



# **CITY OF INDIANAPOLIS**

## **2026 ACTION PLAN**

**January 13, 2026**

# **DRAFT**

# Executive Summary

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

### 1. Introduction

The City of Indianapolis receives annual allocations from the U.S. Department of Housing and Urban Development (HUD) to build affordable housing; support economic development; fund social service programs and aid other items that are considered “community development.” The HUD funds must be used to benefit low and moderate-income residents in Marion County. The funding is based on a formula that uses a number of community development factors, including population, poverty, overcrowding, pre-1940’s housing stock, and population growth.

The City of Indianapolis receives four different entitlement grants from HUD, the Community Development Block Grant, the HOME Investment Partnerships Program Grant, the Emergency Solutions Grant and the Housing Opportunities for Persons with HIV/AIDS. The City of Indianapolis expects approximately \$15,800,000 each year, and \$80,000,000 over five years. These grants are known as CDBG, HOME, ESG and HOPWA, respectively. In 2026, the City anticipates receiving the following amounts: \$8,860,390 of CDBG, \$3,764,615 of HOME, \$752,533 of ESG and \$2,472,772 of HOPWA. The City of Indianapolis uses these funds to leverage other public and private funding towards community development projects throughout Marion County/Indianapolis.

Once every five years the City of Indianapolis must complete a Consolidated Plan. The Consolidated Plan is an assessment of housing, homelessness and community development needs in the community. Through statistical analysis and community input, the City of Indianapolis outlines a strategy to address those needs with CDBG, HOME, ESG and HOPWA funding.

Once a year, the City of Indianapolis drafts an Action Plan. This 2026 Action Plan outlines projects and the amount of funding allocated towards meeting the goals outlined in the Consolidated Plan. At the conclusion of each program year, the City of Indianapolis drafts a final report, called the Consolidated Annual Performance and Evaluation Report (CAPER), to report the progress towards the Consolidated Plan goals and accomplishments.

### 2. Summarize the objectives and outcomes identified in the Plan

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

The City of Indianapolis will support the development and affordability of neighborhoods in the next five years. Stakeholders and the general public largely prioritized affordable housing development and the local homeless response as the biggest needs in the community. The goals for the 2025-2029 Consolidated Plan will address four different priorities, affordable housing, the local homelessness response, basic human needs and economic development, however most of the work will be in the areas of affordable housing and addressing homelessness.

**Priority 1: Housing: Supporting the Development of Quality Affordable Housing**

Goal 1a: New Permanent Supportive Housing units through rehab and new construction

Goal 1b: New Rental housing units through rehab, new construction, and acquisition for households with incomes below 80 percent of AMI.

Goal 1c: New affordable homeownership opportunities through rehab, new construction, and acquisition.

Goal 1d: Down payment Assistance or buyer subsidy to increase affordability

Goal 1e: Owner-Occupied repair – to preserve affordable homeownership

Goal 1f: Rental Rehab program – assist small landlords, owning 4 units or less, with low to moderate income tenants.

**Priority 2: Homelessness Response: Reducing Homelessness through Shelter, Short-Term Housing and Rental Assistance**

Goal 2a: Provide overnight shelter for homeless families and individuals

Goal 2b: Engage Homeless neighbors by completing assessments through street outreach

Goal 2c: Rapidly Re-house Homeless Neighbors using ESG funds

Goal 2d: Provide short-term housing assistance (1 to 3 months) to persons and their families that are HIV/AIDS positive

Goal 2e: Provide long-term housing assistance (4 to 24 months) to persons and their families that are HIV/AIDS positive

Goal 2f: TBRA for homeless residents that have achieved stability, who cannot afford full rent payments

Goal 2g: Support homelessness prevention services to support households who are at-risk due to eviction and foreclosure.

**Priority 3: Basic Needs: Support Basic Human Needs via Public Services and Public Facility Improvements**

Goal 3a: Improve Access to Food – and reduce food insecurity

Goal 3b: Provide support services to persons and their families that are HIV/AIDS positive

Goal 3c: Fund supportive service programs that reduce barriers and increase self-sufficiency and economic mobility for low to moderate-income households. (This includes substance abuse services and mental health services)

**Priority 4: Economic Opportunities & Neighborhood Revitalization: Increasing access to employment opportunities & job training, investing in neighborhoods, and comprehensive community development.**

Goal 4a: Job training and placement that focuses on hard to serve populations: such as people re-entering the workforce from incarceration, homeless individuals, formerly homeless individuals, and veterans

Goal 4b: Support small businesses and microenterprises with financial assistance, technical assistance or general support services. The City will focus efforts to help microenterprises that address a broader community need in their neighborhood, such as child care, grocery stores, etc.

Goal 4c: Summer employment programs for youth

Goal 4d: Rehabilitate historic, commercial, and/or industrial structures.

Goal 4e: Improve and or Renovate Public Facilities/Infrastructure.

Goal 4f: Demolition and Remediation – Clean-up and securing of unsafe structures and sites that pose a health and safety threat to the community.

**3. Evaluation of past performance**

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

In the 2020-2024 Consolidated Plan, the City of Indianapolis worked in three priority areas and addressed 23 different goals. The Plan focused on creating livable communities, supporting youth education and employment, creating economic opportunities, funding homelessness prevention and housing stabilization, serving people living with HIV/AIDS, and promoting fair housing. Accomplishments from the first four years of the 2020-2024 Consolidated Plan are listed in the additional text below. It should be noted that these accomplishments were from programs and projects funded April 1, 2023 through March 31, 2024. The 2025 accomplishments for 2025 will not be available until the program year ends on March 31, 2026. Those goals will be coming from the 2025-2029 Consolidated Plan.

One of the challenges of the last Consolidated Plan was that the data research and writing of the Consolidated Plan was completed just before the beginning of the COVID-19 Pandemic. The pandemic caused a shift in priorities to address affordable housing and supportive services. The City added goals specific to programs and projects that would prepare, prevent and/or respond to the Coronavirus. In total, these programs assisted another 481 persons and provided temporary leasing to 49 households.

#### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

The City of Indianapolis utilized different methods for collecting citizen input throughout the drafting of the 2025-2029 Consolidated Plan. The City utilized the assistance of a consultant firm to complete most of the data analysis, writing and consultation process while the staff assisted with public meetings and outreach to the public. The input for the Consolidated Plan was also used to complete the 2026 Action Plan.

In addition to the work that was done previously, the City held stakeholder meetings in 2025 to identify community needs. The stakeholders, whose input throughout the 2026 Action Plan consultation process, were comprised of civic leaders, business leaders, affordable housing developers, service providers, health care providers, philanthropy, and citizens of neighboring communities. There were two Public Hearings held for the 2026 Action Plan. The City of Indianapolis held an in person Public Hearing with a virtual option on October 14, 2025, to gain citizen input for the 2026 Action Plan. There were no participants.

The City held the 2nd in-person Public Hearing January 6, 2026 to discuss outcomes for the Action Plan from previous meetings. No comments were received and there were no participants.

In addition, this Action Plan was made available to the public in draft format on January 13, 2026, for a 30-day public comment period. The 30-day comment period will end February 12, 2026. Comments will be included in the Action Plan.

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

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

There were two Public Hearings held for the 2026 Action Plan. The City of Indianapolis held an in person Public Hearing with a virtual option on October 14, 2025, to gain citizen input for the 2026 Action Plan. There were no participants.

The City held the 2nd in-person Public Hearing January 6, 2026 to discuss outcomes for the Action Plan from previous meetings. No comments were received and there were no participants.

In addition, this Action Plan was made available to the public in draft format on January 13, 2026, for a 30-day public comment period. The 30-day comment period will end February 12, 2026. Comments will be included in the Action Plan.

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

All comments will be accepted after the 30 day public comment period.

## **7. Summary**

The City of Indianapolis will continue to work on the goals identified in the Consolidated Plan. There were no comments provided around changing or adding to the existing Consolidated Plan goals. The top needs identified were:

1. Affordable Rental Housing
2. Access to food
3. Essential Repair Assistance
4. Affordable Homeownership
5. Support for Small Businesses
6. Eviction Prevention

During the Consolidated Plan public comment period, there were some comments regarding using federal funding towards childcare. Due to the public service cap of 15%, few dollars are available to cover child care for tenants or operations of child care facilities. Additionally, there were no applications requesting funding for these services.

The 30-day public comment period for this Action Plan begins on January 13, 2026 and will run through February 12, 2026. All comments will be accepted.

**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	INDIANAPOLIS	Department of Metropolitan Development
HOPWA Administrator	INDIANAPOLIS	Department of Metropolitan Development
HOME Administrator	INDIANAPOLIS	Department of Metropolitan Development
ESG Administrator	INDIANAPOLIS	Department of Metropolitan Development

**Table 1 – Responsible Agencies**

**Narrative (optional)**

The City of Indianapolis is responsible for the administration and implementation of projects funded with Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), Emergency Solutions Grant (ESG), Housing Opportunities for Persons with AIDS (HOPWA). The Department of Metropolitan Development (DMD) is responsible for administration of the funds, creation of planning documents related to these grants, and is responsible for reporting to HUD and the community about the progress of all projects funded. DMD is also responsible for record maintenance and long-term compliance associated with each funding source.

The City of Indianapolis currently does not usually implement programming from its offices, but primarily utilizes project sponsors, developers and subgrantees to implement its programs. The City offers annual Request for Proposals (RFPs) to project developers, social service providers, private and public organizations, to fulfill the goals of the Consolidated Plan. Project applications are evaluated by teams that comprise of staff and community stakeholders to ensure eligibility and align funding with City priorities. The review team recommendations are provided to both the Mayor of Indianapolis and the City-County Council for approval prior to

submission to HUD. The project sponsors and the City of Indianapolis typically enter into one or two-year agreements for the implementation of projects and programs.

**Consolidated Plan Public Contact Information**

**Action Plan Public Contact Information**

Questions about the 2026 Action Plan should be directed to:

**Department of Metropolitan Development**

**City of Indianapolis**

**200 East Washington Street, Suite 2042**

**Indianapolis, IN 46204**

**317-327-5355**

**comments@indy.gov**

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

### **1. Introduction**

The City of Indianapolis consulted with public housing, governmental, health, mental health, private non-profits, and other community stakeholders throughout 2025 on issues related to housing, homelessness and general community development. Most consultations have been conducted through virtual meetings and emails. In-Person meetings are offered, but there have been no attendees as most people prefer virtual meetings.

### **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))**

The City of Indianapolis worked directly with the Indianapolis Housing Agency (IHA) and local affordable housing providers to complete portions of the 2026 Action Plan. Input from IHA and affordable housing developers helped the City set goals to address the needs of extremely low-income households. With housing cost burden and severe housing cost burden being the primary housing needs for extremely low-income households, IHA and other affordable housing providers are the key to solutions moving forward.

The Indianapolis Housing Agency is facing significant operational and financial challenges. In December 2022, The Indianapolis Housing Agency, in conjunction with the City of Indianapolis, submitted a request to HUD to enter into a Cooperative Endeavor Agreement. Negotiation of this Cooperative Endeavor Agreement between the City of Indianapolis and HUD began in the fall of 2023 and the agreement was finalized in 2024 to assist with challenges facing IHA. The Indianapolis Housing Agency entered HUD possession April 10, 2024. In 2025 and 2026, the City of Indianapolis, HUD, and the Indianapolis Housing Agency are working together to bring IHA into compliance with HUD.

The City of Indianapolis, through its Department of Business and Neighborhood Services (BNS), assists the Marion County Health Department to ensure all residents have a safe and healthy place to live. BNS, and the City's environmental court enable the Marion

County Health Department to enforce repairs and to eradicate lead paint hazards for households with children. BNS also ensures housing meets minimum local health and safety codes.

The State of Indiana issues a Qualified Allocation Plan (QAP), detailing the selection criteria and application requirements for Low-Income Housing Tax Credits (LIHTC), Multifamily Bonds and HOME funds in conjunction with LIHTCs. It contains all deadlines, application fees, restrictions, standards and requirements. The State's 2026 QAP states that its goals are to support and encourage developments that:

- Set aside units at a variety of rent and income levels;
- Contribute to comprehensive neighborhood improvement
- Substantially upgrade and preserve existing affordable housing;
- Connect residents with services to enhance self-sufficiency and quality of life;
- serve tenant populations with special housing needs, including persons experiencing homelessness and persons with disabilities.
- Provide longer periods of affordability
- Contribute to workforce development and are located in areas with employment growth and opportunities

Many of the priorities and goals adopted by the City of Indianapolis as part of the 2025-2029 Consolidated Plan and 2026 Action Plan follow similar paths as listed in the 2026 QAP.

The City consulted with private mental health providers regarding enhanced coordination for homeless outreach efforts and the need to increase the number of Coordinated Outreach Teams in Indianapolis. In addition, the City and the Coalition for Homelessness Intervention and Prevention (CHIP) met throughout 2025 to better align goals, performance standards and data quality in regards to providing housing and services to persons experiencing chronic homelessness.

Overall the City of Indianapolis works in conjunction with all other public agencies. Through consultation, the City of Indianapolis has learned that project sponsors still desire greater coordination among funding agencies such as the State of Indiana, the City of

Indianapolis and private resources as the grant funding cycles have synced creating a challenge when budgeting financial and human capital resources.

