

## RAMP UP INDIANA PROGRAM POLICY- REVISED MAY 2022

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### **Overview**

Ramp Up Indiana (“Ramp Up”) provides grants of up to \$50,000 to selected non-profit organizations for the installation of ramps for low-income homeowners. The purpose of Ramp Up is to improve the accessibility of existing housing stock in Indiana, thus allowing individuals and families to remain in their homes and maintain independence.

Through Ramp Up, IHEDA allocates funds from the Indiana Affordable Housing and Community Development Fund to selected applicants that meet the requirements and goals of the program as defined within this policy. Ramp Up provides funding for ramp installation activities only. A full list of eligible activities can be found in Part 3.1 of this policy.

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## PART 1: Application Process

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Applications are accepted as part of a non-competitive, rolling funding round. IHCD A will accept applications while funds are available. If all funds are utilized, IHCD A will issue a notice to announce that Ramp Up has closed.

### 1.1: Technical Assistance

The applicant may, but is not required to, schedule a technical assistance meeting with IHCD A to discuss the proposed project and IHCD A’s application process.

Questions about the application process should be submitted via e-mail to [RampUp@ihcda.in.gov](mailto:RampUp@ihcda.in.gov). Answers to general questions will be shared with all potential applicants via an FAQ maintained on [IHCD A’s Ramp Up webpage](#).

### 1.2: Application Submission

The applicant must submit the following items via IHCD A’s file transfer site:

- One completed copy of the application form
- All supporting documents required in the tabs submitted as separate PDF files each labeled to indicate the appropriate tab. The tab label directory is found in Part 6 of this policy. Documents should not be combined into a single PDF file.

IHCD A will send an e-mail confirmation to the applicant contact within one week of submission to confirm receipt.

Applicants must retain a copy of the application package. Applicants that receive funding will be bound by the elections made therein.

### 1.3: Application Review

Applications are reviewed in a three-step process.

<u>Step One</u> - Completeness	IHCD A reviews to determine if the applicant provided all required documents, signatures, and attachments.
<u>Step Two</u> - Threshold	IHCD A reviews application and submitted documents to determine if the application meets the minimum threshold criteria. Applicants will have the opportunity to clarify certain items and/or to provide feedback as to where supporting documentation might be located within the application file.
<u>Step Three</u> - Scoring	Applications that pass the completeness and threshold reviews will then be scored in order to determine capacity and readiness to proceed. <b><u>Applications must receive a minimum score of 25 points (out of 55) to qualify for funding.</u></b>

Since this is a non-competitive funding process, IHCD A will allow applicants to submit additional information during the application review process upon request.

#### **1.4: Post-award Trainings**

After an award has been made, IHEDA staff will offer training to explain programmatic requirements. Topics covered will include program compliance, funds management, required record keeping, and reporting to IHEDA. A recipient of Ramp Up funding may be required to attend a one-on-one technical assistance meeting with IHEDA to become familiar with these compliance requirements.

Compliance and funds management questions should be directed [RampUp@iheda.in.gov](mailto:RampUp@iheda.in.gov).

#### **1.5: Application Forms and Policy Discrepancies**

In the event of a conflict or inconsistency between the Application Policy, Application Forms and/or Appendices, the procedures described in this Application Policy will prevail.



## PART 2: Eligible Applicants

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### **2.1: Eligible Applicants**

Eligible applicants are non-profit 501(c)(3) or 501(c)(4) organizations that can demonstrate appropriate experience and an established organizational mission to serve the housing needs of persons with disabilities and/or to rehabilitate homes for low-income homeowners.

An organization may only have one active Ramp Up grant at a time. Once the program activity is completed and the grant successfully closed, the organization may then apply for a second award if Ramp Up funding is still available at that time.

### **2.2 Eligibility of Religious and Faith-Based Organizations**

Organizations that are religious or faith-based are eligible, on the same basis as any other organization, to participate in the Ramp Up program. Recipients and subrecipients of program funds shall not discriminate against a program participant or prospective program participant based on religion or religious belief.

