



**MINUTES AND MEMORANDA OF A MEETING
OF
THE BOARD OF DIRECTORS OF
INDIANA HOUSING AND COMMUNITY DEVELOPMENT AUTHORITY**

Held: September 23, 2021

A regular meeting of the Board of Directors of the Indiana Housing and Community Development Authority (“IHCDA” or “Authority”) was held on Wednesday, September 23, 2021 at 10:00 a.m. telephonically.

The following individuals were present at the meeting: Jodi Golden (Lieutenant Governor designee); Ryan Locke (Indiana Treasurer of State designee); Mark Pascarella (Indiana Public Finance Director designee); Board Member J. June Midkiff; Board Member G. Michael Schopmeyer; J. Jacob Sipe (IHCDA Executive Director); members of the staff of the Lieutenant Governor, members of the staff of the Authority, and the general public. Board Member Tom McGowan and Board Member Andy Place, Sr., were not in attendance.

Jodi Golden served as Chair of the meeting and upon noting the presence of a quorum, called the meeting to order. Shenna Robinson served as Secretary.

I. Approval of Minutes

A. Meeting Minutes

A motion was made by J. June Midkiff to approve the August 18, 2021 Meeting Minutes, which was seconded by Mark Pascarella and the following Resolution was unanimously approved:

RESOLVED, the Minutes of the Board meeting held on August 18, 2021 are hereby approved to be placed in the Minute Book of the Authority.

II. Real Estate Department

A. Bond Volume/4% Credits – Peppermill Farms Apartments

Chairperson Golden recognized Meghann Bowman, who presented Bond Volume/4% Credits – Peppermill Farms Apartments.

Background:

IHCDA is empowered to act as the housing credit agency for the State to administer, operate, and manage the allocation of the Internal Revenue Service Section 42 low-income housing tax credit (LIHTC) program. The purpose of the LIHTC is to provide an incentive for private developers and investors to provide more affordable rental housing. This may be accomplished by new construction and rehabilitation of existing structures.

Process:

On January 1, 2021, IHCDA began the 2021A-B bond round for multi-family bond volume. The 8th application received and reviewed represented a total development cost of \$23,081,862 with \$10,000,000 in bond volume and \$929,260 in LIHTC annually for 10 years to preserve 160 units of affordable housing.

Sapco, LLC is proposing the rehabilitation of Peppermill Farms Apartments in Indianapolis. The family development consists of the rehabilitation of eight residential buildings containing 160 apartments with a mix of 96 one-bedroom and 64 two-bedroom units. 68 units within the project have a current HAP contract for project-based rental assistance which will remain after rehabilitation. Proposed rehabilitation includes replacing flooring, plumbing, appliances, cabinetry, and doors in all units

as well as exterior upgrades and ensuring ADA compliance throughout the property. The Development Summary sheet is attached hereto as **Exhibit A**.

During the round, the Real Estate Department staff reviewed the application to ensure it met the criteria set forth in the Qualified Allocation Plan.

Key Performance Indicators

2021 Bond Approvals

Location	# Affordable Units	Construction Type	Development Type
Whitestown	264	New Construction	Family
Gary	142	Rehabilitation	Age-Restricted
New Castle & Indianapolis	114	Rehabilitation	Family
Hebron	80	Rehabilitation	Family
Hammond	64	Rehabilitation	Family
South Bend	168	Rehabilitation	Family
Bloomington	204	Rehabilitation	Family
Total Units:	1,036		

Following discussion, a motion was made by J. June Midkiff to approve awarding \$10,000,000 in bond volume and \$929,260 in annual LIHTC to Peppermill TC, LLC for Peppermill Farms Apartments according to the terms of the 2021A-B Application Round, as recommended by staff. The motion was seconded by G. Michael Schopmeyer. The motion passed unanimously.

RESOLVED, that the Board approve awarding \$10,000,000 in bond volume and \$929,260 in annual LIHTC to Peppermill TC, LLC for Peppermill Farms Apartments according to the terms of the 2021A-B Application Round, as recommended by staff.

B. Tax Credit Assistance Program (TCAP) Policy and Delegated Authority

Chairperson Golden recognized Alan Rakowski, who presented the Tax Credit Assistance Program (TCAP) Policy and Delegated Authority.

