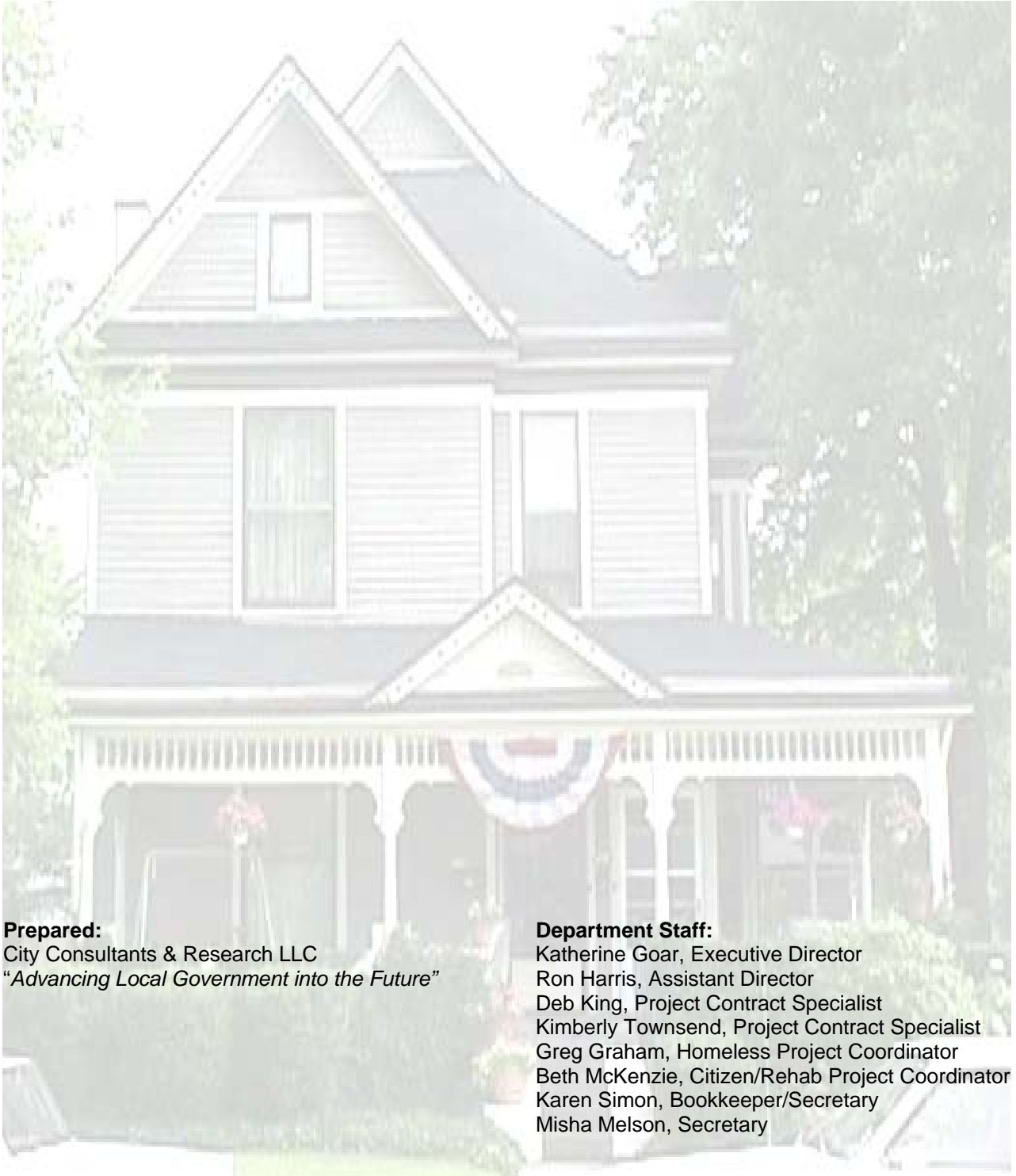




City of Anderson
Mayor Kevin S. Smith
Community Development & Long Range Planning Department
2005-2009 Consolidated Plan

Anderson Revitalized!



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"Advancing Local Government into the Future"

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Executive Summary

Anderson's 2005-2009 Consolidated Plan is a document that identifies housing and community development needs, sets priorities, establishes goals, and defines strategies to work towards the identified goals. The primary tools to address priority needs are federal entitlement funds, one competitive federal grant, and private partnerships. The City of Anderson receives two entitlement grants from the United States Department of Housing and Urban Development (HUD): the Community Development Block Grant (CDBG) and the HOME Investment Partnerships Program (HOME). To receive these entitlement grants, the City of Anderson is required to complete a five-year Consolidated Plan with annual updates, called Annual Action Plans.

CDBG is the larger of the two entitlement programs, nearly \$1 million annually. These funds can be used to develop affordable housing, expand economic activities, and provide services for households earning 80 percent or less of the median family income. CDBG funds can also be used to eliminate slum and blight as defined by HUD.

The City of Anderson receives approximately \$369,052 of HOME funds annually. These funds are restricted to housing development. HOME funds can be used to rehabilitate existing units and to build new units for rent or for homeownership. HOME funds can also be used to provide down payment assistance to low/moderate-income homebuyers. All persons assisted with HOME must earn 80 percent or less of the median family income. This Plan describes how the city will use these entitlement funds to address various housing and community development issues.

The planning process for this document began with a market analysis of housing and non-housing issues that impact the community. Housing issues include rental housing, homeownership, housing for persons with special needs, and housing for homeless persons. This Consolidated Plan also describes other issues related to housing and community development such as lead-based paint hazards, barriers to affordable housing, impediments to fair housing choice and public housing. Non-housing community development issues include infrastructure needs, parks, youth services, senior services, jobs and the economy, and transportation services.

In addition to conducting the market analysis, the city consulted with community stakeholders and sought input from citizens to identify needs and priorities. This process included consultation meetings with five organizations and three public meetings. The number one need identified by the public was affordable housing. Affordable housing is one of the primary issues discussed throughout this Consolidated Plan.

As the community development analysis and priority needs assessments were completed, the city began to develop goals and strategies to meet identified needs. The following table includes the goals and strategies to be achieved over a five-year period.

Consolidated Plan Goal	Strategies	Five-Year Benchmarks
Coordinate neighborhood revitalization efforts with core infrastructure improvements.	<ul style="list-style-type: none"> ▶ Supplement neighborhood target areas with key upgrades. ▶ Provide geographic upgrades to qualified census tracts. 	<ul style="list-style-type: none"> ▶ 5 neighborhoods ▶ 15 census tracts
Increase educational opportunities and support neighborhood empowerment.	<ul style="list-style-type: none"> ▶ Increase educational opportunities for youth. ▶ Create partnerships to create youth building trades. 	<ul style="list-style-type: none"> ▶ 150 youth served ▶ 3 new partnerships formed
Increase the availability of safe, decent, affordable housing and preserve homeownership.	<ul style="list-style-type: none"> ▶ Rehabilitate substandard housing to create homeownership opportunities. ▶ Increase homeownership opportunities for low to moderate-income persons through down payment assistance. ▶ Increase homeownership opportunities through partnerships for new construction. ▶ Preserve homeownership through the rehabilitation of owner-occupied units. ▶ Increase community partnerships and funding for rehab development projects. 	<ul style="list-style-type: none"> ▶ 8 units rehabilitated ▶ 25 homebuyers assisted ▶ 12 units constructed ▶ 75 units rehabilitated ▶ 6 new partnerships created
Prepare abandoned sites for reuse.	<ul style="list-style-type: none"> ▶ Eliminate unsafe sites that pose a threat to the environment. ▶ Eliminate unsafe structures that pose a threat to public safety. 	<ul style="list-style-type: none"> ▶ 15 sites eliminated ▶ 60 sites secured
Prevent homelessness for special needs populations and persons at-risk of homelessness.	<ul style="list-style-type: none"> ▶ Provide permanent housing units for special needs populations. ▶ Provide funding to services connected to permanent housing. 	<ul style="list-style-type: none"> ▶ 80 units created ▶ 50 percent of services funded will be tied to permanent housing.

The strategic plan of this Consolidated Plan describes Anderson's strategies to move persons from poverty to self-sufficiency, to eliminate barriers to affordable housing, to eliminate impediments to fair housing and to eliminate lead-based paint hazards. In addition, the strategic plan includes the city's goals, objectives and priorities for the years 2005-2009.

What is a Consolidated Plan?

The Consolidated Plan is a document that the City of Anderson must write as a requirement to receive funds from the United States Department of Housing and Urban Development (HUD). The federal funds total approximately \$1.5 million each year, totaling \$7.84 million over the five-year period of this plan. The Consolidated Plan will set goals and objectives for the city to achieve from 2005 to 2009.

These dollars can be invested in Anderson's neighborhoods for economic development, housing construction and rehabilitation, public and social services and infrastructure expansion. To meet the demands of the community, the city must first assess the needs of the community, and determine what activities will best assist the citizens of Anderson.

The City of Anderson receives two entitlement grants and competes for another grant from HUD. The following table describes each grant and the eligible activities for each.

Program	Eligible Activities	Type of Grant	Annual Amount Expected
Community Development Block Grant (CDBG)	Supply decent housing, expand economic activities and provide services for person earning 80% or less of median family income.	Entitlement Grant	\$1,086,000
Home Investment Partnerships Program (HOME)	Expand the availability of decent, affordable housing for individuals and families earning 80% or less of median family income.	Entitlement Grant	\$369,052
Continuum of Care (CofC)	Provide support services and support operations of area transitional and permanent housing providers who assist homeless individuals and families.	Competitive Grant	\$120,000

The Continuum of Care grant is not guaranteed to the City of Anderson, however, the city does apply for this grant each year. This Consolidated Plan does not ensure the city will receive CofC funds; however, because the Plan does address the needs of homeless families and individuals in the community, the city will include this grant as part of the analysis, goals and objectives to serve homeless neighbors.

The Consolidated Plan will conduct three major assessments of community development, led by the City's Department of Community Development and Long Term Planning. First, the Plan will assess the housing stock of Anderson, determining how affordable housing is for the citizens of Anderson and the condition of the housing stock. Secondly, the Plan will assess the needs of the homeless population of Anderson, to determine if their needs are being met and if any portion of homeless families or individuals is not currently being served. Third and last, the Plan will assess all other areas of development, such as general public services, public facilities, planning,

infrastructure development and economic initiatives. Particularly, the city will examine the condition of the economy, city parks and services provided to the community.

Once an assessment and analysis from that assessment have been completed, the Consolidated Plan will outline performance-based goals and strategies to meet the needs identified. The citizens of Anderson, developers and service providers will provide input and help the city staff determine the highest priorities for the city to address.

The goals and strategies set by the city must be measurable and quantifiable. These goals must be set for the entire time period and updated each year through a process called the Annual Action Plan. The Action Plan will set annual goals to work towards, or steps to achieving, the goals in the Consolidated Plan. It will explicitly spell out the use of the annual grant funds, the projects to be implemented, the services to be provided and the partnerships to be forged over each year.

At the completion of each year, the city must compose a report of the progress accomplished for each project and programs funded by HUD grants. The Consolidated Annual Performance and Evaluation Report (CAPER) will evaluate the progress of each project and program, as well as monitor the compliance of each of those programs with federal regulations, state laws and local ordinances.

Throughout the entire process, the citizens of Anderson will have the opportunity to provide input, change the priorities of the Plan, amend the goals of the Plan, and monitor and comment on the progress of the city towards the five-year goals of the Plan. The three processes and the extensive citizen input ensure that the City of Anderson follows through with the goals it sets and addresses the needs of the community.

Community Profile

A Brief History¹

A man by the name of John Berry laid out 60 acres of land for the town of Andersontown, a site once inhabited by Delaware Indians. In 1827, the Indiana State Legislature proclaimed Andersontown the county seat of Madison County.

In 1837, the Erie Canal and Wabash System began construction, as part of the fever to create canals as a means of transportation of goods across Indiana. The White River was selected as the best means to accomplish such a task. During this process, portions of the canal bed and banks were constructed in Andersontown, incorporating the town in 1839. However, the canal project went bankrupt and Andersontown was unable to benefit from the project.

The 1850's began the expansion of economic development in Andersontown. With the development of the railroad, commercial development grew in reaction to the ease of transportation with the railroad. Recognizing the development was continuing to grow, the citizens of Andersontown elected to establish a city government in 1865, consisting of a mayor, councilmen and various administrative positions.

The growth of the railroad and the discovery of natural gas within the city set the groundwork for an industrial boom in the 1890's. Within a period of two years, 37 new factories were built along with countless commercial establishments. The number of people residing in Anderson grew by 489 percent in a twenty-year period. Reminders of the past are some of the large mansions that line West 8th Street.

As many of those factories closed from bankruptcies and at the end of the gas boom, future automotive factories opened. Numerous models of automobiles were made in Anderson, such as the Buckeye, Clark, Lambert, Madison, Pneumobile and Union. However, the lead as an automotive manufacturing center was short lived as Detroit established itself after World War I. Numerous other manufacturing factories grew in Anderson and contributed to its growth.

