

VII. ACTION PLAN & STRATEGIES

STRATEGIES TO MEET HOUSING NEEDS

The housing needs for Clinton County have been clearly identified through census data analysis, research, surveys, and community input. As outlined in the previous sections, there are several minor and major housing needs in the county. To identify the degree of need in specific areas of housing, surveys were conducted on realtors, bankers, local officials, and community members. The Community Input Survey (Exhibit B, Page 212), Realtor Survey (Exhibit D, Page 220), and Banker/Creditor Survey (Exhibit E, Page 223) were the primary tools used to prioritize housing needs in the county. Used in each of the above mentioned surveys, the following question enabled prioritization of housing needs in the county.

Survey Question: *The following categories are types of housing programs. Please rank these six categories based on housing needs in your community. (1 - Most Important to 6 - Least Important)*

PRIORITIZED NEEDS BASED ON SURVEY RESULTS

Rank	Program	Avg.	1	2	3	4	5	6
1	Rental Rehabilitation	2.79	27.9%	27.9%	14.0%	4.7%	18.6%	7.0%
2	Owner-Occupied Rehabilitation	2.98	18.6%	25.6%	20.9%	18.6%	7.0%	9.3%
3	Home Purchase Assistance	3.37	14.0%	9.3%	34.9%	18.6%	14.0%	9.3%
4	Home Purchase Counseling	3.65	14.0%	9.3%	18.6%	25.6%	20.9%	11.6%
5	New Construction of Homes	3.72	16.3%	20.9%	4.7%	14.0%	20.9%	23.3%
6	New Construction of Rentals	4.23	16.3%	11.6%	4.7%	11.6%	11.6%	44.2%

Based on survey responses, results point to rehabilitation of the existing housing stock as the most crucial housing need in Clinton County. As discussed in earlier sections, the county's aging

housing stock contains dilapidated and deteriorated structures in need of repair and renovation. Thus, the top priority should be upgrading the existing stock into safe and quality structures. After completion of the rehabilitation initiative, housing needs such as home purchase assistance and counseling and construction of new homes and rentals should be addressed. Additionally, research results indicated several housing needs aside from those identified above. Further elaboration of these needs will be discussed in the section below.

STRATEGIES:**Rental Rehabilitation**

According to survey results, the rehabilitation of rental properties was the highest ranked priority. The propensity of rentals beyond the 40 year old threshold has led to many substandard units in pressing need of rehabilitation. In addition to this concern, the conversion of many large historic homes into multi-unit structures was another issue that arose in community meetings. Although this trend is occurring county-wide, the most prominent evidence of this conversion is centered in Frankfort. The Housing Inventory Survey (Exhibit C, Page 219) found that many of these converted historic structures were inadequately maintained and in serious disrepair. With these issues identified, development of a rental rehabilitation program is needed allowing for landlords to rehabilitate their units into safe, decent, and affordable housing. This kind of program aims to recycle structures that are integral to a community's and/or neighborhood's fabric and character. In addition, a rental rehabilitation program would require participating landlords to rent to low-income families with rent levels at or below "Fair Market Rent" figures for the county.

Owner-Occupied Rehabilitation

The owner-occupied housing stock faces many of the same issues encountered in the renter-

occupied stock. The age of owner-occupied units beyond the 40 year old threshold is consistent with the renter-occupied stock. Additionally, the Housing Inventory Survey found a significant number of substandard owner-occupied units with rehabilitation needs. Thus, the rehabilitation of the existing owner-occupied housing stock is a main priority in the county. An owner-occupied rehabilitation program would be a beneficial tool in assisting low-income households, enabling substandard homes to be rehabilitated into quality structures that provide safe and decent housing for the low-income population.

Home Purchase Assistance

A home purchase program will enable many first-time home buyers the financial means to acquire adequate and appropriate housing. Purchase assistance for low-income buyers is a major need in the county, and the implementation of a variety of tools including below market interest rates, down payment assistance, or specialized mortgage programs would prove beneficial to county residents. The main thrust of the effort should be geared toward low-income, first-time home buyer programs.

