funds:

The county will distribute NSP funds to the areas of greatest need, including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed with sub-prime mortgage loans, identified by the county as likely to face a significant rise in the rate of home foreclosures, and areas with high foreclosure rates based on data from the Hamilton County Sheriff's office. Accordingly, the county will meet the requirements set forth in section 2301(c)(2) of HERA when expending NSP funds. As reference, staff considered the following criteria in assessing areas of distress. They looked at census tracts that had an estimated foreclosure/abandonment risk score of at least 4, a HMDA hi-cost loan rate of at least 15%, an 18 month underlying problem foreclosure rate of at least 3% and a USPS vacancy rate of at least 3%. These criteria were selected and combined with data collected locally through the county and other sources. Noblesville (census tracts 110700,110600 and 110504) generally is the most distressed area using the indicators discussed above. The HUD data also indicates that Arcadia, Atlanta and Sheridan also exhibit distressed conditions. In addition, many areas in Fishers, Carmel, Westfield and Cicero exhibited significant distress factors. Attachment B shows the priority rating for each Census Tract/Block Group in Hamilton County. Areas that were considered low priority can be found in the communities of Carmel, Fishers and Noblesville and the townships of Clay, Delaware and Wayne. Most of the activities eligible under the NSP represent a subset of the eligible activities under the traditional CDBG program. Certain CDBG eligible activities correlate to specific NSP activities and vice versa. The County will ensure that 100% of the NSP funds will be used to benefit individuals and households with incomes below 120% of the area median income (AMI). In addition, at least 25% of the NSP funds will



be used to benefit individuals and families earning less than 50% of the area median income.

**Definitions and Descriptions:**

**Low Income Targeting:**

**Acquisition and Relocation:**

**Public Comment:**

## Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
9999	Restricted Balance		<i>No activities in this project</i>
NSP - 2	Aquisition	ACQ 2	Habitat
		NSP ACQ 1	null
NSP - 3	Redevelopment	NSP RED 1	Redevelopment
NSP - 4	Administration	4	Administration
NSP-1	Homeownership	NSP-DPA 1	Downpayment Assistance
		NSP-DPA 2	NSP-DPA 2

## Activities



**Grantee Activity Number:** 4  
**Activity Title:** Administration

**Activity Type:**

Administration

**Project Number:**

NSP - 4

**Projected Start Date:**

06/10/2009

**National Objective:**

Not Applicable - (for Planning/Administration or Unprogrammed Funds only)

**Environmental Assessment:**

EXEMPT

**Benefit Report Type:**

NA

**Activity Status:**

Under Way

**Project Title:**

Administration

**Projected End Date:**

03/07/2013

**Total Budget:**

\$ 105,783.69

**Other Funds Total:**

\$ 0.00

**Total Funds Amount:**

\$ 105,783.69

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Noblesville Housing Authority

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

Noblesville Housing Authority

**Organization Type**

Unknown

**Proposed**

\$ 234,386.00

**Location Description:**

320 Kings Lane Noblesville, IN 46060

**Activity Description:**

Activity will provide for the administration of the Hamilton County NSP program.



**Grantee Activity Number:** NSP RED 1  
**Activity Title:** Redevelopment

**Activity Type:**

Acquisition - general

**Activity Status:**

Under Way

**Project Number:**

NSP - 3

**Project Title:**

Redevelopment

**Projected Start Date:**

02/01/2010

**Projected End Date:**

10/05/2012

**National Objective:**

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Total Budget:**

\$ 886,941.12

**Other Funds Total:**

\$ 0.00

**Environmental Assessment:**

COMPLETED

**Total Funds Amount:**

\$ 886,941.12

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

# Renter Households

	Total	Low	Mod	Low/Mod%
# Renter Households	4	4		100.00
# of Households	4	4		100.00
# of Permanent Jobs Created				0.0

