



2017 Annual Action Plan Community Development Block Grant

Executive Summary

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

1. Introduction

The City of Kokomo has prepared the 2017 Annual Action Plan, which covers the third year goals described in the 2015-2019 Consolidated Action Plan. The 2017 Annual Action Plan identifies the activities to be funded with Community Development Block Grant (CDBG) funds from the U.S. Department of Housing and Urban Development (HUD) in 2017 program year.

The FY 2017 Annual Action Plan will serve the following functions for the City:

- An application for federal funds under HUD's formula grant programs, and
- An action plan that provides a basis for assessing the City's performance of HUD's goals.

The 2017 Annual Action Plan was created with the input and active participation of various service providers, internal staff meetings with various divisions and departments, City Council input, Citizens Review Committee and feedback through public meetings. A broad cross-section of the community was represented in these efforts. We look forward to working with HUD, surrounding jurisdictions and government entities, our service provider partners, the business community and community leadership to achieve the goals.

Kokomo has made great strides in creating more employment opportunities and diversifying business models in terms of a mix of manufacturing industries, service sector businesses, retail businesses and educational institutions. The City has also made concentrated efforts to revitalize its downtown business and residential areas by attracting new businesses and developing new housing stock to attract new residents, not only to the City of Kokomo in general, but specifically to urban areas. Through the development of new programs and use of a variety of funding sources and incentives, the City will continue evaluating and addressing existing needs in the community.

2. Summarize the objectives and outcomes identified in the Plan

The City of Kokomo has invested heavily in quality of life improvements, especially in the downtown area where there is a high concentration of low-income population. It continues to aggressively pursue affordable housing and neighborhood improvement initiatives that will address HUD's three basic goals of providing decent housing, a suitable living environment and expanding economic opportunities for low- to moderate-income residents.

The City will continue using CDBG funds in low- to moderate-income target areas. Funds for some CDBG programs will be focused primarily in these neighborhoods, while other programs will be city-wide. Revitalization of these areas will help support a safe and viable community for neighborhood residents. The Exterior Rehabilitation Program will make a major visual impact and improve the quality of housing stock in the areas. Blight removal will be instrumental in ridding the area of blighted and run-down properties. Infrastructure improvements, including reconstruction of sidewalks for handicap accessibility, continue to benefit not only the residents of these low-to-moderate income neighborhoods, but also allow for connectivity between neighborhoods and nearby amenities.

3. Evaluation of past performance

In looking at both citizen requests and in-house assessments, we continue to address our strategic plan's number one priority for non-housing community development needs which is infrastructure improvements.

The City allocated a smaller amount from CDBG funds for Neighborhood Blight Removal Program because of the significant award of funding from State of Indiana's Blight Elimination Program. The City will have approximately seventy eight blighted properties demolished under this program by end of 2016 FY. As a result, the City will have only two blighted properties demolished under the CDBG program by the end of 2016 FY.

Geographically, the City focused its CDBG funding for housing improvements in two target areas. It is expected that at least four projects under the Exterior Home Improvement Program will be completed by the end of the grant year.

The City of Kokomo experienced extensive damage and devastation as tornadoes touched down in our community in the month of August, 2016. Thankfully, there was no loss of life or serious injuries. However, the damage to the City's properties and landscape was devastating. Kokomo has largely rebuilt and recovered from the devastation left by the tornadoes and continues to improve the lives of citizens.

With new and creative community and economic development projects, the City will continue working diligently to achieve decent affordable housing and a suitable living environment and strives to create more economic opportunities. As always, the City pledges to continue the pursuit of new programs and partnerships to help address the issues of affordable housing, homebuyer assistance and homelessness.

4. Summary of Citizen Participation Process and consultation process

Public hearings were held to address housing and community development needs, obtain citizen views, respond to proposals and questions, and review proposed activities and program performance. At least one hearing was held to obtain citizen views and comments to aid in the development of potential projects. A second hearing allowed citizens an opportunity to comment on proposed projects. Residents were notified of all public hearings and announcements via newspaper advertisements. These advertisements were published in the local press at a minimum of two weeks prior to the date of the hearing and contained sufficient information to permit informed comment. Every effort was made to hold the hearings at times and places convenient to potential or actual beneficiaries and with accommodations for the handicapped. Provision for and encouragement of citizen participation emphasizes participation by persons of low and moderate income, including the Kokomo Housing Authority and their residents in public and assisted housing developments, by public notification and by the location of public hearings. Public hearings were held at handicap accessible locations, and other accommodations were made as needed and reasonable. To help determine which Community Development Block Grant (CDBG) projects would be implemented to address identified needs in the jurisdiction's Annual Action Plan, a Citizens Review Committee (CRC) met to review all proposed projects.

Citizens were provided with adequate, reasonable and timely access to local meetings, information and records relating to the grantee's proposed use of funds, the Annual Action Plan and assistance was provided. Legal Notices were published in local newspapers of general circulation, making a summary of the Annual Action Plan available for inspection and comment. The Notice of Availability provided for a comment period of not less than 30 days, and also indicated that copies of the proposed Annual Action Plan were available in the Department of Development, Third Floor, City Hall; at the public library, and on the City's website. Citizens were encouraged to submit comments in person, in writing or by phone. The City staff discussed past performance in public meetings, and made all performance reports available for public inspection by publishing a Legal Notice of Availability, with a comment period of not less than 30 days. The jurisdiction would consider any comments or views on past performance, and a summary of these comments or views would be attached to the performance report before it is submitted.

The dates of the public hearings were February 8, 2017 and March 22, 2017. Display ads announcing the public hearings were published in the Kokomo Tribune on January 25, 2017 and Kokomo Herald on January 26, 2017. Meeting dates and times were publicized on the City's website from January 4, 2017 to March 22, 2017. Legal ads summarizing the Annual Action plan were published in the Kokomo Tribune and in the Kokomo Herald on March 30, 2017. These ads included information on viewing and commenting on the Annual Action Plan during the 30 days comment period from March 31, 2017 to May 1, 2017. Technical assistance was provided to individuals and organizations by helping them complete applications with the information needed.

5. Summary of public comments

No comments were received.

