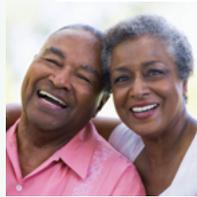




# ANNUAL REPORT



## 2015





## From the Desk of Executive Director Jacob Sipe



*a note from  
Jake's desk*

Artwork by Gracie Sipe

Time seems to fly by so quickly, that it is often difficult to believe it when another year concludes. Fortunately, when you have a year as wonderful as 2015 was for IHCD and our partners, it is not easy to forget. I am so proud of everything that we accomplished working together and how many Hoosier individuals and families we were able to serve.

None of the innovations and accomplishments within this report would have been possible without the guidance and oversight of IHCD's Board of Directors, chaired by the Office of the Lt. Governor. Credit also has to go to our extremely talented staff which we empower daily to achieve more through Continuous Improvement.

As we look back on this memorable year, I hope we resolve to keep the momentum going in 2016 and build upon our prior achievements. Reflecting on where we have been in the past is always helpful in planning for the future. By looking at the many things we did well in 2015 and determining areas where we can improve, we will be well on the way to a great 2016. I appreciate any feedback or suggestions you have about ways we can improve any aspect of the services and programs we provide.

Thank you to all of our partners, board members and staff.

Jacob Sipe

*Jake*

**Executive Director**  
**[jsipe@ihcda.in.gov](mailto:jsipe@ihcda.in.gov)**

# Homeownership Programs



IHCDA is proud to make the dream of buying a home a reality for thousands of families across our state. We offer programs that assist Hoosiers with closing costs, making down payments and obtaining low interest fixed rate loans. In every county across Indiana there are lenders on hand to help with programs administrated by IHCDA. In 2015 we had another record breaking lending year.

We **provided \$274,408,428** to more than **2,600 Hoosiers** for **affordable homeownership**.

## IHCDA's Top 10 Producing Lenders 2015



*We have helped many single mothers who need a home, instead of an apartment to raise their children through IHCDA's homeownership products. We not only help single mothers, but low income families that would otherwise rent. They are so happy when the final "clear and close" comes. Many of them cry on the phone with us.*

– Anna Barile  
Processor with Fairway Mortgage

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

– Jacob Sipe  
Executive Director  
at IHCDA



# Homeownership Programs



## Mortgage Products

1

### Affordable Home

Affordable Home offers first-time homebuyers the opportunity to receive an FHA loan at a below market interest rate. Borrowers must bring their own down payment or may use an approved FHA source.

2

### My Home Conventional

My Home Conventional offers qualified homebuyers a low, fixed interest rate on a conventional loan.

3

### Next Home

Next Home offers prospective homeowners who do not qualify as first-time homebuyer's as well as first-time homebuyer's, down payment assistance of 3% or 4%. Under Next Home, there are no purchase price limits which allows more Hoosiers to qualify for this great program.

4

### Mortgage Credit Certificate

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

5

### Next Home with MCC Combo

If you are attracted to the tax benefit of the MCC program and the down payment assistance of the Next Home program, then this combo program might be the best option for your client! Unlike the Next Home program, borrowers must be a first-time homebuyer to use this combo but otherwise you pair all of the MCC benefits with those of the Next Home program.

## Indiana Foreclosure Prevention Network

The Indiana Housing and Community Development Authority (IHCDA) created the Indiana Foreclosure Prevention Network (IFPN) in 2007 to address Indiana's overwhelming foreclosure problem. Each year, IFPN adds to its toolkit of resources to help Indiana overcome the devastating impact of foreclosure on Hoosier communities. IFPN continues to serve Hoosiers through its helpline and partner website which connect troubled borrowers to housing counselors.

- Since 2008, **\$15 million in funding** from the National Foreclosure Mitigation Counseling Program has allowed IFPN to provide **40,000 troubled borrowers** with foreclosure prevention counseling.
- **\$75 million allocated** to Indiana communities for the Blight Elimination Program (BEP) will allow approximately **4,000 blighted properties** to be demolished throughout Indiana.
- Approximately **\$90 million** has been provided to nearly **7,000 Indiana homeowners** in Hardest Hit Fund (HHF) mortgage payment assistance.
- "The Faces of Foreclosure" advertising campaign generated a **20 percent increase in applications** and more than a **200 percent increase in website activity**.

*We really appreciated all your help in saving our house—our home. Please know that all your efforts do not go unnoticed. Your skill and determination greatly enabled our rescue and our continued financial recovery.*

– Clark Family  
IFPN client

*Words cannot express how very grateful I am, to have received this assistance during some very difficult and challenging times.*

– Scott Family  
IFPN client



# Foreclosure Prevention

## Mortgage Payment Assistance

In 2010, the U.S. Department of Treasury established the Hardest Hit Fund (HHF). The purpose of this program is to provide financial assistance to families in the states most impacted by the downturn of the housing market. Indiana received \$221 million of this funding to assist approved homeowners who have fallen behind on their mortgage payments due to an involuntary financial hardship. Hardships that may qualify homeowners for assistance are below.

- An involuntary loss of employment or reduction in employment income
- A reduction in household income due to death of a household member
- Expenses related to non-cosmetic medical procedures or emergencies
- Military service
- Divorce

## Blight Elimination Program

The U.S. Department of the Treasury designed the Hardest Hit Fund program to give each participating state the flexibility to tailor its program to the unique factors contributing to its state's foreclosure problems. In response to Lt. Governor Ellspermann's meetings and the statewide blight issues, in 2014, IHCD launched the Blight Elimination Program (BEP). Seventy-five million dollars of Indiana's Hardest Hit Funds were approved for BEP with the goal of demolishing blighted houses and replacing them with a variety of end uses including green space or redevelopment to stabilize property values.

