

ihcda



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Page 10

Pam Isaac

President
Indiana Balance of State Continuum of Care



Pictured from left to right: A child plays at the newly renovated Kevin Hammersmith Memorial Park in Floyd County (photo courtesy of GameTime); The Light family, Homeowners and IDA program participants; Representatives and Board Members of the Indiana Balance of State Continuum of Care at 2022 Spring Development Day

Housing Stability

All agencies and organizations within the affordable housing and community development industry have the same mission across the board: to provide housing stability for their clients and communities.

It is not unique or out of the ordinary to create and promote housing stability. What is unique, is how a housing agency can provide these services and stability that is tailored to their community.

Because of the dedicated team at IHCD, along with our incredible network of partners, we are able to provide housing opportunities, services, and stability through the many programs IHCD has to offer. These programs vary from home weatherization, financial tools to create and preserve affordable housing, to utility and rental assistance. Housing stability is at the heart and soul of all our programs and initiatives here at IHCD.

Housing stability means much more than just a roof over your head. It means providing safe and healthy housing, to ensuring affordable housing is near public

transportation, education, health care, public facilities like libraries and post offices, access to food and employment opportunities.

Throughout this issue of *IHCD...the Magazine*, we will see the resources provided by IHCD at work in the lives of Hoosiers. We meet the Balance of State Continuum of Care Board of Directors at the Spring Development Day. We see photos from an inclusive playground that came to life so that all children can safely play in their community. We see a success story from the Individual Development Account program and how it helped a Fort Wayne family purchase their first home.

Just like each of the stories highlighted in this issue of *IHCD...the Magazine*, the path to housing stability will not be achieved alone; it requires partnerships. We look forward to the continued partnerships across our network to make housing more affordable, accessible, and stable across our state. 🏠

Jake

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Pam Isaac, President of the Indiana Balance of State Continuum of Care

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As a quasi-state agency, the Indiana Housing and Community Development Authority is committed to serving the entire spectrum of housing, from homelessness to homeownership.

Our charge is to provide housing opportunities, promote self-sufficiency and strengthen communities, in order to build an Indiana with a sustainable quality of life for all Hoosiers in the community of their choice.

As part of the Lt. Governor's Family of Business, we work with other state agencies, private and not-for-profit entities and local units of government to help develop innovative solutions for housing and comprehensive community development.

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Kevin Hammersmith Memorial Park (photos courtesy of GameTime)

Spreading INclusivity:

Kevin Hammersmith Memorial Park Brings New Opportunities for Children and Adults in Floyd County

By **Meagan Heber** – IHCD Placemaking and Environmental Review Manager

In 2015, Mindy McKnight noticed a problem. As a special education teacher for more than 20 years, she noticed a growing number of students with special needs in her classroom in New Albany, Indiana. She also knew that the number of students across her school district who had special physical, social, and learning needs was increasing.

The New Albany/Floyd County School District has approximately 11,524 students within sixteen different public schools. According to Michele Ferree, Director of Special Education at the district, there are around 2,700 special education students in the district—one fourth of the total student population. And yet, McKnight saw that throughout the county, very few places had a playground

that provided students with special needs the opportunity to play with their peers.

“Our playground is not designed for children with disabilities, especially students with wheelchairs, walkers, and crutches. These students cannot play with other students! They are very limited to what they can do, so their friends go on and play without them,” McKnight said, when talking about the 65 students she and other teachers oversee at their elementary school in New Albany.

When Don Lopp, Floyd County Director of Operations and Planning, and Roger Jeffers, Floyd County Parks Superintendent, heard from McKnight that same year about her desire to see a new playground in New Albany, they might not have thought much of it at first. Between school playgrounds, recreational space, and community parks, more room for kids to play wasn’t necessarily the highest priority. But by the time McKnight shared her vision—and the startling number of underserved children in the community—both Lopp and Jeffers were not only on board, but captivated.



Jeffers and Lopp started a **CreatiNg Places** campaign to make this dream a reality in the summer of 2021. With a goal of \$50,000, the group set to work building community support, gaining local sponsorship, and spreading the vision of what an empty field at the **Kevin Hammersmith Memorial Park** could be.

By the fundraising deadline, over \$50,000 was crowdfunded with 271 community members contributing to the project, and IHCD matched the fundraising goal dollar for dollar.

