

# ihcda

SUMMER ISSUE 2015

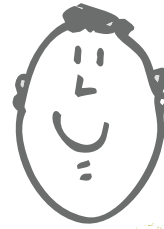
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**Fairway Independent Mortgage:**  
Serving Hoosiers Through Innovative  
Homeownership Programming





## June was Homeownership Month

Summer is finally here and that means we have the exciting opportunity to celebrate Homeownership Month. Homeownership is truly worth celebrating as it has long been the cornerstone of the American dream. Homeownership represents more than just a place to live; it is an enduring symbol of prosperity achieved by a growing number of Hoosiers.

The importance of honoring homeownership is reflected in the proclamation issued by Governor Pence officially declaring June of 2015 to be Homeownership Month. The Governor's proclamation sets forth the reasons why more and more Hoosiers are able to achieve the goal of homeownership. In addition, the proclamation recognizes that our communities are strengthened when citizens are able to own homes and live in decent housing.

In order to further celebrate Homeownership Month, Lt. Governor Ellspermann and IHCDA hosted a gathering on June 16th at the Indiana Statehouse. This event was well attended and many of our dedicated partners joined in the festivities. The Lt. Governor began by reading aloud the proclamation issued by Governor Pence. Subsequently, the group enjoyed insightful remarks by some of our partners, including Bruce Bright, President of the Indiana Association of REALTORS, Rick Wajda, Chief Executive Officer of the Indiana Builders Association, and Gina Leckron, State Director of Habitat for Humanity of Indiana. The common theme at the event was that homeownership provides numerous benefits on a social and economic level. Socially, homeownership helps create strong, vibrant communities, where individuals have a sense of place, personal responsibility, and pride in ownership. Economically, homeownership develops personal wealth and long term security for owners, provides needed revenue for local units of government via property taxes, and generates business and income for all industries utilized in the home building process.

Here at IHCDA we have great cause to celebrate homeownership this year due to the high demand we have had for our single family loan products. Since IHCDA's

inception in 1978, we have been making the process of buying a home a reality for thousands of Hoosiers by providing down payments, offering low interest rate loans and offering tax credits. These are primarily done through our five homeownership programs:

- The Mortgage Credit Certificate program
- Next Home
- Next Home with MCC Combo
- Affordable Home
- and My Home Conventional

In 2014, we had a record breaking lending year. We provided over \$265 million to more than 2,500 Hoosiers for affordable homeownership. We are proud to report that during the first six months of 2015, IHCDA's lending is exceeding the amount of lending done last year at this same time.

This exceptional progress would not have been possible without the committed IHCDA single family professionals, who have streamlined and improved our lending processes. By removing barriers and roadblocks, turnaround times have dramatically decreased. Their focus on customer service and tireless attention to detail has reduced error rates and made it easier for lenders to use our lending products. We also would like to give our heartfelt thanks to our many partners who give their all every day to help Hoosiers obtain the dream of home-ownership. We recognize the challenges of underwriting home mortgages, particularly in today's highly regulated environment, and we are appreciative of the great work done by our participating lenders and their loan officers.

It is inspirational to work with so many professionals who believe in the value of homeownership and work so hard to make it a reality for the citizens of Indiana. Thank you so much for all that you do. ▣

*Jake*

**Executive Director**  
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[www.ihcda.in.gov](http://www.ihcda.in.gov)



## On the Cover:

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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.

### IHCDA Board of Directors:

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Lt. Governor Sue Ellspermann speaks with State Director for Habitat for Humanity of Indiana Gina Leckron at the Celebrating Homeownership Month event in the Statehouse June 16, 2015.

# Governor Signs Proclamation Declaring June Homeownership Month

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

Lt. Governor Mike Pence issued a Proclamation that was delivered by Lt. Governor Sue Ellspermann, declaring June as Homeownership Month in Indiana. The Lt. Governor was joined by members of the Indiana Housing and Community Development Authority (IHCDA), Indiana Builders Association (IBA) and Habitat for Humanity of Indiana for a special reading of the proclamation and Celebration of Homeownership Month at the Indiana Statehouse on June 16th.

“Owning a home has long been central to achieving the American dream,” said Lt. Governor Ellspermann. “Governor Pence and I are so thankful and appreciative of the work being done by IHCDA, IBA and Habitat for Humanity of Indiana in making the American dream a reality for Hoosiers statewide.”

Homeownership has long been the cornerstone of the American dream, representing more than just a shelter but an enduring symbol of prosperity achieved by a growing number of Americans. However, according to the latest data from the United States Census Bureau, the percentage of homeowners in the United States fell to an 18-year low at just 64.9%. The percentage in Indiana, however, remains above the nationwide average at 70.0%.

“At IHCDA providing homeownership opportunities is extremely important.”

– Jacob Sipe  
IHCDA Executive Director

“At IHCDA providing homeownership opportunities is extremely important,” said Jacob Sipe, Executive Director. “Homeownership builds assets and creates memories for individuals and families. We also understand that homeownership has a larger impact on community and work to provide programs that promote both accessibility to homeownership and financial literacy.”

Since its inception in 1978, IHCD has been making the process of buying a home a reality for thousands of Hoosiers by providing down payments, offering low interest rate loans and offering tax credits. These programs include the Mortgage Credit Certificate (MCC), Next Home, Next Home with MCC Combo, Affordable Home and My Home Conventional. The agency also provides foreclosure prevention assistance through Indiana's Foreclosure Prevention Network with assistance from the U.S. Department of Treasury for Indiana's Hardest Hit Fund.

Joining the Lt. Governor and IHCD for the Celebration of Homeownership Month Event were staff members from Habitat for Humanity of Indiana and the Indiana Builders Association (IBA).

"We are pleased to represent and support 65 Habitat for Humanity affiliates throughout Indiana," said Gina Leckron, State Director for Habitat for Humanity of Indiana. "We are happy to celebrate Homeownership Month and continue our mission of providing life-changing opportunities for Hoosiers to purchase and own simple, quality and affordable homes."

"There are numerous benefits to homeownership including tax incentives, financial security and the peace



of mind that comes from having a place to call home. Hoosiers today will find many affordable housing options available due in large part to the historically low interest rates we are seeing right now," said Indiana Builders Association President Linda Rogers. "It is fitting that we recognize June as Homeownership Month and celebrate the important role the housing industry plays in our local, state and national economies."

In June 2002, President George W. Bush signed a proclamation making June National Homeownership Month nationwide. The goal of this initiative was to develop support programs and incentives to help every American citizen realize the dream of homeownership. ▣



Photo Left: Jacob Sipe is greeted by Rick Wajda, CEO of the Indiana Builders Association. Photo Right: Jacob Sipe speaks with a reporter regarding Homeownership Month in Indiana.



# Community Action Agencies Celebrate 50 Years of Service

By **Brian Philps**, Outreach and Communications Project Manager

Inspired by former President Kennedy's New Frontier, Vice President Lyndon Johnson had a vision and a plan to create a better path for equal opportunity for all by engaging in several comprehensive changes within federal government. In August 1964 the Economic Opportunity Act was signed into Law creating the nationwide Community Action Network. A variety of initiatives were presented within this act, including:

**Head Start**

**Job Corps**

**Work-Study program for university students**

**VISTA** (Volunteers in Service to America)

**Neighborhood Youth Corps**

**Basic education and adult job training**

**CAPS** (Community Action Programs)

CAPS turned out to be the most controversial part of the package, as it proposed the "maximum feasible participation" by poor people themselves to determine what would help them the most. CAPS programs were a radical departure from how government had run most social reform programs in the past.

On October 2, 1964, after the bill was signed into law, the Community Action Agency was created in Western Indiana Community Action, serving Clay, Putnam, and Vigo counties. This date in 2014 marked the 50-year anniversary of the creation of our State's first CAP agency. To date, Indiana benefits from twenty-three community action agencies including, but not limited to, the variety of services initially proposed in the Act. Since this time, these agen-

cies have continued to hear the voice of the residents and have adapted new programs and services that speak to the needs of their local consumers.

In 2015, an additional 13 organizations celebrated 50 years. IHEDA, Indiana Community Action Association (INCAA), and the office of Lt. Governor Sue Ellspermann joined together to acknowledge and celebrate with the entire network of agencies. IHEDA Executive Director Jacob Sipe along with Chief Community Programs Officer, Donna Billiard Wright, presented awards in recognition to these groups and have worked with each of them to participate in local events to join the beneficiaries and other local supporters in congratulating the CAP network for their many years of service to individuals and families.

Community Action Agencies and other sub grantees in Indiana receive funds and support to administer the **Low-Income Energy Assistance (LIHEAP), Housing Choice Voucher (HCV), Individual Development Accounts (IDA), Neighborhood Assistance Tax Credits (NAP), and Weatherization (Wx)** programs. In addition, there is also homeless prevention and Community Services Block Grant funding.

