

**Final Report**

**State of Indiana Consolidated Annual  
Performance and Evaluation Report  
(CAPER)**

Program Year 2004  
(July 1, 2004 through June 30, 2005)

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**Final Report**

September 30, 2005

**State of Indiana Consolidated Annual  
Performance and Evaluation Report (CAPER)  
for Program Year 2004 (July 1, 2004 through  
June 30, 2005)**

**Prepared for**

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# **SECTION I.**

## **Introduction**

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# **SECTION I.**

## **Introduction**

### **Purpose of the CAPER**

At the end of each program year, the U.S. Department of Housing and Urban Development (HUD) requires all HUD recipients to submit a description and evaluation of program year activities that have been undertaken using HUD funding. This information is compiled into a report called the Consolidated Annual Performance and Evaluation Report (CAPER). In general, recipients are required to discuss how the activities undertaken during the year address the priority needs identified in the Consolidated Plan and Continuum of Care reports. The goal of the CAPER is to enable HUD and citizens to assess the recipient's progress toward meeting long-term goals.

The State of Indiana CAPER reports on program activities for four HUD block grants administered by three State agencies. For the State's 2004 program year, these agencies and awards included:

- The Indiana Office of Rural Affairs (ORA) – primary administrator of the State Community Development Block Grant (CDBG) program;
- The Indiana Housing and Community Development Authority (IHCDA) – administrator of the State HOME Investment Partnerships Program, the American Dream Downpayment Initiative (ADDI), the Housing Opportunities for Persons with AIDS (HOPWA) program, and a portion of the CDBG program; and
- The Family and Social Services Administration (FSSA) – administrator of the Emergency Shelter Grant Program (ESG).

This CAPER was completed in accordance with Sections 104(d) and (e) of the Housing and Community Development Act and Title 24 CFR Part 91 and Part 570 that pertain to State submissions of the CAPER.

With the signing of House Enrolled Act 1003 during program year 2004 by Governor Mitch Daniels, the Indiana Department of Commerce (IDOC) was officially restructured. The business development functions formerly under IDOC are now a part of the newly created Indiana Economic Development Corporation. House Enrolled Act 1008 established the Indiana Office of Rural Affairs (ORA). This office falls under the leadership of Lieutenant Governor Rebecca Skillman. Most of the community development programs formerly housed within the IDOC are now ORA. Included among these programs are all Community Block Grant funds.

Additionally, Senate Bill 578 changed the name of the Indiana Housing Finance Authority (IHFA) to the Indiana Housing and Community Development Authority (IHCDA). Legislation was passed to move the Individual Development Account (IDA) and the Neighborhood Assistance Program (NAP) along with two staff persons to IHCDA from ORA in March 2005. As of July 1, 2005 the two staff became permanent employees of IHCDA.

Further moves to IHCD are scheduled to take place in late 2005 and early 2006. These include: Community Services Block Grant, Energy Assistance Program, Shelter Plus Care, Community Food and Nutrition, Consolidated Outreach Project, Commodity Supplemental Food Program, Domestic Violence Program, Emergency Shelter Grant, The Emergency Food Assistance Program, and Weatherization Assistance Program. In March/April 2005, IHCD began a strategic planning process. The plan will become public September 2005.

### **Public Notice for CAPER Review**

The 2004 CAPER was available for public review between September 15, 2005 and September 29, 2005. A hard copy of the CAPER was on file with the Indiana Office of Rural Affairs and electronic copies were published on agency websites. Public comments were encouraged and accepted during this period. The public notice announcing the availability of the CAPER is attached to this section.

### **Applicable Areas**

The State of Indiana Consolidated Plan covers all non-entitlement areas in the State. The term “entitlement areas” refers to cities and counties that, because of their size, are able to receive federal HUD funding directly. These areas must complete a Consolidated Plan separately from the State to receive funding. The requirements for receiving CDBG, HOME, ADDI, ESG and HOPWA funds directly are all slightly different, but are generally based on size and need. For purposes of this report, “non-entitlement” refers to cities and towns that do not file Consolidated Plans individually and are not able to receive funding from the HUD programs directly. The entitlement areas in Indiana include the cities of Anderson, Bloomington, Columbus, East Chicago, Elkhart, Evansville, Fort Wayne, Gary, Goshen, Hammond, Indianapolis, Kokomo, LaPorte, Michigan City, Muncie, New Albany, Terre Haute, Lake County, Hamilton County and the consortiums of Lafayette (including the cities of Lafayette and West Lafayette) and St. Joseph’s County (including the cities of South Bend and Mishawaka).

### **Organization of the Report**

The remainder of this report is organized as follows:

- Section II discusses the State’s program year 2000 five-year strategic plan, 2004 one-year action items, and accomplishments;
- Section III discusses how the CDBG, HOME and ADDI programs and other resources were used to meet the housing and community development needs of non-entitlement areas in the State;
- Section IV discusses how the ESG, HOME and CDBG programs and other resources were used to meet the needs of persons who are homeless in the State;
- Section V discusses how the HOPWA program and other resources were used to meet the needs of persons living with HIV/AIDS in the State; and
- Section VI discusses the State’s progress in meeting HUD’s new Performance Measurement System program.

**LEGAL NOTICE  
OF FILING OF  
COMBINED ANNUAL PERFORMANCE EVALUATION REPORT**

Notice is hereby given that the Indiana Office of Rural Affairs, the Indiana Housing and Community Development Authority, and the Indiana Family and Social Services Agency will file their 2004 Combined Annual Performance Evaluation Report with the U.S. Department of Housing & Urban Development (HUD) on or about September 30, 2005. These programs are funded through the U.S. Department of Housing & Urban Development under Title I of the Housing & Community Development Act of 1974 as amended.

The Combined Annual Performance Evaluation Report provides information on the expenditure of activities with regard to the Community Development Block Grant (CDBG) Program, the Home Investment Partnership (HOME) Program, the Emergency Shelter Grant (ESG) Program, and the Housing Opportunities for Persons With Aids (HOPWA) Program. The Office of Rural Affairs will have the Combined Annual Performance Evaluation Report available for public inspection prior to its submission. Members of the public, especially persons of low to moderate income, are invited to review the Combined Annual Performance Evaluation Report prior to its submission during the hours of 8:30 a.m. to 5:00 p.m., Thursday, September 15, 2005 through Thursday, September 29, 2005, at the Indiana Office of Rural Affairs, One North Capitol, Suite 600, Indianapolis, Indiana 46204. Information regarding the Combined Annual Performance Evaluation Report can be obtained by writing to: Indiana Office of Rural Affairs, Community Development Block Grant Division, c/o Gary Hancock, One North Capitol, Suite 600, Indianapolis, Indiana 46204-2288. Additional information may also be obtained by via e-mail at [ghancock@ora.in.gov](mailto:ghancock@ora.in.gov) or by phone at 317/232-7305.



**SECTION II.**  
**Goal Assessment**

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## SECTION II. Goal Assessment

This section of the CAPER describes the top-level goals that were established in the 2000 Five-Year Action Plan and 2004 One-Year Action Plan for meeting housing and community development needs. It begins with a summary of the State's housing and community development needs for program years 2000 through 2004. The section then compares the 2004 One-Year Action Plan supporting the top-level goals with actual performance.

As part of the CAPER process, the State conducted self-evaluations of the performance of the four HUD grants to determine if State needs were being met. These program-specific self-evaluations are included in later sections.

### 2004 Housing and Community Development Needs

The State's FY2004 Consolidated Plan Update presented findings from the community survey, regional public forums, and secondary statistical research conducted during the Consolidated Planning process. In sum, these data showed the following housing and community development needs:

- The top community development needs listed by survey respondents included downtown revitalization, economic development, facilities and shelters for special needs populations, and improvements to public infrastructure.
- Disability and Familial status were the most common reasons that Indiana citizens are discriminated against when trying to find housing, according to the surveys that have been conducted for the State's Consolidated Plans. In past surveys, race had been the top reason cited.
- The top housing needs identified in the community forums included emergency shelters, owner occupied housing, down payment assistance/counseling, rental housing rehabilitation, housing needs assessment, and home repair/home modification.
- The top community development needs identified in the forums were for workforce development and job training programs, water and sewer improvements, and infrastructure in support of affordable housing.
- The top community development needs listed by survey respondents included downtown revitalization, economic development, facilities and shelters for special needs populations, and improvements to public infrastructure.
- Respondents to the community survey cited the need for single family housing, emergency shelters, and multifamily apartments, as the greatest housing needs.

- The top barriers to housing choice identified by survey respondents were the cost of housing and lack of public transportation, especially as related to location of employment.
- The top barriers to community development identified by survey respondents were jobs that pay a living wage, lack of job growth, lack of funds available to make community development improvements, and lack of affordable housing.
- According to data reported by the Census Bureau, in 2002, approximately 240,000 homeowners and 238,000 renters paid more than 30 percent of their incomes in housing and are cost burdened. The State's youngest and low-income households are the most likely to be cost-burdened.

### Five Year Goals

Seven top-level goals were established by the Committee for the FY2000 Five-Year Action Plan. The Committee retained these top level goals for the FY2004 Action Plan. The goals, strategies, and action items are not ranked in order of importance, since it is the desire of the State to allow each region and locality to determine and address the most pressing needs it faces.

1. Expand and preserve affordable rental housing opportunities.
2. Enhance affordable homeownership opportunities.
3. Promote livable communities and community redevelopment.
4. Enhance employment development activities, particularly those that provide workforce development for low- to moderate-income citizens.
5. Strengthen and expand the State's Continuum of Care for persons who are homeless.
6. Strengthen the safety net of housing and services for special needs groups.
7. Enhance the local capacity for housing and community development.

For the FY2004 plan, the action items developed for program years 2000 through 2003 to achieve each of these goals were audited for their effectiveness in continuing to address the housing and community development needs identified during the FY2004 planning process. The following section outlines the Strategies and Action Plan in detail, including any modifications that have been made to better meet community needs.

## Strategies and Action Plan

Goal 1. Expand and preserve affordable rental housing opportunities.

As detailed in the FY 2004 Consolidated Plan, one of the greatest needs of communities is affordable, quality, multifamily housing. "Affordable" housing in this context generally refers to housing costs that are 30 percent of less than a household's gross income.

As reported in the Housing Market Analysis section, 39 percent of the State's rental households paid more than 30 percent of their household incomes in rent in 2003 and, as such, were cost burdened. The State's youngest households, elderly households, and households with earnings of less than \$33,000 are most likely to be cost burdened.

The strategies developed to accomplish Goal 1 include:

- a. Continue funding IHCDA's Housing from Shelters to Homeownership program to provide affordable rental housing. This program utilizes CDBG and HOME dollars to fund activities ranging from emergency shelter development, to owner and rental housing rehabilitation and new construction, to homeownership counseling and down payment assistance. Units of local government, townships, public housing authorities, Community Housing Development Organizations (CHDOs), joint ventures and nonprofit entities may all apply for funding. Developments that serve the lowest income citizens are given additional scoring points, although this program's scoring system considers a number of factors to ensure that dollars are allocated to the greatest needs.
  - **Action Items to be Monitored.** On an annual basis, IHCDA will evaluate the current funding allocation of the Housing from Shelters to Homeownership program by comparing the number of units produced or rehabilitated, and/or dollar amounts available for production or rehabilitation, with the housing needs identified in the Consolidated Plan, to the extent that a renter/owner needs breakdown is available. The number and types of applications for the program will also be analyzed, since this measure of demand is also an indicator of need. The results of the evaluation will be used to establish priorities and goals for the upcoming program year.
  - **Accomplishments.** *This program continued in FY2004. IHCDA allocated \$5.5 million of HOME and CDBG funds to provide affordable rental housing through the Housing from Shelters to Homeownership program during FY2004.* In addition, IHCDA continued to utilize a competitive allocation system for the program. Preference is given to projects that: 1) Meet the needs of their specific community; 2) Attempt to reach very low-income levels of 30% of area median income; 3) Are ready to proceed with the project upon receipt of the award; and, 4) Revitalize existing neighborhoods.

- b. Continue using Rental Housing Tax Credits to develop affordable rental housing. Since the program's inception in 1986, IHCDA (previously IHFA) has been active in allocating Rental Housing Tax Credits. IHCDA recognizes the value of tax credits in providing the much needed development of affordable rental housing; the program has long been at the core of the agency's multifamily division activities.
- ▶ **Action Items to be Monitored.** IHCDA will also evaluate and report annually to the Committee on the ability of the Rental Housing Tax Credit program to serve the State's housing needs. IHCDA will actively campaign for federal regulations that increase the amount of Rental Housing Tax Credits that states are allowed to allocate.
  - ▶ **Accomplishments.** *This program continued in FY2004. IHCDA allocated \$1.86 million of HOME funds to provide affordable rental housing through the Rental Housing Tax Credit program during FY2004.*
- c. Continue to preserve existing Section 8 expiring use properties through IHCDA's work as a HUD designated Participating Administrative Entity (PAE) to encourage property owners to remain in the Section 8 program. In addition, IHCDA has been approved as a Section 8 Contract Administrator for certain properties.
- ▶ **Action Items to be Monitored.** A designated Consolidated Plan Committee member will report to the Committee on IHCDA's accomplishments as a PAE and Section 8 Contract Administrator on an annual basis.
  - ▶ **Accomplishments.** *This action item is ongoing. For FY2004, IHCDA remained a PAE and Section 8 contract administrator.*

Goal 2. Enhance affordable homeownership opportunities.

Affordable housing has consistently been identified as a top need in the forums and surveys conducted as part of the five year Consolidated Planning process. Expansion of affordable rental housing programs, which is addressed in the strategies for Goal 1, will serve a portion of this need, especially for the very lowest income households.

Enhancing homeownership opportunities is another part of the solution. The need for affordable single family housing was expressed by both survey respondents and forum attendees, including those representing special needs groups. According to Census 2003 data, nearly 274,000 Indiana homeowners paid more than 30 percent of their household income on housing costs in 2003. The State's lowest income households experience the greatest cost burden: Ninety-two percent (or 35,000) of the State's households earning less than or equal to 30 percent of the AMI (<\$12,390) who pay a mortgage were cost burdened in 2003.

The strategies developed to accomplish Goal 2 include:

- a. Continue to fund IHCDA's Housing from Shelters to Homeownership program to provide affordable single family new construction, rehabilitation of existing units for resale, owner-occupied rehabilitation, homeownership counseling and downpayment assistance
  - ▶ **Action Items to be Monitored.** On an annual basis, IHCDA will evaluate the current funding allocation of the Housing from Shelters to Homeownership program by comparing the number of units produced or rehabilitated, and/or dollar amounts available for production or rehabilitation, with the housing needs identified in the Consolidated Plan, to the extent that a renter/owner needs breakdown is available. The number and types of applications for the program will also be analyzed, since this measure of demand is also an indicator of need. The results of the evaluation will be used to establish priorities and goals for the upcoming program year.
  - ▶ **Accomplishments.** *This program continued in FY2004. IHCDA allocated \$7.6 million of HOME and CDBG funds to provide affordable owner occupied housing through the Housing from Shelters to Homeownership program during FY2004. In addition, IHCDA continued to utilize a competitive allocation system for the program. Preference is given to projects that: 1) Meet the needs of their specific community; 2) Attempt to reach very low-income levels of 30% of area median income; 3) Are ready to proceed with the project upon receipt of the award; and, 4) Revitalize existing neighborhoods.*
- b. Continue IHCDA's First Home program, which uses Mortgage Revenue Bonds and Mortgage Credit Certificates to provide interest rate subsidies and down payment assistance to low and very low income households for purchase of their first home.
  - ▶ **Action Items to be Monitored.** IHCDA will evaluate and report annually to the Committee on the accomplishments of the First Home program in serving the State's lowest income populations who desire homeownership. IHCDA will actively campaign for federal regulations that increase the amount of private activity bonds that states are allowed to issue. In addition, IHCDA will be utilizing HOME and ADDI funding for Homeownership counseling and down payment assistance.
  - ▶ **Accomplishments.** *This program is ongoing. IHCDA was successful in its campaign to increase the amount of private activity bonds allowed. Congress passed the increase, from \$50 per capita in 2000 to \$75 beginning in 2002. During program year 2004, approximately \$1.8 million of ADDI funds (from program years 2003 and 2004) went towards closing 444 loans in 61 counties throughout Indiana. In addition, during program year 2004, approximately \$2.3 million of HOME funds (some from program years 2003 and 2004) were used to close 558 loans in 60 counties throughout Indiana.*

- c. Explore the feasibility of establishing a statewide homebuyer counseling program.
- ▶ **Action Items to be Monitored.** A designated Committee member will work with IHCDA to evaluate the need for a homebuyer counseling program. If a need for such a program is identified, the Committee will assist IHCDA in marketing the program to targeted populations, including dissemination of program materials at the Consolidated Plan regional forums and public hearings
  - ▶ **Accomplishments.** *The results of the Initiative were incorporated into development of the State's next Five-Year Action Plan. During 2001, IHFA (now IHCDA) hosted two roundtable discussions and conducted a mail survey to ascertain the need for a statewide homebuyer counseling program. In general, housing providers agree that there is a need for homebuyer education. During program years 2002 and 2003, IHCDA funded The Homeownership Education & Counseling Initiative (HomeEC), which was conducted by IACED. The broad purpose of HomeEC was to determine the need for a statewide homeownership education and counseling program and develop a framework for such projects. In 2002 and 2003, regional meetings were held statewide to address the two primary components of the needs assessment: Quality - how to ensure that the program has consistent standards; and Accessibility – how to ensure that the program is accessible to all Indiana citizens, especially those in rural areas. During 2003, two interim “train the trainer” sessions were held to begin certifying counselors. IACED will present recommendations about such a program to IHCDA and the Committee. Additionally in 2004, Indiana Legal Services (ILS) was awarded \$156,000 to perform housing counseling and Momentive Consumer Credit Counseling Service, Inc. was awarded a subrecipient award of \$200,000 for housing counseling. IHCDA also received two SuperNOFA awards to provide post-purchase education/counseling, as well as predatory lending counseling for persons who have previously received HOME downpayment assistance. IHCDA in partnership with Momentive and ILS are working towards developing a new housing counseling tool.*
- The Individual Development Account (IDA) program mentioned in Action Item e. (below) contains a financial management component to assist potential homebuyers in understanding the financial requirements of buying a home.
- d. Consider establishing a marketing campaign that promotes homeownership to the State's minority populations, specifically targeting African American and Hispanic homebuyers.
- ▶ **Action Items to be Monitored.** IHCDA will work to evaluate the feasibility of establishing such a marketing campaign. If the decision is made to move forward with these marketing efforts, the Committee will assist in dissemination of materials and integrate the information into the Consolidated Plan public outreach process.