- i. **Nondiscrimination.** In providing services supported in whole or in part with Ramp Up funds and in their outreach activities related to such services, program participants shall not discriminate against current or prospective program beneficiaries on the basis of religion, a religious belief, a refusal to hold a religious belief, or a refusal to attend or participate in a religious practice.
- ii. **Separation of explicitly religious activities.** Recipients and subrecipients of Ramp Up funds that engage in explicitly religious activities, including activities that involve overt religious content such as worship, religious instruction, or proselytization, must perform such activities and offer such services separate, in time or location, from activities that are supported with Ramp Up funds, and participation in any such explicitly religious activities must be voluntary for the program beneficiaries of the Ramp Up funded activities or services.
- iii. **Religious identity.** A faith-based organization that is a recipient or sub-recipient of Ramp Up funds is eligible to use such funds without impairing its independence, autonomy, expression of religious beliefs, or religious character. Such organization will retain its independence from Federal, State, and local government, and may continue to carry out its mission, including the definition, development, practice, and expression of its religious beliefs, provided that it does not use Ramp Up funds to support or engage in any explicitly religious activities, including activities that involve overt religious content, such as worship, religious instruction, or proselytization, or in any manner prohibited by law. Among other things, faith-based organizations may use space in their facilities to provide program-funded services, without removing or altering religious art, icons, scriptures, or other religious symbols. In addition, a Ramp Up funded religious organization retains its authority over its internal governance, and it may retain religious terms in its organization's name, select its board members on a religious basis, and include religious references in its organization's mission statements and other governing documents.

### **2.3: Ineligible Applicants**

Any entity currently on IHEDA's suspension or debarment list is ineligible to apply.



**web:** [in.gov/ihcda](http://in.gov/ihcda) | **phone:** 317.232.7777



In addition, IHCD **does not** fund requests from:

- Individuals
- Political, social, or fraternal organizations
- Institutions that discriminate on the basis of race, color, national origin, sex, religion, familial status, disability, sexual orientation, marital status, gender identity, or ancestry in policy or in practice



## PART 3: Eligible Activities

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### **3.1: Eligible Activities**

This program is intended solely for the installation of ramps for low-income homeowners to improve the accessibility of the home, increase independence, and allow the homeowners to age in place. The ramp may serve any entrance into the home. Only one ramp will be installed per home and Ramp Up funds may not be used to install a second ramp on a home that has a functional ramp.

The following activities are eligible uses of Ramp Up funds:

- Construction/installation of a wooden ramp
- Purchase and installation of a pre-built ramp (e.g., aluminum or steel ramps)
- Demolition/new construction or rehabilitation of an existing ramp with demonstrated safety or functional concerns
- \*If needed:
  - Widening of the exterior door that will be served by the ramp to provide at least 32 inches of clear passage for accessibility in accordance with the code requirements referenced below
  - Installation of a rubber or aluminum doorway threshold ramp with beveled or flat edges to reduce the maximum threshold height and allow access through the door.  $\frac{3}{4}$  inch is the maximum threshold height for exterior sliding doors and  $\frac{1}{2}$  inch is the maximum threshold height for all other doors. Ramp Up funds may be used to install doorway threshold ramps to bring the threshold into compliance with these maximum heights.
  - Installation of a levered door handle on the exterior door served by the ramp
  - Risk assessment for lead-based paint. See Part 5.2 for additional information on when risk assessments are required.
  - Installation of a concrete pad for transferring between the ramp and a driveway or sidewalk

\*These modifications may be made either in conjunction with ramp installation or as modifications to a home with an existing ramp where ramp rehabilitation or installation is not needed.

All ramps must be installed in a manner that complies with the ramp requirements found in Section 405 of the [ADA Accessibility Guidelines](#). All requirements contained therein (slope, surface, etc.) will be inspected for compliance by IHCD's inspector. Ramps must also adhere to any applicable local building requirements.

### **3.2: Ineligible Activities**

The following activities are ineligible uses of Ramp Up funds:

- Owner-occupied rehabilitation work not directly related to ramp installation and associated access as specifically defined in Part 3.1
- Ramp installation or rehabilitation work on rental units/properties
- Any other activity not specifically identified as an Eligible Activity in Part 3.1

### **3.3: Eligible Beneficiaries**

At least 50% of the households assisted through a Ramp Up grant must be certified as having a gross household income at or below 50% of area median income (AMI) using IHCD's published Federal



Programs Income and Rent Limits or must meet the “categorically eligible” definition below. The remaining homes may be owned by households with incomes up to 80% of AMI. Any additional income targeting elected for scoring purposes must also be followed.

Total gross household income must be verified in accordance with IHCD’s income certification policies as described in the [IHCD HOME, CDBG, and HTF Program Manual](#). Income verification is valid for a period of six months. If more than six months pass between income verification and commencement of ramp installation, a new income verification must be completed.