As we move through 2015, we will continue to celebrate with our partners and support their efforts to make Indiana a better place to live for all Hoosiers. Fast forward to 2033, when we will acknowledge 50 years for the most recent partner, Central Indiana CAP (formerly Job-source, Inc.) while moving towards the next milestone for the many others. CONGRATULATIONS and THANK YOU for all that you do! 🏠



**WICAA**  
Western Indiana Community Action Agency, Inc.  
*Serving Our Community Since 1964*



## CELEBRATING 50 YEARS

Western Indiana Community Action Agency, Inc. (WICAA)  
**October 2, 1964**

Lincoln Hills Development Corporation (LHDC)  
**January 7, 1965**

Northwest Indiana Community Action Corporation  
**February 4, 1965**

Community Action of Greater Indianapolis (CAGI)  
**April 1, 1965**

Community Action of Southern Indiana (CASI)  
**April 2, 1965**

Brightpoint  
**April 19, 1965**

South Central Community Action Program (SSCAP)  
**May 6, 1965**

Southeastern Indiana Economic Opportunities Corporation (SIEOC)  
**June 17, 1965**

PACE Community Action Agency  
**June 22, 1965**

Ohio Valley Opportunities (OVO)  
**October 11, 1965**

Human Services, Inc.  
**October 20, 1965**

Interlocal Community Action Program (ICAP)  
**December 8, 1965**

Community and Family Services, Inc.  
**December 29, 1965**

## 2016 AND BEYOND

Hoosier Uplands Economic Development Corporation  
**January 24, 1966**

Community Action Program of Western Indiana  
**February 17, 1966**

Tri-CAP  
**April 25, 1966**

Real Services, Inc.  
**May, 1966**

North Central Community Action Agency  
**August 3, 1966**

Community Action Program of Evansville  
**December 3, 1970**

Area Five Agency  
**September 12, 1974**

Area Four Agency  
**December 13, 1983**

Central Indiana Community Action Program  
**1983**





# National Homeownership Month

## *With Fairway Independent Mortgage*

By **Tom Pearson**, Tax Compliance Underwriter

*W*hile IHCD is always promoting homeownership through innovative programming, we're especially excited to promote National Homeownership Month. June is an excellent opportunity for individuals and businesses in all sectors of the housing industry to raise awareness of the benefits of homeownership and the programs available to help make this dream a reality for Hoosier families.

IHCD promotes homeownership through five key programs: Next Home, the Mortgage Credit Certificate, Next Home/Mortgage Credit Certificate and My Home. Our dedicated staff works to administer these programs, but our success is directly related to the initiative taken by our outstanding realtor and mortgage broker partners.

One of these lenders is **Fairway Independent Mortgage**. Fairway has an outstanding track record of success matching potential homebuyers with IHCD programs. Additionally, Fairway was one of many lenders that helped the Homeownership Department (HOD) improve its process by participating in a roundtable meeting last fall. This meeting allowed us to improve our external processes and procedures. As a participant in this process, Fairway shared that one problem was the increased amount of time it took to receive a wire transfer for the down payment assistance provided by IHCD. In response, we created a continuous improvement team to explore and map out the problem with the goal of streamlining processes for lenders. Today, the amount of time it takes for down payment assistance to be provided to the closing has been greatly improved thanks in no small part to Fairway.



## *Fairway's outstanding customer service and solid grasp of the mortgage industry illustrates its success with homeowners and IHEDA. Fairway's employees say it best:*

"I recently worked with a borrower who qualified for a loan once he saved funds for the down payment towards his newly constructed home. As the home was being built, he had worked hard to save his payroll checks for months. Several days before the last pay check needed, his truck broke down and required major repairs. He needed it to fix it right away as he required it to perform his job. He thought his dream of homeownership was over...or at least delayed in a major way. He contacted his loan officer at Fairway, who suggested IHEDA's "Next Home" program. With the help of IHEDA's programs and his Fairway loan officer's knowledge about them, not only could the buyer qualify for his home loan, but he closed on his scheduled closing date.



For many Indiana residents, IHEDA's programs allow them the opportunity to qualify for a more expensive home. For others, IHEDA's programs have been the difference needed for qualification for the home of their dreams."

**Matthew Tippner, Processor with Fairway Mortgage**

"We have helped many single mothers, who need a home, instead of an apartment to raise their children in. NOT only single mothers, but low income families that would otherwise rent. They are so happy when the final Clear to Close comes in... many of them cry on the phone with us—it's heartwarming!



I had a borrower who was overcome with emotions of gratitude when I called her to let her know her mortgage was approved at Fairway and IHEDA. It touched me at my core and I found myself overcome with emotion as well. It's moments like those that remind me this is why I'm in the crazy mortgage industry...to help families' dreams of owning a home become reality. The IHEDA homeownership programs have benefitted many residents of Indiana by giving them the chance at owning a home. By providing tax benefits or down payment assistance, many borrowers are able to own a home when they thought it wasn't a possibility.

IHEDA has helped many families get into homes that needed their help with the down payment that is needed

to obtain financing for a home, where they would have had to wait several years to save the money."

**Anna Barile, Processor with Fairway Mortgage**

"One story that really touched me is from a few years ago. Our borrower, let's call him "Joe," was a single father who was looking to become a homeowner again. He had struggled with his finances in the past, but had worked hard to get back on track. Part of our approval process is to explain that history and while working with Joe on this, he disclosed that the reason he was a single father was because the mother of his children had fallen victim to crack cocaine addiction, repeatedly put the family in bad financial situations, and ultimately abandoned them. The details of the conversation were very personal and the story was a sad one, but Joe is an incredible man and father who persevered through it all to pull himself up for the sake of his children. Using a down payment assistance program through IHEDA, we were able to get Joe approved for the loan on his new house—a home where he could raise his boys.



The residents of Indiana are really fortunate to have a thriving housing authority. A lot of states have struggled to provide viable programs with the changes in the bond markets over the last five years. Luckily, IHEDA has been on the cutting edge of ingenuity and has been able to continue to help people get into new homes. Obviously, that is great for homebuyers, but it also really helps to stimulate the local economy as well.

Which is good for everybody."

**Andrew Lloyd-Jones, Loan Officer & Processor with Fairway Mortgage**

"Fairway utilizes the IHEDA Homeownership programs by offering the MCC and Next Home programs to the borrowers that qualify with the income limits and credit needed so they do not have to bring so much cash to close with the 4% DPA, and the rates are competitive."



**Colleen Heyl, Processor with Fairway Mortgage**

# IHCDA

## Mortgage Products

The IHCDA Homeownership Department offers the following programs to benefit the residents of Indiana who dream of owning a home.



### **AFFORDABLE HOME:**

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- Home offers first time homebuyers the opportunity to receive an FHA loan at a below market interest rate
- There is no DPA associated with Affordable Home, only a below-market interest rate
- First-time homebuyers, unless purchasing in a Target county
- FHA loans only
- Minimum credit score of 650
- Participating Lenders can only charge 1% origination fee plus \$1,000 in fees, regardless of who pays these fees
- \$100, nonrefundable, reservation fee



### **MY HOME:**

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- Offers qualified homebuyers a low, fixed interest rate on a conventional loan
- Borrower provides their own 3% down payment
- First-time and non-first time homebuyers, previous homebuyers cannot hold ownership in any property at the time of closing
- Minimum credit score of 680
- Can be combined with the MCC program (must follow first time homebuyer guidelines unless purchasing in a targeted county)
- No co-signers, no manufactured properties



### **NEXT HOME:**

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- Offers prospective homeowners who do not qualify as first-time homebuyers as well as first-time homebuyers, down payment assistance
- Down Payment Assistance (DPA) is 4% for Federal Housing Administration (FHA) loans only
- Down Payment Assistance (DPA) is 3% for Conventional Loans only
- Minimum Credit Score for FHA is 650
- Minimum Credit Score for Conventional is 680
- No Purchase Price limits
- DPA is fully forgiven after 2 years
- DPA has zero interest with no monthly payments



## MORTGAGE CREDIT CERTIFICATE:

- The Mortgage Credit Certificate (MCC) program offers qualified Hoosiers a Federal Tax Credit
- The tax credit amount ranges between 20% and 35% of the interest paid on a mortgage each year
- The tax credit can be claimed each year, through the life of the mortgage, as long as the home remains the borrowers principal place of residence
- The maximum credit per year is \$2,000



## NEXT HOME WITH MCC COMBO:

- Offers the tax benefit of the MCC program and the down payment assistance of the Next Home program
- Must be a first-time homebuyer or have not had ownership in their primary residence in the past three years, unless purchasing in a targeted county
- Purchase price limits apply
- MCC provides a 20-35% tax credit, not to exceed \$2,000, of their mortgage interest expense each year the property is their primary residence
- 3-4% down payment assistance (DPA) based on loan type
- DPA is fully forgiven after 2 years if they remain the primary resident in the home
- DPA has zero interest with no monthly payments
- Loan types of FHA or Conventional
- Minimum credit score of 650

If you would like to have more information on any or all of these programs, contact any of IHCD's participating lenders through the following link:

### IHCDA's Top 10 Lenders:



If you are interested in being an IHCD participating lender or any of the programs please contact:

#### Mark D. Doud

Homeownership Account Manager, Southern Region  
Indiana Housing and Community Development Authority  
317-447-8156

#### Kristine Clark

Homeownership Account Manager, Northern Region  
Indiana Housing and Community Development Authority  
219-616-0990



# House Now at the Site of the State's First BEP Demolition

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



In September of last year Lt. Governor Sue Ellspermann, Indianapolis Mayor Greg Ballard, Senator Jim Merritt along with other local and state officials joined John Franklin Hay, Executive Director of NEAR (Near East Area Renewal) to witness the first blighted property in Indiana be demolished from funds received through Indiana's Hardest Hit Fund Blight Elimination Program.

