

ihcda

FALL ISSUE 2015



the magazine



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Hoosier Hero
Stephanie Decker
Keynotes 2015
Indiana Housing
Conference





October is Energy Efficiency Awareness Month

Nationwide, October is Energy Efficiency Awareness Month. The purpose of this month is for Americans to dedicate themselves to energy conservation measures that reduce utility bills. It's also a time for us to commend the work being done by our sub-grantees of the federal allocation from the Department of Energy (DOE) for the **Weatherization Assistance Program** (WAP).

The DOE allocates funds to us for distribution to our network of sub-grantees. Our sub-grantees, or **Community Action Agencies**, then use this money to perform weatherization work. Without these agencies the work to make homes more energy efficient and provide cost savings to low income Hoosiers throughout the state just would not be possible. To recognize their efforts, we will join Lt. Governor Sue Ellspermann for weatherization demonstrations throughout the month of October.

But why do we target low income Hoosiers? Well, according to a report released by the American Coalition for Clean Coal Electricity, the percentage of household income spent on energy costs varies dramatically:

- For those earning \$50,000 annually or more, energy costs account for approximately 8% of their after tax income.
- For those earning \$30,000 to \$50,000 the percentage rises to 16%.
- For those earning \$30,000 or less the percentage rises to a significant 26%.

For families receiving weatherization services they see their annual energy bills reduced by an average 20-30% or about \$437 each year. These are significant cost savings. And because the energy improvements that make up weatherization services are long lived, the savings add up over time.

Not only is October a time to commend the work being done by our Community Action Agencies in the state, but it's a time to look in our own homes to ensure we are doing

Home Energy Tips

- Change your furnace filter on a regular basis.
- Set the thermostat as low as possible.
- Set the thermostat back at night and when you will be gone for long periods of time.
- Reduce and maintain the water heater temperature to 120 degrees.
- Insulate at least the first six feet of water lines as they exit the top of the water heater.
- Reduce water usage by installing low-flow shower heads and faucet aerators.
- Ensure all water leaks are repaired.
- Set ceiling fans to run clockwise for the winter.
- Ensure that all of the supply registers and return grilles are clear of any obstructions.
- Close all fireplaces dampers [if applicable] when not in use.
- Seal all ceiling penetrations into the attic and floor penetrations into the crawl spaces and basements.
- Turn off unused electronic devices such as TV's, lights, phone chargers, DVD players, computers, etc.

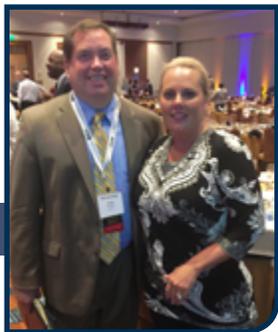
all we can to conserve energy. Above is a list of low-cost or no-cost things we can do to help lower the energy costs in our home.

Join us in making October Energy Efficiency Awareness Month in Indiana by thanking your local Community Action Agency and taking steps to make your own home more energy efficient. ▣

Jake

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On the Cover:

Hoosier Hero
Stephanie Decker

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As a quasi-state agency, the Indiana Housing and Community Development Authority is committed to serving the entire spectrum of housing, from homelessness to homeownership.

Our charge is to provide housing opportunities, promote self-sufficiency and strengthen communities, in order to build an Indiana with a sustainable quality of life for all Hoosiers in the community of their choice.

As part of the Lt. Governor's Family of Business, we work with other state agencies, private and not-for-profit entities and local units of government to help develop innovative solutions for housing and comprehensive community development.

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growing opportunities

Hosts Grand Opening Celebration

By **Teresa Turner**, Front Desk Coordinator

In July 9, 2015, the South Central Community Action Program (SCCAP) held a grand opening celebration to kick off the Growing Opportunities program, a social business project of the SCCAP which was developed as an

Innovative Community Collaboration Grant project. In the program's 2,880 square foot greenhouse, clients with barriers to employment are learning vocational skills and receiving hands-on training to prepare them for entry-level jobs in the community in fields such as horticulture, food service, and retail. During the celebration attendees had an opportunity to tour the greenhouse, talk with program participants, and sample

freshly picked lettuce grown onsite.



“As the plants have grown, excitement and confidence has grown in each person.”

As part of the tour clients demonstrated skills they had learned in the program including

planting seeds, transplanting, monitoring the hydroponic equipment, and harvesting. Stacey Draves, a program participant said, “I was amazed I could transplant by myself! I really like helping and learning in the Greenhouse.” Planting began in March, and produce from the greenhouse is now sold in the community, providing area businesses with ready access to several varieties of fresh locally grown lettuce and other greens.

Nicole Wooten, Growing Opportunities Manager says that biggest challenge in bringing the program to fruition was finding a property on which to build. “We were so fortunate to partner with Stonebelt and Indiana University to lease an area for the first greenhouse. Now we are searching for more land for a future expansion!”



Left page: Produce from the greenhouse will be sold to area businesses. Above left: Program participant Stacey Draves. Above center: Attendees talking with program participants and sampling freshly picked lettuce. Above right: Nicole Wooten, Growing Opportunities Manager.

Where Plants and Confidence Grow

In addition to the hands-on training clients receive, they also write resumes, complete mock interviews, and learn about dressing for success. Nicole says the greatest impact

from the program so far has been on the clients enrolled in the job training class. “As the plants have grown, excitement and confidence has grown in each person.” The greenhouse project is growing much more than lettuce; it is growing a more promising future for the program participants. ▣

Aging-in-Place: RHTC Residents Speak

By the IHCD Research & Innovation Department

This past year, IHCD hosted AmeriCorps VISTA Beth Neville, who authored a report designed to inform IHCD Aging-in-Place initiatives.

- Of those residents interviewed, 69% reported that their apartment community feels as much like home or more like home than the last place they lived. Feeling at home is related to Aging-in-Place features, the ability to be independent, and development location.
- The interviews revealed that locational characteristics of the property received the greatest emphasis in relation to residents feeling at home there—even more so than amenities and activities. Resident satisfaction with their respective developments is related to multiple locational characteristics, such as neighborhood safety and retail access.



