

ihcda



WINTER ISSUE 2021

the magazine



Page 6

Alice Weathers

CEO, CAPE





Artwork by Gracie Sipe



Pictured from left to right: (1) Felicia W. is pictured with her daughter at their new home. (2) Township Trustee Lydia Wales provides a check to local students, and (3) a picture from the newly opened Fresh Start Recovery Center in Columbus.



Together We Have Answered the Call

The affordable housing and community development industry has played a critical role in Indiana's response to COVID-19. From assistance with rent, mortgage, and utilities, to addressing food insecurity and meeting other basic necessities for Hoosiers, we have together stepped up to answer the call.

Throughout this quarter's issue of *IHCDA...the Magazine*, we highlight a few of these organizations doing great work. From local township trustees and Community Action Agencies, to property managers, developers, and not-for-profit organizations providing safe, decent, and affordable housing, there is no shortage of examples to share.

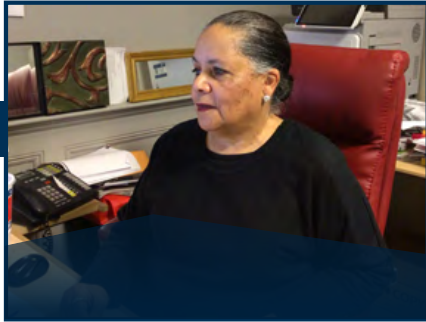
One story involves Felicia, who safely purchased a home during the pandemic thanks in large part to her realtor Janis Bradley and one of our participating lenders, Fairway Mortgage. Together, with support from realtors like Janis and lenders like Fairway, we had a record production year at IHCDA in 2020. And, as our good friend Allan Thorup with the Indiana Mortgage Bankers Association shares in his article, 2021 is expected to be another big year in the single-family housing market.

As you continue flipping through the pages you will see information about the Governor's Council for Individuals with Disabilities and a conversation with the new Executive Director for the Office of Community and Rural Affairs (OCRA) Denny Spinner. Both organizations have been critical during the pandemic and as we head toward recovery.

Speaking of recovery, we conclude our Winter issue with our Rural Road to Recovery. The Office of the Lieutenant Governor appointed a team from Purdue University and Ball State University to provide support to the five agencies that report to her—one of those being IHCDA. Working closely with our team, they have laid out the priorities and action plans for IHCDA to put us on the path to recovery.

Just like each of the stories in this issue, our road to recovery will not be achieved alone. We will need your continued support and partnership to continue getting Indiana back on track. We are **#INthistgether**.

Jake
Executive Director
jsipe@ihcda.in.gov



Alice Weathers, CEO, CAPE

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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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Franklin Township Trustee Lydia Wales talks with a resident at the Franklin Township Trustee's office in Franklin. The individual was one day away from being homeless but found temporary housing through the Trustee's office. (photo courtesy of the Daily Journal).

A Conversation With Franklin Township Trustee Lydia Wales

By **Katie Hall**, Real Estate Coordinator

While it certainly came with unique challenges, 2020 afforded IHCDa an opportunity to work more closely with some of our partnering agencies around the state. One such agency, The Franklin Township Trustee's Office in Johnson County, graciously agreed to partner with IHCDa to process applications for the Rental Assistance Fund. Commonly known as RAF, the program was set in motion through the CARES Act to assist individuals facing hardship due to the COVID-19 pandemic.

Lydia Wales, who has been Franklin Township's Trustee since 2015, hit the ground running and managed to process well over a thousand applications along with her colleagues. I had the pleasure of speaking more in depth with Lydia about her work as a trustee, the role trustees play in the balance of local government, and the exciting plans her agency has in store for the year ahead.

Please note: Questions and answers have been slightly edited for clarity and brevity.

KH: How did your career path lead you to your current position?

LW: I worked for a law office for 25 years. The law firm primarily handled bankruptcies, so I was quite experienced with people who were experiencing financial hardship. My husband actually brought this position to my attention and said, "I think you would be good at this job." Of course, my initial thought was "No," but the more I researched it, the more I wanted a chance to help people.

KH: Walk me through a day in the life of a township trustee. What are the most common things you assist the community with?

LW: The days are always different, from individuals and families in crisis situations to clients needing assistance

with rent and utilities. Some days are slow and some days are very hectic. I feel the most accomplished at the end of the hectic days. The most common situations we currently deal with are rental and utility assistance.

LW: We recently started the JAKI Program (Joint Assistance Kare Initiative) after I spent four hours with the Franklin Police Department trying to urge one of my clients to seek treatment for mental health evaluation. I learned that when the police run into a situation such as someone with a flat tire, dead battery, in need of a place to stay, etc., the officers were paying for assistance out of their own pockets. Now, the police have 24/7 access to our office so when a situation comes up and funding is needed, I am there to help take care of the funding.

KH: What are the most rewarding parts of your job?

LW: The most rewarding part of my job is when we are able to help make a difference in people's lives. I had a family living in their vehicle in a Walmart parking lot with their two small daughters. At that time, we were able to get them into the Transitional House Program. This family worked very hard and was on their own in a rental within 45 days. Even after several years, I stay in touch with them and their oldest daughter still calls me "Aunt Lydia." Clients like these are what keep me going.

KH: What are some of the challenges?

LW: Just like everyone else, there are challenges at this job. When clients come to our office, they are usually desperate to get assistance with rent, utilities, or similar issues in order to avoid homelessness. I have been yelled at, cussed out and threatened, but that does not keep me from doing this job—I love my job. You just have to remember why they are here.

