



Indiana Housing & Community Development Authority

2021 Annual Report



Introduction

Letter from Board Chair Lt. Governor Suzanne Crouch and Executive Director Jacob Sipe

As we look back on 2021, we reflect on the positive impact we had on Hoosiers, communities and affordable housing. We owe our successes to the collaborative efforts and strong partnerships of housing providers who develop and implement programs that reflect current and emergency housing needs in our state. Thank you to all our partners, both in the private and public sectors, that support our mission to increase housing stability in the state by providing housing opportunities, promoting self-sufficiency and strengthening communities.

Our mission plays out in Hoosier communities through a variety of state and federal programs. This requires adapting to ever-changing market conditions and designing programs with housing stability at the forefront. To guide these programs and initiatives for years to come, we launched a comprehensive, interactive **housing dashboard** that includes a statewide inventory of housing in Indiana.

This year marked the 35th year of the Low Income Housing Tax Credit program across the country. IHCDA continues to use this program, with additional support from the HOME Funds and our own Development Fund, as one of the very best tools for the development and preservation of affordable rental housing.

The single-family housing market remained strong in 2021 both with new homes being built and the sales of existing homes. IHCDA offers **homeownership programs** to assist qualified homebuyers in purchasing a home in Indiana.

To help keep families in their homes amid the pandemic, IHCDA administered \$371 million for **emergency rental assistance** to Indiana renters and landlords. Our partners collaborated to address the unique challenges of conducting a census of Hoosiers experiencing homelessness in the **Point in Time (PIT Count)**. In this report, you'll learn about the myriad of programs to promote housing stability and assist Hoosiers experiencing homelessness.

Working strategically with local nonprofits, municipalities and civic partners, we have helped transform many Indiana neighborhoods, towns and cities into communities where Hoosiers want to live, work and play using a placemaking program called **CreatINg Places**. From park enhancements, streetscape beautification and public plaza development, to bike and pedestrian paths and making communities more walkable.

The impact of these programs and more are detailed in this year's annual report. You'll see success stories, groundbreakings and grand openings, along with the day-to-day impact our many partners have on Hoosiers from all walks of life. We are proud of what we've achieved together, but much progress is still needed throughout our state as communities move into 2022. We look forward to the challenges of the coming year and the impact we can make together to strengthen the quality of life for all Hoosiers.



Suzanne Crouch
Lieutenant Governor
Chairperson



Jacob Sipe
Executive Director

Table of Contents

INTRODUCTION

2	Letter from the Board Chair and Executive Director
4	IHCDA Overview, Mission, and Oversight
5	Governance

IMPACT ON INDIANA COMMUNITIES

6	Impact Summary
7	CARES Act / IERA Funding
8	IERA Funding Allocation
9	Special Events
10	Indiana Housing Dashboard
12	Current Programs

HOUSING OPPORTUNITIES

13	Homeownership Programs
16	Construction
24	Rental Subsidy
28	Housing Stability
33	Success Story

SELF-SUFFICIENCY

34	Hardest Hit Fund
36	Energy Assistance Program
37	Weatherization

STRENGTHENING COMMUNITIES

38	Community Services Block Grant
39	Neighborhood Assistance Tax Credit Program
40	Placemaking
42	Success Story

EXPENDITURES SUMMARY

43	IHCDA Schedule of Expenditures of Federal Awards
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Introduction

IHCDA Overview, Mission, and Oversight

IHCDA Overview

The Indiana Housing and Community Development Authority (IHCDA) was created in 1978 by the Indiana General Assembly and is a quasi-public financially self-sufficient statewide government agency. IHCDA's programs are successful in large part because of the growing network of partnerships IHCDA has established with local, state, and federal governments, for-profit businesses, and not-for-profit organizations.

- For-profit partners include investment banks, mortgage lenders, commercial banks, corporate investment managers and syndicators, apartment developers, investors, home builders, and realtors.
- Not-for-profit partners include community development corporations, community action agencies, and not-for-profit developers.

Mission Statement

IHCDA provides housing opportunities, promotes self-sufficiency, and strengthens communities. To accomplish these objectives, we:

- Promote place-based initiatives that provide Hoosiers opportunities to improve their quality of life
- Create and preserve housing for Indiana's most vulnerable populations
- Enhance self-sufficiency initiatives in existing programs, and
- Promote a value-driven culture of continuous improvement

Our Oversight

IHCDA is subject to oversight and evaluation from several entities. An independent audit firm conducts an annual financial audit, and in the last seven years, has found no material or significant issues. Additionally, IHCDA has an Internal Auditor on staff who reports to the IHCDA Audit Committee, which is comprised of three members of the Authority board. A number of federal agencies, including the US Treasury, Housing and Urban Development (HUD), Health and Human Services (HHS), and Department of Education (DOE) also audit and monitor IHCDA for program compliance and adherence to federal and internal policies, procedures, and rules.

IHCDA administers several federal programs as a pass-through entity and as such, is responsible to the federal government for the overall administration of those programs. To accomplish that duty, IHCDA has staff devoted to monitoring and compliance activities with those subrecipients and subcontractors to ensure that federal dollars are spent in appropriate ways and that projects meet their stated objectives.

Governance

IHCDA is a public body corporate and politic of the state of Indiana and is authorized by Indiana Code 5-20-1-3. The Authority board consists of seven members, which includes the Lieutenant Governor, Treasurer of State, Public Finance Director, and four members appointed by the Governor. The Governor appoints members to act as chairperson and vice-chairperson, and appoints an Executive Director for IHCDA, who serves at the pleasure of the Governor. Prior to 2005 IHCDA was known as the Indiana Housing Finance Authority.

The Authority board meets each month to consider and vote on the business of the agency, including awards of tax credits, bond issuances, and approving competitive grant funding awards. The board is currently chaired by Lieutenant Governor Suzanne Crouch.

Board of Directors



Suzanne Crouch
Lieutenant Governor
Chairperson



Kelly Mitchell
Treasurer of State
Vice Chairperson



Dan Huge
Public Finance Director
Member



Andy Place, Sr.
Member



G. Michael Schopmeyer
Member



Thomas K. McGowan
Member



J. June Midkiff
Member

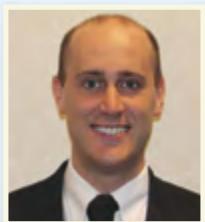
Executive Team



Jacob Sipe
Executive Director



David Stewart
General Counsel



Matt Rayburn
Deputy Executive Director
& Chief Real Estate
Development Officer



Kyleen Welling
Chief Operating
Officer &
Chief of Staff



Rich Harcourt
Chief Financial
Officer

Impact on Indiana Communities

Impact Summary

IHCDA Vision

IHCDA envisions an Indiana with a sustainable quality of life for all Hoosiers in the community of their choice. We believe that growing Indiana's economy starts at home and that all Hoosiers should have the opportunity to live in safe, affordable, good-quality housing in economically stable communities.

Our charge is to help communities build upon their assets to create places with ready access to opportunities, goods, and services. We promote, finance, and support a broad range of housing solutions, from temporary shelters to homeownership.

IHCDA's work is done in partnership with developers, lenders, investors, and not-for-profit organizations that use our financing to serve low and moderate-income Hoosiers. We leverage public and private funds to invest in financially sound, well-designed programs that will benefit communities for many years to come.

These activities enable families to become stable, put down roots, and climb the economic ladder. Communities grow and prosper, broaden their tax base, create new jobs, and maximize local resources. IHCDA's investments improve the quality of life for Hoosiers and their communities!

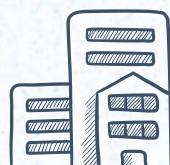
Impact Summary



\$405.1M in
mortgage loans to
2,539 homebuyers
across **78** counties



\$245M
Total assistance provided
by the Hardest Hit Fund
since the program's
inception in 2011 to
12,136 homeowners
across all **92** counties.



3,325
Planned housing units
from HOME and RHTC
funded developments



>98,000
Low income households
benefited from energy
assistance/weatherization
programs



\$257.9M
In Leveraged resources to
strengthen communities
across Indiana

Impact on Indiana Communities

CARES Act / IERA Funding

In addition to administering the variety of programs offered by IHCDA, for 2021, IHCDA oversaw the administration of nearly \$654M to assist Hoosiers impacted by the novel coronavirus disease (COVID-19). The following table lists the programs which have received funding to assist Hoosiers most impacted by the pandemic. The resulting economic crisis has created a continuing need for rental and utility assistance throughout the State of Indiana. Of the \$664M of federal COVID funds received, \$372M (57% of the total) was provided to establish the Indiana Emergency Rental Assistance Program (IERA1) with additional funding available for IERA2.

Program	Total Funding	Funding Source
Indiana's Homeowner Assistance Fund (HAF)	\$ 167,921,663	American Rescue Plan Act of 2021
Indiana Emergency Rental Assistance (IERA)	\$ 371,986,505	2021 Consolidated Appropriations Act*
Community Services Block Grant (CSBG)	\$ 14,558,832	CARES Act
COVID-19 Emergency Relief Program	\$ 1,200,000	Emergency Housing Disaster Relief Fund**
Emergency Solutions Grant (ESG) CARES Act	\$ 31,967,694	CARES Act
Housing Opportunities for Persons with AIDS (HOPWA)	\$ 231,589	CARES Act
Indiana COVID-19 Rental Assistance Program	\$ 49,146,107	State of Indiana CARES Act Coronavirus Relief Fund***
Low-Income Home Energy Assistance Program (LIHEAP)	\$ 16,991,924	CARES Act
Section 811 Mainstream Vouchers	\$ 88,552	CARES Act
Total	\$ 654,092,866	

*Funding for the Indiana Emergency Rental Assistance Program is from the U.S. Department of the Treasury's Emergency Rental Assistance granted to the State of Indiana and not a direct allocation to IHCDA.

**IHCDA allocated \$1,200,000 from their Emergency Housing Disaster Relief Fund to create the COVID-19 Emergency Relief program.

***Funding for the Indiana COVID-19 Rental Assistance Program is from the State of Indiana's CARES Act Coronavirus Relief Fund funding and not a direct CARES Act allocation to IHCDA.

IERA Program Partners

IHCDA wishes to acknowledge the invaluable efforts of the following IERA program partners who've lessened and eased the financial housing burdens experienced by many Hoosiers during the pandemic.

Area Five Agency on Aging & Community Services, Inc.
Area IV Agency on Aging & Community Services, Inc.
Aspire Indiana, Inc.
Brightpoint (Community Action of Northeast Indiana)
Community Action Program of Evansville & Vanderburgh County
Community Action Program of Western Indiana
Community and Family Services, Inc. (Portland)
Community Action of Greater Indianapolis
Community Action of Southern Indiana
Family Promise of Hendricks County
Franklin Township, Johnson County
Hanover Township Trustee, Lake County
Homestead Consulting Services (Lafayette)
Hoosier Uplands
Housing Opportunities, Inc.
Human Services, Inc. (Clifford)
Interlocal Community Action Program

Jefferson Township Trustee, Allen County
JobSource Community Action Programs
Lincoln Hills Development Corp.
Northwest Indiana Community Action
Northwest Indiana Reinvestment Alliance
Ohio Valley Opportunities
Portage Township, Porter County
Reach Services, Inc. (Terre Haute)
REAL Services (South Bend)
South Central Community Action Program
Southeastern Indiana Economic Opportunity Corp.
TRI-CAP (Dubois, Pike, Warrick Counties)
United Way of Porter County
Washington Township Trustee, Grant County
Wayne Township Trustee, Wayne County
Western Indiana Community Action Agency, Inc.