The demolition at 906 N. Beville Avenue in the St. Clair Place Neighborhood on Indianapolis' near eastside marked the beginning of Indiana's Blight Elimination Program. It also marked the first of many demolitions made possible through the \$6.4 million award received by the City of Indianapolis last May. These funds have been used to demolish, green and maintain approximately 336 blighted properties in Indianapolis.

## A Better Quality of Life

"Dangerous and abandoned homes pose a significant public safety hazard in many urban neighborhoods," said Mayor Greg Ballard. "This program has helped Indy rid many neigh-

borhoods of these unsafe and unsightly homes and lead to a better quality of life for people living in these areas.”

NEAR, a community nonprofit development corporation, acquired the Beville property which had been vacant for over five years prior to being demolished. NEAR initially looked at repairing the home; however, the poor condition of the foundation of the house rendered it beyond repair.

## Public Investment

“It’s a good public investment when our federal, state, and local leaders can act together to turn unsightly symbols of decay into beautiful homes with tax-paying citizens ready to make a contribution to revitalized neighborhoods,” said John Franklin Hay, Executive Director of NEAR. “As a community-based nonprofit, NEAR is proud to develop homeownership opportunities through this important initiative.”




Just months after the demolition of the small abandoned property, a new two-story, single-family residence stands at 906 N. Beville Avenue.

This home is one of 12 houses being restored or newly constructed as part of NEAR’s ‘Welcome Home’ Project. This initiative is supported by HUD’s HOME program, which makes quality homeownership accessible and affordable for low-to-moderate-income households. These houses

are available for homeownership to households with total incomes at or less than 80% of Area Median Income (AMI).

“ Just months after the demolition of the small abandoned property, a new 2-story, single family residence stands at 906 N. Beville Avenue. ”

## Get Hope

Indiana’s Hardest Hit Fund Blight Elimination Program is a partnership between the Indiana Housing and Community Development Authority (IHCDA) and the U.S. Treasury. The Blight Elimination Program allows IHCDA to provide funding to local units of government to eliminate blighted properties and to make space for a variety of end uses on the newly cleared parcels, such as green space or redevelopment. For more information on the Indiana’s Hardest Hit Fund Blight Elimination Program, visit [www.877GetHope.org/blight](http://www.877GetHope.org/blight). 

# The My Community My Vision Program:

## Indiana Youth Improving Their Communities

By **Teresa Turner**, Front Desk Coordinator



*Jacob Sipe and the Lt. Governor with students from Switzerland County.*

The youth of Indiana are looking ahead to a brighter future; not only for themselves but also for their hometowns. Through the My Community, My Vision program, the Indiana Housing and Community Development Authority and Ball State University are helping high school students from five rural Indiana communities have a hand in shaping the future of their communities.

In Rushville, before MCMV only 1.8% of those participating in the comprehensive planning process were under the age of 18. Through MCMV, the students were able to have a meaningful voice in the long-term planning of Rushville.

Many students want to return to their hometowns after college but limited rental housing often leads them to urban areas instead. Students suggested turning the vacant

upper levels of downtown buildings in their communities into apartments. This would attract young people to rural Indiana and support economic development.

Students also expressed a need for sidewalks and bike trails. One participating community doesn't have a single sidewalk, but through MCMV the students are advocating for one near their school.

One group inspired an entrepreneurship course at their school. Another is planning a student-run "Coffee Shop Co-op" in downtown Salem, to provide youth job opportunities, teach students about small business, provide internet access, and help revitalize downtown Salem. They have already established a business course to create a business plan for the shop.



Top: IHCDA Executive Director Jacob Sipe is joined by Indiana Lt. Governor Sue Ellspermann with students from Pekin, Indiana.

Every group expressed an interest in expanding hometown farmers markets to improve access to fresh locally grown produce and encourage healthier eating. One group suggested their high school FFA group could raise calves and donate the meat to local food pantries.



Thanks to My Community, My Vision, the students now have better insight into the planning process and how to approach local decision-makers with ideas. One faculty advisor described the program as “empowering” for students, and local leaders are excited to have youth getting involved. My Community, My Vision was a great way to start the conversation. ▣



## Employee Profile

### Mark Doud

Mark comes to the IHCDA with a long history of public service and helping others. Mark was a senior staffer for Senator Lugar in Indiana for over 15 years then served on the staff of a Member of Congress for the last two years. In each position he endeavored to build trusted relationships with community leaders and individual constituents alike. His duties encompassed multiple tasks, including Scheduling and Advance work; however one of his most enjoyable assignments was serving as a liaison to multiple counties throughout Indiana, which allowed him to interact with local officials and community leaders.

Mark’s knowledge of local communities and his desire to see Indiana communities grow and prosper is what motivates him to promote IHCDA and homeownership opportunities with Realtors and Lenders. Mark will service all of southern Indiana, including Indianapolis, as IHCDA’s newest Account Manager in the Home Ownership Division. He looks forward to forging new relationships and re-engaging former relationships to advance responsible homeownership and build stronger Indiana communities.

Mark is married with two children, ages 17 and 8. Mark is active in his church and recently served on the Board of The Master’s Study, an educational non-profit, as well as volunteered for Gleaners Food Bank. He is an avid bicyclist and enjoys playing physically challenging sports such as soccer and football. ▣

# Fair Housing Month

## RECAP

By **Brian Philps**, Outreach and Communications Project Manager

Each year during the month of April, several Hoosier organizations and advocates form a united front to ensure that there is a peak in awareness and education as it relates to the rights of those who seek and maintain housing. IHCD had the pleasure of supporting three annual events that welcomed over 500 advocates, attorneys, program staff and other field-related professionals in making Indiana a better place to live.

### State of Indiana's 2015 Fair Housing Conference:

**Know Your Role: Taking Personal Responsibility for Affirmatively Furthering Fair Housing**



**Presented by the Indiana Civil Rights Commission**

April 13-14 – Indianapolis and April 21-22 – French Lick

For these two events the core team of Stella J. Adams, Larry D. Williams, and Marilyn D. Brown presented key pieces of information related to ending veteran homelessness, the Violence Against Women Act (VAWA), reasonable accommodations and modifications, Section 8 Homeownership, Section 3 compliance and ethics/professional conduct.

To kick off the Indianapolis event, the audience heard from Indianapolis Field Office Director, John Hall for the morning address. The message was clear in that Indiana is a state that welcomes all people and fair housing has and will remain a top priority for Indiana in the near and distant future. The second day of the conference featured a panel of regional fair housing leaders from HUD, Indiana, Michigan, Ohio, Iowa, and Wisconsin, sharing ideas and discussing the current state of fair housing and what we can all do together to keep our residents protected. Shortly after the Indianapolis event, the team traveled down to French Lick where we were greeted by Carolyn Murphy, FHEO Center Director for HUD, followed by a panel discussion featuring several Public Housing Authority Directors.

The most anticipated portion of both of these events was the rollout of the statewide testing results that were shared with attendees. The Indiana Civil Rights Commission, led by Jamal Smith and Akia Haynes, led a detailed discussion about the efforts to conduct a testing program that encompassed the entire state and allowed us to get a more accurate look at the state of fair housing in Indiana. Through the efforts of ICRC and their partner organizations, Indiana has pioneered something new and has become the first state to conduct and complete a statewide testing program within one entity. There is a lot of pride in that no other state has reported results in this manner. It is very exciting news for the State of Indiana. The results of the testing program can be found on the **ICRC website**.



#### KEY SPONSORS





# Opening the Front Door to Equal Housing Opportunities











**Presented by the Fair Housing Center of Central Indiana**


April 16, 2015, Marriott East Hotel and Conference Center

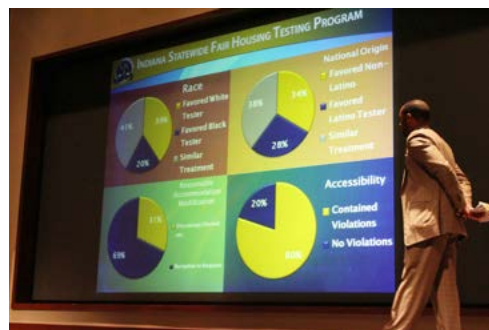
Highlighted Speakers included Herman Boone, Legendary football coach and inspiration for the 2000 film Remember the Titans, and **Bryan Greene**, General Deputy Assistant Secretary for Fair Housing and Equal Opportunity for the U.S. Department of Housing and Urban Development (HUD).