To date, the BEP has **awarded more than \$65 million** to Hoosier communities. **Communities were divided into six population-based divisions** to ensure all communities, regardless of size and population will have access to some BEP funding. Following are the awards for each Division.



*Pictured is the site of Indiana's first Blight Elimination Program (BEP) demolition at 906 N. Beville Avenue on the near eastside of Indianapolis. Thanks to Near East Area Renewal (NEAR) and the City of Indianapolis, this once small, abandoned house has been removed and in its place is a newly constructed single-family, 3-bedroom, 2.5-bath house.*

## Real Estate

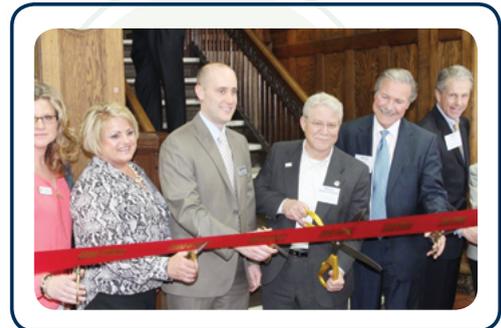
### Rental Housing Tax Credits (RHTC)

The Low Income Housing Tax Credit 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 getting a fixed allocation of credits based on its population. IHCD 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 Program (RHTC), pursuant to Section 42 of the Code and IHCD's Qualified Allocation Plan. The Qualified Allocation Plan outlines IHCD's housing goals along with the threshold and scoring criteria for the program.

At the February 26th IHCD Board of Directors Meeting, chaired by Lt. Governor Sue Ellspermann, the Real Estate Department presented their recommendations for the 2015 RHTC Awards. With fifty-two applications received in November 2014 requesting \$43.3 million in credits and \$16 million in supplemental IHCD funding, the RHTC program is highly competitive. The 16 projects selected were awarded a combined \$12.5 million in RHTC and \$5.1 million in IHCD funding and will provide over 800 additional units of affordable housing options for residents throughout Indiana. Through the bond round, 13 projects were funded with \$5.4 million in RHTC and another \$1.45 million in Development Fund with a bond volume of \$98.5 million to create over 2000 units of affordable housing. Additionally, through the Housing First and General Set Aside rounds, IHCD awarded \$2.8 million in RHTC and \$3.2 million in IHCD funding to another 4 projects to create another 146 units of affordable housing.



*The winner of the 2015 Lt. Governor's Award for Excellence in Affordable Senior Housing, Historic Greensburg Square opened a 4 building, 40 unit senior housing community in Downtown Greensburg on August 7, 2015.*



*Parkview Place, owned and operated by Episcopal Retirement Homes and located conveniently above the historic YMCA building in downtown Anderson, provides 30 units of independent senior living.*

# Housing Production

## Home Investment Partnerships Program (HOME)

IHCDA uses the Home Investment Partnership 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 for the purpose of housing activities. As this is federal funding there are many restrictions on what activities the subsidy can be spent on, federal regulations that must be followed (24 CFR Part 92) and an affordability period that must be complied with. For more guidance on these restrictions, please refer to IHCDA's CDBG & Home Program Manual.

**HOME Homebuyer Program:** Provides subsidies in the form of grants and loans to selected applicants for the acquisition, rehabilitation and/or new construction of single-family housing to serve low-income beneficiaries. Through this program, IHCDA seeks to improve opportunities for homeownership.

**HOME Rental Program:** Provides subsidies in the form of grants and loans to selected applicants for the acquisition, rehabilitation and/or new construction of rental housing for low-and-moderate income people.

In 2015, IHCDA allocated **\$10.4 million in HOME awards** which will result in **144 affordable housing units**.

## 2015 HOME Awards

Benet Hall Apartments	\$400,000	
Blue River Services, Inc.	\$1,110,260	Grandview Manor South
CAPWI	\$462,000	High School Heights Apartments
CAPWI	\$385,000	Aztec Court Apartments II
Chambers Park	\$900,000	
CHDO operating awards	\$117,750	
HFH of Morgan County	\$148,409	Homebuyer Program
Housing Opportunities, Inc.	\$550,000	McCord Apartments
Life Designs	\$440,000	LIFEDesigns at McKinley
M. Fine on Spring	\$750,000	
New Hope Services	\$616,000	Aberdeen Woods, Phase IV
Oldenburg Housing Council	\$750,000	Meadowbrook Apartment Renovation
The Retreat at Mineral Springs	\$400,000	
SIHCDC	\$351,600	Town and Garden Apartments Rehab
Tipton County Housing	\$750,000	Heritage Apartments Modernization
Valley House Flats	\$800,000	
Village of Hope	\$1,000,000	
Villas at the Plaza	\$500,000	



# Housing Production

## Real Estate

### Development Fund

The Indiana Affordable Housing and Community Development Fund (“Development 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. Developments also involving federal funding (e.g. HOME or CDBG), tax-exempt bonds, or Rental Housing Tax Credits must comply with the requirements of those programs. Eligible activities include, but are not limited to, acquisition, new construction, and/or rehabilitation of homes for sale, permanent rental units, permanent supportive housing, or other programs considered appropriate to meet the affordable housing and community development needs of low-income families and individuals at the discretion of IHCD.

In 2015, IHCD allocated **\$6.628 million** in **Development Fund Financing**.

### Owner-Occupied Repair Program (OOR)

The Owner-Occupied Repair Program (OOR) was developed to provide subsidies in the form of grants to selected applicants for the rehabilitation of owner-occupied housing for low-to-moderate income people. Through this program, IHCD seeks to improve the quality of the existing housing stock in Indiana.

In 2015, IHCD allocated **\$3.6 million** to **12 Indiana municipalities** for the development and implementation of the program and expects to **assist 152 units**.