KH: How has your community evolved since you assumed the role of the township trustee?

LW: Probably the most noticeable evolution is that our local government agencies all work much closer together. The City, Police, Fire, County, and Township collaborate, and our office connects the various help agencies.

KH: Can you talk about your involvement with the Rental Assistance Fund?

LW: After contracting with IHEDA, we encouraged our clients in need of rental assistance to apply for the program. In this unprecedented time of need, the program allowed us to help more fellow Hoosiers in need, save Franklin Township funds, and partner to bring an added resource to our city.

KH: I understand your office plans to use the administrative funds earned through working on the Rental Assistance Fund to install a Safe Haven Baby Box. Please tell us more about that.

LW: A Safe Haven Baby Box is a place where parents can safely surrender an infant, without the fear of prosecution. A few months ago I saw on the news that a baby was surrendered at a fire station in Indianapolis. All I could think of was how brave and selfless that act was of the parents, knowing they could not take care of their child.

I started doing research to see where other boxes were located in Indiana. In Johnson County there is currently one in White River Township. As a Trustee, we should always be looking for ways we can meet the needs of our community, so I reached out to the Mayor. I learned that the Mayor's Youth Council was already working on this project but lacked funding. I spoke to my Board and we all agreed that the installation of a baby box in Franklin Township could meet a need in this community. 🏠



Following the Franklin Board of Public Works and Safety meeting vote to approve a contract with Safe Haven Baby Boxes, Franklin Township Trustee Lydia Wales announced her office would fully fund the project, a welcome surprise.



COVER
STORY



Alice Weathers is pictured at a meeting with CAPE employees.

Alice Weathers: Leading CAPE's Growth in Southern Indiana

By **Brad Meadows**, Marketing and Communications Director



For nearly four decades, Ms. Alice Weathers has led the **Community Action Program of Evansville** or, as people refer to it locally, CAPE. To summarize her efforts in a word would be difficult. However, the word that quickly came to mind when speaking with Ms. Weathers is growth.

“When I started with CAPE in 1986, the organization received about \$2 million in annual funding,” said Weathers, who serves as President and CEO. “Today we are close to \$12 million in funding. We serve more than 72,000 low-income families, the elderly, and children across Vanderburgh, Posey, and Gibson Counties.”

The additional funding has come from a variety of local, state, federal, and private sources. Program funding has included: Head Start, energy assistance, weatherization, mortgage assistance, and they are a local affiliate of the Indiana Minority Health Coalition (IMHC), which includes a focus on tobacco prevention and control.

To help administer the additional funding, the organization has grown to more than 200 employees. According to Ms. Weathers, much of the credit of the organization's success over the years should be attributed to the staff.





“We have a highly skilled and experienced staff at CAPE,” said Weathers. “We have several staff members that have been with the organization nearly as long as I have.”

Affordable Housing

In recent years, CAPE has developed various affordable housing units, both for rental and purchase. The 24-unit Brumfield Place apartment complex in Princeton offers two- and three-bedroom rental units for low- and moderate-income families.

The Paradise Estates senior rental complex located near downtown Evansville offers low income seniors one-bedroom rental units which include screened-in porches.

CAPE recently constructed four homes in Evansville providing affordable three- and four-bedroom houses for purchase.

“There is such a great need for affordable housing,” said Weathers. “I am really proud of the developments we have been involved with over the years.”

COVID-19 Pandemic

Like most organizations, CAPE has had to adjust their operations during the COVID-19 pandemic. While many businesses have restricted their hours, to better respond to residents in need, CAPE has extended their hours. This includes being open at least one Saturday per month.



“The need for food has increased during the pandemic,” added Weathers. “We have been able to use some of the additional funding we have received to expand our offering and purchase additional freezers.”

Under the leadership of Ms. Alice Weathers, CAPE is truly committed to its mission of addressing customer needs in a non-judgmental and respectful manner to promote economic and social self-sufficiency. This mission is supported by employees committed to addressing the needs of the community they serve.

For more information about CAPE, you can visit: <https://www.capeevansville.org>.



Weatherization Story from CAPE

By **Craig Marx**, Weatherization QCI Auditor, CAPE

When I met our client for weatherization services I was intrigued! He had a story unlike any other client I had met before. While doing my client interview, he shared that he was a retired professional boxer, and had an undefeated amateur career before boxing professionally from 1975-1993.

Due to his boxing career, he is now 100% blind. His home had many of the typical needs of older homes in Vanderburgh County that needed to be addressed before preparing the home to conserve energy.

As with any client, the Weatherization team at CAPE wanted to help, but this project had some obstacles.

First, I hired an exterminator to stop the roaches. After a few treatments, we had the pests under control.

Then I hired an electrician to remove the outdated and unsafe knob & tube wiring so the team could dense pack insulate the lead(Pb) contaminated walls and insulate the attic that had no insulation!

I contracted an environmental company to remove asbestos that had become friable and unsafe for the client and our weatherization professionals. These items needed

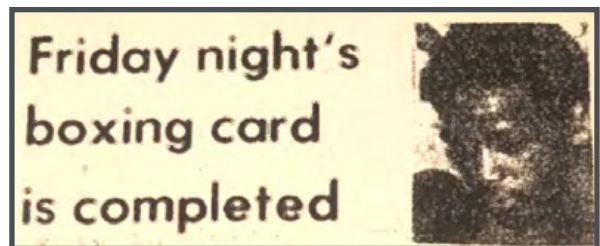
remedies to properly weatherize the home, including properly air sealing the duct system.