Seven years after McKnight, Lopp, and Jeffers envisioned the project, the New Albany community



cut the ribbon on the **Kevin Hammersmith Memorial Playground** in May of 2022, welcoming children of all ages and ability levels into a fully-inclusive play space. Utilizing the seven principles of inclusive playground design—play that is fair, inclusive, smart, independent, safe, active, and comfortable—as well as a Playcore© National Demonstration Site Designation, the playground has wheelchair ramps, special swings, interactive sound and motion equipment, and plenty of room for children of any ability level to participate in all the fun.

“It’s for everybody,” Jeffers explained, when showing not only how a child can fly down a mini zipline in a harness, but also where parents and teachers can sit in the shade and watch.

The playground, which is a part of a complex of sports fields, community art, a splash pad and a covered pavilion for events, is so much more than just a place for children to have fun. While kids are in school, the playground can be





utilized by organizations like Rauch, Inc. for adults with special needs to enjoy. Having a community gathering space where all children and adults can play together will not only inspire learning, but encourage participants to become advocates for inclusivity in other community spaces as well.



Most of all, the new park has become a regional resource, where residents from Floyd and the surrounding counties can enjoy a day at the park and the opportunity to feel safe and included among new friends. 🏠

CreatINg Places has helped bring several inclusive and accessible parks and playgrounds to communities throughout Indiana, including:

Troy Park and Playground Project

- Troy (Perry County)
- Raised \$26,306 (IHCD matched \$25,000)
- Their crowdfunding campaign concluded in February of 2022. The park will be completed and ready for play soon!

PLAYoli Community Playground Project

- Paoli (Orange County)
- Raised \$50,252 (IHCD matched \$50,000)
- Campaign closed in May of 2020

Playground with a Purpose

- Richmond (Wayne County)
- Raised \$51,428 (IHCD matched \$50,000)
- Campaign was crowdfunded in September of 2017

Wabash Inclusive Playground

- Wabash (Wabash County)
- Raised \$51,150 (IHCD matched \$50,000)
- This campaign reached its goal in March of 2018

Project Playground

- Mooresville (Morgan County)
- Raised \$25,640 (IHCD matched \$25,000)
- This campaign concluded in September of 2019



PLAYoli Community Playground Project



Project Playground



Project Playground



Pipi Light and her family are homeowners thanks to her participation in Indiana's IDA Program.

Individual Development Accounts Make Financial Dreams Come True

By **Liz Greene** – IHCD Continuum of Care Liaison Manager

The **Pathfinder HomeOwnership Center** is doing amazing work to help Fort Wayne residents realize their dreams of financial independence via the **IDA Program**. IDA (Individual Development Account) gives Hoosiers with low-moderate income the opportunity to achieve economic stability and acquire financial literacy by supporting them as they save for a major purchase. Participants receive three dollars for every one they save to help them realize their goal(s) of: owning a home, attending a college or trade school, purchasing a vehicle, expanding their small business, or making significant home repairs. (Up to \$1500 in savings can be matched.)

Recently, Pipi Light moved into her own home thanks to the IDA Program's matched savings account and the important knowledge she gained from the counselors

at Pathfinder. Light, along with her husband and their two children, now "enjoy more freedom" and are "so happy" to have a place of their own. While the matched savings component of the program is a huge benefit, the educational piece is also key.

Light recalls, "The counselor from (the) IDA Program helped and guided me through the process of buying a home." Moreover, now she creates a monthly budget to ensure she lives within her means. Light believes the program helped her understand and begin saving on a regular basis, manage her money with more confidence, and feel financially stable and self-sufficient. Light's family is one of many Pathfinder has lifted out of poverty with this program. Last program year, they worked with 109 participants and celebrated with 23 "graduates" in June 2021. 🏠



FEGAP Program Director Briana Price, right, shows INCAA's Chris Willman, left, one of the internet hotspots while overviewing this new program offered by JobSource of Madison and Grant counties.

Connecting Students, Connecting Communities in COVID and Beyond

By **Liz Greene** – IHCD's Continuum of Care Liaison Manager

In the spring of 2020, **JobSource** began investigating an emerging educational need in their service area of Madison and Grant counties. Their investigation led them to a perfect opportunity for a **CARES Act CSBG** funded program, so they could serve students who were falling behind.

By engaging the Madison County and Grant County schools' administrations and instructors, they began

understanding a major concern from local educators regarding students who had "disappeared" during remote learning that Spring. After speaking with a large sampling of instructors, it became clear that, during remote learning, teachers were engaging with only about one out of every four students.