Impact on Indiana Communities

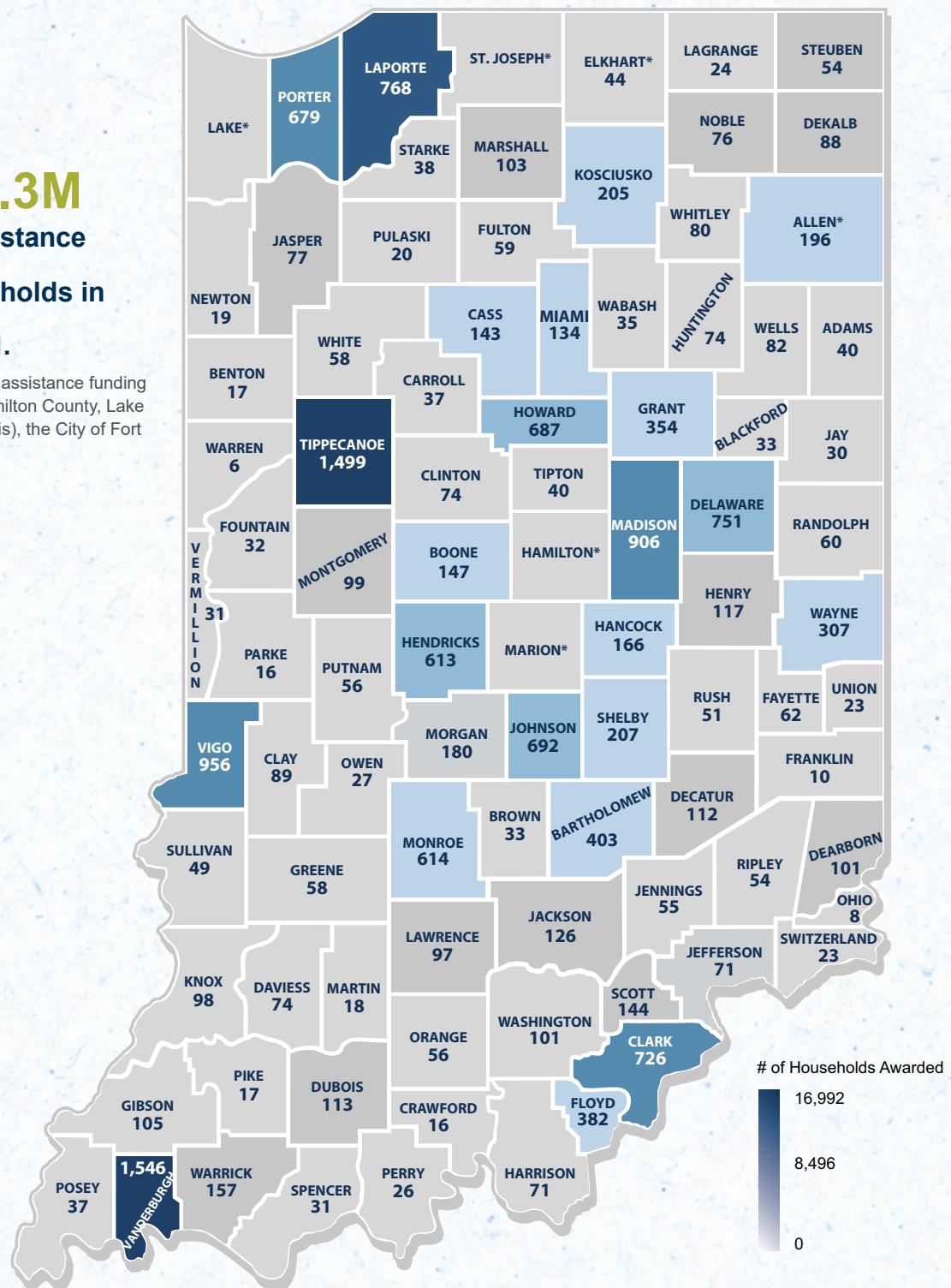
IERA Funding Allocation

IERA Households Assisted



IHCDA issued **\$92.3M** of rental & utility assistance to **16,992** households in **88** counties in 2021.

*Separate programs provide rental assistance funding for individuals living in Elkhart, Hamilton County, Lake County, Marion County (Indianapolis), the City of Fort Wayne, and St. Joseph County.



Impact on Indiana Communities

Special Events



CreatINg Places – Women's Legacy Park, Kokomo



Women in Affordable Housing – Day of Service 2021



2021 Indiana Housing Conference Opening Panel



Ronda Shrewsbury – Indiana Affordable Housing Council

Program Year Metrics



24
Groundbreakings
&
Ribbon Cuttings



40+
Training
Sessions
Conducted



25+
Events
Attended

Impact on Indiana Communities

Indiana Housing Dashboard

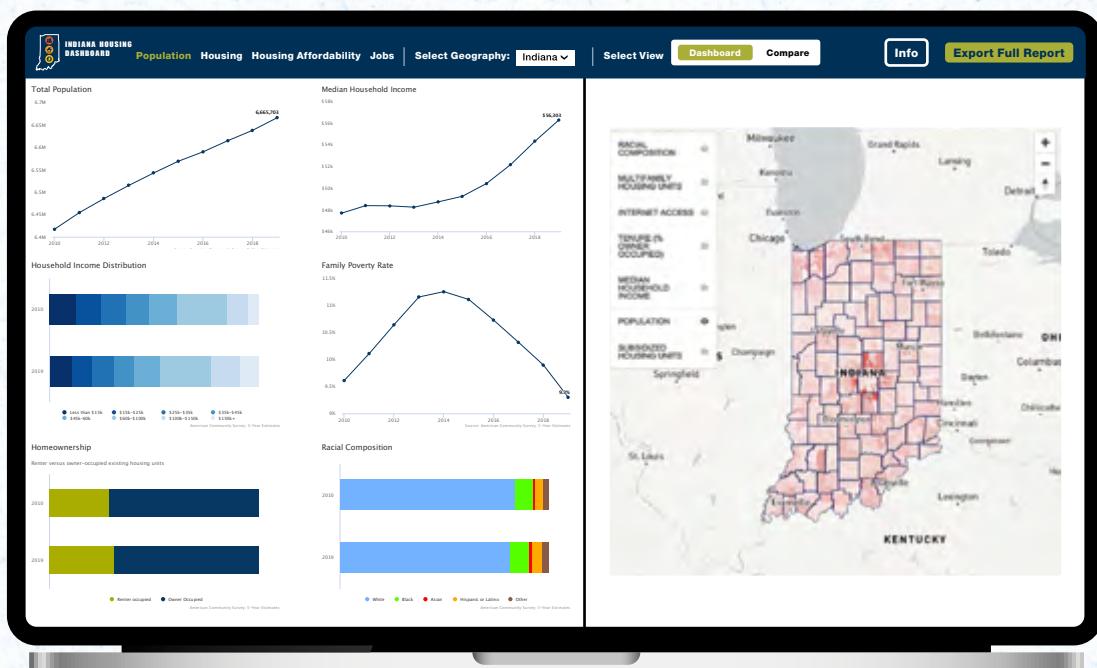
Over the course of 2021, an Indiana Housing Dashboard was planned and developed by a group of housing involved stakeholders in collaboration with IHCDA staff to serve as a tool for identifying the greatest housing needs and opportunities for economic development and investment.

The resulting Dashboard looks at the categories of Population, Housing Stock, Affordability of Housing and Jobs in the Hoosier state. One can quickly drill down into the data in each of these areas to learn how each county and the state stack up.

In addition, with the click of a button, one can produce an in-depth 32-page report which highlights statistics and trends in those four primary categories for each of our 92 counties or for the entire state.

The comprehensive nature of the information in the dashboard enables municipalities, private industry, and independent organizations to work together to meet the housing needs of their communities. The dashboard can be found at: www.IndianaHousingDashboard.com.

The Indiana Housing Dashboard gives users a quick snapshot of data points including Population, Housing, Housing Affordability Information and Jobs.



Impact on Indiana Communities

Indiana Housing Dashboard

The dashboard highlights changes and trends including details such as these:

Strengths:

- In 2020, Indiana set a new record high with more than 31,300 job commitments from businesses wanting to move to, grow and invest in Indiana.
- Poverty Rate down 0.31% from 2010.
- The Unemployment Rate is down over 2% from 2010.
- Median rent in Indiana is \$826 per month. The US average rent is \$1,062, indicating that Indiana is still an affordable place to live as a renter.

Challenges:

- The ownership rate among the Black population has decreased 6% over the past nine years.
- The incidence of housing cost burden is disproportionately higher for those with lower incomes.
- For every 100 new jobs created, only 28 new housing units are being created as compared to 56 new housing units nationally.
- Median home prices have risen by 15% on average and median rent has increased by 21% across the State of Indiana.

IHCDA is very appreciative of the efforts of our stakeholder partners who worked together to make the dashboard a reality.



Impact on Indiana Communities

Current Programs

HOUSING OPPORTUNITIES

(Programs for Buyers, Renters, and Individuals Experiencing Homelessness)

HOMEOWNERSHIP PROGRAMS

CONSTRUCTION PROGRAMS

RENTAL SUBSIDY AND ASSISTANCE PROGRAMS

SELF-SUFFICIENCY

(Programs for Homeowners and Renters)

HARDEST HIT FUND

ENERGY ASSISTANCE PROGRAM

WEATHERIZATION PROGRAM

STRENGTHENING COMMUNITIES

(Programs for Non-Profits and Local Governments)

COMMUNITY SERVICES BLOCK GRANT

NEIGHBORHOOD ASSISTANCE TAX CREDIT PROGRAM

PLACEMAKING PROGRAM



Homeownership Programs

Funding Sources: Mortgage Revenue Bond Issuances and Secondary Mortgage Market Sales

IHCDA offers homeownership programs to assist qualified homebuyers in purchasing a home in the State of Indiana. IHCDA partners with a variety of financial institutions to offer these programs in all 92 counties.

The **First Place Program** is offered through FHA, Fannie, and Freddie financing as a thirty (30) year fixed rate loan program which assists the qualified borrower with down payment assistance (DPA). The First Place Program provides six (6) percent of the purchase price but cannot exceed the appraised value of the home. The DPA is offered by IHCDA as a forgivable second mortgage. There are no monthly mortgage payments or interest associated with the second mortgage. The second mortgage is forgiven after the borrower has resided in the home for a full nine (9) years from the date of closing. The First Place Program is only available to first-time homebuyers unless the home is located in a qualified census tract.