It was very costly to address all the health & safety needs of this home, so we combined several different funding sources to complete it. Some of the funding sources we used were the State Low-Income Home Energy Assistance Program (LIHEAP) deferral healthy homes funds, Department of Energy Weatherization funds, and Weatherization Assistance Program funds from the federal LIHEAP Block Grant.

When the project was completed, a blower door test showed that the client's home had a substantial reduction in air leakage, from 4025 CFM @50PA to 1810 CFM @50PA.

Additionally, after weatherization was complete, the client said that he was much more comfortable and feels much safer in his home. He expressed a lot of gratitude and was very thankful for all that was involved in this project; he thinks the entire weatherization department was "beyond great" for all their efforts.

CAPE has impacted this person's life in ways he could never have imagined. We meet a lot of people in this work. It was a pleasure to come across this unforgettable person. 🏠



Evansville resident Gary Thomas is a retired professional boxer. He had an undefeated amateur career before boxing professionally from 1975-1993.

“Well Checks” Lead to Greater Understanding and Service to Northwest Indiana Residents

By **Brian L. Philips**, Senior Communications Specialist/Brand Ambassador, IHCD

The pandemic has set us all on unexpected paths, potentially making it difficult to get food and supplies that are key to day-to-day life.

Northwest Indiana Community Action (NWICA) made a proactive decision to do “well checks” calls to agency participants, targeting those 60 and over, particularly in the Energy Assistance Program, and the Housing Choice Voucher Program. The goal was to find their clients’ most critical needs and establish ways to help. It became clear that food and food security were the most immediate needs of those surveyed. Before the calls, they didn’t know what was most needed because they don’t typically do emergency services.

After the calls, they learned that:

- There is currently access to home-delivered meals through churches, etc., but there is concern about how long it will last.
- Rural families tend to go to the grocery store for food rather than drive to Lake County services to pick it up.
- Food and supplies were scarce in stores at the onset of the pandemic and continue to be harder to find in rural areas.
- Getting food, supplies, and necessities is very difficult for clients in “high risk” categories, who depend on others to help them.
- Transportation was in high demand and difficult to find when needed.

It can take up to two weeks to switch to home-delivered meals, so NWICA staff started a food pantry. The community action’s seven-county service area used a portion of its CARES Act funding. The EAP team was the first to drive and deliver shelf-stable meals to households in immediate need of food. Not doing any Weatherization projects freed up staff to help with pantry and food deliveries. The team helped with the most urgent needs,



Cleta Sheaks, Community Services Coordinator, leaves the administrative offices to deliver 2 self-stable meals to an elderly man who was no longer able to attend a congregate meal site due to COVID.

set up a grocery and restaurant food order/delivery system, and purchased shelf-stable meals to distribute.

During these most uncertain times, the NWICA leadership and staff proactively checked on the people they serve, learned what they needed most and used emergency-provided funding to create realtime systems to meet the needs of local residents. As a result, NWICA’s well checks continue to make a difference in the lives of the people they serve. 🏠



Affordable Living Property Management located in Kokomo, Indiana is proudly owned by Michael Dubbels and his wife Heather (pictured above with their children). Together they manage over 125 unique apartments, homes, duplexes, and beautiful rural rentals. The couple also manages the 146-acre Walnut Ridge Farm & Lodge located on the Howard County and Carroll County border near Burlington.



Q & A with Michael Dubbels, Owner of Affordable Living Property Management

How many units/properties do you manage?

Affordable Living Property Management oversees three separate entities consisting of 125 units in the Kokomo area. We manage our family's properties.

Can you please describe how you have worked with tenants that have fallen behind on their rent?

During the pandemic, we felt it was necessary to go above and beyond to be kind and empathic to our residents. We communicated early and often that we wanted to help

by not charging late fees, setting up payment plans, and being extremely patient as we assisted residents apply for assistance. We appealed to our residents that we are a small family business and depend on rental income too. It was critical for us to work together.

How did you hear about the state’s rental assistance programs?

At the beginning of the pandemic, we followed all the Governor’s updates. We were informed of the moratorium on evictions and the subsequent help with the Federal CARES Act aiding with rental assistance and the payroll protection plan for a small business.

How did you communicate this program information to your tenants?

We were able to go to the www.IndianaHousingNow.org website and print the appropriate information to distribute to our residents who needed assistance.

How many of your tenants applied for and received rental assistance?


At this point, we have had between 25-30 residents apply and receive help, with a few more that are still in process.

The program requires effort on behalf of the landlord. What made you decide to go through this process for each of your tenants?

In my opinion, I do not feel there was a lot of documentation that was required. During the pandemic, our local judge and director of the housing authority appealed to our community through articles in our newspapers communicating the importance of housing stability. It resonated with us and we trusted that the IHCD would help. We have strived to work with all our residents to maintain their homes and rebound in their personal finances after hardship. As a business, the RAF and ESG relief has helped sustain us as well.

What has the state’s rental assistance programs meant to the tenants that received assistance?

