

**City of Columbus**

**Assessment of Impediments**

**Department of Community Development**

Prepared  
By  
Administrative Resources association  
June 1, 2009  
Modified December 2009

## **Impediments to Assessment of Impediments**

### **Introduction**

The purpose of this plan is to discuss public policies that have beneficial or adverse effects on the availability of affordable housing, describe strategies to address negative effects and identify court orders and HUD sanctions related to affordable housing. Several sources were consulted in this assessment of housing impediment of the City of Columbus. The majority of this plan was developed as part of the consolidated planning process and the in development of the annual action plans (year 1 and 2). The data sources consulted included:

- Special 1990 Census Tabulations prepared by the Economic and Market Analysis Division of HUD.
- Information from the Bartholomew County Building Inspectors
- Columbus Human Rights Annual Report
- Information from the Columbus Housing Authority Annual Report
- Information from Horizon House, a division of Human Services, Inc.

The City of Columbus has designated the Department of Community Development (CD) as the lead agency for the development and implementation of the Consolidated Plan and related documentation and reporting associated with said plan. The Department of Community Development is also responsible for overseeing the impediments to fair housing plan and the citizen participation process. Both processes included consultations with city and social service agencies in the development process.

### **Participants**

The following is a list of specific agencies that were solicited for input or participation in the planning process: the Mayor's Office, members of the Columbus City Council, the United Way of Bartholomew County, Love Chapel, Senior Service of Bartholomew County, Lincoln Central Neighborhood, Columbus Housing Authority, Housing Partnerships, Inc., Columbus/Bartholomew County Planning Department, the Bartholomew County Commissioners and County Council Representatives, Columbus Enterprise Development Corporation, Columbus Economic Development Board, the Foundation for Youth, Columbus Engineering Department, Human Services, Inc., Turning Point, Quinco Behavioral Health Systems, Developmental Services Inc., the Salvation Army, SuCasa, Volunteers in Medicine, Family Self-Sufficiency, CASA, the Ecumenical Assembly, Bartholomew County Board of Health, the Homeless Coalition and the Columbus Human Rights Commission.

## Table of Contents

Item	Page
Summary of the citizen participation process	3
Minority concentration	5
Demographic data	6
Housing market profile	9
Impediments in the public and private sector	12
Housing needs for the homeless	13
Housing for seniors, individual with specialty needs	17
Strategies to address impediments (action items and timeline)	21
Monitoring	22
<b>Attachments</b>	
Impediments cases tables	23
Sample survey	24
Census tract demographic table	26

### **Summary of the Citizen Participation Process**

Federal regulations, which implement the Consolidated Plan requirement, provide specific procedures designed to provide citizens and interested agencies or organizations an opportunity to participate in the development of the Consolidated Plan. These requirements include:

1. Publication of notice regarding the availability of the Consolidated Plan including a listing of where the Consolidated Plan may be reviewed.
2. Provision of a minimum of 30 days for citizens to comment on the proposed Consolidated Plan.
3. Holding of at least two public hearings at various stages of the proposed Consolidated Plan.
4. Provision of reasonable access to records regarding uses of funds for affordable and assisted housing over the past five years.
5. Consideration of the views and comments of citizens and preparation of the Consolidated Plan. Section d. includes a summary of comments received.

Notice of the availability of the Consolidated Plan – Strategy and Annual Plan was published in the “The Republic” on June 11, 2009 with copies of the Plan available at the Columbus City Hall – Office of Community Development and Office of the Clerk Treasurer and on the Columbus website on June 11, 2009.

The first Public Hearing on the 2009 Consolidated Plan was held on April 16, 2009 at the Columbus City Hall Conference Room 3, 6 people attended the hearing, including representatives of housing and social service agencies and representatives of the City of Columbus. Discussion centered on the overall objectives of the CDBG Program, housing and community development needs, impediments to fair housing, the location of the low-income neighborhoods that would be targeted and the amount of funds that could be allocated to public services and social service agencies.

On April 24, 2009 at Eastside Community Center and May 6, 2009, Lincoln Central Neighborhood Center the staff of the Department of Community Development and Administrative Resources association met with two groups of housing and social service agency representatives to solicit comments on community needs and housing programs. The meetings included a review of relevant census information, identification of goals and strategies for housing and community development needs and asking the participants to prioritize program goals for the next five years. A total of seven agency representatives attended the meetings and contributed their ideas to the process. The agencies represented included the Columbus Housing Authority, Housing Partnerships, Turning Point, Lincoln Central Neighborhood Family Center and Eastside Community Center.

The final Public Hearing is to be held at the completion of the CAPER in November 2009.

#### **Comments Received:**

No comments were received concerning the Citizens’ Participation Plan. Listed below are issues and concerns from the April 16, 2009 public hearing. The results and minutes from the public

hearing are contained in Appendix 3 of the Consolidated Plan. The results of the two agency/community consultations are included “Priority Needs Analysis and Strategies” section of the Strategic Plan. The following community development issues were identified and agreed on by the plan participants as priorities are described below:

Community Development needs/concerns:

Community Centers (Eastside Community Center facility needs)

Infrastructure in Support of Affordable Housing:

- Sidewalk/pedestrian circulation improvements (both new construction & replacement)
- Sidewalk & accessible ramps

Economic Development

- Job creation and retention

Miscellaneous:

- Literacy programs

Housing Concerns:

- Homelessness
- Domestic violence
- Renter assistance
- Transitional housing
- Homeowner programs
- Landlord concerns

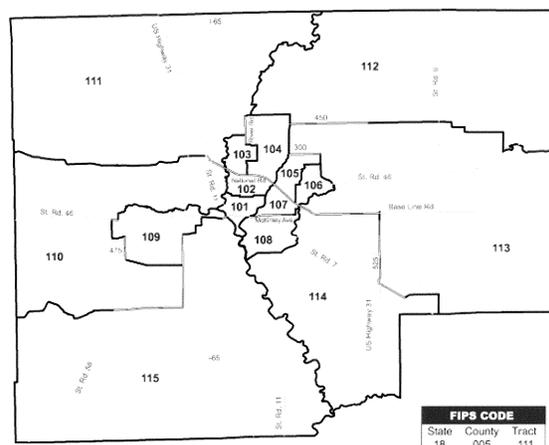
### Minority Concentration

From 1990 to 2000, the total population of Columbus grew by 22.8% while minority populations increased by 87%. The Geonomics data indicate that in 1999, 6% of the population of Columbus was Hispanic. School Corporation data also indicate that the Hispanic population of Columbus is expanding rapidly; Hispanic students are 17% of the total school population of Columbus. While these percentages are different; the higher Hispanic population in the schools could indicate that the Hispanic population is concentrated among younger families with children in school.