- We all share in the responsibility to address needs related to Aging-in-Place. IHCD is responsible for defining housing policy priorities; developers are responsible for identifying and designing developments that meet the needs of residents as they age, and property managers are responsible for providing a safe environment and being responsive to resident needs. ▣



The **WHEEL** is Rolling in Indiana

Launching the New IN Home Efficiency Program

By **Tom Pearson**, Tax Compliance Underwriter

In the upcoming fall season of 2015, IHCDA will be launching the IN Home Efficiency Program along with the Office of Energy Development (OED) and Renew Financial. The IN Home Efficiency Program is Indiana's version of The Warehouse for Energy Efficiency Loans (WHEEL). IN Home will create an easier way for Indiana consumers to obtain affordable loans to make energy efficiency improvements to their homes here in Indiana. IN Home creates a partnership between the State of Indiana and private investment, which has the potential to:

- Save Indiana homeowners money through energy efficient upgrades to their homes.
- Provide a new option of financing energy efficient home projects, rather than using the traditional high interest rate credit card or having the hassle and long wait of taking out a home equity loan.
- Increase the value of Indiana homes through the installation of HVAC units, Energy Star appliances, water heaters, along a variety of other energy efficient upgrades.
- Create a safer home, since a portion of the loan funds may also be used for health and safety improvements.
- Expand the State's economy by creating jobs and commerce.
- Reduce greenhouse gases and promote a greener Indiana.

For further information on the IN Home Efficiency Program please contact:

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Bloomington – LifeDesigns, Inc., Shalom Community Center, Milestone Ventures, Inc. and Valenti Real Estate Services, Inc.



New Albany – New Albany Housing Authority and TWG Development.



Valparaiso – Housing Opportunities, Inc., Lightengale Group, Porter Starke Services and Turnstone Development.



Lafayette – City of Lafayette, Keller Development, Lafayette Housing Authority, Lafayette Transitional Housing, Riggs Community Health Center, the United Way of Greater Lafayette and New Generation Management, Inc.



South Bend – City of South Bend, Indiana Health Centers, Inc., Neighborhood Development Associates, Oaklawn, Bradley Company, South Bend Heritage Foundation and the United Way of St. Joseph County.

6th Annual Indiana Permanent Supportive Housing Institute Concludes at Fort Harrison

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

The finale of the 2015 Indiana Permanent Supportive Housing Institute took place last month with teams representing the communities of Bloomington, South Bend, Lafayette, New Albany and Valparaiso unveiling plans to create supportive housing to help vulnerable individuals and families in their respective communities escape homelessness.

Jacob Sipe, Executive Director of the Indiana Housing and Community Development Authority, addressed the five teams earlier this year and spoke about a study on supportive housing conducted by the University of Southern Indiana. This **study** demonstrated that supportive housing in Evansville has been incredibly cost effective in preventing and ending homelessness, especially for those who have been without housing for extended periods of time.

Including (in the calculations) the costs associated with housing and providing services to households, (the study shows) supportive housing has saved thousands of dollars due to residents no longer needing to depend on emergency services,” said Sipe. “We know combining affordable

units with services, the supportive housing model, is successful and generally costs less than delivering crisis care to those struggling on our streets.”

The Institute included four additional sessions where IHCD and CSH staff provided technical assistance to teams in the areas of selecting tenants, planning services, developing and operating, employing housing first and harm reduction approaches, and creating project budgets. Each team aims to use their plans to apply for development funding from multiple private and public sources.

The Indiana Permanent Supportive Housing Initiative was launched in 2008 to further the strategy to end long-term and recurring homelessness. The focus is on funding lasting solutions instead of stop-gap programs. Since the initiative began in 2008, over 1,400 permanent supportive housing units have been added or are under development in the state, contributing to a significant (38%) reduction in chronic homelessness in Indiana. ▣

Indiana Housing Conference

Indiana's must-attend conference for affordable housing professionals.



Hoosier Hero Stephanie Decker Keynotes 2015 Indiana Housing Conference

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

Fearless. Courageous. Brave. All these words have been used to describe Henryville, Indiana native Stephanie Decker who served as the keynote speaker for the **2015 Indiana Housing Conference**. She described vividly to the audience of more than 400 the moments when her dream home began to disintegrate around her as a tornado ripped through her town in March of 2012. She did what any loving mother would do—protect her children. As her home began to fall in above her she shielded her two young children which crushed her legs. Doctors say it is a miracle she survived and made it to the hospital.

In the weeks following the tragic Henryville tornado, her heroic story was featured on the Today Show, The Ellen DeGeneres Show, ABC World News Tonight as “Person of the Week”, USA Today, USA Weekend and People Magazine. Of course the 37-year-old mother of three could have

stopped there; left the world knowing her as a true symbol of survival and overcoming adversity. But what she has done since the tragic incident is just as inspiring.

When she arrived at the hospital, the doctors determined that parts of both legs would need to be amputated leaving her with two prosthetics. Not only was she determined to stay active but her passion for children and sports led her to creating the **Stephanie Decker Foundation**. This foundation supports two areas: children with prosthetics and accessibility to leading-edge prosthetic products.

For her work she was named one of **10 Woman of Worth finalists** from over 4,000 applicants across the country to be honored at an award ceremony in New York City. For her exceptional work in serving her community, L’Oréal Paris donated \$10,000 to the Stephanie Decker Foundation.



“*The only limitations in life are the ones you put on yourself...*”

– Stephanie Decker

Click here for more information about the **Stephanie Decker Foundation** and to donate. 

Indiana Housing Conference

Indiana's must-attend conference for affordable housing professionals.

RECAP

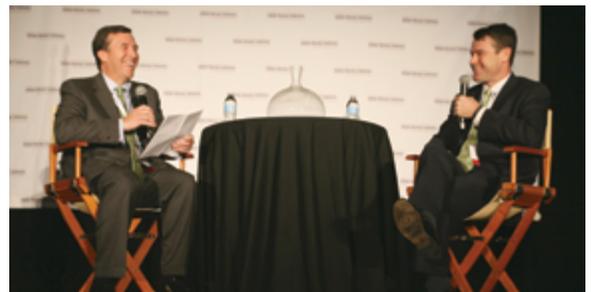
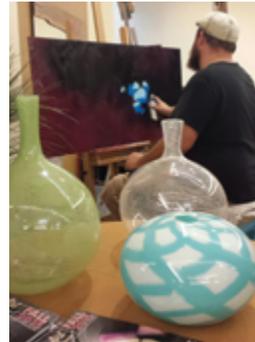
By **Elizabeth Patel**, Public Relations & Advocacy Manager

Throughout the year, IHCD sponsors and participates in a variety of industry-focused events that bring together partners and affordable housing practitioners alike. September brought IHCD staff together with the Indiana Affordable Housing Council (IAHC) to host a conference designed to educate affordable housing professionals about the latest industry developments.