Another featured workshop panelist was **Steven Rosenbaum**, Chief of the Housing & Civil Rights Section at the U.S. Department of Justice in Washington, DC, who provided an update on the Department of Justice's fair lending cases.

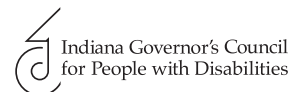
Workshop Sessions provided a wide array of subject matter focusing on rentals, sales and lending. Presenters shared experience, best practices, and updates that included:

-  An update on fair housing case law, housing protections for survivors of domestic violence
-  Affirmatively furthering fair housing through analyses of impediments
-  An update on the Department of Justice fair lending actions
-  Guidance on how to address housing choice for those denied (visitability, source of income, criminal history and LGBT discrimination)
-  An update on Indiana actions and national fair housing cases for stronger neighborhoods
-  Promoting cultural sensitivity–Inclusive Practices for New Immigrants
-  An update on fair housing actions and hate crime laws
-  Attendees at both events were also afforded the opportunity to obtain Continuing Education (CE), Continuing Legal Education (CLE) credits, and Real Estate Credits

Both FHCCI and ICRC are already working very hard in preparation for Fair Housing Month in April 2016 and all of the events and great things that we do here in Indiana to affirmatively further fair housing and ensure that all Hoosiers are treated equally. Please visit and bookmark their web pages to stay in touch with information for next year's activities and to stay informed about their efforts, recent news, training opportunities, etc. 



## KEY SPONSORS



*“Having staff from IHCDCA available to offer feedback, and knowing these announcements will be aired throughout the state, created a competitive and immersive learning environment.”*

*– Cutler Armstrong, Instructor for the CME program, Butler University*

## IHCDCA, Butler University Students Develop Public Service Announcements

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

As part of the capstone course for students completing a Recording Industry Studies degree in the Creative Media and Entertainment (CME) program at Butler University, students are asked to write, edit and produce radio and TV public service announcements. Earlier this year, instead of creating mock announcements, students had the opportunity to produce real public service announcements for the Indiana Housing and Community Development Authority (IHCDCA).

“The students really enjoyed this project,” said Cutler Armstrong, Instructor for the CME program at Butler University. “Having staff from IHCDCA available to offer feedback, and knowing these announcements will be aired throughout the state, created a competitive and immersive learning environment.”

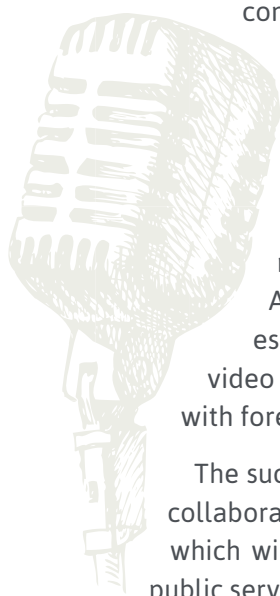
In addition to giving students an opportunity to produce radio public service announcements, it provided IHCDCA with professional-quality radio public service announcements. Additionally, a group of students interested in video production developed a video demonstrating the stress associated with foreclosure.

The success of the project has spurred future collaboration between the two organizations, which will include further production of radio public service announcements.



For more information about this project you can send an e-mail to: [communications@ihcda.in.gov](mailto:communications@ihcda.in.gov).

*The Creative Media & Entertainment (CME) program at Butler University offers students an opportunity to produce creative content from the ground up. From day one, students have an opportunity to get involved in an array of creative outlets in audio, video and multimedia production. With degrees in Digital Media Production and Recording Industry Studies, students have access to state-of-the-art technology and will work with faculty with professional expertise. Offering real world experience and industry-focused course work, students have an opportunity to move from concept to production to showcasing their creative talents, whether producing a music CD, designing a website, or creating a short film. ▣*





# The WHEEL is Turning in Indiana

## Introducing the New IN Home Efficiency Program

By **Tom Pearson**, Tax Compliance Underwriter

IHCDA is in the initial stages of introducing a new program, which will be known as the IN Home Efficiency Program. The IN Home Efficiency Program is a unique collaboration between IHCDA and the Office of Energy Development (OED). The collaboration will introduce the Indiana version of **The Warehouse for Energy Efficiency Loans** (WHEEL). WHEEL is a national program that is currently being offered in Florida, Kentucky, New York, New Jersey and Pennsylvania. WHEEL was created and is managed by **Renewable Funding LLC**, an innovator in finance and technology solutions designed for energy efficiency.

### How is the IN Home Efficiency Program beneficial to residents of Indiana?



The program provides Indiana homeowners a choice to finance their energy-efficient home improvements through an unsecured low interest rate loan. This presents a new option instead of the typical high interest rate credit card or the hassle of taking out a home equity loan.



It allows for various energy-efficient home improvements, including HVAC units, Energy Star appliances and water heaters.



A portion of the loan funds may also be used for health and safety improvements.



The program aligns with Governor Pence's policy goals of attracting new investments to Indiana and maintaining low-cost energy opportunities for Hoosiers

The IN Home Efficiency Program is in the developmental stage. An update will be provided in the next edition of the *IHCDA the Magazine*. ▣

# REUSE PROPERTY HIGHLIGHTS:

## Providing Affordable Housing and Promoting Community Development

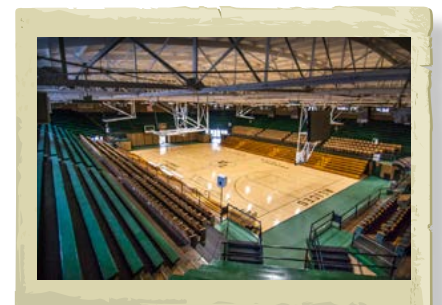
By Peter Nelson, Compliance Auditor, RHTC

Two projects had grand openings in March, and a third in April that highlight some of the great work IHCD's partners are doing with adaptive reuse and the inclusion of unique features and services to provide affordable housing and promote community development in their cities.



### CLARK'S CROSSING-VINCENNES

Located in the heart of downtown Vincennes, **Clark's Crossing Apartments**, managed by **Flaherty and Collins Properties**, is the adaptive reuse of two historic school buildings. The Vincennes Community School Corporation Administrative Center and the Adams Coliseum have been repurposed as a senior living center with 47 units. The former Administrative Center is the location of the housing units, while the former Coliseum is serving as a Community Service center where local schools can utilize the renovated gym.





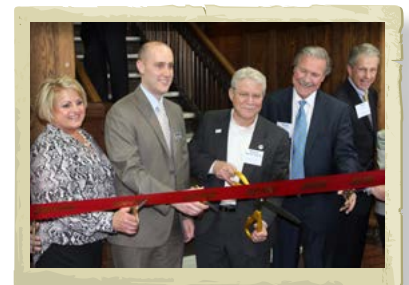
## DOWNTOWN TERRACE-PETERSBURG

This property provides 42 affordable senior units on the edge of Downtown Petersburg, Indiana. **Downtown Terrace, managed by Flaherty & Collins Properties**, helps to fill a void of affordable housing units in Pike County and provides residents with easy access to the growing amenities in a city leading a downtown re-development effort. An exciting, unique feature coming to this property is a medical facility to Pike County. Good Samaritan Hospital will occupy 10,500 square feet of retail and office space and run an urgent care facility in the development, providing a physician's clinic and mental health services to residents.



## PARKVIEW PLACE-ANDERSON

Allowing seniors to age-in-place, this project took underutilized space in the Anderson YMCA and converted it into 30 affordable housing units and named it **Parkview Place, operated by Episcopal Retirement Homes**. This repurposed space is conveniently located within walking distance to many restaurants, banks, the post office and shopping destinations downtown Anderson has to offer. In addition to easy access to the facilities located just steps below, all residents get free membership to the YMCA. ▣





# 2015 General Assembly WRAP-UP CEREMONIES AND A SUMMIT

By **Zachary Rice**, Legislative Affairs and Policy Director

## 2015 Indiana General Assembly Wrap-Up

The Indiana General Assembly finished the 2015 “Budget Session” on April 29. Out of the 1237 bills introduced this Session, the General Assembly passed 263 into law, several of which impact IHCD and our partners. A couple of those bills are highlighted below.

### **Senate Bill 415, Vacant and Abandoned Housing:**

This bill speeds up the tax sale process by allowing a local hearing authority to make a determination of abandonment which assists municipalities receiving Blight Elimination Program (BEP) funding and extends the mortgage foreclosure counseling and education court fee until July 1, 2017. The bill changes the redemption period for abandoned properties before the tax sale, which allows the buyers to take the deed at tax sale. The bill also institutes a disposal process for environmentally unsafe properties along with authorizing free or low-cost property transfers to nonprofit organizations.