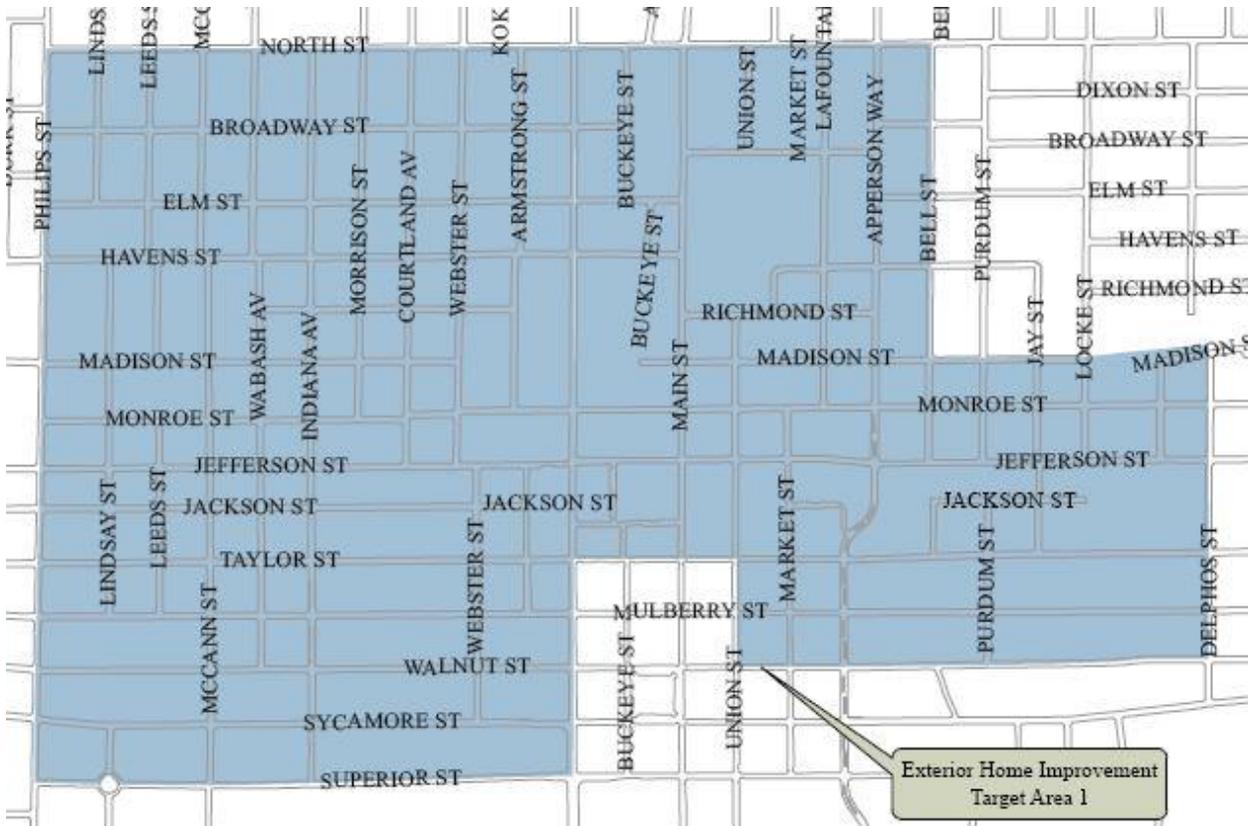
6. Summary of comments or views not accepted and the reasons for not accepting them

Not applicable.

7. Summary

The Annual Action Plan process included participation from citizens, agencies, advocacy groups, nonprofit organizations and others concerned with housing and community development in the City of Kokomo. In the public meetings, CDBG program goals and objectives were discussed.

The City of Kokomo is committed to creating an attractive community to live, work and prosper while preserving its diversity of affordable housing and services for all of its residents. The City of Kokomo is also focused on elimination of blighted properties and making neighborhoods more secure and sustainable. The City will remain focused on the betterment of older neighborhoods and keeping community affordable to residents at all income levels.



EHIP Target Area 1



EHIP Target Area 2

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	KOKOMO	Department of Development

Table 1 – Responsible Agencies

Narrative:

The lead agency overseeing the development of the plan was the City of Kokomo’s Department of Development. This department also is the agency responsible for administering programs covered by the consolidated plan. Development of the Action Plan goes on throughout the year as staff interacts with public and private organizations, businesses and individuals in the community. Needs that may be addressed with CDBG funds are discussed, including what may or may not be eligible projects.

Agencies, groups and organizations consulted during the plan’s development included the following, some of which serve persons in more than one needs category: Kokomo Housing Authority, Howard County Health Department, Family Service Association Domestic Violence Shelter, Gilead House, Senior Citizens Center, Kokomo Rescue Mission, Coordinated Assistance Ministries, Carver Community Center, Very Early Childhood Education Center, Bona Vista, Advantage Housing, Head Start Early Learning Center, City of Kokomo’s Department of Development, the City of Kokomo Building Inspector and the City of Kokomo Engineering Department.

The City always encourages a high level of public communication and agency consultation in an effort to demonstrate its commitment to identifying priority needs and engaging the participation of citizens, public agencies, and non-profit organizations in a positive and collaborative manner. The 5-year goals identified in the Consolidated Plan are the basis for the goals and funding priorities in the 2017 Action Plan.

Consolidated Plan Public Contact Information

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

1. Introduction

The lead agency overseeing the development of the plan was the City of Kokomo's Department of Development. This department also is the agency responsible for administering programs covered by the Annual Action Plan. As a part of developing five year Consolidated Plan, the City had reached out to all the agencies and organizations that are engaged in providing essential services such as housing, shelter, health and mental health services, educational services and more to residents and non-residents in the Kokomo area. Development department staff also provided technical assistance and made follow up calls to ensure feedback from them. The 5-year goals identified in the Consolidated Plan are the basis for the goals and funding priorities in the 2017 Action 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))

In identifying and refining the priorities and strategies of the 2015-2019 Consolidated Plan, public agencies and private non-profit organizations whose missions focus on the provision of affordable housing and human services to low and moderate income persons were consulted in 2015. Additional agency consultations were conducted by telephone, emails and some personal meetings in the current year.

Among participants were:

Public Housing and Affordable Housing -Kokomo Housing Authority, Friendship Haven, Jefferson Crossing, Kokomo Manor, Kingston Square Apartments, Lincolnwood Cooperative, Residences at Washington Street, Vinton Woods Apartments, Habitat for Humanity, Advantage Housing.

Health and Lead - Howard County Health Department, Kokomo Housing Authority.

Special Needs - Bona Vista Rehabilitation Services, Howard Regional Behavioral Health System, St. Joseph Hospital Behavioral Services, Family Service Association Domestic Violence Shelter, Gilead House.

Elderly - Howard Haven Residential Center, Senior Citizens Center.

Homeless and Chronically Homeless - Kokomo Rescue Mission, Coordinated Assistance Ministries.

Youth: Very Early Childhood Education Center & Early Head Start Learning Center.

City of Kokomo: Department of Development, Building Inspector, Engineering Department, Parks and Recreation Department.

Other - United Way of Howard County, Information and Referral of United Way, Vocational Rehabilitation, Kokomo-Howard County Plan Commission. Family Service Association.

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.

Kokomo has three organizations that provide homeless shelters with supportive services: Kokomo Rescue Mission, Coordinated Assistance Ministries and Family Service Association's Domestic Violence Shelter. They, along with representatives of other housing and service providers, are part of the Region 5 Continuum of Care network under the auspices of the Indiana Housing and Community Development Authority (IHCD) which gives them guidance on developing local policies and procedures and structuring how to meet local homeless needs. Local agencies also contract with IHCD for homeless funds as Balance of State (BOS) applicants. Housing Opportunities for People with AIDS (HOPWA) funds are not administered locally but by a regional agency.

Women, including those with children, may endure physical and mental abuse situations from unstable relationships. Single women/mothers living in subsidized housing, receiving SNAP and TANF are required to spend a certain number of documented hours seeking employment. This can be very difficult without reliable transportation and childcare, and they can lose their benefits if they do not follow through. Affordable or free transportation and the need for affordable childcare are concerns also echoed by many other service providers. Kokomo has addressed the transportation need to a great extent with its free-to-ride trolley system.

While there are shelter services for single women, women with children, and single men, there is a lack of options for whole families who are homeless. To address this, CAM opened a shelter for entire families in 2009, which combined volunteers and City of Kokomo Community Development Block Grant efforts to develop.