- ▶ **Accomplishments.** IHCDA has been marketing homeownership to the State's minority populations through a variety of efforts. In 2001, IHCDA ran billboard advertisements for its homeownership program. The three targeted groups were African-Americans, Hispanics and areas of the state where purchase price limits had been increased for the first time in seven years, as identified by a HOME funded study by the Indiana University Center for Real Estate Studies. The geographic areas for the billboards were South Bend/Elkhart, Bloomington and Evansville. The advertisements resulted in a significant increase in phone calls to the toll-free line. During 2002, IHCDA ran print ads in minority publications (African-American and Hispanic) in Gary, Muncie, Evansville and Indianapolis. IHCDA also began working on more outreach efforts to the African-American community in Indianapolis. During 2003, IHCDA placed targeted advertisements and expanded outreach efforts to African-American and Hispanic communities. *In 2004, IHCDA ran print ads in minority-targeted newspapers and ran radio advertisements on Network Indiana. During 2005, IHCDA will conduct community meetings with minority groups.*

- e. Continue using IHCDA's (previously administered by the Department of Commerce which is now the Office of Rural Affairs) Individual Development Account (IDA) program. This program provides a three to one match by the State (up to \$900 per year) to families at 175 percent of the poverty level who are trying to save money for a down payment on a home for themselves or a dependent.
- ▶ **Action Items to be Monitored.** The Committee will support legislative action for continuation of the IDA program and campaign for its reauthorization. In addition, designated Committee members will evaluate the effectiveness of the program, including making administrative funds available for the community development corporations that participate in the program. The members will report to the Committee on opportunities for leveraging CDBG and HOME funds and/or programs to support the IDA. Where needs are identified (e.g., target areas in the State where participation is underutilized), the Committee will work with program administrators to fulfill such needs.
  - ▶ **Accomplishments.** The State Legislature reauthorized the program in mid-2001. As such, this program is ongoing. The "IDA Working Groups" that have been established to provide feedback to IHCDA about the program from organizations that were awarded an account are also ongoing. *Early in 2005, the administration of the IDA program was transferred from the Indiana Department of Commerce (now the Office of Rural Affairs) to IHCDA, via federal legislation. In program year 2004, 56 groups received funding through the IDA program and IHCDA has expended over \$800,000 in both state and federal project money. These groups have enrolled over 1,000 active participants, who have opened saving accounts at these financial institutions with the average savings being \$629.*



- f. Use the Section 8 homeownership program to assist low-income populations in achieving homeownership.

- **Action Items to be Monitored.** This program became available to the State's citizens in January 2002. *The Coordinating Committee members will monitor the success of the program.*

Goal 3. Promote livable communities and community redevelopment.

Citizens identified a number of community development concerns as detailed in the Housing and Community Development Needs section of the Consolidated Plan. Forum attendees identified workforce and public infrastructure needs – particularly jobs, training, and downtown revitalization – and infrastructure for affordable housing as top needs.

The Office of Rural Affairs has recently taken a new approach to measuring the quality of life of the State's communities by employing a "livable communities" concept. ORA defines livable communities as those that "actively and successfully serve the needs of their citizens; effectively connect people and places; and preserve, build upon, and invest in their economic, environmental, and human assets. To achieve this, livable communities plan and prepare for the future and form partnerships between the business, civic, government and not-for-profit sectors of the community." Thus, a livable community is one that encompasses, among other things, adequate public infrastructure systems, good daycare and social services, and ample employment opportunities.

Because community development issues are often interconnected – e.g., inadequate employment opportunities can affect the commute citizens must endure to find a job – the Committee chose to address the community development concerns through the promotion and creation of livable communities. The strategies developed to accomplish Goal 3 include:

- a. Continue funding ORA's Community Focus Fund (CFF), which uses CDBG dollars for community development projects ranging from environmental infrastructure improvements to development of daycare and senior centers.
- **Action Items to be Monitored.** ORA will continue soliciting feedback from its grant recipients about the CFF program, including components of the program that could be modified to better meet the needs of Indiana's communities. This feedback will be compared to the community needs identified in the Consolidated Plan and, together, these measures will be used to evaluate the program annually, to ensure that program dollars are being allocated to their most productive use. Components of the CFF, including the scoring process, will be modified as needed to reflect the needs of communities.
  - **Accomplishments.** *This program continued in 2004. During program year 2004, communities in the State received \$29 million in funding through the CFF. A variety of projects were funded, including: community and youth centers; facilities serving special needs populations; neighborhood revitalization efforts; fire stations and fire trucks; a library; senior centers; and stormwater, water and sewer infrastructure redevelopment projects.*

- b. Continue funding IHCDA's Housing from Shelters to Homeownership program, which provides funding for the entire continuum of housing needs of communities.
- **Action Items to be Monitored.** On an annual basis, IHCDA will evaluate the current funding allocation of the Housing from Shelters to Homeownership program by comparing the number of units produced or rehabilitated, and/or dollar amounts available for production or rehabilitation, with the housing needs identified in the Consolidated Plan, to the extent that a renter/owner needs breakdown is available. The number and types of applications for the program will also be analyzed, since this measure of demand is also an indicator of need. The results of the evaluation will be used to establish priorities and goals for the upcoming program year.
  - **Accomplishments.** *This program continued in FY2004. IHCDA allocated approximately \$16 million of HOME and CDBG funds to the Housing from Shelters to Homeownership program during FY2004. This program gives preferences to projects that meet the needs of their specific community and revitalize existing neighborhoods. In addition, IHCDA has developed a program entitled "Improving Neighborhoods Through Revitalization". This program provides incentives for strategic planning and the redevelopment of vacant blighted neighborhoods. This will be a pilot program, and IHCDA intends to award approximately 6-12 geographically diverse Indiana cities with funding. IHCDA will evaluate the program over the next three years to determine its success. Planning study proposals were due July 2004. IHCD received 16 proposals requesting \$316,550 in funds. Based on evaluations IHCDA recommended funding 11 of the requests for a total of \$210,550 at the August 2004 Board meeting. In April 2005, IHCDA announced the loan phase of the program. Request for proposals were due July 2005 and funding recommendations were made to the Board in August 2005. Construction of the single family homes is planned to occur 2005 to 2008.*
- c. Continue the use of the planning and community development components that are part of the Planning Grants and Foundations programs funded by CDBG and HOME dollars. These programs provide planning grants to units of local governments and CHDOs to conduct market feasibility studies and needs assessments, as well as (for CHDOs only) predevelopment loan funding.
- **Action Items to be Monitored.** The Committee will evaluate the need for planning grants and related studies for local governments and CHDOs and consider allocating more CDBG and HOME dollars to such programs if significant gaps in this type funding are identified.
  - **Accomplishments.** *These programs are ongoing. During program year 2004, IHCDA allocated almost \$500,000 of its CDBG and HOME allocation to the Foundations program. During 2004, \$1.7 million of CDBG funds went to fund the Community Focus Fund planning grant program.*

- d. Continue including rehabilitation of existing structures as a scoring preference for applications for the Rental Housing Tax Credit and Housing from Shelters to Homeownership programs.
- **Accomplishments.** The RHTC program provides incentives for rehabilitation through its competitive scoring system. The Housing from Shelters to Homeownership program has scoring criteria to encourage rehabilitation of existing structures. *These scoring preferences are continuing. Additionally, the 2004 Qualified Allocation Plan (QAP) has set aside 10 percent of available annual RHTCs for developments that involve rehabilitation of currently occupied low income housing, developments otherwise in danger of being removed by a federal agency, and/or the conversion of existing market rate housing to affordable housing.*
- e. Explore the feasibility of a statewide Fair Housing campaign.
- **Action Items to be Monitored.** The Committee will work with Indiana Civil Rights Commission (ICRC) to examine the need for a Statewide Fair Housing campaign and consider accepting proposals for funding fair housing activities.
  - **Accomplishments.** During program year 2001, the Fair Housing Task Force implemented a Statewide fair housing campaign. Activities in 2001 mostly consisted of planning the campaign and hiring an advertising agency to design campaign billboards, transit displays, posters, and radio and television public service announcements. The billboards will be located on main arteries throughout the state leading into nonentitlement cities. *The campaign was ongoing in 2004, and is being revised as needed to maximize its effectiveness.*
- f. Continue to promote and encourage energy efficiency through the Rental Housing Tax Credit and Housing from Shelters to Homeownership programs.
- **Accomplishments.** *The Rental Housing Tax Credit program continues to give scoring preferences for energy efficiency. The Housing from Shelters to Homeownership program includes points for the design of structure, quality of amenities, and energy efficiency. Applicants receive points for committing to specific design features, which include a variety of Energy Star rated appliances and building products.*
- g. Continue working to reduce the environmental hazards in housing, including lead based paint risks.
- **Action Items to be Monitored.** The Committee will support a team effort between IACED and IHEDA to provide lead inspectors and assessors certification courses and training to grantees about the hazards of lead based paint and safe work practices.

- **Accomplishments.** In 2002, the training program was completed. IACED and IHCDA determined that there is not a need for the training every year; training will likely be held every two to three years. *IHCDA was a sponsor of the annual Lead-Safe Indiana Conference in November 2004 and continues to chair the Housing Subcommittee. IHCDA is also a member of the Elimination Plan Advisory Committee (EPAC). The Committee developed a plan to eliminate lead poisoning in children by 2011. The plan was approved by the Center for Disease Control (CDC) and the EPAC is continuing to meet to oversee the implementation of the plan.*

Goal 4. Enhance employment development activities, particularly those that provide workforce development for low- to moderate-income citizens. Survey respondents and forum participants continue to express a need for job training and workforce development throughout the State. As discussed in the Socioeconomic section of the Consolidated Plan, 2000 Census data suggest that Indiana lost some of its most educated citizens during the past decade.

Along with the strategies to promote livable communities outlined in Goal 3, the State will:

- a. Continue the use of ORA's Community Economic Development Fund (CEDF), which funds job training and infrastructure improvements in support of job creation for low- to moderate-income persons.
  - **Action Items to be Monitored.** ORA will continue soliciting feedback from its grant recipients about the CEDF program, and continue to collect data on the number of jobs created from and beneficiaries of the CEDF program. This feedback will be compared to the community (especially employment) needs identified in the Consolidated Plan and, together, these measures will be used to evaluate the program annually, to ensure that program dollars are being allocated to their most productive use. Components of the CEDF, including the scoring process, will be modified as needed to reflect the needs of communities.
  - **Accomplishments.** *The program funding is continuing.*
- b. Explore using the CEDF to fund employer based skills training that is transferable.
  - **Action Items to be Monitored.** ORA has evaluated the feasibility of implementing such a program and set aside \$2 million of CDBG funds for new and basic skills training.
  - **Accomplishments.** *This program will continue during 2004.* The training is targeted at those needing basic skills (including ESL) and it must be transferable to other occupations. Business and units of local government may receive program funds.

Goal 5. Strengthen and expand the State's Continuum of Care for persons who are homeless.

As detailed in the Special Needs section of the Consolidated Plan, between 80,000 and 100,000 citizens in the State are estimated to be homeless at any one time. Participants in the public forums ranked emergency shelters, transitional housing, and youth shelters as top needs in their communities.

To further the Continuum of Care concept throughout the State, the Interagency Council for the Homeless was recreated. The Council will also oversee implementation of the Homeless Management Information System (HMIS), required by the U.S. Congress to be part of continuums of care by 2003.

The strategies developed to accomplish Goal 5 include:

- a. Continue to submit an annual SuperNOFA application to fund Continuum of Care activities.
  - ▶ **Action Items to be Monitored.** The Committee will be responsible for ensuring that the State Continuum of Care application is submitted to HUD annually. This will be accomplished through the creation of the Continuum of Care Committee (CCC) to provide oversight and development of the application. In addition, the CCC will evaluate the ongoing effectiveness of the programs funded by the grant.
  - ▶ **Accomplishments.** *This action item is ongoing. An application was submitted and accepted for FY2004.*
  
- b. Create regional Continuum of Care consortia to coordinate Continuum of Care activities and provide guidance on specific needs.
  - ▶ **Action Items to be Monitored.** *The Interagency Council for the Homeless will have as a priority organizing regional continuums of care.*
  - ▶ **Accomplishments.** *The Homeless Task Force that is part of the Interagency Council has the goal of improving the effectiveness of the regional Continuums of Care. To this end, during the next year the Task Force will: 1) Institute a process by which the regions report on their activities; 2) Develop a working model of how a regional Continuum should function; 3) Identify a contact person for each region; and, 4) Provide two training sessions for the regions.*

*IHCDA gives scoring preferences to organizations that participate in the State HIV/AIDS Continuum of Care on its Housing from Shelters to Homeownership packages.*
  
- c. Continue statewide nonprofit training provided by the Indiana Coalition for Housing and Homeless Issues (ICHHI) for SuperNOFA grant applications.
  - ▶ **Accomplishments.** *This activity is ongoing and continued for the FY2004 SuperNOFA. ICHHI held a training workshop a few weeks after the release of the SuperNOFA, in addition to visiting organizations throughout the State to conduct more tailored training.*
  
- d. Expand the funding available for shelter and transitional housing development in IHCDA's Housing from Shelters to Homeownership program.



In addition to many of the strategies listed for Goal 5, the strategies developed to accomplish Goal 6 include:

- a. Enhance resources such as FSSA's Shelter Plus Care grants that provide rental assistance for persons who are homeless and require enhanced supportive services (e.g., persons with mental illness or substance abuse).

- **Action Items to be Monitored.** The Shelter Plus Care program will provide tenant based rental assistance, and will be administered through the Community Action Agency network in the State. The Committee will work to increase the amount of available resources for better assisting the State's special needs populations that are most difficult to serve.

- **Accomplishments.** *In 2004, the Interagency Council on the Homeless submitted a Balance of State application that consisted of one new Shelter Plus Care, 6 new supportive housing projects, 17 supportive housing renewals and 3 Shelter Plus Care renewals for a total of \$10 million of HUD SuperNOFA funds.*

*The Shelter Plus Care awards were granted. Populations to be served include persons who are homeless and disabled and may have other special needs. In program year 2004, the State received a new Shelter Plus Care award in the amount of \$2.2 million for 60 units. FSSA worked with The Center for Mental Health, The Center for Mental Health Care Coordination, Comprehensive Mental Health Services and the Bowen Center to implement the award and involved the following counties: Cass, Delaware, Grant, Hamilton, Henry, Howard, Jay, Kosciusko, Madison, Marshall, Miami, Randolph, Tipton and Wabash.*

During program year 2001, Community Action of Northeast Indiana was awarded \$900,000 over 5 years, to produce approximately 50 vouchers for housing and utility payments. The State received another Shelter Plus Care grant of \$2.2 million in FY2003. On April 28, 2003, FSSA held a statewide Shelter Plus Care training about the program and the additional funds.

- b. Continue participating in and soliciting feedback from HIV/AIDS planning bodies.

- **Accomplishments.** *During the 2004 program year, IHCD experienced a very strong and productive relationship with the Indiana HIV/AIDS community through their involvement in community planning activities. IHCD provided a monthly update on HOPWA usage and information on affordable housing and community development opportunities to the Indiana HIV/STD Consumer Advisory Board. IHCD participated in the Ryan White Planning Council convened by the Indiana State Department of Health Division of HIV/STD and worked with several other agencies on affordable housing and/or community development as related to low income persons living with HIV/AIDS*

- c. Enhance technical assistance and planning activities of organizations serving special needs groups.
- **Accomplishments.** Technical assistance and resource identification remain eligible activities under the HOPWA program. HOPWA project sponsors are able to take advantage of IHCDA sponsored training activities (e.g., provided by IACED). IHCDA also provided oversight through on-site technical assistance visits, desktop technical assistance via telephone and e-mail.
  - *IHCDA gives scoring preferences to emergency and youth shelters that participate in the State HIV/AIDS Continuum of Care on its HOPWA application.*
- d. Continue ORA's CFF funding for the development of health care facilities, public social service organizations that work with special needs populations, and shelter workshop facilities, in addition to modifications to make facilities accessible to persons with disabilities.
- **Action Items to be Monitored.** ORA will continue soliciting feedback from its grant recipients about the CFF program, particularly grantees that have used the program to fund facilities for special needs groups. This feedback will be compared to the community needs identified in the Consolidated Plan and, together, these measures will be used to evaluate the program annually, to ensure that program dollars are being allocated to their most productive use. Components of the CFF, including the scoring process, will be modified as needed to reflect the needs of special needs groups in communities.
  - **Accomplishments.** The use of CFF funds for facilities targeting special needs group is continuing. CFF funds may also be used to make modifications to bring buildings into ADA compliance. ORA has also implemented community workshops to educate communities about how CFF funding can be used and to offer technical assistance. *In FY2004, ORA allocated \$915,000 of CFF dollars to fund special needs facilities and ADA modifications to buildings.*
- e. Continue to use HOPWA funding for tenant-based housing assistance, emergency assistance, and direct client support.
- **Action Items to be Monitored.** Using feedback the care regions, IHCDA will evaluate the allocation of funds between these three program areas on an annual basis. IHCDA will adjust its program allocations to reflect the current needs of its care regions. Refer to Appendix G in the Consolidated Plan for more detail on the HOPWA allocation process.
  - **Accomplishments.** *HOPWA has been used to provide tenant based rental assistance, short-term emergency assistance and supportive services this year.* Indiana State Department of Health is the administering agency for Ryan White funds, which were used for medical services only in 2001.