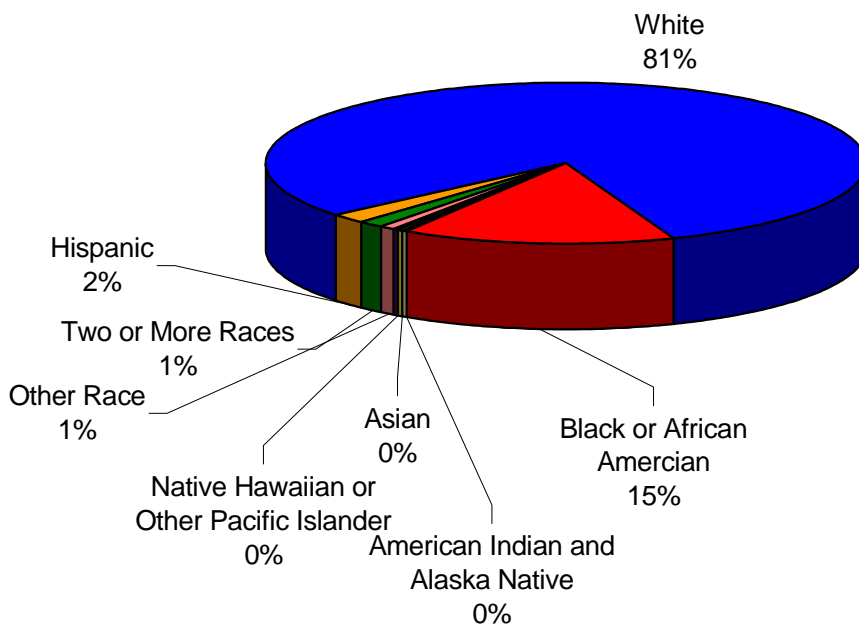
However, manufacturing is not the only organizations contributing to Anderson's growth. In 1906, in partnership with the Church of God, Gospel Trumpet Publishing Company started to provide religious training in the area. The classes and ministerial preparation were organized into Anderson College in 1925. With continuous increase in enrollment, Anderson College became Anderson University in 1986. Currently, the university enrollment is at 2,700 students.

¹ "Anderson Parks and Recreation Five-Year Master Plan 2004-2008." Anderson City Planning Department. April 2004.

Population Characteristics

The population of Anderson is 59,636, according to the 2000 census. Approximately 47 percent of the population is male and 53 percent of the population is female.² Approximately 81 percent of the population is white, and the minority population make up 19 percent of Anderson's population. The following chart illustrates the racial composition of the city's population.³

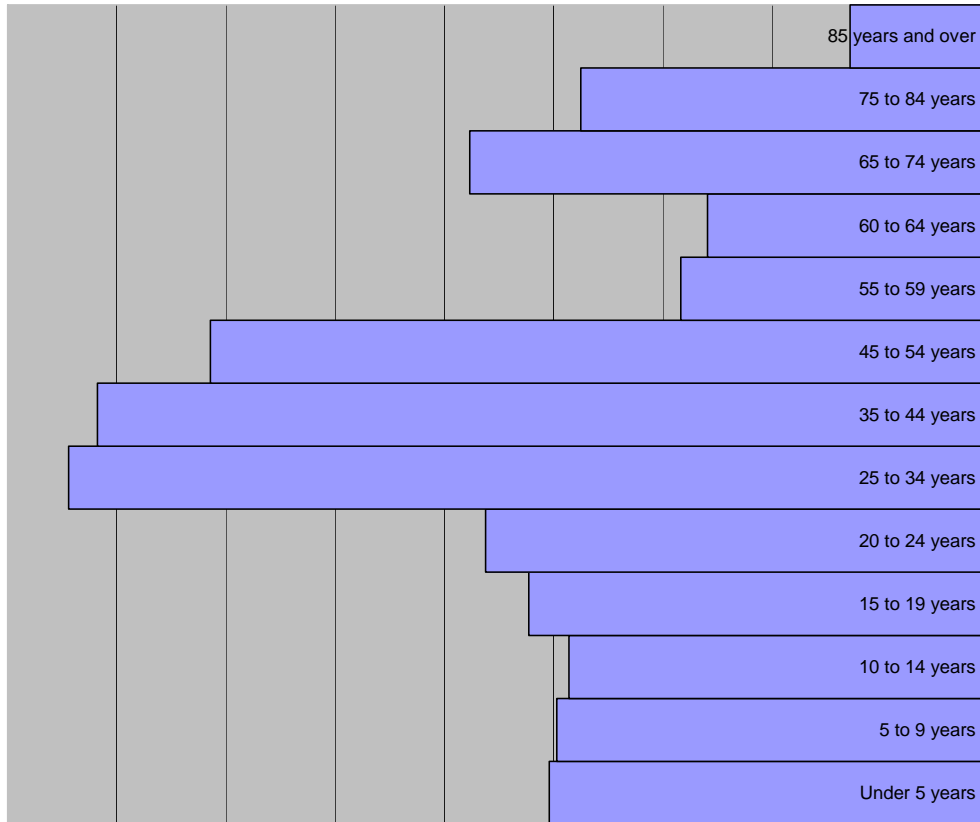
Demographic Make-Up



² "Profile of General Demographic Characteristics:2000, Table DP-1." United States Census Bureau. <http://www.census.gov>. October 2004.

³ "Table GCT-PL. Race and Hispanic or Latino: 2000." United States Census Bureau. <http://www.census.gov>. October, 2004.

The majority of the community is between the ages of 25 years and 54 years. There is also a large portion of the community above the age of 65, increasing the demand on the community for services for senior citizens. According to the 2000 Census, approximately 32% of residents are over the age of 50. The chart on the following page illustrates the age of the community.



The large number of people in the middle age groups will gradually age and require more services, including assistance to stay in their homes. Currently, there is a large number of persons living in Anderson who are above 65 years of age that may already require such assistance. Charts, such as the one above, can help the city predict what services will be needed as the population of the community ages.

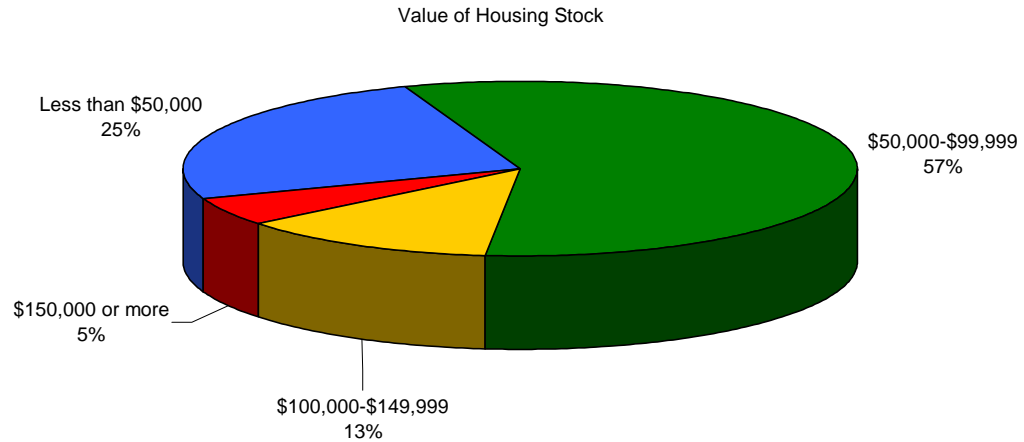
As the population ages, it is likely that the number of people that report having a disability will increase. The following table illustrates how the percent of the population in each age group increases dramatically with age.⁴

Age Group	Percentage with a Disability
Population 5 to 20 years	11.1
Population 21 to 64 years	23.1
Population 65 years and older	50.3

⁴ "Table DP-2: Profile of Selected Social Characteristics: 2000." United States Census Bureau. <http://www.census.gov>. October 2004.

Housing Characteristics

While there are a few areas and pockets of expensive housing, the majority of the housing stock is valued between \$50,000 and \$100,000. The cost to purchase a home is not as high as in neighboring communities, including Indianapolis, Indiana and the county southeast of Anderson, Hamilton County. The following chart shows the wide range of values in housing in Anderson, ranging less than \$50,000 to more than \$1,000,000.



Over 75 percent of the housing stock is valued below \$100,000, however a large number of citizens in Anderson who have a mortgage are paying more than 30 percent of their gross monthly income towards housing costs. HUD defines a home "affordable" if a person is paying 30 percent or less of their income towards housing. Households that pay more than 30 percent of their income towards housing are in danger of losing their homes because they will not be able to save enough income in preparation for emergency items, such as medical needs, home repair needs, car repairs or job loss. However, a majority of the Anderson population pays less than 15 percent of their gross monthly income towards housing costs, demonstrating the affordability of housing in Anderson. The chart below shows the affordability of the housing to various households.⁵

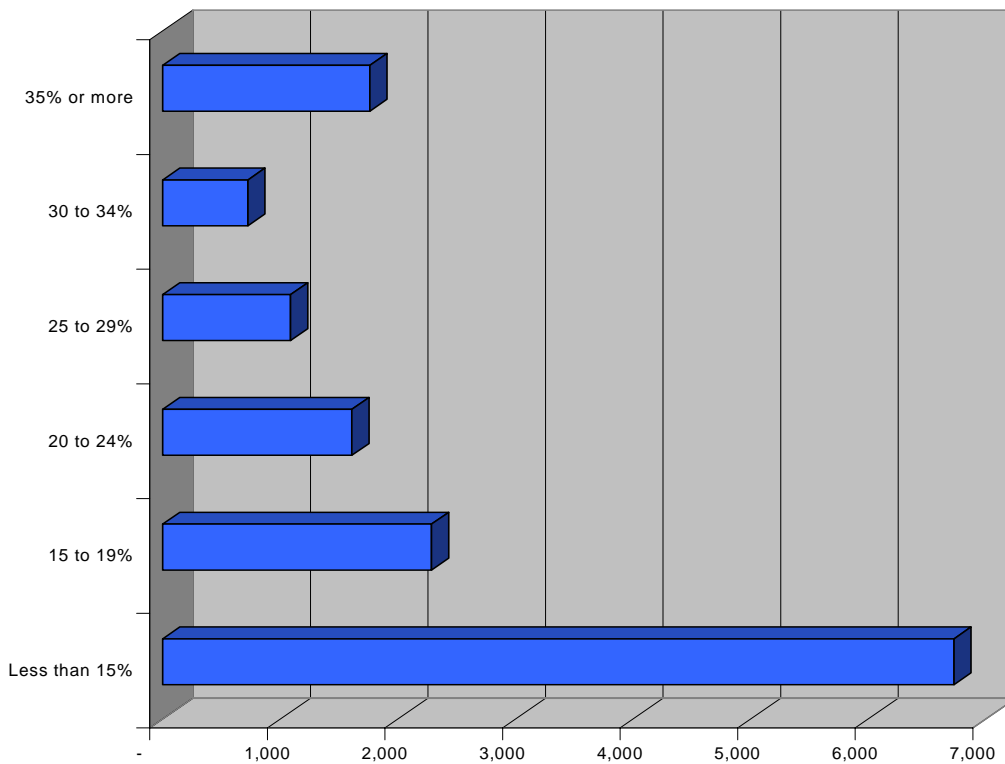
The Building Commissioner's office within the city has identified the following trends within the permitting division:

- 2004 (Jan.-Oct.) there were 1150 permits issued on \$85M of construction
- 2003 there were 1300 permits issued on \$61M of construction
- 2002 there were 1500 permits issued on \$60M of construction
- 2001 there were 3000 permits issued on \$61M of construction (hail damage)
- 2000 there were 8000 permits issued on \$74M of construction (hail damage)

Note that 2000 through 2002 that 75% of all permits were residential, whereas the majority of permits 2003 and 2004 are commercial and industrial.

⁵ "Table DP-4. Profile of Selected Housing Characteristics: 2000." United States Census Bureau. <http://www.census.gov>. October, 2004.

Monthly Housing Costs as Percentage of Gross Monthly Income for Homeowners



The case for persons renting an apartment in Anderson is much the same. While the median rent is \$493 per month and 84 percent of the city population who rent pay less than \$750 per month for rent, nearly 2,500 households pay more than 30 percent of their gross monthly income towards housing.⁶

This Consolidated Plan will examine and analyze the affordability of various rental and homeownership housing units in Anderson. The results of this analysis can help the city determine areas in which to invest federal funds, making housing more affordable for the citizens of Anderson.

⁶ "Table DP-4. Profile of Selected Housing Characteristics: 2000." United States Census Bureau. <http://www.census.gov>. October, 2004.