Homeless facilities have increased the capacity to serve the homeless in the past five years with new, separate, emergency shelters for men, women and families. The increase in total capacity has significantly decreased the likelihood of an unsheltered population from occurring. Though transitional housing is generally available to various subpopulations by various local entities, continued assistance from the support service providers who work with the sub-populations is needed to help break the cycle of homelessness.

The Kokomo Rescue Mission (RM) works with the largest and most diverse groups of homeless persons and has provided a great deal of the information for this Consolidated Plan. Much of what they discern about characteristics and needs of homeless persons was also reported by other agencies consulted for this plan. The predominant theme is that homelessness reveals a complex combination of problems and needs.

The characteristics and needs of the majority of low-income people as reported by the Rescue Mission are related to economic circumstances of their childhood which leads to a cycle of poverty. Generational poverty and homelessness now typically affects over 50 percent of homeless women. 40 percent of women entering the RM Open Arms shelter test positive for some type of drugs, and homeless men have an even higher incidence of substance abuse.

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 mainly works with Kokomo Rescue Mission, Coordinated Assistance Ministries and Family Service Association Domestic Violence Shelter. The City of Kokomo consults with each of those entities to ensure any support needed to continue and improve services they provide. The City has assisted them and continues to assist them with CDBG funding towards their infrastructure improvement projects and other expenses. These service providers manage their other grants on their own, but the City does have consultation with them from time to time to ascertain their needs and assist them with their budgeting issues as the case may be. Depending upon assistance provided, the City seeks feedback from them as to number of beneficiaries served and requires them to submit audited financial statements at the end of financial year for monitoring purposes.

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	Kokomo Housing Authority
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the City's Consolidated Plan in 2015 and completed agency questionnaire for ConPlan. They also provided information about their current year accomplishments and next year budget, planning and goals for Kokomo's public housing properties. The City also has regular meetings with them to discuss various aspects of public housing needs for Kokomo area. They also provided detailed information on various aspects related to public housing strategy and their action plans to improve services provided.
2	Agency/Group/Organization	FAMILY SERVICE ASSOCIATION
	Agency/Group/Organization Type	Services - Housing Services-Victims of Domestic Violence Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the City's Consolidated Plan in 2015 and completed agency questionnaire for ConPlan. We also had meetings with their Executive Director and Program Coordinator to discuss their plans and budget challenges and to devise a plan that will help them continue provide services to victims of domestic violence.
3	Agency/Group/Organization	KOKOMO
	Agency/Group/Organization Type	Service-Fair Housing Other government - Local Planning organization Civic Leaders Grantee Department
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy Infra-structure Improvement Projects
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Various departments of the City were contacted to seek feedback on planned projects for next year and funding required to meet those goals.
4	Agency/Group/Organization	Kokomo Rescue Mission
	Agency/Group/Organization Type	Services-homeless Services - Victims Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the City's consolidated plan in 2015 and completed agency questionnaire for ConPlan. Follow up discussion with Van Taylor, Executive Director of Kokomo Rescue mission. The City participates with Kokomo Rescue Mission's activities, fund raising efforts and receives continuous feedback on accomplishments and challenges they face in day-to-day operations.
5	Agency/Group/Organization	Board Of Health
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services-Health Health Agency Other government - County
	What section of the Plan was addressed by Consultation?	HOPWA Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the City's consolidated plan in 2015 and completed agency questionnaire for ConPlan. We had follow up discussions with Heidi Simpson of Howard County Board of Health in the current year.
6	Agency/Group/Organization	Very Early Childhood Education Center
	Agency/Group/Organization Type	Services-Children Services-Education Foundation
	What section of the Plan was addressed by Consultation?	Early Childhood Education Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the City's consolidated plan in 2015 and completed agency questionnaire for ConPlan. We also had meetings with their Executive Director, Marilyn Skinner, to discuss their accomplishments long term plans and funding to meet their needs.

7	Agency/Group/Organization	Carver Center
	Agency/Group/Organization Type	Services-Elderly Persons Services-Education Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Youth Engagement
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the City's Consolidated Plan in 2015 and completed agency questionnaire for ConPlan. We also had a meeting with their Executive Director, Mr. Dennis Morgan to discuss their plans to upgrade their facility to better serve their clientele and make facility more sustainable in long term.

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

We have made every attempt to contact and receive feedback from all agencies or organizations that are directly or indirectly associated with services provided to Kokomo area residents.

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	Family Service Association, Kokomo Rescue Mission, Coordinated Assistance Ministry	City of Kokomo works with them to ensure any support needed to continue and improve services they provide. City has assisted them and continues to assist them with CDBG funding and other funding towards their infra-structure improvement projects and other expenses.

Table 3 – Other local / regional / federal planning efforts

Narrative:

A public notice regarding the availability for 2017 CDBG funding was published in the Kokomo Tribune and Kokomo Herald on January 25, 2017 and January 26, 2017 respectively. The public notice, along with the application packets, was posted on the City's web site. The City contacted many of the agencies that primarily serve low and moderate-income persons to seek feedback in formulating this Action Plan. These institutions primarily provide youth services, child care, homelessness prevention, early education services, senior programs, and services for the developmentally disabled.

The City of Kokomo always seeks continuous feedback from Howard County government officials, Kokomo Housing Authority and the Greater Kokomo Economic Development Alliance which works with both City and County government officials in formulating and implementing the consolidated plan. The City and county government officials have worked very closely in development of projects in the past and continue to work together in planning and implementing projects that serve residents of Kokomo and Howard County.

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 February 8, 2017 to address housing and community development needs, obtain citizen views, respond to proposals and questions, and review proposed activities and program performance. At least one hearing was held to obtain citizen views and comments to aid in the development of potential projects. A second hearing was held on March 22, 2017 allowing citizens an opportunity to comment on proposed projects. Citizens Review Committee meeting was held on March 8, 2017 to evaluate funding applications received and public had opportunity to provide their input. Residents are notified of all public hearings and announcements via newspaper advertisements and/or by media release. The advertisements were published in the local press at a minimum of two weeks prior to the date of the hearing and contained sufficient information to permit informed comment. Every effort was made to hold the hearings at times and places convenient to potential or actual beneficiaries and with accommodations for the handicapped. Provision for and encouragement of citizen participation emphasizes participation by persons of low and moderate income, including the Kokomo Housing Authority and their residents in public and assisted housing developments, by public notification and by the location of public hearings. Public hearings were held at handicap accessible locations, and other accommodations were made as needed and reasonable. The Department of Development provided technical assistance to groups representative of persons of low- and moderate-income that request such assistance in developing proposals, with the level and type of assistance to be determined by the grantee. Citizens were provided with adequate, reasonable and timely access to local meetings, information and records relating to the grantee's proposed use of funds, the Consolidated Plan and assistance provided. Based on feedback received during citizens' participation process, target areas for exterior home improvement program were updated and additional funds were allocated to public service projects. Legal ads summarizing the consolidated plan were published in the Kokomo Tribune and in the Kokomo Herald on March 30, 2017. These ads included information on viewing and commenting on the Annual Action Plan during the 30 days comment period from March 31, 2017 to May 1, 2017.