- f. Continue using IHCDA's Housing from Shelters to Homeownership program for owner-occupied grant rehabilitation that can be used for home improvements that accommodate people with physical and developmental disabilities and the elderly.
- **Action Items to be Monitored.** IHCDA will evaluate and report annually to the Committee on the amount of funding and requests for funding from the Housing from Shelters to Homeownership program for grants for owner-occupied housing improvements, particularly those that assist special needs groups. IHCDA will consider increasing the allocated funding in this area to the extent that the need for such dollars exceeds the current funding level.
  - **Accomplishments.** *This action item continued in FY2004. IHCDA currently gives preferences for developments that include units targeted to serve persons who are developmentally or physically disabled in its Housing from Shelters to Homeownership program application.*
- g. Explore the HomeChoice program sponsored by Fannie Mae that allows more flexible underwriting guidelines for homeownership.
- **Action Items to be Monitored.** IHCDA submitted an application to Fannie Mae during 2000 for participation in the HomeChoice program. If the program is deemed successful, the Committee will assist IHCDA in broadening the program throughout the State.
  - **Accomplishments.** Fannie Mae approved IHCDA's proposed HomeChoice program. During the pilot phase, HomeChoice was offered in three counties: Bartholomew, Knox, and Marion. IHCDA earmarked \$1 million in revenues to finance the HomeChoice mortgages. The program proved successful, IHCDA and its HomeChoice partners – Fannie Mae, Irwin Mortgage, and the Back Home in Indiana Alliance – offered the program throughout the State. *This program continued during the 2004 program year.*
- h. Conduct a survey targeted to the State's migrant agricultural workers, to improve upon the data and knowledge about the housing and community development needs of this population.
- **Action Item to be Monitored.** As part of the either the Consolidated Plan or Continuum of Care process, the Committee will administer a survey of the State's migrant farm worker population. The Committee will work with the Governor's Task Force on Migrant Farmworkers on information sharing and data collection, if feasible.
  - **Accomplishments.** The Committee will reconsider the need for the Action Item in the Five Year Planning process. The direction of a recently formed formal committee dedicated to migrant farmworker issues, as part of the Governor's Task Force, will guide the Committee's efforts related to this Action Item.

*IHCDA continues to dedicate a portion of Housing from Shelters to Homeownership program funding to rehabilitation and new construction of migrant farmworker housing. For program year 2004, IHCDA dedicated \$1 million program funds for new construction of farmworker housing. In the 2002 program year, IHCDA provided \$1.2 million in funding to migrant farmworker housing developments.*

- i. Seek input from organizations that work with special needs populations to guide funding and program formation, in an effort to ensure consistency between funding and the most current strategies being implemented to serve special needs groups.
  - **Action Item to be Monitored.** The HUD grantee agencies will use input from special need groups to evaluate the projects they are funding and ensure that funds are being allocated to projects that have been found to best serve the needs of special populations.

In addition, when the State prepares its next Analysis of Impediments to Fair Housing Choice, it will include a detailed examination of State funding (e.g., if funding has supported current strategies for providing housing and services to special needs populations).

- **Accomplishments.** During the FY2002 Consolidated Planning process, the Committee added two members who represent the communities of persons who are disabled. *During program year 2004, the Committee continued to seek input from these individuals, as well as other organizations through the community survey and regional forums.*
- j. **New Action Item:** *Research the need for tenant based rental assistance (TBRA) versus the development of affordable rental housing in nonentitlement areas. Understand why Section 8 vouchers are going unused in certain areas. Also, research how other states are using TBRA, how much is dedicated to TBRA, the basis for TBRA (rental housing needs), etc.*
  - **Accomplishments.** During the 2004-05 Consolidated Planning process, the State conducted a survey of Public Housing Authorities in nonentitlement areas to understand the need for TBRA and development of affordable housing. The results of the survey are included in the Housing Market Section of the 2004 Consolidated Plan Update. The State also collected information from other Housing Finance Authorities that have been using TBRA. This research will continue.
- k. **New Action Item:** Explore the option and need for increasing the amount of downpayment assistance for persons with disabilities who are constrained by the amount of assets they can accumulate by their income support programs.
  - **Accomplishments.** This Action Item will be addressed during the next Five Year Consolidated Planning period.

- l. ***New Action Item:*** Explore giving preferences to job training programs that work with persons with disabilities.
  - ***Accomplishments.*** The Committee will explore the option of providing grantees of job creation and training programs with information about how to provide employment opportunities for persons with disabilities. In addition, ORA requires that grantees receiving CDBG funds for job training programs train workers “for life.”
  
- m. ***New Action Item:*** Include youth (particularly those discharged from the foster care system) as a special needs population for Consolidated Planning, research, understand and address their housing and community development needs.
  - ***Accomplishments.*** The needs of this population were researched and the findings incorporated into the Special Needs Section of the Consolidated Plan Update in 2004. This research will continue. *In FY2004, ORA provided \$442,000 of CFF dollars to fund a youth facility. IHCDA also proposed an allocation of \$300,000 to build a youth shelter in FY2004.*
  
- n. ***New Action Item:*** Ensure that the State Allocation Plans are consistent with the American with Disabilities Act (ADA) and Fair Housing Law.
  - ***Accomplishments.*** This action item is ongoing. New construction funded with HOME dollars must meet the requirements of Section 504. All buildings constructed using CDBG funds must comply with the ADA.
  
- o. ***New Action Item:*** The committee will monitor efforts to establish a statewide housing trust fund.

Goal 7. Enhance the local capacity for housing and community development.

The nonprofit community and local governments play a critical role as vehicles for the delivery of housing and community services, often with very limited funds. To continue to be effective in this role, the State recognizes that these entities require assistance with capacity building.

The strategies developed to accomplish Goal 7 include:

- a. Continue using CDBG funding for technical assistance, including accreditation.
  - ***Action Items to be Monitored.*** ORA will continue to solicit and evaluate feedback from its grant recipients about training needs, including a need for technical assistance with environmental issues. If a need is identified, an increase in the funding dedicated for a particular type of technical assistance will be considered.
  - ***Accomplishments.*** *During 2004, the grant administration assistance funded by ORA continued.*

b. Continue providing funding for training and technical assistance in the pre-and post-application process for IHCDA's programs. Also, continue providing CHDO training and capacity building activities through the CHDO Works program.

- **Action Items to be Monitored.** IHCDA will continually evaluate the need for both training and technical assistance. If a need is supported, IHCDA will continue to fund the programs to the extent allowed by the requirements of the funding source.
- **Accomplishments.** *During program year 2004, training continued.* IHCDA supports training and technical assistance in many different ways. IHCDA Community Development staff are encouraged to work with applicants and recipients to make application and award implementation as straightforward as possible. Both the Development and Compliance staff conduct group workshops to cover general information, and staff are also available for one-on-one technical assistance sessions. Additionally, during 2000 to 2003, IHCDA contracted with IACED to conduct a wide variety of training to expand the capacity of housing organizations throughout Indiana.

*During program year 2004, IHCDA continued to set-aside the maximum amount allowed under the HOME program for CHDO operating costs. These operating funds are available to CHDOs through the CHDO Works program as well as to cover operating funds associated with construction-related projects.*

c. Continue providing HOPWA training and technical assistance sponsored by IHCDA.

- **Action Items to be Monitored.** IHCDA is currently providing site training upon request. *This continued in program year 2004.*

d. Continue the statewide forum on grant applications sponsored by FSSA.

- **Accomplishments.** This training is held once a year when funding applications are released. *It continued in program year 2004 and was held in August 2004.*

e. Continue the technical assistance provided by the Indiana Technical Assistance Consortium.

- **Action Items to be Monitored.** IACED and ICHHI formed the Indiana Technical Assistance Consortium, which provided training, direct technical assistance, and capacity building funding to CHDOs. The Consortium will provide the Committee with feedback from the training sessions, in an effort to better evaluate the continued training needs of CHDOs.
- **Accomplishments.** *Training and technical assistance are ongoing. IHCDA is currently funding a variety of training and capacity building efforts including organization development and capacity building. These training sessions are comprehensive one-on-one, working sessions and can take between 12 to 18 months to complete. Of these trainings, IACED held nine trainings during the 2004 program year with a total of 232 participants.*

- f. Continue to include as part of the Consolidated Plan regional forums presentations by the grantee agencies on their programs, application process, etc.
- g. Explore providing more direct training for ESG grantees.
  - **Action Items to be Monitored.** The ESG Committee representative will evaluate if grantees require additional training and technical assistance, and, if so, establish a training program based on those provided for the other HUD programs.
  - **Accomplishments.** *FSSA is currently in the process of planning upcoming training for ESG grantees; this continued in 2004.* The ESG grantees received an application for funding training in January 2002 and received cultural diversity training in September 2002. *In December 2003 and August 2004, the ESG grantees received training on the application process, the expectations and the process for applying for ESG funding.*
- h. Explore the creation of a core operating fund for not-for-profits.
  - **Action Items to be Monitored.** A team of Committee members will explore the feasibility of establishing a core operating fund (separate from those dollars currently provided by IHCDA) for not-for-profit entities in the State that provide housing and community development services to the State's low income and special needs populations.
  - **Accomplishments.** IACED conducted a capacity building study for state's CD nonprofits. The goal of study was to develop a business plan and identify system resources of supporting nonprofits on a statewide level. Results will be used by the Committee to evaluate this task. *Because of budget concerns, this action item has been deferred. IACED is researching alternative funding sources.*

## Comparison of 2004 One-Year Goals with Accomplishments

Exhibit II-1 on the following page compares the program year goals established at the beginning of FY2004 with the actual dollars allocated to housing and community development activities.

Exhibit II-1.  
Comparison of Goals and Accomplishments, FY2004

<i>Program/Funding Source</i>	<i>2004 Proposed Allocations</i>		<i>2004 Actual Allocations</i>	
	<i>Dollars</i>	<i>Percent of Total Funding</i>	<i>Dollars</i>	<i>Percent of Total Funding</i>
<b><i>Community Focus Fund (CDBG)</i></b>				
Affordable Housing Infrastructure	\$289,500	1%	\$0	0%
Child Care Centers/Facilities for Children	\$1,254,500	4%	\$265,637	1%
Facilities for Abused and Neglected Children - not operating c	\$0	0%	\$174,743	1%
Fire Stations/Equipment	\$1,930,000	6%	\$3,875,580	12%
Health Facilities	\$0	0%	\$495,976	2%
Homeless Facilities - not operating costs	\$0	0%	\$322,151	1%
Neighborhood/Park and Recreational Facilities	\$965,000	3%	\$1,062,197	3%
Neighborhood Revitalization	\$675,500	2%	\$0	0%
Senior Centers	\$3,088,000	10%	\$1,312,687	4%
Special Needs Facilities	\$965,000	3%	\$27,683	0%
Water and Sewer/Infrastructure	\$14,475,002	45%	\$15,231,717	47%
<i>Total</i>	<i>\$23,642,503</i>	<i>74%</i>	<i>\$22,768,372</i>	<i>71%</i>
<b><i>Community Economic Development Fund (CDBG)</i></b>				
	<i>\$4,000,000</i>	<i>13%</i>	<i>\$5,221,704</i>	<i>16%</i>
<b><i>Administration (CDBG)</i></b>	<i>\$836,958</i>	<i>3%</i>	<i>\$1,333,704</i>	<i>4%</i>
<b><i>Technical Assistance (CDBG)</i></b>	<i>\$368,479</i>	<i>1%</i>	<i>\$440,042</i>	<i>1%</i>
<b><i>Direct Financial Assistance to For-Profits</i></b>	<i>\$0</i>	<i>0%</i>	<i>\$170,000</i>	<i>1%</i>
<b><i>Acquisition/Disposition</i></b>	<i>\$0</i>	<i>0%</i>	<i>\$485,230</i>	<i>2%</i>
<b><i>Brownfield Initiative (CDBG)</i></b>	<i>\$1,400,000</i>	<i>4%</i>	<i>\$0</i>	<i>0%</i>
<b><i>Planning Fund</i></b>	<i>\$1,600,000</i>	<i>5%</i>	<i>\$1,853,076</i>	<i>6%</i>
<i>Total CDBG (less HDF)</i>	<i>\$31,847,940</i>	<i>100%</i>	<i>\$32,272,128</i>	<i>100%</i>
<b><i>Emergency Shelter Grants (ESG)</i></b>				
Essential Services	\$314,103	17%	\$318,184	17%
Shelter Operations	\$1,315,209	71%	\$1,332,295	71%
Homeless Prevention	\$103,589	6%	\$104,935	6%
Administration/Remainder	\$114,471	6%	\$115,958	6%
<i>Total ESG</i>	<i>\$1,847,372</i>	<i>100%</i>	<i>\$1,871,372</i>	<i>100%</i>
<b><i>Clients served</i></b>	<i>34,294 individuals</i>		<i>43,487 individuals</i>	

Source: ORA, IHCD, FSSA and BBC Research & Consulting.

Exhibit II-1. (continued)  
Comparison of Goals and Accomplishments, FY2004

Program/Funding Source	2004 Proposed Allocations		2004 Actual Allocations		
	Dollars	Percent of Total Funding	Dollars	Percent of Total Funding	
<b>Housing from Shelters to Homeownership (HOME/CDBG)</b>					
Emergency Shelters	\$500,000	2%	\$500,000	2%	
Youth Shelters	\$300,000	1%	\$0	0%	
Permanent Supportive Housing	\$800,000	4%	\$241,000	1%	
Transitional Housing	\$900,000	4%	\$0	0%	
Migrant Farmworker Housing	\$300,000	1%	\$1,000,000	4%	
Rental Units (less RHTC)	\$4,000,000	18%	\$5,522,556	25%	
Homebuyer Units	\$1,700,000	8%	\$1,417,197	6%	
Owner Occupied Rehabilitation	\$4,421,488	20%	\$7,565,534	34%	
Voluntary Acquisition/Demolition	\$200,000	1%	\$0	0%	
	<b>\$13,121,488</b>	<b>59%</b>	<b>\$16,246,287</b>	<b>72%</b>	
<b>CHDO Works (HOME)</b>					
First Home Downpayment Assistance (HOME)	\$670,765	3%	\$979,500	4%	
INTR City Program	\$1,500,000	7%	\$2,323,207	10%	
Homeownership Counseling	\$500,000	2%	\$190,550	1%	
HOME/RHTC	\$1,000,000	5%	\$356,123	2%	
Administration	\$2,400,000	11%	\$1,860,000	8%	
	<b>\$1,676,917</b>	<b>8%</b>	<b>\$50,000</b>	<b>0%</b>	
<b>Foundations (HOME/CDBG)</b>					
CHDO Predevelopment Loans	\$300,000	1%	\$39,250	0%	
CHDO Seed Money Loans	\$100,000	0%	\$20,850	0%	
Housing Needs Assessments	\$400,000	2%	\$318,725	1%	
Site-Specific Feasibility Studies	\$100,000	0%	\$120,000	1%	
	<b>\$900,000</b>	<b>4%</b>	<b>\$498,825</b>	<b>2%</b>	
<b>Total HOME and HDF</b>	<b>\$21,769,170</b>	<b>92%</b>	<b>\$22,504,492</b>	<b>98%</b>	
<b>American Dream Downpayment Assistance (ADDI)</b>					
First Home Downpayment Assistance Programs <sup>(1)</sup>	\$1,891,498	100%	\$1,841,308	100%	
<b>Housing for People with AIDS (HOPWA)</b>					
Rental Assistance	\$532,257	26%	\$606,540	31%	<b>Actual</b> 218/units
Short-term Rent, Mortgage and Utility Assistance	\$306,257	15%	\$293,633	15%	545/units
Supportive Services	\$419,945	21%	\$302,074	15%	198 households
Housing Activity	\$86,293	4%	\$330,186	17%	
Housing Information	\$260,240	13%	\$104,095	5%	
Project Sponsor Administration	\$140,550	7%	\$0	0%	
Resource Identification	\$218,158	11%	\$120,000	6%	N/A
Operating Costs	\$19,081	1%	\$111,052	6%	24 units
Administration	\$61,323	3%	\$115,200	6%	N/A
<b>Total HOPWA</b>	<b>\$2,044,104</b>	<b>100%</b>	<b>\$1,982,780</b>	<b>100%</b>	<b>787 units</b>

Note: Includes funds allocated for 2003 and 2004 program years.

Source: ORA, IHCD, FSSA and BBC Research & Consulting.

### Summary of Goals, Action Items and Accomplishments

The attached exhibit lists the program year 2004 five-year goals, action items, the target year of completion, and notes on accomplishments to date.

Exhibit II-2.  
 Strategies and Action Matrix,  
 FY2000 Five Year Plan, 2004 Action Plan Progress

<i>Goals</i>	<i>Strategies</i>	<i>Action Items</i>	<i>FY2004 Progress</i>
<i>I. Expand affordable rental housing opportunities</i>	<i>a.</i> Continue funding IHCDAs Housing from Shelters to Homeownership program	Evaluate annually how the program meets identified housing needs (based on number of or dollars dedicated to units produced and rehabilitated)	Actual allocated funding: \$5.5 million.
	<i>b.</i> Continue using Rental Housing Tax Credits to develop affordable housing	Evaluate annually how the program meets identified housing needs (based on number of or dollars dedicated to units produced and rehabilitated).	Actual allocated: \$1.86 million.
	<i>c.</i> Continue to preserve existing Section 8 and other expiring use properties through IHCDAs work as a Participating Administrative Entity (PAE) and PBRA.	Report to Committee IHCDAs accomplishments as a PAE and PBRA annually	Activities are ongoing. For FY2004, IHCDAs remained a PAE and Section 8 contract administrator.



Exhibit II-2. (continued)  
 Strategies and Action Matrix,  
 FY2000 Five Year Plan, 2004 Action Plan Progress

<i>Goals</i>	<i>Strategies</i>	<i>Action Items</i>	<i>FY2004 Progress</i>
<b>II. Enhance affordable homeownership opportunities</b>	<b>a.</b> Continue funding IHCDA's Housing from Shelters to Homeownership program	Evaluate annually how the program meets identified housing needs (based on number of or dollars dedicated to homeownership for low and moderate income citizens)	Actual allocated funding: \$7.6 million.
	<b>b.</b> Continue funding IHCDA's First Home program, which uses MRB and MCC to provide interest rate subsidies and down payment assistance	Evaluate annually how the program meets identified housing needs (based on number of or dollars dedicated to homeownership for low and moderate income citizens)	Program is ongoing. IHCDA closed 444 loans totaling \$1.8 million during program year 2004 with 2003 and 2004 ADDI funds.
	<b>c.</b> Explore the feasibility of establishing a statewide homebuyer counseling program	Work with IHCDA to evaluate the need for the program. If a need is identified, assist IHCDA in marketing of the program, especially to targeted populations	Indiana Legal Services (ILS) was awarded \$156,000 to perform housing counseling and Momentive Consumer Credit Counseling Service, Inc. was awarded a subrecipient award of \$200,000 for housing counseling. IHCDA also received two SuperNOFA awards to provide post-purchase education/counseling and predatory lending counseling. IHCDA in partnership with Momentive and ILS are working towards developing a new housing counseling tool.
	<b>d.</b> Consider establishing a marketing campaign that promotes homeownership to the state's minority populations, specifically targeting African American and Hispanic homebuyers	Work with Fair Housing Task Force in consideration and potential implementation of such a campaign.	In FY 2004, IHCDA ran print ads in minority-targeted newspapers and ran radio advertisements on Network Indiana. During 2005, IHCDA will conduct community meetings with minority groups.
	<b>e.</b> Continue using the Individual Development Account program	Evaluate the effectiveness of the program; assist with program needs; support legislative renewal	In program year 2004, 56 groups received funding through the IDA program and IHCDA has expended over \$800,000 in both state and federal project money. These groups have enrolled over 1,000 active participants, who have opened saving accounts at these financial institutions with the average savings being \$629.
	<b>f.</b> Use the Section 8 homeownership program to assist low income populations achieve homeownership.	Monitor the success of the new program in assisting the targeted populations.	The Coordinating Committee members will monitor the success of the program.