The current data is limited, but does indicate areas of racial and minority concentration. It appears that the Hispanic population is concentrated in the northeast quadrant of the city. In 2000, the highest percentage of Hispanic population was in Census Tract 107 (5.9%) and Census Tract 114 (5.7%) and the highest percentage of racial minorities was in Census Tract 109 (12.4%).

For purposes of the Consolidated Plan, "areas of racial/ethnic minority concentration" are defined as Census Block Groups with at least 5% racial/ethnic population. For purposes of the Consolidated Plan low/moderate income concentration are defined as those with low/moderate income population percentages in the first quartile of

### Bartholomew County 2000 Census Tracts



Source: Census 2000 Tiger files.  
Map produced by the Indiana Business Research Center, © Kelley School of Business

all Block Groups.

A breakdown of the each census tract and block group noting the low/moderate income population and percentage of population show income concentrations located in the Lincoln Central area (Census Tract 101) and East Columbus (Census Tracts 107 and 108). Areas of low/moderate income concentrations by Block Group are shown also shown on GIS maps of Columbus presented in the map section of the City of Columbus 2009 – 2013 Consolidated Plan.

Census Tracts with the percent with racial demographic population and percentages show the highest percentages of Hispanic population are in the Census Tracts in the Lincoln Central Area and East Columbus neighborhoods in Columbus. There are at least four (4) block groups with a higher percentage Hispanic population than the city's average percentage of 2.2%. The area with the significant racial concentration based on percentage is in Census Tract 107. However the area with the greatest number of Hispanic's living in the census tract 101 with 230 individuals. Areas of concentration of racial minorities and persons of Hispanic origin by are shown in the Census Tract Racial Demographics table and maps.

Minority households in Columbus tend to have low household income and the rapid growth of the city's minority population has created additional needs for housing affordable to low income households. Racial minority and Hispanic households are disproportionately renter households (approximately 75%) and programs to improve rental housing and assist first time homebuyers are most like to benefit low income Hispanic households. The city's experience in owner occupied and rental housing rehabilitation however has not reflected this situation. Less than 1% of tenants of assisted rental housing are Hispanic compared to approximately 3% of population of community being Hispanic many of which qualify for these programs.

### **Demographic data**

As of the census of 2000, there were 39,059 people, 15,985 households, and 10,566 families residing in the city. The population density was 1,505 with 3 people per square mile (581.1/km<sup>2</sup>). There were 17,162 housing units at an average density of 661.4/sq mi (255.3/km<sup>2</sup>). The racial makeup of the city was 91.32% White, 2.71% Black or African American, 0.13% Native American, 3.23% Asian, 0.05% Pacific Islander, 1.39% from other races, and 1.19% from two or more races. There was 2.81% of the population noted as Hispanic or Latino of any race. The demographic information by census tracts is found on page 26.

Out of the 15,985 households 31.8% had children under the age of 18 living with them, 51.9% were married couples living together, 11.0% had a female householder with no husband present, and 33.9% were non-families. 29.1% of all households were made up of individuals and 10.7% had someone living alone who was 65 years of age or older. The average household size was 2.39 and the average family size was 2.94.

In the city the population was spread out with 25.7% under the age of 18, 8.0% from 18 to 24, 29.5% from 25 to 44, 23.0% from 45 to 64, and 13.7% who were 65 years of age or older. The median age was 36 years. For every 100 females there were 92.8 males. For every 100 females age 18 and over, there were 89.6 males.

The median income for a household in the city was \$41,723, and the median income for a family was \$52,296. Males had a median income of \$40,367 versus \$24,446 for females. The per capita income for the city was \$22,055. About 6.5% of families and 8.1% of the population were

below the poverty line, including 9.7% of those under age 18 and 8.8% of those ages 65 or over.

**Columbus City, Indiana Statistics and Demographics Table (US Census 2000)**

Census tract demographic tables provide baseline data regarding socio and economic make-up of the community. Information such a larger female population then male, a Hispanic population that is now larger then Black/African American is important in defining the type of implementation items and activities needed to address the impediments. The demographic data also helps to identify the highest population of low-income residents, which then can be the area of focus for programs. For example East Columbus falls into such a census tract and thus can be more prone to impediments based on income and race. The following tables are the demographic tables based on the 2000 Census information and explained in the previous “Demographics Data” section:

<b>Sex and Age</b>	<b>Number</b>	<b>Percent</b>
Male	18795	48.12%
Female	20264	51.88%
Under 5 years	2898	7.42%
5 to 9 years	2924	7.49%
10 to 14 years	2672	6.84%
15 to 19 years	2367	6.06%
20 to 24 years	2299	5.89%
25 to 34 years	5552	14.21%
35 to 44 years	5981	15.31%
45 to 54 years	5383	13.78%
55 to 59 years	2024	5.18%
60 to 64 years	1593	4.08%
65 to 74 years	2714	6.95%
75 to 84 years	1954	5%
85 years and over	698	1.79%
Median age (years)	36.4	
18 years and over	29015	74.29%
Male	13709	35.1%
Female	15306	39.19%
21 years and over	27757	71.06%
62 years and over	6272	16.06%
65 years and over	5366	13.74%
Male	2011	5.15%
Female	3355	8.59%

<b>Race</b>	<b>Number</b>	<b>Percent</b>
One race	38596	98.81%
White	35668	91.32%
Black or African American	1057	2.71%
American Indian and Alaska Native	50	0.13%
Asian	1260	3.23%
Asian Indian	461	1.18%
Chinese	246	0.63%
Filipino	47	0.12%
Japanese	311	0.8%
Korean	55	0.14%
Vietnamese	92	0.24%
Other Asian	48	0.12%
Native Hawaiian and Other Pacific Islander	19	0.05%
Native Hawaiian	4	0.01%
Guamanian or Chamorro	4	0.01%
Samoan	10	0.03%
Other Pacific Islander	1	0%
Some other race	542	1.39%
Two or more races	463	1.19%

<b>Hispanic or Latino and race</b>	<b>Number</b>	<b>Percent</b>
Total Population	39059	100.00%
Hispanic or Latino(of any race)	1096	2.81%
Mexican	787	2.01%
Puerto Rican	93	0.24%
Cuban	14	0.04%
Other Hispanic or Latino	202	0.52%
Not Hispanic or Latino	37963	97.19%
White alone	35161	90.02%