Citizen Participation and Consultations

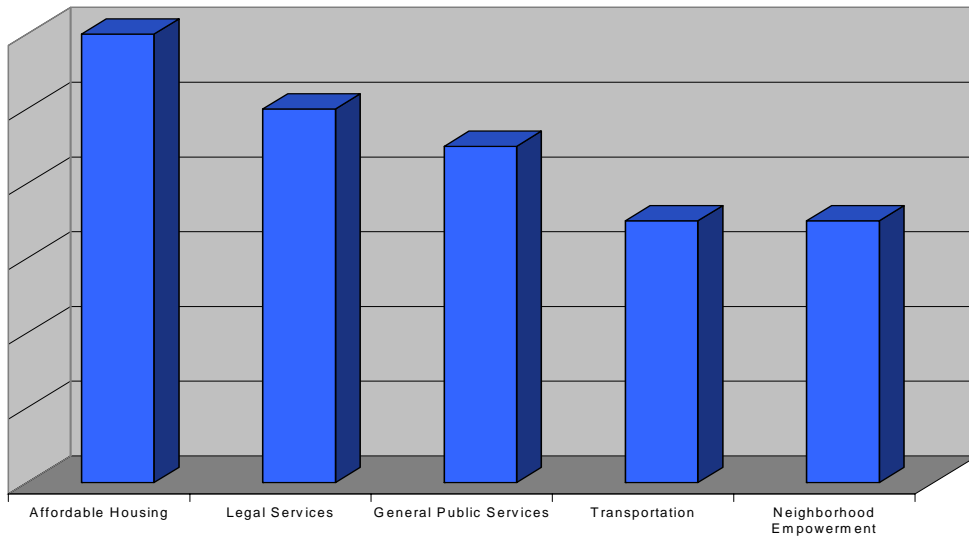
The Citizen Participation and Consultations with stakeholders process is one of three important steps to creating the Consolidated Plan. Citizen input helps determine the needs to be addressed with federal funds over the five-year period. Not all activities identified can be funded with federal entitlement grant dollars; however, a great number of them can be funded through private sector and public sector partnerships.

The City regulates how staff will solicit input through a citizen participation plan. The City of Anderson utilized the most recent citizen participation plan to determine how citizen input would be collected. Realizing that every plan needs to be updated with the changing needs of the community, the city revised the citizen participation plan. The following table illustrates the changes in the two plans.

2000-2004 Citizen Participation Plan	2005-2009 Citizen Participation Plan
Does not include a citizen/client grievance policy.	Details the policy and procedures for citizen or client grievances.
Does not require the city to provide technical assistance.	Will provide technical assistance to citizens at any stage of the process to better understand CDBG regulations.
Only requires "adequate notice" of public meetings to solicit public input.	Details the timeline and number of public meetings and consultations to be held as part of the citizen input process.
Requires the city to assist persons with disabilities.	Lists the partners who will assist with the provision of greater accessibility at public meetings.

Following the model of the citizen participation plan, the city staff consulted with four social service providers and one public housing agency. There were three public meetings held at the Anderson Public Library, the Geater Center, and the Urban League. City staff hosted seven needs assessment meetings. Participants included the Anderson Housing Authority, the Madison County Positive Action Alliance, Floricanto Hispanic Center, the Anderson/Madison County Homeless Task Force, the Community Service Council-Executive Committee, the Center for Mental Health and the Geater Center senior citizens lunch program. A total of 88 people identified the top five needs in the community, illustrated in the following table. A detailed itemization of all citizens comments is included within the Appendix section with all responses reflected as well. All comments received were accepted during this process.

Top Five Needs



Within the strategic plan section of this Consolidated Plan and within the Smith Plan, measures are identified to meet these needs, particularly in the area of affordable housing and providing transportation/infrastructure development. The strategic plan also calls for greater neighborhood empowerment, encouraging communities and government services to work together for the benefit of Anderson as a whole.

Market Analysis and Housing Needs Assessment

The housing market analysis and needs assessment is an essential component of the Consolidated Plan. By thoroughly analyzing the current housing market in Anderson, the city can identify areas to invest federal grant dollars to meet the needs of the community and encourage growth in the private market. This section will look at the rental housing market, the homeownership market, and housing for persons with special needs.

The market analysis will assess housing data by household income. Primarily, household income categories include (1) households earning less than 30 percent of the median family income (MFI), (2) households earning between 31 and 50 percent MFI, and (3) households earning between 51 and 80 percent MFI. These income categories determine eligibility for programs funded by the United States Department of Housing and Urban Development (HUD).

Income guidelines, published by HUD annually, are figured using data from the United States Census Bureau, the American Community Survey, and the United States Bureau of Labor Statistics. HUD first calculates the median family income for a family of four in a defined geographic area. The median income is the point at which half of the four-family population earns more and half of the four-family population earns less. The median family income is adjusted to account for household size. The following table includes 2004 income guidelines for the Indianapolis Metropolitan Statistical Area (MSA), which includes the City of Anderson at this time.⁷

2004 Income Limits Indianapolis, IN MSA

MFI for a four person household: \$51,300

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
0-30 % MFI	\$13,450	\$15,400	\$17,300	\$19,250	\$20,750	\$22,300	\$23,850	\$25,400
31-50% MFI	\$22,450	\$25,650	\$28,850	\$32,050	\$34,600	\$37,200	\$39,750	\$42,300
51-80% MFI	\$35,900	\$41,000	\$46,150	\$51,300	\$55,400	\$59,500	\$63,600	\$67,700

According to the U.S. Census Bureau, there are a total of 27,598 housing units in the City of Anderson.⁸ This includes rental and homeownership units. Of these units, 74 were lacking complete plumbing facilities and 162 were lacking complete kitchen facilities, making up less than one percent of the total housing units.

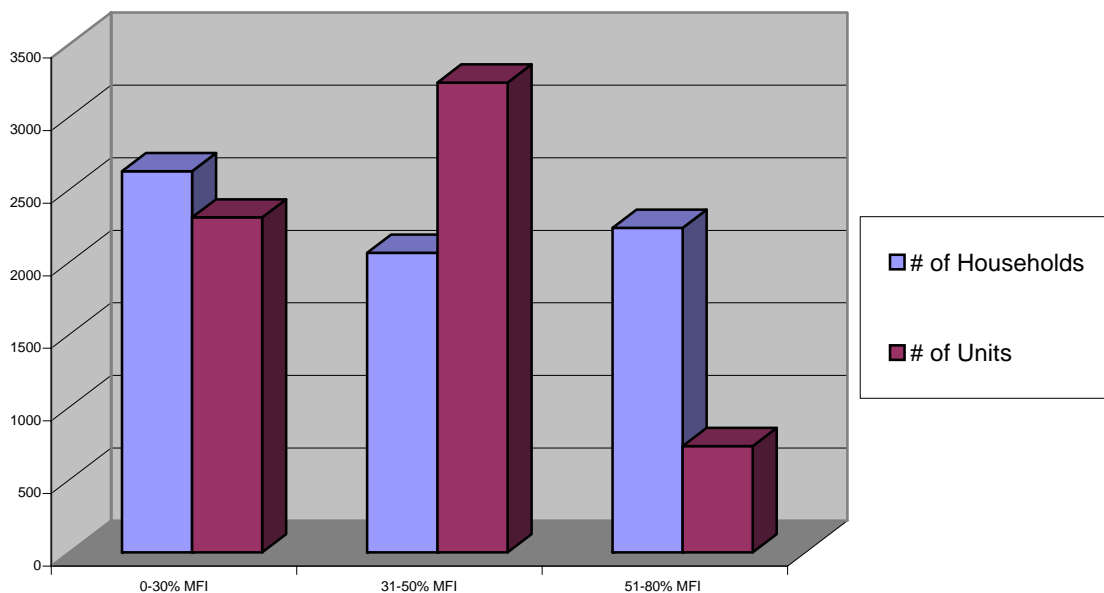
⁷ "FY 2004 Income Limits." United States Department of Housing and Urban Development. <http://www.huduser.org/datasets/il/il04/index.html> October, 2004.

⁸ "Table DP-4. Profile of Selected Housing Characteristics: 2000." United States Census Bureau. <http://censtats.census.gov/data/IN/1601801468.pdf> October, 2004.

Rental Housing

Rental housing is a viable option for many Anderson residents. According to special tabulation data calculated by the U.S. Department of Housing and Urban Development and the U.S. Census Bureau, called the CHAS 2000 data; there is a surplus of rental housing units in Anderson. However, if problem units are removed from the total number of housing units available, there is a small deficit of 652 rental units.⁹ Problem units include units that are overcrowded, have a cost burden greater than 30 percent of income or are without complete kitchen or plumbing facilities.

It is important to look at rental housing data by household income. As indicated in the chart below, rental shortages and surpluses fluctuate by household income.¹⁰ Please note, the number of units in this chart do not include “problem units”. If “problem units” were included, rental shortages would be less significant.



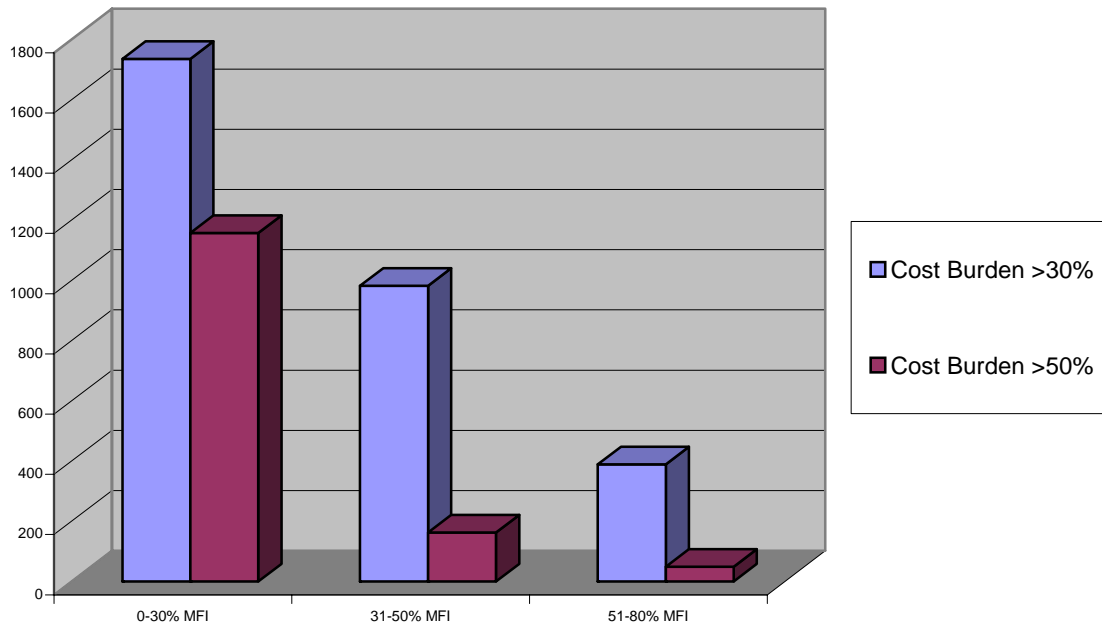
This chart indicates that Anderson has a slight rental housing shortage for households earning less than 30 percent of the median family income (MFI) and a more significant rental housing shortage for households earning between 51 and 80 percent of the median family income. In addition, the data shows that there is a rental housing surplus for households earning between 31 and 50 percent of the median family income.

It is important to note that even though there is a rental housing surplus for households earning between 31 and 50 percent of the median family income, 47.6 percent of this

⁹ “SOC D CHAS Data: Housing Problems Output for All Households.” United States Department of Housing and Urban Development. <http://socds.huduser.org/scripts/odbic.exe/CHAS/reports.htm>. October, 2004.

¹⁰ “SOC D CHAS Data: Housing Problems Output for All Households.” United States Department of Housing and Urban Development. <http://socds.huduser.org/scripts/odbic.exe/CHAS/reports.htm>. October, 2004.

population has a cost burden greater than 30 percent of their income.¹¹ This means that 47.6 percent of this population is paying more than 30 percent of their monthly income for housing costs, indicating that the units they are residing in are not affordable. The following chart shows cost burden for each income category.



The rental housing vacancy rate in Anderson is 9.2 percent, while the vacancy rate for homeownership units is only 2.3 percent.¹² The rents in Anderson are reasonable. The fair market rent for the Indianapolis MSA is \$492, while the median rent for the City of Anderson is \$493. The rental vacancy rate can be attributed to a combination of factors such as problem units, large surplus of housing for persons earning between 31 and 50 percent of the median family income, and the number of people that are living in units that are not considered affordable at their income levels.

¹¹ "SOCDC CHAS Data: Housing Problems Output for All Households." United States Department of Housing and Urban Development. <http://socds.huduser.org/scripts/odbic.exe/CHAS/reports.htm>. October, 2004.

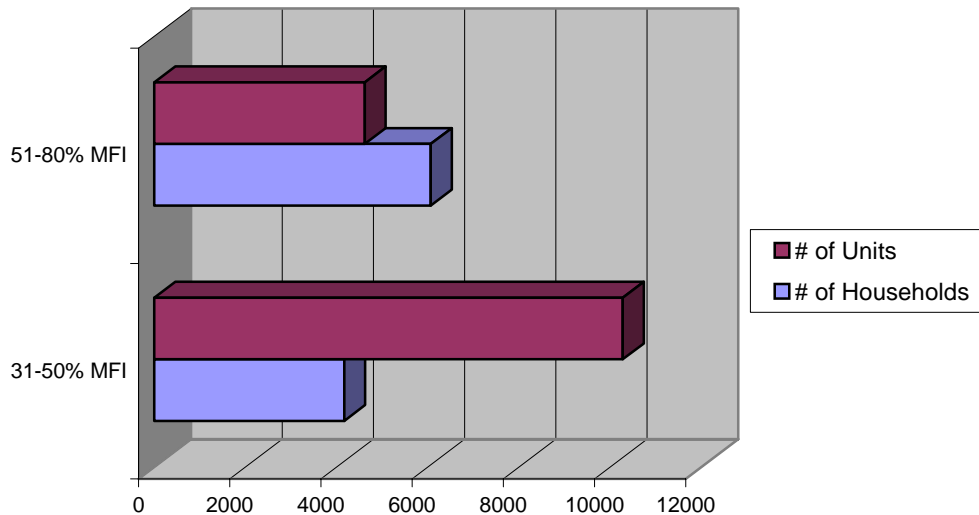
¹² "Table DP-1. Profile of Selected Housing Characteristics: 2000." United States Census Bureau. <http://censtats.census.gov/data/IN/1601801468.pdf> October, 2004.