Background:

The American Recovery and Reinvestment Act of 2009 (ARRA) created the Tax Credit Assistance Program (TCAP) to enhance the Section 42 Rental Housing Tax Credit program. IHCD administered the distribution of the state's \$38,048,333 in TCAP funding and structured the assistance as loans. Using these loan proceeds, IHCD issued a new TCAP policy in 2014 where it offered short term equity and bridge loans to tax credit developments to enhance development strength and encourage investment from traditional syndicator and investor sources. The 2014 policy has since expired and all TCAP loans have been repaid.

In the beginning of 2021, IHCD began hearing from its development partners that cost increases were impacting the financial feasibility of tax credit developments. To gather further information, IHCD worked with the Indiana Affordable Housing Counsel (IAHC) to host a listening session with IAHC members on June 7, 2021. Key concerns raised were the rising cost of lumber, rising cost of labor and labor shortages, and rising cost of other building materials and appliances. As a result, recently awarded tax credit developments were commonly experiencing funding gaps that were not present at the time of initial underwriting and approval. In response, IHCD committed to continuing to explore possible solutions.

Process:

On August 11, 2021, IHCD released a draft policy identifying the use of TCAP to assist deals that are experiencing cost increases by offering gap financing as loans. Public comments on the policy were accepted until August 25, 2021.

At the conclusion of the comment period, IHCDA reviewed all comments and created a proposed final policy, which can be found in **Exhibit B**. Changes made to the originally released draft policy to the final proposed policy can be found in **Exhibit C**.

Applications requesting a TCAP loan will be reviewed and approved by a committee consisting of IHCDA's Deputy Executive Director and Chief Real Estate Development Officer, Director of Real Estate Allocation, Tax Credit Specialist, and Real Estate Investment Underwriter. The Deputy Executive Director and Chief Real Estate Development Officer will provide a status update to the Board on any awards approved that month.

This delegated authority only extends to allocating TCAP funding to eligible LIHTC developments. This delegated authority will expire at the conclusion of the review of all applications submitted under this policy.

Following discussion, a motion was made by Ryan Locke to approve the TCAP Policy as fully described in Exhibit A, as recommended by staff. The motion was seconded by Mark Pascarella. The motion passed unanimously.

RESOLVED, that the Board approves the TCAP Policy as fully described in **Exhibit B**.

Following discussion, a motion was made by J. June Midkiff to authorize IHCDA's Deputy Executive Director and Chief Real Estate Development Officer to take all actions necessary to distribute additional allocations of TCAP to LIHTC projects negatively impacted by cost increases, provided that the Board is informed of all awards made on a monthly basis, as recommended by staff. The motion was seconded by Ryan Locke. The motion passed unanimously.

RESOLVED, that the Board authorizes IHCDA's Deputy Executive Director and Chief Real Estate Development Officer to take all actions necessary to distribute additional allocations of TCAP to LIHTC projects negatively impacted by cost increases, provided that the Board is informed of all awards made on a monthly basis, as recommended by staff.

C. HOME Tenant Based Rental Assistance Award Recommendations

Chairperson Golden recognized Victoria Jennings, who presented the HOME Tenant Based Rental Assistance Award Recommendations.

Background:

The HOME Investment Partnerships Program (HOME) can be used to provide rental assistance to low-income households. HOME funded Tenant Based Rental Assistance (HOME TBRA) is a rental subsidy that helps make up the difference between what a renter can afford to pay and the actual rent. HOME TBRA can also assist with utility costs, security deposits, and utility deposits. To be eligible for this program, the household's income must be at or below 60% of area median income.

The Indiana State Consolidated Plan allows IHCDA to target funds to programs that assist with special populations that are at risk of being homeless or currently experiencing homelessness. One of these special populations is persons who are formerly incarcerated and have barriers to obtaining housing that put them at risk of becoming homeless. In August of 2018 a report published by the Prison Policy Initiative shows that people who have been incarcerated experience homelessness at a rate almost seven times higher than that of the general population.¹ Therefore, IHCDA has designed its HOME TBRA program to exclusively serve income-eligible households in which at least one member was formerly incarcerated to increase housing affordability, stability, and choice for this population. For the purpose of this program, eligible individuals include (1) persons exiting the corrections system within six months and at risk of homelessness due to a lack of stable housing, (2) individuals currently experiencing homelessness who were formerly incarcerated, and (3) individuals currently at risk of eviction who were formerly incarcerated. Preference is given to households meeting either of the first two criteria.