**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.**

The Indianapolis Continuum of Care (CoC) is an engaged coalition of public and private agencies and individuals who are dedicated to preventing and ending homelessness in the City of Indianapolis. Members of the CoC recognize that long-term efforts and goals can only be realized through a cooperative approach and readily share information and resources to address the needs of individuals and families experiencing homelessness.

The Governance Charter is used to determine the structure for the Indianapolis CoC and was unanimously adopted at the full membership meeting of the Continuum of Care held on May 22, 2019. The CoC is composed of representatives of organizations, including nonprofit homeless providers, victim service providers, faith-based organizations, governments, businesses, advocates, public housing agencies, school districts, social service providers, mental health agencies, hospitals, universities, affordable housing developers, law enforcement organizations that serve homeless and formerly homeless veterans and homeless and formerly homeless persons to the extent these groups are represented within the geographic area and are available to participate. The CoC Governing Board must represent all of these organizations.

The Coalition for Homelessness Intervention and Prevention is the lead agency for the Indianapolis CoC and the City of Indianapolis serves as the Collaborative Applicant and Grantee. The City of Indianapolis works in partnership with the Indianapolis CoC to manage the local CoC funding, to increase coordination with the ESG and to apply for funding for homelessness programs and projects on behalf of the CoC.

The City of Indianapolis, as the collaborative applicant, will continue to build a stronger partnership with the Coalition for Homelessness Intervention and Prevention (CHIP), as the Continuum of Care Lead Agency. In 2026, the priority for this partnership will be improving system performance across the CoC. Initiatives to move this priority forward include monthly meetings, positions

in the project management structure, and collaboration through the CoC Notice of Funding Opportunity (NOFO) process. In 2026, the focus of the CoC Planning grant will be to improve system performance measures and providing technical assistance to achieve higher standards. The primary goal for this effort is to improve outcomes for people experiencing homelessness.

Regular participation in workgroup meetings of the CoC enables the City to work with public and private organizations that address housing, health and social services, victim services, employment and education needs of low-income persons at-risk of homelessness and persons experiencing homelessness, including chronically homeless individuals, veterans, youth and young adults, and families. Public agencies that provide systems of care, such as health care, mental health care, foster care and correction programs, are also part of the committee structure, coordinating care for individuals that will be discharged and at high risk for homelessness.

**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 of Indianapolis is the collaborative applicant and the Grantee for the Indianapolis CoC and the ESG participating jurisdiction. City staff collects input from ESG and CoC recipients via the CoC workgroup meetings year-round, approving priorities for both funding streams at its meetings. Funding recommendations for COC and ESG are made by a subcommittee of non-conflicted CoC members. CoC funding decisions are confirmed by the Blueprint Council prior to making decision on ESG funding. This allows for full coordination and efficient use of both funding sources.

The CoC adopted a collective impact governance structure with Verticals, or scopes of work, aligned with community set strategies. Within each Vertical, Implementation Workgroups serve as the primary method to engage stakeholders, such as funding organizations, business and civic leaders, persons with lived experience, as well as homeless and housing providers. CoC and ESG providers as well as individuals with lived experience, participate in decision making to move the system from discussions to practical implementation.

City staff participate and/or lead many of the Implementation Workgroups. The City's Grant Manager co-leads the CoC Coordination Vertical along with a staff member from the CHIP. The CoC Coordination Vertical is responsible for strategy alignment, policy and

priority updates, racial equity analysis and strategies, the review of CoC and ESG funding allocations, and training/capacity building activities. Every Monday the co-leads meet with other Vertical leads to discuss successes and challenges throughout the entire CoC. The Coordination Vertical will work to update policies, including the those related to funding and HMIS, each year. Non-conflicted members from the CoC Coordination Workgroup determine CoC funding levels each summer and determine ESG funding levels each fall, coordinating funding streams to meet the goals of the entire Indianapolis CoC.

**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	<b>Agency/Group/Organization</b>	IHA
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City consulted with IHA, Greg Stocking, Shante Taylor to discuss housing for homelessness populations, housing choice vouchers, emergency housing vouchers, homelessness preference, other affordable housing needs, public housing, capital plans, resident needs, and how the city can assist IHA.

2	<b>Agency/Group/Organization</b>	Coalition For Homelessness Intervention and Prevention
	<b>Agency/Group/Organization Type</b>	Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City met virtually and in person with Chelsea Haring-Cozzi on the needs facing the Indianapolis homeless populations, those at-risk of homelessness and Continuum of Care providers that work with these individuals and families.
3	<b>Agency/Group/Organization</b>	IHCDA
	<b>Agency/Group/Organization Type</b>	Other government - State

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Lead-based Paint Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City conducted meetings both virtual and in person and exchanged emails with IHEDA staff including Matt Rayburn to discuss better coordination between the City and State on HOME funded multi-family projects, Low-Income Housing Tax Credit Projects, homelessness Strategies and Lead-Based Paint strategies.
4	<b>Agency/Group/Organization</b>	Indianapolis Neighborhood Housing Partnership
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Met Virtually with INHP Staff Jeff Hasser, Jeff Howe, and Trevor Meeks to discuss strategically allocating funds into Indianapolis neighborhoods. Also, discussed strategies for transit-oriented development, financial strategies for homeownership, DPA program guidelines and underwriting guidelines.

5	<b>Agency/Group/Organization</b>	Fair Housing Center of Central Indiana
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Service-Fair Housing Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City exchanged emails and met virtually with Amy Nelson regarding fair housing issues facing Indianapolis residents, testing results, and training opportunities.
6	<b>Agency/Group/Organization</b>	Intend Indiana
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City exchanged emails and met virtually with Intend Indiana staff and Stephanie Quick to discuss underwriting guidelines for lending and financial strategies for homeownership and strategies for longer term affordability.
7	<b>Agency/Group/Organization</b>	UNITED WAY OF CENTRAL INDIANA
	<b>Agency/Group/Organization Type</b>	Regional organization Civic Leaders Foundation
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City staff met with Sara VanSlambrook to discuss homelessness strategy, and homelessness prevention and diversion strategies.
8	<b>Agency/Group/Organization</b>	Marion County Health Department
	<b>Agency/Group/Organization Type</b>	Health Agency Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Lead-based Paint Strategy

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The city met with Kristen Milbrath, Corey Dea, and John Hunter to discuss lead abatement work in Indianapolis.
9	<b>Agency/Group/Organization</b>	Adult and Child
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Persons with Disabilities Services-Health Health Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City staff met with Adult and Child to discuss the needs for persons with mental health issues and for persons experiencing homelessness.
10	<b>Agency/Group/Organization</b>	City of Indianapolis-BNS
	<b>Agency/Group/Organization Type</b>	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Flood Management/public land and water resources/emergency management
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Met with Amy Wunder to discuss flood management, and emergency management, including emergency Resiliency Flooding.

11	<b>Agency/Group/Organization</b>	City of Indianapolis-OPHS
	<b>Agency/Group/Organization Type</b>	Agency - Emergency Management Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Emergency Management
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Met with Andrew Merkley to discuss emergency management plans and policies for the city. Additionally, met with OPHS to discuss homeless encampments.
12	<b>Agency/Group/Organization</b>	Trajectory LLC
	<b>Agency/Group/Organization Type</b>	Housing Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City met with Trajectory LLC. Consulted on broadband access and access to devices for low-income areas.

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

The City of Indianapolis aimed to meet with as many agencies as possible. The City met with partner agencies to gain their perspective in their respective fields, particularly regarding challenges related to increases in construction costs, supply issues, human capital concerns, capacity needs and other issues that are anticipated for 2026 community development activities. It should be noted that communication included emails and virtual meetings. There were no agencies not consulted intentionally.

**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	Coalition for Homelessness Intervention and Prevention	The Action Plan uses goals from the Consolidated Plan. The Consolidate Plan utilized goals from the Indianapolis Community Plan to End Homelessness 2018-2023 as its goals to address affordable housing and homelessness.

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

**Narrative (optional)**

## **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**

The City of Indianapolis utilized different methods for collecting citizen input throughout the drafting of the 2025-2029 Consolidated Plan. The City utilized the assistance of a consultant firm to complete most of the data analysis, writing and consultation process while the staff assisted with public meetings and outreach to the public. The input for the Consolidated Plan was also used to complete the 2026 Action Plan.

In addition to the work that was done previously, the City held stakeholder meetings in 2025 to identify community needs. The stakeholders, whose input throughout the 2026 Action Plan consultation process, were comprised of civic leaders, business leaders, affordable housing developers, service providers, health care providers, philanthropy, and citizens of neighboring communities. There were two Public Hearings held for the 2026 Action Plan. The City of Indianapolis held an in person Public Hearing with a virtual option on October 14, 2025, to gain citizen input for the 2026 Action Plan. There were no participants.

The City held the 2nd in-person Public Hearing January 6, 2026 to discuss outcomes for the Action Plan from previous meetings. No comments were received and there were no participants.

In addition, this Action Plan was made available to the public in draft format on January 13, 2026, for a 30-day public comment period. The 30-day comment period will end February 12, 2026. Comments will be included in the Action Plan.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Hearing	Non-targeted/broad community	October 14, 2025 an in-person Public Hearing with a virtual option was held to discuss priorities for the 2026 Action Plan. There were no participants in attendance and no comments.	No participants and no comments received.	All Comments were accepted.	
2	Public Hearing	Non-targeted/broad community	On January 6, 2026, an in-person Public Hearing was held. There were no participants and no comments received.	No attendees at the public hearing and no comments.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Newspaper Ad	Non-targeted/broad community	On January 13, 2026, the City of Indianapolis released the 2026 Action Plan for a 30-day public comment period. Comments will be accepted until February 12, 2026. Comments will be posted in the Action Plan	Comments will be posted in the Action Plan after the comment period ends on February 12, 2026.	All comments will be accepted.	

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### Introduction

The City of Indianapolis has had its annual allocation decrease over the past five years. The most flexible funding resource, CDBG dollars, decreased significantly in 2011, but has remained steady since. HOME, another funding resource for affordable housing, has also followed the same pattern.

On the other side, ESG and HOPWA have both increased in the annual allocations. However, these are the most restrictive funding resources. ESG must fund projects that go to prevent homelessness or provide services for homeless individuals. HOPWA must fund programs and projects that serve households living HIV/AIDS.

At the time of publication to the public, January 15, 2026, final award HUD amounts were not available. The City estimated project funding based on past allocations. If the city receives less funding for CDBG, HOME, ESG, or HOPWA, the award amounts in this plan will be reduced for each project by the percentage of the decrease received. If the City receives an increase of \$150,000 or less of CDBG, HOME, or ESG, the award amounts in this plan will be increased for each project by the percentage of the increase received. If the City receives an increase of greater than \$150,000 of any of the individual grants (CDBG, HOME, or ESG), it will publish a new draft of the 2026 Action Plan for 30 days. If the City receives an increase of any amount for the HOPWA Program, the additional funding will be distributed to the HOPWA funded projects in this Plan by the pro rata share.

The City received \$8,860,390 of CDBG, \$3,764,615.33, \$792,140 of ESG, and \$2,472,772 of HOPWA in program year 2025. This draft

document includes the estimated allocations and the project funding to be awarded as part of the program year 2026 Action Plan.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	7,974,350.00	145,966.00	720,212.00	8,840,528.00	27,467,209.00	Funding will be used for the public services, infrastructure development, affordable housing projects for low to moderate income households, removal of unsafe structures, and administration/planning.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	3,576,383.00	0.00	5,246,694.00	8,823,077.00	11,482,076.32	The HOME Investment Partnerships Program can be used for a variety of affordable housing activities, including renovation of housing, new construction of housing and rental assistance. Administrative costs and CHDO operating will also be eligible for HOME funding.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	2,472,772.00	0.00	0.00	2,472,772.00	7,418,366.00	The Housing Opportunities for Persons with AIDS (HOPWA) program was established to provide housing assistance and related supportive services for low-income persons living with HIV/AIDS and their families.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	714,137.00	0.00	0.00	714,137.00	2,416,027.00	ESG funds may be used for five program components: street outreach, emergency shelter, homelessness prevention, rapid re-housing assistance, and HMIS; as well as administrative activities.

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 Indianapolis will give priority to projects and programs that have additional funding and sustainability. The City of Indianapolis will utilize federal funding as a gap-financing program to help projects and programs move from planning to reality.

The City of Indianapolis will require ESG and HOME projects to meet match requirements as part of their application, claim and reporting process. City policies for each of these grants outlines the process for meeting match requirements.

The City of Indianapolis will calculate match through several means, including, though not limited to the following: donated or sold land at below market value for properties acquired with non-federal funds; the development of infrastructure directly facilities by the occupancy of HOME assisted projects when funds are expended; cash contributions made in conjunction with eligible projects funded by the Indianapolis Low Income Housing Trust Fund; cash contributions associated with non-HOME portions of a mixed income or mixed use HOME project when eligible; and the direct costs of supportive services paid for with non-federal funds for the City's TBRA program.