- **EXCEPTION:** A household is considered “categorically eligible” for Ramp Up Indiana if they are currently a beneficiary of at least one of the following programs. If the Ramp Up grantee can verify and document that the household receives benefits through one of these programs, then the grantee is not required to complete an income calculation.
  - SNAP (Supplemental Nutrition Assistance Program)
  - HIP (Healthy Indiana Plan)
  - SSI (Supplemental Security Income)
  - TANF (Temporary Assistance for Needy Families)
  - WIC (Special Supplemental Nutrition for Women, Infants, and Children)
  - LIHEAP (Low Income Home Energy Assistance Program)
  - LIHWAP (Low Income Household Water Assistance Program)

To document that a household is categorically income eligible, the grantee must have the household sign a copy of the “Certification of Categorical Income Eligibility Form” (available in the forms section of the [Ramp Up webpage](#)) and must obtain third-party documentation providing proof that the household receives the qualifying benefit- e.g., copy of a benefit letter or card.

### **3.4: Eligible Homes / Forms of Homeownership**

To be eligible for assistance under Ramp Up Indiana, the home must be the owner’s principal residence and the household must be income eligible.

Ownership of a property includes:

- Having fee simple title to the property
- Having a 99-year leasehold interest in the property
- Owning a condominium
- Holding a membership in a cooperative or mutual benefit housing project that constitutes homeownership under state law; or
- Having the life-long right to live rent-free in housing held in a life estate

Ownership does not include land contracts, contracts for deeds, lease-purchase agreements, or rent-to-own arrangements.



## PART 4: Program Compliance

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### 4.1: Development Fund Program Requirements

Ramp Up awards must follow Development Fund program requirements as summarized below:

#### **Match Requirement**

Ramp Up applicants must document match of at least 10%. Acceptable match sources include:

- Cash contributions including donations and philanthropic funds
- Other non-IHCDA funded grants
- Value of donated construction materials
- Volunteer labor provided for ramp installation
  - Valued at \$10 per hour for unskilled labor
  - Rate for skilled labor is the laborer's normal hourly rate of pay
- Donated or voluntary professional services in connection with the Ramp Up project valued at the professional's hourly rate of pay
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- Other sources may also qualify as match, except for funds administered by IHCDA. Contact IHCDA to discuss.

#### **Historic Review**

Any project/property supported by Ramp Up will be subject to historic review.

The recipient is responsible for completing the Section 106 Historic Review Process BEFORE:

- Executing contracts or entering into any other commitments of Ramp Up funding
- Initiating demolition, rehabilitation, or construction activities. This includes all site preparations and ground disturbing activities: infrastructure, grading, etc.

If a project is deemed to be historic and is proposing funding in whole or in part by Ramp Up, then I.C. §14-21-1-18 is triggered, which requires that any historic site or historic structure owned by the State or any historic site or historic structure listed on the State or national register may not be altered, demolished, or removed by a project funded, in whole or in part, by the State unless the review board has granted a Certificate of Approval.

#### **Inspection**

All Ramp Up assisted units must be inspected by IHCDA's inspector after the work has been completed. The recipient must correct any deficiencies and IHCDA will review documentation of the corrected action before paying claims for any work. IHCDA may require a re-inspection.

### 4.2: Nondiscrimination Requirements

#### **Fair Housing and Equal Access**

The recipient must follow the non-discrimination requirements of the Fair Housing Act and HUD's Equal Access Rule and may not discriminate in the selection of program participants based on race, color, national origin, sex, religion, familial status, disability, sexual orientation, gender identity, marital status, or ancestry.





**Limited English Proficiency**

The recipient must ensure equal access to program participation for persons who, as a result of national origin, do not speak English as their primary language and who have limited ability to speak, read, write, or understand English. The following actions are examples of reasonable steps, depending on the circumstances:

- Acquiring translators to translate vital documents, advertisements, or notices including the ramp brochure and warranty
- Acquiring interpreters for face-to-face interviews with LEP persons
- Placing advertisements and notices in newspapers that serve LEP persons
- Partnering with other organizations that serve LEP populations to provide interpretation, translation, or dissemination of information regarding the project
- Hiring bilingual employees or volunteers for outreach and intake activities
- Contracting with a telephone line interpreter service

**4.3: Affordability Period Waived**

Homes assisted through Ramp Up will not be subject to an Affordability Period and will not have a Lien and Restrictive Covenant recorded against the property.



## PART 5: Subsidy Limitations & Activity Costs

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### **5.1: Subsidy Limitations and Award Term**

The maximum request amount per application is **\$50,000**.