The state’s assistance has been a huge relief. We have had residents who have been laid off, have reduced hours, or have had to take time off due to having to be quarantined. With affordable housing, many of our residents do not have a lot of margin in their finances and can quickly fall behind. Some of these residents feel overwhelmed on how they are going to make ends meet and fear eviction. These programs have given them breathing room, financial relief, and ultimately relief from the fear and anxiety of what’s next. All of our residents who have received assistance are extremely grateful to the state and our management for walking them through this process.

Additional information, and progress reports on COVID-19 Rental Assistance in Indiana, can be found at www.in.gov/ihcda/coronavirus.htm. 



Pictured above are the Crestview, Taylor Street, and Walnut Ridge properties in Kokomo that are managed by Affordable Living Property Management.



The Governor's Council for People with Disabilities develops a variety of materials each year for Disability Awareness Month. Pictured above are posters from last year's campaign which used the #PeopleNotPunchlines.

Partner Highlight: Governor's Council for People with Disabilities (GCPD)

By **Brian L. Philips**, Senior Communications Specialist/Brand Ambassador, IHCD

Mission Statement:

"The Indiana Governor's Council for People with Disabilities is an independent state agency that facilitates change. Our mission is to advance the independence, productivity and inclusion of people with disabilities in all aspects of society. This mission is accomplished through planning, evaluation, collaboration, education, research and advocacy."

The Council is consumer-driven and is charged with determining how the service delivery system in the public and private sectors can be most responsive to people with disabilities. The Council receives and disseminates federal funds that supports innovative programs that are visionary, influence public policy, empower individuals and families and advocate systems change.

The Governor appoints board members of the Council, and 60% of the board must be individuals or family members with disabilities.

Leadership/Key Staff:

- Christine Dahlberg, Executive Director**
- Chad Crowe, Deputy Director**
- Jody Powers, Board Chair**

The GCPD provides a wide range of **educational pieces and resources** to assist people with disabilities, including pieces on history, awareness, and several items related to day-to-day activities and quality of life.

The **Consumer Education Fund** allows the Council to invest in families by empowering them to participate in activities and events that reflect community inclusion. This provides more meaningful involvement and gives people opportunities they would not otherwise have been able to access. In exchange, the Council receives the benefit of their newfound education and experience and asks that they share it with other Hoosier families.

Forward into 2021

This year the GCPD will continue executing as it has been, and will make adjustments as needed.

March is Disability Awareness Month. Any individual or organization conducting virtual activities or events will be able to order a digital information kit. A new website is also in development and will be released soon.

2020 was the final year of the most recent **5-year plan** for the Council. To prepare for the next plan, the Council sent out surveys and scheduled virtual Town Hall Meetings throughout the state to get feedback. Designed to work together, the Town Hall meetings were intended to further clarify and expand on the survey results. The Council especially emphasized hearing from people with disabilities, knowing that they should be the ones to guide disability policy decisions in the state of Indiana.

Some of the key findings from the survey and the Town Hall Meetings include:

Survey

- People with Disabilities (PWD) struggle with finding and keeping good support staff.
- PWD may need additional support or assistance finding a job, finding a better job, or finding a job that pays a livable wage.
- Transportation needs and access are a huge barrier for PWD in Indiana.
- Many PWD want to be more involved in their community, but may struggle with access to opportunities to be involved.

Town Hall Meetings – Highlighted Issues

- There is a need for inclusive truly accessible housing in safe areas and with nearby amenities such as grocery stores.
- There aren't enough home health care staff, and the turnover is immense.
- There is a need to educate people about understanding and respecting the choices of people with disabilities
- There is a lack of access to transportation especially in rural areas and cross counties or towns.



Pictured above is Jody Powers, who is the Board Chair of the Governor's Council for People with Disabilities.

As a result of these discussions, the Council received suggestions on how to best address some of these items. These include, but are not limited to:

- Advocating for extended hours of transportation
- Schools adding disability education to medical curriculum
- Creating a caretaker database
- Promoting different styles of communication
- Providing technical assistance to community partners and stakeholders
- Increasing training opportunities for people with disabilities, and their families

The next 5-Year State Plan will be completed and released during the first quarter of 2021.

“As people with disabilities, family members of people with disabilities, or people who work closely with people with disabilities, members of our board know that living with disabilities is not easy. We and other Hoosiers with disabilities have to deal with a lack of transportation, attendant care, housing and employment. We have to deal with inaccessible communities, and we have to interact with people who don't always get it. I invite you to join with the Council and work together to make our communities truly inclusive, welcoming and accessible for all.” – Jody Powers, Chair, GCPD

To keep up with what is going on with the Governor's Council for People with Disabilities, you can **subscribe to their Disability Matters newsletter for updates**. The Council's **Facebook** page is also a great option to connect and to learn about upcoming opportunities for participation or educational programs. 🏠

Five Questions with Carey Garwood

Community Outreach Director and Business Manager
Bethany Church in LaPorte



By **Bridget Anderson**
Indiana Director for Patronicity



It's cold outside but that doesn't mean your community spaces should freeze up. In fact, Indiana communities are finding ways to safely adapt public spaces to stay connected through IHCD's Creating Places crowdgranting program. One such innovation was the **LaPorte Christkindlmarkt**. Here's what Carey Garwood had to say about how her community came together around COVID-19 restrictions during the cold winter season.