Homeownership

Homeownership is an essential component of community development in Anderson. Stability, wealth, and community inclusion is brought to Anderson neighborhoods as a result of homeownership. The rate in Anderson for homeownership is 63.8 percent, less than the national rate.¹³ The following table compares homeownership rates according to the U.S. Census Bureau.

HOMEOWNERSHIP RATES	
United States	66.2%
Indiana	71.4%
Indianapolis MSA	68.0%
Anderson	63.8%

The City of Anderson has a surplus of homeownership units for households earning between 31 and 50 percent of the median family income. At the same time, there is a shortage of homeownership units for households earning between 51 and 80 percent of the median family income.¹⁴

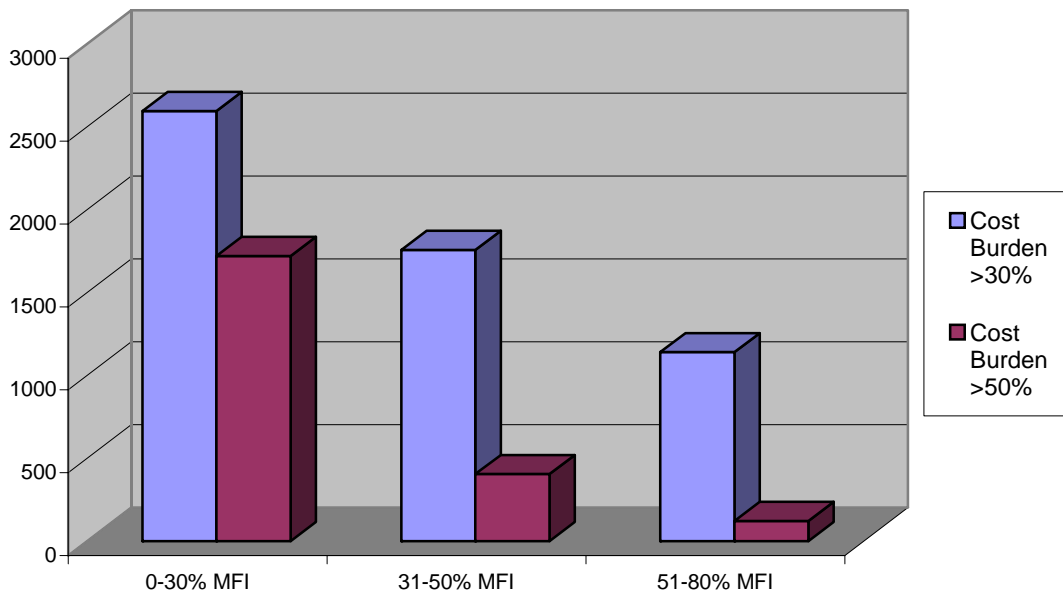


¹³QT-H2. Tenure, Household Size, and Age of Householder: 2000. U.S. Census Bureau. http://factfinder.census.gov/servlet/SAFFHousing?_event=&geo_id=01000US&_geoContext=01000US%7C04000US18%7C16000US1801468&_street=&_county=&_cityTown=Anderson&_state=04000US18&_zip=&_lang=en&_sse=on

¹⁴“SOCDC CHAS Data: Housing Problems Output for All Households.” United States Department of Housing and Urban Development. <http://socdcs.huduser.org/scripts/odbic.exe/CHAS/reports.htm>. October, 2004.

According to the U.S. Census Bureau the median value of owner-occupied units in Anderson is \$67,900. The median value of owner-occupied units for the state of Indiana is \$94,300. Comparatively, it is more affordable to own a house in Anderson than in other cities of Indiana. The median monthly owner cost for a mortgaged property in Anderson is \$715.¹⁵ This is approximately 30 percent more than the median rent paid by renter occupants in Anderson.

HUD CHAS data includes the number of homeowners who are experiencing a housing cost burden. A housing cost burden occurs when a family or household is paying too much for its monthly housing costs. For housing to be considered affordable, the occupant should not pay more than 30 percent of their monthly income for monthly housing costs. Families experiencing a cost burden could be at risk of losing their homes. The following table shows homeowners by income and their level of cost burden.¹⁶



Homeowners who are experiencing a cost burden of greater than 30 percent may be struggling to keep their homes and pay the mortgage. Maintenance and upkeep become more difficult when a homeowner does not have enough income to pay the mortgage and pay for upkeep of the home. One option for additional cash for large repairs is a home improvement loan. Only one census tract out of the four tracts in Anderson had more home improvement loans approved than denied. The following table shows the four tracts and the number of loan denials and the number of loans originated for each tract.¹⁷

¹⁵ "Table DP-4. Profile of Selected Housing Characteristics: 2000." United States Census Bureau. <http://censtats.census.gov/data/IN/1601801468.pdf> October, 2004.

¹⁶ "SOCDS CHAS Data: Housing Problems Output for All Households." United States Department of Housing and Urban Development. <http://socds.huduser.org/scripts/odbic.exe/CHAS/reports.htm>. October, 2004.

¹⁷ "Aggregate Table 1: Disposition of Loan Applications, by Location of Property and Type of Loan, 2003." Home Mortgage Disclosure Act, Federal Financial Institutions Examination Council. http://www.ffiec.gov/hmda_rpt/agg_result.htm. October, 2004.

Census Tract	Originated	Denials
0003.00	11	12
0004.00	10	13
0005.00	7	10
0008.00	10	2

The number one reason for denial of a home improvement loan is credit history. Home Mortgage Disclosure Act (HMDA) data for the Indianapolis MSA includes the City of Anderson. For the entire MSA, credit history is nearly double all other reasons for home improvement denials, at all income levels, from the very poor to the wealthy.¹⁸

*Special Needs Housing*¹⁹

Regardless of income, some citizens need assistance to maintain their housing. A disability may prevent them from managing their daily life. In the 2000 census 13,705 non-institutionalized Anderson residents stated that they had at least one disability that affected their daily life. Additionally, 16.64 percent of the Anderson population is above the age of 65. Both of these groups of people are considered special needs populations by HUD, particularly if the elderly person or disabled person needs assistance to maintain their housing. This Consolidated Plan names organizations that provide supportive housing for persons who are physically or mentally disabled. If a person requires more assistance, they may be institutionalized. The following table shows the number of people living in institutionalized group quarters.

Institutionalized Population	856
Correctional Institutions	242
Nursing Homes	599
Hospitals/wards and hospices for chronically ill	0
Mental hospitals or wards	0
Juvenile institutions	15

The Anderson Continuum of Care calls for the development of permanent supportive housing for persons with physical or mental disabilities and for the chronically homeless. In addition, the strategic plan of this Consolidated Plan includes goals and strategies to assist the special needs population in Anderson.

¹⁸ "Aggregate Table 8-4: Reasons for Denial of Applications for Home Improvement Loans, 1 to 4 Family Homes, by Race, Gender and Income of Applicant, 2003." Home Mortgage Disclosure Act, Federal Financial Institutions Examination Council. http://www.ffiec.gov/hmda_rpt/agg_result.htm. October, 2004.

¹⁹ http://factfinder.census.gov/servlet/QTTTable?_bm=y&-qr_name=DEC_2000_SF1_U_QTP12&-geo_id=16000US1801468&-ds_name=D&-_lang=en&-redoLog=false

Lead-Based Paint Hazards

Lead-based paint is a hazard to families with children under the age of six years. Children with blood lead levels in excess of 10ug/dL (micrograms/deciliter of blood) can suffer from developmental issues, including behavioral changes and slower learning processes. Children over the age of six are affected less by elevated blood lead levels, because children of that age can expel the lead from their systems. The City of Anderson attempted to raise this issue to the community and educate the public on the dangers of lead paint hazards in the past, and continues to partner with the Madison County Lead Task Force.

Lead-based paint hazards and dust can be created from chipping and peeling paint and then be circulated through the home in the heating and cooling systems. This is an issue for housing units built before 1978, the point at which the federal government established a law preventing the use of lead as an ingredient in paint. According to the 2000 census, there are 23,682 housing units built before 1979 in Anderson.²⁰

In addition to educating the public, the Anderson Housing Authority inspects every Section 8 property and every property owned by the Housing Authority to protect low to moderate-income families from these hazards. The Housing Authority owned units have all been certified as lead-free units. A total of 136 housing units are inspected yearly. The housing authority will repair their own units for all maintenance issues, or sanction the privately held units until repairs are completed.

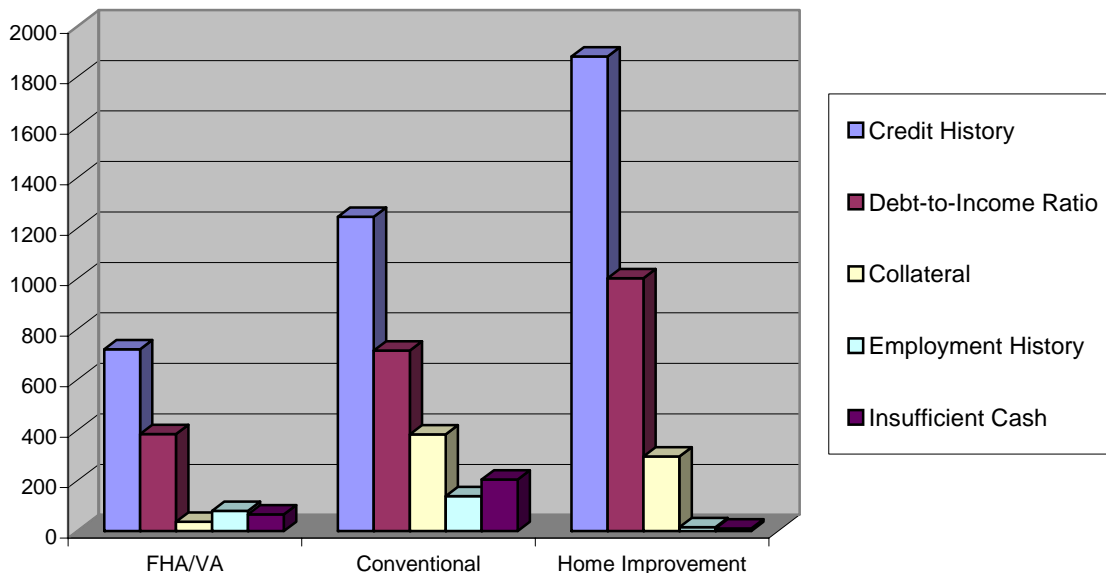
The strategic plan of this Consolidated Plan will elaborate further about the efforts of the City of Anderson in the coming years.

²⁰ "Table DP-4. Profile of Selected Housing Characteristics: 2000." United States Census Bureau. <http://censtats.census.gov/data/IN/1601801468.pdf> October, 2004.

Barriers to Affordable Housing

Affordable housing can mean different things to different audiences. For the purpose of this Consolidated Plan, housing is considered affordable when the monthly housing costs are equal to or less than 30 percent of the household's gross monthly income. Monthly housing costs may include mortgage payment, rent, utilities, taxes and insurance. The City of Anderson, through its public participation process and by conducting its housing market analysis, identified poor credit history and housing shortages as barriers to affordable housing.

Credit history is an important factor in obtaining affordable housing. Credit history has a vast effect on one's ability to obtain a loan to purchase a home or to improve an existing home. According to data from the Home Mortgage Disclosure Act (HMDA), a poor credit history is the number one reason for denial of, both, home purchase loans and home improvement loans. The table below shows reasons for denial of loans in the Indianapolis MSA, of which the City of Anderson is included.²¹



A poor credit history can also affect a person's ability to be accepted as a tenant in rental units. It is essential for owners and landlords to collect rent to earn income, maintain property, and to operate their business. A person's credit rating is one indication of their likelihood to pay rent.

Regardless of credit history, the housing market analysis identified a shortage of rental housing shortage for households earning less than 30 percent of the median family income and for households earning between 51 and 80 percent of the median family income. According to the CHAS data collected by HUD only 2,308 rental units are affordable for the population earning less than 30 percent MFI. Therefore, there is a deficiency of 319 rental units for this extremely low-income group. There is a much larger housing deficiency for households earning between 51 and 80 percent of the median family income. The same data source identifies 2,237 households earning 51 to

²¹ Aggregate reports. Home Mortgage Disclosure Act. http://www.ffiec.gov/hmda_rpt/agg_table_list.htm October 2004.

80 percent of the median family income and only 732 rental units for this population.²² This leaves a total deficiency of 1,505 rental units for these residents. Therefore, shortage of rental housing units is a barrier for persons seeking housing in Anderson, because they are unable to find housing they can afford.