Process:

The final policy manual and Request for Qualifications ("RFQ") were both released on July 19, 2021. In addition, IHCDA conducted an informational webinar on July 27, 2021. Responses to the RFQ were due on August 16, 2021. Eligible respondents were 501(c)(3) non-profit organizations, public housing agencies, or units of local government. IHCDA received three (3) responses requesting an aggregate award of \$900,000. IHCDA has a total of \$1,200,000 available for allocation.

¹ <https://www.prisonpolicy.org/reports/housing.html>

A selection committee individually reviewed all responses and then met as a group to discuss the merits of each. The selection committee’s review and funding recommendation was based upon the following factors:

- Compliance with the RFQ submission requirements;
- Experience of respondent administering rental assistance programs;
- Financial capacity;
- Readiness to proceed;
- Program design; and.
- Past award performance.

Key Performance Indicators

IHCDA will track the following Key Performance Indicators for this HOME TBRA Award:

1. The total number of households served under the program
2. The amount of funds disbursed
3. The number of participants that remain stably housed upon discharge of the program.

Table A				
Applications Recommended for Funding				
Award #	Lead Applicant	Counties Served	Award Requested	Award Recommended
TB-21-001	Affordable Housing Corporation	Grant County	\$300,000	\$300,000
TB-21-002	Aurora, Inc.	Vanderburgh County	\$300,000	\$300,000
TB-21-003	Family Promise of Hendricks County	Hendricks County	\$300,000	\$300,000
Total:			\$900,000	\$900,000

Following discussion, a motion was made by G. Michael Schopmeyer to approve an award of HOME Investment Partnerships Program funding in an aggregate amount not to exceed \$900,000 to the three organizations as set forth in Table A, to use for Tenant Based Rental Assistance, as recommended by staff. The motion was seconded by Mark Pascarella. The motion passed unanimously.

RESOLVED, that the Board approve an award of HOME Investment Partnerships Program funding in an aggregate amount not to exceed \$900,000 to the three organizations as set forth in Table A, to use for Tenant Based Rental Assistance, as recommended by staff.

D. Indiana Housing First Program Award Recommendations

Chairperson Golden recognized Victoria Jennings, who presented the Indiana Housing First Program Award Recommendations.

Background:

The Indiana Housing First Program was established through state legislation in 2017 to provide rental assistance and supportive services to individuals and families with a serious and persistent mental illness, a chronic chemical addiction, or a serious and persistent mental illness with a co-occurring chronic chemical addiction who are also facing a housing crisis or exiting a residential treatment program. The program uses a Housing First model, meaning that services provided are voluntarily selected by participants and are predicated on a harm reduction approach to addiction. Housing First is an approach that aims to quickly and successfully connect individuals and families experiencing a housing crisis to permanent housing

without preconditions or barriers to entry. Supportive services are offered to maximize housing stability and prevent returns to homelessness or treatment programs.

Process:

On July 19, 2021, IHCD released an updated policy and Request for Qualifications (“RFQ”). IHCD conducted an informational webinar on July 26, 2021. Responses to the RFQ were due on August 16, 2021. Eligible respondents were 501(c)(3) non-profit organizations, public housing agencies, or units of local government. IHCD received three responses requesting an aggregate award of \$800,000.00. IHCD had a total of \$847,226.00 available for allocation.

A selection committee individually reviewed all responses and then met as a group to discuss the merits of each. The selection committee’s review and funding recommendation was based upon the following factors:

- Compliance with the RFQ submission requirements;
- Experience of respondent, particularly experience administering rental assistance programs, providing supportive services, and utilizing the Housing First model;
- Financial capacity;
- Readiness to proceed, as demonstrated by identification of appropriate partners and implementation timelines;
- Program design, including but not limited to proposed tenant selection plan, service delivery model and budget; and
- Past award performance.

Key Performance Indicators

IHCD will track the following Key Performance Indicators for this HOME TBRA Award:

4. The total number of households served under the program
5. The amount of funds disbursed
6. The number of participants that remain stably housed upon discharge of the program.

Table A				
Applications Recommended for Funding				
Award #	Lead Applicant	Counties Served	Award Requested	Award Recommended
HFP-21-001	Aurora, Inc.	Vanderburgh County	\$300,000	\$300,000
HFP-21-002	Family Promise of Hendricks County	Hendricks County	\$200,000	\$200,000
HFP-21-003	Human Services, Inc.	Bartholomew County	\$300,000	\$300,000
Total:			\$800,000	\$800,000

Following discussion, a motion was made by J. June Midkiff to approve an award of Indiana Housing First Program funding in an aggregate amount not to exceed \$800,000 to the three organizations as set forth in Table A, as recommended by staff. The motion was seconded by G. Michael Schopmeyer. The motion passed unanimously.