Through further investigation, JobSource found several causes for this startling drop in online attendance. They learned the main reason was many households lacked

a computer, internet access, and/or reliable internet connection. Families that were already struggling to make ends meet were stretched even thinner because of COVID-19, so paying the monthly internet bill wasn't as important as taking care of other essentials, like rent and car payments. Other students only could use a phone owned by a parent/guardian, the use of which could be sporadic and potentially expensive. Some lived in remote and rural areas where their access was slow or unreliable. All these factors were making eLearning almost impossible.

JobSource stepped up to ensure these students didn't fall further behind by creating a new initiative they call Families and Education Gap Assistance Program (FEGAP). As the name indicates, it seeks to fill the equipment and service gaps for those income-eligible families with school age students.

In order to successfully launch FEGAP, JobSource partnered with local schools for direct referrals to best identify the students who had effectively fallen off the academic radar during early e-learning because of internet instability and/or lack of a computer. JobSource then provided computers, Kajeet hotspots, and/or financial support to help families pay the monthly internet bill. These efforts have allowed students to get back on track academically.

More than 270 computers have been provided to income-eligible students, and more than 50 internet hotspots were given to rural students. Another 150 eligible families were given help with internet service support last school year, and they will continue to receive this support through the upcoming school year. Moreover, FEGAP staff have provided (and continue to provide) regular follow-up care with families. The staff also offers referrals to other needed wraparound services in the community, allowing time for feedback from the families and students. On the back end, the partnering schools will provide data on increased remote engagement and track changes in student performance to allow for metrics on the program's success.

In short, FEGAP has been a tremendous success. Not only does it assist income eligible client families and students in the Madison and Grant service counties by responding to a situation that arose from COVID, but it has also strengthened and expanded JobSource's relationship with area schools, which has fostered new partnerships and increased the community's exposure to Community Action. FEGAP has truly been a win all around. 🏠



Families and Education Gap Assistance Program (FEGAP)

JobSource stepped up to ensure students didn't fall further behind by creating a new initiative they call Families and Education Gap Assistance Program (FEGAP). As the name indicates, it seeks to fill the equipment and service gaps for those income-eligible families with school age students.



270

computers provided to income-eligible students



50

internet hotspots given to rural students



150

eligible families received help with internet service support



Pam Isaac, BoS CoC Board of Directors, photos from Development Day

The Indiana Balance of State Continuum of Care Works to End Homelessness in Indiana

By **Kristin Svyantek Garvey** – IHCD Director of Homeless Services

Where would you go if you found yourself homeless or at risk of experiencing homelessness? Would you know where to start? This situation happens to at least 4,000 people in Indiana every year. Throughout Indiana, people begin by accessing the Coordinated Entry (CE) system at local entry points. The CE system is designed to identify, assess, refer, and connect people in crisis quickly to housing, shelter, and assistance.

To get this done, it takes a dedicated group of leaders to coordinate a system like CE, which covers 91 of the 92 counties in Indiana. Every county except Marion County is overseen by the Indiana Balance of State Continuum of Care (BoS CoC). Marion County has its own Continuum of Care that leads its efforts to end homelessness.

In 1994, the U.S. Department of Housing and Urban Development (HUD) developed the CoC structure to coordinate the distribution of several

competitive homeless assistance programs, create community-wide goals to end homelessness, promote access to and effective utilization of programs, and optimize self-sufficiency among people experiencing homelessness. HUD identifies four necessary parts of a continuum of care :

- Outreach, intake, and assessment to identify service and housing needs and provide a link to the appropriate level of both;
- Emergency shelter to provide an immediate and safe alternative to sleeping on the streets, especially for homeless families with children;
- Transitional housing with supportive services to allow for the development of skills that will be needed once permanently housed; and
- Permanent and permanent supportive housing to provide individuals and families with an affordable place to live with services if needed.

Prior to that, organizations applied individually, which caused a lack of coordination between organizations. The intention of the CoC structure was to bring a network of stakeholders together to collaborate on reducing homelessness. In 2009, President Barack Obama signed the HEARTH Act, which enacted the process through Congressional authorization.

Board of Directors

Along with coordinating the CE system, the Indiana BoS CoC Board of Directors encourages community-wide collaborative leadership and creates a shared vision for ending homelessness that guides day-to-day decision-making. It creates “a community plan to organize and deliver housing and services to meet the specific needs of people who are homeless as they move to stable housing and maximize self-sufficiency.”