²² "SOCDC CHAS Data: Housing Problems Output for All Households." United States Department of Housing and Urban Development. <http://socds.huduser.org/scripts/odbic.exe/CHAS/reports.htm>. October, 2004.

Analysis of Impediments to Fair Housing

All U.S. cities and states are required to complete an Analysis of Impediments to Fair Housing in order to receive housing and community development funds. Each city must analyze housing development and policy in their community to identify if discrimination exists against a protected class and if there are obstacles when those individuals and families try to find housing. The City of Anderson updated its “Analysis of Impediments to Fair Housing” in 2004, by conducting three primary assessments.

- A review of city laws, regulations and administrative policies, procedures and practices.
- An analysis of how laws, policies and practices affect the location, availability and accessibility of housing.
- An examination of public and private sector conditions affecting fair housing choice.

The City of Anderson’s “Analysis of Impediments to Fair Housing” identifies persons and organizations who participated in its development, includes statistical information about the city, describes the entity responsible for hearing and investigating fair housing complaints, identifies fair housing impediments, and describes actions to alleviate those impediments.

The City of Anderson consulted with organizations in the public and private sectors to discuss and identify fair housing issues, community resources, and housing activities. Input was solicited from residents, businesses and organizations that are affected by housing conditions and governmental agencies. Individuals and organizations participated in a series of interviews and focus groups, which allowed for open communication, expression of opinions and discussion of facts and statistics.

It is also important to know and understand the statistical data to evaluate the City of Anderson and how they affect fair housing choice. Anderson’s “Analysis of Impediments to Fair Housing” includes the following information: population, racial makeup, household information and income data. This information was used to assess the background of the jurisdiction and to determine where fair housing impediments might exist.

The primary focus of the analysis is the identification of fair housing impediments. The City of Anderson identified four impediments to fair housing choice. They are:

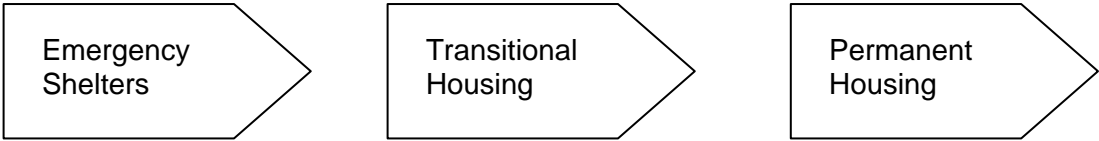
1. Housing code enforcement
2. Quality of existing housing stock
3. The lack of affordable housing
4. The uncertainty of the impact of the new property tax assessment process

In addition to identifying possible impediments to fair housing through statistical evaluation, the analysis identifies the Human Relations Commission as an investigative body. The Human Relations Commission was created by a city ordinance in 1968 to investigate and take appropriate action against employers, landlords and contractors within Anderson for discrimination on the basis of race, color, religion, sex, national origin and familial status. The Human Relations Commission also provides education, information and referral services to Anderson’s residents.

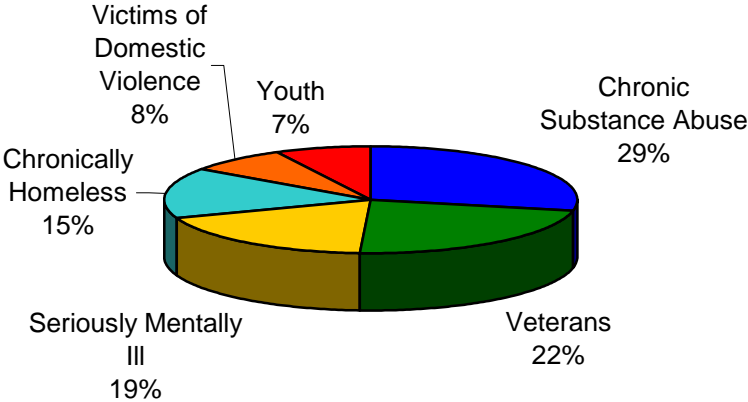
The final section of Anderson’s “Analysis of Impediments to Fair Housing” are the conclusions and recommendations. This section describes actions to address identified impediments and expected outcomes. The strategic plan in this Consolidated Plan includes these actions and outcomes.

Homelessness

The City of Anderson helps homeless persons and families achieve self-sufficiency through a process called the continuum of care concept. The continuum of care provides housing and supportive service activities to homeless persons and families. Persons who are homeless are a diverse crowd of people and are not always living in shelters. Many homeless persons stay with friends and family in extra rooms or on a couch. The city and the Anderson/Madison County Homeless Task Force work in collaboration to identify needs for the homeless population and to develop strategies and goals to move homeless neighbors along the continuum with the optimal goal being permanent housing. Below is an illustration of the steps that a family will take from homelessness to permanent housing.



The Continuum of Care: Homeless Population and Subpopulation chart in Appendix A of this Consolidated Plan identifies 362 homeless persons in the City of Anderson. The following table shows the extent of homelessness by subpopulation.



To assess the issue of homelessness, the City of Anderson surveyed homeless housing and service providers. Shelter providers indicated that all homeless persons seeking shelter are successful and not one homeless person is turned away. This is a result of Anderson homeless shelters working together to ensure that all persons seeking shelter receive assistance. In fact, the Anderson/Madison County Homeless Task Force conducted two winter searches in 2004. Outreach teams will conduct sporadic searches for persons living on the streets, in abandoned buildings and in other places in Anderson.

Transitional housing is housing for homeless persons and families with supportive services, such as employment training, childcare and tutoring for children and/or medical

assistance. A person or family can live in transitional housing for a maximum of two years. This allows homeless persons time to address barriers in their lives that are preventing them from self-sufficiency. These barriers could include employment, education, substance abuse, mental illness, or childcare. In Anderson, there are currently 109 transitional housing units. Five additional transitional housing units for families with children are under development.

The greatest need identified in the continuum of care is permanent supportive housing. Permanent supportive housing is rental housing with needed services, such as assistance for a mental illness, for extremely low-income households. This type of housing does not limit a person's stay to any specified time. Persons living in permanent supportive housing may be physically or mentally disabled or chronically homeless. The Homeless and Special Needs Populations table in Appendix A of this Consolidated Plan indicates that there are currently 14 units of permanent supportive housing for individuals and another 40 units under development. However, there is still a need for an additional 100 units of permanent supportive housing for individuals. More importantly, there are no permanent housing units for families with children. The continuum of care table identifies a need of 200 permanent supportive housing units for families with children.

Another component of Anderson's continuum of care is homelessness prevention. The following is a list of organizations and the type of assistance provided to prevent homelessness in Anderson.

- Anderson Housing Authority-mortgage, rent, and utility assistance
- Friend to Friend-utility assistance
- Salvation Army-utility assistance
- State of Indiana-utility assistance
- St. Vincent de Paul-utility assistance
- Township Trustee-rent assistance

The second service component, supportive services, are essential to persons at risk of homelessness and for homeless persons in the continuum working to obtain permanent housing. The Anderson continuum of care includes an array of services for homeless persons. They include case management, youth services, life skills, alcohol and drug abuse treatment, mental health services, HIV/AIDS services, education services, childcare, employment assistance and transportation services.

The following table includes a list of homeless housing and service providers in the City of Anderson:

Organization/Program	Type of Assistance
Emergency Shelters	
Christian Center	Emergency shelter for men
Christian Center	Emergency shelter for women
Alternatives, Inc.	Emergency shelter for victims of domestic violence
Transitional Housing	
House of Hope	Transitional housing up to two years
Dove Harbor	Transitional housing up to two years
Anderson Housing Authority	Transitional housing up to two years
Stepping Stones	Transitional housing up to two years
Permanent Supportive Housing	
Open Door	HIV/AIDS housing
Stepping Stones	Housing for homeless veterans
Service Providers	
Center for Mental Health	Case management
Anderson Housing Authority	Case management
The Brighter Tomorrows Program	Life skills and adult education
Kid Connection	Life skills and youth services
Connecting Teens	Life skills and youth services
House of Hope	Alcohol and drug abuse treatment
Anderson Center of St. John's	Alcohol and drug abuse treatment
Sowers of Seeds	Alcohol and drug abuse treatment
Christian Center Rescue Ministry	Alcohol and drug abuse treatment
Stepping Stones	Alcohol and drug abuse treatment
Center for Mental Health	Mental health services
Madison County Health Board	HIV/AIDS services
Positive Action Alliance	HIV/AIDS services
Anderson Community Schools	Education services
Ivy Tech	Education services
Anderson University	Education services
Family Network Agency	Childcare services
North Anderson Church of God	Childcare services
River Valley Resources	Childcare services
Brighter Tomorrows Program	Employment assistance
Indiana Job Source	Employment assistance
City of Anderson Transportation System	Transportation services
Nifty Lift Service	Transportation services
AMVETS	Transportation services

The City of Anderson and the Anderson/Madison County Homeless Task Force continue to work together to develop more permanent supportive housing units, expand homelessness prevention, and to develop programs to provide wrap-around services to help homeless persons and families achieve self-sufficiency.

Public Housing

Public housing, established by the federal government, provides decent and safe rental housing for eligible low-income families, the elderly and persons with disabilities. The Anderson Housing Authority (AHA) is the public housing agency that serves the City of Anderson and all areas within a five-mile radius of the Madison County Government Center, which includes the cities of Pendleton, Lapel and Alexandria. A Board of Commissioners governs the AHA. The Board of Commissioners consists of seven members, all of which are appointed by the mayor of Anderson. In addition, one of the members appointed must include a public housing resident. As the public housing agency, AHA owns public housing units and manages the Section 8 program.

The AHA is responsible for assuring compliance with leases, performing periodic certifications of the tenant incomes, managing over/under crowding of rental units, terminating leases when necessary and maintaining the housing in a decent, safe and sanitary condition. Public Housing Agencies receive funding from the U. S. Department of Housing and Urban Development (HUD) to assist in the operations of public housing developments and to provide capital and modernization improvements.

HUD designates Public Housing Agencies as being “troubled” based on a prescribed set of criteria. Specifically, HUD performs reviews in the following areas:

- ▶ Financial Management
- ▶ Property Management
- ▶ Turn-Around Time of Units
- ▶ Community Building Efforts
- ▶ Condition of Units
- ▶ Occupancy Rates
- ▶ Overall Security

The AHA owns 136 public housing units, and does not anticipate losing any of these units over the next five years. (Bedroom distribution is as follows: one bedrooms = 12 units, two bedrooms = 48, third bedrooms = 72, and four bedrooms = 4 units.)

The AHA currently has not received a “troubled” designation; and therefore, is not on HUD’s list of troubled public housing agencies. HUD rates the current physical condition of these units as a 24 on a scale of 30 points, making its physical condition standard. According the HUD assessment, the AHA was rated on PHAS (Public Housing Assessment System) as a high performer, overall. Additionally, the AHA in 2003 received a 100 out of 100 points on the SEMAP (Section 8 Management Assessment Program) scoring. See attached Appendix for actual score sheets.

While there are no major renovation projects planned for Anderson’s public housing communities, there are some improvements scheduled to take place over the next five years. These improvements include installing new kitchen cabinets, upgrading unit floors, painting interior of units, and landscaping improvements. The AHA sought input from public housing residents to determine priorities for public housing improvement projects for the upcoming years.

In addition to public housing, the AHA manages 1153 vouchers within the Section 8 program. The Section 8 program is very similar to public housing in that tenants pay 30 percent of their income toward rent. The primary difference is that Section 8 units are privately owned and managed, while public housing units are owned by public housing agencies. Under the Section 8 program, housing assistance is provided on behalf of the family or individual. The family or individual is issued a housing voucher that pays a

portion of the rent. Through the Section 8 program, the participating family is required to pay 30 percent of its monthly-adjusted gross income for rent and utilities. A housing subsidy is paid to the landlord directly by the public housing agency on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program.

The family or individual that is issued a housing voucher is responsible for finding a suitable housing unit of their choice where the owner agrees to rent under the Section 8 program. Rental units must meet minimum standards of health and safety, as determined by the AHA. The following table includes properties that accept Section 8 in Anderson.

PROPERTY	TYPE	NUMBER OF BEDROOMS
Madison Garden	Family	One, Two & Three
Applecreek	Family	One, Two & Three
Courtyard	Family	One & Two
Autumn Ridge	Family	Two & Three
Hoosier Woods	Family	Two & Three
Oaks	Family	One, Two & Three
Steeple Chase	Family	One & Two
Crystal Glen	Family	One & Two
Arbor Village	Family	One & Two
Lincolnshire	Family	One
Fairview Parks	Family	One, Two, Three & Four
Pendleton Place	Family	One & Two
Tower	Elderly	One
Southdale Tower	Elderly	One
Village White River	Elderly	One
Hickory Knoll	Elderly	One & Two
Farrington	Elderly	One
Senior Cottages	Elderly	One
Longfellow Plaza	Elderly	One & Two

The AHA currently has a waiting list for both public housing and Section 8 programs. There are currently 320 people on the Anderson public housing waiting list. The waiting list for Section 8 has been closed since 2001 and currently has five people on the list. However, the Section 8 waiting list will open again in October of 2004. There are approximately 200 people scheduled for preliminary appointments for the Section 8 opening.