A substantial amendment to the Annual Action Plan will be made if the grantee decides 1) to make a 50% or more change to its allocation, priorities or the method of distribution of funds, 2) to carry out an activity, using funds from any program covered by the Annual Action Plan, not previously described in the Annual Action Plan or 3) to change the purpose, scope, location or beneficiaries of an activity. The grantee will provide citizens with reasonable notice of, and opportunity to comment on, such proposed changes in its use of funds by publishing a description of the proposed change(s) in two (2) local newspapers, with a comment period of not less than 30 days. The grantee will consider

any such comments and, if the grantee deems appropriate, modify the changes. A summary of comments or views, along with an explanation of any such comments or views not accepted, will be attached to the substantial amendment of the Annual Action Plan. The grantee will discuss past performance in public meetings, and will make all performance reports available for public inspection by publishing a Legal Notice of Availability, with a comment period of not less than 15 days. The jurisdiction shall consider any comments or views on past performance, and a summary of these comments or views shall be attached to the performance report before it is submitted.

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	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Public Hearing # 1	5	None	Not Applicable	

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	Minorities Non-targeted/broad community	A retail advertisement and public notice were published in Kokomo Tribune and Kokomo Herald on January 25, 2017 and January 26, 2017 respectively informing citizens of public hearings schedules and Citizens Review Committee public meeting.	None	Not Applicable	
3	City Council Members	Non-targeted/broad community Mail and Email invitation for Public Meetings	9	None	Not Applicable	

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	Newspaper Ad	Minorities Non-targeted/broad community Notice of Public Hearings	Not Applicable	Not Applicable	Not Applicable	
5	Internet Outreach	Non-targeted/broad community City of Kokomo website	The public notices were posted on the City's website.	Not Applicable	Not Applicable	cityofkokomo.org
6	Newspaper Ad	Non-targeted/broad community Action Plan Draft and FONSI legal	A legal notice regarding a 30-day public comment period for the draft 2017 Annual Action Plan were published in Kokomo Tribune and Kokomo Herald on March 30, 2017.	None	Not Applicable	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
7	Public Hearing	Non-targeted/broad community Citizens Review Committee members	2	None	Not Applicable	
8	Public Meeting	Non-targeted/broad community Citizens Review Committee Members	4	None	Not applicable	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Kokomo has been recipient of Community Development Block Grant for years and has implemented number of infrastructure projects, public facilities physical improvements projects and assisted various agencies with funding to carry out public service activities for the benefit of Low-income and Low-mod citizens of the jurisdiction.

The City continues to be proactive in the area of grant research and the pursuit of non-CDBG funded programs that are specifically designed to address the needs of those with low incomes and living in distressed areas. As always, the City pledges to continue the pursuit of new programs and partnerships to help address the issues of affordable housing and homelessness. With new and creative community and economic development projects, the City will work diligently to achieve decent affordable housing and a suitable living environment and strive to create more economic opportunities.

Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	735,984	0	0	735,984	1,480,000	Projection for next two years is based on assumption of \$740000 grant amount per year. Any unallocated funds from previous years will be kept in reserve to provide for any unexpected expenditures that may arise while executing remaining 2016 FY and 2017 FY projects.
Other	public - federal	Housing Public Improvements Public Services Other	0	0	0	0	1,480,000	Affordable Housing:\$111,322 Infrastructure Improvements:\$325,000 Facility Improvements/Preservation:\$206,554 Blight Elimination:\$43,108 Public Service Activities:\$50,000

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 City of Kokomo provides development department staff's salaries, benefits and other operating expenses out of general fund thereby pledging every dollar received from CDBG for the execution of community projects and to the benefit of citizens and agencies located within the jurisdiction. Currently, there are no specific plans where CDBG funds will leverage any additional resources from private or state funds. Local funds from the city will be utilized to pay for administration, engineering & design and other related expenses in carrying out CDBG related

activities.

Some of the infrastructure improvements projects carried out by the City's Engineering Department are leveraged by funds from Indiana Department of Transportation (INDOT) grants.

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

The City of Kokomo has planned to donate part of underutilized land belonging to Meridian Park to Bona Vista, a non-profit organization, that will work on improving the quality of life for those with developmental disabilities and physical limitations, all while allowing them easy access to use Meridian Park. Dubbed Meridian Park Housing, Bona Vista's housing development will accommodate 13 intellectually-delayed or physically-challenged adults in a supervised location at Meridian Park.

The City also has been paying and will continue to pay development department staff's salary and benefits out of general funds, thereby utilizing every dollar received from CDBG for the benefit of the public service needs and public service projects.

Discussion

At the time of the preparation and publication of the draft 2017 FY CDBG Annual Action Plan, the CDBG allocation amount for 2017 FY had not been announced by the U.S. Department of Housing and Urban Development. The draft 2017 Annual Action Plan was based on the assumption that the City will receive an allocation of \$747,554, which was the actual amount of CDBG allocation for 2016 FY. Following notice was included in the legal ad for citizens' review and comment for draft 2017 FY Action Plan.

"In the event the actual CDBG allocation amount for 2017 FY is higher than \$747,554, then 75% of the additional amount will be added to the amount allocated to the Exterior Home Improvement Program, and 25% of the additional amount will be added to the amount allocated to the

Neighborhood Blight Removal Program.

In the event the actual CDBG allocation amount for 2017 FY is lower than \$747,554, then 75% of the shortage amount will be curtailed from the amount allocated to the Exterior Home Improvement Program and 25% of the shortage amount will be curtailed from the amount allocated to the Neighborhood Blight Removal Program."

Since the actual allocation amount of \$735,984 was lower by \$ 11,570 compared to the Estimated Grant amount, an amount of \$8,678 (75% of the difference) was reduced from Exterior Home Improvement Program budget and an amount of \$2,892 (25% of the difference) was reduced from Neighborhood Blight Removal Program budget, as per Legal Notice published for draft 2017 FY Annual Action Plan review.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2015	2019	Affordable Housing	Target Area 1 Target Area 2	Affordable Housing	CDBG: \$111,322	Homeowner Housing Rehabilitated: 10 Household Housing Unit
2	Infrastructure Improvements	2015	2019	Non-Housing Community Development	Target Area 1	Infrastructure Improvements	CDBG: \$325,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3715 Persons Assisted
3	Public Facility Improvements	2015	2019	Homeless Non-Homeless Special Needs	Target Area 1	Public Facilities Improvements	CDBG: \$206,554	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3000 Persons Assisted
4	Blight Elimination	2015	2019	Blight Elimination	Target Area 1 Target Area 2	Blight Elimination	CDBG: \$43,108	Buildings Demolished: 5 Buildings
5	Public Service Activities	2015	2019	Non-Homeless Special Needs	Target Area 1 Target Area 2	Public Service - Non-housing Community Development	CDBG: \$50,000	Public service activities other than Low/Moderate Income Housing Benefit: 349 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	Create affordable housing by providing exterior home improvements to income qualified target area home owners.
2	Goal Name	Infrastructure Improvements
	Goal Description	Street and sidewalk reconstruction and improvements.
3	Goal Name	Public Facility Improvements
	Goal Description	Public Facility Improvements and Preservation.
4	Goal Name	Blight Elimination
	Goal Description	Elimination of blighted and unsafe housing structures.
5	Goal Name	Public Service Activities
	Goal Description	Supporting various public service agencies' programs.

Table 7 – Goal Descriptions

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):

AP-35 Projects – 91.220(d)

Introduction

Following eligible projects/activities that will take place during the program year to address the priority needs and specific objectives identified in the strategic plan include: Affordable housing; Infrastructure Improvements; Blight Elimination and Public Service Activities.