Home Purchase Counseling

Many home buyers need counseling in the complex process of purchasing a home. Potential home buyers need assistance and counseling in pursuing financing, budgeting, application preparation, and general guidance throughout the entire process. This program will provide the counseling and resources necessary to acquire safe, decent, and appropriate homes for potential home buyers and/or first-time home buyers.

New Construction of Owner-Occupied Homes

Aside from the rehabilitation of existing owner-occupied housing units, construction of new single family and multi-family homes are also needed for the low-income population. New construction programs will allow for the development of quality homes especially designed and funded to meet the housing needs of low-income families.

The City of Frankfort recently passed a tax abatement program for newly constructed homes. This program will encourage new development for low-, moderate-, and upper-income households, enabling greater diversity in the housing market. These homes should be constructed on vacant sites within existing neighborhoods or as a component of new housing developments. Standards and guidelines for construction and design must be created to ensure that these homes fit within the fabric and character of their surroundings. In addition, they must produce a mixture of new housing options that meets the needs of all income levels and promotes a diverse and healthy housing stock.

New Construction of Rental Units

The development of single and multi-family rental units is a minor need in the county, having held the lowest ranking of six major housing programs surveyed. However, the availability of quality rental units at affordable costs is lacking in specific communities within the county. To alleviate this need, a program should be developed promoting construction of safe, decent, and quality units that are affordable to low-income families.

Homeless Shelters

When reviewing information in the “Housing for Special Needs” section, additional housing needs became readily apparent. Homeless shelter providers appear to be meeting the majority of

needs for homeless women and children in the county, but there are serious deficiencies in providing shelter for men, single men with children, and two parent families. Therefore, development of a homeless shelter for individuals and families including men is a pressing need.

Transitional Housing

Another need identified in the “Housing for Special Needs” section is transitional housing. This type of housing requires providing necessary time to transition individuals and families into permanent housing. The amount of time needed to successfully transition these individuals and families can take anywhere from six months to two years in order to fill the void between an individual’s stay in a shelter with time limits and an individual’s move to stable, permanent housing. Transitional housing programs allow people who are treated through shelters and programs to get their feet back on the ground. Ultimately, they enable the homeless, single mothers and fathers with children, and families to build financial stability while continuing to participate in training, counseling, and other programs.

Senior Housing

According to the 1990 U.S. Census, 18.2% of the population in Clinton County is considered elderly (62 years of age or older). The senior population must be considered carefully in order to provide them with adequate shelter, medical resources, and transportation. Each person will have different housing needs, depending on the health and financial status of the elderly individual. Three areas of importance in the senior housing market are nursing homes, owner-occupied homes, and rental units. Nursing homes and rental/lease units seem to be in adequate supply, with several facilities located throughout the Clinton County area to provide housing and services for the senior

population. The area of housing lacking adequate attention are senior owner-occupied units.

Many times, seniors that are on fixed incomes do not have the financial resources to maintain safe, decent, and affordable housing. Commonly, seniors have paid for their homes but cannot afford the necessary repairs and renovations that are needed to maintain a house while on a fixed income. As a result, this void must be filled through various programs and funding sources. An owner-occupied rehabilitation program geared toward serving the senior population would alleviate some of the burden that seniors on fixed incomes experience when attempting to maintain their homes.