Exhibit II-2. (continued)  
 Strategies and Action Matrix,  
 FY2000 Five Year Plan, 2004 Action Plan Progress

<i>Goals</i>	<i>Strategies</i>	<i>Action Items</i>	<i>FY2004 Progress</i>
<b>III. Promote livable communities and community redevelopment</b>	<b>a.</b> Continue funding the Community Focus Fund (CFF), which uses CDBG dollars for community development projects	Evaluate annually how the program meets identified community development needs (based on number of or dollars dedicated to certain activities); modifying components as needed	Funding continued in FY2004 with approximately \$29 million allocated.
	<b>b.</b> Continue funding IHCD's Housing from Shelters to Homeownership program	Evaluate annually how the program meets identified housing needs (based on number of or dollars dedicated to units produced and rehabilitated)	Actual allocated funding: \$16 million.
	<b>c.</b> Continue the use of the planning and community development components of the CFF and Foundations programs	Annually evaluate the need for planning grants and related studies for local governments and CHDOs and consider allocating more CDBG and HOME funds to these programs if significant gaps are identified	Proposed funding: \$500,000 for Foundations, \$1.7 million for planning grants.
	<b>d.</b> Continue including rehabilitation of existing structures as a scoring preference for applications for the Rental Housing Tax Credit and Housing from Shelters to Homeownership programs		Will continue scoring preference. The QAP provides a 10 percent set aside for developments that involve rehabilitation of occupied low income housing, developments in danger of being removed, and conversion of market rate to affordable housing.
	<b>e.</b> Explore the feasibility of a statewide Fair Housing campaign	Work with IHCD to determine the need for such a campaign and consider accepting proposals for Fair Housing activities	Campaign will continue pending funding.
	<b>f.</b> Continue to promote and encourage energy efficiency through the Rental Housing Tax Credit and Housing from Shelters to Homeownership programs		Scoring preferences will continue.
	<b>g.</b> Continue working to reduce the environmental hazards in housing, including lead based paint risks	Support a team effort between IACED and IHCD to provide training to grantees, particularly those conducting rehabilitation, about lead based paint hazards, if such an effort is deemed feasible	Lead based paint training workshops will be continued as needed.

Exhibit II-2. (continued)  
 Strategies and Action Matrix,  
 FY2000 Five Year Plan, 2004 Action Plan Progress

<i>Goals</i>	<i>Strategies</i>	<i>Action Items</i>	<i>FY2004 Progress</i>
<b>IV. Enhance employment development activities</b>	<b>a.</b> Continue the use of the Community Economic Development Fund (CEDF), which funds job training and infrastructure improvements in support of job creation	Evaluate annually how the program meets identified community development needs (based on number of or dollars dedicated to workforce development activities)	Program is continuing.
	<b>b.</b> Explore using the CEDF to fund employer based skills training that is transferable	Evaluate the feasibility of such a program; make recommendations to the Committee of how to proceed; design and implement program	Program is continuing.
<b>V. Strengthen and expand the state's continuum of care</b>	<b>a.</b> Continue to submit an annual SuperNOFA application to fund Continuum of Care activities	Create a Continuum of Care Committee (CCC) to provide oversight and development of the Continuum of Care application and evaluate the ongoing effectiveness of funded programs	The State's application was accepted for FY2004.
	<b>b.</b> Encourage the formation of regional continuum of care consortia to coordinate continuum of care activities	Work to establish a successful network of continuum of care providers for all identified regions in the State	Included as a goal for the Homeless Task Force.
	<b>c.</b> Continue statewide nonprofit training provided by ICHHI for SuperNOFA grant applications		Continuing.
	<b>d.</b> Expand the funding available for shelter and transitional housing development in IHCD's Housing from Shelters to Homeownership program	IHCDA will increase funding for shelters and transitional housing through the program from \$3 million to \$3.5 million	Actual allocated funding: \$1.7 million.
	<b>e.</b> Continue to work to improve the FSSA ESG application and scoring process to emphasize continuum of care services	FSSA to continue revisions to the application, if needed, to encourage shelter provider integration into continuum of care networks	Application was revised for FY2002 to include preferences for transitional housing and shelters for the mentally ill (based on comments from the public forums). Evaluation will be ongoing.
	<b>f.</b> Implement a Homeless Management Information System (HMIS) between 2002 and 2004.	Coordinate with shelters and service providers to implement a statewide HMIS.	In program year 2004, 82 percent of the 94 shelters had the HMIS software and had undergone training. As of September 2005, 76 percent of the 93 shelters (one shelter closed February 2005) are entering data.

Exhibit II-2. (continued)  
 Strategies and Action Matrix,  
 FY2000 Five Year Plan, 2004 Action Plan Progress

<i>Goals</i>	<i>Strategies</i>	<i>Action Items</i>	<i>FY2004 Progress</i>
<b>VI. Strengthen the safety net of housing and services for special needs groups</b>	<b>a.</b> Enhance resources such as FSSA's Shelter Plus Care grants that provide rental assistance for people who are homeless or difficult to serve	Work to increase the amount of available resources for better assisting the state's special needs populations that are difficult to serve	In program year 2004, the State received a new Shelter Plus Care award in the amount of \$2.2 million for 60 units.
	<b>b.</b> Continue to participate in and solicit feedback from HIV/AIDS planning bodies.		Ongoing.
	<b>c.</b> Enhance technical assistance and planning activities of organizations serving special needs groups	Improve technical assistance opportunities; increase training for service providers (see full Plan for specific items)	Technical assistance is an eligible activity under HOPWA. Funding is demand based.
	<b>d.</b> Continue CFF funding for the development of facilities or modifications to existing buildings that benefit special needs populations and/or are required by ADA	Evaluate annually how the program meets identified needs of special populations	Allocated \$915,000 of CFF dollars to fund special needs facilities and ADA modifications to buildings.
	<b>e.</b> Continue to use HOPWA funding for tenant-based housing assistance, rental assistance, and direct client support	Evaluate the allocation of funds between the three program areas annually	HOPWA has been used to provide TBRA, emergency assistance, and supportive services in 2004 and past program years.
	<b>f.</b> Continue using IHCD's Housing from Shelters to Homeownership program for owner occupied rehabilitation	Evaluate annually how the program meets identified housing needs of special populations, especially as related to owner occupied rehabilitation	Funding continuing
	<b>g.</b> Explore the Home Choice program sponsored by Fannie Mae that allows more flexibility in underwriting guidelines for homeownership	Apply to Fannie Mae for participation in the HomeChoice program; if funded, evaluate pilot phase and potential expansion of the program	Received \$1 million for the pilot program. Program will be continued in FY2003 and FY2004.

Exhibit II-2. (continued)  
 Strategies and Action Matrix,  
 FY2000 Five Year Plan, 2004 Action Plan Progress

<i>Goals</i>	<i>Strategies</i>	<i>Action Items</i>	<i>FY2004 Progress</i>
<i>VI. Continued.</i>	<i>h.</i> Conduct a survey targeted to the state's migrant agricultural workers, to improve upon the knowledge about the needs of this population	Administer a survey of the state's migrant farm worker population	This item has been deferred pending a new committee within the Governor's Commission on Hispanic & Latino Affairs which will address migrant farmworker needs. IHEDA allocated \$1.0 million to migrant farmworker housing.
	<i>i.</i> Seek input from organizations that work with special needs populations to guide funding and program formation.		This action item was implemented during the FY2002 planning process with the addition of new committee members and will continue.
	<i>j.</i> Research the need for tenant-based rental assistance in nonentitlement areas.		In 2003-2004, PHA Surveys and a review of TBRA programs in other states was conducted. Research is continuing.
	<i>k.</i> Explore the option and need for increasing the amount of downpayment assistance for persons with disabilities.		This is deferred to the next Five Year Plan.
	<i>l.</i> Explore giving preferences to job training programs that work with persons with disabilities.		Will explore educational efforts for employers in 2007. The Committee will explore the option of providing grantees of job creation and training programs with information about how to provide employment opportunities for persons with disabilities. In addition, ORA requires that grantees receiving CDBG funds for job training programs train workers "for life."
	<i>m.</i> Include youth as a special needs population in the Consolidated Plan.		Accomplished in 2003. Research will continue. In FY2004, ORA provided \$442,000 of CFF dollars to fund a youth facility. IHEDA also proposed an allocation of \$300,000 to build a youth shelter in FY2004.
	<i>n.</i> Ensure that the State Allocation Plans are consistent with the Americans with Disabilities Act.		Ongoing.
	<i>o.</i> Monitor efforts to establish a statewide housing trust fund.		

Exhibit II-2. (continued)  
 Strategies and Action Matrix,  
 FY2000 Five Year Plan, 2004 Action Plan Progress

<i>Goals</i>	<i>Strategies</i>	<i>Action Items</i>	<i>FY2004 Progress</i>
<b>VII. Enhance the local capacity for housing and community development</b>	<b>a.</b> Continue using CDBG funds for technical assistance.	Determine the need for technical assistance and training, especially as related to environmental issues. If a need is identified, increase funding in these areas	Program is continuing.
	<b>b.</b> Continue providing funding for application training and technical assistance and CHDO training and capacity building activities	IHCDA will evaluate the need for both training and technical assistance and continue to fund these programs to the extent allowed by the requirements of the funding source	Training is continuing.
	<b>c.</b> Continue providing HOPWA training and technical assistance	Improve technical assistance opportunities; increase training for service providers (see full Plan for specific items)	Currently provide training to potential grantees upon request.
	<b>d.</b> Continue the statewide forum on grant applications sponsored by FSSA		Program is ongoing. The forums are conducted once a year, after the applications are released. Training for FY2004 was held in August 2004.
	<b>e.</b> Continue the technical assistance provided by the IN Technical Assistance Consortium	Evaluate the needs of CHDOs through feedback from training provided by the IN Technical Assistance Consortium	Ongoing. IACED held nine trainings during the 2004 program year with a total of 232 participants.
	<b>f.</b> Continue to include as part of the Consolidated Plan regional forums presentations by agencies on programs, application processes.		Ongoing.
	<b>g.</b> Explore providing more direct training for ESG grantees	Evaluate if grantees require additional training and technical assistance and, if so, establish a training program based on those provided by other HUD programs	Ongoing. In August 2004, the ESG grantees received training on the application process, the expectations and the process for applying for ESG funding.
	<b>h.</b> Explore the creation of core operating fund for not-for-profits	Explore the feasibility of establishing a core operating fund for not-for-profit entities in the state the provide housing and community development services to the state's low income and special needs populations	Because of budget concerns, this action item has been deferred. IACED is researching alternative funding sources.

**SECTION III.**  
**Housing and Community Development Activities**

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## SECTION III.

# Housing and Community Development Activities

The State of Indiana allocated approximately \$58.7 million to housing and community development activities during program year 2004; this funding was received from U.S. Department of Housing and Urban Development (HUD) for housing and community development activities. The majority of this funding was used to support housing and community development activities: \$17.2 million in HOME funds, approximately \$5 million in Community Development Block Grant (CDBG) funds and \$1.8 million in American Dream Down Payment Initiative (ADDI) funds (a total of approximately \$24.2 million) were dedicated to affordable housing activities. Approximately \$31 million of Community Development Block Grant (CDBG) funds were used for a variety of housing and community development activities, ranging from water and sewer system improvements to construction of public facilities to planning awards. This section of the CAPER reports on how the HUD funds from program year 2004 were used for the State's housing and community development needs.

### 2004 Housing and Community Development Needs

The primary purpose of the Consolidated Planning process is to identify existing housing and community development needs that may be mitigated through the allocation of the HUD awards to which a state or jurisdiction is entitled. During the State's FY2004 Consolidated Plan, existing needs were identified in quantitative research as well as through a community survey, regional public forums and public hearings. The top housing and community development needs identified in FY2004 were:

- Affordable housing for very low-income households;
- Affordable single family and rental housing;
- Homeless shelters/transitional housing and facilities;
- Youth aging out of foster care;
- Infrastructure (roads/sewer/water);
- Downtown revitalization;
- Rental rehabilitation;
- Facilities and shelters for special needs populations;
- Child and adult care facilities;
- Community centers;
- Housing needs assessments/Development feasibility studies;
- Migrant/seasonal farm worker housing and
- Homeownership counseling and downpayment assistance.



The State developed priorities for both housing and community development needs based on the findings from the FY2004 Consolidated Plan research. Exhibits III-1 and III-2 on the following pages show the prioritization of needs for the FY2004 program year.

Exhibit III-1.  
Housing Needs,  
Priorities for FY2004

Source:  
Indiana Housing and Community  
Development Authority.

<i>Priority Housing Needs</i>	<i>Priority Need Level</i>	
	<i>Percentage</i>	<i>Need Level</i>
<b><i>Renter</i></b>		
Small and Large Related	0-30%	High
	31-50%	High
	51-80%	Medium
Elderly	0-30%	High
	31-50%	High
	51-80%	Medium
All Other	0-30%	High
	31-50%	High
	51-80%	Medium
<b><i>Owner</i></b>		
Owner Occupied	0-30%	High
	31-50%	High
	51-80%	Medium
Homebuyer	0-30%	Medium
	31-50%	High
	51-80%	High
<b><i>Special Populations</i></b>	0-80%	High

Exhibit III-2.  
Community  
Development Needs,  
Priorities for FY2004

Source:  
Indiana Office of Rural Affairs.

<i>Priority Community Development Needs</i>	<i>Need Level</i>
<b>Public Facility Needs</b>	
Neighborhood Facilities	Medium
Parks and/or Recreation Facilities	Medium
Health Facilities	Medium
Parking Facilities	Low
Solid Waste Disposal Improvements	Medium
Asbestos Removal	Medium
Non-Residential Historic Preservation	Low
Other	Medium
<b>Infrastructure</b>	
Water/Sewer Improvements	High
Street Improvements	Medium
Sidewalks	High
Sewer Improvements	High
Flood Drain Improvements	High
Other Infrastructure Needs	Medium
<b>Public Service Needs</b>	
Handicapped Services	High
Transportation Services	Medium
Substance Abuse Services	Low
Employment Training	High
Health Services	Medium
Other Public Service Needs	Medium
<b>Anti-Crime Programs</b>	
Crime Awareness	Low
Other Anti-Crime Programs	Low
<b>Youth Programs</b>	
Youth Centers	Medium
Child Care Centers	Medium
Youth Services	Low
Child Care Services	Low
Other Youth Programs	Medium
<b>Senior Programs</b>	
Senior Centers	High
Senior Services	Medium
Other Senior Programs	Medium
<b>Economic Development</b>	
Rehab of Publicly or Privately-Owned Commercial/Industrial	Medium
CI Infrastructure Development	High
Other Commercial/Industrial Improvements	Medium
Micro-Enterprise Assistance	Low
ED Technical Assistance	High
Other Economic Development	Medium
<b>Planning</b>	
Planning	High

In addition, the State developed a proposed allocation plan for all of the HUD awards; this allocation is presented and compared with the actual allocation in Section II.

## Use of CDBG, HOME and ADDI Funds to Meet Identified Needs

The State's housing and community development needs as determined for FY2004 are summarized above. These needs are largely addressed by CDBG, HOME and ADDI funding, the allocation of which is discussed in this section.

CDBG funding (\$35.8 million) is the largest part of the State's annual HUD funding, making up about 61 percent of the \$58.7 million received from HUD in program year 2004. HOME funds (\$17.2 million) are the second largest source of housing and community development funding at about 29 percent of the total. Approximately, \$1.8 million of ADDI funds received for program years 2003 and 2004 were allocated and awarded during program year 2004. Clearly, these funding sources play a very important role in meeting the State's priority needs.

CDBG allocation. The Indiana Office of Rural Affairs (ORA) administers the Community Development Block Grant program. In 2004 ORA gave approximately \$5 million in CDBG funding to the Indiana Housing and Community Development Authority (IHCDA) for housing activities. IHCDA designates this funding source as the Housing Development Fund, or HDF.<sup>1</sup>

The remainder of CDBG funding is allocated to a variety of housing and community development activities. Exhibit III-3 shows the allocation of 2004 program year CDBG funds among activities (including the housing activities designation), in descending order of total investment. This data matches the IDIS Report C04PR23.

### Exhibit III-3. Allocation of CDBG Program Funds, FY2004

Note:  
Includes Housing Development Fund  
awards.

Source:  
Indiana Office of Rural Affairs.

