NOTICE OF COMMENTS RECEIVED ON REVIEW OF ELIGIBLE AREA MAPS FOR USDA RURAL HOUSING PROGRAMS

USDA Rural Development has received comments on areas being reviewed for continued eligibility under the USDA Rural Development programs. During the review, all comments were considered.

Below is a summary of the comments received for the rural area review in the state of Indiana.

Indiana

1. Greencastle

- a. Received two comments indicating the town is far from stable and still needs USDA support. In November of 1986, Greencastle lost IBM, its main employer, and never fully recovered. These jobs were replaced with lower paying warehouse and factory jobs.
- b. Received three comments indicating many people would no longer have a viable option to own a home here without USDA financing. This would have a negative impact on home ownership for years to come. Greencastle has numerous factories that employ people with limited incomes. The people would not achieve home ownership without USDA. Abandoned homes would be more prevalent without USDA financing being available.
- c. Received five comments that the area is more rural than suburban, and buyers still need USDA financing. Putnam County where Greencastle is located is two counties away from the state capital of Indianapolis. It is a blue-collar town surrounded by farms.
- d. Received one comment that USDA financing is vital to keeping the local economy going. Many professions rely on a healthy real estate market to earn a living.
- e. Received four comments that the town would not be over 10,000 people if the student population of DePauw University and Ivy Tech were deducted.

2. Martinsville

- a. Received two comments indicating the area is not yet stable and still requires USDA support. Martinsville lost around 90 homes to flooding in 2008 and an additional 279 homes due to the construction of Interstate 69.
- b. Received six comments indicating many people would no longer have a viable option to own a home here.
- c. Received one comment that abandoned homes would be more prevalent without USDA financing being available.
- d. Received one comment indicating Martinsville has not seen the growth that other towns surrounding Indianapolis have seen. Martinsville's population has grown 20%

- in the past 47 years, while similar communities around Indianapolis have grown 700%.
- e. Received two comments that Martinsville is rural in nature because it is surrounded by farms and state forest. There is about 30 miles of open space between Martinsville and Indianapolis.

3. Bloomington

a. Received two comment from people who did not understand that Bloomington was already an ineligible area, and it was only a small annexed area that would no longer be eligible.

4. Muncie

- a. Received one comment from someone who did not understand that Muncie was already an ineligible area.
- b. Received one comment that the area is far from stable and still needs USDA financing.

5. Pendleton

- a. Received one comment indicating the area is far from stable and is heavy in low quality housing.
- b. Received one comment because the person thought the entire town of Pendleton was being declared ineligible. An area northwest of Pendleton that was annexed by Anderson is the area being changed to ineligible.
- 6. Marion, Alliance, Olio, Richmond, Lafayette, Evansville, Newburgh, Elkhart, and Kokomo
 - a. Received one comment that these areas are not stable and are still in need of USDA support.

Based on the review of the areas within the state of Indiana, using the 2015 American Community Survey data, comments received, and rural area guidance located in Handbook <u>HB-</u>1-3550, Chapter 5, the rural eligibility designation is proposed to change for the following areas:

- 1) Lake County-Increase in the existing ineligible area south of Crown Point near the intersection of I-65 and State Road 8 to square up the ineligible area.
- 2) Elkhart County Increase in the ineligible area on the east side of Elkhart between State Road 120 and US 20 due to annexation by the city of Elkhart. Squared up the added area with a county road boundary.
- 3) Grant County-Increased the ineligible area east of Marion off State Road 18 due annexation by the city of Marion.
- 4) Howard County-Increased existing ineligible area east of Kokomo bordering on I-31 due annexation by the city of Kokomo and to square up the ineligible area with a county road.
- 5) Tippecanoe County- Increased ineligible area in 3 small areas on the perimeter of Lafayette and West Lafayette due to annexations by Lafayette and West Lafayette.

- 6) Hamilton County
 - a. Increased existing ineligible area northwest of Westfield due to annexations by Westfield.
 - b. Increase existing ineligible area east of Noblesville and Fishers due to annexations by these cities and to square up the location of the boundary line.
- 7) Madison County- increased existing ineligible area south of Anderson and added an area south of Anderson off I-69 due annexation by the city of Anderson and to square up the area with a county road.
- 8) Delaware County-Increased existing ineligible area west of Muncie and northwest of Yorktown due to a
- 9) Wayne County- Increased the existing ineligible area west of Richmond off I-70 due to annexation by the city of Richmond.
- 10) Shelby County-Increased existing ineligible area in several places along the perimeter of Shelbyville due to annexations by the city of Shelbyville.
- 11) Hendricks County- Increased existing ineligible area west of Plainfield due to annexation by the city of Plainfield.
- 12) Monroe County-Increase in the existing ineligible area north of Bloomington off State Road 37 due to annexation by the city of Bloomington.
- 13) Bartholomew County- increase in the existing ineligible area in several locations on the perimeter of Columbus due to annexations by the city of Columbus.
- 14) Clark County- Increase in the existing ineligible area on the perimeter of Jeffersonville due to annexations by the city of Jeffersonville.

Areas that will now be considered as no longer being rural or rural in character can be viewed at https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do by clicking on either "Single Family Housing Guaranteed", "Single Family Housing Direct" or "Multi-Family Housing" and then selecting "Proposed Ineligible Areas" tab.

The proposed changes will become effective on June 4, 2018. For details, or questions about specific changes, please contact the Indiana State Office Rural Development Housing Program Staff at 317-295-5774.