The **Next Home Program** is offered through FHA, Fannie, and Freddie financing as a thirty (30) year fixed rate loan program which assists the qualified borrower with down payment assistance (DPA). The Next Home Program provides three- and one-half percent (3.50%) of the purchase price but cannot exceed the appraised value of the home. The DPA is offered by IHCDA as a forgivable second mortgage. There are no monthly mortgage payments or interest associated with the second mortgage. The second mortgage is forgiven after the borrower has resided in the home for a full three (3) years from the date of closing. The Next Home Program is open to first-time or repeat homebuyers unless the Next Home Program is combined with the Mortgage Credit Certificate (MCC). If the qualified borrower combines the Next Home and MCC Programs, they must be first-time homebuyers unless the home is located in a qualified census tract. An MCC provides a federal tax credit against the qualified borrower's annual federal tax liability to a maximum annual credit of \$2,000 annually.

Housing Opportunities

Homeownership Programs

IHCDA's Homeownership department strives to continue its mission of providing affordable, sustainable homeownership opportunities for Hoosiers, and 2021 was a record year for home buying! Despite the second year of the COVID-19 pandemic, the single-family housing market was exceptionally strong, and we expect the activity to continue in 2022 both with new homes being built and the sales of existing homes. The mortgage statistics below are a testament to the strength of the single-family housing market.

Program Year Metrics

36 Years

Average Borrower Age

\$51,842

Average Household Income

2.3 Persons

Average Household Size

Number of Loans	Mortgage Loans Funded	
	2,539	
Average Loan Amount	\$	159,544
Average DPA Provided Per Home	\$	7,680
Total Amount of Loans	\$	405,083,437

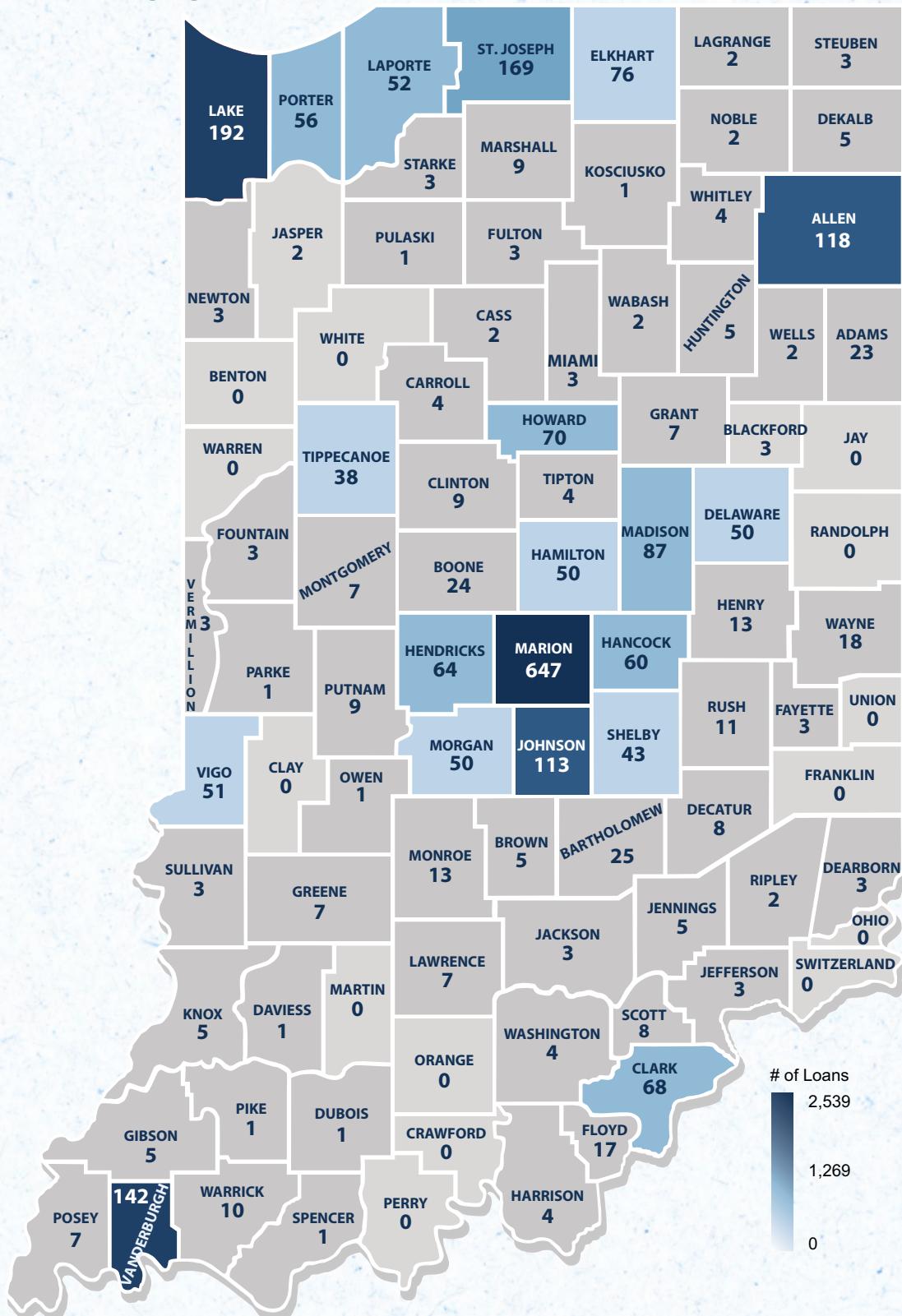
Thank you to our top 16 producing lenders of 2021



Housing Opportunities

Homeownership Programs

Number of Mortgages Provided



Housing Opportunities

Construction

Funding Sources: Low Income Housing Tax Credit (Federal), HOME Investment Partnerships (Federal), Indiana Affordable Housing and Community Development Fund (State)

Development Fund

The availability of affordable housing remains a necessity throughout Indiana, especially in our underserved areas. During 2021 IHCDA made commitments to provide financing for the creation or preservation of affordable rental units. Financing was obtained by housing developers to support various affordable housing projects across Indiana. These projects are generally required to guarantee 10-30 years of affordability in exchange for public financing at favorable terms.

Though rental units are funded through both federal and state sources, state funding from the Indiana Affordable Housing and Community Development Fund (Development Fund) is a key source for these properties. This fund was established in 1989 to provide financing options for the creation of safe, decent, and affordable housing and for economic development projects in Indiana communities. Development Fund regulations may be found in Indiana Code 5-20-4. Development Fund awards are approved through IHCDA's Development Fund Application or in conjunction with the LIHTC applications through the Qualified Allocation Plan (QAP), or with HOME applications through the HOME funding round. Development Fund requests that are not in conjunction with another funding applications are accepted year-round.

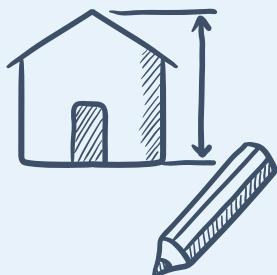
Construction Program Year Metrics

DEVELOPMENT FUND AWARDS

18 Loans totaling **\$7.4M**

187 Active Development Fund

Loans with a total current balance
of **\$68.6M**



HOME CONSTRUCTION AWARDS

\$13.0M Awarded to develop

164 Units across **14** projects

LOW INCOME HOUSING TAX CREDIT AWARDS

\$33.3M Allocated to

31 Developments to provide
3,161 units

Housing Opportunities

Construction

HOME Investment Partnerships Program

IHCDA uses the HOME Investment Partnerships Program (HOME) to fund the HOME homebuyer and rental programs. IHCDA receives a direct allocation of HOME funding from the United States Department of Housing and Urban Development (HUD) to fund these housing activities. In 2021, these funds were used to provide rental housing as summarized in the following tables.

HOME 2021 Program Year Funded Developments

Organization	County	Award Amount	# of Units
Community Housing Development Organization of Western Indiana	Fountain	\$ 996,000	9
Dale Community Apartments, Inc.	Spencer	\$ 1,000,000	52
Hamilton County Area Neighborhood Development, Inc. (HAND)	Hamilton	\$ 1,500,000	11
Hendricks County Community Development	Hendricks	\$ 489,000	5
Housing Opportunities, Inc.	Porter	\$ 909,000	9
Lacasa Inc. of Goshen	Elkhart	\$ 754,000	7
New Hope Development Services	Spencer	\$ 1,500,000	10
New Hope Development Services	Pike	\$ 1,500,000	10
South Bend Heritage Foundation	St. Joseph	\$ 1,200,000	22
Southern Indiana Housing and Community Development Corp.	Rush	\$ 1,396,350	10
Vision Communities, Inc.	Perry	\$ 567,000	6
Vision Communities, Inc.	Posey	\$ 657,000	7
Total		\$ 12,468,350	158

HOME 2021 Funded Homebuyer Programs

Organization	County	Award Amount	# of Units
Habitat for Humanity of Morgan County	Morgan	\$ 60,000	1
Lacasa, Inc. of Goshen	Elkhart	\$ 500,000	5
Total		\$ 560,000	6

Grand Total	\$ 13,028,350	164
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Housing Opportunities

Construction

Community Housing Development Organization Program

IHCDA sets aside a minimum of 15% of its annual HOME allocation exclusively for qualified, eligible projects by certified Community Housing Development Organizations (CHDOs). A CHDO is a private, community-based nonprofit organization whose primary purpose is to develop affordable housing for the community it serves. IHCDA provides additional funding to certified CHDOs to build capacity in their work of serving a broad range of affordable housing needs.

2021 CHDO Predevelopment Loan Awards

Organization	County	Activity	Award Amount
Blue River Services, Inc.	Crawford	Site Control Loan	\$ 20,000
Community Housing Development Org. of Western Indiana	Fountain	Site Control Loan	\$ 30,000
Hamilton County Area Neighborhood Development, Inc. (HAND)	Hamilton	Site Control Loan	\$ 30,000
Housing Opportunities, Inc.	Porter	Site Control Loan	\$ 18,500
Lacasa, Inc. of Goshen	Elkhart	Site Control Loan	\$ 30,000
New Hope Development Services	Clark	Site Control Loan	\$ 14,100
New Hope Development Services	Spencer	Site Control Loan	\$ 14,100
Total			\$ 156,700

2021 CHDO Operating Fund Awards

Organization	County	Award Amount
Affordable Housing and Community Development Corporation	Grant	\$ 50,000
Blue River Services, Inc.	Floyd, Clark, Crawford, Harrison, Orange, Scott, Washington	\$ 50,000
Community Housing Development Org. of Western Indiana	Benton, Fountain, Montgomery, Parke, Vermillion, Warren	\$ 50,000
Four Rivers Resource Services	Daviess, Greene, Jefferson, Martin, and Sullivan	\$ 50,000
Hamilton County Area Neighborhood Development, Inc. (HAND)	Boone, Hamilton, Northwest Hancock, Madison, Tipton	\$ 100,000
High Performance Government Network	Adams, Allen, DeKalb, Huntington, Kosciusko, LaGrange, Noble, Steuben, Wabash, Wells, Whitley	\$ 50,000
Hoosier Uplands Economic Dev. Corp.	Crawford, Lawrence, Martin, Orange, Washington	\$ 50,000
Housing Opportunities, Inc.	Porter, Lake, LaPorte, Starke	\$ 100,000
Lacasa, Inc. of Goshen	Elkhart	\$ 50,000
New Hope Development Services	Bartholomew, Clark, Clay, Dearborn, Fayette, Floyd, Franklin, Harrison, Jackson, Jefferson, Jennings, Madison	\$ 100,000
South Bend Heritage Foundation	St. Joseph	\$ 50,000
Southern Indiana Housing and Community Development Corporation	Bartholomew, Dearborn, Decatur, Jackson, Jennings, Lawrence, Ripley, Rush, Scott, Washington	\$ 100,000
Whitley Crossings	Whitley	\$ 50,000
Total		\$ 850,000

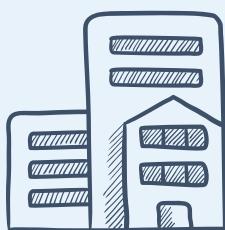
Construction

Low Income Housing Tax Credit

The Low Income Housing Tax Credit (LIHTC) program is a dollar-for-dollar federal tax credit that incentivizes the investment of private equity in the development of affordable housing. State housing finance agencies administer the program with each state receiving a fixed allocation of credits based on its population. IHCDA is empowered to act as the housing credit agency for the State of Indiana to administer, operate, and manage the allocation of LIHTCs, also known as the Rental Housing Tax Credit (RHTC) program, pursuant to Section 42 of the IRS Code and IHCDA's Qualified Allocation Plan (QAP). The QAP outlines IHCDA's housing goals, along with the threshold and scoring criteria for the program.