### **Senate Bill 441, Various Tax Matters:**

Attempted to eliminate the Neighborhood Assistance Program (NAP) Tax Credits and the Individual Development Account (IDA) Tax Credits. However, they both were restored during the legislative process.

### **House Bill 1001, State Biennial Budget:**


The budget funded the Individual Development Accounts (IDA) at \$970,000 a year, which is on par with the standard 3% cuts made across the board for most state programs.

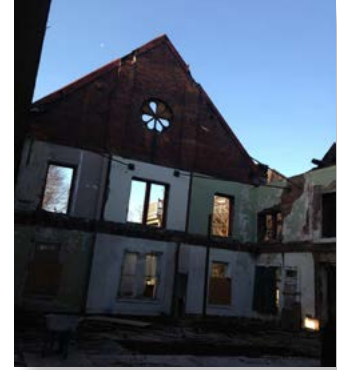
## Groundbreaking Ceremonies/Ribbon Cuttings

One of the best ways for elected officials to better understand the value and the positive community and economic impact associated with the Rental Housing Tax Credits is a personal invitation to groundbreaking ceremonies and ribbon cuttings. If you have an upcoming event, please let us know and we will assist you with making arrangements with elected officials.

## Inaugural Indiana Housing Policy Summit

IHCD has begun working with key stakeholders and housing leaders to develop the Inaugural Indiana Housing Policy Summit for the fall of 2015. The event is to focus on higher level policy discussions, problem-solving and the sharing of ideas that advance long-term solutions for the affordable housing industry by encouraging dialogue around critical housing and community development issues among practitioners, policy makers and the communities they serve. More information about the Summit will be coming soon.

If you have any questions about the 2015 Indiana General Assembly, need assistance with upcoming events or would like additional information about the Indiana Housing Policy Summit, contact Zachary Rice, Legislative Affairs and Policy Director at 317-232-0624 or [zrice@ihcda.in.gov](mailto:zrice@ihcda.in.gov). 



# Indiana Landmarks Presents Adaptive Use Award to Englewood Group

## Awards Program Recognizes Outstanding Restorations in Central Indiana

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


On May 28th Indiana Landmarks presented awards for central Indiana restoration projects. This year their Adaptive Use award was presented to the Englewood Group for their Englewood Lofts property.

Englewood Lofts is a repurposed historic church at 1249 North Alabama, Indianapolis. The former Friends Church at 13th and Alabama Streets in the Old Northside sat vacant for decades until the Englewood Group converted it into affordable apartments. The roof of the 1895 landmark was partially collapsed.

With a Low-Income Housing Tax Credit award of nearly \$550,000 from the Indiana Housing and Community Development Authority, and equity from Indianapolis' Local

Initiatives Support Corporation (LISC), the developer transformed the 120-year-old church into 24 apartments. Although the front gable collapsed during construction, the Englewood Group completed the project, opening to residents in November 2014.

Englewood has developed and manages more than 2,800 rental units in Indiana, Illinois and Arizona. They manage another 1,100 units that have been developed in partnership with various not-for-profit agencies and have more than 40 properties located in Indiana.

For more information about the Englewood Group visit: [www.engagewoodgroup.com](http://www.engagewoodgroup.com) 





# COMPLIANCE TIPS

## #1

## Staying Calibrated with the Homeownership Department

### Things to remember:

By **Tom Pearson**, Tax Compliance Underwriter

1. The Application checklist is a guide on what to include in the application package
2. There is also a checklist for the closing package. Both checklists may be downloaded from the IHEDA database
3. Pay stubs are considered current if the period ending is within the last 30 days
4. Three years of current tax transcripts are required. If the borrower(s) has not had to file for a particular reason for all three years they must:
  - i. Complete the Income Tax Affidavit section of the IHEDA ALL document and list the reason the filing did not occur.
  - ii. Provide the request for the tax transcript(s) showing no record found
  - iii. If there is a borrower and co-borrower on the application a separate request for each is required

## #2

## We Know When You Were Slacking...

By **Peter Nelson**, Compliance Auditor, RHTC

Sometimes issues come up: tenants are difficult, computers crash, printers run out of ink and delivery trucks use a subpar map app for directions and get sent to the middle of a cornfield instead of your management office. We as compliance auditors understand this. That is why we offer extension periods. However, if you are requesting an extension the day before, or (and we're going to roll our eyes really hard when we see these) 5 p.m. on the day items are due, we are more likely to think your printer didn't break so much as you never bothered to click the print button. More times than not, we'll be happy to grant the extension, but we do ask for a little bit of notice. The IHEDA Compliance team asks that you send extension request three business days in advance of the due date for file requests, and five business days in advance for correction documents.



# Highland Brookside:

## A Ten-Year Overnight Success

By **Joe Palus**, Research & Innovation Director

The near east side of Indianapolis has a long history of community engagement. According to Dick Moore, Pastor at Centenary Christian Church and one of the ministers on the near east side who started what became NESCO (and who was elected Vice-President of NESCO at the first annual Congress), “I believe this all began when a group of churches decided the near east side needed some sort of organization to address the growing needs of our community. We formed what we called the Near East Side Community Association (NECA) in early 1970. We had very little idea what we were doing, or how to get it done—but we met, and talked. The idea of “revenue sharing” was born in Congress somewhere along this era. I guess it was Nixon’s idea, actually. Community Action Against Poverty (CAAP) realized that it would play an important role in the decision making about this money and how it was spent in Indianapolis. In the winter of 1970-71, [CAAP] hired Pat Farrell, a former nun and graduate of Saul Alinsky’s school for community organizing, and sent her to the near eastside. She visited every organization that would listen to her and helped us create the Near East Side Community Organization (NESCO), which replaced NECA.”

Recently designated as a Promise Zone, the near east side is now a community on the rise, though it still faces multiple challenges. I recently sat down with Ann Marie Hanlon, James Taylor and Joe Bowling, long-time advocates for the neighborhood representing three generations of leadership committed to making the near east side the wonderful place they know it can be. Below are excerpts of our conversations, and a glimpse of the fascinating history of the organization we now know as NESCO and its involvement in the Highland-Brookside neighborhood in Indianapolis.

**The near east side has a rich history. What historically has distinguished Highland-Brookside from other communities around Indianapolis? What have been its strengths? What challenges has it experienced?**

**James Taylor:** *If you look at the map of Highland Brookside, we’re a community of neighborhoods, and each of those neighborhoods has a distinct identity. What the map shows is forty-five years of placemaking; each neighborhood is different but it shares DNA with all the other neighborhoods in the community through NESCO.*

**Ann Marie Hanlon:** We have no natural boundaries. That's a strength with this whole neighborhood node concept. This has always been a working class community, with neighborhoods that have distinct identities because of the ways they were each platted and built. Residents knew their neighborhood by the theater they went to, or by their parish—we had three Catholic parishes in the community, each with its own identity, and what makes a parish is a sense of place.

**James Taylor:** It was really NESCO that came together and became the advocacy voice for our community. The congress was a true congress—you had to pay for your membership and you got a vote for that. They had written resolutions that were introduced and were debated back and forth and it was scripted out very tightly. Some of the first resolutions passed were about race in the relations in our neighborhood. There was racial strife 1970s on the [Arsenal] Tech campus, that spilled over into our parks and people felt a need to try to regain control of our destiny as a community. But it was the NESCO committees that formed our community center, People's Health Center, Eastside Community Investments, and later formed our Credit Union. It led to Near East Area Renewal being established, the East Tenth Street Civic Association and then Englewood.

**Joe Bowling:** Even though NESCO isn't that anymore, there are still vestiges of that strong identity. Mayor Ballard, when he's on the east side, will always say, "It never ceases to amaze me that people will always tell you that they're from the east side, or the near east side. People don't do that in other parts of our city." On the east side, they're going to tell you where they're from. I think that strong sense of identity is what makes this a great place to live.

## The East Side Moves Forward

**Please talk about recent events in the community. Of what recent neighborhood accomplishments would you say you are most proud?**

**James Taylor:** The big one is obviously the Promise Zone designation. I had one of our funders call us "A ten year overnight success," and I thought that was a really good description because the bricks were laid really even before the Quality of Life Plan [developed] when the near east side Collaborative Task Force came together and was just hurt and mad about abandoned and foreclosed homes. We asked what we could do as a community and called in the city and called in people to try to get their arms around it. The result was the GINI project, which started in 2004.

**Joe Bowling:** We started to meet together as neighborhood-based organizations to say, "Things have got to change. They've got to get better." And as we were kind of doing that and meeting together, LISC, the City, and others were putting together the Greater Indy Neighborhoods Initiative, or GINI, and that came to us at a time when we were ready for it. It gave us structure, and connected us to relationships and tools right when we needed them. We made the best of that opportunity, and it was a good one. Laying some of that groundwork happened between 2004 and 2006. The Quality of Life Plan being

implemented in 2006 through 2007, and into 2009. Then the Super Bowl Legacy project started to pick up those efforts from 2010 through 2012, and really gave us three extra years of full-on implementation of our near east-side Quality of Life Plan. So we went from a collaborative task force to the Great Indy Neighborhoods Initiative to near east side Legacy Project. Speaking for Englewood,

On the east side, they're going to tell you where they're from. I think that strong sense of identity is what makes this a great place to live.