RESOLVED, that the Board approve an award of Indiana Housing First Program funding in an aggregate amount not to exceed \$800,000 to the three organizations as set forth in Table A, as recommended by staff.

E. Housing Choice Voucher Annual Plan and Administrative Plan Submission

Chairperson Golden recognized Jeff Zongolowicz, who presented the Housing Choice Voucher Annual Plan and Administrative Plan Submission.

Background:

IHCDA administers the Section 8 Housing Choice Voucher Program (“HCV”) in areas of Indiana not served by other metropolitan and county public housing authorities (each a “PHA”). As a PHA, IHCDA must maintain a plan that governs public housing agency policies, programs, operations, and strategies for meeting the housing needs and goals of its jurisdiction (the “PHA Plan”). The Annual Plan is submitted to HUD every year. Since some of the information required by the Annual Plan is contained in the Administrative Plan, the Administrative Plan must also be submitted to HUD annually. The Administrative Plan must conform with HUD regulations and state the PHA’s policy in those areas where the PHA has discretion to establish local policy.

Process:

The PHA Plan process was established by Section 5A of the United States Housing Act of 1937 (42 U.S.C. 1437 et seq.). The PHA Annual Plan describes the agency’s policies and procedures and must be reviewed each year.

IHCDA has prepared its Annual Plan for submission. The submission includes:

- **Exhibit D** - Summary of Proposed Changes to HCV Administrative Plan
- **Exhibit E** - Summary of New Activities
- **Exhibit F** - PHA Certifications
- **Exhibit G** - Local Subcontracting Agencies
- **Exhibit H** – Calendar Year 2021 Program Metrics.

Following discussion, a motion was made by G. Michael Schopmeyer to approve the HCV 2022 Annual Plan and the attachments that are required in preparation for submission to HUD, as recommended by staff. The motion was seconded by J. June Midkiff. The motion passed unanimously.

RESOLVED, that the Board approve the HCV 2022 Annual Plan and the attachments that are required in preparation for submission to HUD, as recommended by staff.

F. Emergency Rental Assistance Subrecipient Awards

Chairperson Golden recognized Rayanna Binder, who presented the Emergency Rental Assistance Subrecipient Awards.

Background:

The Emergency Rental Assistance (“ERA 1”) program is designed to decrease evictions, increase housing stability, and prevent homelessness by providing rent and utility assistance to Indiana renter households who have been negatively impacted by COVID-19. ERA 1 can potentially provide up to 15 months of assistance to qualifying households. To qualify, a household must be below 80% of Area Median Income, have been impacted financially by COVID-19, and demonstrate a risk of housing instability or homelessness.

IHCDA received an allocation of \$371,986,504.90 in ERA 1 funding through the United States Department of the Treasury (“Treasury”) and launched the Indiana ERA 1 program in March 2021. The following six Indiana municipalities were eligible to receive funding directly from Treasury based on their population size, and elected to apply directly to Treasury, and are administering their own ERA 1 programs: City of Fort Wayne, Elkhart County, Hamilton County, Lake County, Marion County, and St. Joseph County. IHCDA’s ERA1 program does not serve constituents in these areas.

Since February 2021, IHCDA has engaged in ongoing conversations with these six municipalities to share best practices and to discuss policy and process considerations. During these conversations it became evident that some of the municipalities were on track to expend their entire ERA 1 allocations and would need additional funds to continue serving constituents in their communities. In response, IHCDA created an application form so that these municipalities could request additional funding from IHCDA’s ERA 1 allocation. A municipality that requests additional ERA 1 funds will be treated as an IHCDA subrecipient and will be required to submit monthly status reports and to comply with IHCDA monitoring requirements.

The City of Indianapolis was the first direct grantee to apply to IHCDA for additional funding. On August 18, 2021, the IHCDA Board approved an allocation of \$91,454,708.00 for Marion County. IHCDA has already executed a Subrecipient Agreement with the Consolidated City of Indianapolis and Marion County.

City of Fort Wayne Request

The second application received was from the City of Fort Wayne. Fort Wayne received \$8,096,205.50 from Treasury to serve the City of Fort Wayne. The City has expended over 69% of its funds to date and has fully obligated 100% of its ERA 1 funding effective, September 10, 2021.