To apply for assistance from AHA, applicants must go through two phases of an application, an initial application including proof of income, a criminal background check and an interview. The initial application process involves placing the family or individuals on a waiting list. After a family or individual has verified all information, the family will go through an interview. The head of the household must be present at the interview or appoint a spouse. Once both processes have been completed, AHA will notify the family of eligibility. This application process must be completed for families wishing to live in public housing units or wanting to receive Section 8 assistance. Persons interested in public housing or the Section 8 program should contact the Anderson Housing Authority.

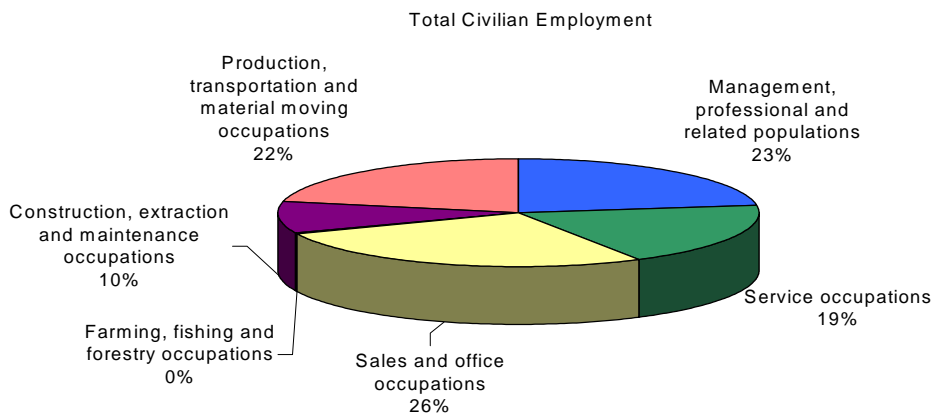
Jobs and the Economy

The Smith Plan, developed by the mayor of Anderson, calls for economic development and job creation, creating an urban core for the City of Anderson. The strategic plan of this Consolidated Plan can further explain efforts by the city to encourage this development. Currently, the City of Anderson is considered part of the Indianapolis Metropolitan Statistical Area (MSA) when examining information from the United States Bureau of Labor Statistics. However, there is a generous amount of information about the economy in Anderson from the 2000 Census. This section of the Consolidated Plan will analyze both Census information and current trends for the entire Indianapolis MSA, as pertinent to Anderson's needs.

2000 Census Information

26,228 people over the age of 16 in Anderson were part of the civilian labor force in 2000. Approximately 49 percent of those laborers were women and 51 percent were men. Comparing full time wages, female workers in the Anderson workforce earn an average of \$23,645 a year, while male workers in the Anderson workforce earn significantly more per year with an average income of \$32,093. This statistic is evidence of women not entering higher paying job markets in Anderson. For example, of the 5,412 jobs in manufacturing, women fill only 1,673, or 30 percent. On the other hand, women fill 78 percent of the education and social assistance jobs available. Many of these manufacturing jobs tend to pay higher wages than the social service and assistance jobs primarily filled by women. For management and professional occupations, the number of positions is spread evenly between men and women.²³

The 2000 Census tracks the number of people working in various occupations. Those occupations are categorized into six sectors. The following chart shows the sector in which people worked, and the percent of the total working population.²⁴

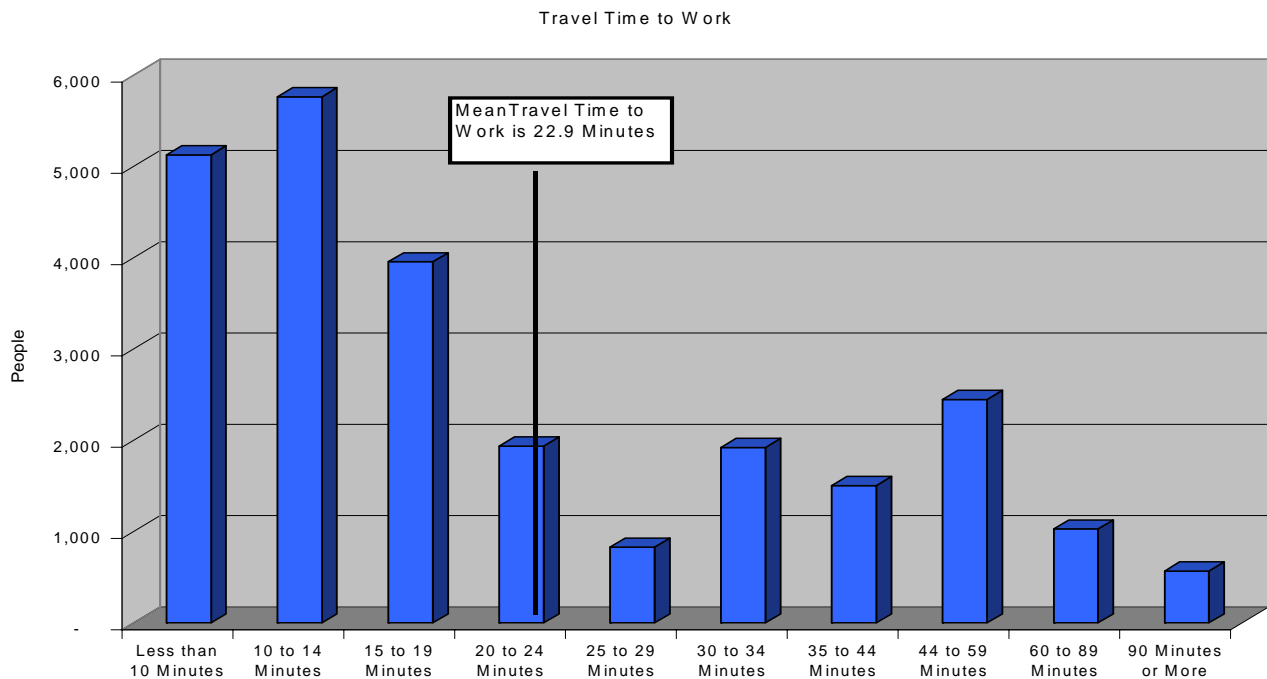


²³ "Table: QT-P 29, Industry by Sex: 2000." United States Census Bureau. http://factfinder.census.gov/servlet/QTTable?_bm=y&-geo_id=16000US1801468&-qr_name=DEC_2000_SF4_U_QTP29&-ds_name=D&-lang=en&-redoLog=false. October, 2004.

²⁴ "Table: DP-3, Profile of Selected Economic Characteristics." United States Census Bureau. http://factfinder.census.gov/servlet/QTTable?_bm=y&-geo_id=16000US1801468&-qr_name=DEC_2000_SF4_U_DP3&-ds_name=D&-lang=en&-redoLog=false. October 2004.

Sales and office occupations are the largest areas for employment in Anderson, capturing over a quarter of the labor force. On the other side of the spectrum, with only 38 people working in the farming, fishing and forestry occupations, that sector makes up one tenth of one percent of the total working population.

Regardless of the type of work, to arrive at their place of employment, the majority of the citizens of Anderson drove their automobiles. Around 77.3 percent of employees drove themselves to work, while a small minority carpooled. The following chart shows the average commute for a citizen of Anderson.²⁵ Most people drove to work in less than one half-hour; however, 30 percent of all commuters drove more than one half-hour to get to their place of employment.



With new development in the urban core of Anderson, the commutes of some Anderson citizens could shorten a great deal, particularly for those who drive more than one hour to their place of employment. Many of these longer commutes could be citizens traveling to Indianapolis, an area with higher paying wages than in Anderson.

The median household income in the City of Anderson was \$32,577 in 2000.²⁶ People earned an income in Anderson from one of five different ways; earned income, social security, supplemental security income, public assistance or retirement income.

²⁵ "Table QT-P23, Journey to Work: 2000." United States Census Bureau. http://factfinder.census.gov/servlet/QTTable?_bm=y&-geo_id=16000US1801468&-qr_name=DEC_2000_SF4_U_QTP23&-ds_name=D&-lang=en&-redoLog=false. October 2004.

²⁶ "Table: DP-3, Profile of Selected Economic Characteristics." United States Census Bureau. http://factfinder.census.gov/servlet/QTTable?_bm=y&-geo_id=16000US1801468&-qr_name=DEC_2000_SF4_U_DP3&-ds_name=D&-lang=en&-redoLog=false. October 2004.

Regardless of the type of income, ten percent of Anderson families had an income below the federal poverty level and 13 percent of individuals had an income below the federal poverty level.²⁷ The following table depicts the average earnings for a family on the type of earnings or income they may receive.²⁸ Only the earned income through employment was enough income for a family not to qualify for federal grant assistance through the Department of Community Development and Long Term Planning.

Type of Income	Number	Average Annual Wages
Earnings	18,588	\$ 42,495
Social Security	8,421	\$ 11,769
Supplemental Security Income	1,432	\$ 6,436
Public Assistance	957	\$ 2,669
Retirement Income	6,468	\$ 18,447

Wages in Anderson are comparable to those of cities of similar size. Bloomington, Indiana, a city that receives similar amounts in federal funds, had an average annual wage of \$28,855 in 2002, almost two years after the average annual wage calculation in the 2000 census information for Anderson and approximately \$4,000 less than the average annual wage in Anderson.²⁹

Comparison Statistics as part of Indianapolis MSA

As part of the Indianapolis MSA, Anderson has higher wages and lower unemployment compared to the remainder of the state and to the second closest MSA, Muncie IN. By June 2004, unemployment rates reached 5.1 percent in the state of Indiana, reached 5.5 percent in Muncie, while they remained stable across the Indianapolis MSA at 4.7 percent. Because of its proximity to the capital city and to a university, the demand for service oriented jobs is much greater than across the state. The following chart shows the diverse job sectors across the state. Of note, the Indianapolis MSA has a higher number of service oriented jobs than manufacturing jobs. On the other hand, Indiana and Muncie have a higher number of manufacturing jobs than service jobs.³⁰

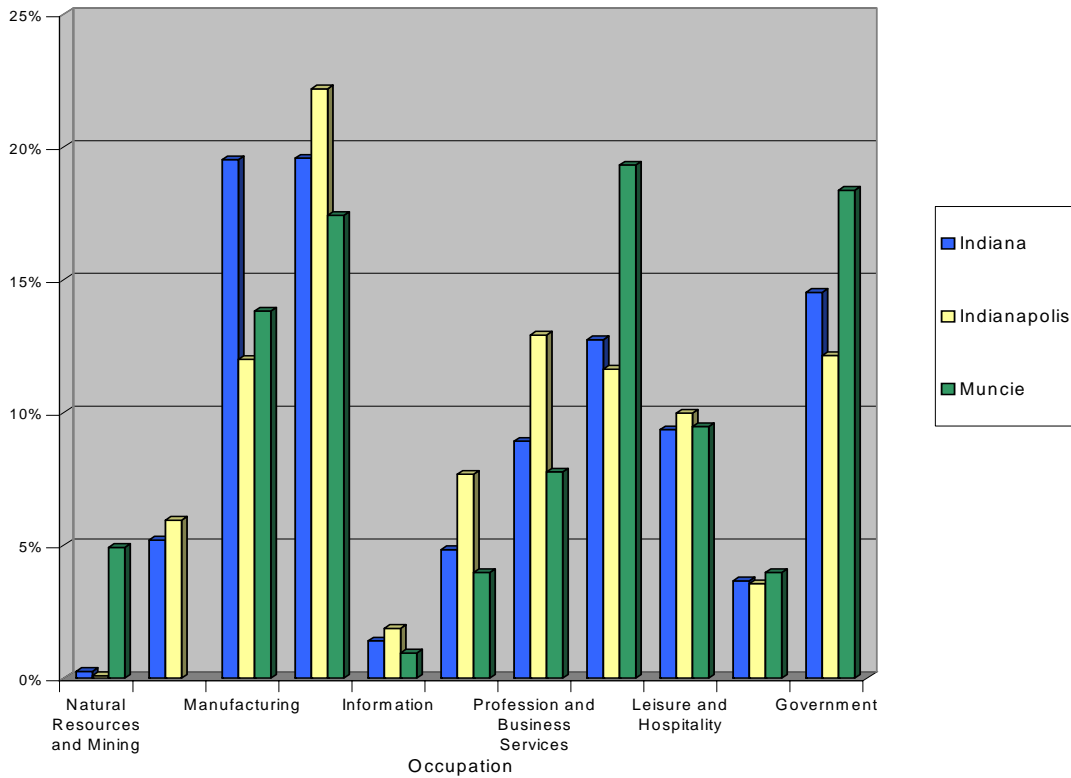
²⁷ "Table: DP-3, Profile of Selected Economic Characteristics." United States Census Bureau. http://factfinder.census.gov/servlet/QTTTable?_bm=y&-geo_id=16000US1801468&-gr_name=DEC_2000_SF4_U_DP3&-ds_name=D&-lang=en&-redoLog=false. October 2004.

²⁸ "Table: DP-3, Profile of Selected Economic Characteristics." United States Census Bureau. http://factfinder.census.gov/servlet/QTTTable?_bm=y&-geo_id=16000US1801468&-gr_name=DEC_2000_SF4_U_DP3&-ds_name=D&-lang=en&-redoLog=false. October 2004.