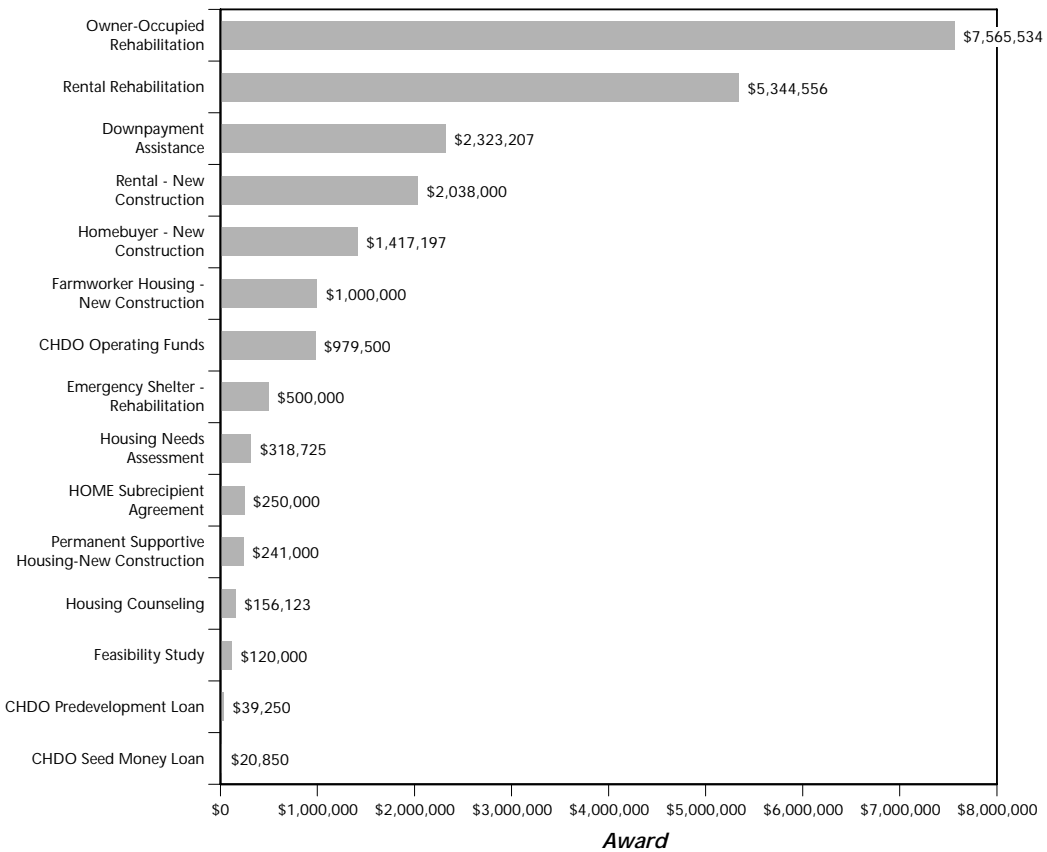
<i>Activity</i>	
Water & Sewer Improvements	\$9,996,618
General Public Facilities Improvements	\$5,221,704
Fire Stations/Equipment	\$3,875,580
Single Unit Rehabilitation	\$3,488,361
Planning Grants/Grant Administration	\$3,186,780
Solid Waste Disposal Facilities	\$2,658,874
Flood/Drainage Facilities	\$1,726,528
Senior Centers	\$1,312,687
Neighborhood/Park and Recreational Facilities	\$1,062,197
Street and Sidewalk Improvements	\$849,697
Health Facilities	\$495,976
Property Acquisition/Disposition	\$485,230
Child Care Centers/Facilities for Children	\$440,380
Technical Assistance	\$440,042
Homeless Facilities - Not Operating Costs	\$322,151
Direct Financial Assistance to For-Profits	\$170,000
Housing Construction	\$39,200
Facilities for Persons with Special Needs	\$27,683
<b>Total</b>	<b>\$35,799,689</b>

<sup>1</sup> For the Purpose of this CAPER, HDF is the equivalent of CDBG.

HOME allocation. IHCD administers funding from the HOME Investment Partnerships Program and the HDF, which is allocated from ORA.

Exhibit III-4 shows the allocation of 2004 program year HOME and HDF funds among activities, in descending order of total investment. –

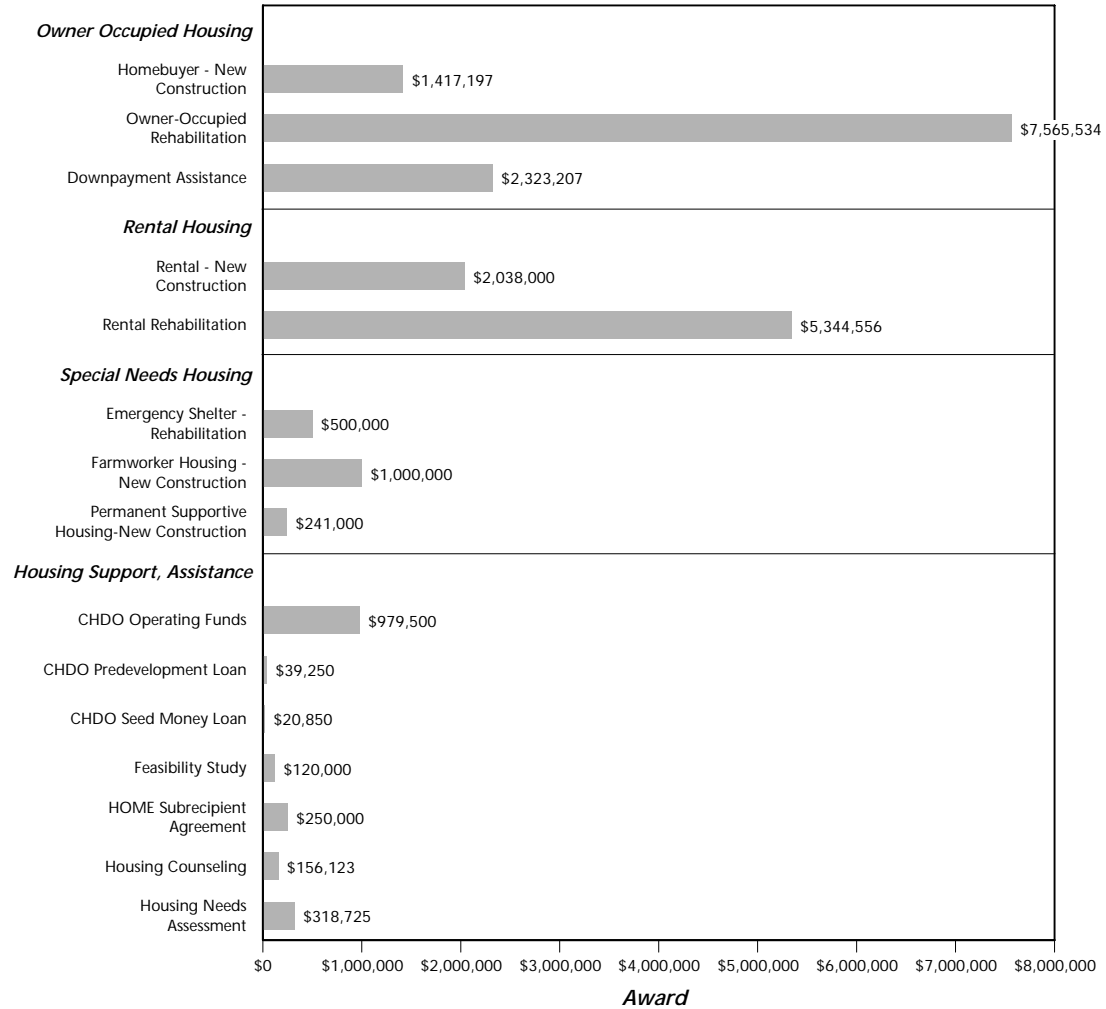
Exhibit III-4.  
Allocation of HOME and HDF Funds, FY2004



Source: Indiana Housing and Community Development Authority.

Exhibit III-5 on the following page separates the HOME and HDF allocations for FY2004 by the type of housing funded.

Exhibit III-5.  
Allocation of HOME and HDF Funds, By Housing Type, FY2004



Source: Indiana Housing and Community Development Authority and BBC Research & Consulting.

The allocations of both CDBG and HOME funds are consistent with the priority needs developed by the State. In addition, the funding allocations address the top needs identified in the FY2004 Consolidated Planning process. Specifically:

- The State spent almost \$7.4 million towards expanding and preserving rental opportunities through new construction of affordable rental units and rehabilitation of affordable rental units;
- Approximately \$9.1 million in HOME and CDBG funding was used to enhance and preserve affordable owner stock through owner occupied/homebuyer rehabilitation, homebuyer new construction, and homeownership counseling;

- In addition, to ensure that small cities and rural areas can maintain the public services required for livable communities, approximately \$31 million of CDBG dollars was allocated to the development and improvement of public facilities, including water and sewer systems;
- Almost \$1.7 million was allocated to housing to assist special needs populations (permanent supportive housing, emergency shelter, and farmworker housing); and
- Approximately \$2.3 million of HOME funds went to downpayment assistance.

The schedules at the end of this section list the CDBG housing and HOME awards awarded and closed during program year 2004. Detailed information on other CDBG awards is included in the IDIS reports.

**ADDI allocation.** IHCDA administers funding from the American Dream Downpayment Assistance Initiative (ADDI). IHCDA received \$943,118 in FY 2003 and \$948,380 in FY 2004. All loans were awarded FY 2004. During FY 2004, 444 loans were closed totaling approximately \$1.8 million in ADDI funds. The remaining \$50,000 of loans will close in FY 2005.

ADDI was signed into law on December 16, 2003. The American Dream Downpayment Assistance Act authorizes up to \$200 million annually for fiscal years 2004 - 2007. ADDI will provide funds to all fifty states and to local participating jurisdictions that have a population of at least 150,000 or will receive an allocation of at least \$50,000 under the ADDI formula. ADDI will be administered as a part of the HOME Investment Partnerships Program.

ADDI aims to increase the homeownership rate, especially among lower income and minority households, and to revitalize and stabilize communities. The program was created to assist low-income first-time homebuyers in purchasing single-family homes by providing funds for downpayment, closing costs, and rehabilitation carried out in conjunction with the assisted home purchase. ADDI will provide downpayment, closing costs, and rehabilitation assistance to eligible individuals. The amount of ADDI assistance provided may not exceed \$10,000 or six percent of the purchase price of the home, whichever is greater.

**Program beneficiaries.** Detailed reports showing how CDBG housing funds and HOME dollars were allocated among race, income levels and special needs are attached to this section.

***Race/ethnicity and special needs.*** For each program year, IHCDA compares the race, ethnicity and special needs of the proposed beneficiaries listed on award applications with those of actual persons served.

Exhibit III-6 and Exhibit III-7 below show the comparison of applicants and beneficiaries of HDF and HOME program funds for FY2004, by race/ethnicity and special need.

Exhibit III-6.  
HDF Applicants vs. Beneficiaries, FY2004

	<i>Applicants</i>		<i>Beneficiaries</i>		<i>Variance in Percent</i>
	<i>Number of Persons</i>	<i>Percent of Total</i>	<i>Number of Persons</i>	<i>Percent of Total</i>	
<b><i>Race/Ethnicity</i></b>					
White	903	69.8%	440	62.4%	-7.4%
African-American	82	6.3%	3	0.4%	-5.9%
Hispanic/Latino	0	0.0%	0	0.0%	0.0%
Asian/Native Hawaiian/Other Pacific Islander	4	0.3%	0	0.0%	-0.3%
Native American	9	0.7%	1	0.1%	-0.6%
Multi-Racial	296	22.9%	261	37.0%	14.1%
<b><i>Special Needs</i></b>					
Disabled	150	11.6%	79	11.2%	-0.4%
Elderly (62 years and over)	221	17.1%	152	21.6%	4.5%
Low-/Moderate-Income	1,294	100.0%	631	89.5%	-10.5%
Female Headed Households	<u>314</u>	24.3%	<u>85</u>	12.1%	-12.2%
<b><i>Total Persons</i></b>	<b><i>1,294</i></b>		<b><i>705</i></b>		

Note: Excludes planning awards.

Source: Indiana Housing and Community Development Authority.

Exhibit III-7.  
HOME Applicants vs. Beneficiaries, FY2004

	<i>Applicants</i>		<i>Beneficiaries</i>		<i>Variance in Percent</i>
	<i>Number of Persons</i>	<i>Percent of Total</i>	<i>Number of Persons</i>	<i>Percent of Total</i>	
<b><i>Race/Ethnicity</i></b>					
White	2,887	80.4%	1,160	81.6%	1.2%
African-American	414	11.5%	186	13.1%	1.6%
Hispanic/Latino	29	0.8%	14	1.0%	0.2%
Asian/Native Hawaiian/Other Pacific Islander	29	0.8%	4	0.3%	-0.5%
Native American/Alaskan	1	0.0%	0	0.0%	0.0%
Multi-Racial	231	6.4%	57	4.0%	-2.4%
<b><i>Special Needs</i></b>					
Disabled	273	7.6%	110	7.7%	0.1%
Elderly (62 years and over)	220	6.1%	125	8.8%	2.7%
Low-/Moderate-Income	3,476	96.8%	1,421	100.0%	3.2%
Female Headed Households	<u>1,379</u>	38.4%	<u>569</u>	40.0%	1.6%
<b><i>Total Households</i></b>	<b><i>3,591</i></b>		<b><i>1,421</i></b>		

Note: Excludes planning awards.

Source: Indiana Housing and Community Development Authority.

As shown above, the racial distribution of beneficiaries for the HDF awards varied somewhat from the distribution of applicants. The HDF awards benefited more multi-racial households and fewer white and African American households than the award applications represented. For special needs households, female-headed households and low- to moderate-income households were underrepresented as HDF beneficiaries and elderly populations were over represented.

The racial distribution of beneficiaries for the HOME awards was similar to the distribution of applicants. HOME benefited more African American and white households and slightly more Hispanic/Latino households than the award applications represented. While benefiting less multi-racial households and slightly less Asian households than the award applications represented. For special needs households, all of the special needs households were overrepresented as HOME beneficiaries.

The schedules attached to this section show the comparison between the award applicants and the award beneficiaries in greater detail.

**Income levels.** A total of 4,904 persons were assisted and 1,964 units were created by CDBG housing, HOME, and First Home program dollars in FY2004. Fifteen percent of those assisted had extremely low-incomes, 30 percent had very low-incomes, 20 percent had low-incomes, and 34 percent had moderate-incomes. The schedules attached at the end of this section show income levels assisted by tenure for the CDBG housing, HOME, and First Home programs.

**Geographic distribution.** Exhibits III-8, III-9 and III-10 show the geographic distribution of HOME, HDF, ADDI and CDBG funds for program year 2004.

Exhibit III-8.  
HOME Allocation by  
County, FY2004

Note:  
Includes pending and open loan  
status.

Source:  
Indiana Housing and Community  
Development Authority.

<i>County</i>	<i>Total</i>	<i>County</i>	<i>Total</i>
Allen	\$336,413	Madison	\$124,737
Bartholomew	\$643,500	Marion	\$642,647
Cass	\$295,809	Martin	\$9,000
Clark	\$210,304	Monroe	\$213,410
Crawford	\$203,000	Montgomery	\$547,600
Dearborn	\$759,076	Parke	\$263,000
Delaware	\$353,968	Perry	\$106,556
Dubois	\$145,900	Porter	\$570,000
Elkhart	\$70,000	Randolph	\$440,000
Floyd	\$140,000	Ripley	\$820,000
Fountain	\$253,615	Shelby	\$500,000
Grant	\$346,700	St. Joseph	\$380,902
Harrison	\$550,000	Sullivan	\$1,040,000
Hendricks	\$440,000	Tippecanoe	\$169,753
Henry	\$169,110	Vanderburgh	\$142,484
Jay	\$257,870	Vigo	\$827,672
Jefferson	\$193,967	Wayne	\$171,561
Knox	\$271,687		
Kosciusko	\$470,000	Statewide	<u>\$200,000</u>
Lake	\$321,622		
LaPorte	\$210,454	<b>Total</b>	<b>\$14,738,667</b>
Lawrence	\$926,350		



Exhibit III-9.  
HDF Allocation by  
County, FY2004

Note:  
Includes pending and open loan  
status.

Source:  
Indiana Housing and Community  
Development Authority.

<i>County</i>	<i>Total</i>	<i>County</i>	<i>Total</i>
Adams	\$500,000	Montgomery	\$20,000
Bartholomew	\$300,000	Orange	\$30,000
Carroll	\$255,000	Perry	\$300,000
Cass	\$644,364	Porter	\$30,000
Crawford	\$30,000	Steuben	\$330,000
Daviess	\$30,000	Tippecanoe	\$150,000
Dearborn	\$30,000	Vigo	\$18,725
Greene	\$340,000	Wabash	\$20,000
Henry	\$480,000	Wayne	\$30,000
Huntington	\$50,000	White	\$20,000
Kosciusko	\$200,000	Whitley	\$200,000
Lawrence	\$300,000		
Madison	\$787,856	<b>Total</b>	<b>\$5,095,945</b>

Exhibit III-10.  
ADDI Allocation by  
County, FY2004

Note:  
Includes all 444 loans closed during FY  
2004.

Source:  
Indiana Housing and Community  
Development Authority.

<i>County</i>	<i>ADDI award</i>	<i>County</i>	<i>ADDI award</i>
Adams	\$3,500	Lake	\$76,352
Allen	\$114,590	LaPorte	\$3,500
Blackford	\$3,445	Madison	\$55,900
Boone	\$7,000	Marion	\$499,105
Carroll	\$10,000	Martin	\$5,890
Cass	\$5,975	Montgomery	\$73,073
Clark	\$77,700	Morgan	\$15,345
Clay	\$11,745	Newton	\$3,500
Clinton	\$14,000	Noble	\$14,000
Crawford	\$2,505	Owen	\$7,000
Daviess	\$7,000	Parke	\$8,050
Decatur	\$7,000	Perry	\$9,750
DeKalb	\$10,500	Pike	\$2,175
Delaware	\$4,342	Porter	\$7,000
Elkhart	\$21,000	Putnam	\$6,845
Floyd	\$85,555	Rush	\$4,250
Fountain	\$7,700	Scott	\$7,000
Gibson	\$3,500	Shelby	\$34,550
Greene	\$5,500	St. Joseph	\$6,700
Hamilton	\$17,500	Sullivan	\$9,200
Hancock	\$14,000	Tippecanoe	\$44,370
Harrison	\$13,750	Vandeburgh	\$48,315
Hendricks	\$48,400	Vermillion	\$6,545
Henry	\$3,495	Vigo	\$80,045
Howard	\$51,521	Wabash	\$3,250
Huntington	\$14,000	Warrick	\$3,495
Jackson	\$62,630	Washington	\$6,750
Jefferson	\$3,500	Wayne	\$19,865
Johnson	\$118,990	White	\$6,675
Knox	\$4,970	Whitley	\$10,500
Kosciusko	\$7,000	<b>Total</b>	<b>\$1,841,308</b>

Exhibit III-11.