### 2015 OOR Awards

Municipality	Amount Received	# of Assisted Units
CAPWI	\$350,000	15
Crothersville	\$155,750	7
Lawrenceburg	\$150,000	7
Liberty	\$350,000	11
Rockport	\$350,000	15
Shelbyville	\$350,000	14
Tell City	\$350,000	15
Warsaw	\$200,000	12
Washington	\$350,000	14
Decatur County	\$350,000	14
Jefferson County	\$350,000	14
Switzerland County	\$350,000	14
<b>Total</b>	<b>\$3,655,750</b>	<b>152</b>

# Housing Production



## Miller Asbury Apartments

Greencastle

The old Miller Elementary School in Greencastle, Indiana was converted into the 30-unit Miller Asbury Apartments. The development team lead by Chuck Heintzelman of Milestone Ventures, worked with members of the community to acquire memorabilia and maintain the historic beauty of the building.

Pictured to the left, Mayor Sue Murray displays a token of appreciation, the city was presented by Chuck Heintzelman of Milestone Ventures, Inc., which converted the old school into Miller Asbury Apartments.

## South Bend Mutual Homes

South Bend

Thanks to RHTCs received from IHCD, 24 new homes were built in a South Bend neighborhood that has been plagued by vacant and abandoned homes. The Lincoln Park development project named South Bend Mutual Homes provides affordable two, three and four bedroom homes for single families.

Katie Robbins sits with her son, Rowan Obregon, 18 months, while her three other children work at the table in their new home on Fuerbringer Street in South Bend, part of South Bend Mutual Homes. Robbins and her children were among the first families to move into the development.



## Stonecutters Place

Bedford

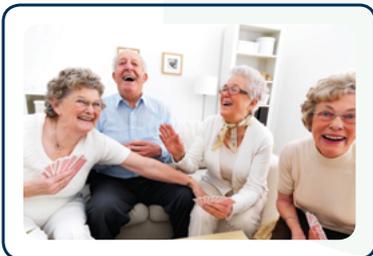
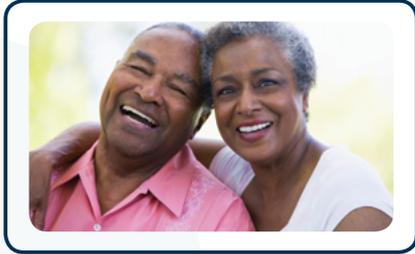
In November, Bedford officials cut the ribbon on a new downtown housing development that preserves a historic building. Stonecutters Place Senior Apartments includes 30 affordable units in the former Carriage House Furniture building. The reuse is one of many enhancement projects made possible through Bedford's participation in the state's Stellar Communities program.

# Housing Production

## Aging in Place: RHTC Residents Speak

IHCDA's Research and Innovation Department authored a report authored a report designed to inform IHCDA Aging-in-Place initiatives. We gave Rental Housing Tax Credit development residents a voice by interviewing over 200 of them at 36 senior-designated apartment communities.

- 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 responsibility in addressing aging-in-place needs. IHCDA 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 majority of residents in senior-designated rental housing feel at least as much at home in their apartment community as where they lived previously.

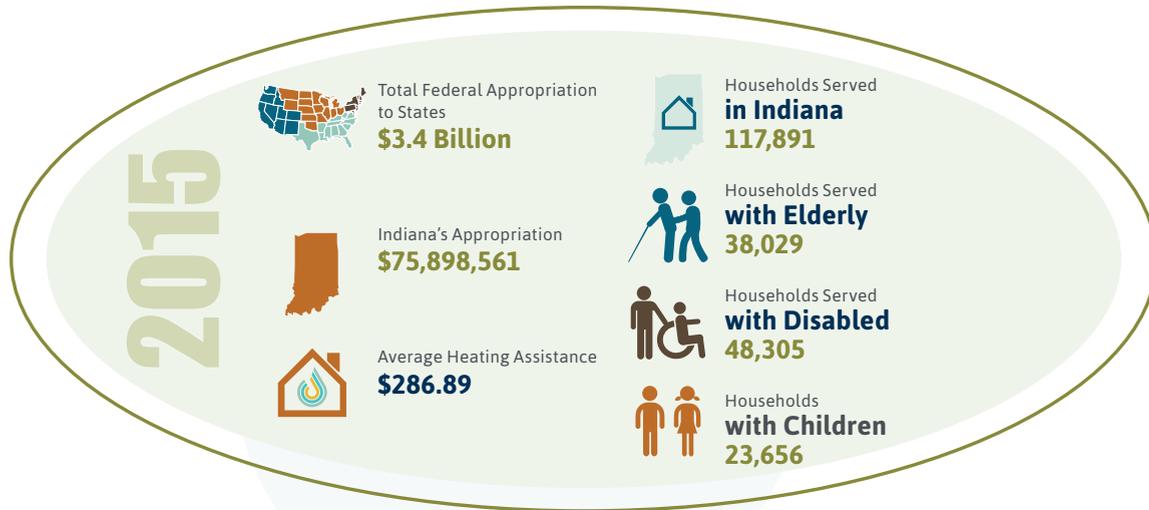


**DOES NOT**  
Feel Like Home  
31%

**FEELS LIKE**  
Home  
41%

**FEELS MORE LIKE**  
Home  
28%

# Housing Needs



## Energy Assistance Program

The Indiana Housing Community Development Authority began administering LIHEAP funds for the State of Indiana in 2006. The two components of LIHEAP funds are the Energy Assistance Program (EAP) and the Weatherization Assistance Program (WAP).