<b>Relationship</b>	<b>Number</b>	<b>Percent</b>
Total Population	39059	100.00%
In households	38245	97.92%
Householder	15985	40.93%
Spouse	8298	21.24%
Child	11124	28.48%
Own child under 18 years	9283	23.77%
Other relatives	1122	2.87%
Under 18 years	471	1.21%

Nonrelatives	1716	4.39%
Unmarried partner	787	2.01%
In group quarters	814	2.08%
Institutionalized population	781	2%
Non-Institutionalized population	33	0.08%

<b>Households by Type</b>	Number	Percent
Total Households	15985	100.0 %
Family households (families)	10563	66.08%
With own children under 18 years	5083	31.8%
Married-couple family	8298	51.91%
With own children under 18 years	3671	22.97%
Female householder, no husband present	1754	10.97%
With own children under 18 years	1114	6.97%
Non Family households	5422	33.92%
Householder living alone	4648	29.08%
Householder 65 years and over	1710	10.7%
Households with individuals under 18 years	5446	34.07%
Households with individuals 65 years and over	3687	23.07%
Average Household size	2.39	
Average family size	2.94	

### Housing market profile

The City of Columbus has over 17,000 housing units based on the 2000 U.S. Census information with the majority of homes being owner occupied (64.89%). Also, with rental housing being over 35% of the housing population there is a large number of renters. This large number of renters increases the odds of them having to deal with difficult or uneducated landlords. The median value of owner-occupied housing being \$111,900 can have an impact on the possibility of homeownership. The table below is the data from the 2000 Census.

<b>Housing Occupancy</b>	Number	Percent
Total housing units	17162	100.00%
Occupied housing units	15985	93.14%
Vacant housing units	1177	6.86%
For seasonal, recreational, or occasional use	68	0.4%
Homeowner vacancy rate (percent)	2.2	
Rental vacancy rate (percent)	8.6	

<b>Housing Tenure</b>	Number	Percent
Occupied housing units	15985	100.00%

Owner-occupied housing units.	10372	64.89%
Renter-occupied housing units.	5613	35.11%
Average household size of owner-occupied units	2.5	
Average household size of renter-occupied units	2.2	

The following table is a summary of the housing market in Columbus extrapolated from the 2000 U.S. Census information:

Housing Data (2000 Census)	
Housing units	17,162
Homeownership rate	64.9%
Number of households	15,985
Owner-occupied housing units	10,372
Renter-occupied housing units	5,613
Average household size of owner-occupied unit	2.50
Average household size of renter-occupied unit	2.20
Vacant housing units	1,177
For seasonal, recreational, or occasional use	68
Homeowner vacancy rate (percent)	2.2%
Rental vacancy rate (percent)	8.6%
Median value of owner-occupied housing units,	\$111,900

The recent and most significant impact on housing in Columbus came in early June of 2008, when intense flooding struck the Midwest, affecting the state of Indiana. The City of Columbus, in Bartholomew County, was one of the most affected urbanized areas in the state. The floods caused extensive damage to residential properties, including a large number that were beyond repair. The Columbus Regional Hospital had to be evacuated and remained closed for much of the summer and fall of 2008. In July/August of 2008, the City of Columbus retained the services of Development Concepts, Inc. (DCI) to prepare an *affordable housing investment plan* designed to respond to the needs of residents from flood impacted areas of the city. The primary purpose of the plan was to assist flood impacted residents in a systematic and efficient fashion, rebuilding in a manner that maximizes public and private investment. The approach of the plan is designed to assess the impact and offer improved housing choices and neighborhoods that create long term value for residents and the community.

It is estimated that 1,200 residential properties were damaged throughout the City of Columbus during the June 2008 flooding. Nearly half of all of these properties were either “destroyed” or had “major” damage, indicating that they needed significant repairs to reoccupy, or had sustained too much damage to be habitable. This total means that over six percent of all residential properties in the city were damaged at some level by the flooding. Though a number of damaged properties were located on major waterways, such as the Flat Rock River, the vast majority were located on the smaller Haw Creek, - a narrow waterway running through the middle of the community.

Three areas within the city, *Pleasant Grove*, *Iowa/Bernice*, and the *Wehmeier Addition*, were used to assess the need of flood impacted households. These areas were chosen in part because of the particularly high levels of damage from the flood. Approximately 280 residential properties were damaged within these three areas - about one fourth of all damaged properties in the city. Between 50 and 55% of the housing stock in these neighborhoods experienced damage from the floods. One-third (30%) of all residential properties were “destroyed” or had “major” damage.

#### *Flood Victim Demographics*

Though the June, 2008 flooding was widespread throughout Columbus, this study used the three focus areas defined in the previous section to determine the type of assistance necessary to provide to flood impacted households. An examination of the income levels of the focus areas finds that there is a high percentage of low income households. The City of Columbus’ estimated 2007 Median Household Income (MHI) was just above the MHI for the State of Indiana, which was \$47,000. The median household incomes for the focus areas range from \$24,000 to \$35,000 - 25 to 50% below the median for the city. Between 25 and 35% of all households in the focus areas are estimated to have incomes 50% or lower of the City’s MHI. This indication is confirmed by an examination of housing values. Census updates estimate that the median value of homes in the focus areas were 35-45% below the median value of the city. Recent residential sales figures indicate a housing stock of even less value. Based on city home sales between 2007 and 2008, single family homes in the focus areas sold for prices between 50 and 65% below the median market value for all homes in the city. These demographic indicators point towards flood-targeted housing solutions that are specifically oriented to low and moderate income households, or what is generally termed “affordable” housing. Affordable housing has many definitions. For the purposes of this affordable housing investment plan, “affordable” is meant to represent housing - both for-sale and rental units - that meets the “30% rule” and is oriented towards *low and moderate income households*. The “30% rule” is a traditional measure of housing affordability. It states that a household’s housing payment must not exceed 30% of its income, or else that household is considered to be “cost-burdened”. The payment is defined as monthly rent for renters, or the total monthly PITI (principal, interest, taxes, insurance) payment for homeowners.