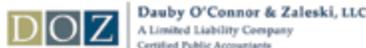
The conference began with **a discussion about Indiana's Permanent Supportive Housing Institute** moderated by Peggy Bailey, a Senior Policy Advisor at the Corporation for Supportive Housing. Professors from the University of Southern Indiana, along with Mark McDaniel from Great Lakes Capital Fund, discussed how supportive housing helps Hoosiers transition from homelessness to a more stable, and secure future.

The plenary sessions featured lively commentary from Congressman Todd Young, a longtime supporter of affordable housing initiatives. In addition attendees were inspired by the courage and perseverance of speaker Stephanie Decker, a double-amputee and heroic survivor of the 2012 Henryville tornado.

In addition to popular workshops regarding US Department of Housing & Urban Development updates, the Indiana Qualified Allocation Plan and accounting matters, attendees enjoyed networking with the conference's many sponsors during a lively reception featuring local artwork. 



Platinum Sponsors





Lt. Governor Joins IHCD and ESN for the launch of a new program and awards four properties for their excellence in affordable housing

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

Last month during the awards luncheon at the [Indiana Housing Conference](#) Lt. Governor Sue Ellspermann, along with members from the [Indiana Housing and Community Development Authority \(IHCD\)](#) and [Energy Systems Network \(ESN\)](#) announced a new, innovative program aimed at providing energy efficient affordable housing and transportation. The program, called [Moving Forward](#), is designed to create housing that increases quality of life while decreasing the cost of living for low to moderate income individuals and families.

“It couldn’t be more fitting to announce the launch of the Moving Forward program while at the same time recognizing properties that have achieved excellence in affordable housing,” said Lt. Governor Ellspermann, who chairs the IHCD Board. “The Moving Forward program allows us to strategically focus on finding synergies with affordable housing and transportation solutions and develop coordinated plans that will result in lower costs for Hoosier families.”

A key partner for IHCD in this endeavor is ESN who not only helped to conceptualize the program but has assembled a remarkable team of subject matter experts from industry, academia, and local government agencies.

These industry experts will work with the developers selected through the RFQ process to help them create innovative housing concepts that focus on transportation and sustainability.

“Typically affordable housing and transportation issues are addressed independently of one another. Through this program, we will focus on developing solutions collectively, taking a coordinated, systems approach,” said Paul Mitchell, president and CEO of ESN. “By gathering the top experts in a collaborative environment with developers we will leverage some of the most advanced technologies and designs in a sustainable way that will allow families to experience real cost savings.”



Paul Mitchell, President and CEO of ESN, shares information about the Moving Forward Program.

The two concepts will be created during a series of mandatory workshops and meetings in which IHCD, ESN and the assembled subject matter experts will work with the selected development teams. Upon completion of the workshops and creation of development concepts, the two development teams will each be able to submit RHTC applications of up to \$750,000 each under the General Set-aside* in July 2016.

[Click here](#) for more information about the Moving Forward program. (or visit www.in.gov/ihcda/movingforward.htm)

Awards for Excellence

Also at the luncheon, the Lt. Governor Ellspermann recognized properties in four categories with [Awards for Excellence in Affordable Housing](#).

These properties are:

Urban – [Irvington Lofts](#) (Indianapolis, Indiana) www.irvingtondevelopment.org/irvington-lofts

Rural – [Downtown Terrace](#) (Petersburg, Indiana) www.flco.com/company-properties/downtownterrace

Senior – [Historic Greensburg Square](#) (Greensburg, Indiana) www.flco.com/company-properties/historicgreensburg

Special Needs Housing – [The Courtyard](#) (Ft. Wayne, Indiana) www.courtyard-fw.com

For more information about the Indiana Housing Conference visit: www.indianahousingconference.org. 



Pictured above are recipients of the 2015 Excellence in Affordable Housing Awards alongside Lt. Governor Sue Ellspermann and IHCD Executive Director Jacob Sipe.



2015 IHCD A CHARITY GOLF OUTING

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

On Wednesday, August 26th, just over 130 golfers gathered for the 12th Annual IHCD A Charity Golf Outing, held at the [Golf Club of Indiana](#). Appropriate for such an event, the weather once again agreed with our terms and provided a very comfortable day of golf for our participants. Steady and cool in the morning with the afternoon temperatures peaking at approximately 75 degrees. The

outing this year benefitted the [Hoosier Veterans Assistance Foundation \(HVAF\)](#), whose mission is to provide housing and reintegration services to veterans experiencing homelessness; and administer programs and services to prevent

at risk veterans from becoming homeless.

The morning kicked off with IHCD A staff greeting golfers and getting them settled before hitting the driving range and putting greens to warm up for the day. Special guest, Eddie White, Director of Corporate Communications for the Indiana Pacers, arrived with his signature cigar, two Indiana Pacemates, and a smile on his face to chat with the golfers before they went to their first tee. After a light breakfast, it was time to hit the links. Golfing started a little after 9 a.m., and wrapped up mid-afternoon just in time for players to head to the club house for a well-deserved luncheon.

The golfers enjoyed a few candid stories from Eddie White while eating fried chicken, ribs, mashed potatoes,



Pictured are the winners of the 2015 IHCD A Charity Golf Outing from City Real Estate Advisors: Jeff Whiting, Jeff Woda and Pat O'Connor. Not pictured: Sean O'Connor.



Pictured left are the winners of the 2015 IHCD Charity Golf Outing from City Real Estate Advisors: Jeff Whiting, Jeff Woda, Pat O'Connor and Sean O'Connor. Pictured right are the second place finishers in the golf outing from Herman and Kittle's: Jeff Kittle, Joel Henny, Tim Schlichte and Stephen Sparks.

green beans, macaroni and cheese and dinner rolls catered by Jonathan Byrd's Cafeteria. Golfers were also given the opportunity to bid on silent auction items such as wine tastings, family fun packages, a certified Peyton Manning autographed football, and two very nice hand-crafted rocking chairs donated by the Department of Correction.

For 2015, the winning team was City Real Estate Advisors with Jeff Whiting, Sean O'Connor, Jeff Woda, and Pat O'Connor. Congratulations CREA!

Feedback from golfers this year has been very positive. Comments during the closing moments of the day included phrases such as "great" and "best one yet," referring to this year's event. If you would like to be proactive and secure a slot now or have suggestions on how we can make the outing even better, please contact [Brian Philps at bphilps@ihcda.in.gov](mailto:bphilps@ihcda.in.gov) or [Blake Blanch at bblanch@ihcda.in.gov](mailto:bblanch@ihcda.in.gov). See you in 2016! 🟩



Pictured is IHCD Executive Director Jacob Sipe alongside Debra DesVignes with HVAF and special guest Eddie White with the Indiana Pacers.