The Energy Assistance Program provides financial assistance, family development and energy education to low-income households to maintain utility service during the winter heating and summer cooling seasons. The assistance is provided once during the winter season, and again during the summer season if funds are available. Heating season is November 1–May 31 and the cooling season is from June 1–September 30. The benefit is paid directly to the utility provider on the

customer's behalf. The benefit can cover: electric, wood, oil, kerosene, natural gas, propane or coal.

To qualify for Energy Assistance, a household's annual income cannot exceed 150% of the Federal Poverty Guidelines. A chart with current income limits is available on IHCD's website.

The program is implemented through 22 Community Action Agencies and 1 United Way Agency with outreach offices that reach every county across the state. Contact information, location and hours of operation and availability of appointments for the administrators by county can be found on the IHCD web site.

## Success Story

### Family Development

One Family Development Program participant, Kristi, has attended energy education fairs with her family. Kristi is a single mother of three children; she owns her home but was experiencing very high utility bills. Since participating in EAP she stated, "I'm never behind on my bills anymore!" Her family is more stable, and she is able to focus on becoming financially self-sufficient as a result of learning new skills that reduce her energy usage and expenses at home. Her home has been weatherized by the Weatherization Program at REAL Services Community Action Agency, making her oil burning furnace more efficient and safe. Kristi also chose to participate in a community program, Team HEAT, which is offered at REAL Services. Team HEAT (Team Home Energy Assistance Team) is a result of a collaboration with the United Way of St. Joseph County and the Community Access Network (CAN) along with other community agencies. Each time Kristi paid \$50 towards her heating bill, the Team HEAT grant allowed her contribution to be matched. CSBG funds pay for staff as well as other costs with facilitating the program. Kristi was also required to attend a budgeting class in which she learned how to improve her monthly spending and savings plan. Kristi is quoted as saying, "using my budget has helped me to know exactly how I'm spending my income."



### Community Service Block Grant (CSGB)

In addition to the EAP program, IHCD has been administering the **Community Service Block Grant (CSBG)** funds since 2006. The purpose of the funds is to alleviate the causes and conditions of poverty in communities. Funds are allocated to IHCD through the U.S. Department of Health and Human Services. IHCD in turn allocates the funds to the 22 Community Action Agencies throughout Indiana to provide assistance in the following areas:

- Employment
- Education
- Housing
- Nutrition
- Health
- Income Management
- Self-Sufficiency
- Emergency Assistance (including homelessness and utility bill assistance)
- Linkage Services (including transportation and child care)
- Other Services (including youth and senior programs)



# Housing Needs

## Weatherization Assistance Program

IHCDA's Weatherization Assistance Program (WAP) receives funds from the U.S. Department of Energy (DOE) and the department of Health & Human Services (HHS). These funds are allocated to 23 sub-grantees to provide energy efficiency services in all 92 Indiana counties to Hoosiers with an income level at or below 200% of the poverty level.

In October 2015, Governor Pence issued a Proclamation declaring October as Energy Efficiency Awareness Month in Indiana. The Proclamation encourages Hoosiers to use energy conservation measures that reduce utility bills and energy consumption.

During 2015, the **WAP** provided services to **1,350 households** throughout Indiana. Of those households, **41%** had an income that fell at **75%** or below the poverty level, **33%** had elderly family members and **41%** had a family member who was disabled. The average home received services totaling **\$5,500**, at no cost to the resident. Services provided range from air sealing, adding insulation, furnace repair or replacement and water heater repair or replacement.

Although the WAP's primary goal is focused on saving energy, the program also looks at the house as a system. Through partnerships with local utilities, Indiana's WAP has been able to go beyond energy savings and address a range of health and safety issues. Funds provided by Hoosier Energy allowed for the replacement of 220 non-EPA certified woodstoves with cleaner burning, EPA certified units. Several clients reported significant improvement in their indoor air quality and a decrease in the amount of wood they used.

A new focus was established in 2015 within the State LIHEAP to address issues that would traditionally result in a home being deferred. During the Healthy Homes pilot, 60 homes that would have previously been deferred were able to receive weatherization services. Not only did these 60 homes receive weatherization services to decrease energy usage, they also received services that increased the overall health of the home. Mold was removed, floors and roofs were repaired, drainage issues corrected, and electrical problems eliminated. As a result of the successful pilot, IHCDA anticipates being able to provide similar Healthy Homes services to 175 homes in 2016.



**Woodstove replacement program before and after**

## Healthy Homes Program

### Bob and Violet Sprague

Fort Wayne

Through the Healthy Homes Pilot Program, managed by Brightpoint, Bob and Violet Sprague are able to remain in their home of more than 40 years in Fort Wayne, Indiana. This historic home built in the 19th Century, remains the place for Sprague family gatherings.

***"I think they did more for us than they do for a lot of homes. They were just like family."***

***– Bob and Violet Sprague, Fort Wayne, Indiana***



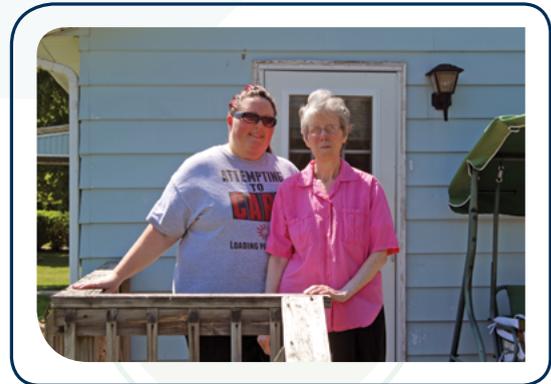
### Regena Vaughn and Nancy Baize

Michigan City

Regena Vaughn and daughter Nancy Baize can continue to live in their Michigan City, Indiana home thanks to the Healthy Homes Pilot Program. What started with a call to the North Central Community Action Agency for a broken furnace, turned into a weatherization audit which found mold in the attic. Since the mold has been removed Regena, who had been on oxygen, and Nancy, who had struggled with allergies, have both seen improvements in their health.