Currently, the BoS CoC Board of Directors is made up of fifteen members who govern the BoS CoC. It represents a cross-section of stakeholders, representative groups, and project recipients from across the state. “After an uncertain start,” said Pam Isaac, Indiana BoS CoC Board Chair, “the CoC board, with the assistance of IHCDa has

found its footing and is looking forward to providing appropriate funding and resources to homeless service providers across the balance of state.”

The Indiana BoS CoC partners with the Indiana Housing and Community Development Authority, which submits the annual collaborative application on behalf of the entire CoC network to receive funding to carry out the work. IHCDa also provides centralized coordination of the CE system and provides staff support for the Indiana BoS CoC Board of Directors. Isaac continues, “Our efforts would not be possible without the support of IHCDa. The CoC Board looks forward to a continuing relationship with IHCDa as we provide funding and resources to Hoosier families.”

Looking to the future, the Board is participating in an extensive strategic planning process. Members are working to identify innovative opportunities that will empower communities to make homelessness rare, brief, and nonrepeating. In addition, the Board will continue to expand targeted efforts to address homelessness in especially vulnerable populations, such as survivors of domestic violence, veterans, and youth.

In 2018, the Indiana BoS CoC Board was successful in securing funds that connect those individuals and families fleeing domestic violence with critical housing resources and supportive services. The Board is excited about bringing more youth integration with a recent Indiana Department of Education partnership that identified a Youth Program Manager and will deploy regional navigators to work with schools to connect students and their families to community resources that will lift them out of homelessness. Together, the Indiana BoS CoC and IHCDa staff are working to expand training and support for service providers to increase their effectiveness in utilizing funds that will assist communities with ending homelessness while minimizing the trauma and dislocation caused by homelessness to individuals and families so that they can achieve sustainable housing and self-sufficiency.

To learn more about the Indiana Balance of State Continuum of Care, go to: www.in.gov/ihcda/indiana-balance-of-state-continuum-of-care.

¹Source: National Low Income Housing Coalition (http://nlihc.org/sites/default/files/Sec7.04_Continuum-of-Care_2015.pdf)

²Source: National Alliance to End Homelessness (<https://endhomelessness.org/resource/what-is-a-continuum-of-care/>)

³The Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act of 2009 was signed into law on May 20, 2009. The HEARTH Act amends and reauthorizes the McKinney-Vento Homeless Assistance Act with substantial changes, including A consolidation of HUD's competitive grant programs.

⁴Source: National Alliance to End Homelessness (<https://endhomelessness.org/resource/what-is-a-continuum-of-care/>)



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Term ends December 31, 2024



Multifamily Bonds & Low-Income Housing Tax Credits Announced

By **Hayley Wolf** – IHCD Marketing and Communications Specialist

Multifamily Bonds create and preserve affordable units that will serve individuals and families across Indiana. Each year, developments receive awards from the **Low-Income Housing Tax Credit** (LIHTC) program, in conjunction with Multifamily Tax Exempt Bonds. This funding is used to incentivize private developers to fund the construction, acquisition, and rehabilitation of affordable housing communities throughout Indiana.

“These awards are a major investment in Indiana’s infrastructure,” Lt. Gov. Suzanne Crouch said. “These properties will greatly benefit their communities and the Hoosiers who live there. Preservation and creation of affordable housing is critical to ensuring long-term affordability that allows residents to thrive in neighborhoods and to maintain consistency in their neighbors, schools, jobs and healthcare.”

These investments represent a variety of housing types including new construction, preservation of existing housing, family housing and affordable assisted living for seniors.



VITA OF GREENFIELD

Developed by Vita Investment Holdings, LLC

Vita of Greenfield, developed by Vita Investment Holdings, LLC, will receive \$21M in multifamily bonds and \$799,296 in tax credits annually for 10 years for the construction of 110 rental units for seniors in Greenfield. In addition to helping to meet the need for affordable senior housing, this investment will provide a continuum of care by offering assisted living services for those who need assistance with activities of daily living.



VITA OF NEW WHITELAND

Developed by Vita Investment Holdings, LLC

Vita of New Whiteland, developed by Vita Investment Holdings, LLC, will receive \$21M in multifamily bonds and \$864,236 in tax credits annually for 10 years for new construction of mixed income housing that will offer assisted living services for seniors ages 62 and older. These services will include assistance with bathing, grooming, dressing, toileting, personal hygiene, ambulating, meals, shopping, medication delivery and reminders, transportation, housekeeping and laundry.