**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 Indianapolis, Department of Metropolitan Development's inventory of available residential lots may be utilized by projects.

Vacant to Vibrant is a program that the city created to transform vacant City-owned property into affordable housing that will enhance economic opportunity for Indianapolis families. Vacant to Vibrant is supported by the pairing of under-utilized property from the City's land bank and funding from American Rescue Plan, Community Development Block Grant (CDBG), and HOME Investment Partnerships Program funds. This program streamlines the development process by directly pairing property sales with local and federal funding. Through this program, 49 homes will be created for rental, homeownership, and lease-to-purchase opportunities.

**Discussion**

The City of Indianapolis will invest these resources in projects that can maximize impact in the community by leveraging other funding resources. The City of Indianapolis prefers to provide gap financing to projects that find additional resources and partnerships to implement the program. The City will fund applications for grant funding that are able to leverage the most funding.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1B: Rental Housing	2025	2030	Affordable Housing	East City-wide Initiatives	Quality Affordable Housing	CDBG: \$1,381,610.84 HOME: \$5,355,894.64	Rental units rehabilitated: 60 Household Housing Unit
2	1C: Affordable Homeownership	2025	2030	Affordable Housing	North East West City-wide Initiatives	Quality Affordable Housing	CDBG: \$550,000.00 HOME: \$2,759,545.00	Homeowner Housing Added: 18 Household Housing Unit
3	1F: Rental Rehab Program	2025	2030	Affordable Housing Public Housing Non-Homeless Special Needs	North	Quality Affordable Housing	CDBG: \$195,630.00	Rental units rehabilitated: 4 Household Housing Unit
4	1E: Owner-Occupied Repair	2025	2030	Affordable Housing Non-Homeless Special Needs	City-wide Initiatives	Quality Affordable Housing	CDBG: \$2,858,331.00	Homeowner Housing Rehabilitated: 55 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	4A: Job Training	2025	2030	Non-Homeless Special Needs Non-Housing Community Development	City-wide Initiatives	Basic Human Needs Economic Opportunity	CDBG: \$550,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
6	3C: Support Services to Improve Self Sufficiency	2025	2030	Non-Homeless Special Needs Non-Housing Community Development	City-wide Initiatives	Basic Human Needs	CDBG: \$365,087.00	Public service activities other than Low/Moderate Income Housing Benefit: 130 Persons Assisted
7	4C: Summer Youth Employment	2025	2030	Non-Housing Community Development	City-wide Initiatives	Basic Human Needs	CDBG: \$280,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted
8	3A: Improve Access to Food - Services	2025	2030	Non-Homeless Special Needs Non-Housing Community Development	City-wide Initiatives	Basic Human Needs	CDBG: \$15,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted
9	2G: Homelessness Prevention	2025	2030	Homeless	City-wide Initiatives	Quality Affordable Housing Reducing Homelessness Basic Human Needs	ESG: \$330,668.00	Homelessness Prevention: 50 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	2C: Rapid Re-Housing	2025	2030	Affordable Housing Homeless	City-wide Initiatives	Quality Affordable Housing Reducing Homelessness Basic Human Needs	ESG: \$330,000.00	Tenant-based rental assistance / Rapid Rehousing: 46 Households Assisted
11	2D: Short Term HOPWA Assistance	2025	2030	Homeless Non-Homeless Special Needs	City-wide Initiatives	Quality Affordable Housing Reducing Homelessness Basic Human Needs	HOPWA: \$2,398,589.00	Tenant-based rental assistance / Rapid Rehousing: 79 Households Assisted Homelessness Prevention: 720 Persons Assisted
12	2F: HOME TBRA for Homeless Households	2025	2030	Affordable Housing Homeless	City-wide Initiatives	Quality Affordable Housing Reducing Homelessness	HOME: \$200,000.00	Homelessness Prevention: 9 Persons Assisted
13	4F: Demolition and Remediation	2025	2030	Non-Housing Community Development	City-wide Initiatives	Basic Human Needs	CDBG: \$300,000.00	Brownfield acres remediated: 1 Acre Buildings Demolished: 1 Buildings
14	4E: Improve Public Facilities/Infrastructure	2025	2030	Non-Housing Community Development	City-wide Initiatives	Economic Opportunity	CDBG: \$750,000.00	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
15	5A: Administration	2025	2030	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	City-wide Initiatives	Administration and Fair Housing	CDBG: \$1,594,870.00 HOPWA: \$74,183.00 HOME: \$357,638.46 ESG: \$53,469.00	Other: 1 Other
16	1D: Down Payment Assistance/Direct Buyer Subsidy	2025	2030	Affordable Housing	City-wide Initiatives	Quality Affordable Housing	CDBG: \$550,000.00	Direct Financial Assistance to Homebuyers: 10 Households Assisted
17	2B: Street Outreach	2025	2030	Homeless	City-wide Initiatives	Reducing Homelessness Basic Human Needs	ESG: \$198,668.00	Homelessness Prevention: 180 Persons Assisted

Table 6 – Goals Summary

**Goal Descriptions**

1	<b>Goal Name</b>	1B: Rental Housing
	<b>Goal Description</b>	Create affordable rental housing to be leased to people at or below 80% AMI.
2	<b>Goal Name</b>	1C: Affordable Homeownership
	<b>Goal Description</b>	Provide homeownership opportunities to individuals/families at or below 80% AMI.

3	<b>Goal Name</b>	1F: Rental Rehab Program
	<b>Goal Description</b>	Provide rental repair to privately owned rental properties.
4	<b>Goal Name</b>	1E: Owner-Occupied Repair
	<b>Goal Description</b>	Provide owner occupied repair to 55 low income families with incomes at or below 80% AMI.
5	<b>Goal Name</b>	4A: Job Training
	<b>Goal Description</b>	Provide job training to individuals with incomes at or below 80% AMI.
6	<b>Goal Name</b>	3C: Support Services to Improve Self Sufficiency
	<b>Goal Description</b>	Provide supportive services to individuals with incomes at or below 80% AMI.
7	<b>Goal Name</b>	4C: Summer Youth Employment
	<b>Goal Description</b>	To provide services for youth in partnership with philanthropic organizations.
8	<b>Goal Name</b>	3A: Improve Access to Food - Services
	<b>Goal Description</b>	To provide access to food for Indianapolis residents.
9	<b>Goal Name</b>	2G: Homelessness Prevention
	<b>Goal Description</b>	
10	<b>Goal Name</b>	2C: Rapid Re-Housing
	<b>Goal Description</b>	Rapid rehousing for individuals/families at or below 80% AMI.
11	<b>Goal Name</b>	2D: Short Term HOPWA Assistance
	<b>Goal Description</b>	Provide services and short-term assistance to clients who are HIV/AIDS positive.
12	<b>Goal Name</b>	2F: HOME TBRA for Homeless Households
	<b>Goal Description</b>	Provide TBRA to persons at or below 80% AMI using HOME funds.

<b>13</b>	<b>Goal Name</b>	4F: Demolition and Remediation
	<b>Goal Description</b>	Provide funding to demolish and remediate unsafe structures.
<b>14</b>	<b>Goal Name</b>	4E: Improve Public Facilities/Infrastructure
	<b>Goal Description</b>	Section 108
<b>15</b>	<b>Goal Name</b>	5A: Administration
	<b>Goal Description</b>	Funding for administration of federal grants.
<b>16</b>	<b>Goal Name</b>	1D: Down Payment Assistance/Direct Buyer Subsidy
	<b>Goal Description</b>	Provide DPA or Direct Buyer assistance to persons with income at or below 80% AMI
<b>17</b>	<b>Goal Name</b>	2B: Street Outreach
	<b>Goal Description</b>	Connect with homeless families to provide needed services.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The City of Indianapolis utilizes local community development corporations and private developers to implement housing programs using funds from the City. All developers compete through an open application process to fund a specific project or program. Division of Community Investments Staff evaluates projects to ensure eligibility and compliance with City initiatives and the Consolidated Plan. Once eligibility is established, all applications are evaluated by a review committee comprised of city staff and external community stakeholders. Public services programs, ESG-funded programs, and HOPWA-funded programs also receive funding through an open competitive process.

#### Projects

#	Project Name
1	City-Wide OOR Program
2	Englewood CDC - New York Street Corridor Regeneration: Duplex Redevelopment
3	2026 INHP - Market Expander
4	Englewood CDC - Englewood Studios
5	2026 NNDC - Rental Repair
6	2026 EmployIndy Job Training & Placement
7	CoC Services
8	2026 Summer Youth Program Fund
9	2026 Food in Transit
10	2026 Brownfields
11	2026 Unsafe Buildings
12	2026 Section 108 Payment
13	HOME Habitat for Humanity- Scattered Sites
14	HOME 2026 WCDC Near West Horizon Homes
15	HOME 2026 CHDO Near Randolph Square
16	HOME 2026 INHP Northeast Renewal Partnership
17	HOME 2026 CHDO NNDC Homeownership Infill Project
18	HOME 2026 CHDO WIDC West Indy Projects
19	HOME 2026 Other Affordable Housing
20	HOME 2026 TBRA
21	HOME CHDO Operating

#	Project Name
22	2026 - 2029 Damien Center INH26F001
23	2026 - 2029 IU Health INH26F001
24	2026 - 2029 IYG INH26F001
25	2026 ESG
26	2026 CDBG Administration
27	2026 HOME Admin
28	2025 HOPWA ADMIN City of Indianapolis INH26F001

**Table 7 - Project Information**

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

The City of Indianapolis, in speaking with stakeholders and residents in the community via public hearings, defines an underserved need as a person or household with multiple vulnerabilities, such as special needs, substance abuse disorder, mental or physical disability, extremely low-income, and/or severely housing cost burdened. These households, according to public input, have higher rates of eviction and more experience with domestic violence or other trauma.

Locally, stakeholders recognized a few barriers that prevented affordable housing development and investment for these individuals.

- Households’ history of domestic violence or eviction can make finding housing difficult for many families.
- Lack of housing choices for large families prevents affordable housing for many Indianapolis households.
- A champion or advocate is needed in the underdeveloped areas of the City, pushing for the development of a mix of affordable housing and market rate, preserving affordability and preventing housing prices to rise after development.
- An influx of outside investors from coastal cities have increased prices making affordable housing development difficult.
- The City/County’s Bonds process – for when a developer creates private infrastructure before it becomes part of the public, they City collects funding to be used to improve and protect public infrastructure. It is unclear how this funding is being used to help struggling infrastructure needs in underserved areas.
- The stormwater requirements increase significantly for multi-family units, which is a duplex or more. This can increase the costs significantly.

Many groups that serve the general population also serve persons with disabilities and seniors

as part of their programs. However, the demand for services exceeds the level of services being provided. The need for affordable housing tailored to the elderly and persons with disabilities, with accessibility features and proximity to medical facilities, is a pressing issue. The City is supporting the development of rental housing in the 2026. The City has a set aside of \$5.3 million in HOME funds for affordable rental housing. Projects applying for funding and developing accessible housing will receive priority for funding.

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

1	<b>Project Name</b>	City-Wide OOR Program
	<b>Target Area</b>	City-wide Initiatives
	<b>Goals Supported</b>	1E: Owner-Occupied Repair
	<b>Needs Addressed</b>	Quality Affordable Housing
	<b>Funding</b>	CDBG: \$2,858,331.00
	<b>Description</b>	Administer the city-wide homeowner repair program for households below 80% AMI
	<b>Target Date</b>	3/31/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	CDBG funds will be used to provide owner-occupied repair to 55 homeowners within Indianapolis. Fifteen (15) persons will receive repairs with incomes between 0-30% AMI, twenty (20) persons will receive repairs with incomes between 31-50% AMI, and twenty (20) persons will receive repairs with incomes between 51-80% AMI. Eligible Activity: 570.202(a)(1), National Objective LMH 570.208(a)(3)
	<b>Location Description</b>	City-Wide
	<b>Planned Activities</b>	Provide essential repairs to owner-occupants.
2	<b>Project Name</b>	Englewood CDC - New York Street Corridor Regeneration: Duplex Redevelopment
	<b>Target Area</b>	City-wide Initiatives
	<b>Goals Supported</b>	1B: Rental Housing
	<b>Needs Addressed</b>	Quality Affordable Housing
	<b>Funding</b>	CDBG: \$496,022.00
	<b>Description</b>	Englewood will acquire and renovate 4 units of existing rental housing. Two 2-bedroom units will house those at or below 50% AMI, and two 3-bedroom units will house those 51-80% AMI.
	<b>Target Date</b>	3/31/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Englewood will acquire and renovate 4 units of rental housing Two 2-bedroom units will house those at or below 50% AMI, and two 3-bedroom units will house those 51-80% AMI. Eligible activity 570.202 (a)(1) National Objective LMHSP 570.208(d)(5)(ii)
	<b>Location Description</b>	2922 E. New York St, Indianapolis, In 46201 210 N. Rural, Indianapolis, IN 46201

	<b>Planned Activities</b>	Rehab of 4 nits for rental housing.
<b>3</b>	<b>Project Name</b>	2026 INHP - Market Expander
	<b>Target Area</b>	City-wide Initiatives
	<b>Goals Supported</b>	1D: Down Payment Assistance/Direct Buyer Subsidy
	<b>Needs Addressed</b>	Quality Affordable Housing
	<b>Funding</b>	CDBG: \$550,000.00
	<b>Description</b>	INHP will make ten loans to individuals at or below 80% AMI as a part of the Market Expander Program to increase affordability for low- to moderate-income households.
	<b>Target Date</b>	3/31/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	CDBG funds will be used to provide ten loans as part of the Market Expander Program. Three loans will be made to persons earning income between 0-30% AMI, 3 loans will be made to persons earning income between 31-50% AMI, and 4 loans will be made to persons with incomes between 51-80% AMI. Eligibility 570.201(n) National Objective LMHSP 570.208(d)(6)(ii)
	<b>Location Description</b>	city wide
	<b>Planned Activities</b>	Loan program for homebuyers with incomes up to 80% AMI.
<b>4</b>	<b>Project Name</b>	Englewood CDC - Englewood Studios
	<b>Target Area</b>	East
	<b>Goals Supported</b>	1B: Rental Housing
	<b>Needs Addressed</b>	Quality Affordable Housing
	<b>Funding</b>	CDBG: \$885,588.00
	<b>Description</b>	Englewood will construct 19 units of affordable rental housing for low-income individuals for households at or below 50% AMI.
	<b>Target Date</b>	3/31/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Funds will be used to construct 19 units of affordable rental housing for low income individuals for households below 50% AMI. Nine (9) units will be leased to persons with income between 0-30% AMI and 10 units will be leased to persons with income between 31-50% AMI.
	<b>Location Description</b>	200 N. Rural, Indianapolis, Indiana 46201
	<b>Planned Activities</b>	New construction of 19 affordable rental units.