***"I just can't express my appreciation. I hope this program continues."***

***– Regena Vaughn, Michigan City, Indiana***



# Strong Communities

**NAP**  
Neighborhood Assistance Program



**ihcda**  
Indiana Housing and Community Development Authority  
Distributes

**\$2.5** Million  
Tax Credits  
Annually

**263**  
Total Agencies

**to**

**NonProfit**  
ORGANIZATION

## Neighborhood Assistance Program

The Neighborhood Assistance Program (NAP) offers \$2.5 million in tax credits annually for distribution by not-for-profit corporations. Organizations use NAP tax credits as an incentive to help them leverage more contributions from individuals and businesses for certain 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.

All projects must benefit economically disadvantaged areas and/or persons. The NAP program follows the state fiscal year from July 1 to June 30. The maximum tax credit award per organization per fiscal year is \$40,000. Tax credits are made available to donors at 50% of the contribution amount and are subtracted from a donor's state income tax liability. Indiana Code 6-3.1-9 established the NAP program.

## IDA Program

### Program Highlights

January 1, 2015 – December 31, 2015



**69**

Home Purchases

**\$144,221**

Matching Funds



**126**

Education  
Withdrawals

**\$102,493**

Matching Funds



**77**

Business  
Withdrawals

**\$48,910.82**

Matching Funds

---

**\$319,744.23**

Total Amount Match Withdrawn  
(Including Job Training + Owner Occupied Rehab)

Indiana has the opportunity to receive federal money from the U.S. Department of Health and Human Services (HHS) for its Individual Development Account (IDA) program through a competitive application process via the Assets for Independence Act. IHCD is required to match all federal monies with State monies on a dollar for dollar basis. Qualified participants set savings goals and make regular savings deposits. Every dollar they save is matched at a minimum of \$3 for every \$1 saved to help them reach their goals. Funds may be used toward the purchase of a new home, to launch a business, or for higher education.

# Self-Sufficiency

## IDA Success Stories



In 2006, Natasha started with Area Five Agency on Aging & Community Services, Inc. She enrolled in the Small Business Incubator (SBI) program and obtained a revolving loan through BEED (Business Expansion and Entrepreneurship Development) for seed funding to start the business. She participated in business plan development classes, financial seminars, and marketing trainings to further enhance her soon to be booming business. Through Area Fives intra-agency referrals, she was introduced to the Individual Development Accounts (IDA) program during her participation with SBI.

With use of IDA funds she expanded her certification to include the title of “Certified Health Coach” from The Institute for Integrative Nutrition; therefore, allowing her to expand the business to include nutritional coaching. This new certification allowed her to further integrate additional marketing techniques and branding toward healthy food options and clothing to further market her business. She expanded her supply line and had a website developed with the balance of her IDA funds in June of 2012. As business has continued to bloom, a new site was opened in 2015 in Monticello, IN - White County and coming in 2016 in Kokomo, IN – Howard County is the third satellite site.

This new venue allows for both indoor and outdoor yoga classes to be done. See more online at <http://bodyworkslogansport.com>

Daniel Smith entered the IDA program in 2010-2011 for the purpose of improving his home, located in an area he describes as a ‘lower quality neighborhood in Muncie’. In Daniel’s three years in the program, he has been able to reach his savings goal of \$400 and obtain \$4,400 in matching funds. Without his IDA funds Daniel does not know how he would have afforded to hire professionals to come and perform work to keep his property in compliance with local building codes. Now Daniel continues to save into his fourth year of the program. He is now saving to use his funds to make repairs inside the home. Between his IDA and assistance from ICAP, Daniel plans to make his home more energy efficient by installing insulation in his attic as well as making many other improvements.



## Housing Choice Voucher Program

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



## Success Story

Roger Cass is a participant in the HUD-Veterans Affairs Supportive Housing (HUD-VASH) program. He and his three rescue pets live in Greenfield, Indiana. The HUD-VASH program allows Roger to have his pets with him—something that wasn't afforded to him before the program. Before hearing about the HUD-VASH program, Roger briefly lived in a small apartment after spending a month sleeping on a friend's enclosed front porch. The HUD-VASH program combines Housing Choice Voucher (HCV) rental assistance for homeless veterans with case management and clinical services provided by the Department of Veterans Affairs (VA).



### Housing Choice Voucher Program

**321**  
Vouchers  
To House  
Chronically Homeless



**300**  
Vouchers to  
House Persons  
with Disabilities

**224**  
VASH Vouchers  
to Veterans



# Homeless Review

## Emergency Solutions Grant

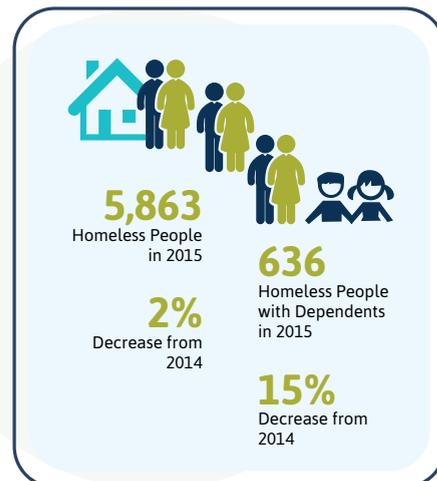
The Emergency Solutions Grant (ESG) provides funding for essential services, operations and homeless prevention activities to emergency homeless shelters, transitional housing for homeless, and day/night homeless shelters. These programs provide basic needs of shelter, food, clothing, and other necessities, and many also provide case management, referrals, rental assistance and other services to individuals and/or families who are in need of assistance.