FIVE YEAR PLAN

The five year plan addresses actions to be taken as a result of the previously outlined strategies. This plan summarizes the year the project will begin, the action or program name, location, estimated completion dates, and funding sources. Covering a five year period from July 2000 through July 2005 and showing the timetable for actions or programs to be conducted, there are ten-(10) programs scheduled to address the identified strategies. Actions and programs are as follows:

- 1 Development of Clinton County Community Housing Development Organization (CHDO)**
- 2 Clinton County Owner-Occupied Rehabilitation Program**
- 3 Clinton County Rental Rehabilitation Program**
- 4 City of Frankfort Rental Rehabilitation Program**
- 5 Clinton County Home Purchase Counseling & Assistance Program**
- 6 Clinton County Owner-Occupied Rehabilitation Program for Senior Housing**
- 7 Clinton County Transitional Housing Program**
- 8 Development of Clinton County Homeless Shelter**
- 9 Clinton County New Home Construction Program**
- 10 Clinton County New Rental Construction Program**

This priority listing of programs to be conducted is an aggressive plan to meet the housing needs in Clinton County. These programs will help achieve goals and initiatives set forth by the county. A timetable for the five year plan is displayed on the following page, outlining the activities and programs scheduled to meet the identified strategies.

	YEAR	ACTION/PROGRAM	LOCATION	ESTIMATED COMPLETION DATE	FUNDING SOURCES
1	2000	Development of Clinton County CHDO	Clinton County	2001	CHDO Works, Technical Assistance Funds-IACED
2	2001	Clinton County Owner-Occupied Rehabilitation Program	Scattered Sites	2003	HOME, USDA-RHS, Owner Contribution
3	2002	Clinton County Rental Rehabilitation Program	Scattered Sites	2003	CDBG, LIHTF, Landlord Contribution
4	2002	City of Frankfort Rental Rehabilitation Program	City of Frankfort	2003	CDBG, LIHTF, Landlord Contribution
5	2002	Clinton County Home Purchase Counseling & Assistance Program	Scattered Sites	2004	CDBG, First Home,FHLB USDA-RHS, Local Banks
6	2003	Clinton County Owner-Occupied Rehabilitation Program for Senior Housing	Scattered Sites	2005	HOME, USDA-RHS, County
7	2004	Clinton County Transitional Housing Program	City of Frankfort	2006	HOME, USDA-RHS
8	2005	Development of Clinton County Homeless Shelter	City of Frankfort	2007	CDBG, RHS, Churches, Local Organizations
9	2005	Clinton County New Home Construction Program	Scattered Sites	Ongoing	HOME, FirstHome, RHS FHLB, Local Banks
10	2005	Clinton County New Rental Construction Program	Scattered Sites	Ongoing	HOME, USDA-RHS FHLB, Local Banks

IMPLEMENTATION

The implementation of the five year plan will require a collaborative effort between local officials, organizations, not-for-profit agencies, communities, and the low-income population. Only through a collaborative effort will Clinton County be able to effectively address and meet the housing needs of its residents. Proper implementation will enable the county's individuals and families to obtain safe, decent, and affordable housing. The Clinton County Housing Development Steering Committee will serve as the main facilitators of the five year plan. Their main responsibilities include oversight of the implementation of the plan as well as coordination of resources to achieve the goals and initiatives.

The following section outlines the implementation procedures for the five year plan, including a listing of each identified action/program. The actions/programs are divided into three major summary components: the activity, funding sources, and implementing organizations and their roles. These summary components will clearly outline the procedures to achieve the five year plan.

Implementation Procedures for the Five Year Plan

1. Development of Clinton County Community Housing Development Organization (CHDO)

A. Activity

- C Establish or partner with a 501(c)(3) not-for-profit organization with a primary mission and capacity for promoting affordable housing.
- C Apply for CHDO certification from the Indiana Housing Finance Authority (IHFA).

B. Funding Sources

- C Technical Assistance Funds - Provided by the Indiana Association of Community and Economic Development to potential or existing CHDO's for development of programs that utilize HOME funds to increase the production of affordable housing units.
- C CHDO Works - Provided by the IHFA to expand the capacity of a CHDO. This program allows for additional operating funds for expenses such as staffing costs, office expenses, equipment, hardware and software, strategic planning, organizational development, and expansion of existing programs.

C. Implementing Organizations and Their Roles

- C Clinton County Housing Development Steering Committee - Research the possibility of establishing a new 501(c)(3) not-for-profit CHDO or partnering with an existing 501(c)(3) not-for-profit CHDO and oversee the creation and development of a Clinton County CHDO.
- C Clinton County CHDO - Once established, would apply for IHFA certification and funds to develop the capacity to conduct affordable housing programs.