The City of Fort Wayne has requested an allocation of additional ERA 1 funds from IHCDA as outlined in Table A below. The City of Fort Wayne submitted a complete ERA 1 application and has agreed to comply with IHCDA reporting and monitoring requirements.

Table A	
City of Fort Wayne Request	
Rental Assistance Funds	\$6,000,000.00
Administrative Funds	\$600,000.00
Total Request	\$6,600,000.00

Rental assistance funds will be used for a single purpose: The City of Fort Wayne will provide 12 months of rental assistance to an estimated 950 previously served applicants. These applicants previously received payment of their rental arrearage and three months of forward-facing rent. Receiving a full twelve months of assistance would bring these households into parity with the benefit provided by the Indiana Emergency Rental Assistance Program.

Most administrative funds will be used to pay for a contractor of subrecipient services. The City of Fort Wayne currently employs one contractor, Baker Tilly, for the administration of the Emergency Rental Assistance Program. The City also has three (3) subrecipients that assist with the intake of paper applications and supporting documentation: Brightpoint, Catholic Charities, and Lutheran Social Services. The contractor and subrecipients may each receive administrative dollars in proportion to the amount of work completed.

County of St. Joseph Request

The third application received was from the County of St. Joseph. St. Joseph County received \$8,138,842.10 from Treasury to serve qualified renter households countywide. The County has expended over 63% of its funds to date and has obligated an additional 24% of its funding as of August 25, 2021.

The County of St. Joseph has requested an allocation of additional ERA 1 funds from IHCDA as outlined in Table B below. The County of St. Joseph submitted a complete ERA 1 application and has agreed to comply with IHCDA reporting and monitoring requirements.

Table B	
St. Joseph County Request	
Rental Assistance Funds	\$3,000,000.00
Administrative Funds	\$300,000.00
Total Request	\$3,300,000.00

Rental assistance funds will be used for a single purpose: St. Joseph County will use the requested funds to provide rental assistance to unprocessed applications and newly received applications. The requested funds will assist approximately 700 qualifying renter households in St. Joseph County. St. Joseph County already has approximately 600 plus applications that need to be worked.

Administrative funds usage will be split. Approximately 80% of administrative funds will go to the agencies receiving and processing applications. The remaining 20% of funds will go to the County for its oversight and administration of the program.

County of Lake

The fourth application received was from the County of Lake. Lake County received \$14,536,324.10 from Treasury to serve qualified renter households countywide. The County has expended over 64% of its funds to date and has an additional 35% of its funding obligated as of September 3, 2021.

The County of Lake has requested an allocation of additional ERA 1 funds from IHCDA as outlined in Table C below. The County of Lake submitted a complete ERA 1 application and has agreed to comply with IHCDA reporting and monitoring requirements.

Table C	
Lake County Request	
Rental Assistance Funds	\$17,400,000.00
Administrative Funds	\$1,600,000.00
Total Request	\$19,000,000.00

Rental assistance funds will be used for dual purposes:

- \$9,500,000.00 will be used to assist with unprocessed applications in hand and newly received applications for approximately 1,200 households.
- \$7,900,000.00 will be used to assist with recertifications or payment of additional assistance for forward facing rent for approximately 2,700 households. Lake County has currently ceased processing recertifications due to a lack of available funding. The ability to resume the recertification process will allow Lake County to continue to provide a twelve-month Emergency Rental Assistance Program benefit.

Administrative funds usage will be split between Lake County program administration and sub-recipient Geminus, Inc.

Recommendation

Staff recommends the approval of an award of Emergency Rental Assistance 1 funds to the City of Fort Wayne, the County of St. Joseph, and the County of Lake as outlined in Table D below.

TABLE D			
RECOMMENDATIONS			
GRANTEE	TOTAL AWARD RECOMMENDED	RENTAL ASSISTANCE	ADMINISTRATION
City of Fort Wayne	\$6,600,000.00	\$6,000,000.00	\$600,000.00
County of St. Joseph	\$3,300,000.00	\$3,000,000.00	\$300,000.00
County of Lake	\$19,000,000.00	\$17,400,000.00	\$1,600,000.00
AGGREGATE	\$28,900,000.00	\$26,400,000.00	\$2,500,000.00

Following discussion, a motion was made by J. June Midkiff to approve awarding Emergency Rental Assistance 1 funding in the form of grants in an aggregate amount not to exceed \$28,900,000.00 to the grantees as set forth in Table D, as recommended by staff. The motion was seconded by Mark Pascarella. The motion passed unanimously.