²⁹ "Table 1: Average annual wages for 2001 and 2002 for all covered workers by metropolitan area." United States Bureau of Labor Statistics. <http://www.bls.gov/cew/msa2002.txt>. October 2, 2004.

³⁰ "Statistics at a Glance." Tables for the State of Indiana, the Indianapolis MSA and the Muncie MSA. United States Bureau of Labor Statistics. <http://www.bls.gov/eag/eag.IN.htm>. October 2, 2004.

Percent of Employment by Occupation



A Strategy for the Future

As part of his plan to revitalize the City of Anderson as an urban core, Mayor Kevin S. Smith will target urban neighborhoods around the downtown for redevelopment. The city will use federal funds to lay new infrastructure to encourage economic development and job creation. Targeted areas will receive housing assistance to revitalize dilapidated neighborhoods. While many of the programs will be offered to the entire community, the area between Jackson Street and Madison Avenue, just west of downtown Anderson will be targeted for future growth. The strategic plan of this Consolidated Plan will elaborate further on the goals to be accomplished for this area.

Public Services

Much of the development in Anderson is provided through partnerships with private not-for-profit organizations. Since the funding the city receives is minimal, private organizations can leverage other dollars to meet the needs of the community. This section of the Consolidated Plan will explain how some of the partnerships serve the residents of Anderson.

Youth Services

Anderson funds three youth programs to educate them with life skills. In partnership with Madison County, the city helps fund C.A.S.A., a program to represent or advocate for children in the juvenile court system. Part of the program is to help them with any behavior obstacles and to provide life skills training for them to manage daily life without returning to the court system. It provides service and education to youth, as well as prevent crimes in the future.

The second program the city helps fund through partnerships is the Gateway Bright Beginnings Program. This program is an early intervention program for teen-age mothers and fathers, particularly first-time parents. The program educates the parents about the issues they will face, using expert speakers and case managers to work directly with the new parents.

The third program the city helps fund through partnerships is the Urban League Youth First Program. This program is an after school program for youth ages 14 to 17 designed to increase high school graduation, involvement in a peer education process, develop leadership abilities and avoid the negative influences of drugs/alcohol/ and other criminal activity.

Each program targets different segments of the youth population, but each program is intended to have a similar impact. The over arching goal of the programs is to help low to moderate-income youth become self-sufficient through educational opportunities.

Senior Services

As mentioned in the community profile, a large portion of the Anderson population is over the age of 65 years or nearing retirement. To reach this community, the city has implemented a number of programs to assist seniors. Programs are aimed to help senior citizens remain in their homes as long as possible. Some of the programs provide housing assistance by repairing homes to make them safe and accessible for the homeowners. However, a safe home is not always enough. Many senior citizens need other services to help them manage daily life.

Lifestream Senior Services is a service that helps senior citizens remain in his or her home. Lifestream Senior Services brings hot meals to elderly persons. The program serves 150 to 300 senior citizens each year. Senior citizens who receive this service cannot normally cook hot meals on their own or afford the food that is provided to them. This service is invaluable to many of Anderson's citizens.

The Anderson Parks Department provides nutritional, educational and recreation activities for senior citizens who are mobile. The citizens who attend these programs receive health benefits from the education and exercise, as well as gaining a connection

to the community through social interaction. The reduced isolation increases the positive attitude, resulting in direct health benefits.

Transportation Services³¹

Anderson operates a municipally owned mass transit system. The system currently operates six fixed routes that carry approximately 17,428 riders per month. The City of Anderson Transit System, also known as CATS, accommodates senior and handicapped citizens and operates a demand-responsive para-transit service called "Nifty Lift." Many of those riding CATS are totally dependent upon the transit system for both essential and recreational transportation. For example, school children use the bus in the summer to go to swimming pools, while the elderly and handicapped can ride to senior citizen programs, doctor appointments, stores, banks and other services and functions necessary to their welfare. The transit system provides access to most of the city's recreation facilities for those who cannot or do not wish to drive.

Other Public Services

The City of Anderson and the Anderson Housing Authority provide other public services to the community to educate the citizens of Anderson and to help them with any barriers to finding safe and affordable housing.

The Anderson Department of Human Relations provides fair housing education, outreach to the community, intakes fair housing complaints and counsels victims of housing discrimination. This department is also responsible for implementing the strategies and goals in the Analysis of Impediments to Fair Housing Choice, described earlier in this Consolidated Plan. As part of that analysis, the department will assist portions of the community that may be unaware of their rights as a tenant, landlord or homeowner. Through education, the citizens of Anderson will be able to choose where they want to live in the city that is safe and affordable.

The Anderson Housing Authority will also help the housing community and the citizens through budget, house keeping, landlord/tenant relations and fair housing education. Their fair housing education will be similar to that of the Anderson Department of Human Relations, and will also include other life skills education opportunities. Many low to moderate-income families need assistance with budgeting to afford their home, whether they rent or own a home. For families transitioning out of homelessness, the gap in life skills education is even greater, particularly of understanding the relationship between the tenant and the landlord and understanding the responsibilities of each party.

For more information on the services funded through the City of Anderson, please contact the Department of Community Development and Long Range Planning at 765-648-6097.

³¹ "Anderson Parks and Recreation Five-Year Master Plan 2004-2008." Anderson City Planning Department. April 2004.

Public Facilities and Infrastructure

Infrastructure

One of the main initiatives set by Mayor Kevin S. Smith is the improvement of the city infrastructure. Infrastructure work will include new curbs, sidewalks and street paving. New infrastructure work can have a number of benefits.

- ▶ Increased 'curb appeal'
- ▶ Increased private developments
- ▶ Increased property values
- ▶ Increased tax base for City of Anderson
- ▶ Increased equity for current homeowners in neighborhoods
- ▶ Decreased tax burden for city residents with new developments

Many of the neighborhoods surrounding the downtown urban core will benefit from the initiative. The infrastructure work will tie into housing and urban re-development in areas with high concentration of low to moderate-income families. The infrastructure work will compliment housing rehabilitation, neighborhood clean-up programs and commercial revitalization, spurring further growth by private developers. It will further enhance the overriding goal of safe housing and elimination of slum and blight.

By tying a number of strategies and improvements together in one area, a neighborhood can see many of the benefits. The City of Anderson may seek a Neighborhood Revitalization Strategy Area (NRSA) designation from the United States Department of Housing and Urban Development as target development areas are defined. A NRSA designation can allow the city special flexibility with federal regulations and eligibility requirements tied to the Community Development Block Grant when targeting these development areas.

Park Facilities

The City of Anderson has 37 park facilities made up of 812 acres of land, including 12 acres of wetlands. The following table is an inventory of the types of park facilities and the amenities available at each.

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Type	Size	Number	Amenities
Play Lot	Less than 1 acre	2	Playground equipment and basketball courts
Block Parks	1 to 5 acres	5	Shelter, play fields and playground equipment
Neighborhood Parks	5 to 20 acres	9	Shelters, play fields, tennis courts, basketball courts and walking trails
District Parks	20 to 100 acres	2	Shelters, play fields, tennis courts, basketball courts, walking trails and catch and release fish ponds
Urban Parks	100 to 250 acres	2	Shelters, play fields, tennis courts, basketball courts, walking trails, catch and release fish lakes and non-power boating
Special Recreational Areas	Various	14	Pools, golf courses, walking trails, monuments and canine companion zones

The parks serve a wide range of needs and provide an array of activities for residents and visitors of Anderson. The mission of the parks department is "visioning, planning, developing, and operating public recreational facilities which encouraged recreational opportunities and programs."³² The overall goal of the city is to encourage outdoor and indoor recreation and health for the citizens of Anderson while still preserving the environment. To find out more about the future of parks in the City of Anderson, please contact the Anderson Parks and Recreation Department at 765-648-6850.

³² "Anderson Parks and Recreation Five-Year Master Plan 2004-2008." Anderson City Planning Department. April 2004.

Strategic Plan

A key component to developing the Consolidated Plan is the strategic plan and the goals the City of Anderson establishes for the years 2005 to 2009. The strategic plan identifies the needs of the community, through required charts determined by HUD, addresses the barriers to affordable housing and the impediments to fair housing, and outlines performance-based goals to address the needs in the community.

The citizens of Anderson will be able to utilize this strategic plan as a method to evaluate the performance of their elected officials and city staff. City staff will be able to use the strategic plan to set goals for programs and subrecipients, as well as monitor progress of each project. The City of Anderson will report the progress of the goals in this Consolidated Plan, annually, through the Consolidated Annual Performance and Evaluation Report.

Identification Priority Needs

Priority needs have been identified by conducting the housing market analysis, needs assessment, consulting with community stakeholders, and through the citizen participation process. HUD requires that the tables in Appendix A be completed as a part of the Consolidated Plan. These required tables include homeless, housing, and non-housing needs and prioritizes those needs.

HUD Table 1A “Homeless and Special Needs Populations” identifies unmet needs or gaps for the homeless population in Anderson. The first section of the table indicates the number of beds available for homeless individuals and families by housing type. Housing types include emergency shelters, transitional housing, and permanent supportive housing. The number of beds/units under development is also included. The City of Anderson identified the number of beds still needed for individuals and families by housing type. This table shows that there is a need for an additional 350 beds for the homeless in Anderson. The final section of this table shows the extent of homelessness in Anderson, by detailing the number of individuals and families sheltered. This section also identifies the number of persons sheltered by subpopulations.

HUD Table 2A “Priority Needs Summary Table” identifies housing needs, sets priorities and estimates the amount of funds needed to address the needs. The city used special tabulation data calculated by HUD and the United States Census Bureau, called the CHAS 2000 Data, to complete this table. This housing chart divides households into two categories, renters and owners. Renters are subcategorized by small related, large related, elderly, and other households. Small related households are families with two to four persons. Large related households are families with five or more persons. Elderly households are one to two person families with at least one person who is 62 years of age or older. Other households consist of one or more persons who are living together and are not related by blood, marriage, or adoption. Each of these subcategories are then divided by household income.

To complete this chart, it is assumed that the percentage that makes up “other” households for each income category is competing for that same percentage of 0 to 1 bedroom units, 2 bedroom units, and three or more bedroom units. Using CHAS data, the unmet need or surplus was identified by subtracting the number of households from the number of housing units for each subcategory. The number of units, for this calculation, does not include “problem units”. Problem units are units that are overcrowded, have a cost burden greater than 30 percent, and do not have complete kitchens or bathrooms. Problem units do not include all substandard housing units; therefore, housing surpluses may include substandard units that require rehabilitation to increase the availability of safe, decent, affordable housing.

The estimated dollars column includes total funds necessary to address the identified housing need. This includes public and private resources. The dollar amount was calculated by multiplying an average cost per unit by the unmet need identified. Where there is a housing surplus, an average cost per unit was multiplied by the number of “problem units” for each category. For categories with a surplus of housing, the dollar amount needed may be greater because all substandard units are not accounted for in this table. This table indicates that there is a need for assistance at all income levels for renters and owners.

HUD Table 2B “Community Development Needs” identifies non-housing community development needs and prioritizes those needs. Non-housing community development needs include public facilities, infrastructure improvements, public services, economic development and planning.

Priorities for all three tables were determined based on the availability of federal entitlement funds to address the needs. The City of Anderson will invest federal entitlement funds into community development needs that receive a high priority ranking. The city may invest federal entitlement funds in medium ranked priority needs, if funding is available. Low priority needs are activities in which the city will most likely not invest federal entitlement dollars. Some of the priority needs in this table have been identified as “no such need”. The City of Anderson will not be investing federal entitlement funds in priorities ranked “no such need”. It is important that the city and other community stakeholders partner to meet needs with a low or medium priority ranking.

The high priorities for all three tables are addressed throughout this strategic plan of the Consolidated Plan. The City of Anderson, with entitlement funds, and other community partners will work to achieve the goals of this Consolidated Plan over a five-year period, 2005 to 2009.

Institutional Structure

The City of Anderson receives roughly \$1.4 million in federal funds to spend towards housing development, economic development, public facility assistance, public services and infrastructure work. While these grants enable the city to invest in the community, private partnerships are essential to leverage dollars through other avenues of funding, such as private donations, specialized federal and state grants, and local tax dollars. Each year, city staff works with outside private not-for-profit agencies to better serve the community. The following table illustrates just a few of the partnerships formed to serve the citizens of Anderson.

Public Partnerships		Private Partnerships	
Anderson Housing Authority	Provides Section 8 rental assistance and public housing	Alternatives Inc.	Provides emergency shelter and supportive services for victims of domestic violence
Anderson Township Trustee	Provides poor relief and vouchers for temporary rent and utility assistance	Anderson Urban Enterprise Association	Provides tax credits to businesses who hire low to moderate income persons
Center for Mental Health	Provides affordable housing for the mentally disabled	Hopewell Center	Provides job training and on-site employment for persons with physical or mental disabilities
		Key Bank	Provides matching funds for city's homeowner repair loan program
		The Salvation Army	Provides a food pantry, supportive services and temporary rent and utility assistance.