2. Clinton County Owner-Occupied Rehabilitation Program**A. Activity**

- C Apply for Home Investment Partnership (HOME) funds from the Indiana Housing Finance Authority (IHFA) and partner with U.S. Department of Agriculture's (USDA) Rural Housing Service (RHS) funds and owner contribution.
- C Conduct a county-wide owner-occupied rehabilitation program that allows homeowners to rehabilitate their homes into safe, decent, and adequate housing.

B. Funding Sources

- C HOME Owner-Occupied Rehabilitation Funds - Provided by the IHFA to conduct owner-occupied rehabilitation of existing units and structures.
- C USDA-RHS Funds - Provide funding for owner-occupied rehabilitation in supporting role to the HOME funds.
- C Owner Contribution - Requires owners to pay a portion of the rehabilitation costs.

C. Implementing Organizations and Their Roles

- C Clinton County CHDO - The CHDO is the eligible applicant for HOME funds. Serving as grant administrator, they will implement the IHFA funded owner-occupied rehabilitation program while adhering to the project guidelines and regulations.
- C USDA-RHS - Partners with CHDO as a supporting funding option for the program.

3. Clinton County Rental Rehabilitation Program**A. Activity**

- C Apply for Community Development Block Grant (CDBG) and Low Income Housing Trust Funds (LIHTF) from the Indiana Housing Finance Authority (IHFA) and landlord contributions.
- C Conduct a county-wide rental rehabilitation program that allows landlords to rehabilitate their units into safe, decent, and affordable housing.

B. Funding Sources

- C CDBG Rental Rehabilitation Funds - Provided by the IHFA to conduct rental rehabilitation of existing units and structures.

- C LIHTF Funds - Provide funding for rental rehabilitation in supporting role to the CDBG funds.
- C Landlord Contribution - Requires landlords to pay a portion of the rehabilitation costs.

C. Implementing Organizations and Their Roles

- C Clinton County Commissioners - Local unit of government and legal applicant for CDBG and LIHTF funds. Must solicit grant administrator with the capacity to conduct the IHFA rental rehabilitation program.
- C Grant Administrator - Implements the IHFA funded rental rehabilitation program while adhering to the project guidelines and regulations.

4. City of Frankfort Rental Rehabilitation Program

A. Activity

- C Apply for Community Development Block Grant (CDBG) and Low Income Housing Trust Funds (LIHTF) funds from the Indiana Housing Finance Authority (IHFA) and landlord contribution.
- C Conduct a City of Frankfort rental rehabilitation program that allows landlords to rehabilitate their units into safe, decent, and affordable housing.

B. Funding Sources

- C CDBG Rental Rehabilitation Funds - Provided by the IHFA to conduct rental rehabilitation of existing units and structures.
- C LIHTF Funds - Provide funding for rental rehabilitation in supporting role to the CDBG funds.
- C Landlord Contribution - Requires landlords to pay a portion of the rehabilitation costs.

C. Implementing Organizations and Their Roles

- C City of Frankfort - Local unit of government and legal applicant for CDBG and LIHTF funds. If city has capacity, it may serve as grant administrator. If the city does not have the capacity, they must solicit a grant administrator with the capacity to conduct the IHFA rental rehabilitation program.
- C Grant Administrator - Implements the IHFA funded rental rehabilitation program while adhering to the project guidelines and regulations.

5. Clinton County Home Purchase Counseling & Assistance Program

A. Activity

- C Apply for Community Development Block Grant (CDBG) funds from the Indiana Housing Finance Authority (IHFA) to provide home purchase counseling to individuals and families with a primary focus on first-time homebuyers.
- C Coordinate programs that individuals and families can utilize to assist in the purchase of a home. Programs should be developed to benefit low-income and first-time home buyers.