CAROLYN MOSBY APARTMENTS

Developed by Gorman & Company and Northwest Indiana Development Corporation

Carolyn Mosby Apartments, developed by Gorman & Company and Northwest Indiana Development Corporation, will receive \$13M in multifamily bonds, \$821,840 in tax credits annually for 10 years, and \$500,000 in Development Fund for the rehabilitation of 142 existing units for residents aged 55 and over in the City of Gary. The project contains one and two-bedroom units. All units will have project-based vouchers, providing residents with rental assistance. The building exterior will be improved to provide increased energy efficiency and extend the building's useful life. All common area interior finishes will also be updated to improve the interior character of the building for residents. Existing electrical and plumbing fixtures will be upgraded to improve the energy efficiency and water usage of the building. New higher efficiency heating and air conditioning equipment will also be included to improve the overall energy efficiency of the building for the owner and residents.



CARRIAGE HOUSE OF KENDALLVILLE

Developed by Gene B. Glick Company

Carriage House of Kendallville will receive \$9M in multifamily bonds and \$565,183 in tax credits annually for 10 years to preserve 150 units of affordable housing. The Gene B. Glick Company project consists of 1-bedroom garden style units and 2- and 3-bedroom townhome-style units throughout 18 buildings. The scope of rehabilitation includes replacement of siding, windows and roofs; replacement of HVAC systems; replacement and upgrades to cabinets, appliances and plumbing and bathroom fixtures.



BEECHWOOD COURT

Developed by Southern Indiana Community Housing Corp.

Beechwood Court will receive \$8.7M in multifamily bonds and \$876,204 in tax credits annually for 10 years to create 83 units of affordable housing. Southern Indiana Community Housing Corp. will build on the vacant land of an existing public housing site that will be demolished to make way for the redevelopment. The development will feature a mix of single-family detached homes, duplexes, single-family/duplex combos and one three-story multifamily units. This neighborhood-campus style development will also be home to a fully accessible park, picnic shelters, commercial-grade playground and accessible community garden.



FOSTER'S LANDING APARTMENTS & PERSHING PLACE APARTMENTS

Developed by Buckingham Foundation, Inc.

Foster's Landing Apartments & Pershing Place Apartments, developed by Buckingham Foundation, Inc., will receive \$7.7M in multifamily bonds and \$474,405 in tax credits annually for 10 years for the rehabilitation of two existing developments. Foster's Landing in New Castle is the preservation of 90 tax credit units. It features 1-, 2-, 3-, and 4-bedroom garden style and townhome units. Pershing Place in Indianapolis consists of a single building with 24 one-bedroom units. Rehabilitation will consist of replacing roofing, HVAC, water heaters, countertops, flooring. Both sites will have amenities including community room, laundry room, picnic area, and walking trail.



BARRINGTON VILLAGE

Barrington Village will receive \$30M in multifamily bonds and \$1.5M in tax credits annually for 10 years to preserve and rehabilitate 172 units of affordable housing. Millennia Housing Development, Ltd. is acquiring and rehabilitating Stonekey Apartments on the southeast side of Indianapolis. The renovation of the property will afford significant upgrades to each unit. Community upgrades include a picnic pavilion and community building where residents will have access to services such as a resident liaison, resident activities programming and neighborhood watch.



MEADOWS ON MAIN

Developed by Kittle Property Group

Meadows on Main, developed by Kittle Property Group, will receive \$35M in multifamily bonds and \$2,435,000 in tax credits annually for 10 years for new construction of a 264 unit multifamily development in Whitestown. The development will consist of one, two, three, and four-bedroom units. Amenities on site include a club house, fitness center, computer center, dog park, dog clean up stations, community room with kitchen, and playground.

IHCDA receives applications for Housing Tax Credits and Multifamily Bonds under the Qualified Allocation Plan (QAP). The QAP, which is unique to each authoring state, details selection criteria, and application requirements for the LIHTC program, Multifamily Bonds, HOME funds, Development Fund and the National Housing Trust Fund in conjunction with tax credits. It also contains all deadlines, application fees, restrictions, standards and requirements.

“IHCDA is committed to providing affordable housing for the residents of Indiana,” said Jacob Sipe, Executive Director of IHCDA. “These tax credits for the development of housing provide safe, affordable options for Hoosiers and their families and will also create economic activity for these communities.”

The Indiana Housing and Community Development Authority (IHCDA) administers and manages the federal tax credits which provide incentives for the creation and preservation of affordable housing units in Indiana. 🏠

For more information regarding IHCDA or the LIHTC program, visit
www.in.gov/ihcda/developers/rental-housing-tax-credits-rhtc



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