IHCDA allocates the available LIHTC program funding to developments that further IHCDA's mission and priorities.

LIHTC Program Year Metrics



4% LIHTC & Tax Exempt Bond Awards

\$217.7M in total bonds awarded,
\$14.3M in tax credits for **12**
developments containing **2,276** units



9% LIHTC Awards

\$19.0M in tax credits
for **19** developments
containing **929** rental units

Housing Opportunities

Construction – LIHTC

Total Amount	\$33,279,680
Total Developments	31
Total Units	3,205

4% Tax and Exempt Bond Awards

City	Development Name	Total Units
Bloomington	Bloomington RAD II	204
Gary	Carolyn Mosby Apartments	142
Hammond	Douglas Pointe III Apartments	64
South Bend	Emerald Pointe Apartments	168
New Castle & Indianapolis	Foster's Landing Apartments & Pershing Place Apartments	114
Whitestown	Meadows on Main	264
Hebron	Misty Glen Apartments	80
Indianapolis	National Warehouse Apartments	137
Indianapolis	Peppermill Farms Apartments	160
Indianapolis	Spanish Oaks Phase 1	416
Indianapolis	Spanish Oaks Phase 2	408
Valparaiso	Uptown East Apartments	119
	Total	2,276

\$14,275,364

9% LIHTC Awards

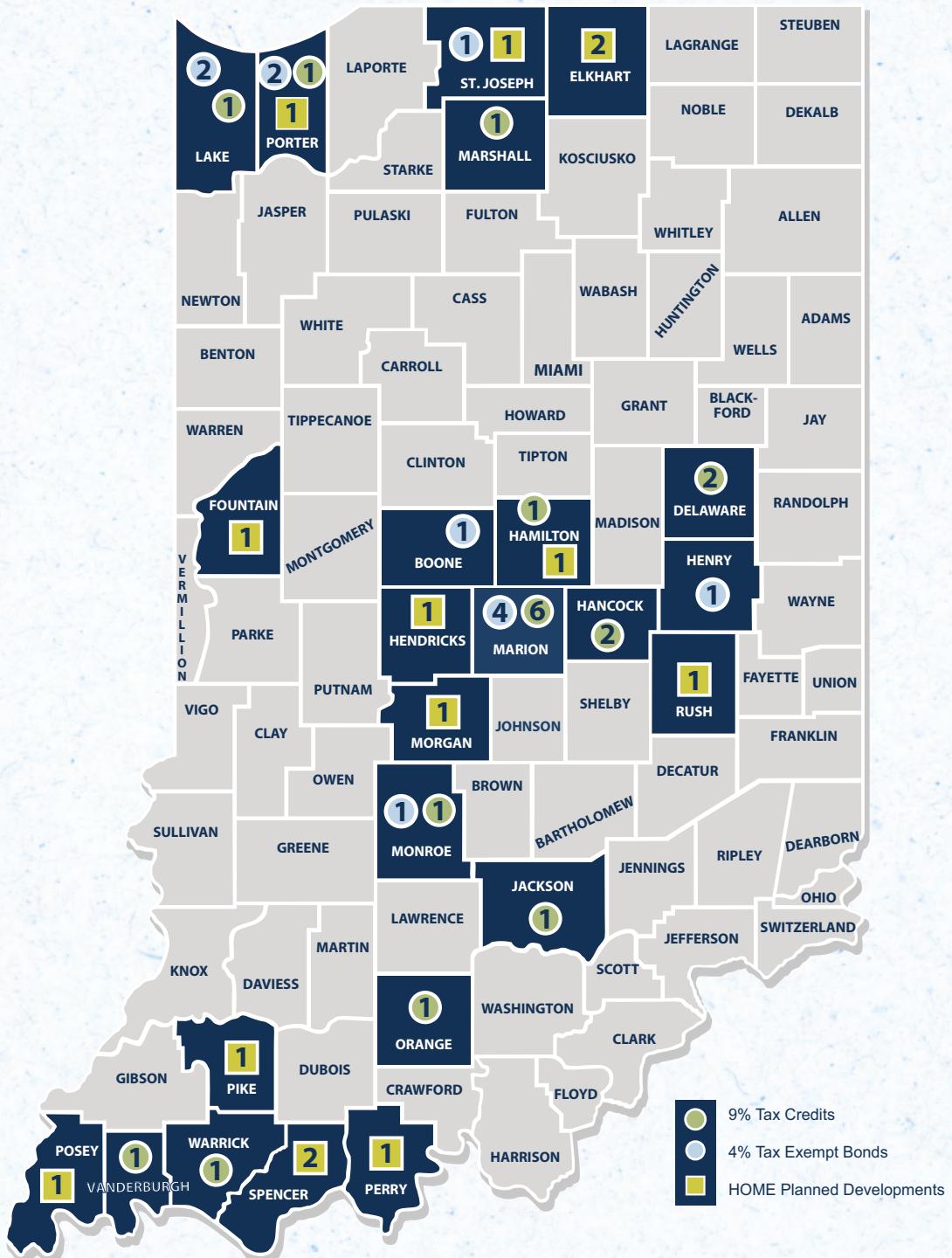
City	Development Name	Total Units
Gary	Broadway Homes	46
Muncie	City View Homes	48
Indianapolis	Compass on Washington	36
Chandler	Emmie June Cove	40
Speedway	Founders Square	60
Indianapolis	Garfield Parkside Townhomes	47
Indianapolis	Hanna Commons	54
Evansville	Jacobsville I Apartments Rehab	36
Greenfield	Korbyn Creek	48
Fortville	Madison Lofts	58
Indianapolis	New Life Manor	48
Noblesville	Pebble Village Townhomes	60
Portage	Prominence Commons	50
Bloomington	Retreat @ the Switchyard	48
Muncie	Riverbend Flats	60
Plymouth & LaPaz	Riverside Commons	48
Seymour	Seymour Lofts	50
Indianapolis	St. Lucas Lofts	48
West Baden Springs	West Baden Lofts	44
	Total	929

\$19,004,316

Housing Opportunities

Construction

2021 Developments Receiving Capital Funds



Housing Opportunities

Construction

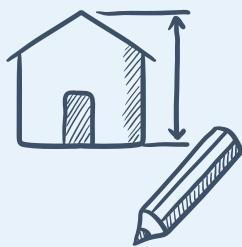
Permanent Supportive Housing (PSH)

Permanent Supportive Housing is a proven solution that combines affordable housing with voluntary supportive services to meet the needs of the most vulnerable individuals and families experiencing homelessness. This model is designed to serve those who have experienced long-term homelessness and live with a disabling condition. Participants in permanent supportive housing have access to individualized services designed to increase independence and are connected to healthcare and community-based supports to maximize health and well-being.

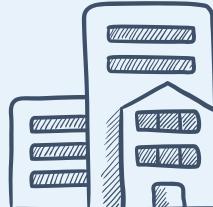
The **Indiana Supportive Housing Institute** is an important element of the Indiana Permanent Supportive Housing Initiative (IPSHI), which was launched by IHCDA and the Corporation for Supportive Housing (CSH) in 2008 to further the strategy to end long-term and recurring homelessness. The focus is to fund lasting solutions instead of stop-gap programs.

In 2021, IHCDA and CSH partnered to put on the 12th Indiana Supportive Housing Institute. Like in prior years, this Institute provided training to teams of developers, property managers, and service providers who build high-quality units with intensive wraparound services designed to serve the most vulnerable Hoosiers experiencing homelessness. Five teams completed the Institute and are currently securing funding. These five developments are expected to result in at least 60 additional supportive housing units. Currently there are 38 active PSH housing developments and 12 in development.

IPHSI Program Metrics



Over the last **12** years, the Institute has created **1,284** units of supportive housing.



Funding has been acquired and development is underway on an additional **300** units.