CDBG Allocation by City and County, FY2004

<i>Grantee</i>	<i>County</i>	<i>Award Amount</i>	<i>Grantee</i>	<i>County</i>	<i>Award Amount</i>	<i>Grantee</i>	<i>County</i>	<i>Award Amount</i>
Ashley, Town of	DeKalb	\$500,000	Harrison County	Harrison	\$256,500	Paragon	Morgan	\$29,700
Aurora, City of	Dearborn	\$393,750	Hartford County	Blackford	\$30,000	Parker City	Randolph	\$30,000
Bicknell, City of	Knox	\$500,000	Haubstadt	Gibson	\$44,000	Parker City, Town of	Randolph	\$425,250
Brookston, Town of	White	\$490,000	Henry County	Henry	\$150,000	Pike County	Pike	\$145,000
Brookville	Franklin	\$49,300	Holton, Town of	Ripley	\$126,361	Portage, City of	Porter	\$340,000
Bryant	Jay	\$38,700	Huntington, City of	Huntington	\$441,563	Portland, City of	Jay	\$525,000
Burlington	Carroll	\$30,000	Jasonville, City of	Greene	\$500,000	Princeton, City of	Gibson	\$455,830
Burnettsville	White	\$40,000	Jay County	Jay	\$47,700	Rensselaer	Jasper	\$50,000
Camden	Carroll	\$39,600	Jefferson County	Jefferson	\$50,000	Rensselaer, City of	Jasper	\$500,000
Campbellsburg, Town of	Washington	\$405,300	Jennings County	Jennings	\$500,000	Richmond	Wayne	\$50,000
Carthage, Town of	Rush	\$140,000	Jennings County	Jennings	\$30,000	Roachdale	Putnam	\$36,436
Cass County	Cass	\$100,000	Jonesboro, City of	Grant	\$150,000	Roann, Town of	Wabash	\$500,000
Cass County	Cass	\$360,000	Kewanna	Fulton	\$36,000	Roseland	Joseph	\$29,250
Chalmers	White	\$44,100	Kingsford Heights	LaPorte	\$19,800	Rushville, City of	Rush	\$415,206
Charlestown	Clark	\$36,000	Kirklin, Town of	Clinton	\$398,350	Salem, City of	Washington	\$485,000
Clark County	Clark	\$15,550	Kosciusko County	Kosciusko	\$500,000	Saratoga, Town of	Randolph	\$150,000
Clark County	Clark	\$33,100	Ladoga, Town of	Montgomery	\$472,500	Sellersburg, Town of	Clark	\$525,000
Clayton	Hendricks	\$30,000	LaFontaine, Town of	Wabash	\$500,000	Seymour	Jackson	\$16,540
Corunna, Town of	DeKalb	\$489,200	LaGrange, Town of	LaGrange	\$500,000	Sheridan	Hamilton	\$29,700
Corydon	Harrison	\$49,840	Lanesville, Town of	Harrison	\$500,000	Shoals	Martin	\$25,000
Crawford County	Crawford	\$37,500	Madison County	Madison	\$500,000	Shoals, Town of	Martin	\$525,000
Crothersville, Town of	Jackson	\$500,000	McCordsville	Hancock	\$29,700	Staunton	Clay	\$29,520
Culver, Town of	Marshall	\$500,000	Middletown, Town of	Henry	\$500,000	Sullivan	Sullivan	\$20,000
Daviss County	Daviss	\$192,434	Millersburg, Town of	Elkhart	\$280,000	Sullivan, City of	Sullivan	\$525,000
Delaware County	Delaware	\$367,752	Monon	White	\$30,000	Switzerland County	Switzerland	\$30,000
Dugger, Town of	Sullivan	\$504,000	Monterey	Pulaski	\$29,800	Tippecanoe County	Tippecanoe	\$27,500
Edwardsport, Town of	Knox	\$500,000	Mooreland, Town of	Henry	\$150,000	Tipton, City of	Tipton	\$500,000
Elberfeld, Town of	Warrick	\$130,000	Morgan County	Morgan	\$23,400	Union County	Union	\$415,500
Farmersburg	Sullivan	\$45,000	Morocco, Town of	Newton	\$500,000	Versailles, Town of	Ripley	\$490,350
Fountain City	Wayne	\$28,960	Nashville, Town of	Brown	\$450,000	Vevay, Town of	Switzerland	\$469,508
Fowler, Town of	Benton	\$320,000	New Point, Town of	Decatur	\$500,000	Vincennes	Know	\$30,000
Franklin	Johnson	\$45,000	New Richmond, Town of	Montgomery	\$490,000	Washington County	Washington	\$12,750
Franklin County	Franklin	\$525,000	North Vernon, City of	Jennings	\$462,010	Wayne County	Wayne	\$500,000
Geneva, Town of	Adams	\$485,000	Oolitic, Town of	Lawrence	\$150,000	Waynetown	Montgomery	\$40,000
Gibson County	Gibson	\$287,585	Orestes	Madison	\$33,858	West Lebanon, Town of	Warren	\$450,000
Grandview	Spencer	\$49,950	Orleans, Town of	Orange	\$525,000	Wheatland, Town of	Knox	\$428,715
Greene County	Greene	\$145,250	Osgood, Town of	Ripley	\$308,438	Whistletown	Boone	\$32,800
Greene County	Greene	\$150,000	Ossian, Town of	Wells	\$500,000	Whitley County	Whitley	\$145,000
Greenfield, City of	Hancock	\$490,000	Otterbein	Tippecanoe	\$47,700	Wilkinson, Town of	Hancock	\$498,750
Greens Fork, Town of	Wayne	\$500,000	Oxford, Town of	Benton	\$150,000	Winchester	Randolph	\$40,000
Hamilton	Steuben	\$24,382	Palmyra, Town of	Harrison	\$446,000	Windfall, Town of	Tipton	\$145,000
Hamlet	Starke	\$30,000	Paoli	Oranga	\$30,000	Wolcott	White	\$30,000
						<b>Total</b>		<b>\$31,179,237</b>

Source: Indiana Office of Rural Affairs.

## Affordable Housing Activities

This section describes more specifically how the State allocated its resources to affordable housing activities to assist low-income renters and owners.

Foster and maintain affordable housing. The overall goal of all of the projects and activities IHCDA funds with HOME and CDBG awards is to foster and maintain affordable housing. These projects and activities are discussed throughout this CAPER. In addition, through its representation on various committees – the Interagency Council on the Homeless and the Consolidated Plan Committee, for example – IHCDA works to create policies to foster and maintain affordable housing. IHCDA was also asked to join the Department of Correction Transition from Prison to Community Initiative, to assist with the issue of affordable housing as it relates to the reentry of individuals released from prisons. Additionally, IHCDA was a Participating Administrative Entity (PAE) for HUD's Mark-to-Market program.

During 2004, IHCDA managed a total of 10 assets assigned by Office of Multifamily Housing Assistance Restructuring (OMHAR). Ten assets were completed or closed which includes over 1,200 units. The properties included in the Market-to-Market program are shown in the following exhibit.

Exhibit III-12.  
PAE Activities

<i>Property Name</i>	<i>Assignment Date</i>	<i># of Units</i>	<i>Location</i>
<b><i>Active Assets - Accepted in Prior years</i></b>			
1 Crossings I	6/21/2004	120	Evansville
2 Gary NSA III	11/6/2003	222	Gary
3 Gary NSA V	6/18/2004	119	Gary
4 Laurel Woods	10/21/2003	100	South Bend
5 Woodland East III	10/21/2003	40	Michigan City
<b><i>Active Assets - Accepted 7/1/04-6/30/05</i></b>			
1 Camelot Court of French lick	2/28/2005	36	French Lick
2 Fowler Apartments	8/16/2004	103	Lafayette
3 Greenwood Apartment	9/7/2004	100	Richmond
4 Hammond Elderly	2/9/2005	150	Hammond
5 Twyckenham Apartments	11/29/2004	200	Lafayette
<b><i>Completions - 7/1/04-6/30/05</i></b>			
1 Austin Village Apartments	4/18/2005	76	Austin
2 Briarwood Village	4/18/2005	24	Elkhart
3 Cambridge Square of Marion	11/18/2004	124	Marion
4 Crossings II	9/23/2002	80	Evansville
5 East Central Towers	5/5/2000	168	Fort Wayne
6 Fairington of Fort Wayne	8/16/2004	201	Fort Wayne
7 Jamestown Square of Washington	8/16/2004	150	Washington
8 Mill Run	8/16/2004	116	Plainfield
9 South Towne Square	9/7/2004	214	Fort Wayne
10 Swiss Meadows	5/25/2004	68	Berne
<b><i>Prior Year Completions</i></b>			
1 Blue Ridge Terrace	11/17/1999	96	Shelbyville
2 Bremen Village	4/7/2003	48	Bremen
3 Camelot Court	6/1/2000	36	Linton
4 Capri Meadows II	2/3/2003	100	Bluffton
5 Cass Plaza/Logansport Elderly	6/1/2000	82	Logansport
6 Country Apts.	3/28/2002	56	Brownstown
7 Country Woods Apts.	3/9/2001	56	Versailles
8 Edsall House	9/20/1999	203	Ft. Wayne
9 Elwood Arms	1/24/2000	50	Elwood
10 Fairington of Clarksville	10/21/2003	200	Clarksville
11 Gary Manor	12/12/2001	198	Gary
12 Gary NSA I & II	12/12/2001	249	Gary
13 Grandview Manor South	3/23/2000	24	Salem
14 Harborside Housing	1/17/2001	255	East Chicago
15 Jamestown Square of Vincennes	3/5/2003	120	Vincennes
16 Lakeside Apts.	9/19/2001	48	Mishawaka
17 Lawrenceburg Village	2/17/2000	75	Lawrenceburg
18 Meadowood Apts.	12/9/1999	72	Jasper
19 Meadows Apts.	6/29/2001	50	North Liberty
20 Miami Hills Apts.	8/23/1999	151	South Bend
21 Oaks III	11/20/2003	72	Anderson
22 Presidential Estates	9/20/1999	300	Madison
23 Princeton Creek	6/4/2001	100	Evansville
24 Retired Tigers	3/6/2000	82	Warsaw
25 Rosewood	1/13/2002	72	Gary
26 Rushville Commons	8/23/1999	48	Rushville
27 Willow Glen	8/21/2001	51	New Castle
28 Woodland East II	7/31/2001	48	Michigan City
<b><i>48 Total Assets</i></b>	<b><i>Total Units</i></b>	<b><i>5,353</i></b>	

Source: Indiana Housing and Community Development Authority.

IHCDA has continued to process assets and work with OMHAR to meet the objectives of restructuring multifamily properties and maintain affordable housing for the State of Indiana.

In addition to serving as a PAE, IHCDA is a Section 8 Contract Administrator. IHCDA, in partnership with the Quadel Consulting Corporation, is in its fourth year of contract administration under the Section 8 program. There are approximately 407 contracts, which includes 27,716 units, currently being administered by Indiana Quadel (INQ), the Indiana based for-profit subsidiary of Quadel Consulting. There have been few problems, and relationships with owners and property managers have been successful in meeting or exceeding HUD's expectations and requirements of performance based contract administrators.

Eliminate barriers to affordable housing. For low-income households, there can be numerous barriers to finding affordable housing. Barriers to homeownership include a lack of resources for a downpayment, earnings that are too low to support a conventional mortgage payment and lack of education about homeownership, particularly financing. Barriers to finding safe and decent affordable rental housing include low earnings, need for housing near transit, need for larger units and need for other special accommodations.

In FY2004, IHCDA allocated HOME and CDBG funding to activities and projects that eliminated barriers to affordable housing by:

- Increasing the supply of affordable multi and single family housing through new construction;
- Lowering the cost of rehabilitation of owner occupied housing to maintain its affordability;
- Educating and counseling potential homeowners about the requirements of homeownership; and
- Assisting providers and developers of affordable housing through awards for needs assessments and feasibility studies.

These projects and activities are described below.

***Homeownership programs.*** IHCDA's homeownership programs offer below market interest rate mortgages and down payment assistance. These programs are primarily administered through a network of participating lenders in the Homeownership Lending Programs, covering all 92 counties in the state. There are several programs under the homeownership umbrella:

- First Home - First Home program provides below market interest rate mortgages to first time low- and moderate-income homebuyers. This program may be used in conjunction with FHA/VA, Fannie Mae, or USDA Rural Development financing.
- First Home/PLUS – Offers a First Home loan as well as a 5 or 10 percent down payment assistance second mortgage, capped at \$3,500 or \$7,000 respectively, with zero interest and no payments, which is forgiven if the borrower does not refinance and remains in the home for a specified period of time.

- First Home 100 – Homebuyers in rural areas can qualify for a combination of two mortgages, the first being the First Home loan and the second being a Rural Development loan with an interest rate based on the borrower’s ability to pay. Borrowers can also qualify for down payment assistance.
- Mortgage Credit Certificates – Offers first-time homebuyers a Federal tax credit. The tax credit ranges between 20 and 35 percent of the interest paid on a mortgage each year, depending on the mortgage loan amount. The maximum credit per year is \$2,000.
- Community Mortgage 100% Option – This is a partnership program with Fannie Mae that offers affordable homeownership opportunities for borrowers that are low to very low-income. The program offers a minimum contribution of \$500 from borrower’s own funds. The seller may contribute up to 3 percent of the sales price to help with closing costs. Borrowers may also qualify for IHCDA’s down payment assistance.
- Community Solutions 100 – This is a partnership program with Fannie Mae that enables Teachers, Fire Fighters, Law Enforcement, and State and Municipal workers to purchase a home with as little as \$500 of their own funds. The program allows for higher loan-to-value options, lower out-of-pocket costs and more flexible underwriting criteria. The seller may contribute up to 3 percent of the sales price to help with closing cost. Borrowers may also qualify for IHCDA’s down payment assistance.
- Community HomeChoice – This is a partnership with Fannie Mae that offers affordable homeownership opportunities for people with disabilities or families who have a person with a disability living with them. The HomeChoice mortgage loans offer low down payments; greater flexibility in qualifying and underwriting standards; and acceptance of nontraditional credit histories. Borrowers may also qualify for IHCDA’s down payment assistance.

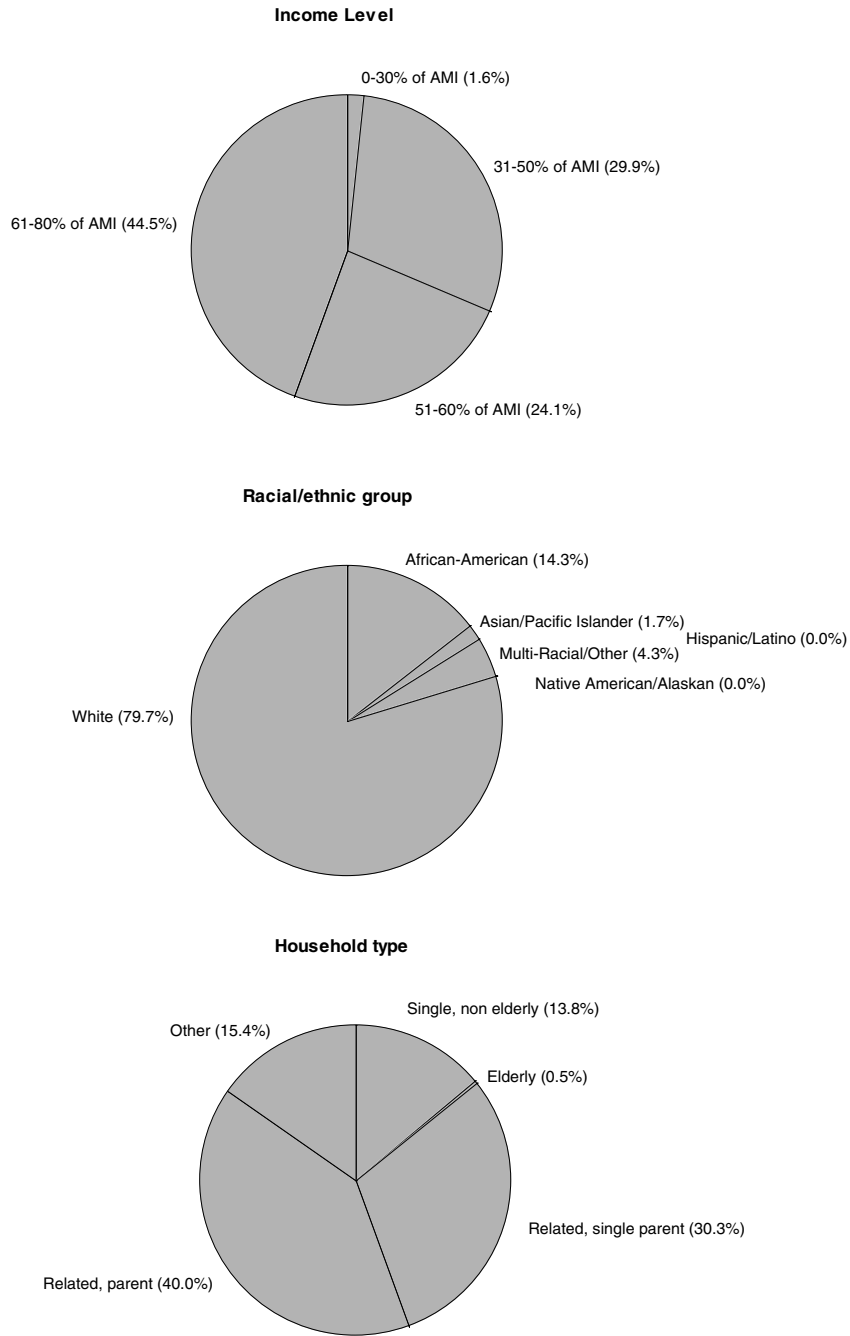
The First Home program addresses the two greatest barriers to achieving affordable homeownership: finding funds for a downpayment and being able to afford a monthly mortgage payment.

The First Home program is funded through a combination of HOME funds, tax-exempt bond proceeds, private awards and rural development awards. During program year 2004, a total of 2,984 persons were assisted through the First Home Plus Down Payment Assistance program and 1,188 loans were closed.

As a part of IHCDA’s Down Payment Assistance program; a total of 1,002 loans totaling \$4.16 million were closed during FY 2004 using ADDI and HOME funds. Of these loans \$1.84 million of ADDI funds were used to close 444 loans in 61 counties in Indiana and \$2.32 million of HOME funds were used to close 558 loans in 60 counties during FY 2004.

Exhibit III-13 on the following page shows the income levels, race/ethnicities, and household characteristics of households assisted through the First Home Plus Down Payment Assistance Program during program year 2004.

Exhibit III-13.  
 First Home Plus Down Payment Assistance Program Beneficiaries, FY2004



Source: Indiana Housing and Community Development Authority.

***Awards for rental construction and rehabilitation.*** During program year 2004, IHCDA dedicated approximately \$9.1 million in new rental construction and rehabilitation through HOME funds, CDBG funds and Rental Housing Tax Credits (RHTCs). These funds will be used by housing development organizations to produce an estimated 473 units of affordable rental and transitional housing. These awards are listed by the recipient in Exhibit III-14 on the following page.

Exhibit III-14.