5	<b>Project Name</b>	2026 NNDC - Rental Repair
	<b>Target Area</b>	North
	<b>Goals Supported</b>	1F: Rental Rehab Program
	<b>Needs Addressed</b>	Quality Affordable Housing
	<b>Funding</b>	CDBG: \$195,630.00
	<b>Description</b>	NNDC will continue their rental repair program for privately owned rental units. CDBG will be used for structural, mechanical, and health & safety-related repairs to 4 existing rental units for households at or below 80% AMI.
	<b>Target Date</b>	3/31/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Funds will be used for a rental repair program for privately owned rental units. CDBG funds will be used for structural, mechanical, and health and safety-related repairs to 4 existing rental units for houses at or below 80% AMI. Two units will be leased to tenants with incomes between 0-30% AMI, 1 unit will be lease to a tenant with income between 31-50% AMI, and 1 unit will be leased to a tenant with an income between 51-80% AMI. Eligible activity: 570.202(a)(1), National Objective LMHSP 570.208(d)(5)(ii).
	<b>Location Description</b>	1630 N Meridian St, Indianapolis, IN 46202
	<b>Planned Activities</b>	Rental repair to 4 units for affordable housing.
6	<b>Project Name</b>	2026 EmployIndy Job Training & Placement
	<b>Target Area</b>	City-wide Initiatives
	<b>Goals Supported</b>	4A: Job Training
	<b>Needs Addressed</b>	Basic Human Needs Economic Opportunity
	<b>Funding</b>	CDBG: \$550,000.00
	<b>Description</b>	Project to fund various job training and placement programs throughout Indianapolis. 500 adults will be served by these programs
	<b>Target Date</b>	3/31/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	CDBG funds will be used to fund various job training and placement programs throughout Indianapolis. 500 adults will be served by these programs. At least 51 percent of the clients assisted will be at or below 80 percent of the AMI. Eligible Activity 570.201(e) National Objective LMC 570.208(a)(2).

	<b>Location Description</b>	City Wide
	<b>Planned Activities</b>	Project to fund various job training and placement programs throughout Indianapolis.
<b>7</b>	<b>Project Name</b>	CoC Services
	<b>Target Area</b>	City-wide Initiatives
	<b>Goals Supported</b>	3C: Support Services to Improve Self Sufficiency
	<b>Needs Addressed</b>	Reducing Homelessness Basic Human Needs
	<b>Funding</b>	CDBG: \$365,087.00
	<b>Description</b>	Continuum of Care participants will provide supportive services to individuals within the Coordinated Entry System.
	<b>Target Date</b>	3/31/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Continuum Care participants will provide supportive services to individuals within the Coordinated Entry System. Eligible Activity 570.201(e), National Objective LMC 570.208(a)(2).
	<b>Location Description</b>	City wide
	<b>Planned Activities</b>	Supportive services to individuals within the Coordinated Entry System.
<b>8</b>	<b>Project Name</b>	2026 Summer Youth Program Fund
	<b>Target Area</b>	City-wide Initiatives
	<b>Goals Supported</b>	4C: Summer Youth Employment
	<b>Needs Addressed</b>	Basic Human Needs
	<b>Funding</b>	CDBG: \$280,000.00
	<b>Description</b>	DMD Staff will award Youth Programming funds through the SYPF in partnership with philanthropic organizations. Approximately 150 youth will be served in 2026.
	<b>Target Date</b>	3/31/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	DMD Staff will award Youth Programming funds through the SYPF in partnership with philanthropic organizations. Approximately 150 youth will be served in 2025. At least 51 percent of the program participants will be from households with incomes at or below 80 percent AMI. Eligible Activity 570.201(e) National Objective LMC 570.208(a)(2).

	<b>Location Description</b>	City-Wide
	<b>Planned Activities</b>	Youth programming through the Indianapolis Summer Youth Program in partnership with philanthropic organizations. 150 youth will be served.
9	<b>Project Name</b>	2026 Food in Transit
	<b>Target Area</b>	City-wide Initiatives
	<b>Goals Supported</b>	3A: Improve Access to Food - Services
	<b>Needs Addressed</b>	Basic Human Needs
	<b>Funding</b>	CDBG: \$15,000.00
	<b>Description</b>	Food in Transit aims to expand access to food for Indianapolis residents by bringing affordable produce to strategic bus stations during peak ridership hours.
	<b>Target Date</b>	3/31/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Funds will be provided to expand access to food for Indianapolis residents by bringing affordable produce to strategic bus stations during peak ridership hours. National Objective: 570.201(e), National Objective: LMC 570.208(a)(2) or 570.208(a)(1)
	<b>Location Description</b>	City Wide.
	<b>Planned Activities</b>	bring affordable produce to bus stations during peak ridership hours.
10	<b>Project Name</b>	2026 Brownfields
	<b>Target Area</b>	City-wide Initiatives
	<b>Goals Supported</b>	4F: Demolition and Remediation
	<b>Needs Addressed</b>	Quality Affordable Housing
	<b>Funding</b>	CDBG: \$100,000.00
	<b>Description</b>	Provide funding for brownfield remediation.
	<b>Target Date</b>	3/31/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	CDBG funds will be used to remediate one brownfield property. Eligible Activity: 570.201(d), National Objective: SBS 570.208(b)(2)
	<b>Location Description</b>	city wide, Indianapolis, Indiana
	<b>Planned Activities</b>	Provide funding for brownfield remediation.

11	<b>Project Name</b>	2026 Unsafe Buildings
	<b>Target Area</b>	City-wide Initiatives
	<b>Goals Supported</b>	4F: Demolition and Remediation
	<b>Needs Addressed</b>	Quality Affordable Housing
	<b>Funding</b>	CDBG: \$200,000.00
	<b>Description</b>	Provide funding to address vacant and unsafe structures.
	<b>Target Date</b>	3/31/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	CDBG funds will be provided to address two vacant and unsafe structures. Eligible Activity: 570.201(d), National Objective: SBS 570.208(b)(2).
	<b>Location Description</b>	Sites will be determined by the unsafe building program. Locations within Indianapolis.
	<b>Planned Activities</b>	Funding to address vacant and unsafe structures.
12	<b>Project Name</b>	2026 Section 108 Payment
	<b>Target Area</b>	City-wide Initiatives
	<b>Goals Supported</b>	4E: Improve Public Facilities/Infrastructure
	<b>Needs Addressed</b>	Economic Opportunity
	<b>Funding</b>	CDBG: \$750,000.00
	<b>Description</b>	Provide funding to reduce the principal balance of the Old Southside and Central State TIFs.
	<b>Target Date</b>	3/31/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Section 108 loan proceeds were used to make infrastructure improvements for Central State and the Old Southside. Section 108 payment will be made on these two Section 108 loans.
	<b>Location Description</b>	Central State infrastructure and Old Southside infrastructure.
	<b>Planned Activities</b>	Payment on Section 108 loans for Central State and Old Southside.
13	<b>Project Name</b>	HOME Habitat for Humanity- Scattered Sites
	<b>Target Area</b>	East West

	<b>Goals Supported</b>	1C: Affordable Homeownership
	<b>Needs Addressed</b>	Quality Affordable Housing
	<b>Funding</b>	HOME: \$280,000.00
	<b>Description</b>	New construction of 4 single-family homeownership units for households under 80% AMI.
	<b>Target Date</b>	3/31/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	HOME funds will be used to develop four (4) single-family homes for homeownership. Units will be sold to households with income at or below 80% AMI. One unit will be sold to persons with incomes between 0-30% AMI, 1 unit will be sold to persons with incomes 31-50% AMI, and 2 units will be sold to persons with incomes between 51-80% AMI.
	<b>Location Description</b>	4902 E New York St, Indianapolis, IN 46201 233 N. Walcott, Indianapolis, In 46201 1314 W. 25th, Indianapolis, IN 46208 2542 Harding, Indianapolis, IN 46208
	<b>Planned Activities</b>	New Construction of 4 single family homeownership units.
<b>14</b>	<b>Project Name</b>	HOME 2026 WCDC Near West Horizon Homes
	<b>Target Area</b>	West
	<b>Goals Supported</b>	1C: Affordable Homeownership
	<b>Needs Addressed</b>	Quality Affordable Housing
	<b>Funding</b>	HOME: \$390,835.00
	<b>Description</b>	New construction of 2 single family homeownership units for households at or below 80% AMI.
	<b>Target Date</b>	3/31/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	New construction of 2 single family homeownership units for households at or below 80% AMI. One household will have income between 31-50% AMI and one household will have income between 51-80% AMI.
	<b>Location Description</b>	1216 King, Indianapolis, 46222 42 Belleview Pl, Indianapolis, IN 46222
	<b>Planned Activities</b>	New construction of 2 single family units for homeownership.
	<b>Project Name</b>	HOME 2026 CHDO Near Randolph Square

15	<b>Target Area</b>	East
	<b>Goals Supported</b>	1C: Affordable Homeownership
	<b>Needs Addressed</b>	Quality Affordable Housing
	<b>Funding</b>	HOME: \$533,010.00
	<b>Description</b>	New construction of 3 single-family homeownership units for households at or below 80% AMI
	<b>Target Date</b>	3/31/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Funding will be used for the new construction of 3 single family homeownership units to be sold to households at or below 80% AMI. One unit will be sold to persons with income between 31-50% AMI and 2 units will be sold to persons with income between 51-80% AMI. NEAR will be acting as a CHDO for this project.
	<b>Location Description</b>	1825 Marlowe, Indianapolis, IN 46201 242 Randolph, Indianapolis, IN 46201 244 Randolph, Indianapolis, IN 46201
	<b>Planned Activities</b>	New construction of 3 single family units for homeownership.
16	<b>Project Name</b>	HOME 2026 INHP Northeast Renewal Partnership
	<b>Target Area</b>	Northeast
	<b>Goals Supported</b>	1C: Affordable Homeownership
	<b>Needs Addressed</b>	Quality Affordable Housing
	<b>Funding</b>	HOME: \$767,700.00
	<b>Description</b>	New construction of 4 single-family homeownership units for households at or below 80% AMI.
	<b>Target Date</b>	3/31/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Funds will be used for new construction of 4 single family units for homeownership to be sold to families with incomes at or below 80% AMI. 1 unit will be sold to person with income between 0-30% AMI, one unit will be sold to persons with income between 31-50% AMI and 2 units will be sold to persons with incomes between 51-80% AMI.
	<b>Location Description</b>	3628 N. Gladstone, Indianapolis IN 46218 3209 Pricilla, Indianapolis, IN 46218 3848 N. Audubon, Indianapolis, IN 46218 3212 Bolton, Indianapolis, IN 46218