BA: *Winter can force Hoosiers indoors, why was it important for you to adapt or develop a community space this winter?*

CG: The concept of having the **LaPark Playground and Splash Pad** open for more than just summer use was always important to us. The reality of it seemed difficult given the winters in northwest Indiana. Then we thought of the Christkindlmarkt. Just



because these are normally in larger cities, why couldn't we have one here in our small town. We reserved an ice skating rink in February, before the fears of COVID-19 influenced decisions. The development of the space as a Christkindlmarkt with ice skating rink for winter is all about safe, free, family fun that is within walking distance for many and has ample parking surrounding for those who drove. Iceless skating can be open in any temperature, so we thought that would be a popular attraction as well. Of course, the importance of this event shifted from attendance numbers to attendance safety as the year progressed, but we felt strongly that we could still create a safe outdoor experience for our community that was within the guidelines. This also allowed for local vendors, restaurants, bands, fencing, tent, and beverage companies to all provide services. During this challenging year for small businesses, we felt that we could assume a little more responsibility and expense to ensure attendees, volunteers, and vendors' safety and step it up to meet the guidelines allowing us to continue with this outdoor winter event.

BA: *What have you learned from your experience in activating public space during COVID-19?*

CG: As 2020 progressed and cancellations increased, indoor events became impossible. We had already held several outdoor drive-in church services, a boat-in fireworks display, an boat-in concert, a grand opening concert event for the LaPark Playground and Splash Pad (patronicity.com/laportesplash), and a Dog Days Splash Pad closing event. Following through with the Christkindlmarkt became a safe, outdoor, socially distanced plan that we felt we could continue with as long as we ensured ample distancing and followed the protocols within the state and CDC guidelines. Limited online ticketing allowed for us to keep attendance where it needed to be. Timed entry ticket holders who had to cancel, released their tickets for others

to attend. Everyone wore masks. The playground and parking lot offered about 30,000 square feet of space for distancing. We even offered curbside pickup for the Christmas Tree sales lot for those who needed it. It is a challenge to adjust plans continually, however, this year, it was seemingly last minute every time. We have learned that changing the plan doesn't have to mean canceling the plan or the message. For us this year, that message was all about HOPE!

BA: *Your crowdfunding campaign was successful and that ensured you received matching funds through the CreatINg Places program. How did you adapt your fundraising approach and how did your community react to the campaign?*

CG: In a non-COVID year, events help to pay for themselves through ticket sales, food, and beverage purchases, on-site sales, etc. With restrictions on attendance and limited ticket sales, this activation of a public space for a three-day event (or any event) would have been impossible without the support of generous local sponsors and the CreatINg Places matching grant program. The fundraising approach on any event this year has been much different. We typically can raise above and beyond expenses of events and then give away 100% of the proceeds to other local organizations, like our first responders. Christkindlmarkt funds would have gone back into the cost of operating the free community playground and splash pad at LaPark. This year, we knew that just covering the cost of these free community events would be a challenge and adjusted our fundraising goals to simply meet expenses while trying to offer safe and distanced ways to share a message of hope in our community during a year when hope seemed far off. Meeting the matching grant goal quickly was a sign that the community was supportive. Tickets to the event were gone in hours and then reserved as soon as released due to cancellations.

Carey Garwood is the Community Outreach Director and Business Manager at Bethany Church in LaPorte, Indiana and a graduate of Liberty University. She is also a lifelong resident of LaPorte, a REALTOR with RE/MAX Countywide 1st, and the Marketing and Retail Manager at the family farm, Garwood Orchards which received the AgriVision award in 2020, Indiana's highest agriculture honor. She adores her pets, four dogs, two cats, and a church office cat who acts as the staff muse.

To learn more about the LaPorte Christkindlmarkt, check the CreatINg places [campaign page](#). 



Volunteers of America Opens Family-focused Addiction Treatment Center for Pregnant Women and Mothers in Columbus, IN

Volunteers of America Ohio & Indiana recently announced the opening of its newest **Fresh Start Recovery Center** in Columbus, Indiana.

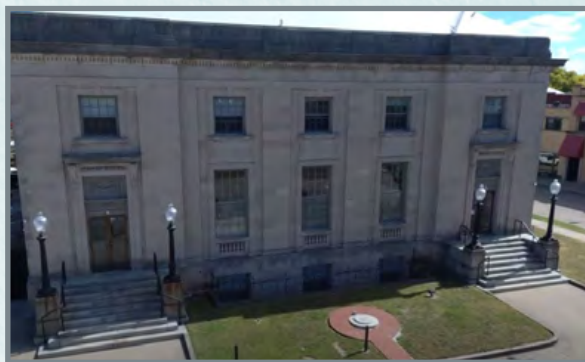
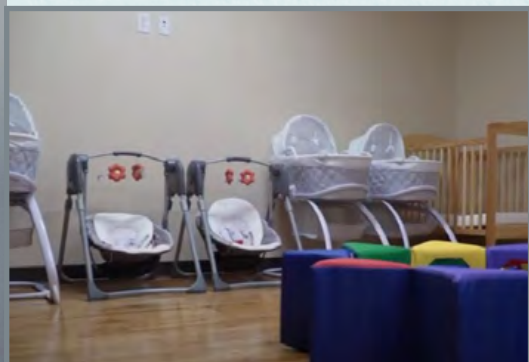
The 25-bed family-focused residential facility provides addiction treatment for pregnant women and mothers with up to two children under the age of five. Due to COVID-19 restrictions, the current capacity is 15 beds. The center opened its doors to mothers during the first week of October.

“By offering a home-like environment, Fresh Start Recovery Center provides a stable foundation for women to successfully address their addiction-related disorders while also caring for their children and connecting with

“

We believe it's incredibly important to keep mothers with their children during recovery to strengthen the bond between them.