B. Funding Sources

- C CDBG Home Purchase Counseling Funds - Provided by the IHFA to conduct home purchase counseling programs for low-income and first-time homebuyers..
- C First Home - Funds offered by IHFA to low-income first-time homebuyers providing below market rate loans and down payment assistance.
- C Affordable Housing Funds - Provided by the Federal Home Loan Bank (FHLB) to assist very low-, low-, and moderate-income households in obtaining mortgage financing for affordable housing.
- C Home Ownership Loans - Provide down payment assistance and favorable rate mortgages to low- and moderate-income households through the U.S. Department of Agriculture's (USDA) Rural Housing Service (RHS)
- C Local Banks - These institutions are participatory lenders for the "First Home", "Affordable Housing", "Home Ownership" funds offered by the abovementioned agencies.

C. Implementing Organizations and Their Roles

- C Clinton County Commissioners - Local unit of government and legal applicant for CDBG funds. Must solicit grant administrator with the capacity to conduct the IHFA home purchase counseling program.
- C Grant Administrator - Implements the IHFA funded home purchase counseling program while adhering to the project guidelines and regulations.
- C Local Banks - Partner with IHFA, FHLB, and USDA-RHS in providing below market rate mortgages and down payment assistance for low- to moderate-income households.

6. Clinton County Owner-Occupied Rehabilitation Program for Senior Housing**A. Activity**

- C Apply for Home Investment Partnership (HOME) funds from the Indiana Housing Finance Authority (IHFA) and partner with U.S. Department of Agriculture's (USDA) Rural Housing Service (RHS) funds.
- C Conduct a county-wide, owner-occupied rehabilitation program that allows seniors to rehabilitate their homes into safe, decent, and adequate housing.

B. Funding Sources

- C HOME Owner-Occupied Rehabilitation Funds - Provided by the IHFA to conduct owner-occupied rehabilitation of existing units and structures.
- C USDA-RHS Funds - Provide funding for owner-occupied rehabilitation in supporting role to the HOME funds.

C. Implementing Organizations and Their Roles

- C Clinton County CHDO - The CHDO is the eligible applicant for HOME funds. Serving as grant administrator, they will implement the IHFA funded owner-occupied rehabilitation program while adhering to the project guidelines and regulations.
- C USDA-RHS - Partners with CHDO as a supporting funding option.

7. Clinton County Transitional Housing Program

A. Activity

- C Apply for Home Investment Partnership (HOME) funds from the Indiana Housing Finance Authority (IHFA) and partner with U.S. Department of Agriculture's (USDA) Rural Housing Service (RHS) funds.
- C Conduct a county-wide transitional housing program that allows homeless individuals and families more stable housing and allows the time necessary to transition into permanent housing.

B. Funding Sources

- C HOME Transitional Housing Funds - Provided by the IHFA to conduct transitional housing programs.
- C USDA-RHS Funds - Provide funding for transitional housing program in supporting role to the HOME funds.

C. Implementing Organizations and Their Roles

- C Clinton County CHDO - The CHDO is the eligible applicant for HOME funds. Serving as grant administrator, they will implement the IHFA funded transitional housing program while adhering to the project guidelines and regulations.
- C USDA-RHS - Partners with CHDO as a supporting funding option for the program.

8. Development of Clinton County Homeless Shelter

A. Activity

- C Apply for Community Development Block Grant (CDBG) funds from the Indiana Housing Finance Authority (IHFA) and partner with U.S. Department of Agriculture's (USDA) Rural Housing Service (RHS) funds..
- C Develop a Clinton County Homeless Shelter program that provides emergency shelter for men, women, single parent, and two parent families. Encourage partnerships for funding and volunteering with local churches and organizations.

B. Funding Sources

- C CDBG Homeless Shelter Funds - Provided by the IHFA to furnish emergency shelter for individuals and families.
- C USDA-RHS Funds - Provide funding for homeless shelter program in supporting role to the CDBG funds.
- C Local Churches - Possible source of funding through donations and/or volunteer groups to assist various homeless shelter needs.
- C Local Business/Organizations - Provide opportunity for businesses/organizations to contribute financially and/or volunteers.