- Joe Bowling

we grew up through that process and with the mentoring of the Boner Center and through the Legacy Project, we got a lot of great work done, but more than specific projects like that or the Jefferson Apartments, it was building neighborhood capacity toward things like this Promise Zone opportunity.

**James Taylor:** We came together as a community around Great Places 2020, and we started off saying we had four really great ideas of where that designation could be. All the major lead groups came together and we went through a vetting process, because we were going to designate just one place. We knew that if we all got behind just one application, it strengthened the chances for that application. And it also demonstrated that we were willing to do the hard stuff at the neighborhood level to make choices. Each partner organization actually scored using the criteria that LISC put together, we compiled that together to come down to two sites. We brought in outside folks to give us some feedback on it. And ultimately, all of us—even though it was not in the best self-interest of all the groups—said “Englewood’s it. Oxford and Washington Street. Mallory. That’s going to be our Great Place” And we all got together to support that application. In other neighborhoods, what you would probably see is different groups proposing

And that’s what makes the neighborhood not just good but great—we’re always sensitive to the least among us. We wouldn’t be here talking if we didn’t recognize that everyone in this community needs a voice.

– Ann Marie Hanlon

different ideas, and they may parallel play together, but they couldn’t do the hard stuff and say, “we need to pick one and how do we get to that decision?”

### **What made you decide to pursue Promise Zone designation? How did you know the community was ready? Would you like to cite any particular factors as critical to your success?**

**James Taylor:** This would have been 2013. We had taken a look at prior years in terms of Promise Neighborhoods and just didn’t feel the timing was right for either of those. We were already swallowing an elephant with the Legacy Project, so it didn’t make sense to try to swallow another one. But the Promise Zone rang true—here’s Legacy Project 2.0 for our community, where we can take that capacity we’ve built, social capital and relationships we’ve forged, and parlay that into this ten year designation. It was 2013 into 2014. The application came out in August 2014. We had PowerPoint presentations we were giving to groups, we talked to neighborhoods about it, we presented it at the Neighborhood Summit and neighbors voted for us to pursue this designation. If you look at the trajectory of our neighborhood, it’s going up, and we had reached the right plateau when this opportunity came to take our game to the next level.

**James Taylor:** But the reputation of our community groups as being able to deliver on major projects was there. Prior to the Legacy Project, Englewood had never done a major project, NEAR was unstaffed, and the [East Tenth Street] Civic Association hadn’t done a major project. We had finished this building and were renovating Brookside. When you develop that kind of track record and that kind of talent pool at the neighborhood level and people have confidence in the groups and their reputation, then it’s much easier for them to align with you when you’re ready to go after an opportunity like the Promise Zone.

**Ann Marie Hanlon:** The statistics here exist every day in suffering—there’s a lot of it here, and it’s hidden by fancy

buildings and homes and people moving into the neighborhood and wanting to build and being able to build—even their spirit is one of a pioneer. But in the meantime, there are people—and lots of them—in this community who have been devastated with this recession who haven't recovered yet and probably don't see too far ahead. They're not able to voice or articulate their vision for the community. And that's what makes the neighborhood not just good but great—we're always sensitive to the least among us. We wouldn't be here talking if we didn't recognize that everyone in this community needs a voice.

**James Taylor:** When we were doing St. Clair Place's neighborhood, one of the things we took a little bit of pride in is that some of the first work in the neighborhood was homeowner repair for existing homeowners. And it wasn't glamorous, there was no press conference, but every homeowner had an opportunity to participate.

Another effort with Jefferson Apartments was to treat them as a homeownership incubator, to create a potential pipeline of homebuyers. St. Clair Senior Apartments created spaces for older adults who can't care for their home. The Centennial Project, developed with the Metropolitan Indianapolis Board of Realtors, permanently set aside 32 of the newly-renovated homes for homeless and vulnerable neighbors. And you cannot distinguish those from any of the homeownership units in that neighborhood. Embedded within that community was a design to ensure that there would always be spaces for some of our most vulnerable neighbors. If you look at the NSP projects and those kinds of things, you kind of fill in the empty lots and units with new people coming into the community. It wasn't just about vacant and abandoned houses. We had a comprehensive strategy for older adults, vulnerable families, and creating new homeowners coming from low-income backgrounds. When you layer in a comprehensive strategy, you first create a very



Promise Zone press conference with the Mayor Greg Ballard, Wendy Spencer, CEO of the Corporation for National and Community Service, kids and all of the stakeholders representing the Promise Zone.

strong vision that's going to embrace neighbors at all levels and you understand where your neighbors are at. Then, the tools will be out there, whether it's the Blight Elimination dollars, or the NSP money—we were ready to receive that money and we already had a plan to plug it into. We didn't have to go and develop something in order to apply for it. We already had a Homeownership TIF district in our area, so we had already experienced millions of dollars in infrastructure improvements. That all happened because we had a complete plan in place.

**Joe Bowling:** I was explaining to an intern that started yesterday that we have a Highland Brookside plan that feeds into Plan 2020 by the City, the near east side Quality of Life Plan, the long-term East Washington Vision Plan, the Reenergize East Washington Street Plan, and the Developing Great Places Plan. Even within Great Places, there are many individual projects with their own implementation plans. But each informs the other. Each of these plans is more granular and you just build up from there. It does make people's head spin a little bit and it takes some getting used to. Our neighbors don't need to know about each of these documents, but they do have to know each other.

Check out our next issue for more on my conversation with Ann Marie Hanlon, James Taylor and Joe Bowling. ▣

# BWI, LLC Wins 2015 WorkOne Employer Achievement Award—Region 12

By **Brian Philps**, Outreach and Communications Project Manager

What is your vision of a community coming together? What really defines the solidarity of a neighborhood? The responses will vary across the board as each individual person, household or business has a different role and set of goals for the communities that they frequent. On the east side of Indianapolis, **BWI, LLC** has defined this through advocacy, support and engagement of the residents who reside and work in close proximity to any of their several developments in Indiana. Opening up the door of opportunity and ensuring that it is kept open has been part of the example set forth by the staff at BWI. As a result of this, Employ Indy nominated them for a 2015 WorkOne Achievement Award for Indiana Workforce—Region 12.

On April 21 of this year, several Hoosiers gathered in the Atrium at the Statehouse to honor the nominees and celebrate the great accomplishments leading to their nominations. BWI, LLC, led by Gary Hobbs, was awarded the WorkOne Employer Achievement Award. During times where the construction and overall development industry is not creating a lot of jobs, it is interesting to know and understand what BWI has done to receive such recognition. I had the pleasure of sitting down with Gary and some of his staff to learn more about the company and more specifically about what motivates them on a daily basis. Gary was pleased to show that BWI, LLC won the award and has proudly displayed it in their office space.

BWI, LLC is an urban developer that takes pride in much more than just bricks and mortar; they



Pictured from Left to right: Gary Hobbs, Lori Edwards, Alexis Thomas, Michelle Montgomery, Synetra Benson, Kelli Werner, D'Maure McManaway.

develop with a purpose. Focusing on high quality front-end service, Gary speaks first and foremost, to the impact that his company can have on a community. Mr. Hobbs stated, "We impact communities by impacting families, and we impact families via the individual." The two key impact areas are the tenants and the communities that they serve.

The daily mission is driven by how they can impact communities and is made very clear to those who work with and around BWI.

## BWI, LLC Facts and Stats

**Hiring Commitment:** Hires people that live in and near the community. Hiring takes place within the company and the community. BWI's office is the community. They currently have 49 employees.

**Hiring and Mentoring within the Community:** Provides 60-70 jobs per development. Contractors, subcontractors and commercial tenants are mentored



**BWI's Mission is:**  
Citizen Engagement  
Job Empowerment  
Job Employment

and encouraged to engage their daily work in the same fashion.

**Making Connections:** Keen on connecting service providers with a wide array of resources. An example of this is working with the community action centers. It is easier for them to find people with the capacity to learn and develop skills that they don't have.

**Engaging Youth:** They actively engage high school students in the area to visit and volunteer. These students are able to meet all trades and professions, allowing them to meet and learn with them, with the hopes that they can visualize themselves in these roles in the future.

It's take lots of time, commitment and vision to make such a comprehensive approach work. There is success in the efforts of doing such great work, but even more in seeing it work for those that it can assist. "We are committed



to not only provide exceptional service for our clients, but do our part to help grow the community."