*John R. von Arx III, President & CEO
Volunteers of America Ohio & Indiana*



Fresh Start Recovery Center, Columbus, IN

other mothers,” said John R. von Arx III, President and CEO of Volunteers of America Ohio & Indiana.

The Columbus-based facility expands the Fresh Start program that Volunteers of America began in Indianapolis in 2015, followed by locations in Winchester, then Evansville. Fresh Start Recovery Center at Columbus House marks the fourth addiction treatment center for women in the state of Indiana operated by Volunteers of America.

“The scourge of substance abuse disorder is all too real. Columbus House offers treatment for young mothers with substance abuse disorder, but just as importantly, it provides hope for those mothers’ children,” said Mayor of Columbus, James Lienhoop.

Fresh Start Recovery Center at Columbus House, located at 703 Washington Street, was purchased by Volunteers of America in late 2018 with financing support from Indiana Housing & Community Development Authority.

Click here to take a virtual tour of the Fresh Start Recovery Center at Columbus House. 🏠



Indiana Centers

Fresh Start Recovery Centers

The Volunteers of America’s Fresh Start Recovery Center focuses on helping mothers recover from opioid and other drug addictions and have healthy children. Fresh Start Recovery Center serves pregnant women and mothers struggling with addiction. The program uniquely allows mothers and children to remain together during treatment. The residential treatment program provides 24/7 support.



Success Story

Felicia W. and her daughter are seen pictured in the kitchen of their new home.

If I Can Do it, **Anyone Can!**

By **Brad Meadows**, Marketing and Communications Director

Felicia W. has a simple message of hope for Hoosiers who dream of one day owning their own home: “If I can do it, anyone can!”

As a single mother to a teenage daughter, and by her own assessment someone with a less than ideal credit score, Felicia felt her dream of owning a home would simply remain just that: a dream.

“I knew nothing about financial literacy or buying a home,” said Felicia.

Despite her reservations and lack of understanding of the process, she hired a real estate agent and began searching for a home. After being preapproved for a loan, she put a bid on a home. After her bid was not accepted,

she felt very discouraged.

“I stopped looking for about two months after my first bid was rejected,” added Felicia. “I was so disappointed.”

Just as she was prepared to begin searching again for her a new home, the COVID-19 pandemic hit. Felicia felt this might be a sign that she should stop searching for a new home. She was also having difficulty with her realtor.

“I was still not quite understanding the process of buying a home,” added Felicia.

As a deeply religious person, Felicia feels strongly in her faith. After a night filled with very little sleep and worry, she asked for guidance on what she should do next.

The next day she drove to pick up food from a local restaurant and turned on the radio and heard the **Home & Finance show with Janis and Diana**.

Felicia pulled over to the side of the road and called into the show. She then talked to Janis and Diana live on the air and explained the difficulty she was having with her realtor.

After the show Felicia spoke with Diana Rice-Wilkerson, Loan Officer with **Fairway Independent Mortgage Corporation**.

“The phone call was so educational,” said Felicia. “She simplified the process and helped me put together a plan of action.”

This plan included **IHCDA’s First Place Program**. While Felicia was preapproved for a loan, she had very little money to put towards a down payment.

“Then God gave me Janis (Bradley),” said Felicia. “Janis was an absolute delight to work with.”

As her new realtor, Janis, the owner of **JB Real Estate Consultants LLC**, arranged for Felicia to look at 7 houses and submitted bids on 3-4 of them. Unfortunately, none of these bids were accepted.

As her regained hope and enthusiasm began to fade once again for Felicia and her daughter Anessa, she came across a home that appeared too good to be true.

“When we visited the home, I didn’t pay much attention to the inside,” said Felicia. “It was so nice on the outside I thought there was no chance.”

Janis suggested that they go ahead and put an offer on the home.

The next day Felicia looked online and the home was no longer there. She then received the call she had long been waiting for.

“Janis called and asked if I was ready to sign some papers,” added Felicia. “I was in disbelief. Besides the day my daughter was born, it was the best day of my life.”

Due to the COVID-19 pandemic, she has not been able to invite her friends and family over for a housewarming party yet. However, she looks forward to having everyone over as soon as it is safe to do so. In the meantime, she is encouraging them to consider purchasing a home. 🏠



Felicia’s home includes an in-ground pool, an outdoor seating area, and a garden.



Outlook on the Single-family Housing Market

By **Alan Thorup**, Executive Director, Indiana Mortgage Bankers Association



2020 was a great year for sales of existing and new homes and 2021 looks to be shaping up as a very good year as well. According to statistics from the Indiana Association of Realtors (IAR), 2020 year-to-date sales through October are up 2.4% from a year ago, including up

20.7% in October alone, and, pending sales were up 20.2% in October vs 2019.

Low mortgage interest rates have been spurring sales this year by not only hitting 3% for a 30 year fixed rate, but going slightly below. Current projections by the national Mortgage Bankers Association are for 30 year fixed rates to average 2.9% in the 4th quarter, and stay around 3% through the first ½ of 2021, increasing slightly to 3.3% by the end of 2021.

One of the challenges in the market today is a lack of inventory in homes for sale. The IAR reported that as of the end of October, the supply of homes on the market



declined 57% from a year earlier, and this supply issue will likely continue into 2021.