#### *Low and Moderate Income Defined*

Households are typically defined as a percentage of a household’s income compared to the Area Median Income (AMI). This is used to measure qualification for public sector affordable housing programs. Households at or below 80% of the AMI are moderate to low income, while those below 50% are considered very low income. Using an AMI of \$47,500, a household income of \$38,000 or below would be considered moderate to low income in Columbus, while a household income of \$23,750 would be considered very low income. Flood Impact on Affordable Housing Stock The flood impact on the three focus areas of Pleasant Grove, Iowa/Bernice and the Wehmeier Addition has created an increased demand for “affordable” housing within Columbus. This is due to two primary reasons; (1) the reduction of the city’s

affordable housing stock due to damage inflicted on residential properties within the focus areas, most of which were of particularly low value; and (2) the displacement of households from the focus areas, of which a high percentage were of low and moderate income levels. Prior to the flood, approximately 5% of the housing available to low and moderate income households in Columbus was found in the three focus areas. Based on the estimated damage assessment reviewed in Section I, it is estimated that 1-2% of Columbus' existing housing stock was permanently removed by the flood. It is estimated, for example, that 60% of households in the Pleasant Grove area qualify as low income (80% or below AMI), and that 37% qualify as very low income.

The most significant characterizes of the housing market that will influence the use of CDBG funds for rental assistance or production of the new units, etc. is the foreclose issues due to down market values and limited financing options as well as the home loss in the flood of June 2008.

Abandoned and foreclosed property - The City of Columbus has seen an increase in the number foreclosures and abandoned housing units. Indiana had the second highest foreclosure rate in the country as of the third quarter 2003 with 2.6 percent of the home loans in foreclosure. Neighboring Ohio had the highest rate of foreclosure at 2.7 percent. The latest foreclosure data in Indiana reflects an increase from the 2.4 percent rate one year ago. Columbus has seen similar foreclosure numbers and as a result identified an area called Northbrook addition as an area in need of stabilization due to the number of foreclosed and abandoned homes in the neighborhood. City prioritized this are because:

- The area heavily damaged by recent flood event
- It has experienced a high foreclosure rate, even pre-flood
- Five properties obtained through HUD dollar home program

Predatory lenders canvassed the neighborhood and facilitated refinancing of some the residents with 125% loan to value ratio and variable "low inductor" interest rates. The city intends to acquire 10-13 homes for to rent-to own or sell to LMI residents.

Flood related housing units losses - It is estimated that 1,200 residential properties were damaged throughout the City of Columbus during the June 2008 flooding. Nearly half of all of these properties were either "destroyed" or had "major" damage, indicating that they needed significant repairs to reoccupy, or had sustained too much damage to be habitable This total means that over six percent of all residential properties in the city were damaged at some level by the flooding. Though a number of damaged properties were located on major waterways, such as the Flat Rock River, the vast majority were located on the smaller Haw Creek, - a narrow waterway running through the middle of the community. The City of Columbus and it partners have developed a proposal to address this loss by creating 20-30 infill housing units and the purchase and renovation of 8 properties in Pence Place and 10<sup>th</sup> Street neighborhoods for low/moderate income residents with priority given to flood victims/survivors.

### **Impediments in the public and private sector**

As a part of the Consolidated Plan and Assessment of Impediments process, the "Impediments to Fair Housing Survey" was distributed to non-profit organizations that work with private sector housing, other organizations that work in the public housing sector and city officials working with the public sector. In addition the survey was available at the public hearing and forums held in the plan development stage and also placed on the City of Columbus website home page in April 2009 to assure availability to the public. The survey forms are available on an on-going basis to allow the city to continue monitoring the impediments. The deadline for the surveys that were included in this assessment was July 1, 2009. After reviewing demographic data, survey

results, citizen participation comments, Human Rights Commission annual report the city has identified, by public or private sector, the following impediments:

1. Code enforcement and inspections. Follow up with violations and enforcement - cars, trash, and number of people living in one house. (public)
2. People with poor credit history trying to purchase/rent (private)
3. Poor financial history (poor choices - private).
4. Tenant-landlord sensitivity (private)
5. Absentee landlords, slum lord mentality (private).
6. Sidewalks limiting accesses (public).
7. Due to lack of Government regulated housing, many landlords will impose their own regulations, leaving many individuals/families homeless - implement quality housing enforcements (public).

### Housing and homelessness needs

Homeless services are provided by provided by Love Chapel, Columbus Township Trustee, Turning Point, and Horizon House, which includes shelter facilities, vouchers, lodging nights, etc. The average length of stay in homeless shelter is 37.6 days. The township trustee provided 16 Vouchers for Greyhound transportation to cities other than Indianapolis and 28 Bus passes provided for Indianapolis. Human Services, Inc. through Horizon House was designated at the single point of contact for housing and homelessness needs and provided the following information regarding Horizon House, homeless shelter, and Horizon Point, transitional housing, operated Human Services Inc.:

#### Services and activities provided:

Activity	# of Families	# of Family Members	Individuals
Telephone Interviews	158	460	133
Office Evaluations	112	348	215
New Residents	29	92	N/A
Accepted/Did Not Enter	10	28	N/A
Families on Waiting List (Average)	1.83	3.45	N/A

The issue, results or outcomes of those services found that: 9 families were asked to leave for failure to follow the rules, 5 families left and are living with relatives or friends, 2 families are residing at Horizon House, 14 families left successfully and are residing in affordable housing, 1 family left and is living in subsidized housing.

Demographic information regarding clients receiving services for housing and homelessness issues was also provided by Human Services, Inc. regarding Horizon House, homeless shelter, and Horizon Point, transitional housing, for all services:

#### Overall services demographics

Families Served:	31	Race:	
Men	17	Caucasian	82
Women	29	African American	12
Children	56	Hispanic	4
		Multi-Racial	4

Horizon Point facility demographics:

Families Served:	4	Race:	
Men	1	Caucasian	11
Women	4	African American	0
Children	8	Hispanic	3
		Multi-Racial	0

Age by type of services provided:

Service	Adults	Children
Horizon House Homeless Shelter	46	56
Continuum of Care	39	29
Transitional	47	33
Horizon Point	5	8
Emergency Lodging	243	309
Total	480	435

Human Services, Inc. through Horizon House as the designated at the single point of contact for housing and homelessness needs and provided the following table of information regarding comparison for the 2007 and 2008 emergency lodging to delineate the impact of the flood event of June 7, 2008:

2008 FLOOD	EMERGENCY LODGING	2007	2008	% CHANGE 2007/ 2008
241	NIGHTS OF LODGING TOTAL	446	840	88.3%
	NIGHTS OF LODGING NO FLOOD	446	599	34.3%
13	FAMILIES TOTAL	73	100	37.0%
	FAMILIES NO FLOOD	73	87	19.2%
50	FAMILY MEMBERS TOTAL	254	309	21.7%
	FAMILY MEMBERS NO FLOOD	254	259	2.0%
28	INDIVIDUAL ADULTS	124	243	96.0%
	INDIVIDUAL ADULTS NO FLOOD	124	215	73.4%
	INDIVIDUAL TRANSIENTS	64	37	-42.2%
	BUS TICKETS TO INDIANAPOLIS	30	28	-6.7%
	BUS TICKETS TO OTHER CITIES	28	16	-42.9%

*Flood related homeless data:*

The highest priority population from the Continuum of Care planning process is "Homeless Family with Children," due to volume or number of individuals seeking assistance. The priorities for individuals by need would be emergency shelter housing and transitional housing beds. The other population priority would be the need for assistance to individuals, practically men, due to the limitation of housing for this population. The priority for Homeless subpopulations would be the Chronically Homeless, but the number of unsheltered is estimated at 10. Although an estimated number this is a significantly difficult problem to address.