RESOLVED, that the Board approve awarding Emergency Rental Assistance 1 funding in the form of grants in an aggregate amount not to exceed \$28,900,000.00 to the grantees as set forth in Table D, as recommended by staff.

III. Community Programs

A. 2021-2023 LIHWAP Funding (Low Income Household Water Assistance Program)

Chairperson Golden recognized Emily Krauser, who presented the 2021-2023 LIHWAP Funding (Low Income Household Water Assistance Program).

Background:

The Low Income Household Water Assistance Program (LIHWAP) is federal program that was authorized under two separate appropriations; the 2021 Consolidated Appropriations Act (\$12,965,755.00) and the American Rescue Plan Act (ARPA) (\$10,161,250.00). This funding was made available to IHCDA through the U.S. Department of Health and Human Services (HHS) Office of Community Services (OCS), and can be used through September 30, 2023, or until these funds are fully expended, whichever occurs sooner.

Of these funds, IHCD's state plan allows for 6% to be spent on State Administration and an additional 6% of the budget to be spent on Outreach and Eligibility Determination (which will be split between IHCD and the subgrantees). The total amount that will be awarded to subgrantees is \$21,257,005.00.

This program seeks to assist low-income Hoosier families who are struggling with their water and/or wastewater bills. States are required to provide funds to owners or operators of public water systems or treatment works on behalf of customers. The funds cannot be used to pay for any water infrastructure or other items outside of bills and fees for water and/or wastewater.

Nationally, the decision was made to align the LIHWAP program with the national Low Income Home Energy Assistance Program (LIHEAP). States have been asked to utilize existing processes, procedures, policies, and systems to develop and administer the LIHWAP.

Subgrantee Allocation Process

Pursuant to federal regulations, a percentage of LIHEAP funds are allowed to be used for weatherization. Internally, we described the portion of LIHEAP funding that is being used exclusively to provide heating, cooling and utility assistance benefits for the Indiana Energy Assistance Program as (EAP). To align LIHWAP with EAP, LIHWAP will be using the same application and intake process as are being used for EAP. Customers will see EAP and the LIHWAP as a single process, and all EAP-eligible clients will be categorically eligible for LIHWAP. Therefore, IHCD's local service providers and their service regions for EAP will be administering LIHWAP as well.

The Community Programs Department is requesting that IHCD utilize the EAP allocation formula to determine the amount of the funding that will be allocated to each existing local service provider/subgrantee to provide services in its region.

Subgrantee allocations for EAP are determined using an allocation formula that was approved by the Board. The EAP formula allocation provides an objective model for distributing the funds according to each subgrantee's population and demographics, with a secondary emphasis on the number of households each subgrantee served in the previous program year.

Specifically, the EAP formula allocation considers: (1) the percentage of the state's population with annual household income at or below 150% of the federal poverty level; (2) the percentage of the state's population of households including elderly individuals, aged 60 and above; (3) the percentage of the state's population of households including individuals who are disabled; (4) the percentage of the state's households approved for EAP in the previous program year; and (5) the percentage of the state's households approved for EAP in the previous program year who heat their home with a deliverable bulk fuel. Data points (1), (2), and (3) are collected from U.S Census data, while data points (4) and (5) are determined internally using data in our statewide database. Data point (1) comprises 70% of the distribution; data points (2) and (3) comprise 10% of the distribution each; and data points (4) and (5) account for 5% each.

Because LIHWAP uses the same subgrantee network and application process as EAP, and because EAP provides categorical eligibility for LIHWAP, IHCD recommends distributing the federal LIHWAP award to the EAP subgrantee network using the same allocation formula. However, EAP allocation formula adds additional funding based on number of households using (5) bulk fuel, which does not pertain to LIHWAP. Therefore, Staff recommends using the EAP allocation formula, minus the calculation for bulk fuel (the LIHWAP allocation formula), to determine subgrantee allocations for LIHWAP. Accordingly, this allocation formula would be hereby referred to as the LIHWAP allocation formula.

Following discussion, a motion was made by G. Michael Schopmeyer to approve the use of the LIHWAP allocation formula, to allocate Low Income Household Water Assistance Program funding to IHCD's EAP subgrantee network, as recommended by staff. The motion was seconded by J. June Midkiff. The motion passed unanimously.

RESOLVED, that the Board approve the use of the LIHWAP allocation formula, to allocate Low Income Household Water Assistance Program funding to IHCD's EAP subgrantee network, as recommended by staff.