	<b>Planned Activities</b>	New construction of 4 single family units for homeownership.
<b>17</b>	<b>Project Name</b>	HOME 2026 CHDO NNDC Homeownership Infill Project
	<b>Target Area</b>	North
	<b>Goals Supported</b>	1C: Affordable Homeownership
	<b>Needs Addressed</b>	Quality Affordable Housing
	<b>Funding</b>	HOME: \$638,000.00
	<b>Description</b>	New construction of 4 single-family homeownership units for households at or below 80% AMI.
	<b>Target Date</b>	3/31/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	New construction of 4 single-family homeownership units for households at or below 80% AMI. One unit will be sold to persons with income between 0-30% AMI, one unit will be sold to persons with income between 31-50% AMI and 2 units will be sold to person with income between 51-80% AMI.  NNDC will be acting as a CHDO for this project.
	<b>Location Description</b>	830 We 28th Street, Indianapolis 46208 - duplex 2852 Indianapolis, Indianapolis, IN 46208- duplex
	<b>Planned Activities</b>	new construction of 4 single family homeownership units.
<b>18</b>	<b>Project Name</b>	HOME 2026 CHDO WIDC West Indy Projects
	<b>Target Area</b>	West
	<b>Goals Supported</b>	1C: Affordable Homeownership
	<b>Needs Addressed</b>	Quality Affordable Housing
	<b>Funding</b>	HOME: \$150,000.00
	<b>Description</b>	New construction of 1 single-family homeownership unit for a household at or below 80% AMI.
	<b>Target Date</b>	3/31/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Funds will be use for the new construction of one single family unit to be sold to a household at or below 80% AMI. One unit will be sold to a household with income between 51-80% AMI.  WIDC will be acting as a CHDO for this project.
	<b>Location Description</b>	649 Holly, Indianapolis, IN 46221

	<b>Planned Activities</b>	New construction of one single family unit for homeownership.
<b>19</b>	<b>Project Name</b>	HOME 2026 Other Affordable Housing
	<b>Target Area</b>	City-wide Initiatives
	<b>Goals Supported</b>	1B: Rental Housing
	<b>Needs Addressed</b>	Quality Affordable Housing
	<b>Funding</b>	HOME: \$5,355,894.00
	<b>Description</b>	New construction or rehabilitation of affordable rental units for households at or below 80% AMI.
	<b>Target Date</b>	3/31/2028
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Funds will be used for new construction or rehabilitation 30 affordable rental units for households at or below 80% AMI. Ten units will be rented or sold to persons with incomes between 0-30% AMI, ten units will be rented or sold to persons with income between 31-50% AMI, and ten units will be sold to persons with income between 51-80% AMI.
	<b>Location Description</b>	city wide initiatives
	<b>Planned Activities</b>	Affordable rental and homeownership housing projects.
<b>20</b>	<b>Project Name</b>	HOME 2026 TBRA
	<b>Target Area</b>	City-wide Initiatives
	<b>Goals Supported</b>	2F: HOME TBRA for Homeless Households
	<b>Needs Addressed</b>	Quality Affordable Housing
	<b>Funding</b>	HOME: \$200,000.00
	<b>Description</b>	Provide funding for tenant-based rental assistance for persons 80% or below AMI.
	<b>Target Date</b>	3/31/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Provide funding for 9 individuals/families needing rental assistance whose incomes are at or below 80% AMI. Nine tenants will have incomes between 0-30% AMI.
	<b>Location Description</b>	city wide
		<b>Planned Activities</b>
<b>21</b>	<b>Project Name</b>	HOME CHDO Operating
	<b>Target Area</b>	City-wide Initiatives

	<b>Goals Supported</b>	5A: Administration
	<b>Needs Addressed</b>	Administration and Fair Housing
	<b>Funding</b>	HOME: \$150,000.00
	<b>Description</b>	Provide funding for CHDO eligible activities.
	<b>Target Date</b>	3/31/2028
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	CHDO operating
	<b>Location Description</b>	city wide
	<b>Planned Activities</b>	CHDO Operating.
22	<b>Project Name</b>	2026 - 2029 Damien Center INH26F001
	<b>Target Area</b>	City-wide Initiatives
	<b>Goals Supported</b>	2C: Rapid Re-Housing 2D: Short Term HOPWA Assistance 2G: Homelessness Prevention
	<b>Needs Addressed</b>	Reducing Homelessness Basic Human Needs
	<b>Funding</b>	HOPWA: \$1,320,749.00
	<b>Description</b>	The project sponsor will use funds to assist persons with HIV/AIDS with tenant-based rental assistance, short-term rental assistance, housing placement, supportive services and administrative costs.
	<b>Target Date</b>	3/31/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Funds will be used to assist 345 households with short-term rent, mortgage and utility assistance, and 40 households with long-term tenant based rental assistance.
	<b>Location Description</b>	26 N. Arsenal Avenue, Indianapolis, Indiana 46201
	<b>Planned Activities</b>	funds to assist persons with HIV/AIDS with tenant-based rental assistance, short-term rental assistance, housing placement, and administrative costs.
	<b>Project Name</b>	2026 - 2029 IU Health INH26F001

<b>23</b>	<b>Target Area</b>	City-wide Initiatives
	<b>Goals Supported</b>	2D: Short Term HOPWA Assistance 2G: Homelessness Prevention
	<b>Needs Addressed</b>	Reducing Homelessness Basic Human Needs
	<b>Funding</b>	HOPWA: \$947,840.00
	<b>Description</b>	The project sponsor will use funds to assist persons with HIV/AIDS with tenant-based rental assistance, short-term rental assistance, housing placement, supportive services, and administrative costs.
	<b>Target Date</b>	3/31/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Funds will be used to assist 350 households with short-term rent, mortgage and utility assistance, and 39 households with long-term tenant based rental assistance.
	<b>Location Description</b>	2651 E Discovery Pkwy, Bloomington, IN 47408
<b>Planned Activities</b>	The project sponsor will use funds to assist persons with HIV/AIDS with tenant-based rental assistance, short-term rental assistance, housing placement, supportive services and administrative costs.	
<b>24</b>	<b>Project Name</b>	2026 - 2029 IYG INH26F001
	<b>Target Area</b>	City-wide Initiatives
	<b>Goals Supported</b>	2D: Short Term HOPWA Assistance 2G: Homelessness Prevention
	<b>Needs Addressed</b>	Reducing Homelessness Basic Human Needs
	<b>Funding</b>	HOPWA: \$130,000.00
	<b>Description</b>	The project sponsor will use funds to assist persons with HIV/AIDS with tenant-based rental assistance, short-term rental assistance, housing placement, supportive services, and administrative costs.
	<b>Target Date</b>	3/31/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Funds will be used to assist 25 households with short-term rent, mortgage and utility assistance, and 1 household with long-term tenant based rental assistance.

	<b>Location Description</b>	777 Indiana Ave STE 1, Indianapolis, IN 46202
	<b>Planned Activities</b>	The project sponsor will use funds to assist persons with HIV/AIDS with tenant-based rental assistance, short-term rental assistance, housing placement, supportive services and administrative costs.
<b>25</b>	<b>Project Name</b>	2026 ESG
	<b>Target Area</b>	City-wide Initiatives
	<b>Goals Supported</b>	2B: Street Outreach 2C: Rapid Re-Housing 2G: Homelessness Prevention 5A: Administration
	<b>Needs Addressed</b>	Reducing Homelessness Basic Human Needs
	<b>Funding</b>	ESG: \$714,137.00
	<b>Description</b>	The project sponsors will use funds for Shelter Operations, RRH, Street Outreach, HMIS support and Administrative costs.
	<b>Target Date</b>	3/31/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The project sponsors will use funds for Shelter Operations, RRH, Street Outreach, Prevention, HMIS support and Administrative costs. The breakdown is Shelter- 476, Rapid Rehousing-46, and Outreach-180.
	<b>Location Description</b>	Gennessaret-615 North Alabama St, Indianapolis, IN 46204 Horizon House-1033 E Washington St, Indianapolis, IN 46202 HVAF of Indiana-964 North Pennsylvania Street, Indianapolis, IN 46204 Salvation Army- 540 N Alabama, Indianapolis, IN 46204 InteCare Inc. -9425 Delegates Row, Indianapolis, IN 46240
<b>Planned Activities</b>	The project sponsors will use funds for Shelter Operations, RRH, Street Outreach, Prevention, HMIS support and Administrative costs.	
<b>26</b>	<b>Project Name</b>	2026 CDBG Administration
	<b>Target Area</b>	City-wide Initiatives
	<b>Goals Supported</b>	5A: Administration
	<b>Needs Addressed</b>	Administration and Fair Housing
	<b>Funding</b>	CDBG: \$1,594,870.00

	<b>Description</b>	Provide funding for administration costs.
	<b>Target Date</b>	3/31/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Admin
	<b>Location Description</b>	city wide
	<b>Planned Activities</b>	Administration
<b>27</b>	<b>Project Name</b>	2026 HOME Admin
	<b>Target Area</b>	City-wide Initiatives
	<b>Goals Supported</b>	5A: Administration
	<b>Needs Addressed</b>	Administration and Fair Housing
	<b>Funding</b>	HOME: \$357,638.00
	<b>Description</b>	Admin
	<b>Target Date</b>	3/31/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Admin
	<b>Location Description</b>	City Wide
	<b>Planned Activities</b>	Admin
<b>28</b>	<b>Project Name</b>	2025 HOPWA ADMIN City of Indianapolis INH26F001
	<b>Target Area</b>	City-wide Initiatives
	<b>Goals Supported</b>	5A: Administration
	<b>Needs Addressed</b>	Administration and Fair Housing
	<b>Funding</b>	HOPWA: \$74,183.00
	<b>Description</b>	The project sponsor will use funds to assist persons with HIV/AIDS with tenant-based rental assistance, short-term rental assistance, housing placement, supportive services, and administrative costs.
	<b>Target Date</b>	3/31/2027

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Admin
	<b>Location Description</b>	City wide
	<b>Planned Activities</b>	Admin

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

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

The City of Indianapolis has selected five different Neighborhood Revitalization Strategy Areas. Each of these areas meet the requirements set by HUD, contiguous census tracts, 70 percent of the households earn incomes less than 80 percent AMI and have a higher level of distress than the City as a whole. The basis for selecting these areas also include initiatives already in place or they are part of other City of Indianapolis plans that will take place in these areas. The City of Indianapolis will utilize funding from HUD to support community-wide initiatives, making all federal, local and private funding stretch further. Appendix F includes more detail on the target areas designated by the City of Indianapolis, including long term goals for revitalization of the areas.

The percentages in the chart below are based on the anticipated total of all four grants including program income and prior-year (CDBG, HOME, ESG and HOPWA) \$21,088,914.

### Geographic Distribution

Target Area	Percentage of Funds
North	2
East	13
South	0
West	0
City-wide Initiatives	85
Northeast	0

Table 8 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

In making funding decisions, the City of Indianapolis will give priority to activities that:

- Meet a goal or priority of the 2025-2029 Consolidated Plan;
- Meet transit-oriented development criteria;
- Leverage resources;
- Support, complement or are consistent with other current local unit of government plans;
- Address underserved populations with the greatest needs including the elderly, disabled, victims of domestic violence and the disenfranchised such as the homeless and the near homeless.
- Are sustainable over time;
- Have demonstrated cooperation and collaboration among government, private nonprofit

- agencies and the private sector to maximize impacts and reduce administrative costs; and
- Do not have a more appropriate source of funds.

In making funding decisions, the City of Indianapolis will give priority to activities that meet a goal or priority of the 2025-2029 Consolidated Plan;

- Meet transit-oriented development criteria;
- Leverage resources;
- Support, complement or are consistent with other current local unit of government plans;
- Address underserved populations with the greatest needs including the elderly, disabled, victims of domestic violence and the disenfranchised such as the homeless and the near homeless.
- Are sustainable over time;
- Have demonstrated cooperation and collaboration among government, private nonprofit agencies and the private sector to maximize impacts and reduce administrative costs; and
- Do not have a more appropriate source of funds.

## **Discussion**

Funding decisions for ESG, HOPWA, HOME and CDBG are made through competitive application processes. All applications are reviewed by City staff to determine program eligibility and consistency with the Consolidated Plan. Applications that pass the initial threshold review are then forwarded to Review Committees that are comprised of City staff and external non-conflicted stakeholders. The Review Committee review all applications, evaluated funding availability and make final funding recommendations.

## Affordable Housing

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

#### Introduction

Supporting affordable housing for all persons is a high priority for the City of Indianapolis. The City will support the wholistic neighborhood development, supporting affordable housing for all households. Neighborhood redevelopment needs include all types of housing development, public infrastructure improvement, enhancement to commercial buildings, business expansion and historic preservation. The combination of initiatives will sustain growth beyond the investment from the City.

The Consolidated Plan has explained that the biggest housing need for the population of Indianapolis is a housing cost burden or severe housing cost burden. A housing cost burden occurs when a household pays more than 30 percent of the household’s gross monthly income towards housing. A severe housing cost burden occurs when a household pays more than 50 percent of the household’s gross monthly income towards housing. Extremely low-income households, those earning less than 30 percent of the area median income, experience these two housing problems at the highest rates and are at-risk of homelessness.

This section shows specific goals for the number of homeless, non-homeless, and special needs households that will be provided affordable housing during the 2026 program year.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	156
Special-Needs	0
Total	156

**Table 9 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	9
The Production of New Units	74
Rehab of Existing Units	63
Acquisition of Existing Units	10
Total	156

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

## Discussion

The city of Indianapolis launched the city-lead owner-occupied repair program at the end of 2024. This program aids persons that cannot afford to make the necessary repairs to be able to continue to live in them. This city-lead program is truly a housing preservation program that allows low-income homeowners to remain in their homes. The city hired additional team members in 2025 which allows the city to make repairs in a timelier manner and reach a broader homeownership base. This new process is the tool for how the housing goals will be met. In 2026, the city has set a goal to serve 55 low/moderate-income homeowners with owner occupied-repair assistance under the new program.