The Anderson Department of Community Development and Long Term Planning also play a vital role to the provision of services. The city strives to provide better services to the community and monitors each program to ensure that the needs of the community are met. Each year the department sets annual goals to meet the needs of the community and also sets goals for each grant recipient to achieve. Every program and project is monitored for performance, expenditure of funds and compliance with federal regulations. Monitoring assures the residents of Anderson that the partnerships set forth in the beginning of each year meet the changing demands of the community and meet the goals set forth in the strategic plan on the following pages.

Eliminating Barriers to Affordable Housing

The City of Anderson, through its public participation process and by conducting its housing market analysis identified poor credit history and affordable housing shortages as barriers to affordable housing. The city did not find any public policies that hinder affordable housing, but has identified ways to encourage the development of affordable housing and to assist persons with credit issues. The City of Anderson will partner with developers and other organizations to alleviate these barriers.

Barriers to Affordable Housing	Strategies to Eliminate Barriers
Poor Credit History	<ul style="list-style-type: none"> ▶ Coordinate efforts with organizations that provide credit-counseling services. ▶ Provide education to the public on the importance to good credit history and how persons can access credit counseling.

Housing shortages	<ul style="list-style-type: none"> ▶ Provide grant or loan subsidy to rehabilitate substandard housing for homeownership. ▶ Provide grant or loan subsidy to construct new homes for homeownership. ▶ Provide grant or loan subsidy to rehabilitate owner-occupied units. ▶ Increase the number of partnerships for rehab development projects.
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Eliminating Impediments to Fair Housing

The Anderson Analysis of Impediments to Fair Housing Choice includes a Conclusions and Recommendations section. This section identifies the actions the city must take to address fair housing impediments, the outcomes the citizens must expect, and the evaluation methods the city staff must use to measure those outcomes. The following table details a summary of the actions to be taken over a five year period, 2005-2009.

Impediment	Actions to Address Impediment	Expected Outcomes	Evaluation Process
Housing Code Enforcement	<ul style="list-style-type: none"> ▶ Develop enforceable minimum housing code. ▶ Increase and train additional inspectors. ▶ Increase citizen compliance of environmental laws. ▶ Solicit community, public and private involvement. ▶ Develop apartment square footage standards. ▶ Inspect rental units prior to rental by landlord. 	<ul style="list-style-type: none"> ▶ Uniform understanding and interpretation of housing codes. ▶ Increase the number of trained inspectors. ▶ Decrease substandard housing units. ▶ Increased public awareness on improving neighborhoods. ▶ Limit overcrowding in compliance with zoning laws. ▶ Assist low-income residents to attain decent housing. 	<ul style="list-style-type: none"> ▶ Actual number of trained inspectors assigned by building commissioner. ▶ Mechanism in place to fine, levy liens, and seize property of non-compliant code violators. ▶ Review standards developed.
Quality of Housing Stock	<ul style="list-style-type: none"> ▶ Continue and expand clean-up program. ▶ Utilize funds collected from code violations to assist homeowners to maintain exterior of houses. ▶ Utilize city's purchasing power to provide home maintenance supplies to low income homeowners at an affordable cost. ▶ Provide incentives to developers to provide diversified housing. 	<ul style="list-style-type: none"> ▶ Increase neighborhood pride and appreciation. ▶ Increase the amount of money collected and number of owner occupied homes repaired. ▶ Increase the number of residents receiving lower priced items. ▶ Successfully recruit developers to develop range of housing types and prices. ▶ Improve housing stock at all levels. 	<ul style="list-style-type: none"> ▶ Improve appearance of homes. ▶ Audit records of money received and money supplied to homeowners. ▶ Number of individuals taking advantage of benefit. ▶ Number of new and improved housing units.
Lack of Affordable Housing	<ul style="list-style-type: none"> ▶ Develop a program to provide housing and job training in the construction trade. ▶ Provide leasing contract negotiation workshops and training seminars to residents. ▶ Train residents how to inspect prospective rental 	<ul style="list-style-type: none"> ▶ Increase the number of qualified construction workers. ▶ Build confidence in residents. ▶ Increase availability of affordable housing. 	<ul style="list-style-type: none"> ▶ Construction training program in place. ▶ Reduction of landlord/tenant disputes. ▶ Reduction of transfers and breaking of leases.

	properties. ▶ Lobby for more rental vouchers.		
Uncertainty of New Property Tax Assessment	▶ Educate residents on process and impact. ▶ Establish hot line to answer property tax questions.	▶ Increase level of understanding. ▶ Provide assistance and outreach to Anderson residents.	▶ Decrease in number of complaints and concerns by residents. ▶ Increase in caller satisfaction.

Removing Lead-Based Paint Hazards

The City of Anderson will strive to eliminate lead-based paint hazards for families in the community. As part of the federal regulations for the entitlement grants, the City of Anderson must abide by rules ensuring the safety for residents whose homes are being renovated. Even though the City of Anderson receives approximately \$1.5 million annually to provide redevelopment throughout the city, there is a need to find additional resources to address lead-based paint hazards.

The city will apply for lead hazard control funds from the United States Department of Housing and Urban Development. These funds, combined with the current entitlement grant funds, can provide the necessary redevelopment or repairs to owner-occupied housing and address any lead hazards in the home. The leveraged funds will allow the city to assist more citizens and redevelop more areas with the current funds, reaching the goals of the strategic plan or possibly exceeding them.

The city will also provide further education to the citizens of Anderson about the hazards in their own homes. The city will fund the Child Health Access Program (CHAP) provided by the Madison County Community Health Center in partnership with the Salvation Army. In 2005, the city has committed \$20,000 to the program. This program works in conjunction with Anderson City Schools at the Wigwam administration building and is conducted yearly. The goal is to screen the students in August and alert the parents to any problems and provide possible medical solutions for the family, particularly if they earn less than 80 percent MFI.

Goals and Objectives

Throughout the Consolidated Plan, the needs of the community have been identified, the citizens of Anderson and stakeholders in the community could provide input and the city also addressed specific issues of housing development, such as fair housing. However, the way the City of Anderson will be able to monitor the impact of the programs it provides or projects it funds will be through goals and objectives it sets. The following is a list of the goals the city will strive to achieve and the strategies the city will use to meet those goals.

The Smith Plan Objective: Improve Infrastructure: evaluation, repair, expansion of streets, curbs and sidewalks. Provide solid essential services.

- **Goal:** Coordinate neighborhood revitalization efforts with core infrastructure improvements.
1. **Strategy #1:** Supplement neighborhood target areas with key upgrades.
Objective: Work within one neighborhood each year, for a total of five (5) neighborhoods by the end of 2009.

2. *Strategy #2:* Provide geographic upgrades to qualified census tracts.
Objective: Work with five census tracts the first year, for a total of 15 census tracts by the end of 2009.

Although the Community Development Block Grant can be used for infrastructure work, it must be tied to housing development. Therefore, the city is going to target neighborhoods for infrastructure development, specifically census tracts with a higher percentage of low to moderate-income residents. These tracts traditionally surround the urban core and downtown, and with redevelopment can attract commercial development in Anderson's downtown area. The first neighborhood block group to be targeted will be block group 120.1, an area just west of downtown.

The Smith Plan Objective: Work with partners, such as businesses, educators and government entities, to create an environment for job growth, increased graduation rates and a county-wide economic development plan.

- **Goal:** Increase educational opportunities and support neighborhood empowerment.
 1. *Strategy #1:* Increase educational opportunities for youth. The City of Anderson will work with 40 youth during the first year and work with 150 youth over the five-year period.
 2. *Strategy #2:* Create partnerships to provide youth building trades. The City of Anderson will create one new partnership with private businesses and organizations leading to the education of area youth in skilled trades during the first year, for a total of three new partners over the five-year period.

Anderson still continues to have a strong influence of manufacturing jobs, and the youth need to be prepared for jobs available to them. Creating partnerships and education for the youth can help prepare them for the future of Anderson. The city can invest CDBG dollars for the services/education provided to the youth. Up to 15 percent of the total CDBG grant, or \$150,000 can be invested in public services.

The Smith Plan Objective: Revitalize Anderson neighborhoods through neighborhood associations and property owners.

- **Goal:** Increase the availability of safe, decent, affordable housing and preserve homeownership.
 1. *Strategy #1:* Rehabilitate substandard housing to create homeownership opportunities. Anderson will rehabilitate two properties the first year and rehabilitate a total of eight properties over the five-year period.

Rehabilitating property within the Anderson city limits will help save older housing stock. By investing federal funds, the cost of the housing can be reduced for the future homeowner, making a lower mortgage payment under 30 percent of the gross monthly income.

2. *Strategy #2:* Increase homeownership opportunities for low to moderate-income persons through down payment assistance. Anderson will assist five families each year for a total of 25 families to be assisted over the five-year period.

Providing down payment assistance can help a family achieve greater equity in their home when their current income does not allow for them to save a large amount of money for a down payment.

3. *Strategy #3:* Increase homeownership opportunities through partnerships for new construction. Anderson will build four new homes during the first year, building 12 new homes over the five-year period.

The cost of constructing new homes can be more than the funding Anderson has available; however, the city's investment in communities can spur growth from private developers. Through partnerships with private developers and funders, the city can lead or help the market for homeownership start in areas that traditionally have been ignored by the housing market.

4. *Strategy #4:* Preserve homeownership through the rehabilitation of owner-occupied units. Anderson will assist 15 homeowners in the first year, serving 75 homeowners over the five-year period.

By assisting homeowners with repairs to their homes, it enables them to remain in their homes instead of selling the home to another owner or worse, abandoning the property. Often times the repairs assist the homeowner with life-threatening repairs, such as roof replacement, furnace repair or replacement and electrical repairs.

5. *Strategy #5:* Increase community partnerships and funding leverage for rehab development projects. Anderson will increase the number of partnerships by two in the first year, and develop, or maintain six partnerships over the five-year period.

As mentioned in the opening introduction to the Consolidated Plan, the City of Anderson only receives approximately \$1.5 million each year from the United States Department of Housing and Urban Development (HUD). When spread over the entire community, the dollars do not stretch to redevelop the community in its entirety. To maximize the impact of the dollars, the city must leverage private funding to match the federal funds. With additional dollars, the cost of construction is spread over all the funds, allowing for more production, particularly if the cost is escalated from working within limited boundaries, or in a targeted neighborhood.

6. *Strategy #6:* Provide neighborhood clean-up programs. The city will finance one clean-up program per year, for a total of five neighborhoods targeted over the five-year period.

A neighborhood clean-up program can bring a community together, encouraging neighbors to help neighbors. The community, homeowners and renters, will gain a sense of empowerment and pride in their neighborhood, as well as, improving the overall appearance of the neighborhood.

All six of the strategies can be funded with both entitlement grants, CDBG and the Home Investment Partnerships Program (HOME). The city will strive to mix all six strategies in areas of need; maximizing the impact of each program. Newly constructed or rehabilitated homes will be next to other homeowners, who have their homes repaired through city programs. A neighborhood or community can benefit from all the programs, improving the appearance of the neighborhood and spurring future growth in the housing market.

The Smith Plan Objective: Protect the environment by preparing abandoned sites for reuse and eliminating slum and blight.

- **Goal:** Prepare abandoned sites for reuse and eliminate slums and blight.
 1. *Strategy #1:* Eliminate unsafe sites that pose a threat to the environment. The City of Anderson will secure and eliminate five unsafe sites the first year of the plan and a total of 15 sites over the five-year period.

Commercial sites that were previously gas stations or dry cleaners can be cleaned of its contaminates and revitalized for new businesses. CDBG can be used for this purpose.

2. *Strategy #2:* Eliminate unsafe structures that pose a threat to public safety. The City of Anderson will secure 12 sites each year for a total of 60 sites secured over the five-year period.

Homes and buildings that have been abandoned can be secured and rehabilitated for use by new families and businesses. CDBG funds will be invested in the community for the security of the citizens of Anderson, by securing abandoned and vacant buildings. Through the rehabilitation of these buildings, they can have a use in the future for the community.

The Smith Plan Objective: Form broad-based coalitions and partnerships through representing the needs, hopes and desires of all citizens.

- **Goal:** Prevent homelessness for special needs populations and persons at-risk of homelessness. Combine housing opportunities with social and public services.
 1. *Strategy #1:* Provide permanent housing units for special needs populations through community coalitions. The City of Anderson will create 40 new units of housing for special needs populations in the first year, and create 80 new units of housing over the five-year period.

Either HOME, CDBG, or Shelter Plus Care dollars can be used to meet this strategy. HOME funds can be used for the rehabilitation or new construction of rental units. CDBG funds can be used for rehabilitation only.

2. *Strategy #2:* Fund services connected to permanent housing. The City of Anderson will tie 25 percent of their services to permanent housing during the first year of the plan, increasing the percentage of services tied to permanent housing to 50 percent by the end of the five-year period.

CDBG will fund public services, along with private funding. The City of Anderson, through the development of partnerships among housing developers and public service providers will tie services to housing for special needs populations that may not be able to live without some assistance in their daily lives.

Both strategies will be aimed to assist families and individuals with special needs to help them get back on their feet and stay on their feet.

Each year the City of Anderson will update the strategic plan in the Annual Action Plan. It will detail the specific programs, projects and partnerships that the city will fund to implement the goals and strategies outlined in this Consolidated Plan. The City's Department of Community Development and Long Range Planning is responsible for monitoring the progress towards the implementation of the programs and the achievement of these goals.