2014-2015	Emergency Solutions Grant Funded	Persons Assisted
Emergency Shelters	<b>52 shelters</b>	<b>9,687</b>
Transitional	<b>7 programs</b>	<b>602</b>
Street Outreach	<b>3 programs</b>	<b>424</b>
Rapid Rehousing Programs	<b>9 programs</b>	<b>1,408</b>
Homeless Prevention Programs	<b>3 programs</b>	<b>119</b>

## 2015 Point-in-Time Homeless Count

The Indiana Housing and Community Development Authority (IH-CDA) released the statewide findings from the 2015 Point-in-Time Homeless Count. Conducted every January, the count provides a snapshot of homelessness in the State of Indiana.

Taking place on Wednesday, January 28, 2015, the Point-in-Time Homeless Count is a requirement by the U.S. Department of Housing and Urban Development (HUD) for every community receiving federal funds for programs to aid the homeless. The count is mandated to take place at least biennially during the last two weeks of January.



# Permanent Supportive Housing

In 2008 IHCD and CSH developed the Indiana Permanent Supportive Housing Institute. Permanent Supportive Housing is a model of providing services to the chronically homeless. The initiative is an effective strategy to support persons who cannot find housing without proper services, and cannot obtain the services they need without proper housing. As a part of the Initiative, the Indiana Permanent Supportive Housing Institute is an intensive, interactive, technical training to assist organizations in moving projects from concept to completion in the state's effort to not just manage, but rather end, homelessness in the near future.

Since the initiative began, 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. In 2015, **five teams** and participating organizations **graduated** the institute: Bloomington, South Bend, Lafayette, New Albany and Valparaiso.

Each team developed plans to create supportive housing to help vulnerable individuals and families in their respective communities escape homelessness. Each team aims to use these plans to apply for development funding from multiple private and public sources.



Thanks in part to RHTC, HOME and Development Fund funding received by IHCD, the first permanent supportive housing development for persons with disabilities opened in Delaware County on July 14, 2015. This property developed by Daveri Development Group and Meridian Health Services will provide 44 energy efficient apartments and supportive services in order to combat homelessness.



Five teams participated in the 2015 Indiana Permanent Supportive Housing Institute. Since the initiative began, over 1,400 permanent supportive housing units have been added or are under development in the state.

## Inventory of Permanent Supportive Housing Beds

2009

721\*

2015

2,976\*\*

\*Included some VASH. ESG RR, CoC RR, SSVF were not available at this time.

\*\*Includes VASH, ESG RR CoC RR and SSVF. The Permanent Supportive Housing Institute is responsible for more than 1,400 of these units.

# Small Business Development

## Community Investment Fund of Indiana CIFI Program

### CIFI Facts

- Indiana is ranked 39th for number of active CDFIs
- No homegrown CDFI or independent community development loan fund serves the State of Indiana besides CIFI
- CIFI is an independent statewide fund, locally controlled and not impacted by political transitions or conditions
- A local fund is uniquely able to steward public and private infusions of capital for community economic development projects and initiatives in underserved communities.

In 2011, IHCD worked with community partners throughout the state to create the Community Investment Fund of Indiana, Inc. (CIFI). It is now a Certified nonprofit community development financial institution by the U.S. Department of Treasury. CIFI's mission is to finance projects to build vibrant communities and resilient families. It provides capital, makes connections to the same, and facilitates access to program services for transformative community reinvestment. Its purpose is to generate positive change by increasing financial capital flows across the state by directly financing projects, assisting in leveraging additional capital, and facilitating access to program services. CIFI's primary customers are individuals, businesses, not-for-profit organizations, community service providers, and affordable housing developers.

Over the past four years, IHCD has demonstrated its commitment to building a foundation for CIFI to be a success by providing \$1.5M of initial loan capital, \$200,000 in performance-based operating support, and in-kind office and staff support Early in CIFI's existence, Fifth Third Bank also provided critical loan capital to jumpstart CIFI's lending efforts.

IHCD also provided help to CIFI by helping it build its capacity to leverage investments from the private sector. It assisted in developing CIFI's private independent board of directors, with creation of a business plan and with planning for CIFI's long-

term sustainability. As of the end of 2015, CIFI has funded or committed funding to twelve projects throughout the State.

CIFI is currently fundraising to support additional businesses and community projects that it has identified. These projects do not qualify for bank financing or have gaps in financing critical to starting or completing. CIFI currently has 12 projects in its pipeline totaling over 1.7 million dollars. As these projects are funded, CIFI will leverage other sources of financing and track the positive impact each loan has produced, particularly in terms of creating or sustaining jobs for working families of Indiana.

### Commitments and Fundings

Brentwood Senior Living, Fort Wayne	\$20,000
EHA 1 and EHA 2, Elkhart	\$800,000
Goshen Youth Arts, Goshen	\$40,000
Grameen, Indianapolis	\$500,000
Health Services Management, Anderson	\$100,000
Majestic Stone, Indianapolis	\$81,000
Pogues Run Grocery, Indianapolis	\$40,000
Paterson Pointe, Bloomington	\$20,000
RR Screen Printing, Columbia City	\$25,000
The Hair Center, Angola	\$40,000
United Senior Residences, Columbus	\$20,000

# Small Business Development

## Business Expansion and Entrepreneurship Development BEED Program

In 2010, after recognizing the need for more microenterprise opportunities throughout the state, IHCD created the Business Expansion and Entrepreneurship Development (BEED) Program with the primary goals of assisting and fostering microenterprise development through community lending.

Pairing business counseling with financial assistance, the BEED program loans business up to \$10,000 for start-ups and \$25,000 to expand existing businesses. The BEED program may be paired with the Individual Development Account (IDA) matched savings program as well. IHCD currently works with several community action agencies around the state, serving micro-entrepreneurs in 57 of Indiana's 92 counties.