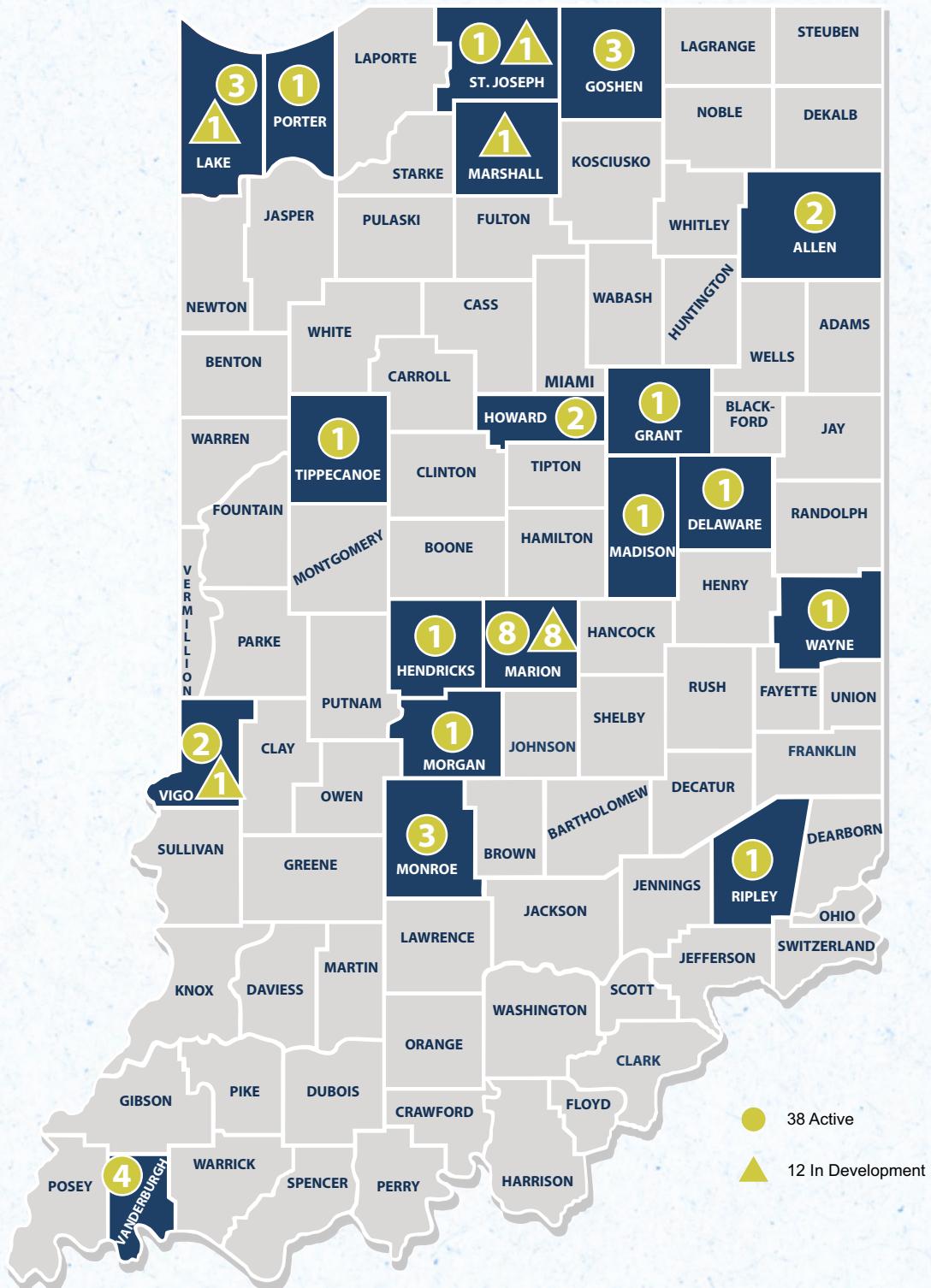
In 2021, **5** teams completed the Institute and are currently securing funding.

These **5** developments are expected to result in at least **60** additional supportive housing units for households experiencing homelessness.

Housing Opportunities

Construction

Permanent Supportive Housing



Housing Opportunities

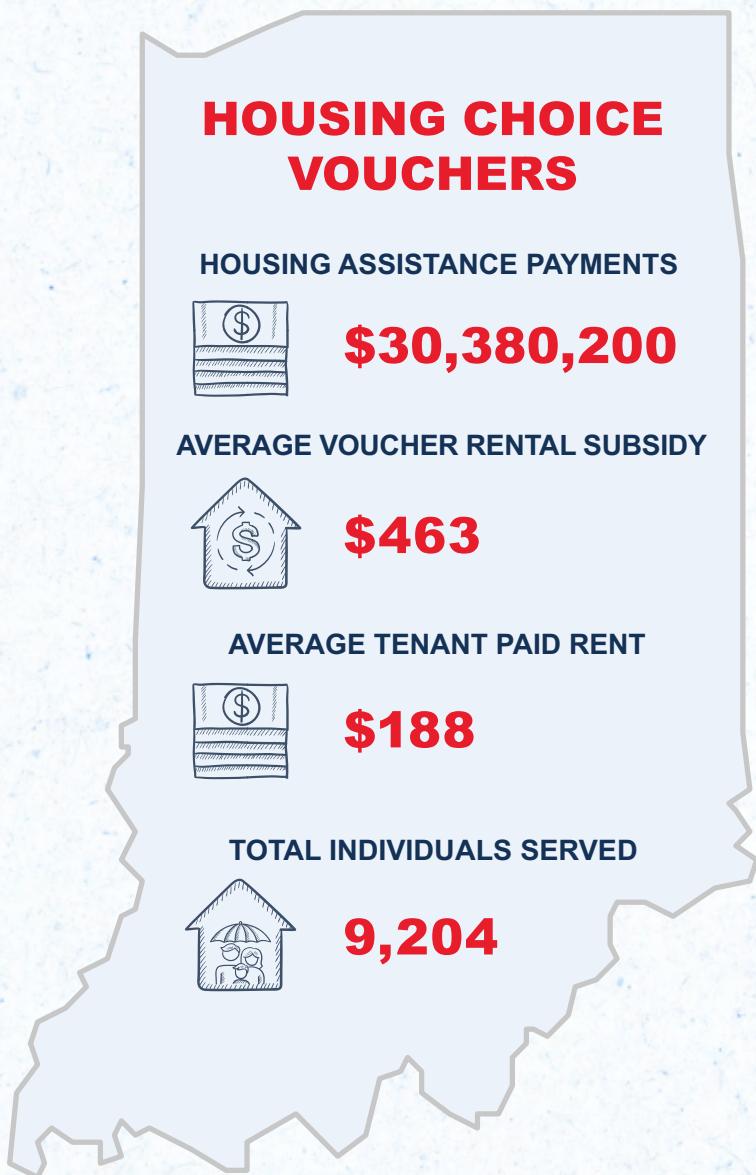
Rental Subsidy

Funding Sources: Section 8 Housing Choice Vouchers (Federal), Housing First (State), HOME Investment Partnerships Program (Federal), Housing Opportunities for Persons with AIDS (Federal)

HCV

The **Housing Choice Voucher** (HCV) program is the federal government's major program for assisting very low-income families, the elderly, and persons with disabilities to afford decent, safe, and sanitary housing in the private market. Housing assistance is provided on behalf of the family or individual, which enables participants the flexibility to find their own housing, including single-family homes, townhouses, and apartments.

Program Year Metrics



5,223	Total Households Served
1,472	Families with Children
3,327	Households with Disability
266	Veterans
871	Homeless at Admission

Rental Subsidy

Funding Sources: Section 8 Housing Choice Vouchers (Federal), Housing First (State), HOME Investment Partnerships Program (Federal), Housing Opportunities for Persons with AIDS (Federal)

Housing First

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 where services provided are voluntarily selected by participants and are predicated on a harm reduction approach to addiction. Housing First is an approach to quickly and successfully connect individuals and families experiencing a housing crisis to permanent housing without preconditions and barriers to entry. Supportive services are offered to maximize housing stability and prevent returns to homelessness or treatment programs.

For 2021, 95 households were served by this program.

Indiana Housing First Program Awards

Subrecipient	County(ies) Served	2021 Award Amount
Aurora, Inc.	Vanderburgh County	\$ 300,000
Family Promise of Hendricks County	Hendricks	\$ 200,000
Human Services, Inc.	Bartholomew, Decatur, Jackson, Johnson, and Shelby County	\$ 300,000
Total		\$ 800,000

Housing Opportunities

Rental Subsidy

Funding Sources: Section 8 Housing Choice Vouchers (Federal), Housing First (State), HOME Investment Partnerships Program (Federal), Housing Opportunities for Persons with AIDS (Federal)

HOME TBRA

The HOME Investment Partnerships Program (HOME) funds can be used to provide tenant-based rental assistance (TBRA), which is a rental subsidy that helps make up the difference between the amount a renter can afford to pay and the actual rent that is owed. HOME TBRA can also assist with security and utility deposits. To be eligible for HOME TBRA, a household's income must be at or below 60% of the area median income.

IHCDA has designed its HOME TBRA program to serve income-eligible households in which at least one member was formerly incarcerated. Eligible households include (1) persons exiting the corrections system within six months who are at risk of homelessness due to a lack of stable housing, (2) individuals who were formerly incarcerated and are currently experiencing homelessness, and (3) individuals who were formerly incarcerated and are currently experiencing a housing crisis where enrollment in the HOME TBRA Program would prevent an eviction.

For 2021, 86 households were served by this program.

HOME TBRA (Re-entry) Program Awards

Subrecipient	County(ies) Served	2021 Award Amount
Affordable Housing Corp.	Grant	\$ 300,000
Aurora, Inc.	Vanderburgh	\$ 300,000
Family Promise of Hendricks County	Hendricks	\$ 300,000
Total		\$ 900,000

Housing Opportunities

Rental Subsidy

Funding Sources: Section 8 Housing Choice Vouchers (Federal), Housing First (State), HOME Investment Partnerships Program (Federal), Housing Opportunities for Persons with AIDS (Federal)

HOPWA

The **Housing Opportunities for Persons with AIDS (HOPWA)** is a grant program that provides funding to non-profit agencies that specialize in assisting Hoosiers with AIDS/HIV and their families. The overall award amount received by IHCDA is based on the number of Hoosiers with AIDS/HIV as reported by the Indiana Department of Health.

Supplemental HOPWA funds of \$231,589 were provided this year under the CARES Act. These funds were allocated to current HOPWA grantees as additional funding to maintain operations and for rental assistance, supportive services, and other necessary actions, in order to prevent, prepare for, and respond to coronavirus. Funding is currently available within 79 of Indiana's 92 counties. The remaining 13 counties receive their funding through Indianapolis, Cincinnati and Louisville.

HOPWA Program Year Metrics

143 households received Tenant-Based Rental Assistance

423
TOTAL HOPWA
Households Receiving
Subsidy Assistance
(adjusted for 35 duplicates)

279 households received Short-term Rent, Mortgage, and Utility Assistance

Permanent Housing Facilities received operating funds to serve
16 households

Transitional/Short-term Facilities received operating funds to serve
20 households

Housing Opportunities

Housing Stability

Funding Sources: Emergency Solutions Grant (Federal), Continuum of Care (Federal), TANF (Federal), and Housing Opportunities for Persons with AIDS (Federal)

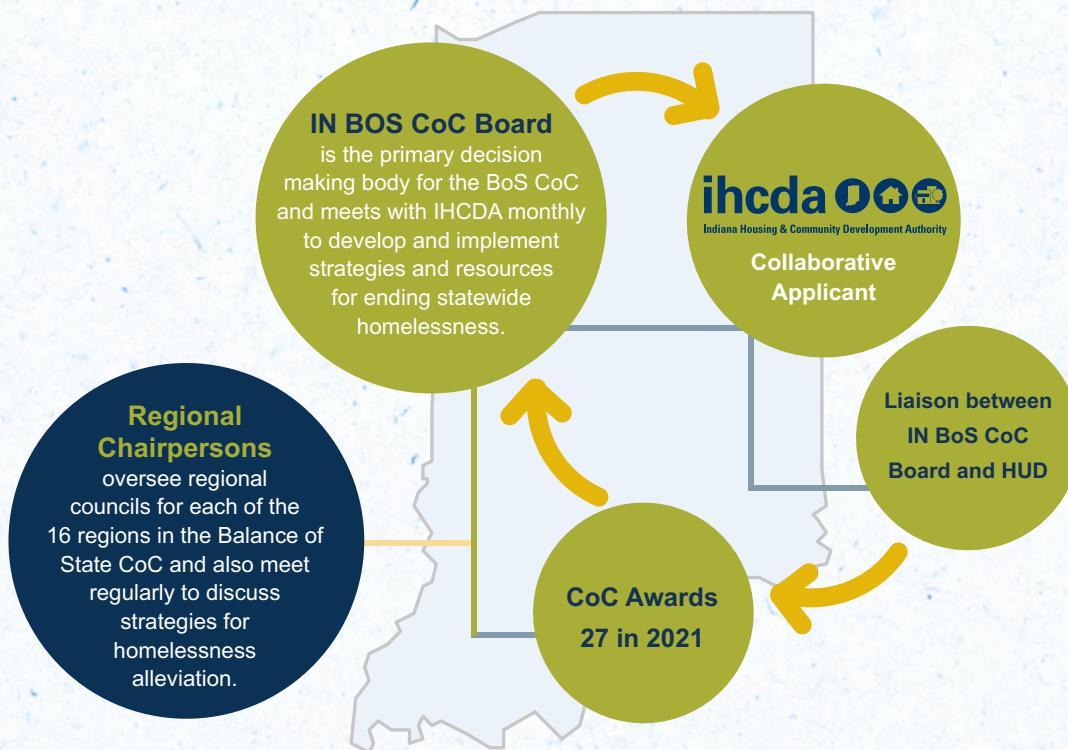
Continuum of Care

IHCDA provides housing opportunities for individuals experiencing homelessness through a variety of programs and partnerships. Within the Real Estate department, the Indiana Supportive Housing Institute, Housing Choice Vouchers (HCV), and Housing First Program all support the goal to end homelessness in Indiana.