Ramp Up funds may not exceed \$5000 per home. If an individual home needs Ramp Up eligible work (as defined in Part 3.1) exceeding \$5000, the recipient must contact IHCD to discuss the circumstances and to request a waiver of this policy.

A recipient of Ramp Up funds will execute an award agreement with IHCD with an 18-month term. All ramp work must be completed within 18 months of execution of the award agreement.

### **5.2: Eligible Activity Costs**

The items listed below must be included in the application budget.

The sum of Ramp Up funds budgeted for soft costs, award administration, and historic review cannot exceed 20% of the award. For example, if a recipient received a \$40,000 grant, a maximum of \$8,000 can be used for soft costs, award administration, and historic review.

#### **HARD COSTS**

- Hard costs associated with ramp installation as listed as eligible activities under Part 3.1
- Lead-based paint interim controls and abatement costs related to the ramp installation

**LEAD HAZARD TESTING** – Costs associated with lead hazard testing include risk assessment, clearance tests, etc. The limit for this line item is \$1,000 per unit. A lead-based paint risk assessment must be conducted only if the home was built before 1978 and paint will be disturbed due to the ramp installation. If applicable, a licensed Lead Risk Assessor must conduct the risk assessment.

**SOFT COSTS** - Soft costs include client-related costs that are reasonable, necessary for the implementation and completion of the proposed activity, and that can be directly tracked by address. Recipients may draw down this line item as costs are incurred. Ramp Up funds cannot be used to reimburse any costs incurred in preparing the Ramp Up application.

Eligible soft costs include:

- |   |                               |
|---|-------------------------------|
| • Engineering/Architectural Plans       | • Inspections                 |
| • Client in-take / Income verification  | • Cost estimates              |
| • Plans, specifications, work write-ups | • Building permits            |
| • Title Searches                        | • Travel to and from the site |
| • Impact fees                           | • Legal and accounting fees   |

**ADMINISTRATION** - The administration line item includes those costs directly related to administering the IHCD award and complying with the regulations associated with these funds. Recipients may draw down this line item as costs are incurred. Costs associated with preparing an application for funding through IHCD are not eligible for reimbursement.

Eligible administration costs include:



- Postage
- Office materials and supplies
- Photocopying
- Office rent and utilities
- Travel related to the housing activity
- Communication costs
- Lead-based paint training
- Staff time or professional services related to reporting, compliance, monitoring, or financial management
- Training related to the housing activity

**HISTORIC REVIEW** – This line item includes expenses associated with the Historic Review process. Eligible costs for this line item include professional services, photocopying, and postage.

**5.3: Reimbursement**

Ramp Up draws are disbursed on a reimbursement basis. When requesting a draw, the recipient must submit the following information to IHEDA:

1. Development Fund Draw Request form\*
2. A clear accounting of project costs
3. ACH Authorization Form for direct deposit\*
4. Copies of all documentation to support the claim
5. Copy of signed warranty for each home assisted\*

\*Available in the forms section of the [Ramp Up Indiana webpage](#).



**PART 6: Completeness & Threshold Criteria**

An application must meet the criteria listed below to qualify for funding.

**6.1: Completeness**

- The applicant must provide all documentation in the required format as instructed in this policy and in the Application Form. When uploading supporting documentation, name files as listed using the naming convention in the Application Tab Labels chart below.

Ramp Up Indiana Application Tab Labels
Tab A: Target Area
Tab B: Grievance Procedures
Tab C: Letters of Commitment
Tab D: Non-profit Documentation
Tab E: Administrator Documentation
Tab F: Brochure & Warranty
Tab G: Client Intake
Tab H: Experience

- If IHCD requests additional information from an applicant, such requests are due on or before the date provided by IHCD staff.

**6.2: Threshold**

The application must meet all threshold criteria outlined below. IHCD will issue clarification letters after threshold review to allow applicants the opportunity to clarify certain items or to provide missing information.