Horizon House is an emergency shelter which provides shelter for an average of approximately 12 persons each day having space for 4 families. Horizon House residents must have a child under 18 and they will provide lodging at a hotel if needed. They also provide the following: transportation to and from work, basic life skills help, assistance with resumes and everyone must attend Human Services classes. According to the Columbus Housing Authority and local social service agencies, the typical character of homelessness in Columbus is an individual or family temporarily "doubled-up" with family or friends. Of the 225 families on the Columbus Housing Authority waiting list, 20 families or individuals are classified as homeless. Other persons and families meeting the census definition of sheltered homeless may include residents of a 50 unit residential hotel in Columbus. The Director of the Columbus Housing Authority and the Horizon House estimate that on average there is three to five "on-the-street" homeless families per week.

Columbus Police indicate that the incidence of homeless mentally ill is very rare but that such persons would be sheltered at the Horizon House or Centerstone's facility in Columbus.

Victims of domestic violence are referred to the Turning Point in Columbus. Turning Point is the local domestic violence shelter and coordinates with all agencies in advocacy for clients. They help to establish independent living, give constant support as long as it is required.

The major portion of households at risk of homelessness in Columbus are tenant households who are facing eviction for non-payment of rent and households in shared housing who are being forced to relocate. In most cases these risks are eliminated or at least deferred through assistance from the Columbus Housing Authority and other public assistance. The Columbus Homeless Coalition indicates that because of a lack of housing subsidies, many families are constantly moving from one temporary situation to another.

Homelessness and individuals and families in need of transitional housing services are both special needs issues. Columbus is not meeting the need for emergency and transitional shelter space for both adults with children less than 18 years of age and adults without children. Current shelter facilities are often at capacity with waiting lists. The construction of additional shelter space, both emergency and transition, needs additional investigation.

Turning Point provides domestic violence shelter and counseling for multiple counties. The data below notes that the average stay over the past 5 years has been about 16.5 days. Their capacity runs anywhere from 75-80% annually according to bed space and days of the year, but is not an accurate indicator of true capacity as they often have open beds but no additional rooms to put someone. Capacity is more dependent upon the number of family members and configuration of the multiple families they are serving at the moment than simply the number of beds. They never refuse services to families and always stay on phone with domestic violence

clients until they are able to take them in or find them a space at another location.

Number of units refers to the number of nights of shelter provided per individual served. A woman and two children staying 2 nights would equal 6 units. The data table following is for Bartholomew County families provided shelter over the past 5 years:

<b>Bartholomew County</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>
Number of Adult Clients Served	57	79	76	79	71
Number of Children Clients Served	53	80	73	53	74
Number of Units	1867	2749	2412	2530	2088

The volume of people receiving services from Turning Point through May 2009 is up 18% outside of shelter and 10% in shelter compared to last year same time!

While Turning Point could benefit from a renovation and expansion of shelter services, the greatest need for additional services within our community is for out of shelter services (outreach) and prevention services. They are serving substantially less than the estimated annual 3900 families victimized by Domestic Violence each year in Bartholomew County, but also substantially more than were being served 10 years ago when their services were predominantly shelter services.

As they continue to grow their “out of shelter” services (Outreach), they expect the shelter needs to grow at a lower proportion. Last year, they served 472 families in Outreach in Bartholomew County in addition to the 71 that are noted above with our shelter services. As you can see, they served ~ 7 times as many families outside of shelter in 2008 in Bartholomew County than they served at the shelter. This pattern will most likely continue for many years.

DSI has indicated a need for HUD financing for additional housing facilities for persons with disabilities in Columbus and Bartholomew County in the form of apartments for independent living and group homes. Transitional housing is needed for single individuals with problems of substance abuse.

Estimates of the numbers of homeless persons in various categories are shown in tables included in this assessment. The estimates were based on interviews with housing and social service providers in the area who work with homeless persons. There are currently an estimated 225 homeless in Columbus based on information from Horizon House. Additional more detailed information on the number of homeless families was also available from the Horizon House in Columbus. Currently Horizon House is the only homeless shelter operating in the City of Columbus. This organization has the capacity to serve 4 families with 20 beds but the number of residents at a given time depends on the size of the families being served by the facility. The Horizon House staff estimate that they receive applications from an average of 12-20 individuals a week. Horizon House has been working with other service organizations to determine the estimated number of homeless and the extent of the problem. They are now the central contact for the homeless. Organizations like the Township Trustee and First Call for Help refer all calls to them. Staff on site provides assistance to the families as they look for employment, housing, childcare and transportation. If the center is full, the families are directed to other shelters in surrounding communities.

Homeless individuals are also an under-served group in the Columbus community. Thirty

percent (30%) of the low to moderate-income families are one paycheck away from homelessness because of the high cost of housing and other needs such as day-care, transportation and medical needs. One of the reasons for the increase of homelessness is the lack of adequate income because of poor job skills. Without adequate income, families are not able to cover the cost of living.

Because homelessness does not happen in a short time, it takes intensive case management and assistance to enable the families to remain housed. One way that can happen is through a transitional housing program. This would provide long-term case management and housing assistance so the families can move towards independence.

The Columbus community does have a transitional housing program at this time through Horizon Point, which only has 3 units. There is a need for approximately 20 units more, so one priority of the CDBG program is to provide assistance for agencies that choose to start such a program. It is also important for the City of Columbus to work in partnership with Horizon House and Columbus Housing Authority to provide rental assistance to families who qualify.

The major portion of households at risk of homelessness in Columbus are tenant households who are facing eviction for non-payment of rent and households in shared housing who are being forced to relocate. In most cases these risks are eliminated or at least deferred through assistance from the Columbus Housing Authority and other public assistance.

**Housing for seniors, individual with specialty needs (people with disabilities)**

The city has identified two specific areas of specialized housing in the community: Housing for seniors (62 and older) and housing for people with disabilities.