HOME and CDBG funds will be used by six organizations and the City of Indianapolis to create affordable housing through rehabilitation and new construction. In 2026, 18 units will be constructed for homeownership. In addition, 56 units will be constructed for affordable rental housing, eight (8) will be rehabilitated for affordable rental housing, ten (10) loans will be made for acquisition of housing, and 55 owner occupied units will receive needed repairs. HOME funds will assist nine (9) homeless households with Tenant Based Rental Assistance.

Other housing programs will come from the use of HOPWA and ESG funding. These funds will be used to provide housing, rent assistance, rapid rehousing and emergency shelter for homeless persons, persons at-risk of homelessness and persons living with HIV/AIDS. Without this assistance, some of the city's most vulnerable could face housing crises.

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

### **Introduction**

The Indianapolis Housing Agency (IHA) is a federally-funded government housing agency that provides Marion County/Indianapolis low-income families, seniors and families with disabilities access to safe, decent, and affordable housing. This is accomplished by housing individuals/families in one of IHA's communities or in private market housing, subsidized through the Housing Choice Voucher Program (Section 8).

IHA provides housing solutions and resident programs for more than 11,000 households in the city of Indianapolis and Marion County, Indiana. Its housing portfolio includes over 1,600 Affordable Units, 560 Public Housing units and approximately 9,000 Housing Choice Vouchers.

Public housing communities offer low-rent housing to eligible low- and moderate-income families, seniors and persons with disabilities at several locations throughout Indianapolis. IHA offers a variety of apartment communities, including high rise apartments, and a variety of housing size for every size family. Five of the housing communities are located in downtown Indianapolis, preserving affordable housing options in housing market that continues to increase in cost.

The Housing Choice Voucher (HCV) Program provides housing assistance for qualified low-income families in the rental market. Voucher holders are able to select a unit from the private rental market. As long as their housing choice meets reasonable rent requirements determined by IHA, program participants pay no more than 30% of their monthly adjusted income toward rent and utilities. The housing assistance payment subsidizes the balance of the rent to the property owner. IHA administers the federal HCV Program, more commonly known as Section 8, currently allowing more than 9,000 families to choose and lease safe, decent and affordable privately-owned housing in Marion County.

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

families to choose and lease safe, decent and affordable privately-owned housing in Marion County.

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

The following are goals and objectives outlined in the 2025-2029 Public Housing Agency Plan that have been set by the Indianapolis Housing Agency.

Goal #1: The IHA will establish and enforce clear expectations supporting a culture of customer

service and accountability

Goal #2: The IHA will develop public health and safety plans for each IHA property to improve the physical conditions, safety, and property management services

Goal #3: The IHA will implement a comprehensive information technology strategy to modernize operations, improve efficiency, and ensure security

Goal #4: The IHA will design and implement a landlord engagement strategy to increase the number of participating landlords and owners in the Section 8 Housing Choice Voucher program

Goal #5: The IHA will update IHA's financial management policies and standard operating procedures manual to address procurement, - payments, accounts, and cost allocations in accordance with requirement.

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

of the participant and outlines the activities and services necessary to achieve this goal. The FSS Program Coordinator helps the family obtain the services listed in the plan which include, but are not limited to job training, child care assistance, educational programs (including GED and college classes), job, school and financial application assistance, transportation assistance, employment opportunities, counseling/case management, and escrow (savings) account.

Once the families' rent increases due to an increase in earnings, the amount of the increase will be placed in a savings account for the family. They will receive all of the money in the account, plus interest, when the FSS Contract is successfully completed. Successful completion of the contract includes suitable employment, 12 consecutive months free of TANF (Temporary Assistance to Needy Families) for at least the last 12 months of contract and all goals of contract are completed.

The Housing Choice Voucher Ownership Program (HCV Homeownership) was created by HUD to help qualified participants on the HCV Program to become homeowners. The family's participation in the program is voluntary. The ultimate goal is to provide opportunities for families to become first time homebuyers and remain stable homeowners in their community. To qualify, families must be a current HCV participant with IHA, first time homebuyer, meet minimum income requirements, and have maintained full-time employment for at least one year prior to application. In addition, families must complete the First Time Home Buyers counseling sessions, comply with mortgage terms, and notify IHA of any changes, such as selling

the home, refinancing, change in income and family composition or any other circumstances that would affect the families' ability to maintain the home.

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

The Indianapolis Housing Agency is facing significant operational and financial challenges. In December 2022, The Indianapolis Housing Agency, in conjunction with the City of Indianapolis, submitted a request to HUD to enter into a Cooperative Endeavor Agreement. Negotiation of this Cooperative Endeavor Agreement between the City of Indianapolis and HUD began in the fall of 2023 and the agreement was finalized in 2024 to assist with challenges facing IHA. The Indianapolis Housing Agency entered HUD possession April 10, 2024. In 2025 and 2026, the City of Indianapolis, HUD, and the Indianapolis Housing Agency are working together to bring IHA into compliance with HUD.

**Discussion**

The mission at IHA is to provide low-income families, seniors and persons with disabilities access to decent, safe, affordable housing in Indianapolis. By extension, IHA hopes to fight housing biases in the Indianapolis community while leading more Indianapolis citizens to greater self-sufficiency. While they provide housing assistance to roughly 25,000 low-income individuals, they are teetering on financial insolvency and are in need of cash.

Within the last six months, IHA has hired a new Chief Operating Officer, new Chief Financial Officer, as well as other key staff. IHA just received a newly appointed Executive Director who began her new role February, 2025.

The Indianapolis Housing Agency is aware and committed to addressing the demand for more affordable housing. IHA has updated some of their public housing units to the Section 8 platform through the Rental Assistance Demonstration Program (RAD). This program was created in order to give public housing authorities (PHAs) a powerful tool to preserve and improve public housing properties and address the \$26 billion-dollar nationwide backlog of deferred maintenance. RAD also gives owners of three HUD "legacy" program (Rent Supplement, Rental Assistance Payment, and Section 8 Moderate Rehabilitation) the opportunity to enter into long term contracts that facilitate the financing of improvements.

In the midst of a recovering housing market, IHA must explore innovative and diverse solutions in a constant effort to serve as many Indianapolis families as possible, as fully as possible. Chasing innovation means executing progressive solutions like mixed-source financing for new

developments. It also means establishing mixed-income communities that stabilize public housing neighborhoods while breaking the cycle of concentrated low-income housing in the Indianapolis' urban core.

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

### **Introduction**

Since the Blueprint to End Homelessness was first proposed in 2002, the community has made several key strides towards the goal of ending homelessness in Indianapolis. Service providers have proceeded with a focus on collaboration and as a result, case management and coordination have significantly improved. These agencies provide important services for the homeless population, many of which are seen as successes. Job training services are both adequate and plentiful, referral services have dramatically improved, and there is a strong emergency shelter network in place. At a structural level, there are all good signs.

When surveyed, the homeless population was supportive of many of the programs in which they had contact. Job training and placement programs were singled out as being both plentiful and helpful. Most of the individuals had experience with shelters and mentioned them as a good place to go for a program referral. Legal services were widely reported as being useful and available, and Indy Connect was mentioned as a great resource to talk to attorneys.

The Indianapolis Continuum of Care seeks to proactively sought out relationships with homeless and formerly homeless neighbors to connect with policy discussions about the needs of these individuals and families. One of the strategies includes building awareness and relationships that result in expanded Continuum membership and ensure its representation in important policy discussions. In 2025, the City collaborated with CHIP to develop flyers inviting people with lived experience to join and engage in the CoC through advisory groups, workgroups, leadership groups, and as consultants compensated for their time and expertise.

The Indianapolis Continuum of Care believes that having these individuals as part of the decision-making process will help with service providers and policy makers fund programs that meet the needs of homeless individuals and families and direct funding to those programs.

### **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**

People experiencing unsheltered homelessness face health and safety risks. These neighbors often have poorer health, less access to health care and an increased risk of premature mortality as compared to those that are sheltered. Outreach is a critical component of care to

decrease the number of unsheltered neighbors.

Horizon House will receive \$197,468.00 in ESG funding to complete outreach activities to = people experiencing unsheltered homelessness. Horizon House will serve clients least likely to engage in homeless services including those experiencing chronic homelessness and living unsheltered with active addictions and/or mental health symptoms. Two full-time outreach positions will be funded. These outreach positions will serve as critical members of Professional Blended Street Outreach (PBSO) teams. PBSO is a collaborative outreach project coordinated by Horizon House and consisting of approximately 19 staff from other agencies, each of whom dedicate approximately 4-8 hours per week to staffing outreach teams covering the whole of Marion County. The funded outreach positions will be fully immersed in their targeted geographic area, allowing them to thoroughly understand and assess the housing needs of individuals in the area. They explore options for diversion, complete Coordinated Entry assessments, collect and maintain necessary documentation, and work cooperatively with the Downtown Indy Outreach team, IMPD flex team, Mobile Crisis Assistance Team (MCAT), and the Clinician Lead Crisis Response team to address the complex needs of clients in the area. In addition, the team represents clients with unique barriers by advocating for the most appropriate housing options at Case Conferencing. They also locate clients matched with housing and serve as a liaison between the client and the housing support team to which the client has been referred.

Finding the needs of these neighbors helps the City tailor the service needs of people in unhoused situations and getting them ready for housing. Goals for the 2026 year are:

- Engage homeless neighbors by completing assessments through street outreach.

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

According to the 2025 Point-In-Time Count, the number of individuals experiencing homelessness was 1,815, a 7% increase from 2024. The number of neighbors who are unsheltered remains historically high for the third year. 331 of the neighbors surveyed on the night of the PIT were sleeping outdoors. While this is a slight decrease from 2024, it is still more than triple the number of neighbors surveyed in 2019.

The first touch with homeless individuals and families is through street outreach and emergency shelter. Identifying the needs of these neighbors helps service providers and shelters tailor programming, moving people from the street and into shelter or permanent

housing. Goals for the 2026 year are:

- Provide overnight shelter for homeless families and individuals.
- Prevent households from returning to homelessness through robust wraparound supportive services

In 2026, the City will provide ESG funding to two shelters in the amount of \$130,000. This funding will help Salvation Army and Genneserat continue to house or assist 460 homeless persons. These funds will allow shelters to continue to operate and offer services and resources that will help them become stably housed. The Indianapolis Continuum of Care will apply for funding to provide robust supportive services to sheltered and unsheltered individuals experiencing homelessness, focusing on individualized services and positive housing outcomes.

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

The Indianapolis CoC approved the *Indianapolis Community Plan to End Homelessness*. It was released in July 2018. Black Indianapolis residents are continuously overrepresented among people experiencing homelessness. This year, the Indianapolis CoC approved the *2025-2028 Indianapolis Community Plan to End Homelessness*. This plan was adopted and revised from the original 2018-2023 Indianapolis Community Plan to End Homelessness. The Indianapolis CoC has also completed four other strategic plans to address population specific plans to prevent and end homelessness. The plans address family, youth (YYA), veteran, chronic homelessness. As a result of these efforts, the 2025 PIT Count showed a 26% reduction in veteran homelessness from 2024. The Indianapolis CoC continues to collaborate to reduce chronic homelessness and homelessness for families and youth. To support these efforts, the Indianapolis CoC received funding for a new CoC family-focused rapid re-housing project in 2025, adding 30 units with 90 beds to the CoC. The City of Indianapolis also launched the Streets to Home Indy initiative this year to address street and chronic homelessness in Indianapolis. Streets to Home Indy is a public-private partnership that aims to end chronic and unsheltered homelessness in Indianapolis by 2028. The first phase, launched in July, aims to house 300-350 individuals within 12 months. This initiative is supported by ESG-funded street outreach workers and HOME-ARP

case management services.

The Indianapolis CoC also has a priority to prevent returns to homelessness through consistent cross-system, holistic supportive care, with a goal that at least 95% of formerly homeless individuals and families remain stably housed two years after placement, and by strengthening systemwide case management practices.

One of the best practices identified across the country for addressing homelessness is the rapid re-housing intervention. The purpose of rapid re-housing is to rapidly re-house persons who are homeless by providing short- to medium-term financial assistance and services to individuals and families who are homeless or would be homeless but for this assistance. The 2025 HIC lists 750 Rapid Re-Housing Beds in Indianapolis, with 276 of those Rapid Rehousing beds set aside for Veterans and 105 of those Rapid Re-Housing beds set aside for youth and young adults. The remaining Rapid Re-Housing Programs serve all individuals and families who qualify for the program.

In 2026, \$330,000.00 of ESG funding will be allocated towards rapid re-housing. Of this funding, \$230,000 will go towards a program for veterans and \$100,000 will go towards a program serving qualified individuals or households. This will meet the City's goal to rapidly re-house 65 households in 2026.

The Continuum of Care is currently prioritizing housing to address the housing needs of these groups as well. Three new permanent housing projects were ranked and submitted to the US Department of Housing and Urban Development as part of the Indianapolis' PY2024 CoC application. All three were awarded, adding 30 RRH units and 41 PSH units.