IHCDA's Community Services division manages programs that have the focus to prevent and eliminate homelessness. These consist of the Continuum of Care (CoC) program, the Emergency Solutions Grant (ESG), Housing Opportunities for Persons with Aids (HOPWA), Temporary Assistance for Needy Families (TANF), and the management of the Homeless Management Information System (HMIS).

A significant partnership for the Community Services division is the Indiana Balance of State Continuum of Care (BoS CoC) and its board of directors. The goal of the CoC program through HUD is to prevent and end homelessness by bringing together a variety of organizations, individuals, and resources. The CoC promotes self-sufficiency and housing of individuals experiencing homelessness and utilizes HUD's best practices for these programs. To fully support Indiana's population, there exists both the Marion County CoC, which exclusively helps Marion County, and the BoS CoC, which comprises 16 regions for the other 91 counties. IHCDA partners with the BoS CoC, which conducts the on-the-ground day-to-day work. Their input and information is provided to the BoS CoC board for strategy and planning. That strategy then guides the work of IHCDA's homelessness initiatives as depicted in the graphic below.

Structure: Indiana Balance of State Continuum of Care



Housing Stability

Indiana Balance of State Continuum of Care Board of Directors

Name	Board Position	Organization
Laura Berry	Secretary	Indiana Coalition against Domestic Violence
Amy Brinkley	Member	Family and Social Services Administration
Joshua Case	Member	Hope of Evansville
Jessica Fraser	Member	Indiana Institute for Working Families
Pam Isaac	Chair	Howard County
Jennifer Layton	Vice Chair	Lafayette Transitional Housing Center
Owana Miller	Member	City of Hammond
Lori Phillips-Steele	Member	Corporation for Supportive Housing
Emily Pike	Member	New Hope Family Shelter
Stephen Ralph	Member	Restoring People/Evansville Christian Life Center
Melanie Reusze	Member	RealAmerica, LLC
Rena Sterrett	Member	Military Families Research Institute, Purdue University
Jarod Wilson	Member	Indiana Commission for Higher Education
Mary Beth Wott	Member	Federal Home Loan Bank of Indianapolis

Continuum of Care

Continuum of Care (CoC) Grants: IHCDA partners with not-for-profit agencies throughout the Balance of State to administer the CoC project funding. This funding encompasses Permanent Supportive Housing (PSH), Rapid Rehousing (RRH), and joint Transitional Housing and Rapid Rehousing (TH-RRH).

- **PSH** serves those individuals and families who meet HUD's definition of chronically homeless.
- **RRH** serves individuals who meet the HUD literally homeless definition or are fleeing/attempts to flee domestic violence.
- **TH-RRH** is a program which began with Funding Year 2018 under the Domestic Violence bonus. TH-RRH combines both transitional housing and rapid rehousing to serve individuals and families fleeing domestic violence.

Each CoC component provides rental assistance to meet housing needs and offers wraparound supportive services that address the special needs of program participants.

IHCDA administered 27 CoC awards totaling \$10,130,056 during the 2021 program year.

- \$7,346,609 was targeted to rental assistance /leasing
- \$962,120 was targeted to supportive services
- \$43,484 was targeted to operating expenses
- \$438,430 was targeted to administrative costs
- \$786,859 was targeted to the coordination of CoC network activities

Housing Opportunities

Housing Stability

Emergency Solutions Grant

The Emergency Solutions Grant (ESG) is awarded annually to approximately 70 not-for-profit organizations that serve the homeless population. These organizations use ESG funds to cover the costs of providing essential services and operational costs for Emergency Shelters, costs associated with connecting with and assisting unsheltered individuals by Street Outreach teams, and rental and utility assistance as well as case management for Rapid Rehousing/Homelessness Prevention agencies.

For 2020, additional funding for ESG programs was provided by ESG-CV (CARES Act) funds. These funds are intended to prevent, prepare for, and respond to the COVID-19 pandemic and will be available through 2022. ESG-CV funds have been prioritized to address rental assistance within homelessness prevention and rapid rehousing activities, with more than 75 percent of funds allocated to rental assistance.

Homeless Management Information System

At IHCDA, the Homeless Management Information System (HMIS) team administers the case management system for homeless and domestic violence providers in the Indiana Balance of State for 185 organizations, 305 housing projects, 515 non-residential projects, and 750 end users. Organizations that receive IHCDA HUD dollars for homelessness are required to input their client-level data into this system.

The HMIS Lead oversees the administration, training, data quality, and HUD reporting of this information. Several of the reports prepared for HUD are summarized next.

ESG Program Year Total Funding \$3,934,320

RRH	Shelter	Outreach
<ul style="list-style-type: none">\$1,455,69913 projects1,363 people served	<ul style="list-style-type: none">\$2,068,54752 projects8,060 people served	<ul style="list-style-type: none">\$115,0004 projects248 people served158 people served with homeless prevention

The HMIS system collects data for the ESG and ESG-CV funding through the CARES Act. The following table displays statistics on those served and sub-population demographics through these ESG funding streams.

Measure	ESG		Change	ESG-CV		Change
	10/1/19 to 9/30/20	10/1/20 to 9/30/21		10/1/19 to 9/30/20	10/1/20 to 9/30/21	
Total People Served	7503	7538	35	5798	9024	3226
Adult Heads of Household	4638	4774	136	3502	5051	1549
Mental Health Disorder	2026	2366	340	1332	1946	614
Earned Income at Exit	993	884	-109	613	700	87
Chronically Homeless	630	690	60	488	543	55
Youth Under Age 25	581	559	-22	425	540	115
Veterans	194	209	15	175	239	64
HIV/AIDS	19	16	-3	19	19	0

Housing Stability

PIT – Point-in-Time Count

The Point-in-Time (PIT Count) is a nationwide count of sheltered and unsheltered homeless persons on a single date in January. There is a day count and a night count.

Local coordinators make sure shelters have survey forms and recruit volunteers to do interviews. Volunteers interview on the street, at shelters, and at service-based organizations, including food pantries, emergency rooms, police stations, libraries, health clinics, and soup kitchens.

Once the data is compiled a report is released. While a public place's count can be subject to seasonal and other variations, the PIT count is currently the most feasible method for gathering important information on individuals and families experiencing homelessness.

The 2021 count was conducted on 1/27/2021.

- 46 out of 91 counties (excluding Marion County) participated.
- 2,367 people were counted on that night.
- 1,714 households were counted on that night.

Type of Count	2020	2021
Sheltered	3,257 Persons	2,367 Persons
	2,406 Households	1,714 Households
Unsheltered	780 Persons	662 Persons
	704 Households	606 Households
Total	4,037 Persons	3,029 Persons
	3,110 Households	2,320 Households

2021 PIT Count Results Per Project Type

*Project Type	Number of People Counted in 2020	Number of People Counted in 2021
Emergency Shelter	2,499	1,805
Transitional Housing	735	539
Safe Haven*	23	23
Unsheltered	780	662
Total	4,037	3,029

*There is 1 designated Safe Haven project in the BoS in Fort Wayne

Housing Opportunities

Housing Inventory Count

The Housing Inventory Count (HIC) is a report prepared annually that tallies the number of beds available for individuals and families experiencing homelessness across Indiana from participating providers. This can include Emergency Shelters, Transitional Housing programs, Permanent Supportive Housing projects, Safe Havens, or rent assisted units (RRH). Statistics for 2021 include the following:

Measure	2020	2021
Number of Organizations	165	149
Number of Projects*	304	305
Total Number of Beds	8,426	7,620
Utilization Rate	78%	72%

*59 out of 304 projects were non-HMIS participants. 23 of those were Veterans Affairs Supportive Housing (VASH) projects.

SPM – System Performance Measures

System Performance Measures are provided to HUD annually, and are primarily used to evaluate program effectiveness, provide input for continuous improvement of programs and services, and to determine and revise metrics and measures. These measures generally count all household individuals.

Provided below are some measures and their results comparing the 2020 program year (10/1/2019 – 9/30/2020) to the current program year (10/1/2020 – 9/30/2021).

IHCDA's Homeless Management Information System captures data for about **7,772 individuals** who participated in Homeless programs in Indiana's BOS in 2021. Of them:

- The median length of time experiencing homelessness is **131 days**
- **3,915** were reported as returning to homelessness after participating in programming
- **6,051** individuals reported that it this was their first time experiencing homelessness
- **37%** successfully exited programming to permanent housing destinations



Housing Opportunities



Success Story

With Hard Work Our Goals Can Become True

It's a simple two-story home with a red brick façade, wood fenced yard and loft located in Fishers, Indiana. But this humble house represents a dream come true for its owners.

Susana Fuenmayor de Freitas and her husband, Leonel Fuenmayor, migrated to America five years ago. They had a good life in their homeland with three children, a home of their own on farmland, and a small business. They are college educated with degrees in business administration and marketing. But economic and political tensions in Venezuela changed their lives quickly. Their home and farmland were taken by the government, and they suddenly faced tremendous uncertainty.

"We were looking for a better future and security for our family," Susana said about coming to the U.S. and settling in Indiana. As many families before them, they landed on their feet through hard work and perseverance. After finding work with a construction equipment rental company, they both started saving money and set their sights on buying a home.

"We started with the idea of buying our house in the third year after arriving in the United States," Susana said. "The limits are only in our minds, and we should not abandon our dreams," Susana added. "With hard work our goals can become true."

Self-Sufficiency

Hardest Hit Fund (HHF)

Funding Source: U.S. Department of the Treasury (Federal)

HHF

Indiana is one of 19 states that received money from the U.S. Department of the Treasury through the Hardest Hit Fund (HHF) to help homeowners avoid losing their homes to foreclosure. Since the program began in 2011, Indiana, through IHCDA, has allocated more than \$245 million for this program and has assisted 12,136 homeowners across all 92 counties.