The following is a list of the housing facilities available to seniors/elderly:

<b>Housing for Seniors</b>				
<b>Name, Address &amp; Phone Number</b>	<b>Type of Subsidy</b>	<b>Number of Units</b>	<b>Current Vacancies</b>	<b>Tenant Qualifications</b>
All Saints Manor 5400 Yellowwood Dr. Columbus, IN 47203 812-378-9099	Rent based on 30% of adjusted income. HUD 202	40	None, always a waiting list	Must be elderly or disabled, 62 years of older; income cannot exceed \$17,050 for a single, or \$19,500 for a couple.
Keepsake Villae 2564 Fox Point Dr. Columbus, IN 47203	None	42 units	Yes, 7 units	Elderly and/or disabled 62 and older assisted living
Armory Apartments (run by Housing Partnerships, Inc.) 646 Franklin St. Columbus, IN 47201 812-375-9438	None	25 units	2 vacant	55 years or older; must meet income guidelines
Cambridge Square 3301 McKinley Ave. Columbus, IN 47201 812-378-3827	Rent is 30% of annual income (Section 8)	70 units	7 vacancy	Disabled, low income, elderly, or families (credit/criminal checks)

Columbus Health and Rehabilitation Center 2100 Midway St. Columbus, IN 47201 812-378-0005	Section 8	179 Public 24 seniors or disabled	Waiting list for rehab	Must go through prescreen, income guidelines, background check
Columbus Housing Authority 799 McClure Rd. Columbus, IN 47201	Public Housing	24 one- bedroom (of 157 total units)	8-10 month waiting list	Low to moderate income
Columbus Regional Hospital Transitional Care Center	None	18 beds	5 vacancies	Must be referred from a physician
Community Care Center of Columbus 3550 Central Ave Columbus, IN 47203 812-379-9669	Medicare and Medicaid	70 beds	15	Required assessment process. Residents must be in need of 24 hour care. Income and state qualification for nursing home
Fairington Apartments 2351 Fairington Ct Columbus, IN 47203 812-376-8836		136 beds	6 month to 2 year waitlist	Elderly persons 62 and over, or handicapped/disabled
Four Seasons Retirement Center 1901 Taylor Rd. Columbus, IN 47203 812-372-8481	12 beds marked for Medicare patients	112 apartments; 88 bed health center	12	Must be at least 65 years or older; pre-admission screening
Hickory Creek at Columbus 5480 25 <sup>th</sup> St. Columbus, IN 47203 372-6136	Medicare & Medicaid	37 beds	5 beds	Medical necessity, need to have Medicare Certification to be admitted to the facility
Green Tree at Columbus 4895 Pine Ridge Dr. Columbus, IN 47201 812-342-2148	None	58	10	Need to be somewhat independent, bathe themselves and take own medication and 62 yrs and up
Parkside Court 3660 Central Ave Columbus, IN 47203 812-373-5523	None	118 units	25 units	Residents must need only minimal assistance. 55yrs and up
Town & Garden Apartments 428 Pearl St. Columbus, IN 47201 812-376-9241	Can apply for subsidy through Columbus Housing Authority		Usually a short waiting list	Residents must be 62 and over
The Villa Apartments 4101 Waycross Dr. Columbus, IN 47201	Subsidized directly from HUD	98 units	4	Residents must be either 62 years and over or disabled

812-379-1225	Section 8			
Total Units/beds		1,160		

The following is a list of the housing facilities available to those with disabilities:

<b>Housing for Disabilities</b>				
<b>Name, Address &amp; Phone Number</b>	<b>Number of Units</b>	<b>Type of Subsidy</b>	<b>Current Vacancies</b>	<b>Eligibility</b>
Applegate Apartments 2230 Applegate Dr. Columbus, IN 47203 812-376-9160	165	Placed through Columbus Housing Authority	30	None
Developmental Services, Inc. 2920 10 <sup>th</sup> St. Columbus, IN 47201 812-376-9404	12 scattered site houses; 40 beds in group homes	Medicaid, ICFMR, Medicaid waiver	None	Developmentally disabled
Evergreen Court Apartments 2310 Sims Ct. #2 Columbus, IN 47203 812-376-8995	12 accessible efficiency studios	Accepts Section 8	Many	No special requirements
Parkview Rental Townhomes 3393 N. Country Brook St. Columbus, IN 47201				
Centerstone Health Services 424 Washington St. Columbus, IN 47201 800-266-2341	21 units in independent living; 14 units in transitional residence; 8 units in group home	Partially subsidized by HUD	3-5%	Mentally disabled
The Villa Apartments 4101 Waycross Dr. Columbus, IN 47201 812-379-1225	99 units	Subsidized directly from HUD	None	Residents must be either 62 years and over or disabled
Willowwood Apartments 3541 Cardinal Court Columbus, IN 47203 888-395-5938	165	Placed through Columbus Housing Authority	30	None
<b>Total</b>	<b>533</b>			Mentally disable units: 62 Physically: 141 No clarification: 330

The following is a list of the housing facilities available to specialty needs population:

<b>Housing for Specialty Needs</b>		
<b>Name, address &amp; Phone</b>	<b>Type of Shelter</b>	<b>Information</b>
Bartholomew County Youth Services Center 2350 Illinois St. Columbus, IN 47201 812-379-1690	Juvenile facility that mainly serves as detention center for delinquent youth, but also as temporary emergency shelter for non-delinquent youth. Emergency ages 10-17 max 60 days	Provides intensive day treatment services for adjudicated delinquent youth
Horizon House Homeless Shelter 724 Chestnut St. Columbus, IN 47201 812-376-9710	Emergency Shelter, (waiting list 4-10 families) Must have child under 18. 4 families. Will provide lodging at a hotel.	Transportation to and from work. Basic life skill help, resumes, everyone attends Human Services classes.
Turning Point P.O. Box 103 Columbus, IN 47202 812-379-5575	Domestic Violence	Coordinates with all agencies in advocacy for clients. Help to establish independent living, given constant support as long as is required.

The most significant characterizes of the housing market that will influence the use of Community Development Block Grant funds for rental assistance or production of the new units, etc. is the foreclose issues due to down market values and limited financing options as well as the home loss in the flood of June 2008.