Thank You Sponsors

We had a record year of proceeds this year and we could not have put on this event without your support. Through everyone's participating and support we were able to raise over \$50,000 for HVAF!

Special Sponsors: Band of New York Mellon, Episcopal Retirement Homes, Pedcor Companies, LLC

SPECIAL THANKS TO OUR
BEVERAGE SPONSOR



ihcda  **12th Annual Charity Golf Outing**   

Indiana Housing & Community Development Authority

BENEFITTING THE HOOSIER VETERANS ASSISTANCE FOUNDATION

Presented by




























Lt. Governor Ellspermann with City of Crawfordsville, 2015 Stellar Communities Designee.



Lt. Governor Ellspermann with Town of North Liberty, 2015 Stellar Communities Designee.

2015 Stellar Communities Designees Announced

By **Teresa Turner**, Front Desk Coordinator

 On Monday, August 17, 2015, Lt. Governor Sue Ellspermann hosted an event to showcase the announcement of the 2015 Stellar Communities Designees. The event was held in the Normandy Barn on the grounds of the Indiana State Fair.

The five program finalists included the City of Crawfordsville, the City of Decatur, the City of Dunkirk, the City of Marion, and the Town of North Liberty. Each community finalist gave a presentation showcasing their strategic plan and the partnerships they had formed throughout the process. The projects included plans for revitalizing the downtown, enhancement of green spaces, and community development to encourage enhanced tourism and new business growth.

The Stellar Communities Designation Program is a multi-agency partnership designed to recognize Indiana's smaller communities that have identified comprehensive community and economic development projects and activities as well as next steps and key partnerships. 10 communities have received the Stellar Communities Designation since the program was launched in 2011. Based on feedback from previous years, the designations were divided into two divisions for 2015. Division I is comprised of communities with a population of 6,000 or more and Division II is comprised of communities with a population below 6,000.

The **2015 Designee for Division I** is the **City of Crawfordsville in Montgomery County**, and the **Designee for Division**



II is the Town of North Liberty in St. Joseph County. Following the presentations Lt. Governor Ellspermann commended the communities on the quality of their plans and their dedication to strengthening their downtown areas.

Thirteen communities submitted proposals for the 2015 Stellar Communities Designation Program year. Following a review of the proposals, the top five communities were chosen as finalists. Site visits were then conducted by the state Stellar Team which is comprised of staff from each of the partner agencies. During the site visits the team had an opportunity to tour the sites and ask questions about the projects.

In 2015, the number of state agency partners for the Stellar Communities Designation Program was expanded and now includes the following agencies: Indiana Housing and Community Development Authority (IHCD), Indiana Office of Community and Rural Affairs (OCRA), Indiana Department of Transportation (INDOT), Indiana Department of Natural Resources (DNR), Indiana Finance Authority (IFA), Indiana Office of Small Business and Entrepreneurship (OSBE), Indiana Office of Tourism Development (IOTD), Indiana State Department of Health- Division of Nutrition & Physical Activity (ISDH), and Serve Indiana.

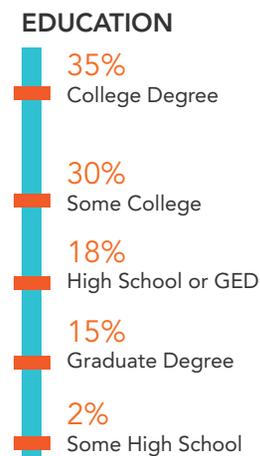
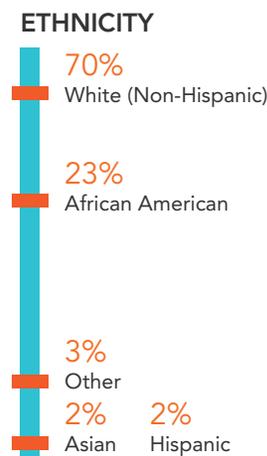
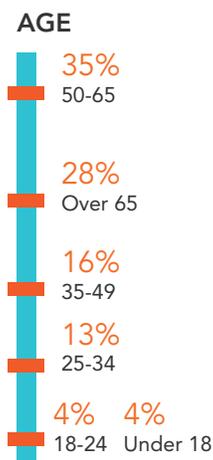
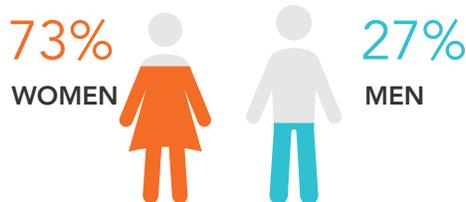
For more information about the Stellar Communities Designation Program, visit: www.in.gov/ocra/2601.htm 

MONEY SMART WEEK

APRIL 18-25, 2015 | I N D I A N A

By **Greg Stocking**, Housing Choice Voucher Program Manager

2015 MONEY SMART WEEK ATTENDEES



Results

Money Smart Week is a public awareness campaign designed by the Federal Reserve Bank of Chicago to educate consumers on how to better manage their personal finances at every income level. Every year, thousands of events are held by national and local partners in all fifty states. This year, 249 events were held in Indiana reaching over 6,500 participants. Organizations ranging from government agencies to non-profits and banks hosted public events focusing on topics such as document shredding at police departments, youth financial education at libraries, and identity theft prevention at libraries. Participant surveys indicated that a majority of people who attended found value in the sessions,

would apply what they learned, and would recommend the events to others.

Click here for the full [Indiana report](#).

This was a year of growth, but there are many opportunities to reach even more Hoosiers from more diverse backgrounds in 2016 for the 10th anniversary of Money Smart Week in Indiana. You can help make 2016 the biggest year ever by partnering with IHCD and the Federal Reserve Bank of Chicago. Money Smart Week will be April 23 - 30, 2016, and the planning is soon to begin. To learn more about Money Smart Week and becoming a partner, visit www.moneysmartweek.org.

Ribbon Cuttings



Groundbreakings



Homes of Oakland City

Ribbon Cutting Ceremony – July 31, 2015

The Homes of Oakland City is a new construction project developed by the Community Action Program of Evansville & Vanderburgh County, Inc. (CAPE). As a result of the tornado that devastated several units of housing stock, Oakland City Mayor High Wirth stated that the town had not seen any new housing construction in years. There are two 2-bedroom homes and one 3-bedroom home that will be rented by income eligible households; two which will be age 55+.