**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.**

people entering homelessness by ensuring that at least 90% of engaged households are successfully diverted from the homeless response system. Under that goal, the CoC will

continue to pursue strategies to unify systems and improve coordination:

- Connect healthcare providers, criminal justice system representatives, and the Department of Child Services to the Coordinated Entry System to better understand when, where and how housing is available.
- Utilize funding from Data Integration Project to develop and implement a pilot cross-sector data sharing agreement between homeless service providers and key intersecting systems with respect of client confidentiality.
- Collaborate with all hospital systems to ensure screening, referral, and navigation services are designed to connect patients experiencing or at-risk of homelessness to housing and wrap around services.
- Coordinate efforts with Indiana Department of Correction, local jail systems, and re-entry service providers to ensure all pre-release programs, policies and services are designed to connect justice-involved individuals at-risk of homelessness to permanent housing and wrap around supports.
- Collaborate with Department of Child Services and the foster care system to identify individuals aging out of the foster care system who are at-risk of entering homelessness and connect them to permanent housing and wrap around supports.
- Work with health insurance and Medicaid providers to promote accountability to policies and procedures that require safe housing placement upon release.

## **Discussion**

The City has aligned its plan with the Indianapolis CoC to better address issues of homelessness and the needs of people experiencing homelessness. The Indianapolis CoC works diligently with the City, stakeholders and homeless individuals 1) to develop these strategies, 2) to develop a method for selecting projects, and 3) to set up a pipeline of projects to be funded to address the needs of the community. Projects funded with the Emergency Solutions Grant will meet the goals of both organizations.

**AP-70 HOPWA Goals– 91.220 (I)(3)**

<b>One year goals for the number of households to be provided housing through the use of HOPWA for:</b>	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	720
Tenant-based rental assistance	79
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
<b>Total</b>	<b>799</b>

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

### **Introduction:**

While barriers to affordable housing can come from anywhere, the U.S. Department of Housing and Urban Development (HUD) recognizes universal barriers. Local and state regulations on zoning and buildings are often the most recognized barriers to affordable housing. With increased regulation comes an increased cost to build housing that meets all regulations. In Indianapolis, housing cost burden and severe housing cost burden are the biggest needs among households, especially renter households. Some of the barriers to affordable housing include:

- Difficulty in acquiring sufficient number of parcels for infill development to continue prevent many builders from using economies of scale that they rely upon when developing affordable housing in suburban areas.
- Growing complexity of environmental reviews as related to “brownfields.” Urban properties or facilities whose development or redevelopment can be complicated by the potential presence of site contamination.
- Smart growth is a term used in public regulatory and policy debates regarding planning, land use and density. However, some smart growth principals, while appearing to be consistent with the goal of promoting affordable housing, can be used to justify controls that act as regulatory barriers to affordable housing.
- Administrative processes for developmental approvals continue to become more complex with ever-lengthening reviews and requirements for multiple, duplicative approvals. Each time a community adds substantive requirements, the review process becomes more complicated and burdensome.

Locally, stakeholders recognized a few other barriers that prevented affordable housing development and investment.

- Households’ history of domestic violence or eviction can make finding housing difficult for many families.
- Lack of housing choices for large families prevents affordable housing for many Indianapolis households.
- A champion or advocate is needed in the underdeveloped areas of the City, pushing for the development of a mix of affordable housing and market rate, preserving affordability and preventing housing prices to rise after development.
- An influx of outside investors from coastal cities have increased prices making affordable housing development difficult.
- The City/County’s Bonds process – for when a developer creates private infrastructure before it becomes part of the public, they City collects funding to be used to improve

and protect public infrastructure. It is unclear how this funding is being used to help struggling infrastructure needs in underserved areas.

- The stormwater requirements increase significantly for multi-family units, which is a duplex or more. This can increase the costs significantly.

**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**

Planning and Urban Design will be updating the Marion County Land Use Plan which is part of the Comprehensive Plan for Land Use and Zoning. The team will be looking into revamping the housing typologies within the Land Use Plan. Housing typologies are categories for residential buildings based on their design, structure, and purpose. These classifications are useful in urban planning, real estate, and understanding how different housing types are influenced by social, cultural, and environmental factors. Additionally, Planning and Urban Design will be looking into reimagining density along transit lines, not only in the urban core, but throughout the county. The Land Use Plan is only updated every five years and is set to be approved in March of 2026.

The City is currently working on a draft RFQ for an architect to develop approximately 7 different housing plans that DMD could choose from to shorten processing and permitting time for developers trying to build those types of housing products typically funded through HOME and CDBG. These designs will cover small scale multi-family, infill and duplexes. The RFQ will go out in the summer of 2026.

The City is working with a consultant for audit for zoning. This audit will assess if there are barriers to develop housing and how we can change the zoning ordinance to be more receptive to the housing market. That audit is nearly complete and are looking at either the 2nd or 3rd quarter in 2026 to propose changes to the zoning ordinance.

Further, Dwelling and Mixed-Use Zoning Districts were overhauled to provide more flexible development patterns while upholding the fabric of existing neighborhoods. The TOD Ordinance further allows more flexibility in housing types in the most-used dwelling districts. New housing types include Multi-Unit House (2-4 units), Compact Multi-Unit House (2-4 units), Detached Compact House, Small Apartments (3-12 units), Medium Apartments (13-50 units), and Large Apartments (51+ units). In addition, housing development standards were adjusted

to meet the standards of the 21st century and provide flexibility. Courtyard standards were also included to encourage historic, missing-middle style housing patterns. Mixed-use districts provide more housing options and increase the height to meet development patterns.

**Discussion:**

In 2025, the City of Indianapolis launched an enhanced “in-house” land bank program called Vacant to Vibrant (V2V). This initiative transforms vacant and abandoned properties into valuable community assets. V2V acquires properties for redevelopment with a focus on eliminating blight, creating affordable housing and improving neighborhood quality of life. By doing so, the program supports more intentional development outcomes and supports and strengthens the City’s efforts to expand affordable housing. Through V2V, city-owned land bank properties are offered at below-market rates exclusively to nonprofit developers for affordable housing projects. Instead of paying full market value, developers can purchase vacant lots or improved properties for \$5,000, a discount of approximately 80% compared to standard land bank pricing.

The City of Indianapolis will work with community development corporations and other grass-roots organizations that have developed strong leadership and neighborhood buy-in when investing federal funding. The City of Indianapolis will look to these partners to help overcome these barriers to affordable housing, targeting communities working together to diversify housing options for all income levels.

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

### **Introduction:**

The City has developed some broad goals to offer flexibility in programming for all communities and increase the coordination among service providers. Under each priority is a list of goals and strategies that will meet needs of communities in all parts of Indianapolis, including the five Neighborhood Revitalization Strategy Areas (NRSA). While some strategies may not be applicable to NRSA or target area, each area or community can find a goal that will meet its specific needs.

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

The City will meet underserved needs by continuing to administer HOME-ARP Supportive Services dollars for individuals identified by the Indianapolis Continuum of Care. This program provides funding for Horizon House and Partners in Housing to provide critical housing navigation services to individuals experiencing homelessness and receiving assistance through a housing choice voucher or other subsidy source, as well as case management services to keep these individuals stably housed long-term. Additionally, the program provides funding for RDOOR to address financial barriers to obtaining housing such as payment of rental and utility arrears and deposits. This program will help participants overcome obstacles to obtaining housing and ensure that there are robust enough services to prevent a return to homelessness.

In mid-2025, the Indianapolis community launched the Streets to Home initiative, a public-private partnership focused on reducing street homelessness by quickly moving individuals from encampments into permanent housing with wraparound supportive services. Addressing street homelessness is an increasingly difficult endeavor as more individuals become homeless every year and housing funding, construction, and affordability does not keep up with the need. The Dept. of Metropolitan Development will support this initiative in 2026 through the HOME-ARP Supportive Services program, as individuals identified as Streets to Home participants in Coordinated Entry received housing case management services through the program. Additionally, ESG-funded street outreach workers have been and will continue to be critical to this initiative by identifying and engaging with individuals experiencing street homelessness. Finally, HOME-ARP TBRA will be used to rapidly re-house the eligible individuals identified. DMD will also address homelessness in 2026 by utilizing CDBG public service dollars to provide housing case management and wraparound services to individuals residing in CoC-funded permanent supportive housing projects that lack service budgets. This will address an existing gap caused by historic reallocation of funding away from these projects, and result in improved

housing outcomes.

Another underserved need in Indianapolis is medical respite for individuals experiencing homelessness who were recently released from hospitalization and are medically recovering from an acute health issue. Gennesaret Free Clinics is the only organization in Indianapolis that provides medical respite beds for individuals experiencing homelessness. In 2026, Indianapolis will provide ESG funding to Gennesaret free clinics to support the ongoing operations of this unique and essential shelter program.

Finally, DMD will collaborate with IndyGo in 2026 to provide CDBG funding to increase food access for low-income residents. In 2025, the Indy Hunger Network surveyed food assistance need in Central Indiana. Of these respondents, 38% didn't have enough food in the week prior to completing the survey. 53% of all Marion County respondents were food insecure. Many households, including working families, struggle to access food due to household budgetary constraints that require families to prioritize other costs, such as rent, utilities, or gas, over groceries. The survey also identified that households may avoid pantries due to limited hours or lack of transportation. The partnership between the City of Indianapolis and IndyGo will seek to address this need by providing accessible healthy food to families who reside in low-income neighborhoods and/or lack personal transportation and rely on public transportation such as IndyGo busses.

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

In 2024, the City of Indianapolis began to set up institutional structure to operate the owner-occupied repair program, utilizing a team of specialists within the Department of Metropolitan Development. This is a change from using grass roots organizations, as in previous years. The new structure will enable residents in all areas of Marion County, except excluded cities, to take advantage of the program. In addition, the City has built an online application portal for homeowners to apply for assistance and to track the progress of their application from beginning to end, including steps of the regulatory processes. It is the intention with a full team of specialists driving the project and technology assisting the application process, the owner-occupied program will be able to serve more homeowners with needed home repairs. In 2026, the City intends to assist 55 homeowners via this new homeownership repair portal. This program will preserve housing for low to moderate income households, preventing the necessity of selling the home in the market and the affordable housing from being lost to higher

incomes in the marketplace.

Additional one-year goals include:

- New Rental housing units through rehab, new construction, and acquisition for households with incomes below 80 percent of AMI. - 64 rental units constructed
- New affordable homeownership opportunities through rehab, new construction, and acquisition. - 28 units for homeownership.
- Rapidly Re-house Homeless Neighbors using ESG funds -46 households assisted.
- TBRA for homeless residents that have achieved stability, who cannot afford full rent payments – 9 households assisted.
- Provide short-term housing assistance (4 to 24 months) to persons and their families that are HIV/AIDS positive. – 799 households assisted.

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

Investment Partnerships Program (HOME) funding to address lead paint hazards in the community.

Families can access CDBG funding through local organizations offering repair assistance. In addition, HOME funds are used to rehabilitate existing homes. Lead hazards will be reduced according to the HUD Lead Safe Housing Rule. As required, all homes built prior to 1978 when a painted surface is disturbed, will be assessed for lead paint hazards. If lead hazards are present in the home, the homeowners will be notified by the project sponsor and the lead hazard reduction work will vary based on the amount of CDBG/HOME invested.

If less than \$5,000 of CDBG/HOME is invested, lead hazard reduction will be used during rehabilitation in the work area using interim controls.

If \$5,000-\$25,000 of CDBG/HOME is invested, a Risk Assessment will be performed. Lead hazard reduction and interim controls will be implemented for all lead paint hazards found by the Risk Assessment.

Finally, if more than \$25,000 of CDBG/HOME is invested, then lead-paint abatement must be completed to permanently reduce lead hazards.

In all cases, lead clearance must be performed by a certified risk assessor, certified lead-based paint inspector or clearance technician before the rehabilitation project can be completed. The City uses a Lead Based Paint Evaluation form for all project sponsors using CDBG and/HOME for

rehabilitation. This form provides step-by-step guidance for lead based paint compliance.

In 2024, the City of Indianapolis created a new Owner-Occupied Repair Program that will be managed by the City of Indianapolis in PY2025. This new program will allow city staff to monitor and track lead-based paint more accurately. Additionally, once it is determined that lead-based paint is present, it will be cleared, but fees associated with the testing and removal will not be charged to the homeowner.

In late 2024, the City of Indianapolis was awarded a \$1,244,772 through the Lead Hazard Reduction Capacity Building Grant Program. The HUD Capacity Building Grant will help our team build out our capacity over the next three years. It will accomplish this by allowing the city to develop partnerships necessary to successfully carry out the program, hire program-specific staff, make technological updates to our systems to allow for digital applications and project management, and provide trainings for contractors so that our community will have the necessary programmatic infrastructure in place. In 2025, the City hired a Program Manager - Lead Hazard Reduction Capacity Building and Project Manager for the same program. In 2026, the Lead Hazard Reduction Capacity Building team will establish a steering committee for the grant program comprised of local partners, establish program policies and procedures, and design and implement a training incentive program to increase the local supply of lead-certified contractors. The team will also continue collaboration with other LHRCBG recipients across the nation for best practice information sharing and problem solving.