The outcome measures for activities are: Affordability of Decent Housing –Units rehabilitated; Availability/Accessibility of Suitable Living Environment – Number of persons assisted with improved access; Affordability of Suitable Living Environment - Number of persons with new/improved access to a service; and Sustainability of Suitable Living Environment - Number of blighted properties remediated.

#	Project Name
1	Neighborhood Property Renewal Program
2	Neighborhood Infrastructure Improvements Programs
3	Public Facility Preservation and Improvements Programs
4	Neighborhood Blight Removal Program
5	Public Service Programs

Table 8 – Project Information

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

The geographic areas targeted for some of the CDBG funds are low-income neighborhoods on Kokomo's north side. As a result of designating the target areas to receive funds for the Exterior Home Improvement Program, and using some of the Blight Removal funds and Infrastructure funds in that area, it should make a noticeable impact in these neighborhoods. It is hoped this will encourage other improvements from others living there as well. These target areas are also strategically located near Kokomo's core downtown business district and free transportation hub. These areas have been historically distressed, low income neighborhoods and the City is hoping to revitalize and stabilize these neighborhoods in order to encourage additional residents to move to these areas.

Infrastructure projects are primarily determined by the engineering department which can best determine need. They are often done in support of other community projects, such as the residence for homeless veterans, a senior housing project and a Low Income Housing Tax Credit project. They also take in to consideration feedback received from citizens and their representatives while evaluating such projects.

Slum and blight projects are done in coordination with the City's building inspection department that determines severity of the problem properties and need for blight removal. In recent past, the City was

awarded close to 3 million dollars in Blight Elimination Program Grant from State of Indiana. These funds were also utilized to remove blighted and uninhabitable structures throughout the city.

Public Service facility improvement projects and Public Service activities projects are determined based on eligibility of each activity and recommendations from Citizens Review Committee.

The City does not expect any major obstacles in addressing underserved needs as prioritized in Five Year Consolidated Plan. Based on past experience with Exterior Home Improvement Program, the city has made modifications to the target areas and plans to outreach qualified home-owners and encourage them to take advantage of this program.

Projects

AP-38 Projects Summary

Project Summary Information

Table 9 – Project Summary

1	Project Name	Neighborhood Property Renewal Program
	Target Area	Target Area 1 Target Area 2
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$111,322
	Description	Housing rehabilitation for low-to-moderate income households. Projects will include exterior home improvements for the properties located in two local target areas. Eligibility Criteria Regulation: 570.202 National Objective: LMH 570.208(a)(3)
	Target Date	6/30/2018

	<p>Estimate the number and type of families that will benefit from the proposed activities</p> <p>We expect to assist approximately 10 low-to-moderate income households with exterior home improvement program.</p> <p>Following table below estimates the number of individuals, by income category, for which the City will provide affordable housing. This estimate is based on the results in the Summary of Accomplishments report in recent CAPERs.</p> <table border="1" data-bbox="619 435 1906 748"> <thead> <tr> <th>Income Categories</th> <th>Percentage</th> <th>Number of HH</th> </tr> </thead> <tbody> <tr> <td>0-30%</td> <td>55%</td> <td>6</td> </tr> <tr> <td>31%-50%</td> <td>35%</td> <td>3</td> </tr> <tr> <td>51%-80%</td> <td>10%</td> <td>1</td> </tr> <tr> <td>Total</td> <td>100%</td> <td>10</td> </tr> </tbody> </table>	Income Categories	Percentage	Number of HH	0-30%	55%	6	31%-50%	35%	3	51%-80%	10%	1	Total	100%	10
Income Categories	Percentage	Number of HH														
0-30%	55%	6														
31%-50%	35%	3														
51%-80%	10%	1														
Total	100%	10														
	<p>Location Description</p> <p>Within target areas designated in this Action Plan.</p>															
	<p>Planned Activities</p> <p>Exterior home improvements for low-to-moderate income families.</p>															
<p>2</p>	<p>Project Name</p> <p>Neighborhood Infrastructure Improvements Programs</p> <p>Target Area</p> <p>Target Area 1</p> <p>Goals Supported</p> <p>Infrastructure Improvements</p> <p>Needs Addressed</p> <p>Infrastructure Improvements</p> <p>Funding</p> <p>CDBG: \$325,000</p> <p>Description</p> <p>Street Improvements on South Main Street and South Union Street; North Apperson Way Street Improvements. Eligibility Criteria Regulation: 570.201(c) National Objective: LMA 570.208(a)(1)</p> <p>Target Date</p> <p>6/30/2018</p>															

	Estimate the number and type of families that will benefit from the proposed activities	Low-to-moderate income households and residents. Approximately 2,425 low-moderate income citizens and a total of 3,715 citizens will benefit from these improvements.
	Location Description	South Main Street and South Union Street from Park to Vaile Avenue; North Apperson Way from Jefferson to Havens Street.
	Planned Activities	Street and sidewalk improvements including making streets more pedestrian friendly. Handicap accessibility will be added to intersections that are not currently easily accessible. Installing street median as necessary.
3	Project Name	Public Facility Preservation and Improvements Programs
	Target Area	Target Area 1
	Goals Supported	Public Facility Improvements
	Needs Addressed	Public Facilities Improvements
	Funding	CDBG: \$206,554
	Description	Public facility improvements to make it sustainable in long term and spot blight elimination for historic preservation of public facility. Eligibility Criteria Regulation:570.201(d) National Objective: SBS 570.208(b)
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 3,000 individuals will benefit from Carver Center Improvements. Approximately 1,875 of them will be income eligible. With YMCA spot blight elimination project, one significantly Historic Building will be preserved for future redevelopment in the heart of the City's thriving downtown.

	Location Description	Carver Center located at 1030, North Purdum Street, Kokomo and old YMCA located at 200, North Union Street, Kokomo.
	Planned Activities	Historic YMCA Building Spot Blight Elimination: Structures built in 1957 (Gym) and 1965 (Swimming pool) adjacent to original 1910 YMCA building are blighted and unsafe. These two structures will be demolished in order to preserve original Historic YMCA building for future redevelopment. Carver Community Center: This Facility Improvement project will include making Senior Building energy efficient by upgrading ductwork and repairing exterior windows.
4	Project Name	Neighborhood Blight Removal Program
	Target Area	Target Area 1 Target Area 2
	Goals Supported	Blight Elimination
	Needs Addressed	Blight Elimination - Neighborhood Stabilization
	Funding	CDBG: \$43,108
	Description	Demolition of abandoned and unsafe structures. Eligibility Criteria Regulation: 570.201(d) National Objective: SBS 570.208(b)(2)
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	Planning to eliminate approximately 5 residential structures belonging to low-moderate income households.
	Location Description	Scattered city-wide.
	Planned Activities	Eliminate blighted and/or unsafe residential structures.

5	Project Name	Public Service Programs
	Target Area	Target Area 1 Target Area 2
	Goals Supported	Public Service Activities
	Needs Addressed	Public Service - Non-housing Community Development
	Funding	CDBG: \$50,000
	Description	Supporting various public service agencies engaged in providing essential services within the jurisdiction. Eligibility Criteria Regulation: 570.201(e) National Objective: LMC 570.208(a)(2)
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 349 low-moderate income individuals will benefit from these programs
	Location Description	618 S. Main Street, Kokomo, IN and 210 W. Walnut Street, Kokomo, IN
	Planned Activities	Various activities planned involve providing shelter to victims of domestic violence and educational services to children of early ages belonging to low-moderate income families.