Threshold Items	Location
<p><u>Area Median Income Level Served</u> Affirm in application that all assisted units will serve households with incomes at or below 80% area median income according to the current Federal Program Income Limits. In addition, at least 50% of the assisted households must have income at or below 50% area median income.</p>	Application
<p><u>Target Area</u> Submit a map which outlines the targeted area or neighborhood, with clearly identifiable borders. The map must identify any homes that have already been identified for potential assistance.</p>	Tab A, Target Area
<p><u>Grievance Procedures</u> Submit a Grievance Procedures document that identifies how applicant will address complaints from households denied for assistance and from households served under Ramp Up with concerns about the quality of ramp work. Document must address (1) how grievances will be submitted, (2) who will review them, (3) timeframe for the review, and (4) the appeal process.</p>	Tab B, Grievance Procedures
<p><u>Grant Letters of Commitment (if applicable)</u> Submit signed letter of commitment for grant(s) with funding terms and amounts.</p>	Tab C, Letters of Commitment
<p><u>Cash Donations Letters of Commitment (if applicable)</u></p>	Tab C, Letters of

Submit signed letters of commitment for private or public cash donations.	Commitment
<u><i>In-Kind Donations – Labor or Professional Services (if applicable)</i></u> Submit commitment letter from donor(s) specifying number of hours to be donated and applicable professional service pay rate(s).	Tab C, Letters of Commitment
<u><i>In-Kind Donations – Sweat Equity (if applicable)</i></u> Submit a copy of sweat equity policy.	Tab C, Letters of Commitment
<u><i>In-Kind Donations – Donated Material and Equipment (if applicable)</i></u> Submit commitment letter from donor(s) specifying either the total value of the donated materials or the rental equipment rate and number of hours the equipment will be donated.	Tab C, Letters of Commitment
<u><i>In-Kind Donations – Other Government Fees (if applicable)</i></u> Submit commitment letter from local unit of government with value of donation.	Tab C, Letters of Commitment
<u><i>Non-profit Documentation</i></u> <ul style="list-style-type: none"> <li>• IRS determination letter for 501(c)3 or 501(c)4 status.</li> <li>• Certificate of Existence from the Indiana Secretary of State to provide proof that the organization is in good standing.</li> <li>• Copy of the organization’s by-laws. The Certificate of Existence or organization by-laws must state that serving persons with disabilities and/or rehabilitating homes for low-income homeowners is a part of the organization’s purpose.</li> <li>• Signed Non-profit Board Resolution form approving the submission of the Ramp Up application to IHCD. This form is found in the Appendices on the <a href="#">Ramp Up webpage</a>.</li> </ul>	Tab D, Non-profit
<u><i>Administrator</i></u> If applicant is using an award administrator, submit the following: <ul style="list-style-type: none"> <li>• Certificate of Existence from the Indiana Secretary of State to provide proof that the administrator is in good standing.</li> <li>• Signed contract between applicant and administrator</li> </ul>	Tab E, Administrator
<u><i>Historic Review</i></u> Any property assisted with Ramp Up is subject to a Historic Review process to ensure the property is not listed on the state or national historic registers. A property on a register will be subject to an additional 30-day review by the Indiana SHPO.	Application
<u><i>Ramp Maintenance Brochure</i></u> Applicant must create a brochure to be handed out to all beneficiaries with tips on how to maintain the ramp. All beneficiaries must sign a receipt acknowledging that they were given the brochure. During final monitoring, IHCD will ask to see a signed receipt from each beneficiary. <ul style="list-style-type: none"> <li>• Submit copy of the ramp maintenance brochure.</li> </ul>	Tab F, Brochure & Warranty
<u><i>Ramp Warranty</i></u> All ramps must have a minimum one-year warranty. During final monitoring, IHCD will ask to see a warranty for all ramps installed. <ul style="list-style-type: none"> <li>• Submit a sample copy of ramp warranty. A template is available in the forms section on the <a href="#">Ramp Up webpage</a>.</li> </ul>	Tab F, Brochure & Warranty

**PART 7: Scoring**

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An application that meets all completion and threshold requirements will be evaluated based on the scoring categories defined below:

Scoring Category	Points Possible
Income Targeting	15
Client Intake	15
Applicant Capacity	10
Leveraging	10
Administrative Costs	5
<b>Total Possible Points</b>	<b>55</b>

**\*Applications must receive a minimum score of 25 points (out of 55) to be funded.\***

Since Ramp Up is a non-competitive funding process, IHCD will allow the applicant to submit additional information during the application review process upon request.

**7.1: Income Targeting** **Category Maximum Points Possible: 15**

Points will be awarded to applicants that commit to serving households with lower incomes. Recipients will be held to this income targeting commitment in their award agreement. Changes to the AMI levels to be served will require prior IHCD approval.

Constituency Served	Points
At least 25% of beneficiaries served are extremely low-income (at or below 30% AMI)	5
At least 75% of beneficiaries served are very low-income (at or below 50% AMI) or considered categorically eligible per Part 3.3 of this manual	10

**7.2: Client Intake** **Category Maximum Points Possible: 15**

Points will be awarded to applicants that have started the client intake process. Client intake means that potential clients have already been identified and income verified.