Abandoned and foreclosed property - The City of Columbus has seen an increase in the number foreclosures and abandoned housing units. Indiana had the second highest foreclosure rate in the country as of the third quarter 2003 with 2.6 percent of the home loans in foreclosure. Neighboring Ohio had the highest rate of foreclosure at 2.7 percent. The latest foreclosure data in Indiana reflects an increase from the 2.4 percent rate one year ago. Columbus has seen similar foreclosure numbers and as a result identified an area called Northbrook addition as an area in need of stabilization due to the number of foreclosed and abandoned homes in the neighborhood. City prioritized this are because:

- The area heavily damaged by recent flood event
- It has experienced a high foreclosure rate, even pre-flood
- Five properties obtained through HUD dollar home program

Predatory lender canvassed the neighborhood and facilitated refinancing of some the residents with 125% loan to value ratio and variable “low inductor” interest rates. The city intends to acquire 10-13 homes for rent-to own or to sell to LMI residents.

Flood related housing units loses - It is estimated that 1,200 residential properties were damaged throughout the City of Columbus during the June 2008 flooding. Nearly half of all of these

properties were either “destroyed” or had “major” damage, indicating that they needed significant repairs to reoccupy, or had sustained too much damage to be habitable. This total means that over six percent of all residential properties in the city were damaged at some level by the flooding. Though a number of damaged properties were located on major waterways, such as the Flat Rock River, the vast majority were located on the smaller Haw Creek, - a narrow waterway running through the middle of the community. The City of Columbus and its partners have developed a proposal to address this loss by creating 20-30 infill housing units and the purchase and renovation of 8 properties in Pence Place and 10<sup>th</sup> Street neighborhoods for low/moderate income residents with priority given to flood victims/survivors.

### **Strategy to Address Public Policy Impediments to Affordable Housing**

The City of Columbus is not aware of any local ordinances or policies which create or which have been alleged to create unreasonable barriers to the development or maintenance of affordable housing. The zoning ordinance was reviewed for impact while completing the Assessment of Impediments to Fair Housing. Enforcement was a greater issue, which is due to the limited number of staff in the building inspection office.

The principal State incentives that have been used or are available for development of affordable housing in Columbus are the Rehabilitation Assessment Deduction, the Neighborhood Assistance Program and Low Income Housing Tax Credits which are allocated by the State. The city has also used local public resources for infrastructure improvements to improve conditions in existing low-income neighborhoods and to support the development of new modest cost housing. One of the principal constraints to the development of low cost housing within the city is the development requirements related to infrastructure. While the city's infrastructure standards add to the cost of development, the city believes that these standards are required to provide a sound housing environment over the long run. In addition, the city's zoning and subdivision regulations provide for alternative types of development (such as Planned Unit Development) by which infrastructure costs may be reduced.

### **List of impediments with action items, and timetable for recommendations**

- Impediment - People with poor credit history trying to purchase/rent
  - Action – October, 2009 meet with Eastside Community Center and/or Housing Partnerships, Inc. and investigate the creation of a referral program with their housing counseling program.
  
- Impediment - Poor financial history
  - Action: October, 2009 meet with Eastside Community Center and/or Housing Partnerships, Inc. and investigate the creation of a referral program with their housing counseling program.
  
- Impediment - Code enforcement and inspections. Follow up with violations and enforcement - cars, trash, and number of people living in one house. (Public)
  - Action: January, 2010 — Annual meetings with Columbus/Bartholomew Planning code enforcement to assess code enforcement follow-up and impact on housing.
  
- Impediment - Tenant-landlord sensitivity
  - Action: January, 2010 reestablish regularly scheduled meetings with landlord association, quarterly or at a minimum annually, to discuss their ongoing training programs. Recommend topics for the training.

- Absentee landlords, slum lord mentality
  - Action: January, 2010 establish regularly scheduled meetings with planning department and code enforcement, quarterly at a minimum, to identify and site landlord properties in violation of city ordinances.
  
- Due to lack of Government regulated housing, many landlords will impose their own regulations, leaving many individuals/families homeless - implement quality housing enforcements (public).
  - Action: January, 2010 establish regularly scheduled meetings with planning department and code enforcement, quarterly at a minimum, to identify and site landlord properties in violation of city ordinances.
  
- Sidewalk and ramp accessibility
  - Action: September - June, 2010 (through 2011) continue the implementation of the sidewalk replacement program to improve decaying sidewalks in income qualified census tracts.

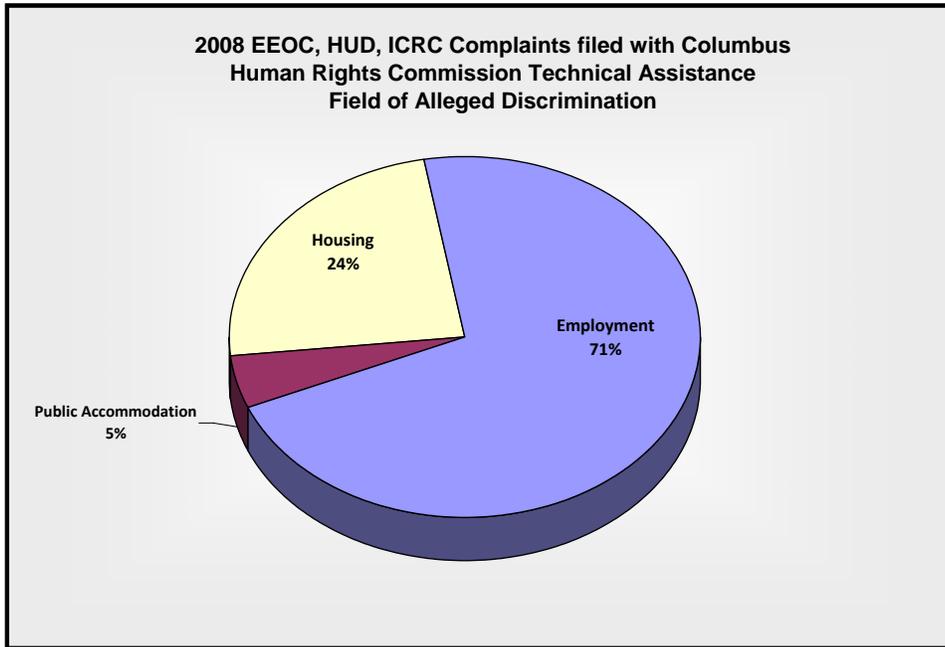
### **Monitoring**

The city plans to evaluate and monitor the changes in the impediments to fair housing by utilizing the following tools:

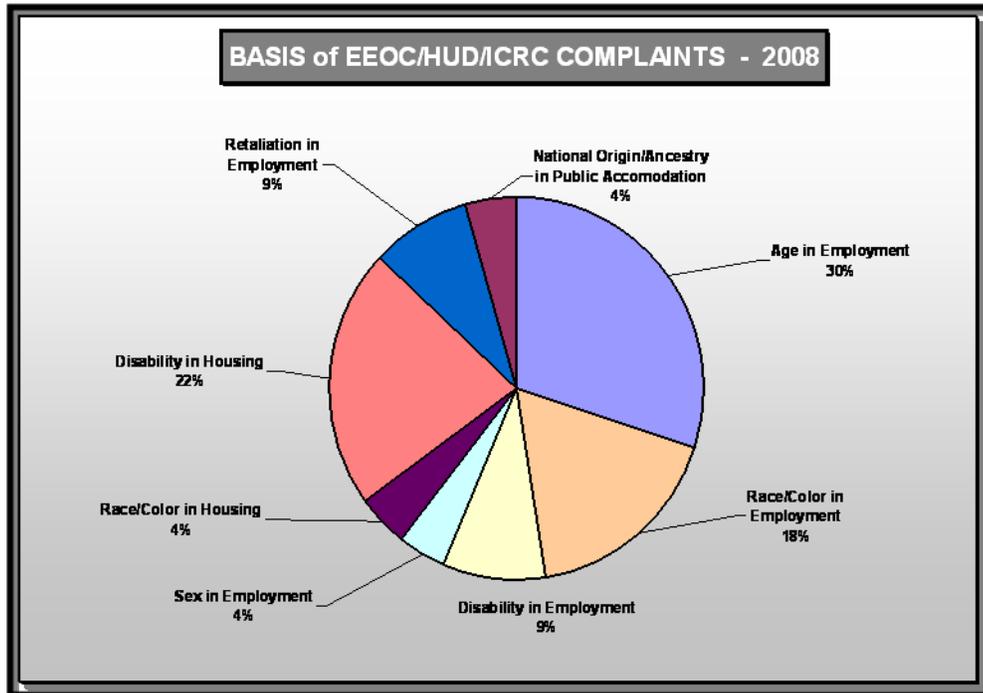
1. Conducting an annual Impediments to Fair Housing Survey assessment during the annual action plan development (see attached survey used in 2009 action plan development). The survey will be maintained on the City of Columbus website home page, [www.columbus.in.gov](http://www.columbus.in.gov) in an effort to encourage continued residents input.
2. Review annual human rights reports at the Columbus Human Rights Commission Office. The Columbus Human Rights Commission handles the EEOC/HUD/ICRC complaints including housing complaints and is “charged” with:
  - Enforcing the Human Rights Ordinance
  - Educating the Public
  - Challenging attitudes and systems that create barriers to equality
  - Empowering community members to advance this mission
3. Meet with the city departments to discuss any policy changes that would impact impediments.

# ATTACHMENTS

## Impediments Cases Tables from the Columbus Human Rights Commission 2008 Annual Report



Twenty Four percent (24%) of all the complaints filed with and receiving technical assistance from the Columbus Human Rights Commission were based on discrimination in housing. "While the Commission did not receive formal complaints in education or housing, many instances of technical assistance allowed situations to be resolved informally."



Based on the Columbus Human Rights Commission 2008 Annual Report, of all complaints received, 22% were disability in housing complaints while 4% were race/color in housing complaints. All situations were resolved informally, which is often best for parties involved.

Survey that was distributed to non-profit organizations that work with private sector housing, other organizations that work in the public housing sector and city officials working with the public sector. Please see page 12 for further explanation of usage.

# IMPEDIMENTS TO FAIR HOUSING SURVEY

Name of organization (optional): \_\_\_\_\_

Does your organization manage or own housing units in Columbus:

Yes \_\_\_ No\_\_\_ (If no skip to #4)

#1 Number of complexes owned or managed:				
5 or below	5-10	10 – 20	20 and up	

#2 Number of units:				
5 or below	5-10	10-20	20 – 30	
30 – 40	40 – 50	50 -100	100 and up	

#3 Type or focus of housing offered (check all that applies):				
Market rate	Senior/Elderly	Transitional	Emergency Shelter	
Low/moderate income	Disabled	Homeless		

#4 Check groups you feel are most affected by impediments to housing:				
White	Black/African American	Hispanic		
Disabled	Elderly	Single women with children		
Other:				

#5 Identify the number and type of complaints alleging housing discrimination that your organization has received or is aware of. Also note where in the community it occurred and if it was resolved.						
Area of City	Types of Discrimination		Practices Cited as Discriminatory			Resolved Complaints
	Racial	Disability	Condition of Sales or Rental	Refusal to Sell	Reasonable Accommodation	Was complaint(s) resolved
Northside						
East Columbus						
Downtown						
Westside						
Lincoln Central Neighborhood						
Other:						

#6 Please check the areas where you feel there are impediments to fair housing (check all the ones that apply and provide examples if possible):	
Availability of affordable owner-occupied housing:	
Municipal regulations and ordinances:	
Building or zoning code provisions:	
Landlords discriminatory or unethical practices:	
Poor financial history (choices) of individuals seeking homeownership:	
Accessibility barriers – (example: older neighborhoods’ lack of infrastructure - lack of sidewalks and ramps):	
Limited financial assistance for home ownership for elderly, disabled and low income (number of public housing vouchers):	
Lack of public education and awareness regarding rights and responsibilities under federal, state and local fair housing laws:	
Other:	

**Discuss any other fair housing concern(s):**

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## Demographic Information by Census Tracts based on 2000 Census Information

Geographic area	Total population	Percent of total population									
		Race							Two or more races	Hispanic or Latino (of any race)	White alone, not Hispanic or Latino
		One race									
		White	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some other race				
Bartholomew County	71,435	94.2	1.8	0.1	1.9	0	1	1	2.2	93	
<b>CENSUS TRACT</b>											
Tract 101	4,792	89.5	5.3	0.4	0.5	0.1	2.5	1.7	4.8	87.6	
Tract 102	4,341	94.3	2.9	0.2	0.8	0	0.9	0.9	2.2	93.3	
Tract 103	3,687	94.9	1	0	2.4	0.2	0.4	1.2	1.5	94.1	
Tract 104	4,691	92.5	2.2	0.1	2.6	0	1	1.5	1.7	92.3	
Tract 105	4,908	92.3	2.3	0.1	3.5	0	1.1	0.8	3.1	90.5	
Tract 106	4,989	92.1	3.2	0.1	3	0	0.6	1	1.1	91.3	
Tract 107	3,590	89.9	2.5	0.1	2.5	0	3.8	1.2	5.9	87.8	
Tract 108	3,742	88.2	2.5	0.3	5.3	0	2.1	1.6	4.9	85.4	
Tract 109	3,820	87.6	1.4	0.1	9.8	0	0.4	0.8	0.7	87	