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

Target area-1 is primarily a low-income neighborhood in a north-central area of Kokomo that encompasses a portion of the high-minority concentration area. With establishment of this target area and making improvements to residential properties there that are occupied by low-income persons, the City hopes to make an impact that will protect housing values and create a synergistic effect whereby other owners are encouraged to improve their properties. The first target area is bounded on the north by North Street, on the east by Washington, Bell and Delphos Street, on the south by Walnut, Taylor and Superior Streets, and on the west by Phillips and Union Streets. Primarily, low-mod percentages for this target area are: CT2 BG1 = 63%; CT2 BG2 = 74%; CT2 BG3 = 69%; CT5 BG1 = 53%; CT5 BG2 = 52% and CT5 BG4 = 82%.

Target area-2 is also located near the target area-1 and closer to downtown business district. As with establishment of the first target area and making improvements to residential properties there that are occupied by low-income persons, the City hopes to make an impact that will protect housing values and create a synergistic effect whereby other owners are encouraged to improve their properties. This target area is bounded roughly by Vaile Avenue and King Street on the north, Harrison Street and Markland Avenue on the south, Union Street on the east and Washington Street on the west. Primarily, low-mod percentage for this target area are: CT9 BG1 = 65% and CT9 BG2 = 59%.

Geographic Distribution

Target Area	Percentage of Funds
Target Area 1	58%
Target Area 2	11%

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

These geographic areas that will be targeted for some of the CDBG funds are primarily low-income neighborhoods on Kokomo's north side. As a result of designating the target areas to receive funds for the Exterior Home Improvement Program, and using some of the Blight Removal funds and Infrastructure funds in that area, it should make a noticeable impact in these neighborhoods. It is hoped this will encourage other improvements from others living there as well. These target areas are also strategically located near Kokomo's core downtown business district and free transportation hub. These areas have been historically distressed, low income neighborhoods and the City is hoping to revitalize

and stabilize these neighborhoods in order to encourage additional residents to move in these areas.

Infrastructure projects are primarily determined by the engineering department which can best determine need. They are often done in support of other community projects such as the residence for homeless veterans, a senior housing project and a Low Income Housing Tax Credit project.

They also take in to consideration feedback received from citizens and their representatives while evaluating such projects.

Slum and blight projects are done in coordination with the City's building inspection department that determines severity of the problem properties and need for blight removal.

Discussion

Some of the project funds are directed towards citywide service agencies. These funds are not counted as part of target area percentages. Since those projects can assist people inside and outside of the target areas, it is difficult to predict how much funding will be utilized in the target areas at this time.

Also, funds allocated for blight elimination are not specific to any target area. They are utilized to remove blighted properties based on recommendation from building inspection department, depending upon the condition of the housing structure. However, these funds are utilized for elimination of blighted properties located within the city limits.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Exterior Home Improvement Program administered by the City of Kokomo’s Department of Development will address affordable housing for approximately 10 low-income, owner-occupied households each year. The Exterior Home Improvement Program will help low-income homeowners in the target areas make repairs to the outside of their homes to help preserve the home’s integrity and value, and to preserve the value of housing in their low-income neighborhood. As a result of funding from CDBG funds, Domestic Violence Shelter will be able to serve approximately 225 clients in the coming year.

In 2015, Indiana Housing Community Development Authority had approved rental housing tax credit for an affordable housing project in low-moderate income area. A 69 units affordable housing apartments and 4 townhomes have been built on the east side of Apperson Way, located near Kokomo's downtown area.

One Year Goals for the Number of Households to be Supported	
Homeless	225
Non-Homeless	0
Special-Needs	0
Total	225

Table 11 - 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	0
Rehab of Existing Units	10
Acquisition of Existing Units	0
Total	10

Table 12 - One Year Goals for Affordable Housing by Support Type

Discussion

The City also intends to pursue private developers who are interested in production of new affordable housing units in the areas with high concentration of low and low-moderate income residents. The City intends to continue providing funding to Domestic Violence Shelter and others CoC service providers that will enable them to continue and increase services provided to homeless and non-homeless populations.

AP-60 Public Housing – 91.220(h)

Introduction

The Kokomo Housing Authority has developed programs for addressing the needs of public housing and activities to encourage public housing residents to become more involved in management and participate in homeownership.

The Kokomo Housing Authority (KHA) owns and operates Community Properties and High Rise Properties.

Pine Valley is a family community of 100 apartments arranged in single story, two-bedroom, row style houses. Garden Square consists of 176 apartments in one and two-story row houses. Dunbar Court consists of 24 apartments in one and two-story row houses. Superior Street Apartments are the newest addition to Public Housing. These apartments consist of two (2) duplex buildings offering 3 and 4 bedroom apartments. Civic Center Tower is a 7 story high-rise building. It consists of 105 one-bedroom apartments for senior citizens and physically challenged individuals. Terrace Tower is a 7 story high-rise building and also consists of 105 one-bedroom apartments for senior citizens and physically challenged individuals. In addition to the community living offered, KHA also has 37 scattered site houses. These are single-dwelling homes located throughout the city of Kokomo, consisting of 3 and 4 bedroom size.

The Section 8 Existing Housing Program was added to KHA operations in 1977. This program subsidizes privately-owned affordable housing for eligible applicants. Tenants pay 30% of income and KHA subsidizes the difference, up to the fair market value.

The City has assisted the Kokomo Housing Authority in producing its five-year Environmental Review for 2015-2019. The Kokomo Housing Authority has developed programs for addressing the needs of public housing and activities to encourage public housing residents to become more involved in management and participate in homeownership.

The City and Kokomo Housing Authority work very closely to address public housing needs for Kokomo area and has monthly meeting with administration to assess and improve services provided to target population.

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

Capital improvements are a high priority for the Kokomo Housing Authority. In 2016, KHA received a \$666,937 grant from HUD's Capital Fund Program to complete major and minor repairs and renovations. 2017 FY awards have not been announced at this time. There are also plans to improve safety and security measures among the 550 units managed by KHA. Currently, the agency is pursuing the FY 2017 Emergency Safety and Security grant for the Pine Valley Apartments complex. This application will be for \$250,000 in funding to improve lighting and security camera placements as well as provide each unit with fire suppressing canisters that will be placed in range hoods above stoves.

KHA also plans to improve community quality of life and economic vitality by maintaining an improved living environment through implemented public housing programs and service coordination; and by continuing to provide a smoke free environment in all public housing buildings and units.

Furthermore, to increase the availability of decent, safe and affordable housing, KHA plans improvements to current properties through Asset Management Programs. This includes the continuing rehabilitation of the agency's 37 scattered site properties in an effort to increase homeownership opportunities to low income families throughout the community.

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

KHA is planning to increase assisted housing choices by providing voucher mobility counseling and conducting outreach efforts to potential voucher landlords.

KHA is also promoting self-sufficiency programming and asset development resources toward families and individuals. This will increase the number and percentage of employed persons in assisted families by providing or attracting supportive services to improve assistance for recipients' employability. KHA is also providing supportive services to increase independence for the elderly or families with disabilities.