% of Homes Identified	Points
25 - 50% of the homes identified	5
51 - 75% of the homes identified	10
76 - 100% of the homes identified	15

To qualify for points in this category, the applicant must submit Client Intake List in **Tab G: Client Intake**. The Client Intake is available in the forms section on the [Ramp Up webpage](#).

**7.3: Applicant Capacity**

**Category Maximum Points Possible: 10**

This scoring category evaluates the applicant’s ability to successfully carry out the proposed project based on prior experience.

10 points will be awarded if the applicant or administrator has experience in administering an IHCD A Ramp Up or CDBG owner-occupied rehabilitation award in the past five years. To qualify for points, the award must be closed out. Please list the award number(s) in the application forms.

**OR**

10 points will be awarded if the applicant or administrator has successfully completed a ramp initiative or an owner-occupied rehabilitation program using non-IHCD A funding within the past five years. A narrative must be included in **Tab H: Experience** that outlines the following information:

- Summary of program activities
- Number of households served by the program
- Target area served by the program
- Funding source used for the program

**7.4: Leveraging**

**Category Maximum Points Possible: 10**

This scoring category evaluates the applicant’s ability to use the Ramp Up grant to attract additional funding resources for the activity, ideally resulting in more clients served.

Points will be awarded to applicants whose proposed project has received a firm commitment to leverage other funding sources that exceed the 10% match requirement. A “firm commitment” means that the funding does not require any further approvals. However, the commitment may be contingent upon receipt of the IHCD A Ramp Up grant.

“Other funding sources” include, but are not limited to, private funding, philanthropic funds (e.g. from a community foundation), in-kind donations, volunteer labor, Federal Home Loan Bank funding, local government funding, etc. HOME banked match is excluded.

Total Leveraging	Points
11.00-13.00%	2.5
13.01- 15.00%	5
15.01- 17.00%	7.5
Greater than 17.00%	10

To qualify for points in this category, the applicant must submit a letter from the appropriate authorized official approving the funds in **Tab C: Letters of Commitment**. The letter must include a description of the type of approved funding for the proposed project and the amount of funding.

**7.5: Administrative & Soft Costs****Category Maximum Points Possible: 5**

Applicants that agree to utilize less than the allowable 20% of their total Ramp Up award for administrative and soft costs (i.e., to maximize the amount of Ramp Up funds being used to install ramps) will receive points as follows:

% of Award Used for Eligible Admin & Soft Costs	Point(s)
0-5.00%	5
5.01-10.00%	4
10.01-15.00%	3
15.01-19.00%	2

To qualify for points in this category, the applicant's budget in the **Application Form: Tab T6** must reflect the appropriate percentage of administrative funds that will be claimed as part of the Ramp Up grant.





## PART 8 : G L O S S A R Y

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Below are definitions for commonly used terminology found throughout the application policy and forms:

*Administrator:* An entity that will assist the applicant/recipient in carrying out the program

*Aging in Place:* Making a living environment safe and adaptable so that everyone can remain independent and continue to thrive in their homes and community even as circumstances change

*AMI:* Area Median Income

*Applicant:* An organization that applied for Ramp Up funds from IHCD.

*Area Median Income:* A determination made through statistical methods establishing a middle point for determining Income Limits. Median is the amount that divides the distribution into two equal groups, one group having income above the median and one group having income below the median.

*Beneficiary:* A household that receives homeowner repair work as a result of the grant

*Categorically Eligible:* A household is considered income eligible without requiring a full income certification if it receives one or more of the following benefits: SNAP, HIP, SSI, TANF, WIC, LIHEAP, or LIHWAP. See Part 3.3

*Extremely Low-Income:* A household that is at or below 30% of Area Median Income

*IHCD:* The Indiana Housing and Community Development Authority

*Income Limits:* Maximum incomes as published by HUD for projects giving the maximum Income Limits per unit for beneficiary (30%, 40%, 50%, 60% and 80% of median) units.

*Low-Income:* A household that is at or below 80% of Area Median Income

*Narrative:* A written description that answers an application question and generally supports the need and design of the project

*Project:* The activity proposed in the application

*Ramp Up Indiana:* A program created and administered by IHCD to fund the installation of ramps for low-income homeowners who need accessibility modifications.

*Recipient:* An organization that receives a Ramp Up grant from IHCD.

*Very Low-Income:* A household that is at or below 50% of Area Median Income