IV. Executive

A. Executive Update

Chairperson Golden recognized J. Jacob Sipe, who presented the Executive Update and discussed the following topics:

1. **Annual Housing Conference:**

- a. Each year IHCDA hosts an annual housing conference with the Indiana Affordable Housing Council.
- b. J. Sipe mentioned that he is proud of the partnership with Indiana Affordable Housing Council and proud to be able to bring together housing service providers from across the state of Indiana and share and have great sessions and conversations about creating and preserving affordable housing.
- c. The conference concludes with the Lieutenant Governors excellence in affordable housing awards.
- d. J. Sipe recognized those who received the awards and thanked them for everything that they have done for the State of Indiana. He also recognized those that were nominated.
- e. Each year IHCDA provides an award to an outstanding resident of the year, a person who is dedicated to giving back to their community and the development where they reside.
- f. This year Rodney Allen from Florence Bay School Apartments received the award. Rodney is recognized for everything that he does in terms of paying out of his own pocket to support some of the bingo games on Friday nights, providing gifts to those who are new move-ins to the property, picking up trash for seniors that cannot walk to the dumpster, and providing rides using his own car to some of the residents to ensure that they can get to their medical appointments.
- g. J. Sipe mentioned that he was very proud that IHCDA, the Indiana Affordable Housing Council, and the Lieutenant Governor Suzanne Crouch were able to recognize Mr. Allen and give him an award for being the outstanding resident of the year.
- h. IHCDA also recognized four different types of developments to receive awards, each have received financing from IHCDA:
 - i. This year, the Senior development, was Katie Gene Cove in New Haven, the development team was recognized for developing a really nice development that provides garages for the residents at each unit;
 - ii. Gladstone Apartments in Columbus was recognized by receiving the Urban development award;
 - iii. Otterbein Commons in Otterbein received the Rural award;
 - iv. For Special needs development, Sergeant Place in Kokomo received the award, and Sergeant Place went through the Indiana Permanent Supportive Housing Institute a few years ago and was placed in service this summer. Sergeant Place is a nice development that provides safe decent affordable housing along with wraparound services using the housing first model to ensure the residents are successful in maintaining their housing long term or permanent.
- i. J. Sipe stated that he is really proud of this year's Housing Conference, IHCDA's team and the partnership with the Indiana Affordable Housing Council. He also thanked everyone who contributed this year in making sure that IHCDA was able to host an in-person conference.
- j. J. Sipe thanked specifically, Brian Philps and other members of the IHCDA staff for ensuring that IHCDA was able to record many of the sessions. So that those who did not feel comfortable attending the conference in person or were not able to attend it, could still access and watch those sessions in a virtual format.

2. **Indiana Emergency Rental Assistance:**

- a. J. Sipe thanked the Board for allowing IHCDA to make these awards and right size the allocation that Treasury made to the State of Indiana.
- b. There was a disproportionate amount of the allocation that was awarded to the State versus the amount awarded to areas where there is extremely low poverty and higher numbers of foreclosures, historically.
- c. J. Sipe is proud that IHCDA is recognizing and using the data to right size this allocation to ensure that IHCDA is providing its resources in areas where we know that there is the greatest need.
- d. J. Sipe thanked the Board for allowing IHCDA to take these actions in partnership with the City of Indianapolis at last month's Board meeting and today with Lake County, St. Joseph County, and the City of Fort Wayne to make sure that those dollars are getting to residents and landlords to maintain housing stability.
- e. On August 2, 2021, IHCDA started posting a weekly report where anyone can see how fast the progress is going.
- f. As of September 28, 2021, IHCDA has assisted over 10,000 households and obligated over \$105M. There are 8,500 applications that are still being processed. These applications are moving through much quicker than previous applications, as far as turnaround time is concerned.
- g. On October 1, 2021, IHCDA is making an upgrade to the application portal. The portal will be more user-friendly for renters to apply and for landlords. It will allow for more transparency for landlords with respect to the status of their tenants. IHCDA will release a new program and update to the software system and

will be able to enhance the experience for landlords. IHCD has received many comments from its landlords and IHCD is supportive in improving the application process for tenants and landlords.

- h. IHCD will need to take down the application portal for 48 hours to allow the upgrade to be completed. On next Wednesday October 6, 2021 at midnight, IHCD will take the application portal down and then it will come back live on Friday morning at 8 a.m. so that the new system will be up and ready.