In August, IHCD released a Request for Qualifications (RFQ) soliciting eligible SBA microlenders with the capacity and commitment to utilize BEED loan loss reserve to leverage SBA funds or other loan funds to increase their microlending activity. As a result, three lenders were selected and awarded funding:

Organization		Award
 For a Brighter Future.	BrightPoint	\$48,974
	BOI	\$63,667
	Flagship	\$78,359



Chad Seewald and his wife Heather own and operate Sweets So Geek on North Anthony Boulevard in Fort Wayne. BrightPoint has helped Sweets So Geek and many other businesses like them through their Small Business Loan Program.

# Innovation Development

## Community Service Block Grant CSBG Programs

Since 2013 IHEDA has set aside funds as a part of the Community Service Block Grant (CSBG) to support innovative community collaborative projects that will impact local low income communities at or below one hundred twenty-five percent (125%) of the federal poverty level and directly address one (1) or more of the **Six National Goals**. Grant applications have focused on a particular community need that was documented through a local needs assessment or other community survey. The project or initiative must also demonstrate an active partnership between a local community-based organization and a community action agency.

### 2013 Innovative Grant Cycle

**South Central Community Action Program** received funding for “**Growing Opportunities**” which is a social business project that continues to be a self-sustaining commercial greenhouse which provides job training for people with barriers to employment.



**Northwest Indiana Community Action** received funding to foster the civic engagement of seniors through events that gave them the opportunity to attend a Resource Fair, Educational Workshop and Open Space Technology Meeting.



*The South Central Community Action Program (SCCAP) received funding for its Growing Opportunities program which is a social business project that continues to be a self-sustaining commercial greenhouse which provides job training for people with barriers to employment.*



*One of the first graduates from the Growing Opportunities program speaks at the job training graduation in Bloomington.*

# Innovation Development



## 2014 Innovative Grant Cycle

**Pace Community Action Agency** received funding for program called Boys & Beyond focused on life-skill training and leadership building for low-income males ages 9-11 in Knox County, IN which included 3 school corporations (Vincennes, South Knox and North Knox). The program was designed locally to provide life-skills for boys as they transition through puberty and into manhood. Sessions were provided twice a month with healthy meals included.



**Brightpoint** received funding for a program called Brightpoint Career Academy focused on providing participants with basic job skills. First the participants were introduced to such topics as accountability, appearance, respectful behavior, communication and punctuality. Then they moved into direct issues that aid participants in seeking employment, including resume writing, interviewing skills and conducting a job search.



## 2015 Innovative Grant Cycle

The 2015 Innovative Grant cycle funded 3 new programs. They include South Central Community Action Program's Energy-bus Weatherization Training Program, Community & Family Service's Crimson Coffeehouse that will provide job and skills training for unemployed clients and **TRI-Cap's** NFL Fatherhood Program.



# Place-Based Initiatives

## Stellar Communities Designation Program

Launched in 2011, 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.

Based on feedback from previous years, the designations in 2015 were divided into two divisions. Division I communities had a population of 6,000 or more while Division II communities had populations of fewer than 6,000.

Thirteen communities submitted proposals for the 2015 Stellar Communities Designation Program. After evaluating the plans, the top five communities (Crawfordsville, Decatur, Dunkirk, Marion and North Liberty) were chosen as finalists who received planning grants and were then required to submit local Strategic Investment Plans detailing projects, partnerships and proposed sources of funding. Site visits were then conducted by the state Stellar Team comprised of staff representing the partnering agencies who followed a standard agenda, toured the sites and asked questions about the projects.

At a showcase for the 2015 Stellar Communities Designation Program on August 17, 2015 at the State Fair, Indiana Lt. Governor Sue Ellspermann announced for Division I, the city of Crawfordsville in Montgomery County and for Division II, the town of North Liberty in St. Joseph County as the 2015 Stellar Communities Designees.

*Our efforts to transform Crawfordsville are focused squarely on one overarching belief. We must create a community in which people want to live and work.*

– Todd Barton  
Crawfordsville Mayor

*For a small town this size, money is a premium. It's not like South Bend or Mishawaka, which has a large tax and industrial base.*

– Gerry Brown  
North Liberty Town Board



# Place-Based Initiatives

## 2015 Stellar Communities

### Crawfordsville

Like most communities, Division I Designee Crawfordsville recognizes that their downtown area is the heart of the city. A major component of their proposal focuses on broadening the immediate downtown area to include a co-working space, Fusion 54 as an asset for both local residents and Wabash College students to utilize for business startup and development opportunities. Also included in the proposal are projects to create a pocket park, trails and other improvements to the city streets making Crawfordsville much more accessible to thousands of area residents and visitors to the city.



Representatives from the North Liberty Stellar Team are pictured with Indiana Lt. Governor Sue Ellspermann at the 2015 Stellar Communities Designation Program Showcase on August 17th.

### North Liberty

Division II Designee North Liberty's proposal focuses on continuing their significant population growth driven by the reputation of their award winning schools and their ability to attract new business development. Major projects include stonework in the Historic North Liberty Park, the expansion of their senior housing, development of a trail to Potato Creek State Park and implementation of a Main Street façade program to make them more attractive and viable in an effort to increase tourism in their town.



Representatives from the Crawfordsville Stellar Team are pictured with Indiana Lt. Governor Sue Ellspermann at the 2015 Stellar Communities Designation Program Showcase on August 17th.

# Innovation Development

## My Community, My Vision Program

The My Community, My Vision (MCMV) program gives Indiana student groups an opportunity to help shape the future of their hometown. The program targets small, rural Indiana communities as many of these suffer from a collective “brain drain” of youth and talent moving to larger cities and more urbanized areas for jobs, entertainment, and cultural amenities.