IHCDA Funding

2014 CHDO RHTC: \$253,000

2014 CHDO Operating Funds: \$30,769

Overlook at the Fairgrounds

Groundbreaking – August 7, 2015

The former Homer J. Williamson Chocolate Factory had been vacant for years, supporting only an underground of drugs and homelessness at 38th Street and Fall Creek Parkway in Indianapolis. That was until BWI, LLC developed a 49-unit apartment complex with a rooftop terrace and balconies overlooking the Indiana State Fairgrounds. The Overlook at the Fairgrounds plans to capitalize on existing amenities like a robust IndyGo transit system and connectivity to the Fall Creek and Monon trail system.

IHCDA Funding

2014 CDBG-D: \$920,000

2014 Rental Housing Tax Credit: \$1,119,742



Tree City Apartments

Ribbon Cutting Ceremony – August 21, 2015

More than 500 people toured the three-story Tree City Apartments located at 530 W. First Street in Greensburg. DSI partnered with Keller Development Group to refurbish the historic building and those in attendance were delighted that the history of the building was not forgotten. Throughout the 39-unit old Dress Factory are pictures and memorabilia items which date back to when the building was erected in 1904.

IHCDA Funding

2015 RHTC: \$533,320



Historic Greensburg Square

Ribbon Cutting Ceremony – August 7, 2015

A 15-month-long rehabilitation project in Downtown Greensburg concluded with a ribbon cutting of their project to create affordable senior housing. The adaptive reuse project of a former YMCA is “part of the emotional heritage” according to residents in Decatur County. It will also provide a new living space for the individuals and families that will occupy the 40 new units.

IHCDA Funding

2013 RHTC: \$763,139

2013 Development Fund: \$400,000

2013 HOME: \$400,000

South Bend Mutual Homes

Groundbreaking – August 20, 2015

Construction of 24 new single-family homes west of downtown South Bend was already underway at the groundbreaking ceremony of the mutual housing project called South Bend Mutual Homes. The \$4.7 million project, which is a partnership between Neighborhood Development Associates and South Bend Heritage Foundation, will transform an area and neighborhood dotted with vacant and abandoned homes and lot known as Lincoln Park.

IHCDA Funding

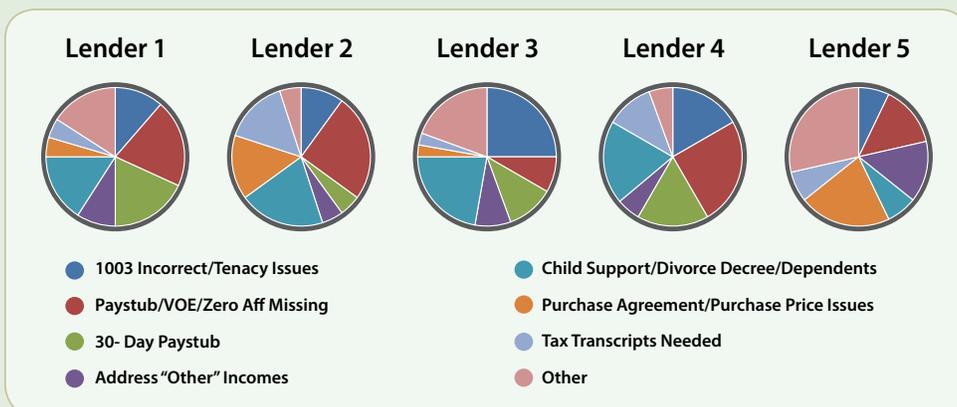
2014 RHTC: \$376,640

How to Prevent Mortgage Denials

By **Tom Pearson**, Tax Compliance Underwriter



In order to help the lending partners of the IHCDA Homeownership Department, the following chart was created. The chart shows five random lenders and the various open issues preventing first-time approvals on the Next Home, the Mortgage Credit Certificate and the Next Home – Mortgage Credit Certificate Combo applications.





Name: Dr. Bertha Proctor
Title: Chief Executive Officer
Education: Doctorate degree in Educational Leadership, Master's Degree in Human Resource Development and a Bachelor's Degree in Communications
Organization: PACE Community Action Agency (formerly known as Wabash Valley Human Services)
Location: Main Office located in Vincennes, Indiana
Mission: To provide support services that improve the community and encourage self-reliance



Bertha Proctor

Chief Executive Officer, PACE Community Action Agency

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

Dr. Bertha Proctor, CEO of **Pace Community Action Agency**, has provided leadership in her community and throughout the state and nation with her business acumen. She is enchanted with world travel, but throughout her employment and volunteerism, she continually works to improve those with whom she connects. If you talk to her, you are pretty sure you'll get a smile and most likely some laughter.

In the Beginning:

Born and raised in Washington, DC, Dr. Proctor began her career with the federal government as a high school student with the Department of the Navy where she remained while attending the University of Maryland pursuing her BA degree. She was working at the Department of Agriculture when her husband decided to move to Indiana in 1993. Her work in Indiana began in 1997 when she was hired as the Client Services Supervisor serving as the Energy Assistance Manager. Within three months she was promoted to the Director of Health & Commu-



nity Services at Wabash Valley Human Services. In 2004 the Board of Directors selected her as Executive Director. In 2007, the Head Start Director retired and in an effort to bring the agency together she assumed the role of Head Start Director, which she still maintains.

She has developed and implemented a variety of management systems and business initiatives. Pace is a non-profit entity, and under Dr. Proctor's direction, in 2007, a C-Corp was developed and new business ventures were launched. This is when her title changed to CEO.

Due to Pace's continued success in efficiencies, program reviews and with the use of technology, Dr. Proctor recognized the high level of expertise within the agency and developed a consulting arm to primarily

assist other Community Action Agencies and non-profit entities. Dr. Proctor is a lead consultant for CAPTech Consulting and provides professional development opportunities for individuals and other businesses throughout the United States. In addition to CAPTech Consulting, Pace Ventures Cleaning Company opened for business. Revenue from the for-profit companies is utilized to meet the mission of the parent company: to improve the community and to encourage self-reliance.



Dr. Proctor has served as an adjunct faculty member and has served on boards for the Salvation Army, Knox County Leadership, Red Cross and Samaritan Center's Regional Mental Health Advisory Board. She currently serves

on the Wabash Valley Regional Community Corrections board and the Indiana Association of Community Action Agency's board.

In 2015 she was selected as Business Woman of the year by the Knox County Chamber of Commerce.