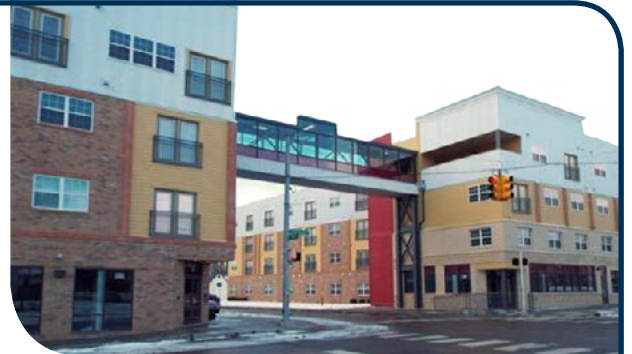
CONGRATULATIONS to BWI, LLC for sharing your experience and also for humbly accepting the 2015 WorkOne Employer Achievement Award. 🟩

## BWI Project Successes

### Clifton Square Apartments

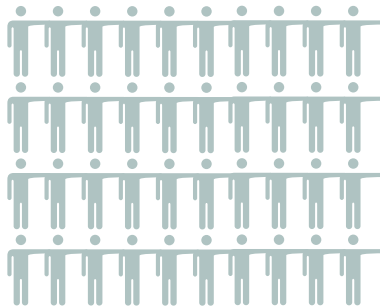
Indianapolis, IN

Using their most recently completed development in Indianapolis, Clifton Square, as an example, here are some facts that speak to the wonderful work and comprehensive approach that BWI takes with every community that they touch.



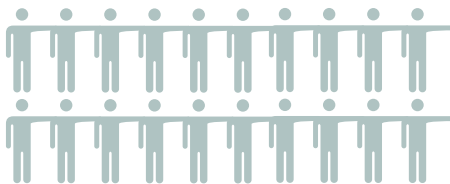
**12**

Project Hires/On-the-job Trained/Most Live Near Project Future Job Prospects/Continued Work



**40**

Tech High School Student Volunteers Involved during Construction



**20**

Business Professionals Worked with Development and Educated Student Volunteers/Offered Summer Employment & Job Shadowing



**100%**

Leased Up/Exceeded Expectations/Holistic Community Pride/No Crime or Trouble Reported

# Community Needs Assessment SUMMARY

By **Taura Edwards**, Director of Community Programs

The Community Services Block Grant (“CSBG”) is funded by the U.S. Department of Health and Human Services. The Indiana Housing and Community Development Authority’s (IHCDA) is the state oversight authority for this federal block grant program. Funds made available through this grant are used to support activities that alleviate poverty for low-income families and individuals at or below 125 percent of the federal poverty level. Indiana receives approximately \$9 million annually. By regulation, 90 percent of the funds are allocated to private nonprofits or local units of government that provide self-sufficiency programs. In Indiana, funds are allocated to the state’s 22 Community Action Agencies (CAA). According to federal regulations, the state and the CAAs are required to conduct a community needs assessment every three years. The goals of the community needs assessment are to identify the current state of low-income families and to identify gaps in services for low-income families within local communities. IHCDA engaged Indiana University’s Public Policy Institute to conduct Indiana’s triennial review.

The 2015 Community Needs Assessment was a three-part process. IUPPI conducted six focus group meetings with stakeholders (one urban and one rural in each of the three regions—north, central, and south). During each focus group session, participants discussed the current conditions in the area, greatest needs and possible strategies for addressing these needs. This information provided a better sense of conditions across the state and aided in the identification of additional data sources to be used or data collection methods to be deployed.

Second, they conducted a statistical analysis of poverty data. Data were collected from the U.S. Census Bureau, Indiana Business Research Center, Uniform Crime Reporting Data, Indiana Methamphetamine Investigation System, Indiana Department of Financial Institutions and the Indiana Community Services Block Grant Data. These data are used to provide detail regarding client demographics (population, gender, age, race, ethnicity, family size, household type, educational attainment and income), use of financial services, health insurance coverage and substance abuse and arrest.

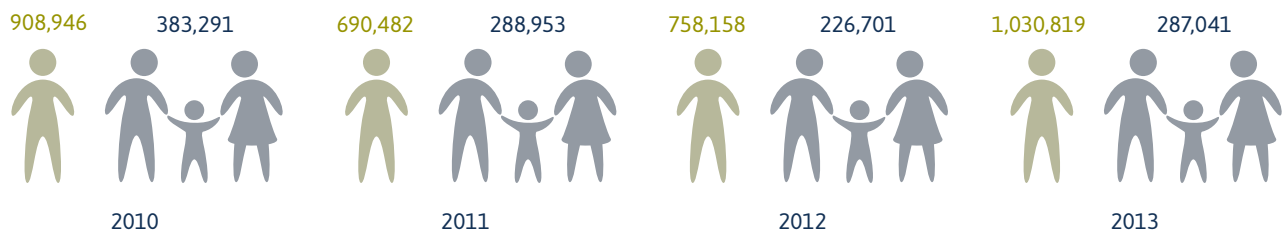
Finally, surveys were sent to clients at local CAAs. The surveys also asked clients to identify and weigh community needs in six categories: adult skills training, financial skill training, household support, food, home maintenance and repair and affordable housing. Lastly, the survey asked clients to rate the programs and services of the local CAA.

Here is a summary of just a few findings from the client surveys and data analysis completed as a part of the review.

## SUMMARY OF SERVICE DELIVERY

Indiana’s 22 Community Action Agencies (CAAs), served 1,030,819 individuals or 16 percent of the total state population in 2013. This is an increase of 36 percent from 2012 and 13 percent from 2010. The number of families served increased by 27 percent from 2012 but decreased by 25 percent since 2010.

### Unduplicated number of individuals and families served by Caas, Indiana, 2010-2013



Source: Indiana Community Services Block Grant Data, 2010-2013



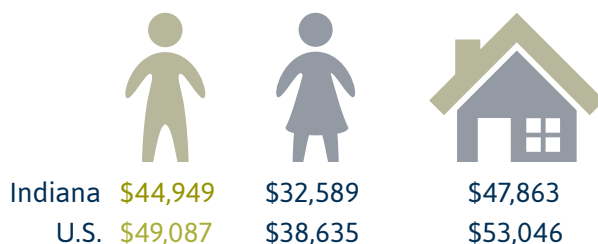
In 2013, 59 percent of the CAAs clients were females, consistent with the previous years, but higher than the state percent female (50.7).

In Indiana, the largest change in population by age between 2009 and 2013 occurred within the 65 and older category—an increase of 10.4 percent. Current population projections suggest that this category will increase even more in the future as a percent of total population.

## EMPLOYMENT

The full-time earnings for both male and female full-time workers in Indiana lags behind the U.S. median earnings. The gap between the national and Indiana median earnings for female full-time workers is larger than the gap for the male median earnings. This wage gap is particularly relevant for females, as single-parent families, led by a female household-er, make up 25 percent of the households with children in Indiana. The median household income in Indiana is \$5,000 less than the U.S. median household income.

### Median household income and full-time earnings, by gender, Indiana and U.S. Comparison, 2013

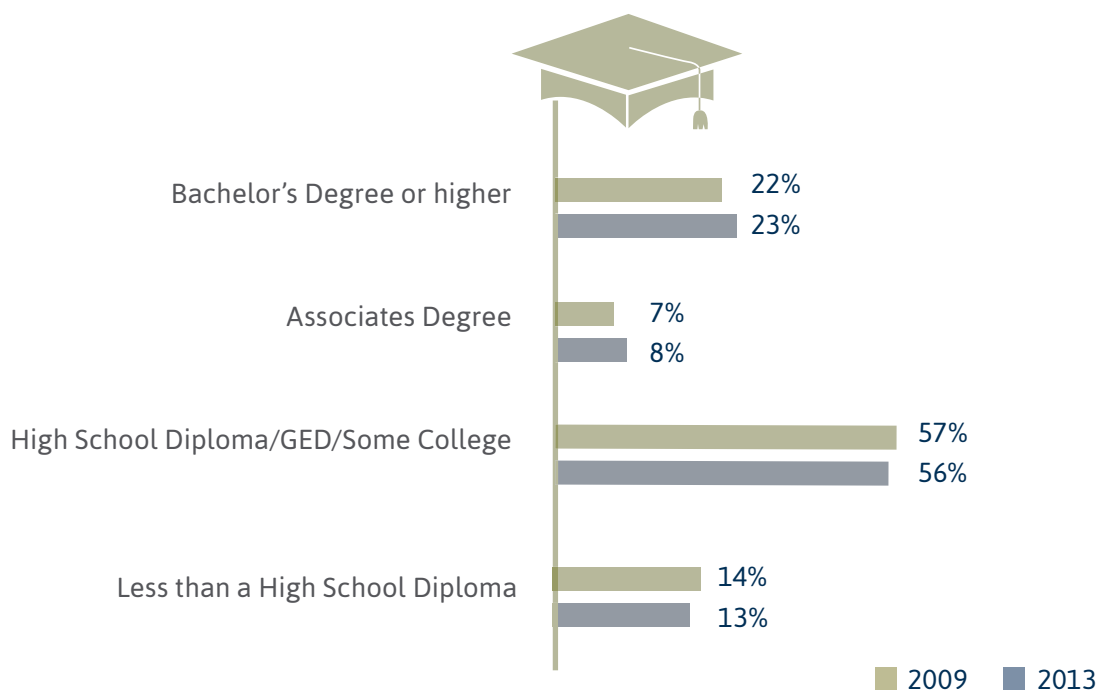


Source: U.S. Census Bureau, American Community Survey, 2005-2009, 5-year Estimates

## EDUCATIONAL ATTAINMENT

Educational attainment has remained relatively unchanged from 2009 to 2013 in Indiana, and the state lags behind national rates.