Rental New Construction and Rehabilitation, HOME, CDBG, and RHTC funding, FY2004

<i>Grantee</i>	<i>Activity</i>	<i>Units Created (est.)</i>	<i>County</i>	<i>Award Amount</i>
<b><i>New Construction:</i></b>				
Town of Geneva	Farmworker Housing	80	Adams	\$500,000
Town of Orestes	Farmworker Housing	80	Madison	\$500,000
Pathway to Recovery, Inc.	Permanent Supportive Housing	18	Marion	\$241,000
Blue River Services, Inc.	Rental	11	Harrison	\$480,000
Community Action Program Inc of Western Indiana	Rental	5	Parke	\$263,000
Danbury Pointe, L.P.	Rental	11	Hendricks	\$440,000
Housing Opportunities of Warsaw, Indiana, Inc.	Rental	10	Kosciusko	\$400,000
Providence Housing Corporation	Rental	11	Vigo	\$455,000
<b><i>Rehabilitation:</i></b>				
Cass County	Emergency Shelter	48	Cass	\$500,000
Alpha Properties Inc	Rental	39	Dearborn	\$583,000
Dugger Improvement Inc	Rental	10	Sullivan	\$400,000
Gas City Historical Society	Rental	11	Grant	\$346,700
Golden Villa, Inc.	Rental	50	Ripley	\$750,000
Hoosier Uplands Economic Development Corporation	Rental	19	Lawrence	\$750,000
Housing Partnerships, Inc.	Rental	12	Bartholomew	\$504,000
Human Services, Inc.	Rental	13	Shelby	\$500,000
Jackson Township Community Housing Inc	Rental	16	Sullivan	\$640,000
Lincoln Hills Development Corporation	Rental	11	Crawford	\$173,000
Quality Housing Development, Inc.	Rental	11	Randolph	\$440,000
Town of Summittville	Rental	<u>7</u>	Madison	<u>\$257,856</u>
<b><i>Total</i></b>		<b><i>473</i></b>		<b><i>\$9,123,556</i></b>

Source: Indiana Housing and Community Development Authority.



**Rental Housing Tax Credits.** IHCDA also combines HOME funds and RHTCs to support construction of affordable rental units. Exhibit III-15 lists the rental housing developments using RHTCs only (these developments are also included Exhibit III-14).

Exhibit III-15.  
Rental Housing Tax Credit Projects, FY2004

<i>County</i>	<i>Grantee</i>	<i>Activity</i>	<i>Units Created (Estimate)</i>	<i>Award Amount</i>
Harrison	Blue River Services, Inc.	Rental - New Construction	11	\$480,000
Hendricks	Danbury Pointe, L.P.	Rental - New Construction	11	\$440,000
Randolph	Quality Housing Development, Inc.	Rental Rehabilitation	11	\$440,000
Shelby	Human Services, Inc.	Rental Rehabilitation	<u>13</u>	<u>\$500,000</u>
	<b>Total</b>		<b>46</b>	<b>\$1,860,000</b>

Source: Indiana Housing and Community Development Authority.

**Owner Occupied Rehabilitation.** IHCDA allocated approximately \$5 million of HOME funds in FY2004 to low-income households who are either elderly, disabled and/or have children under the age of six for owner occupied rehabilitation. The HOME funds were allocated to Community Action Agencies (CAA) using a formula modeled after the Family and Social Services Administration's Weatherization Program. The intent is that the CAAs would make the HOME funds available throughout their entire service area. IHCDA encourages investments that will preserve housing units as a decent, safe and affordable place to live for the long term.

The minimum amount of HOME funds to be used for rehabilitation is \$1,000 per unit and cannot exceed \$25,000 per unit. However, IHCDA will review individual requests that may exceed the per unit subsidy limitations.

The following exhibit lists the CAA's, the region served, the anticipated number housing units assisted and the amount awarded.

Exhibit III-16.  
HOME Owner Occupied Rehabilitation Awards, FY2004

<i>Community Action Agency</i>	<i>Region</i>	<i>Number of Units</i>	<i>Recommendation</i>	<i>Total Project Costs</i>
ACTION, Inc of Delaware & Grant Counties	Northeast	6	\$173,271	\$173,271
Area Five Agency on Aging and Community Services, Inc.	Northeast	15	\$225,809	\$247,185
Area IV Agency on Aging & Community Action Programs	Northwest	8	\$169,753	\$658,523
Community & Family Services Inc	Northeast	10	\$257,870	\$257,870
Community Action of East Central Indiana Incorporated	Northeast	7	\$171,561	\$507,184
Community Action of Greater Indianapolis, Incorporated	Northwest	17	\$351,647	\$439,558
Community Action of Northeast Indiana Inc	Northeast	12	\$336,413	\$336,413
Community Action of Southern Indiana, Inc.	South	8	\$210,304	\$210,304
Community Action Program Inc of Western Indiana	Northwest	7	\$183,615	\$183,615
Community Action Program of Evansville and Vanderburgh Counties	South	12	\$142,484	\$508,192
Dubois-Pike-Warrick Economic Opportunity Committee	South	9	\$145,900	\$389,617
Hoosier Uplands Economic Development Corporation	South	7	\$176,350	\$176,350
Human Services Inc	Northeast	20	\$333,830	\$335,471
Interlocal Community Action Program Inc	Northeast	7	\$169,110	\$169,110
JobSource, Inc.	Northeast	6	\$124,737	\$140,145
Lincoln Hills Development Corporation	South	5	\$106,556	\$106,556
North Central Community Action Agencies Inc	Northwest	10	\$210,454	\$585,119
Northwest Indiana Community Action Corporation	Northwest	12	\$251,622	\$294,442
Ohio Valley Opportunities Inc	South	7	\$193,967	\$486,641
REAL Services, Inc.	Northwest	13	\$310,902	\$1,134,233
South Central Community Action Program Inc	Northeast	8	\$213,410	\$226,885
Southeastern Indiana Economic Opportunity Corporation	South	7	\$176,076	\$176,076
Wabash Valley Human Services Inc	South	7	\$201,687	\$243,988
Western Indiana Community Action Agency, Inc.	Northwest	7	\$162,672	\$162,672
<b>Total</b>		<b>227</b>	<b>\$5,000,000</b>	<b>\$8,149,420</b>

Source: Indiana Housing and Community Development Authority.

HOME owner occupied rehabilitation awards assisted 227 units during program year 2004.

An additional \$2.9 million of CDBG dollars, which is a part of the Housing from Shelters to Homeownership program, also went towards owner occupied rehabilitation.

**Homeownership counseling/education.** One of the barriers to achieving homeownership is a lack of understanding about the financial requirements of purchasing a home and the resources available to assist certain populations with homeownership. IHCDA is actively involved in a number of activities to better educate the public about homeownership requirements and opportunities, which are described in detail below.

In October 1997, IHFA (now IHCDA) and Cinergy/PSI provided funding to SIRDP to create *Live the Dream... Own a Home*®, a homeownership education program. Since that time the homeownership curriculum has been used throughout the State in 408 classes for 5,746 Hoosiers.

IHCDA is proposed a pilot program for comprehensive homeownership education and counseling that would be available to low - and moderate - income Hoosiers throughout the State of Indiana. IHCDA accepted comments through September 30, 2004 on the proposed guidelines for the pilot program to ensure the program is responsive to the housing need of potential homebuyers and applicant organizations. This was put on hold in November 2004 due to the governor's campaign and in early 2005 work was resumed. A request for proposals was issued seeking qualified entities with extensive experience in providing homeownership education and counseling. IHCDA received 14 proposals totaling \$1,70,927 in funding. IHCDA plans fund the project on their own.

The program goals for the homeownership counseling and education program include:

- Increase homeownership opportunities for underserved populations;
- Provide counseling for buyers going through the programs via IHCD's Single Family Department;
- Have a statewide impact with a program that would have consistency in every county; and
- Reduce the mortgage default and foreclosure rate in Indiana.

During 2004, Indiana Legal Services (ILS) was awarded \$156,000 to perform housing counseling and Momentive Consumer Credit Counseling Service, Inc. was awarded a subrecipient award of \$200,000 for housing counseling. IHCD also received two SuperNOFA awards to provide post-purchase education/counseling and predatory lending counseling for those persons who have previously received HOME downpayment assistance. IHCD in partnership with Momentive and ILS are working towards developing a new housing counseling tool as described below.

*Post-purchase education/counseling.* The free one-on-one counseling services to previous recipients of IHCD funding. The post purchase counseling involved an introduction letter that was sent in January 2005 to approximately 4,000 past recipients of HOME down payment assistance announcing that if they are greater than 60 days delinquent on their mortgage payment that they can immediately contact Momentive Consumer Credit Counseling for assistance at a tollfree mortgage and foreclosure helpline.

However, due to the low response rate on the helpline scheduling appointments for one-on-one post purchase counseling, a postcard was sent in February 2005 to the same 4,000 past recipients of HOME down payment assistance announcing if they are greater than 30 days or more behind on their mortgage payment that they can immediately contact Momentive Consumer Credit Counseling for assistance.

A letter was sent in March 2005 announcing a series of group post purchase counseling sessions that specifically mentioned receiving a free credit report and needs assessment would be available. Group sessions were scheduled during March and April, however, due to a low response rate most of the sessions were cancelled. In order to carry out the project a booth with post purchase counseling information was available at the Indiana State Fair in May and June.

As of August 2005, Momentive has assisted 19 clients with one-on-one post purchase counseling and ILS had provided similar counseling for 38 clients, providing over 170 hours of representation.

***Predatory lending counseling.*** IHCDCA received a SuperNOFA award to develop a program on predatory lending. The Indiana Mortgage and Foreclosure Hotline was established and distributed to social service providers, agencies and community organizers, etc. to handle predatory lending and other mortgage and foreclosure questions. The award provided the Indiana Legal Services (ILS) the ability to provide direct legal representation for at least 15 clients and one-on-one counseling to at least 35 clients. As of August 2005, ILS has provided one-on-one counseling for 15 clients providing over 370 hours of representation.

ILS has developed Legal File, a computerized case management software system. Each client is entered into Legal File and provided a case number for tracking, outlining a brief assessment of needs and problems; and in developing a case management and counseling plan of action.

Additional, ILS has developed a media campaign where local print and electronic media outlets have received information about the project.

Approximately 23 case handlers of the project, attorneys or paralegals, have received a 90 minute web site and real time training by Fannie Mae on the use of the Fannie Mae Housing Counseling Software/Program. An ILS staff member in the Bloomington Office has been working with Fannie Mae and Momentive Consumer Credit Counseling (MCCC) in developing Fannie Mae's Post Housing and Mortgage Counseling Program/Software. The housing counseling tool became available in June 2005.

***Individual Development Accounts.*** IHCDCA funds a program that can provide up to \$900 in matching funds for Indiana residents saving for homeownership (among other eligible activities). The Individual Development Account (IDA) program, which was started in 1997 and reauthorized in 2001, will continue serving low-income eligible households in the State. This program is discussed in greater detail in the Community Development section below.

***CHDO awards.*** IHCDCA also provides funding to Certified Housing Development Organizations (CHDOs) for new construction and rehabilitation for homebuyers. As of August 2005, there were 52 certified CHDOs in the State. These organizations received approximately \$5.3 million during FY2004 to fund rental new construction and rehabilitation projects. (Funds that were allocated to support CHDO operations are discussed in the Activities in Support of Affordable Housing and Community Development section of this chapter).

***Predevelopment activities.*** IHCDCA understands that the most successful housing programs are those that grow out of careful planning and assessment of the needs of a particular community. For this reason, IHCDCA provides funds to finance planning activities related to the development of affordable housing. During program year 2004, IHCDCA provided funding for the following activities related to the development of affordable housing:

- ***Predevelopment loans*** – During the 2004 program year, IHCDCA provided almost \$40,000 in predevelopment loans to CHDOs. CHDOs play a significant role in providing affordable housing to the State's citizens with the greatest needs.

- *Seed money loans* – Seed money loans can be used to pay for architectural and engineering plans, loan reservation fees, and/or building permit fees. In FY2004 IHCDCA provided almost \$21,000 in seed money loans to four CHDOs to support such activities.
- *Feasibility studies* – IHCDCA provided \$120,000 in funding to local units of government for feasibility studies of particular sites or development plans.
- *Housing needs assessments* – The purpose of these broad studies is to provide information about affordable housing needs and develop an action plan to address the identified needs. In FY2004, IHCDCA provided almost \$319,000 to local governments for housing needs assessments.

Address worst case needs. The term “worst case needs” is used to characterize those households whose housing needs are very serious. These households are usually renters, have extremely - to very low-incomes (i.e., less than 30 and 50 percent of the area median, respectively), pay more than half of their monthly income in rent and utilities, live in substandard housing and may reside in markets that make moving to better conditions prohibitive. Individuals with “worst case needs” are also likely to be members of special needs populations. These households are often the target of housing programs and require a higher investment of resources because of their needs. The following activities assisted such households during the FY2004 program year.

*Special needs preferences.* Due to lower incomes and the need for supportive services, special needs groups are more likely than the general population to encounter difficulty paying for adequate housing and often require enhanced community services. Special needs populations are also more likely than the general population to be underserved by the private market because their housing can be more costly to develop (e.g., units may need to be wheelchair accessible, residents may require on-site services) and information about the housing demand of special populations and their housing preferences is often not readily available. As such, housing subsidies are very important to ensure affordable, quality housing for special needs populations.

Recognizing this need, IHCDCA continues to give additional scoring points on award applications to developments that agree to target and give housing preferences to 10 percent or more of the units for any combination of the following list of special needs populations:

- Persons who are homeless or living in transitional housing;
- Persons with disabilities;
- Persons with mental impairment;
- Single parent households; and
- Elderly.

In 2003 IHCDCA individualized the scores of the sections that include transitional, permanent supportive and rental units; homebuyers; and owner-occupied rehabilitation units. There were no preference points given to emergency shelter, youth shelter and migrant /seasonal farm worker units or voluntary acquisition/demolition units.

IHCDA also gives added points to projects with accessibility features and design of the structure(s) in the development that go above and beyond the requirements of the Fair Housing Act of 1968 as Amended and Section 504 of the Rehabilitation Act of 1973 at no additional cost to the tenant.

Additionally, IHCDA gives points to those entities that are willing to give preference to or target individuals with physical or mental disabilities. ORA encourages the use of CDBG funds for infrastructure assistance in affordable housing developments targeting special needs populations.

Finally, the State agencies represented on the Consolidated Plan Coordinating Committee have and will continue to provide technical assistance to nonprofit organizations to develop housing and support services for special needs groups, by using internal staff resources and funding external technical assistance programs.

***Special needs policy development.*** In 2000, a member of IHCDA (previously IHFA) joined the State's Mental Illness Advisory Committee (MIAC). MIAC acts in an advisory capacity to the Division of Mental Health and the Mental Health Advisory Council on matters related to individuals with a serious mental illness. The committee is committed to assisting a vulnerable population to meet their needs and develop their potential without being unnecessarily isolated or excluded from the community. Members of MIAC are from a wide variety of arenas including housing, law enforcement, health care and social services. Additionally, a few of the members are consumer advocates whose children have various mental disabilities.

***Housing for large families.*** Large families are often overlooked in housing policy, and affordable units with more than three bedrooms are very difficult to find in most areas. There are a number of market factors associated with this problem. The development of affordable housing units (even small ones) can require large subsidies. To keep unit costs affordable, developers often build smaller units in dense developments, which fail to serve the needs of large families.

One of IHCDA's goals has been to encourage the development of affordable housing for large families. In 2000, IHCDA created a separate subsidy category for larger units. Three or more bedroom units now have a maximum subsidy of \$50,000. IHCDA's intent of the larger unit subsidy is to provide additional support for development of these units that accommodate large families in need. IHCDA also assists large families through its First Home program, which provides below market interest rate loans and downpayment assistance to first time low- and moderate-income homebuyers.

Reduce lead-based paint hazards. Exposure to lead-based paint represents one of the most significant environmental threats from a housing perspective. It is estimated that about 67 percent of the State's housing stock, or 1.8 million housing units, were constructed before 1978 and as such may have some lead-based paint. About 567,000 units, or 21 percent of the housing stock, were built before 1940 and, as such, are likely to have lead-based paint.

***Lead-based paint activities.*** During 2004, the State undertook a number of activities to educate recipients about the risks associated with lead-based paint.

In September 2004, IHCDA held the first IHCDA golf outing. The proceeds from the golf outing, totaling \$15,000 went to Improving Kid's Environment (IKE) to help fund the Annual Lead Conference.

IHCDA partnered in putting on the Lead Safe Housing Conference and continues to chair the Housing Subcommittee.

IHCDA also sits on the Elimination Plan Advisory Committee (EPAC) formed by the Indiana State Department of Health (ISDH). The committee was formed October 2003 and is charged with eliminating Lead poisoning in children by 2010, as required by the Centers for Disease Control and Prevention (CDC). A plan to eliminate lead poisoning in children was submitted and approved by the CDC. The plan established measurable goals to be achieved by July 1, 2011 and 113 activities to be completed before July 1, 2007. With respect to housing, the goals to be achieved by July 1, 2011 include:

- Dwellings and child-occupied facilities that have poisoned a child will not poison another child. Ninety-five percent of these facilities will be made lead-safe.
- Ninety percent of rental units built before 1940 will be identified and tested for lead.
- Eighty percent of rental units built before 1940 and identified to have lead hazards will be made lead-safe.
- Sixty percent of housing units built before 1960 will be identified and tested for lead.
- Eighty percent of housing units built before 1960 and identified with lead hazards will be made lead-safe.

The CDC looks favorable on the report and EPAC will continue to meet to oversee the implementation of the Lead Elimination Plan.

Facilitate PHA participation. The State has continued to communicate to Public Housing Authorities (PHAs) throughout the State about the opportunities to become involved in the Consolidated Planning process. The Consolidated Plan Coordinating Committee distributes copies of executive summaries of each year's annual plan to all PHAs in the State. PHAs also receive notices of all opportunities for public participation in the Consolidated Planning process. PHAs have assisted the State with determining housing and community development needs by distributing citizen surveys to clients and participating in regional forums.

The 2003 State Consolidated Plan Update included housing market and demographic indicators for non-entitlement areas in the state, which were created to provide housing and demographic information to PHAs in non-entitlement areas. These indicators include information such as number of cost-burdened households, composition of housing units, supply of affordable units, and area demographics including information about special needs populations.

The 2005 and 2004 State Consolidated Plan Updates also included a survey of PHAs in non-entitlement areas in the State to better understand the demand for rental assistance.