Other Highlights

- PACE has been the recipient of the Protégé of the Year Award from the National CAA Partnership for Economic Development related to an affordable, Rental Housing Tax Credit development known as Ivy Lane
- Acquisition and remodel of PACE's main facility
- Development of a C-Corp
- Innovative implementation of the **Boys and Beyond Project**
- Staff Development: Minimum Computer Competencies, Peer Evaluations, MPP= Management Partnership Program, Employee Task Force, LEP= Leadership Enhancement Program

2015 and Beyond

In 15 years Dr. Proctor sees Pace conducting training and consulting throughout the nation as well as continued growth expanding service-delivery into other areas of the state. She has also hinted to possibly adding more LLCs and has been looking at the concept of creating a home renovation company.



Dr. Proctor wanted to make it very clear where her focus has been and what her motivation is on a daily basis. It all boils down to leadership. She has studied it, studies others, and finds it to be a core piece of her career and other successes in life.

"Servant Leadership is a core value of mine. Training and development is very important to me. I am a Senior



Certified Human Resource Professional through SHRM and HRCI. Also, I have had the experience of providing significant training throughout the network." Particular areas of expertise include; leadership development, governance, HR, and change management.

"Because of my education and background in Educational Leadership, my experience with HR, my current role as CEO of an innovative CAA, lead trainer of CAPTech Consulting, and Director of a Head Start Program, I bring a diverse background and perspective."

Exemplified through her vision and leadership, it is clear that the impact expands beyond the counties of Daviess, Greene, Sullivan, and Knox. Indiana is a better place for Hoosiers to live because of leaders such as Dr. Proctor. ▣

Travels to North Vernon, Indiana



As part of a new TV series, IHCDCA traveled to North Vernon, Indiana recently to speak to town officials about the progress they've

made since being named one of the state's first **Stellar Communities** designees in 2011. [Click here](#) to view the video.



[Click here](#) for more information about the Stellar Communities Designation Program.



Who Should I Contact When...

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

It is said an ounce of prevention is worth a pound of cure. The same logic applies in the workplace. Usually a little work upfront can save time and more work down the line. At IHCDCA we have been stressing continuous improvement; improving processes and making our workplace more efficient. In that spirit, here is a not quite exhaustive list of who to contact about certain issues that will hopefully save our partners time when trying to get questions answered. Many problems can be solved by checking out our [website](#).

If what needs answered cannot be found there:

Contact a Production Analyst about...

- Project applications
- Project modifications
- The 8609 semi-annual progress report
- HOME/CDBG award extension

Contact the Funds Management and Reporting Specialist about...

- HOME/CDBG claims
- Questions about match requirements

Contact a Compliance Auditor about...

- Compliance questions!
- Modifications made during the compliance period
- Questions about award documents
- Ownership or management changes
- Closeout monitorings
- Ongoing compliance file audits
- Annual Owner Certification of compliance

Contact the System and Data Specialist about...

- Gaining access to Authority Online
- Problems entering tenant events
- Adding a new property
- New user requests

[Analyst Map](#)

[Real Estate Department Compliance and Asset Management](#)





Employee Profile

Aimee Jacobsen

I am Aimee Jacobsen, the new Director of Internal Audit for IHCD. My role as Internal Auditor is to ensure that IHCD and its partners are in compliance with program requirements. This includes the protection of assets, ensuring the compliance with regulations and internal controls, and recommending improvements in process and internal control structure(s). By fulfilling those duties, I will assist the agency with its overall mission and goals.

I have a strong background in compliance and community development programs. Most recently I served as the Community Development Director for the City of Lafayette for the past 15 years. I was responsible

for administering CDBG and HOME funds, the Lafayette historic preservation program, staff for the Human Relations Commission, and neighborhood association liaison. I worked with a team of community leaders on a variety of efforts and programs to end homelessness, and I was honored to work closely with some of the IHCD staff on the Balance of State Continuum of Care Board and steering committee prior to the creation of the board. Prior to my position with the City of Lafayette, I worked in local government for Elkhart County, Allen County, and Whitley County. I also worked for the Greater Elkhart Chamber of Commerce in business development for 2 years.

My husband Allen is a Civil Engineer at Schmidt & Associates. We have two sons, Henry "Jack" (12) a 7th grader, and Seth (10) a 5th grader. We also have a 6-year old Welsh Corgi named Wendi.

Part of my role is to make sure it is possible to continue to administer the funds to agencies that have the capacity to manage the programs, making it possible to assist people who are in need. My work station is located on the 10th floor, but I will likely be meeting with all of you in your huddles and other meetings from time to time. Please stop by and say hello if I have not already met you. ▣

IHCDA CARES:

Cindy Gray Leads Paper Drive For Lincoln Apartments

When **Lincoln Apartments** made a plea for a donation of paper goods it wasn't enough for Cindy Gray to just pick up a couple rolls of toilet paper on her way home from work. Instead, she organized a paper drive at IHCD. Through the outpouring of support from IHCD staff Cindy and her supervisor Greg Stocking were able to load two vehicles full of paper goods in early July.

When they arrived to the 75-unit permanent supportive housing development for homeless veterans located on the near-westside of downtown Indianapolis to deliver the more than 500 rolls of paper products they were met with both excitement and relief. The excitement was for the great size of the donation. The relief was that they were down to their last four rolls of toilet paper. ▣





Highland Brookside: A Ten-Year Overnight Success

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

PART TWO

In the Summer 2015 issue of IHCD...the Magazine I shared with you excerpts of my conversation with Ann Marie Hanlon, James Taylor and Joe Bowling. In that issue we talked about the history of the near east side and the importance of the Highland Brookside neighborhood to Indianapolis. We also examined the recent events and accomplishments including their designation as a Promise Zone. We pick up there for Part Two of my conversation.

Of course, securing the designation is only the first step. Would you like to talk a little bit about what happens next, say within the next three to five years? How will you build upon the benefits of the Promise Zone designation to transform the neighborhood?

James Taylor: What we've created is an opportunity, and now it's up to us to make something out of that opportunity—not the federal government, not anyone else. Since we've been designated, HUD has led a series of conversations with existing urban Promise Zone sites, and we're learning from them how they: Staff, organize their committees, use AmeriCorps, vet applications and how to engage community residents into that process.

The plan that we submitted is very extensive. Under each of our five areas, there are three sub-goals that describe activities, milestones, data collection. This

year will also be consumed with putting together our data collection plan and how we're going to measure success. It's more than dollars that came in or dollars leveraged, but are we moving the needle on poverty in our community, kindergarten readiness for our kids, are we decreasing crime in our community. So we want to see over that ten year period of time that all this work is actually moving the community's needle on those kinds of things to be a priority for our community—addressing abandoned, foreclosed homes and bringing back the population base for the community—we've lost two-fifths of the population of the neighborhood in the last 25 years.