The Kokomo Housing Authority views self-sufficiency as a major component to improving lives. In 2016, KHA received \$45,000 to fund a Family Self-Sufficiency Coordinator position for one year to work with residents in the LIPH and HCV programs. Furthermore, in 2015, KHA received a grant of \$246,000, spread out over three years, to employ a full-time public housing Resident Opportunity and Self Sufficiency service coordinator. This position works directly with residents to assess their needs and connect them with education, job training and placement programs, and coordinates community resources to promote self-sufficiency.

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

The Kokomo Housing Authority is not designated as "troubled."

Discussion

The Kokomo Housing Authority is committed to providing low-income families, seniors and persons with disabilities access to decent, safe, affordable housing in Kokomo. In the midst of a recovering housing market, KHA is focused on exploring innovative and diverse solutions in a constant effort to serve as many local families as possible. With a lengthy list of applicants for both public housing and Housing Choice Vouchers programs, the Kokomo Housing Authority is aware and committed to addressing demand for additional affordable housing.

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

Introduction

In 2017, three agencies (the Kokomo Rescue Mission, Coordinated Assistance Ministries and the Domestic Violence Shelter) that provide emergency and transitional homeless shelters with supportive services will continue to do so. Family Service Association of Howard County's Jackson Street Commons supportive housing provides residences for homeless veterans. Additionally, local providers of homeless shelters, other housing providers and service providers are part of the Region 5 Planning Council under the auspices of the Indiana Housing and Community Development Authority (IHCD), which gives them guidance on developing local policies and procedures and in structuring how to meet local homeless needs. Local agencies also contract with IHCD for funds available through other federal programs.

While the City does not always provide funds directly to agencies providing specific assistance to special needs (non-homeless) populations, communications with these agencies will continue as needs arise. This has been an ongoing process that has resulted in funding for projects in past, such as making an entrance to the Carver Community Center handicap accessible; Sidewalks and street infrastructure improvements to Residences at Washington Street (Senior Housing Project); Sidewalks and street infrastructure improvements for Jackson Street Commons (Veteran Housing Project) to name a few.

The City has continued and plans to continue free bus services for all residents including residents of affordable, senior and public housing. The City also has continued its free senior transportation system for elderly and disabled persons.

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

Kokomo's Continuum of Care (CoC) group meets monthly to consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living.

The City will continue to work with United Way of Howard County that provides services to this population group in finding appropriate accommodation until long term solution has been found. The City is planning to continue providing assistance to Family Service Association's Domestic Violence Shelter that in turn provides services to victims who are in imminent danger of becoming homeless. The City also will continue to maintain an association with Kokomo Rescue Mission and Coordinated Assistance Ministries that directly work and reach out to homeless, unsheltered persons.

Addressing the emergency shelter and transitional housing needs of homeless persons

While the City does not always provide funds directly to agencies providing specific assistance to homeless populations, communications with these agencies will continue and, as needs arise, participation in future ventures will be considered. The supportive housing project for homeless veterans also received infrastructure and project construction assistance with CDBG funding. The City also provided CDBG funding to Domestic Violence Shelter for last three years which helped them continue providing much needed services to victims of domestic violence.

As a part of the City's plan to encourage a system of supportive services located in the City to allow for accessibility for residents, the City typically funds several programs for the agencies that provide services to homeless and special needs populations.

Local CoC membership includes representatives from a wide variety of agencies that have programs with the potential to provide programs and services that can be employed as the group further develops strategy for eliminating chronic homelessness, including helping homeless persons make the transition to permanent housing and independent living. Some of them already do this for their clients.

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

Efforts to increase coordination between housing providers, health, and service agencies in addressing the needs of persons that are chronically homeless will occur through the CoC meetings. Primarily, there are three agencies who work together to help homeless persons including individuals, families with children, veterans and their families. Kokomo Rescue Mission, Coordinated Assistance Ministries and Family Service Association provide various programs that offer transitional housing and ensure their transition to permanent housing and independent living. Preventing homelessness for individuals and families with children who are at imminent risk of becoming homeless will be addressed by service agencies that are part of the CoC. The City of Kokomo's assistance to such CoC's thru CDBG funding which will enable them continue providing such services to victims of domestic violence, who are in danger of being homeless in absence of such facility. The City has provided assistance to Family Service Association and intends to support them in future to maintain and increase services they provide to this population group.

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.

Preventing homelessness for individuals and families with children who are at imminent risk of becoming homeless will be addressed by service agencies that are part of the CoC's. The City of Kokomo's assistance to such CoC institutions through CDBG funding will enable them continue providing such services to victims of domestic violence who are in danger of being homeless in absence of such facility.

In addition to services provided by CoC member agencies, the City of Kokomo has an Exterior Home Improvement Program for extremely low and low-moderate income individuals and families. This helps them to keep their properties in good condition and reduce future maintenance costs to allow them to stay in their homes. Homeless facilities have increased the capacity to serve the homeless in the past five years with new, separate, emergency shelters for men, women and families. The increase in total capacity has significantly decreased the likelihood of an unsheltered population from occurring.

The City also has provided CDBG funding to Very Early Childhood Education Center (VECEC) that is committed to providing early educational services to children of younger ages who belong to low and low-moderate income families. These families and children primarily reside either in public housing complexes/scattered sites or are enrolled in youth programs exclusively designed for income eligible families.

Discussion

The City of Kokomo formulated the Consolidated Plan Goals and this Annual Action Plan Goals with the feedback provided by local CoC members. This plan aligns with CoC's plan of action to tackle the issue of homelessness and the needs of the homeless population. Our local CoC members work diligently with stakeholders and homeless individuals to develop these strategies and set up necessary projects to be funded to address the needs in the community.

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

Introduction

The cost of housing or the incentives to develop, maintain or improve affordable housing are not impeded by public policies, particularly those of the local jurisdiction. There have been no identified serious impediments to opportunities for producing rental housing, promoting new homeownership opportunities, alleviating overcrowding or meeting the needs of an underserved population. There are no excessive, exclusionary or discriminatory policies, rules or regulations that might constitute barriers to affordability.

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

The City has been working with private developers to increase supply of new affordable housing units for seniors and income eligible residents of the jurisdiction. These developers will typically apply for 9% tax credit housing projects to accommodate low income residents and city will work with them to provide infrastructural support needed for such housing projects. Indiana Housing Community Development Authority had approved rental housing tax credit for an affordable housing project in 2015. A 69 units affordable housing complex and 4 townhomes have been built on the east side of Apperson Way, located close to Kokomo downtown area.

The city also assisted with Apperson Way Apartments by providing the land and demolishing all structures, including the commercial buildings demolished through NSP funds.

Discussion

Local and state regulations on zoning and buildings are often the most recognized barriers to affordable housing. The Analysis of Impediments did not find any types of zoning requirements that would impose limits on new housing developments. The City of Kokomo will continue to work on educating the public and civic leaders about importance of affordable housing and attract additional subsidy to overcome high cost of housing redevelopment over the long term.

AP-85 Other Actions – 91.220(k)

Introduction

Through the City's housing programs, the presence of lead-based paint will be evaluated, and care will be taken in rehabilitation/repair to follow lead-safe practices. The City will also continue working, as reasonable, with other agencies and organizations to reduce the number of poverty-level families develop institutional structure and enhance coordination between public and private agencies. The City will continue to pursue private investment and tax-credit options to increase the supply of affordable housing in the jurisdiction. The City also intends to continue providing free transportation to all residents of the area, especially to disadvantaged population, who will be able to utilize these services for commuting to work as well as other places like grocery stores and medical care facilities.