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

Tackling poverty is one of the most important factors in reducing social exclusion and improving the lives of our residents. Poverty leads to a cycle of hunger, housing challenges and crime in the community that is often difficult to break. This strategy is crucial for demonstrating the City of Indianapolis' commitment to tackling poverty.

- In 2026, CDBG funds will support activities that provide job training for low-income individuals and summer youth employment opportunities. Employ Indy will receive \$550,000 of CDBG for to provide job training and placement for 500 low-/moderate-income persons. Employ Indy will work with individuals to increase their earning abilities and place them in permanent jobs. The City will provide \$280,000 for the Summer Youth Program Fund. The City will prioritize summer youth programs that focus on youth employment opportunities.
- In 2026, the City will also support Continuum of Care participants with \$365,087 of CDBG funds to go towards supportive services to individuals within the Coordinated

Entry System. In addition, the City will provide \$15,000 to Food in Transit which aims to expand access to food for Indianapolis residents by bringing affordable produce to strategic bus stations during peak ridership hours.

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

The City continuously strives to develop institutional structures, research best practices, review internal processes and programs, and seek input from community partners on how to improve communication, policies and programs. In 2026, the City will continue to focus on training opportunities for City staff and grantees.

Training is an integral part of program administration. The City budgets funding annually for staff training and encourages grant teams to attend all local trainings and out-of-town trainings when feasible. Staff will be attending the Housing First Partners Conference in spring 2026, the National Summit on Youth Homelessness in March in DC, joint Indiana Housing Conference and Indiana Balance of State CoC conference in September. The city will also be attending HUD training/conference about the capacity building grant, and if a HOTMA training is offered, the city will attend. Finally, City employees attend the HUD Roundtable events sponsored by the Indianapolis HUD Field Office. These events offer city staff to learn directly from HUD staff as well as our peers.

The City offers an annual two (2) half day training for Continuum of Care and Emergency Solutions Grant recipients. The training is focused on issues faced by front-line staff. In addition, CDBG and HOME offer trainings on various topics throughout the year to grantees ranging from claims, BABA, environmental reviews, Davis Bacon, Section 3, and inspections, including NSPIRE. Through these grantee trainings, questions arise that prompts staff to research through in person trainings offered by HUD or webinars that have been previously recorded.

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

Indianapolis CoC is the primary way housing providers and social service providers may connect. The group is open to the input from developers and service providers alike when it comes to the provision of affordable housing for those earning extremely low incomes. The CoC adopted a collective impact governance structure with scopes of work, aligned with community set strategies. CoC Workgroups serve as the primary method to engage stakeholders, such as funding organizations, business and civic leaders, persons with lived experience, mental health organizations, private health organizations, law enforcement, as well

as homeless and housing providers. City staff participate and/or lead many of the Implementation Workgroups. Members of the community, including stakeholders all participate in decision making to move the system from discussions to practical implementation of programs and projects to reduce homelessness.

The other method by which the City of Indianapolis encourages partnerships between public and private housing and social service agencies is through the project selection process. Projects with private and public partnerships and financial resources receive a preference for CDBG, HOME, ESG and HOPWA funding over those agencies working alone. Housing developments that connect residents to social services also receive a higher priority for funding. The financial pressure to partner has encouraged communication among housing and social service providers on a greater scale than in the past.

To implement many of the economic development initiatives, the City will partner with Employ Indy to fund various job training and placement programs throughout Indianapolis, with the goal of serving 500 people. Employ Indy's partnerships with businesses in the community means they can align training and workforce development with the skills required by business partners. The vision of Employ Indy is to ensure all Marion County residents have access to services and training necessary to secure a livable wage and grow in a career that meets employer demand.

**Discussion:**

The Annual Action Plan will address many items as noted in the previous discussion points. However, as a recipient of HUD funds, City of Indianapolis certifies it will affirmatively further fair housing choice by conducting an analysis of impediments to fair housing choice, take appropriate actions to overcome the effects of any impediments identified, and maintain records reflecting the analysis and actions taken in this regard. The City is committed to ensuring fair housing choice for all residents within its jurisdiction.

## Program Specific Requirements

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

#### Introduction:

The City of Indianapolis will receive four different entitlement grants from HUD in PY 2025, the Community Development Block Grant (\$8,860,390), the HOME Investment Partnerships Program Grant (\$3,764,615.33), the Emergency Solutions Grant (\$792,140) and the Housing Opportunities for Persons with HIV/AIDS (\$2,472,772). These grants are known as CDBG, HOME, ESG and HOPWA, respectively. This section refers to program specific requirements that HUD requires all cities receiving CDBG, HOME HOPWA and ESG to report.

Indianapolis selects projects for funding through an open competitive process. Individuals seeking assistance through one of the programs can contact their neighborhood Community Development Corporation or service provider directly. Each agency serves households and/or individuals on a first come first service basis, although many of the service providers listed have waiting lists for most services offered. This process is the same for all projects, regardless of funding type.

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(l)(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	145,966
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>145,966</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
Annual Action Plan 2026	80

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

100.00%

**HOME Investment Partnership Program (HOME)  
Reference 24 CFR 91.220(I)(2)**

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

The City of Indianapolis releases the applications that are open to the general public. All applications are on a first come first serve basis. Once applications are received, a group of non-conflicted committee members uses scoring criteria provided by grant staff to make determinations on the most impactful and complete applications. Once the city awards funding, the Project Sponsors market the program. Project Sponsors ensure the program beneficiaries meet the requirements for the program. All HOME funds are being awarded as grants.

The City of Indianapolis partnered with RDOOR to administer the HOME Investment Partnerships Program funds (HOME) to be used for Tenant-Based Rental Assistance (TBRA). HOME Tenant-Based Rental Assistance (TBRA) is a program that operates much like the Housing Choice Voucher or Section 8 program. Qualified households receive a monthly rental subsidy. RDOOR works with other federal programs including housing the homeless which made them a perfect fit to manage the TBRA Program. The City will continue to partner with RDOOR during the 2026 Program Year.

The City will use the HOME affordable homeownership limits provided by HUD for newly constructed housing and for existing housing. HUD will provide limits for affordable newly constructed housing based on 95 percent of the median purchase price for the area using Federal Housing Administration (FHA) single family mortgage program data for newly constructed housing.

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

The City has established Resale and Recapture guidelines for the HOME program. For homebuyer activities, recapture is the City's preferred method when HOME funds are provided as a buyer subsidy in the amount of at least \$1,001. If the project does not include at least \$1,001 of buyer subsidy, then the resale provision will be used. Resale/Recapture policies are attached to this document. The City's Resale/Recapture guidelines are specifically for homebuyers with household incomes at or below 80 percent of the AMI.

A community land trust (CLT) is being developed in Indianapolis. The CLT will allow for homeownership and rental units to remain affordable. All properties developed with HOME funds and are part of the CLT will follow the Resale provision. All properties developed with HOME funds and are not part to of the CLT will follow the Resale/Recapture provisions in the attachment.

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

Please see attachment labeled Resale/Recapture for a full description of the City's policies.

A community land trust (CLT) is being developed in Indianapolis. The CLT will allow for homeownership and rental units to remain affordable. All properties developed with HOME funds and are part of the CLT will follow the Resale provision. All properties developed with HOME funds and are not part to of the CLT will follow the Resale/Recapture provisions in the attachment.

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

The City of Indianapolis will not use HOME funds to refinance existing debt secured by multifamily housing.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons

with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

Not applicable

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

Not applicable

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

Not applicable

**Emergency Solutions Grant (ESG)  
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

Please see attached ESG Policies and Procedures.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The Indianapolis CoC utilizes a coordinated entry system (CES) to connect individuals and households who are experiencing homelessness to housing and other services. CES covers all of Marion County, which is the CoC's geographic area. A broad range of organizations use CES to connect households experiencing homelessness to housing and services, including the local police, affordable housing developers, landlords, IHA, re-entry services, and McKinney Vento Liaisons. ESG and CoC recipients cover a range of provider types including mental and physical health providers, housing service providers, emergency shelters, veteran services providers, youth services providers, and domestic violence service providers.

The Professional Blended Street Outreach (PBSO) team is a collaborative approach to ensuring that all persons experiencing unsheltered homelessness in Indianapolis (Marion County, Indiana) are identified, engaged and offered services through the Continuum of Care. Full- and part-time professional outreach workers representing a variety of organizations comprise PBSO membership, and they work in teams of 2-3 workers engaging in street outreach according to a schedule agreed upon by all member agencies. Most teams consist of members from different agencies, allowing for a variety of experience and expertise among each team. The CoC is divided into quadrants with teams specializing in serving a particular quadrant(s), visiting each section daily, and creating familiarity with established encampments as well as with areas where new encampments may develop or via referrals from locations with high reporting of homeless individuals and families presenting. This includes visiting public libraries, the downtown transit center, food banks, and other places. Street outreach workers connect the CoC with individuals experiencing unsheltered homelessness, conducting Coordinated Entry System (CES) assessments at the individuals' choice.

This work is completed in a way to offer a "low to no" threshold for service coordination with the intention of connecting individuals with supportive services and resources that meet individualized needs. The team provides assessment and intensive case management services by completing Coordinated Entry System (CES) housing assessments for the purpose of preparing pathways for housing stability.

The CoC sunsetted the VI-SPDAT in 2023 as part of its CES Assessment and replaced it with a locally developed vulnerability tool in September 2024. The VI-SPDAT document used by many communities across the United States was found to continue or exacerbate demographic disparities within homelessness provision systems. The CoC's utilized an Interim Prioritization to evaluate data collected on persons ages 50 and up, households with disabling conditions, and households with episodic homelessness of 3+ episodes or more. The CoC's use of Interim Prioritization and its improved outcomes informed the implementation of new assessment tool in late 2025.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

Each year the ESG application is released through a public meeting. The City informs the public of the application through various outlets and the City of Indianapolis website. Organizations are given a due date to return the application. Once returned, the Non-Conflicted Workgroup of the Indianapolis CoC evaluate the applications and make recommendations based on the application, prior performance and organization

capacity. The City allocates funding based on HUD priorities. This year, the preference was giving to applications that chose Rapid Re-housing and diversion/prevention activities.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City of Indianapolis is the Indianapolis CoC collaborative applicant and the grantee as well as the ESG participating jurisdiction. City staff collects input from ESG and CoC recipients via CoC workgroup meetings year-round and identifies priorities for both funding streams at these meetings. Persons with lived experience as well as providers sit on these various CoC workgroups. The City also updates its policies and goals to align with the policies and goals of the Indianapolis CoC, its members and persons with lived experience to update its policies for grant implementation and oversight.

5. Describe performance standards for evaluating ESG.

The City of Indianapolis requires all awardees to complete performance goals prior to contracting. The City requires the organizations to submit quarterly reports documenting their progress towards meeting goals set forth in their contract. An example of a performance goal may be how many clients an organization helps increase income. In addition to performance measures, the City also monitors organizations individually. Each year organizations are evaluated on their performance and capacity through risk analyses. Those who score higher are considered at higher risk and a more in-depth monitoring is conducted. If an organization is performing below expectations fails to follow the federal regulations the City requires them to remediate those findings.

The City encourages ESG recipients to utilize and include goals that are similar to that of the HUD system performance measures used by the Indianapolis CoC to measure overall performance of the homelessness response system.

In addition to performance measures, the City also monitors organizations individually. Each year, organizations are evaluated on their performance and capacity through a risk analysis. Those who score higher are considered at higher-risk and a more in-depth monitoring is conducted. If an organization is performing below expectations or fails to follow the federal regulations, the City requires them to remediate those findings.

The City of Indianapolis will fund projects in 2026 that address the needs outlined in the Consolidated Plan. At least 89 percent of the funds allocated in fiscal year 2026 will help low and moderate-income households. Projects that target extremely low-income households, those earning less than 30 percent of the area median income will receive higher priority for funding. For the CDBG program all beneficiaries will have incomes at or below 80% of the MFI, except in the designated NRSAs. At least 51% of the CDBG beneficiaries in an NRSA will have incomes at or below 80% of the MFI. One hundred percent of the HOME beneficiaries will have incomes at or below 80% of MFI.

For ESG Rapid Rehousing, any individual who fits the aforementioned criteria for eligibility may receive 12 months of Financial Assistance services regardless of their income level. However, after 12 months of assistance and on an annual basis thereafter, clients must undergo an income evaluation during which they must have an annual income at or below 30% of the Area Median Income, as set by HUD. The client must also demonstrate a lack of sufficient resources and support networks necessary to retain housing without ESG assistance. ESG Prevention, participants must meet the definition of at-risk of homelessness and have an annual income at or below 30% of area median income as determined by HUD at initial evaluation, and all subsequent re-evaluations. Income requirements do not apply to program participants who are being served under Street Outreach or Emergency Shelter under ESG.

Each year the HOPWA application is released through a public meeting, typically the same time as the ESG application. The City informs the public of the application through various outlets and the City of Indianapolis website. Organizations are given a due date to return the application. Once returned, city staff evaluates the application and selects applicants who are awarded HOPWA funding. HOPWA program participants must have incomes at or below 80% of the area median income.