On the new home front, the Census Bureau reported that statewide single-family building permits issued in September totaled 1,926, up 33% over September of 2019, and the highest single-month total of permits since 2007. Additionally, the single-family permit total through September of 13,522 is up 11% compared to the first 9 months of 2019.

The big unknown this year is the extent that the economy in Indiana, as well as the country will continue to rebound from the pandemic. As the most recent federal jobs report from the U.S Bureau of Labor Statistics for November showed, nonfarm payroll employment rose by 245,000 jobs nationally, down substantially from the 610,000 in October and 711,000 in September. 🏠



OCRA Executive Director Denny Spinner is seen sitting with Indiana Lt. Governor Suzanne Crouch at the famed League Stadium in Huntingburg. Originally opening in 1894, the field was renovated in 1991 for the filming of *A League of Their Own*.

Five Questions With Denny Spinner Executive Director, OCRA



In November 2020, **Denny Spinner** was named Executive Director of the **Office of Community and Rural Affairs** (OCRA). In his new role, Spinner will lead the agency as it works with local, state, and national partners to provide resources and technical assistance to aid communities in shaping and achieving their vision for economic and community development.

Prior to his appointment at OCRA, Spinner chaired the Huntingburg Stellar Committee, which received the Stellar Community designation from the state in 2014. He is also a former president of the executive board for Accelerate Indiana Municipalities (Aim).

Q: How did you first get involved in public service?

Sports were always a significant component of my life, starting from my childhood playing them to my first job out of college being a sports reporter for the local radio station. It allowed me the opportunity to join other community organizations from Little League board, Friends of Memorial Gym and other volunteer groups. Being born and raised in Huntingburg, my community pride ran deep. As I moved through a variety of community groups, others began to see my love for my community and saw my potential as a leader. While playing softball one year, Huntingburg's park director at the time and fellow teammate, recognized my love for the parks and



Denny Spinner is pictured in 2014 shortly after learning Huntingburg had been named a Stellar Community.

asked me to be involved. After serving on the board for roughly eight years, with one term being president, I thought that would be the most of my service. But in 2010, there was a knock on my door and a group of people I admire and respect asked if I would be interested in running for Mayor. After laughing at the idea at first, I sat down with my wife Shari, and we had a long discussion about whether this was the right decision for us and our family. We decided it was the right time in our life to step up. I believed there were some strategies I could bring to the community leadership role that were needed. I also had great support from other community members who agreed to step up and run for city council, which made it a team effort to help improve the City. I feel blessed the campaign was successful and it only went up from there.

“
...I am so excited to bring back the Stellar Communities Program soon. The program will reflect the Lt. Governor’s vision for creating and promoting vibrant communities in rural Indiana.

Denny Spinner, Executive Director OCRA

Q: What are some of your proudest moments as Mayor of Huntingburg?

My love for my community came from my dad. He was a US Postman for 25 years and loved sharing stories of people he knew from his walking route throughout my entire life. He

loved this community with every fiber of his being. While campaigning, I started going door to door and realized why my father loved this community so much. I saw the same thing as I went to every household that my dad saw every day for years. So, being chosen to lead the community I had so much passion for was one of the proudest moments, and I did not take it for granted. I still remember raising my hand to take the Mayor’s oath of office and my thoughts were of him.

Another proud moment was being named a Stellar Community in August 2014.

Ten of my team members came with me and it was a defining moment for Huntingburg. That moment is bookended with the final event in August 2020 when Lt. Governor Crouch, INDOT and OCRA came down and we dedicated the final Stellar



A picture from the dedication of the 4th Street Heritage Trail in Huntingburg last year.



Denny Spinner is pictured at the grand opening celebration for Wagon Works Apartments last August. The property, the last in Huntingburg's Stellar Communities Strategic Investment Plan to be completed, was developed through a partnership between Tri-Cap and Paragus. It was funded using Rental Housing Tax Credits from IHCD as well as economic development funding from the city.

project. The program had transformed our community in physical ways but also grew community pride and connection. The spirit that was built through the program will live on for years to come.

Q: What made you decide to take the leap from local to state government?

I will say leading OCRA was on my list of dream jobs, along with pitching for the Cardinals. I remember making an off-hand comment to my wife two years ago about if there was a job that I would consider leaving being the Mayor of Huntingburg, this job was on the list. Then, I got a call from Jodi Golden asking if I would be interested in serving as the Executive Director of OCRA. And based on my experience and seeing the impact this agency had on my community, it was an opportunity I could not pass up. I believe greatly in the mission of this agency and I'm honored to be chosen to lead OCRA.

Q: What do you consider the biggest challenges facing rural Indiana?

I truly believe rural Indiana can lead the revival as we cope with COVID-19. As a former mayor, I know the resiliency of small towns and how communities can work together, along with support from State government. Investments that OCRA can facilitate can help local leaders recognize the strength of their communities. COVID-19 has brought to light how critical access to affordable, reliable

high-speed broadband is for e-learning, teleworking and telehealth. That is why the Lt. Governor will be looking to raise the minimum speed to at least the federal standard, which is 25/3. This threshold provides opportunity for more Hoosiers to access high-speed internet and enables them to address the key areas needed to work, learn and play, where they live. OCRA's Next Level Connections program has awarded roughly \$80 million toward broadband infrastructure helping more than 21,000 locations. This includes homes, businesses, farms, schools, health centers and other key anchor institutions in our communities. We will continue to make expanding broadband a priority as we move through the next few years.