3. **Eviction Diversion Task Force:**

- a. J. Sipe will participate on the Eviction Diversion Taskforce with the Indiana Supreme Court. IHCD and the Indiana Supreme Court will implement the Eviction Diversion Program, which will allow residents participating in the Eviction Diversion Program, the ability to apply for rental assistance through IHCD's emergency rental assistance program. More information will be made available regarding the program after the taskforce works through the programmatic and process related details.
- b. J. Sipe is excited and proud to be part of the Eviction Diversion Program with the courts across the state.

4. **Low-Income Household Water Assistance Program and Low-Income Household Energy Assistance Program:**

- a. Emily mentioned the low-income household water assistance program ("LIHWAP") and the low-income household energy assistance program ("LIHEAP") during today's meeting. She also mentioned how IHCD will be able to offer both programs with one universal application. It will be very efficient for households who need to apply for both so they will not have to bounce back and forth between both program applications to apply for assistance, but instead will have one universal application.
- b. IHCD is anticipating serving close to 110,000 households this year. IHCD will start accepting applications on Friday, October 1, 2021. IHCD will perform more outreach related to the LIHWAP and LIHEAP programs as we move into the heating season.

5. **Homeowner Assistance Fund Program:**

- a. The Homeowner Assistance Fund is a foreclosure prevention program. IHCD has submitted the plan to the U.S. Department of the Treasury ("Treasury") and is still waiting to hear back regarding the status of the plan. Treasury has not reached out to IHCD or provided IHCD with any feedback regarding the plan or a timeline of when IHCD will receive the go ahead and be able to begin accepting applications. IHCD staff is still working behind the scenes to make sure that when IHCD receives the go ahead from Treasury it will be ready to start the program, as soon as possible.
- b. On September 8, 2021, IHCD sent out an update regarding the program that included a frequently asked questions for those who had signed up to receive updates regarding the homeowner assistance fund at 877gethope.org.
- c. Hopefully, IHCD will hear from the Treasury soon regarding the plan and get approval so that IHCD can begin to accept applications and provide mortgage assistance to households that may have been impacted by the pandemic.

6. **October's IHCD Board Meeting Location:**

- a. The IHCD October Board meeting is scheduled for October 28, 2021 at 10:00 a.m. EST, the meeting will be virtual, however that can change.

V. Other Business

There being no further business, the meeting was adjourned at 10:47 a.m.

Respectfully submitted,

Erin Sheridan COS
Erin Sheridan COS (Oct 28, 2021 12:10 EDT)

Lieutenant Governor, Suzanne Crouch, or her designee

ATTEST:



J. Jacob Sipe
Executive Director for IHCD








September 23, 2021 Board Minutes- Draft (00041064-2).DOCX

Final Audit Report

2021-10-28

Created:	2021-10-28
By:	David Stewart HCD (DStewart2@ihcda.IN.gov)
Status:	Signed
Transaction ID:	CBJCHBCAABAAvCC8Nn3_hbAYIHfDBW1v3JJRkF2VHa4I

"September 23, 2021 Board Minutes- Draft (00041064-2).DOCX" History

-  Document created by David Stewart HCD (DStewart2@ihcda.IN.gov)
2021-10-28 - 3:20:28 PM GMT- IP address: 108.59.55.251
-  Document emailed to Erin Sheridan COS (ersheridan@lg.in.gov) for signature
2021-10-28 - 3:21:47 PM GMT
-  Email viewed by Erin Sheridan COS (ersheridan@lg.in.gov)
2021-10-28 - 4:10:21 PM GMT- IP address: 108.59.55.225
-  Document e-signed by Erin Sheridan COS (ersheridan@lg.in.gov)
Signature Date: 2021-10-28 - 4:10:44 PM GMT - Time Source: server- IP address: 108.59.55.225
-  Document emailed to Jacob Sipe HCD (jsipe@ihcda.in.gov) for signature
2021-10-28 - 4:10:46 PM GMT
-  Email viewed by Jacob Sipe HCD (jsipe@ihcda.in.gov)
2021-10-28 - 4:36:58 PM GMT- IP address: 108.59.55.225
-  Document e-signed by Jacob Sipe HCD (jsipe@ihcda.in.gov)
Signature Date: 2021-10-28 - 4:37:04 PM GMT - Time Source: server- IP address: 108.59.55.225
-  Agreement completed.
2021-10-28 - 4:37:04 PM GMT