### Educational attainment, population 25 years and older, 2009-2013

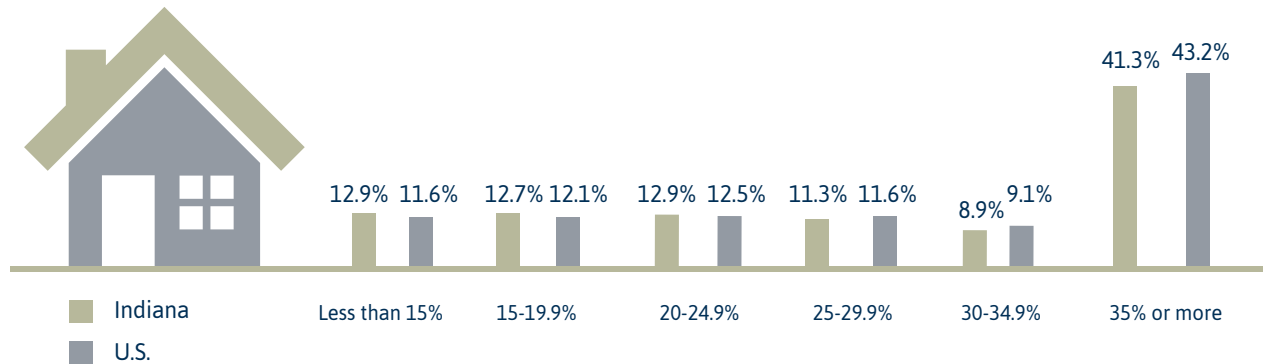


Source: U.S. Census Bureau, American Community Survey, 2009-2013, 5-year Estimates

## HOUSING

Seventy percent of households in Indiana own their own home, compared to 65 percent nationally. A higher percentage of renters in Indiana spend less than 25 percent on housing costs than the national totals (below). However, Indiana's percentage of renters whose housing costs exceed 35 percent of their monthly income (41 percent) is very similar to the national percentage (43 percent). Overall, 50 percent of Indiana renters spend 30 percent or more of their monthly income on rent and utilities.

**Gross rent as percentage of income, Indiana and U.S. Comparison, 2013**



Source: U.S. Census Bureau, American Community Survey, 2009-2013, 5-Year Estimates

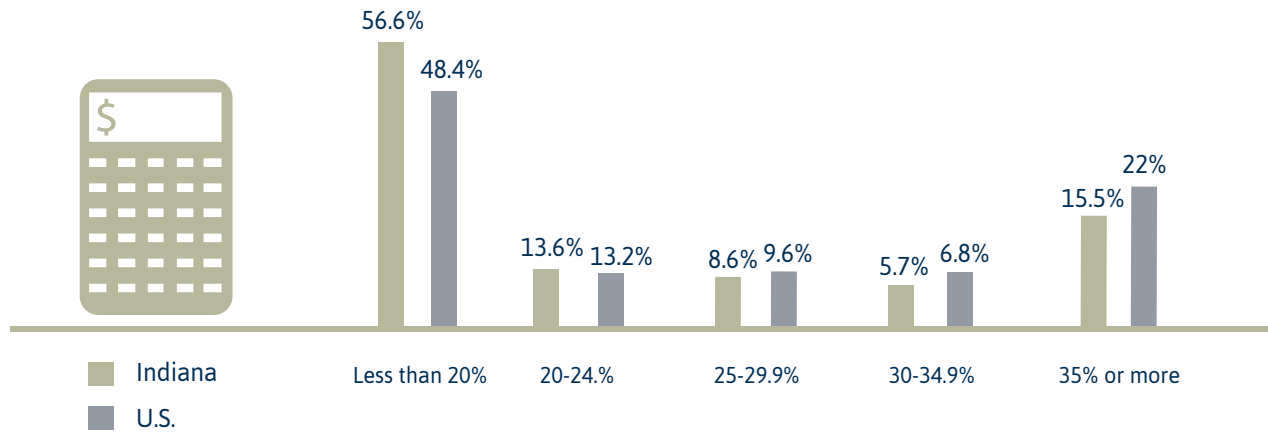
In 2013, the gross median rent in Indiana was \$730, lower than the U.S. gross median rent for 2013 of \$904.

**Monthly rent for housing, Indiana, 2013**

	Number of Renters	Percent of Renters
<\$200	14,660	2.1%
\$200-299	24,651	3.5%
\$300-499	78,025	11.1%
\$500-749	256,115	36.5%
\$750-999	201,505	28.7%
\$1000-1499	102,356	14.6%
>\$1500	23,727	3.4%

Over 56 percent of homeowners in Indiana spend 20 percent or less of their monthly income on housing costs. Indiana also has fewer homeowners with excessive housing costs compared to the national average. The 2013 weighted average of the median housing costs (for owners with and without mortgages) in Indiana is \$896. The U.S. weighted average of median housing costs for 2013 was \$1,174.

### Monthly owner costs as percentage of income, Indiana and U.S. Comparison, 2013



Source: U.S. Census Bureau, American Community Survey, 2009-2013, 5-Year Estimates; Homeowners with and without mortgages are combined.

Nearly 40 percent of survey respondents said they spend more than one-third of their income on housing expenses. Over 25 percent indicated that they were dissatisfied with their current housing. The expense of heat and utilities was the most common reason for dissatisfaction. For those who are looking for housing, the most cited reasons for having a problem locating rental housing were financial (bad credit and don't have the money for security deposit and/or first or last month's rent).

### Barriers to locating rental housing, as reported by survey respondents, CAA clients, Indiana, 2014

Reason given	% of Respondents
Bad credit	13%
Can't find any units for a household member with special needs	1%
Don't have good references/background check	4%
Don't have the money for security deposit and/or first or last month's rent	19%
Evicted from subsidized housing in the past	1%
I don't have a car and there aren't any rentals near school, work, grocery store, etc.	3%
I have a felony conviction	2%
Not sure how or where to look	5%
I wouldn't be any better off as the places I can afford are unsafe, unhealthy or too small	5%

Source: 2014 Survey of CAA Clients

For those who indicated that they would be interested in homeownership, the main barrier that respondents identified was not being able to afford the down payment.

### Barriers to home ownership, as reported by survey respondents, CAA clients, Indiana, 2014

Reason given	% of Respondents
I can't afford the down payment	29%
I can't find anything in my price range	14%
I don't know how to begin the process	11%
I have bad credit	24%
I was turned down for mortgage financing	4%

Source: 2014 Survey of CAA Clients

## FINANCIAL SERVICES

Most respondents to the CAA client survey indicated that they have a checking account, but only 37 percent indicated that they had a savings account, and almost 20 percent indicated that they used check cashing or cash advance services.

### Access or usage of banking services, as reported by survey respondents, CAA clients, Indiana, 2014

Reason given	% of Respondents
Checking account	70%
Savings account	37%
Credit card	29%
Check cashing or cash advance	19%

Source: 2014 Survey of CAA Clients

The availability of institutions, besides banks, that provide check cashing services is important for residents who are unable to obtain a checking account. A list, compiled from Indiana Department of Financial Institutions data, was analyzed to determine the number of check cashing and small loan lender establishments by county in Indiana. There are likely other establishments that offer these services not included in this count; the data provided here are businesses registered with the state for those purposes.

In total, there are 445 check cashing establishments and 363 small loan lenders in Indiana. Some of the small loan lenders were also listed as check cashing locations. There are 27 counties that do not have any registered small loan lenders, and 30 counties without any registered check cashing locations.

The data captured in the triennial needs assessments provides CAAs an opportunity to hear the voice of clients, partners and other community stakeholders. Each step

was imperative. The focus group discussions highlighted poverty rates, employment issues, public transportation, mental health services (including substance abuse), homelessness, affordable housing and education needs. These discussions concerning community needs inform our CAAs on the success of their existing effort, and allow CAAs to evaluation necessary changes or adjustment to their service delivery methods. For example, specifically considering the surveys conducted as part of the needs assessments, the needs assessment highlighted the need for literacy training, parenting skills and support for caregivers, and nutrition education. Moreover, the needs assessment provided information on household demographics each CAA should target through its program offerings. Each CAA received a community needs assessment targeted to their service delivery area, now they can use this data to impact their programs and strategic planning. ▣

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