The purpose of the HHF program is to prevent avoidable foreclosure and to help stabilize Indiana's housing market. Indiana's HHF may provide up to six months or \$30,000 in mortgage payment and/or reinstatement assistance for approved homeowners who have experienced an involuntary employment-related financial hardship.

Though the HHF program ended in 2021, another program, the Homeowner Assistance Fund, will begin providing assistance to Hoosier homeowners in 2022.

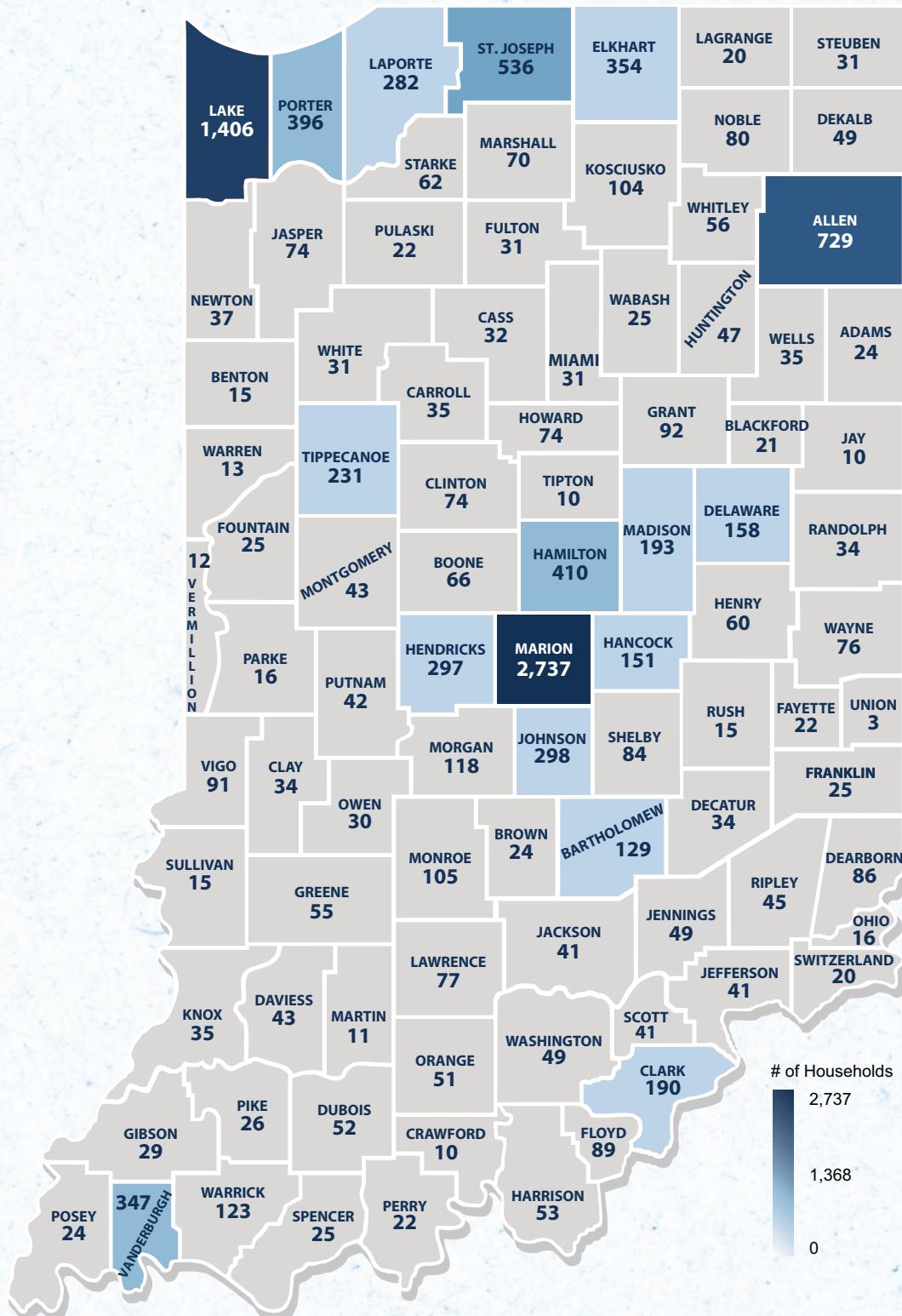
Program	Amount
Unemployment Bridge Program	\$ 189,085,975.58
Recast/Modification Program	\$ 6,339,601.64
Transition Assistance Program	\$ 75,461.23
Blight Elimination Program	\$ 49,991,068.16
Total	\$ 245,492,106.61

This program has been an outstanding success, and IHCDA is grateful and appreciative of the outstanding efforts provided by each of the Indiana Foreclosure Prevention Network Non-Profit Housing Counseling Agencies.

Agency Name	Address	City
The Affordable Housing Corporation of Marion, Indiana	812 South Washington St.	Marion, IN 46953
City of Gary - Department of Community Development	839 Broadway, Suite 302N	Gary, IN 46402
City of South Bend	227 West Jefferson Blvd., 14th Floor	South Bend, IN 46601
Community Action Program of Evansville and Vanderburgh County, Inc.	401 Southeast 6th St., Suite 001	Evansville, IN 47713
Dubois-Pike-Warrick Economic Opportunity Committee commonly known as TRI-CAP	607 Third Ave.	Jasper, IN 47547
HomesteadCS	671 North 36th St.	Lafayette, IN 47905
HOPE of Evansville, Inc.	401 Southeast 6th St., Suite 206	Evansville, IN 47713
Neighborhood Christian Legal Clinic, Inc.	3333 North Meridian St., Suite 201	Indianapolis, IN 46208
Northwest Indiana Reinvestment Alliance	5948 Hohman Ave.	Hammond, IN 46320
Transition Resources Corporation	1533 North Commerce West Dr. Suite #2	Greensburg, IN 47240

Hardest Hit Fund

Number of Assisted Households



Self-Sufficiency

Energy Assistance Program (EAP)

Funding Source: Low Income Home Energy Assistance Program (Federal)

In 2006 IHCDA began administering Low Income Home Energy Assistance Program (LIHEAP) funds from the U.S. Department of Health and Human Services (HHS) for the State of Indiana. Since then, the Energy Assistance Program (EAP) that IHCDA administers provides financial assistance, family development, and energy education to low-income households to maintain utility service during the winter heating season.

Benefits are generally paid directly to the utility provider on the customer's behalf. Energy sources covered by the benefit include electric, wood, oil, kerosene, natural gas, propane, and coal. The program is implemented through 21 local not-for-profit partners with outreach offices that serve every Indiana county.

EAP Program Year Metrics



98,003 Households received
LIHEAP energy heating
and/or electricity assistance



183 Households received
emergency furnace
repair or replacement



94,920 Households
received additional
supplemental benefits through
the CARES Act funding in
Program Year 2021



30,205 Households
received **winter crisis**
relief assistance in addition
to regular assistance



1,370 Households
were provided with
targeted CARES Act
supplemental benefits in
Program Year 2020

Average Household Energy Burden Reduction for 2021:



\$550.89 Using regular LIHEAP funds

\$156.63 Using CARES Act supplemental

Combined average burden reduction of

\$702.59 per household



Weatherization

Funding Sources: Low Income Home Energy Assistance Program (Federal) and Department of Energy (Federal)

The Weatherization Assistance Program (WAP) provides energy conservation measures to reduce the utility bills of low-income Hoosiers across the state. This program offers clients a solution to reduce their energy bills by making their homes more energy-efficient. The United States Department of Energy (DOE) allocates funds to IHCDA for distribution to our network of local not-for-profit partners to perform weatherization work.

Common weatherization measures include repairing and replacing furnaces and water heaters, installing insulation, reducing air infiltration and pressure imbalances, and sealing and repairing ducts. Weatherization energy improvement services are long-lived, so the savings add up over time. There can be substantial benefits for weatherization clients and their communities and the nation as a whole. Indiana's weatherization program saves an average of 20-30% on annual home heating costs. Savings will vary by home and will depend upon factors such as the size, type, and age of a home.

Weatherization Program Year Metrics



2,386
People served



\$5,153,263
Total expenditures



1,153
Dwellings weatherized



\$4,469
Average expenditure/dwelling



1,297
Average dwelling size (in square feet)

Strengthening Communities

Community Services Block Grant

Funding Source: Community Services Block Grant (Federal)

The **Community Services Block Grant** (CSBG) is a federally funded block grant that provides funding to alleviate the causes and conditions of poverty in communities. Funding is available to eligible not-for-profit community-based organizations and governmental entities in the U.S. to achieve the following goals: increased self-sufficiency, improved living conditions, ownership of and pride in their communities, and strengthened family and support systems. IHCDA is the designated lead agency in Indiana to carry out the state's CSBG activities. IHCDA distributes funds to Community Action Programs (CAPs) as defined in Indiana Statute IC 12-14-23-1.

For 2020 IHCDA received \$14.5M in CSBG funding through the CARES Act. This funding is to prevent, prepare for, or respond to, the effects of the pandemic in Indiana Communities. Per federal guidelines, 90% of the funds were immediately distributed to Indiana's Community Action Agencies to address their local community needs, 5% was made available for IHCDA to administer the program, and the remaining 5% to address community needs in Indiana, which includes supporting agencies that administer homelessness prevention rental assistance during the pandemic.

Program Year Metrics

Partners Engaged:

1,558 Nonprofit Partners

3,408 For-profit Business or Corporate Partners

Resources Leveraged:

\$213,600,550

Other Federal Resources (Non-CSBG)

\$20,976,416

State of Indiana Funding Sources

\$23,320,520

Private Resources

The Community Action Network Served

276,618 Individuals

141,117 Households

32,205 Single parent households

5,628 Veterans/active military

7,707 Unemployed adults who obtained and maintained employment (with a living wage or higher) for at least 90 days

10,742 Children and youth who are achieving at basic grade level (academic, social, and other school success skills)

5,782 Individuals who obtained safe and affordable housing

37,424 Individuals who demonstrated increased nutrition skills

12,216 Parents/caregivers who improved their home environments

49,833 Individuals who demonstrated improved physical health and well-being

Total volunteer hours donated to the CA network **535,467**

440 Employed participants in a career-advancement related program who entered or transitioned into a position that provided increased income and/or benefits

538 Individuals obtained an Associate's Degree; **508** Individuals obtained a Bachelor's Degree

Neighborhood Assistance Tax Credit Program

The Neighborhood Assistance Program (NAP) offers \$2.5 million in Indiana tax credits annually for distribution by not-for-profit corporations. Organizations use these tax credits as an incentive to help leverage contributions from individuals and businesses for specific neighborhood-based programs and projects. Eligible projects include affordable housing, counseling, child-care, educational assistance, emergency assistance, job training, medical care, recreational facilities, downtown revitalization, and neighborhood commercial revitalization.