Student groups from the communities of Hanover, Rushville, Vevay, Washington County and Lawrence County were selected to participate in the Pilot Program after submitting an essay in 2014. After months of working closely with graduate students from Ball State University’s School of Urban Planning and IHCD, the groups presented formal plans for their community in April 2015.

In late 2015 it was announced that MCMV received endorsement from the **Indiana Bicentennial Commission** (IBC) as a **Bicentennial Legacy Project**.

*The new initiative was created to encourage our next generation of civic and government leaders, to help define the future of their communities.*

*– Indiana Lt. Governor  
Sue Ellspermann*

*We feel MCMV was a wonderful opportunity to partner with the State of Indiana and include high school students from both Bedford and Mitchell so they can articulate what really was important to them. What we found exciting was that many of the top priorities are things we think are top priorities, too.*

*– Shawna Girgis  
Mayor of Bedford*



Student groups from the communities of Hanover, Rushville, Vevay, Washington County and Lawrence County are pictured. These groups were selected to participate in the Pilot Program after submitting an essay in 2014.



## Moving Forward Program

The Indiana Housing and Community Development Authority (IHCDA) announced on August 28, 2015 the launch of a new, innovative program aimed at providing energy efficient affordable housing and transportation. The program, called Moving Forward, was designed to create housing that increases quality of life while decreasing the cost of living for low to moderate income individuals and families.

Through the release of a Request for Qualifications (RFQ) IHCDA selected Pedcor and BWI as the two development teams to participate in the Moving Forward Pilot Program. To support and encourage a systems-level approach, solving the challenge by evaluating and selecting new technology options, identifying creative financial solutions, and integrating the development processes for affordable housing and transportation for a community, the two development teams took part in an intensive two-day workshop with subject matter experts assembled by Energy Systems Network (ESN) in November 2015.

The two development teams will continue to work with subject matter experts and advisors at ESN to create their project concepts throughout the first half of 2016. They will then submit Rental Housing Tax Credit (RHTC) applications of up to \$750,000 each under the General Set-Aside.

In late 2015 it was announced that the Moving Forward Program received endorsement from the [Indiana Bicentennial Commission](#) (IBC) as a [Bicentennial Legacy Project](#).



*IHCDA Executive Director Jacob Sipe is presented with a certificate at the Moving Forward Developer Workshop on November 19, 2015 from Indiana Bicentennial Executive Director Perry Hammock endorsing the Moving Forward Program as a Bicentennial Legacy Project.*

*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.*

*– Paul Mitchell, President and CEO of Energy Systems Network*



*Energy Systems Network (ESN) President and CEO Paul Mitchell shares information about the Moving Forward Program during the announcement of the program at the Indiana Housing Conference on August 28, 2015.*

*From the incredible talent in the room, to the level of organization by ESN, to the sheer volume of innovative work that was accomplished, the Moving Forward workshop created the potential for some groundbreaking work for the future of affordable housing.*

*– Carl A. Worthington, Director of Urban Design for OZ Architecture and founder of Carl A. Worthington and Associates*



# Innovation Development

## Indiana Housing Policy Summit

### Economic Policies

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. To remedy this, IHCDCA convened key stakeholders and housing leaders to develop the Inaugural Indiana Housing Policy Summit which was held December 11, 2015 at the Crowne Plaza in Indianapolis, Indiana.

The one-day event brought together national and industry experts to discuss housing and economic policy recommendations in a comfortable conversation-style event with moderators. Attendees included: 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.

*"Sessions were varied, informative and just the right amount of time."*

*"Great opportunity to identify barriers and develop solutions."*



*IHCDCA Executive Director Jacob Sipe provides opening remarks at the Indiana Housing Policy Summit.*



*Joe Palus and Rebecca Nannery with IHCDCA's Research and Innovation Department present during a breakout session at the Indiana Housing Policy Summit.*

## Continuous Improvement

### Mission and Vision

In early 2014, IHCD discovered that a majority of the staff struggled to identify how their work contributed to the mission and vision of the agency, which was also not clearly understood. Even more concerning was the feedback that staff felt they had little control or decision making authority.

To help address the problem not only at IHCD, but other state agencies she oversees as well, Lt. Governor Sue Ellspermann suggested implementing a lean strategy. This multi-faceted approach to engaging and empowering staff includes daily huddles, weekly improvement meetings, rapid change events and small incremental improvement forms called Kaizen Action Sheets. All of these activities are driven by staff—not executive management.

The results of this endeavor have been seen in each department and work group that has implemented Continuous Improvement. Some key highlights include:

- Improving first pass yield on partner documentation submission by 12%
- Reducing contract disbursement time frames by seven (7) days
- Streamlining Accounting's preparation of various reports to save 5 hours per month for other projects

In September 2015, IHCD received a national award in Management Innovation at the 45th Annual National Council of State Housing Agencies (NCSHA) Annual Conference and Showplace. The award recognizes annually a state that has shown outstanding innovation in internal operations management to strengthen agency operations and achieve strategic objectives.



IHCD received a national award in Management Innovation at the 45th Annual National Council of State Housing Agencies (NCSHA) Annual Conference and Showplace.

*I couldn't be happier for IHCD to be recognized nationally by their peers for the successful implementation of the Lean Daily Management System (LDMS) program. Our staff and team members are our most important asset and by practicing a lean model that assesses quality, time waste and over processing, LDMS has empowered our staff to have more of a vested interest in their daily tasks and how it feeds into the bigger picture.*

*– Indiana Lt. Governor  
Sue Ellspermann*



Indiana Housing & Community Development Authority

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