# of Households

# of Permanent Jobs Created

**Proposed Accomplishments**

# of Multifamily Units

**Total**

4

# of Housing Units

4

Total acquisition compensation to owners

549287

# of Parcels acquired voluntarily

1

# of Parcels acquired by admin settlement

# of Parcels acquired by condemnation

# of buildings (non-residential)

1

# of Properties

1

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Noblesville Housing Authority

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

Noblesville Housing Authority

**Organization Type**

Unknown

**Proposed**

\$ 549,287.00

**Location Description:**

347 South 8th Street  
 Noblesville, IN 46060

**Activity Description:**



Activity will provide funding for redevelopment of foreclosed building to create four units of housing affordable to households earning 50% or less of area median income and create commercial space for use by non-profit organizations serving lmi populations.

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**Grantee Activity Number:** NSP-DPA 1  
**Activity Title:** Downpayment Assistance

**Activity Type:**

Acquisition - general

**Project Number:**

NSP-1

**Projected Start Date:**

02/01/2010

**National Objective:**

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Environmental Assessment:**

COMPLETED

**Activity Status:**

Under Way

**Project Title:**

Homeownership

**Projected End Date:**

03/31/2013

**Total Budget:**

\$ 387,939.91

**Other Funds Total:**

\$ 0.00

**Total Funds Amount:**

\$ 387,939.91

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

**# Owner Households**

	Total	Low	Mod	Low/Mod%
# Owner Households	14		14	100.00
# of Households	14		14	100.00
# of Permanent Jobs Created				0.0

14

14

100.00

**# of Households**

14

14

100.00

**# of Permanent Jobs Created**

0.0

**Proposed Accomplishments**

**# of Singlefamily Units**

**Total**

14

**# of Housing Units**

14

**Total acquisition compensation to owners**

406622

**# of Parcels acquired voluntarily**

14

**# of Parcels acquired by admin settlement**

**# of Parcels acquired by condemnation**

**# of buildings (non-residential)**

**# of Properties**

14

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Noblesville Housing Authority

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

Noblesville Housing Authority

**Organization Type**

Unknown

**Proposed**

\$ 570,000.00

**Location Description:**

High and Medium priority census tracts in Hamilton County

**Activity Description:**



Activity will allow up to 20 eligible households to receive up to \$30,000 in combined downpayment assistance and rehabilitation expenses to purchase and repair single-family foreclosed properties in eligible census tracts in Hamilton County, IN.

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**Grantee Activity Number:** ACQ 2  
**Activity Title:** Habitat

**Activity Type:**

Acquisition - general

**Project Number:**

NSP - 2

**Projected Start Date:**

07/01/2012

**National Objective:**

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Environmental Assessment:**

COMPLETED

**Benefit Report Type:**

NA

**Activity Status:**

Under Way

**Project Title:**

Aquisition

**Projected End Date:**

01/31/2013

**Total Budget:**

\$ 102,000.00

**Other Funds Total:**

\$ 0.00

**Total Funds Amount:**

\$ 102,000.00

**Proposed Beneficiaries**

# of Permanent Jobs Created

Total	Low	Mod	Low/Mod%
			0.0

**Proposed Accomplishments**

# of Singlefamily Units

**Total**

1

# of Housing Units

1

# of Properties

1

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Habitat for Humanity of Hamilton County

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

Habitat for Humanity of Hamilton County

**Organization Type**

Non-Profit

**Proposed**

\$ 74,650.73

**Location Description:**

The property is located at 1340 South 8th Street, Noblesville, IN 46060, a high priority census tract for NSP funds

**Activity Description:**

Habitat for Humanity of Hamilton County is using NSP funding to purchase a foreclosed single family property. The property will be rehabilitated and sold to a participating family earning 60% of the area median income



**Grantee Activity Number: NSP ACQ 1**  
**Activity Title:**

**Activity Type:**

Acquisition - general

**Project Number:**

NSP - 2

**Projected Start Date:**

02/01/2010

**National Objective:**

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

**Environmental Assessment:**

UNDERWAY

**Activity Status:**

Under Way

**Project Title:**

Aquisition

**Projected End Date:**

04/04/2012

**Total Budget:**

\$ 835,927.41

**Other Funds Total:**

\$ 0.00

**Total Funds Amount:**

\$ 835,927.41

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

# Renter Households

	Total	Low	Mod	Low/Mod%
# Renter Households	4	4		100.00
# of Households	4	4		100.00
# of Permanent Jobs Created				0.0