C. Implementing Organizations and Their Roles

- C Clinton County Commissioners - Local unit of government and legal applicant for CDBG funds. Must solicit grant administrator with the capacity to conduct the IHFA rental rehabilitation program.

- C USDA-RHS - Partners with Clinton County as a supporting funding option for the program.
- C Grant Administrator - Implements the IHFA funded homeless shelter program while adhering to the project guidelines and regulations.
- C Local Churches/Organizations - Partner to provide financial and volunteer assistance.
- C Local Hospitals - Coordinate programs that afford homeless tenants of the shelter an opportunity to get necessary medical treatment and/or counseling.

9. Clinton County New Home Construction Program

A. Activity

- C Apply for Home Investment Partnership (HOME) funds from the Indiana Housing Finance Authority (IHFA) and partner with U.S. Department of Agriculture's (USDA) Rural Housing Service (RHS) funds.
- C Conduct a county-wide new home construction program that allows development of quality homes for households from all income levels.

B. Funding Sources

- C HOME Funds - Provided by the IHFA to conduct development of new home construction program.
- C First Home - Funds offered by IHFA to low-income first-time homebuyers providing below market rate loans and down payment assistance.
- C Affordable Housing Funds - Provided by the Federal Home Loan Bank (FHLB) to assist very low-, low-, and moderate-income households in obtaining mortgage financing for affordable housing.
- C Home Ownership Loans - Provide down payment assistance and favorable rate mortgages to low- and moderate-income households through the USDA-RHS.
- C Local Banks - These institution are participatory lenders for the "First Home", "Affordable Housing", and "Home Ownership" funds offered by the agencies mentioned above.

C. Implementing Organizations and Their Roles

- C Clinton County CHDO - The CHDO is the eligible applicant for HOME funds. Serving as grant administrator, they will implement the IHFA funded new home construction program while adhering to the project guidelines and regulations.
- C Local Banks - Partner with IHFA, FHLB, and USDA-RHS in providing below market rate mortgages and down payment assistance for low- to moderate-income households.
- C City of Frankfort - Currently offers tax abatement for newly constructed homes. This program is designed to encourage new development for low-, moderate-, and upper-income households.

10. Clinton County New Rental Construction Program**A. Activity**

- C Apply for Home Investment Partnership (HOME) funds from the Indiana Housing Finance Authority (IHFA) and partner with U.S. Department of Agriculture's (USDA) Rural Housing Service (RHS) funds.
- C Conduct a county-wide new rental construction program that allows development of quality rentals for households from all income levels.

B. Funding Sources

- C HOME Funds - Provided by the IHFA to conduct development of new rental construction program.
- C Rural Rental Housing Loans - These loans are made to finance building construction and site development of multi-family rental units through the USDA-RHS.
- C Affordable Housing Funds - Provided by the Federal Home Loan Bank (FHLB) to assist very low-, low-, and moderate-income households by developing affordable rental units.
- C Local Banks - These institutions are participatory lenders for the construction of rental units.

C. Implementing Organizations and Their Roles

- C Clinton County CHDO - The CHDO is the eligible applicant for HOME funds. Serving as grant administrator, they will implement the IHFA funded new rental construction program while adhering to the project guidelines and regulations.
- C Local Banks - Partner with FHLB, and USDA-RHS in providing below market rate mortgages to assist in the development of new rental units.

Summary of Implementation

The housing needs facing Clinton County can only be met through a county-wide effort. The Clinton County Housing Development Steering Committee will serve as the driving force to ensure successful implementation of the Clinton County Housing Plan. The implementation of the plan will also require a diligent participation and collaborative effort between local officials, organizations, not-for-profit agencies, communities, and the low-income population. Properly utilized, the plan will enable individuals, families, and the low-income population the ability to obtain safe, decent, and appropriate housing.