Program Year Metrics

63 COMMUNITIES with Funded Organizations

1,603,242 INDIVIDUALS

served by programs supported by NAP funds

\$2,489,522 AWARDED Credits

\$2,452,402 DISTRIBUTED Credits

\$4,904,804 Funds **RAISED**



Number of Programs

48 Emergency Assistance

47 Education

45 Counseling and Advice

32 Neighborhood Assistance

27 Job Training

26 Medical Care

21 Housing Facilities

10 Crime Prevention

10 Recreational Facilities

10 Re-entry Programs and Assistance

4 Economic Development Assistance

280 Total Funded Programs

Strengthening Communities

Placemaking

Funding Source: Development Fund (State)

Placemaking is an ongoing, collaborative process that fosters a greater sense of place within a community. It capitalizes on the strengths of an area to create great places where people of all ages and abilities can live, work, and play. Placemaking activates public spaces, rejuvenates structures and streetscapes, improves local business viability and public safety, and brings diverse people together to celebrate, inspire, and be inspired. IHCDA's place-based initiatives allow Hoosiers opportunities to improve their communities and overall quality of life.



CreatINg Places

CreatINg Places was developed in 2016 to assist Indiana not-for-profit agencies and local units of government to develop public spaces with the support of their communities. CreatINg Places employs a donation and reward based method of crowdfunding called "crowdgranting." In crowdgranting, IHCDA partners with Patronicity to work with community members to activate vacant and underutilized public spaces in Indiana's communities. The Development Fund provides \$1,000,000 annually in total grant funds for the program, which provides a maximum of \$50,000 in individual grant funds per eligible and successful project.

2021 CreatINg Places Metrics

28 Fundraising Campaigns completed, all of which met their goals (100% success rate)

\$1,188,813 In donations for those 28 projects (\$42,458 average per project)

\$1,011,250 In IHCDA matching grants for those 28 projects (\$36,116 average per project)

\$2,680,678 Total project investment for all 28 projects (\$95,739 average per project)

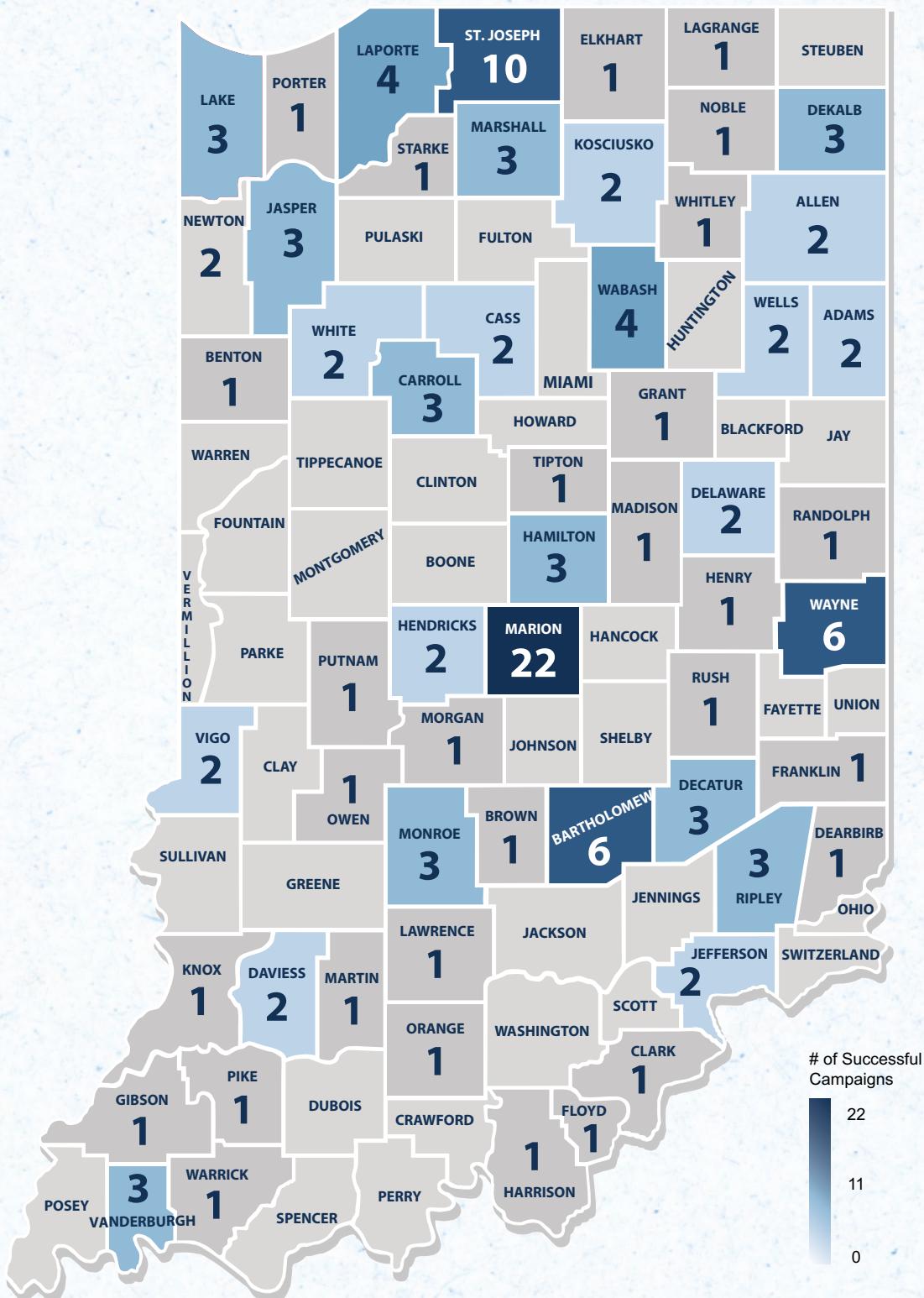
\$2.65 Total private investment per every \$1 granted by IHCDA

7,424 Donors (256 average per project)

21 Counties featured successful campaigns, 7 of which were the first for their county

Placemaking

Total # of Successful Creating Places Campaigns since 2016



Strengthening Communities



Success Story

Union City Historic Rail Switching Tower

Union City has spent several years working with CSX Rail to save their historic rail switching tower. The city's **CreatIing Places** campaign raised \$56,155 in donations, including a \$5k donation from the family of Albert Hunt, who was the tower operator from 1949-1968.

The tower was lifted and driven through downtown, one block south, to its new home in Artisan Park. There, Union City is working to carefully restore the building and repurpose it into public restrooms on the first floor and a visitor's center on the second floor, which will contain information for the Artisan Walk and Military Park. It is truly a historic and important addition to the revitalization and economic development of downtown!

Expenditures Summary

Indiana Housing and Community Development Authority Schedule of Expenditures of Federal Awards (SEFA)

	2018	2019	2020
Section 8 Housing Assistance Payments Program (<i>Section 8 Project-Based Cluster</i>) (Federal)	\$ 182,736,724	\$ 187,005,895	\$ 196,580,410
Low Income Home Energy Assistance Program (Federal)	\$ 104,057,625	\$ 81,216,549	\$ 71,511,335
Low Income Home Energy Assistance Program (Federal) Cares Act			\$ 621,661
Coronavirus Relief Fund (Federal) Cares Act			\$ 47,294,668
Section 8 - Housing Choice Vouchers (<i>Housing Voucher Cluster</i>) (Federal)	\$ 30,859,952	\$ 31,041,248	\$ 32,091,873
Section 8 - Housing Choice Vouchers (<i>Housing Voucher Cluster</i>) (Federal) Cares Act			\$ 456,100
Section 8 - Housing Choice Vouchers Mainstream (<i>Housing Voucher Cluster</i>) (Federal)		\$ 22,600	\$ 99,858
Section 8 - Housing Choice Vouchers Mainstream (<i>Housing Voucher Cluster</i>) (Federal) Cares Act			\$ 2,549
Family Unification Program			\$ 1,543
HOME Investment Partnerships Program (Federal)	\$ 25,055,109	\$ 25,655,974	\$ 27,213,551
Indiana Office of Rural and Community Affairs Community Development Block Grants (Federal)	\$ 26,822,309	\$ 19,601,698	\$ 24,903,252
Community Services Block Grant (Federal)	\$ 11,263,697	\$ 11,595,420	\$ 10,011,722
Community Services Block Grant (Federal) Cares Act			\$ 2,261,413
Weatherization Assistance for Low-Income Persons (Federal)	\$ 6,488,074	\$ 8,654,468	\$ 5,449,300
Continuum of Care Program (Federal)	\$ 5,448,525	\$ 5,670,755	\$ 6,549,498
Emergency Solutions Grant Program (Federal)	\$ 4,761,239	\$ 3,679,598	\$ 2,645,484
Emergency Solutions Grant Program (Federal) Cares Act			\$ 2,051,900
Rural Rental Housing Loans (Federal)	\$ 1,819,907	\$ 1,759,165	\$ 1,696,910
Housing Trust Fund (Federal)	\$ 2,667,378	\$ 1,454,216	\$ 677,094
Housing Opportunities for Persons with AIDS (Federal)	\$ 1,208,903	\$ 1,119,129	\$ 987,553
Housing Opportunities for Persons with AIDS (Federal) Cares Act			\$ 59,506
Performance Based Contract Administrator Programs (Federal)	\$ 923,976	\$ 887,931	\$ 890,664
Temporary Housing for Needy Families (<i>TANF Cluster</i>) (Federal)	\$ 291,116	\$ 352,118	\$ 593,774
Assets for Independence Demonstration Program (Federal)	\$ 715,302	\$ 350,170	\$ 175,663
Housing Counseling Assistance Program (Federal)	\$ -	\$ 123,403	\$ 111,483
Lead Hazard Reduction Demonstration Grant Program (Federal)	\$ 16,785	\$ 106,869	\$ 230,130
Block Grants for Community Mental Health			\$ 16,000
Shelter Plus Care (Federal)	\$ -	\$ -	
Indiana Foreclosure Prevention Network (Federal)	\$ -	\$ -	\$ -
Total SEFA	\$ 405,136,621	\$ 380,297,206	\$ 435,184,894
Low Income Home Energy Assistance Program (State)	\$ 5,269,257	\$ 3,337,551	\$ 527,735
Hardest Hit Fund	\$ 14,310,399	\$ 15,122,896	\$ 15,774,313
Development Fund (State)	\$ 2,829,551	\$ 2,229,083	\$ 2,648,305
Indiana Foreclosure Prevention Network (State)	\$ 733,008	\$ 1,225,293	\$ 371,123
IN211 (State)	\$ 956,254	\$ 1,204,502	\$ 250,796
Housing First (State)	\$ 34,288	\$ 1,179,766	\$ 1,207,558
Individual Development Account (State)	\$ 715,306	\$ 923,479	\$ 685,985
Weatherization Assistance for Low-Income Persons (Private)	\$ 186,998	\$ 134,870	\$ 104,589
Neighborhood Assistance Program (State)	\$ 24,243	\$ 40,774	\$ 45,496
Tax Credit Assistance Program	\$ 3,489	\$ 5,938	\$ 161,691
Home Again	\$ 4,920	\$ -	\$ -
Total Non SEFA	\$ 25,067,713	\$ 25,404,152	\$ 21,777,590
Total SEFA and NON SEFA	\$ 430,204,334	\$ 405,701,358	\$ 456,962,484
Total SEFA and NON SEFA less SEFA Loan amounts	\$ 396,071,542	\$ 371,126,343	\$ 422,938,699



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