Actions planned to address obstacles to meeting underserved needs

The biggest obstacle for meeting underserved needs is lack of sufficient resources. The City staff will continue to pursue other grants to increase funding capacity in order to provide additional services.

The City is planning to continue its Exterior Home Improvement Program to provide decent housing to low and low-moderate income residents of the target areas. The City will also continue to focus on blight elimination to make neighborhoods more sustainable and safe. The City will continue to partner with area CoC service providers to continue and increase services provided to homeless persons, veterans and victims of domestic violence.

Actions planned to foster and maintain affordable housing

The City will comply with all CDBG program requirements to ensure timely and efficient use of HUD resources to maximize affordable housing in the City. The City has been working with private developers to increase supply of new affordable housing units for seniors and income eligible residents of the jurisdiction. These developers will typically apply for 4% or 9% tax credit housing projects to accommodate income-eligible residents and the city will work with them to provide infrastructure support needed for such housing projects.

Actions planned to reduce lead-based paint hazards

Under the City of Kokomo's Exterior Home Improvement Program, standard operating procedures ensure that the HUD Lead Safe Housing Rule is followed, and that lead-safe work practices are used on all housing rehabilitation projects that disturb painted surfaces. Housing clients in the CDBG housing

programs will continue to receive the HUD required informational pamphlet “Protect Your Family From Lead In Your Home,” in addition to “About Lead In The Home” and “Help Yourself to a Healthy Home” which provides valuable information on other environmental issues such as allergies, mold, indoor air quality, pesticides, radon, etc.

Actions to evaluate and reduce the number of housing units containing lead-based paint hazards includes contracting with an environmental testing company. The company routinely provides lead paint risk assessments, clearance testing and reports for all pre-1978 housing units assisted through the CDBG Exterior Home Improvement Program. Additional efforts are also made to increase the availability of certified contractors through the reimbursement of for educational fees, in order to obtain the proper LBP certifications. This incentive has worked well in the past and encourages contractor participation in federally-assisted programs.

Actions planned to reduce the number of poverty-level families

The City of Kokomo will continue working with service providers and affordable housing developers to strive for the reduction of households with incomes below the poverty line and to prevent others from falling below the poverty level. Through its owner-occupied housing program, the City assists low- and moderate-income homeowners with rehabilitation of exteriors of their homes, including energy-efficiency measures. This assistance can prevent loss of homes and costly repairs that could greatly strain their funds in addition to preserving their home’s value.

The City, through its Department of Development, continues to foster relationships with organizations that provide services aimed at moving poverty level individuals away from public assistance and towards the ultimate goal of financial independence and personal stability. These organizations include Coordinated Assistance Ministries (CAM), which operates day and night shelters for the homeless; Family Service Association Domestic Violence Shelter; Family Service Association’s Jackson Street Commons, which provides supportive housing for homeless veterans; and the Kokomo Rescue Mission. At times, the City has used CDBG funds to assist these organizations. Other local agencies assisting poverty-level persons include Habitat for Humanity, the Salvation Army and the Center Township Trustee. United Way’s Information and Referral Office has maintained its valuable position as a clearinghouse for available services to the needy.

Actions planned to develop institutional structure

The institutional structure with which the jurisdiction will work consists of the City of Kokomo working together with community service and non-profit providers (including faith-based organizations) and City and other governmental and public institutions. These include, but are not limited to, Advantage

Housing; Bona Vista Rehabilitation Services; Carver Community Center; Center Township Trustee; Coordinated Assistance Ministries (CAM); Family Service Association; FSA Domestic Violence Shelter; Very Early Childhood Educational Center; Howard County Governmental Coordinating Council; the Kokomo YMCA; Kokomo-Howard County Planning Commission; Kokomo Housing Authority; Kokomo Parks and Recreation Department; Kokomo Police Department; Kokomo Rescue Mission; Kokomo Senior Citizens Center and United Way of Howard County.

The City maintains a healthy and ongoing relationship with these and other organizations and interacts with them in a variety of ways. The City's Department of Development maintains ongoing contacts with private businesses and works with them on economic development, commercial and industrial projects. The Department also provides programs related to job creation/retention, technical assistance and micro-enterprise assistance.

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

Kokomo's Continuum of Care is the primary way housing providers and social service providers may be able to connect. The group is open to input from developers and service providers alike when it comes to the provision of affordable housing for those earning extremely low incomes.

In the recent year, the City has supported Advantage Housing, a Kokomo CHDO that intends to pursue HOME funds from the IHCD in order to increase supply of affordable rental units.

Development staff is planning to follow up with such private housing providers and social service agencies on a regular basis to assess their needs and to monitor their progress in case they are recipients of CDBG funds. The City also plans to stay in communication with private developers to seek opportunities to increase supply of affordable and market rate housing in the jurisdiction.

Discussion

The City of Kokomo's Annual Action Plan will address the majority of the issues noted in the previous discussion. The City is committed to ensuring fair housing choices for all residents within its jurisdiction. The Analysis of Impediments did not find any types of zoning policies that impose limits on housing, such as limits on siding or appearance of housing and its design. The City of Kokomo will take appropriate actions to overcome the effects of the impediments identified within this plan and maintain records reflecting the analysis and actions taken.

Program Specific Requirements

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

Introduction

The City does not expect any program income in 2017 FY. The City does not have a section 108 loan program. The City has not received any funds from an urban renewal settlement for community development and housing activities. The City has had no grant funds returned to the line of credit for which the planned use has not been included in a prior statement of plan.

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.	67.00%

Discussion

City is opting for 3 year consecutive period (2017, 2018, 2019) for minimum overall benefit determination.

Attachments

Grantee Unique Appendices

City of Kokomo's 2017 FY Action Plan for

Affirmatively Furthering Fair Housing

- The City of Kokomo will provide funds for the operation of the Kokomo Human Rights Commission, which deals with Fair Housing concerns and complaints. The city does not utilize funds from its CDBG grant to cover these operating expenses but will be leveraged by city's general funds.
- City officials and members of the Kokomo Human Rights Commission (KHRC) plan to speak at public events, including those in the high-minority concentration area, and promote the City's housing programs and Fair Housing.
- City plans to distribute Fair Housing/Equal Opportunity brochures to the public in City Hall and at public events. The Department of Development will post HUD Fair Housing posters prominently at the City Hall.
- The Department of Development will distribute "Equal Housing Opportunity" brochures to realtors, lenders, the Kokomo Housing Authority, and other local entities and provides additional copies for them to distribute to their clients.
- In the month of April 2018, the Kokomo Human Rights Commission is planning to adopt **Proclamation of Fair Housing at public meeting** and promote that in local media to increase awareness of fair housing rights to local residents.
- The City of Kokomo's website will display Fair Housing's profile, providing easy access through links to Fair Housing-related information, the Kokomo Human Rights Commission and Fair Housing brochures.
- KHRC and the City staff will hold a **Fair Housing Awareness drive** at **First Friday** events held in Kokomo downtown every month.
- Department of Development will accommodate disabled housing program applicants by going to their homes to sign up for the program and manage the process.