Joe Bowling: And that's the place where IHCD is an important partner. There may be a little less available on the housing side federally and we've got declining household sizes and we have less housing stock than we used to. There's just a lot more that we have to do with multi-family and new housing configurations to become competitive and to grow the density on the near eastside.

Let's say it's 2025: What does Highland-Brookside look like?

James Taylor: Ten years feels like a long period of time, but in community development, you should expect to see some changes, you would hope to see some transformation, but we won't be done.

Joe Bowling: I hope we would see transit at that point in time. We've got a start on some Central Indiana rapid transit ideas that would cut across the near east side—Blue

Line along Washington Street, Orange Line for Rural/Key-stone. I hope that's part of our future. We [also] really need to grow anchor institutions and businesses that will help us rebuild the economic ecosystem here. The neighborhood was sort of built around RCA and P.R. Mallory, and those are all gone now. We're never going to have 7,000 people that work at Sherman Park again at RCA, but we need significant employers. That's where an employer like Angie's List, and what they decide to do in the future, is very important. It's why what happens on the P.R. Mallory campus or the RCA campus is very important.

James Taylor: We would continue to be a diverse community economically, socially, racially, culturally. None of us would be happy if this work creates a more homogenous neighborhood as a result of our work. And I hope it always remains this kind of quirky odd place where you look out and see something on Tenth Street that you've never seen before in your life and you got these great personalities that you see every day.

Ann Marie Hanlon: I'd love to see the Rivoli Theatre as a destination.

James Taylor: The Rivoli Theatre was the third theatre built by Paramount Pictures in the nation. It has the largest clear span, open theater space in Indiana, so there's no internal structural beam to obscure the vision from anywhere in the theater. It used to seat 1,500 people at one time.

Ann Marie Hanlon: The development of the arts as well—the indigenous talent that we have here means it would be great to have a school of music here. Tenth Street could be the place to attract the creative class.

Joe Bowling: There's a ton more that we need to do to make sure that our adults are ready to work. I think we have over a third of our adults on the near east side that have less than a high school diploma. So from customized job training to certificate programs and adult education to

job readiness training, we need all of that to attract new employers and break the cycle of poverty.

What lessons do you think other communities can take from your success?

James Taylor: We've been asked that question a million times. One thing that I always say is that the existing groups in the neighborhood have to put community interests first, and as long as that's first and foremost and [groups] have faith that the self-interest of each group will be served well, and that takes a lot of trust. Building neighborhood capacity is essential—when extreme home makeover

came in and wanted to do a project, they called me three times about doing a project on the near east side, and I was real lukewarm to it, because it's the antithesis of resident-led work—people parachuting in, doing all these wonderful things, and the community doesn't even have to care for the trees that get planted along the walkways, like they did [up north]—and most of those have died. So it's really trying to build your capacity at the local level and use opportunities to continue to reach the next level, to bring in new leadership.

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

- Ann Marie Hanlon

Joe Bowling: If I would add anything to that: Be ready to work, and be ready to put in the work over a long period of time. I think this is one of the Ballard rules—we're really trying to do this over the long haul and not take short cuts. Put in hard work every day; come in early, leave late. Just say that you're going to give a significant portion of your life—or all of your life—to it. And that [attitude] changes what you're willing to take on and the way that you'll take it on. We've been lucky to have a lot of folks [in this community] that have made that commitment. We certainly saw that after the Legacy Project—folks wanted to see this through, even though the main task was finished. ▣

Point in Time

By **Lori Dimick**, Director of Community Services

What is the Point in Time?

Points in Time (PIT) count is a snapshot of homelessness—of both sheltered and unsheltered homeless populations on a single night. The one-night counts are conducted in late January of each year. The annual count is a critical source of data on the number and characteristics of those persons who are homeless in the United States. The U.S. Department of Housing and Urban Development (HUD) requires the homeless count to be completed by every Continuum of Care (CoC) community receiving federal funds that aid the homeless. The data are used to measure homelessness on a local and national level and are published annually on the HUD exchange website, which can be viewed by the general public. www.hudexchange.info/hdx/guides/ahar

This past year, the Indiana PIT occurred on Wednesday, January 28, 2015 and our Continuum of Care Balance of State PIT was provided to Congress as part of the Annual Homeless Assessment Report (AHAR). The AHAR is used by Congress, HUD, other federal departments, and the general public to understand the nature and extent of homelessness. HUD's PIT count data has become increasingly important as a measure of our local and national progress related to preventing and ending homelessness.

Who Conducts the PIT for the State of Indiana?

Indiana's Point-in-Time Homeless Count is completed by the Indiana Balance of State Continuum of Care & IHCD, the Coalition for Homelessness Intervention and Prevention (CHIP) and the South Bend Continuum of Care conducting counts covering all 92 counties in the State. The Indiana Housing and Community Development Authority (IHCD) releases the statewide count.

What are the national statistics for homelessness?

In January 2014, 578,424 people were homeless on a given night. Most (69 percent) were staying in residential programs for homeless people, and the rest (31 percent) were found in unsheltered locations.

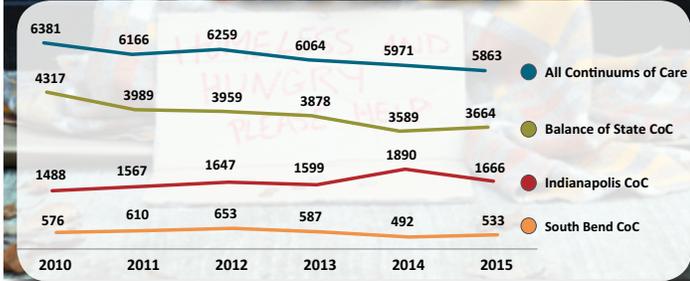
- Nearly one-quarter of all homeless people were children under the age of 18 (23 percent or 135,701). Ten percent (or 58,601) were between the ages of 18 and 24, and 66 percent (or 384,122) were 25 years or older.
- Homelessness declined by 2 percent (or 13,344 people) between 2013 and 2014 and by 11 percent (or 72,718) since 2007.
- In January 2014, 49,933 veterans were homeless. Between 2013 and 2014 there was a decline by 11 percent. Between 2009-2014 homelessness among veterans declined by 33 percent.
- Nationally, between 2013-2014 homeless persons in families decreased by 3 percent and by 8 percent between years 2007-2014.