# of Households

# of Permanent Jobs Created

**Proposed Accomplishments**

# of Multifamily Units

**Total**

4

# of Housing Units

4

Total acquisition compensation to owners

989482

# of Parcels acquired voluntarily

1

# of Parcels acquired by admin settlement

# of Parcels acquired by condemnation

# of buildings (non-residential)

# of Properties

1

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Noblesville Housing Authority

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

Noblesville Housing Authority

**Organization Type**

Unknown

**Proposed**

\$ 989,482.00

**Location Description:**

304 South 8th Street  
 Noblesville, IN 46060

**Activity Description:**



Activity will provide funding for purchase and rehabilitation of foreclosed multi-family property into four units of housing to be made affordable to families earning 50% or less of the area median income.

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**Grantee Activity Number:** NSP-DPA 2  
**Activity Title:** NSP-DPA 2

**Activity Type:**

Acquisition - general

**Project Number:**

NSP-1

**Projected Start Date:**

01/01/2010

**National Objective:**

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

**Environmental Assessment:**

COMPLETED

**Activity Status:**

Under Way

**Project Title:**

Homeownership

**Projected End Date:**

08/31/2010

**Total Budget:** \$ 25,275.87

**Other Funds Total:** \$ 0.00

**Total Funds Amount:** \$ 25,275.87

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

	Total	Low	Mod	Low/Mod%
# Owner Households	1	1		100.00
# of Households	1	1		100.00
# of Permanent Jobs Created				0.0

**Proposed Accomplishments**

	Total
# of Singlefamily Units	1
# of Housing Units	1
Total acquisition compensation to owners	
# of Parcels acquired voluntarily	1
# of Parcels acquired by admin settlement	
# of Parcels acquired by condemnation	
# of buildings (non-residential)	
# of Properties	1

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Noblesville Housing Authority

**Proposed budgets for organizations carrying out Activity:**

Responsible Organization	Organization Type	Proposed
Noblesville Housing Authority	Unknown	\$ 25,275.87

**Location Description:**

Eligible Census Tracts in Hamilton County

**Activity Description:**



Activity will assist one family earning 50% or less of the Area Median Income to purchase a foreclosed home in Hamilton County

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## Action Plan Comments:

- Reviewer - plan is rejected- needs activities updated
- Reviewer - Reviewer - AB - plan approved so QPR can be submitted.
- Reviewer - reviewed and approved - HAJ
- Reviewer - reviewed and approved - HAJ
- Reviewer - Reviewed and approved - AB
- Reviewer - plan approved so QPR can be submitted = AB
- Reviewer - Reviewed and approved - HAJ
- Reviewer - AB - changes under this revision should fully match actual expenses under the program.
- Reviewer - AB - Changes made to rental projects with acquisition and rehabilitation. Anticipate additional changes may be made for a project to use the balance of funds.
- Reviewer - AB - changes made so grantee can fully utilize the funding that is available. Some additional changes may be needed as projects move forward.
- Reviewer - AB - changes made so final projects can utilize remaining funding that is available.
- Reviewer - AB - Adjustments made to draw the final amounts from the grant. This should allow the county to completely draw their NSP program before the deadline.
- Reviewer - AB - final adjustments made for final close-out.

## Action Plan History

Version	Date
B-08-UN-18-0001 AP#1	07/09/2010
B-08-UN-18-0001 AP#2	02/21/2013
B-08-UN-18-0001 AP#3	03/14/2013
B-08-UN-18-0001 AP#4	01/23/2013



B-08-UN-18-0001 AP#5  
B-08-UN-18-0001 AP#6  
B-08-UN-18-0001 AP#7

02/27/2012  
09/12/2012  
08/18/2011