Q: What are you most excited about in 2021 and beyond?

In response to the COVID-19 pandemic, the Stellar Communities Program was suspended to reallocate funds for OCRA's COVID-19 Response Program. But, with guidance from Lt. Governor Crouch, I am so excited to bring back the Stellar Communities Program soon. The program will reflect the Lt. Governor's vision for creating and promoting vibrant communities in rural Indiana. It will also demonstrate how collaboration between State and local leaderships provides good government services to Hoosiers. 🏠



Rural Road to Recovery

Priorities and Action Plans of the Indiana Housing and Community Development Authority



The mission of the Indiana Housing and Community Development Authority (IHCDA) is to provide housing opportunities, promote self-sufficiency, and strengthen communities.

PRIORITY 1

Increase rental assistance for COVID-impacted families

- Launch the \$25 million Indiana COVID-19 Rental Assistance Program, to provide emergency rental assistance, decrease evictions and increase housing stability by helping renters whose income has been adversely affected by COVID-19.
- Develop a centralized intake and referral system for rental assistance, rental counseling and homeownership counseling resources
- Explore funding opportunities to provide rental counseling
- Explore incentives for landlords to participate in voucher programs
- Pursue additional voucher resources to increase the number of vouchers statewide
- Target the ESG-CV funds to provide emergency rental assistance to households below 50% AMI, and at risk of eviction or homelessness

PRIORITY 2

Support safe, affordable housing

- Provide training and technical assistance for property managers regarding how to assist in meeting the needs of residents while complying with health/safety measures
- Study the need for youth shelters and additional isolation shelters, as well as barriers for individuals and families who are seeking emergency shelter in rural Indiana
- Provide regulatory flexibility (when allowable) for affordable housing developers who are experiencing delays in project construction caused by increasing labor/materials costs and/or material shortages
- Relaunch the Owner Occupied Repair Program to ensure those who are sheltering-in-place can do so safely
- Seek funding to support additional affordable housing production for families and seniors—and to bolster the permanent supportive housing pipeline
- Utilize the \$17 million in supplemental LIHEAP funding under the CARES Act to cover utility services for Hoosier Households impacted by COVID-19

PRIORITY 3

Provide resources for homeowners at risk of foreclosure

- Re-launch the Foreclosure Prevention Assistance Program, and track key data metrics, such as volume of need and amount of assistance deployed
- Seek out additional partnerships to supplement the current funding, while exploring partnerships with lenders on forbearance policies
- Increase financial empowerment training and resources
- Utilize the HUD Housing Counseling Program to support additional licensed housing counseling agencies

PRIORITY 4

Offer assistance to non-profits that provide direct services to Hoosiers

- Develop and support management training on addressing service providers' mental health and best practices for working safely with vulnerable populations
- Provide guidance on disaster and resiliency planning policy
- Provide administration funding (when available) to supplement additional operations' sustainability and technology needs to ensure continuity of services

PRIORITY 5

Facilitate strategies to address non-housing impacts due to COVID-19

- Direct resources toward food insecurity and lack of access to food when social distancing
- Support additional broadband infrastructure and ability for partners and their clients to both deliver and receive critical services electronically
- Reorient placemaking initiatives to sustain projects that propose and meet social distancing guidelines

Background Information

The Indiana Housing & Community Development Authority (IHCDA) is charged with helping communities build upon their assets to create places with ready access to opportunities, goods, and services. IHCDA also promotes, finances, and supports a broad range of housing solutions, from temporary shelters to homeownership. Currently, the IHCDA is in the midst of executing its 2017-2021 strategic plan with four strategic priorities: (1) Pursue innovation in all programs and services; (2) Provide thought leadership; (3) Emphasize continued quality of services; and (4) Continuously improve program management practices and partnership building.

To ensure compliance with these agency objectives through the COVID-pandemic, the IHCDA held 22 sets of weekly or bi-weekly listening sessions to identify partners' challenges and opportunities. Following the shutdown, IHCDA worked with the Purdue Center for Regional Development (PCRD) to reach out to stakeholders with a detailed survey building upon the six themes that emerged from the listening sessions. These themes are: homelessness; rental assistance; rental construction; homeownership and foreclosure prevention; serving Hoosier families; and partner concerns.

The survey invited IHCDA partner agencies to rank their concerns as "immediate," "within six months," or "in one to two years." More than one hundred partner agencies responded, yielding 26 pages of commentary. Then, PCRD analyzed these rankings and partner suggestions, matching them with agency resources and opportunities. In addition, IHCDA studied information gathered through other channels, including interviews and public comments submitted on various agency programs.

The combined input from a variety of important stakeholders provided the basis for delineating the priorities and action plans outlined in this document. These recommendations align with IHCDA's strategic plan and add strength to the agency's recovery efforts. In sum, the HCDA's priorities and action plans highlighted in this document are intended to address the various vulnerabilities along the entire spectrum of housing needs.

For more information visit www.in.gov/ihcda

The Rural Road to Recovery Project Team

The Office of the Lieutenant Governor appointed a team from Purdue University and Ball State University to provide technical assistance and support to the five agencies and offices that have a direct report to Lieutenant Governor Suzanne Crouch. The Project Team members include Bo Beaulieu, Roberto Gallardo and Melinda Grismer with the Purdue Center for Regional Development, as well as David Terrell, Geoff Schomacker and Brian Blackford with Ball State University's Indiana Communities Institute.





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