What were the 2015 Indiana PIT Results?

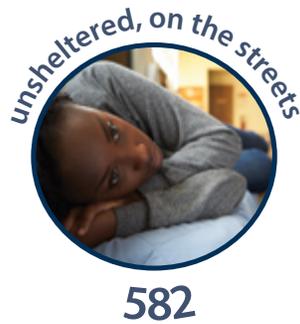
In Indiana, there were a total of 5,863 persons who were homeless and of those there were 4,470 households. There were 3,798 persons in households without dependent children, 636 households with dependent children and 36 households with only children.

Similar to the national results, Indiana had a 2 percent decrease in overall homelessness persons from last year and a 15 percent decrease of the total number of homeless households with dependent children. There has been

Indiana Statewide Homeless Point-In-Time Count



a steady reduction of 2 percent annually and since 2010 there has been an overall decrease of 9 percent.



Breaking down populations by category: Indiana's 2015 Point-in-Time Homeless Count observed

5,281 were staying in emergency shelters, safe havens or in temporary transitional housing programs 582 were unsheltered (on the streets). The unsheltered is about 11% of the homeless population.



3,798 households without dependent children



636 households with dependent children



36 households with only children (under the age of 18)

Chronic Homeless Individuals

In Indiana, 602 individuals were identified as being chronically homeless. HUD determines chronic homeless as a person being homeless for more than one year or has had four episodes in the past three years. They usually have a disabling condition such as serious mental illness, substance abuse or a chronic physical health condition. Due to their disability, their needs require more intensive services and they are usually utilizing more expensive resources within the community such as the jail, or the local hospital emergency room. Even though the individual chronic homeless population is only 10% of the homeless population, they utilize more of the resources comparative to the rest of the homeless population due to their length of their homelessness but also because of the utilization of the expensive resources in their local community.



602

Veterans

In Indiana, 794 were identified as being a veteran who is homeless. In the State of Indiana PIT there was a slight increase from 727 in 2014 to 794 in 2015. There are some veterans that might have difficulty navigating back into their life after leaving the armed services. This could be caused initially due to their physical injury, post-traumatic stress disorder, and/or traumatic brain injury or other conditions. These issues then can cause or coincide with loss of employment, divorce, substance abuse or mental health issues that prevents them from retaining or sustaining housing.



794

Families

In the State of Indiana PIT, the number of persons in households was 1,374 a decrease of 32 percent from 2014. The number of households was 636, a decrease of 3 percent from 2014.

What are the solutions to homelessness nationally and within the State of Indiana?

In June 2010, the federal administration released Opening Doors: Federal Strategic Plan to Prevent and End Homelessness, a comprehensive plan to prevent and end homelessness in America. With Opening Doors, the Administration set forth a bold agenda to prevent and end homelessness with four core goals as its focal point. The goals are: Ending chronic homelessness by 2016, Preventing and ending homelessness among veterans by 2015, Preventing and ending homelessness among families, youth and children by 2020, and Set a path to ending all types of homelessness.



Nationally, there have been a number of new programs to assist the veteran homeless population such as HUD-VASH that provides permanent housing with supportive services and SSVF that provides temporary rental assistance

and supportive services. The Homeless Emergency Assistance and Rapid Transition to Housing Act (HEARTH Act) through HUD have provided opportunities for each Continuum of Care (CoC) and Emergency Solutions Grant recipient to increase their Permanent Supportive Housing and Rapid Rehousing through repurposing or through new applications.

The Indiana Balance of State CoC is following the lead of the federal strategic plan and with the assistance of our partners by expanding permanent supportive housing and rapid rehousing that focus on the chronic homeless, veteran homeless and family homeless populations across our state.



Taking into consideration both the upward and downward trends in Indiana's homeless statistics, IHCD and statewide partners remain focused on working together to systematically prevent and end homelessness for the most vulnerable Hoosiers. This goal will not be accomplished quickly, but by identifying an individual's or family's barriers to self-sufficiency and targeting the most appropriate housing solution, Indiana's efforts to minimize the number of people that enter the homelessness delivery system and the duration of time they spend in it should prove effective.



References

- Point in Time Methodology Guide – 2014 by the US Department of Housing & Urban Development
- National Alliance on Ending Homelessness
- The Department of Housing and Urban Development Annual Homeless Assessment Report to Congress (AHAR) – 2014.

What is the Section 184 Loan Guarantee Program?

The Section 184 Indian Home Loan Guarantee Program is a home mortgage specifically designed for American Indian and Alaska Native families, Alaska Villages, Tribes, or Tribally Designated Housing Entities. Section 184 loans can be used, both on and off native lands, for new construction, rehabilitation, purchase of an existing home, or refinance.

Click [here](#) for a list of participating vendors.

This information was provided by the Indiana Native American / Indian Affairs Commission. Click [here](#) for more information.





Inaugural Indiana Housing Policy SUMMIT

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

Despite representing 18% of Indiana's GDP, housing is often absent from the larger debate over economic policies and long-term community stability and prosperity. As a result, IH-CDA has convened key stakeholders and housing leaders to develop the Inaugural Indiana Housing Policy Summit which will be held on December 11, 2015 at the Crowne Plaza in Indianapolis, Indiana.

This one-day event will bring together national and industry leaders to discuss housing and economic policy recommendations to keep the state moving forward in a comfortable conversation-style event with trusted moderators. Expected attendees include: realtors, developers and builders, title insurers, local housing officials, elected officials, grassroots activists, financial services industry, closing attorneys and many others that are connected and influential in their hometowns.

If you have any questions, comments, or would like additional information about the Inaugural Indiana Housing Policy Summit, contact Zachary Rice, Legislative Affairs and Policy Director at 317-232-0624 or zrice@ihcda.in.gov or visit: www.in.gov/myihcda/IndianaHousingPolicySummit.htm 📄

Partners and Executive Advisory Committee

- Association of Indiana Counties
- Indiana Association of United Ways
- Coalition for Homelessness Intervention and Prevention
- Indiana Bankers Association
- Habitat for Humanity of Indiana
- Indiana Builders Association
- Indiana Affordable Housing Council
- Indiana Community Action Association
- Indiana Apartment Association
- Indiana Credit Union League
- Indiana Association of Cities and Towns
- Indiana Lieutenant Governor's Office
- Indiana Association for Community Economic Development
- Indiana Mortgage Bankers Association
- Indiana Association of Realtors
- Mental Health of America of Indiana



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