## Community Development Activities

The State's CDBG funds are used to support a variety of housing and community development activities. Exhibit III-3, shows 2004 allocations of CDBG funds to housing and community development activities. The programs are described below.

***Community Focus Fund.*** Community Focus Fund (CFF) awards are awarded to assist Indiana communities with local infrastructure improvements, public facilities development, commercial rehabilitation and downtown revitalization projects, and related community development projects. Award applications are given points for the project's ability to serve low- and moderate-income persons and mitigate community distress, as well as the financial impact and local need for the project.

During 2004, the CFF funded the following improvements in Indiana's small cities and rural areas:

- Water and sewer/Solid waste facility improvements – \$16.8 million;
- Library/Public Transportation – \$1.5 million;
- Neighborhood revitalization/Historic Preservation - \$2.98 million;
- Fire stations and equipment – \$4.6 million;
- Senior centers – \$360,000;
- Health facilities/EMS station – \$788,000;
- Facilities for persons with disabilities – \$916,000; and
- Community Center/Youth Facility – \$941,000.

***Community Economic Development Fund.*** The Community Economic Development Fund (CEDF) provides funding for economic development activities and is administered by ORA. Eligible activities include:

- Construction of infrastructure (public and private) in support of economic development projects;
- Loans or awards for the purchase of manufacturing equipment, real property or structures, rehabilitation of facilities, purchase and installation of pollution control equipment, mitigation of environmental problems via capital asset purchases; and
- Awards to applicants for job-training costs for low- and moderate-income persons as a limited clientele activity.



Projects are evaluated on the following criteria:

- Importance of the project to Indiana's economic development goals;
- Number and quality of new jobs to be created;
- Economic needs of the affected community;
- Economic feasibility of the project and the financial need of the affected firm, and the availability of private resources; and
- The level of private sector investment in the project.

**Technical assistance.** Indiana annually sets aside one percent of its allocation for technical assistance activities. The Technical Assistance program is designed to provide, through direct ORA staff resources or by contract, training and technical assistance to units of local government, nonprofit and for-profit entities relative to community and economic development initiatives, activities and associated project management requirements. In 2004, \$440,000 of CDBG funding was allocated to technical assistance related to economic development activities.

**Planning awards.** In 2004, \$1.7 million of CDBG award monies funded planning awards and feasibility studies. Planning awards are available to units of local government to carry out project-specific planning activities that assist the community in meeting its community development needs. The types of planning awards to which funding was allocated ranged from water and sewer infrastructure improvement assessments to plans for special needs facilities to downtown revitalization studies.

**Housing activities.** ORA annually allocates up to \$5 million of CDBG funding to IHCDA for housing activities including rehabilitation of owner occupied and rental units, transitional housing, and emergency shelters and planning activities. During program year 2004, \$5.1 million was allocated to IHCDA for housing activities (these funds are included in the housing activities reported in this chapter).

Economic development activities. CDBG funds were used to support a number of economic development activities during program year 2004, including job training and workforce development, supplemental savings accounts (used for education and housing downpayments), and neighborhood revitalization activities. Approximately \$610,000 was allocated to technical assistance and financial assistance to nonprofits for economic development work.

In addition, IDOC (now overseen by ORA) created two new programs in 2000 that were implemented in 2001 and continued in 2002, 2003 and 2004: a Brownfield's initiative and a basic skills training program. During program year 2004 there were three Brownfield's awards that were used for environmental clean-up of economic development sites. Approximately \$1.4 million was allocated to the Brownfield's activities during program year 2004.

***CEDF program activities.*** The Office of Rural Affairs' FY2004 method of distribution for CDBG funds included an allocation of \$4.0 million to the ORA's CEDF. The goal and emphasis of such funding is the creation of employment opportunities for low- and moderate-income persons. Such eligible activities include awards to units of local government for providing assistance for public infrastructure improvements and job training activities related to specific local development projects. To date, the ORA has used the CEDF funding to provide infrastructure improvements to new and expanding industries that are creating new employment opportunities for low- and moderate-income persons statewide.

The CEDF Program has a sub-program entitled the Industrial Development Infrastructure Program (IDIP). ORA gives priority for CEDF-IDIP funding to construction of off-site and on-site infrastructure projects in support of low and moderate-income employment opportunities. There were no IDIP projects during the 2004 program year.

***Infrastructure improvements.*** In addition, ORA has \$1.9 million appropriated each year of the current biennium (\$3.8 million total) for infrastructure improvements in support of economic development activities that do not meet the requirements for CDBG funds; this program administered by the EDC is entitled the Industrial Development Grant Fund (IDGF).

There have been 35 projects under the IDGF program, which have created 3,739 new jobs with 2,093 retrainings equaling an approximate \$900 million investment while committing \$5.6 million in awards in 30 communities in Indiana.

***Basic skills training.*** In response to the need for quality jobs for low-income workers expressed in the 2001 Consolidated Plan regional forums, ORA began allocating funds in 2001 to new and basic skills training programs. The new training program (a Skills 2016 program) is targeted at those needing basic skills (including ESL).

The program regulations include the following:

- Trainees must be Indiana residents;
- Eligible applicants are units of local governments in nonentitlement cities;
- Training must benefit low- and moderate-income workers; and
- Funds will be directed toward training unskilled and semi-skilled persons to acquire skills necessary to enhance their advancement opportunities and incomes.

During program year 2004, Hartford City was awarded \$654,995 for training of BRC Rubber and Plastic employees. To date there have been 275 employees trained and training is continuing. In addition, the town of Orestes was awarded \$403,000 for job training of Red Gold employees. ORA anticipates the town to deobligate the award in the immediate future.

Indiana's Skills Enhancement Fund (SEF) is designed to provide financial assistance to existing, new and expanding businesses committed to training their workforce. Trainees must be Indiana residents. Companies can receive reimbursement --not to exceed \$200,000-- for retraining existing workers. There were 240 projects under the SEF program, creating 11,042 new jobs with 45,714 retrainings equaling a \$2.4 billion investment and committing \$20.5 million in awards in 102 Indiana communities.

***Individual Development Accounts.*** In 1997, the State enacted legislation that provided State funding for Individual Development Accounts (IDAs) for eligible low-income recipients. IDAs provide resources for both housing and community development. The purpose of IDAs is to supplement individual savings accounts used for the following activities:

- Expenses for post-secondary education at an Indiana institution of higher education;
- Expenses for accredited vocational training intended to lead to employment;
- Expenses for the purchase of a primary residence; and
- Withdrawals for the purpose of starting a business or purchasing an existing business.

The activities must be undertaken by the IDA holder or their dependents.

Early in 2005, the administration of the IDA program was transferred from the Indiana Department of Commerce (now the Office of Rural Affairs) to IHCDA, via federal legislation. IHCDA matches eligible IDA-holders on a \$3 to \$1 basis for individual deposits into IDAs. There is a \$900 per year maximum for State IDA matching, which leverages at least \$300 of personal funds saved by the IDA holder. Only earned income (as defined by Federal and State tax codes) can be matched by State funds. IHCDA is authorized to award up to 800 IDAs per year.

IHCDA allocates accounts to Community Development Corporations (CDCs) and other partnering financial institutions throughout Indiana. CDCs and financial institutions then award IDAs to eligible individuals and support their successful use.

The IDA program has already made a real difference in the lives of Hoosiers:

- In program year 2004, 56 groups received funding through the IDA program and IHCDA has expended over \$800,000 in both state and federal project money. These groups have enrolled over 1,000 active participants, who have opened saving accounts at these financial institutions with the average savings being \$629.
- During the 2003-2004 budget year the Indiana Department of Commerce (now ORA) has awarded 218 new IDA state accounts and 222 tax credit accounts. IDOC also continued to fund the 1,600 existing IDA accounts allocated to organizations in the budget year.
- In 2002, of the 300 participants who made withdrawals, 16 percent utilized their IDA funds for business capitalization, 3 percent for employment training programs, 25 percent for home purchases and 48 percent for post secondary education expenses.
- In 2001, of the 234 participants who made withdrawals, 21 percent utilized their IDA funds for business capitalization, 20 percent for home purchases and 38 percent for post secondary education expenses.
- In 2001, a single-mother of two sons used her IDA savings of \$4,200 to help pay the closing costs and down payment on her own home. She plans to use the remaining two years of her savings to pay down the principal on her new home.

- A mother of three children used her IDA account to help pay for her B.S. in Organizational Management at Oakland City University. Over a two-year period she used \$4,200 of her IDA savings to finance her education. She told the Bedford Urban Enterprise Association, “My son will be attending college in four years and I plan on using my IDA account to help pay for his college education. I know education is the key to success...”

**Neighborhood revitalization.** In addition to the neighborhood and downtown revitalization activities (both actual revitalization projects and planning projects), the State utilizes its Neighborhood Assistance Program (NAP) income tax-credit resources to fund various neighborhood revitalization and housing activities. This is a statewide program that has been administered by IDOC (now ORA) since 1984 that awards state income tax credits to various eligible community-based nonprofits for projects that benefit low- and moderate-income households. During the 2004 program year the IDOC was reorganized and the administration of NAP was moved to IHCDA.

The NAP awards \$2.5 million annually to not-for-profit organizations. In FY2004, IHCDA awarded 75 organizations tax credits that in turn leveraged \$5,000,000 for neighborhood-based programs.

During 2003 IHCDA worked on developing a program to make resources available for strategic planning and the redevelopment of vacant lots in blighted neighborhoods. The pilot program, Improving Neighborhoods Through Revitalization (INTR) is currently being initiated.

To fund the project IHCDA proposed to utilize \$1.24 million in ADFA (recouped funds), \$3.0 million in HOME Investment Partnerships Program (HOME), and \$2.0 million in Indiana Low-Income Housing Trust Fund Resources. The funds will be used to complete strategic plans and to construct new single family homes.

During the development of the proposed INTR program IHCDA obtained feedback and suggestions by several different sources. These included:

- Letters were sent to mayors throughout the state to spark interest and to get initial comments on the program concept.
- Public input meetings that were held in Plymouth, Scottsburg and Indianapolis discussed the program concept and collected feedback from mayors or their designated representatives. IHCDA received verbal and written comments on the information that was presented at the public meetings.
- Letters requesting comments on the proposed program were sent to mayors and town council presidents throughout the state. Both the Request for Proposals (RFP) for planning and the RFP for redevelopment loans were posted on the IHCDA website for their review and comment.

Planning study proposals were due July 7, 2004. IHCDA received 16 proposals requesting \$316,550 in funds. Based on evaluations IHCDA recommended funding 11 of the requests for a total of \$210,550 at the August 2004 Board meeting.

In April 2005, IHCDA announced the loan phase of the program. Request for proposals were due July 2005 and in August 2005 recommendations were taken to the IHCDA Board of Directors. Construction of the single family homes is scheduled to occur between 2005 and 2008.

Housing activities. Since 1991, ORA (previously IDOC) has contracted with IHCDA to administer CDBG funds allocated to housing activities. The program has been funded up to \$5 million annually from the State's CDBG allocation. Activities administered by IHCDA are discussed throughout the CAPER and include the following:

- Rehabilitation of owner occupied units and rental housing for low- and moderate-income persons;
- Rehabilitation or new construction of emergency shelters and farmworker housing; and
- Planning activities, such as housing needs assessments and site specific feasibility studies.

During FY2004, 57 percent of the CDBG housing program funds were allocated to owner occupied rehabilitation; 20 percent was used to fund new construction of housing for farmworkers; 10 percent was used for rehabilitation of emergency shelters, 8 percent was used for housing needs assessment and feasibility studies; and 5 percent was allocated to rental rehabilitation projects.

National objectives. Programs funded with CDBG dollars must meet one of the following national objectives:

- Benefit low- and moderate-income persons;
- Prevent or eliminate slums or blight; and
- Meet other community development needs having a particular urgency because existing conditions pose a serious or immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

As documented below, the State did not have any failures in fulfilling these national objectives during program year 2004. The State's Consolidated Plan certifies that no less than 70 percent of the aggregate funding for those years will accrue to the benefit of low- and moderate-income persons in keeping with Section 104(b) of 1992 Housing and Community Development Act (IHCDA).

***Community development programs.*** This report demonstrates that Indiana's programs are directed principally toward benefiting low- and moderate-income persons. By definition, direct beneficiaries must make application for assistance to units of local government and must be income-eligible in order to participate in award programs such as housing rehabilitation. One hundred percent of such beneficiaries should be of low- and moderate-income.

For projects which propose an area of indirect benefit, such as certain public facilities projects, indirect beneficiaries were determined at the time of funding and were required to meet the 51 percent low- and moderate-income threshold in order to be considered for funding. Under the CFF Program, projects with beneficiaries exceeding the 51 percent threshold, are given a competitive advantage in the scoring process (i.e., the higher the low- and moderate-income percentage, the

higher the score). Benefit percentages are verified using HUD census data or by local certified income surveys which meet HUD-promulgated standards. Emphasis upon exceeding the 51 percent threshold in order to gain a competitive advantage in the project rating/scoring process has resulted in the State substantially exceeding a ratio of 51 percent benefit to low- and moderate-income persons.

Indiana's award programs that focus on economic development and job creation/retention also require compliance with the 51 percent benefit threshold to low- and moderate-income persons. The State's applicable programs require that a minimum of 51 percent of the jobs to be created or retained be held/made available to persons of low- and moderate-income. The income characteristics of those persons actually hired, or those who will be retained, must be verified individually (and documented) or be maintained by an agency certified under the federal Workforce Improvement Act (WIA). Projects that propose to create or retain jobs must describe the process for determining the actual number of jobs taken by, or made available to, persons of low- and moderate-income in the application process. The State also requires a binding job-creation agreement between the recipient (unit of local government) and the industry to be assisted which stipulates that a minimum of 51 percent of the jobs to be created/retained will be held by, or made available to, persons of low- and moderate-income.

Staff project monitors of the ORA's Grants Management Office require documented substantiation of such job creation or retention by local recipients to preclude a disallowance of award expenditures. The Grants Management Office also requires semi-annual reports on all awards that include reporting attainment levels respective to beneficiaries of project funding.

***Housing programs.*** IHCDA requires set-up reports and closeout reports from CDBG recipients to document attainment levels respective to beneficiaries of project funding. In program year 2004, 100 percent of the State's CDBG housing program beneficiaries are persons of low- and moderate-income. Therefore, the CDBG housing program administered by IHCDA is in full compliance with the State of Indiana certification that no less than 60 percent of the aggregate funding for fiscal years 1988, 1989, and 1990 will accrue to the benefit of low-and moderate-income persons, and no less than 70 percent of CDBG expenditures for awards made since November 1990 will benefit persons of low- and moderate-income.

Actions taken to avoid displacement. As a general policy, IHCDA requires all recipients to take all reasonable steps to minimize displacement as a result of CDBG or HOME assisted housing programs. IHCDA encourages applicants to:

- Consider during development feasibility whether or not displacement will occur;
- Ensure, whenever possible that residential occupants of buildings to be rehabilitated are offered an opportunity to return;
- Plan rehabilitation projects to include "staging" if it would minimize displacement; and
- Follow notification and advisory service procedures carefully to ensure that families do not leave because they are not informed about plans for the project or their rights.

IHCDA discusses URA and Section 104(d) requirements during group start-up training sessions for all new recipients and during one-on-one technical assistance sessions. IHCDA compliance staff monitor recipient documentation of URA compliance during on-site interim and final monitorings.

### Program Income

Included with this years report is a listing of one hundred fifty-two (152) projects approved by the Office of Rural Affairs (ORA) for projects that use locally retained CDBG program income generated by recaptured funds from ORA's former CDBG-funded Investment Incentive Program (IIP). The Grants Management office has developed a separate contractual and financial tracking system for these local projects which use/expend CDBG program income. A number of these projects use CDBG program income to provide matching funds for approved Community Focus Fund or Industrial Development Infrastructure Program projects awarded by ORA in lieu of local governmental revenues and/or private funding. As you are aware, the ORA has a policy of requiring local matching funds (private and/or local governmental revenues) for its CDBG-funded projects although such is not required by the Housing and Community Development Act, as amended (except for the two-percent for CDBG state administrative costs). ORA's Grants Management Office has expended considerable time and personnel resources toward developing and implementing management systems, which can control, track and report use of such locally retained CDBG program income. We believe that the present system meets the intent of HUD requirements and, having allocated in excess of \$19 million of program income to approved projects to date, we believe we will eventually fully expend all locally-retained program income (except for a few ORA-approved locally-administered revolving loan funds capitalized with local program income) on projects which meet Title I and national objectives of the Housing and Community Development Act, as amended.

Exhibit III-17 on the following pages contains the program income report and list the projects using program income.

Exhibit III-17.  
CDBG Project Log, Program Income

<i>Program Income Report</i>				
	<i>Grantee</i>	<i>Project Number</i>	<i>Amount</i>	<i>Activity</i>
1	Garrett	PI-91-001	\$40,000	Zanxx, Inc.
2	Bluffton	PI-91-002	\$74,550	Crown Unlimited
3	Bloomfield	PI-91-003	\$60,000	Mectra Labs
4	Batesville	PI-91-004	\$214,000	Romweber
5	Auburn	PI-91-005	\$136,945	Cooper, Ind.
6	Rushville	PI-91-006	\$104,000	Ameitich
7	Jasonville	PI-91-007	\$93,000	Don Hose Hex
8	Bloomfield	PI-91-008	\$65,000	Mectra Labs
9	Frankfort	PI-91-009	\$270,000	Vecksmetal
10	Hamilton	PI-91-010	\$20,000	Infrastructure
11	Huntingburg	PI-91-011	\$228,500	Area Basis
12	Orland	PI-91-012	\$235,000	Madison Wire
13	Madison	PI-91-013	\$210,500	Grote Mfg.
14	Columbus	PI-91-014	\$57,250	Enkel
15	Columbus	PI-91-015	\$105,000	CED
16	Portland	PI-91-016	\$22,986	Match (CF-89-211)
17	Columbus	PI-91-017	\$141,900	HPI
18	Campbellsburg	PI-91-018	\$50,000	Helsel
19	Greenwood	PI-91-019	\$100,000	Alpine
20	Campbellsurg	PI-91-020	\$51,500	Match (CF-89-206)
21	Columbus	PI-91-021	\$50,000	Diamet
22	Campbellsburg	PI-91-022	\$15,718	Match (CF-89-105)
23	Vincennes	PI-91-023	\$31,500	Match (ID-89-033)
24	Valparaiso	PI-91-024	\$105,000	Petro-Boom
25	Batesville	PI-91-025	\$356,225	IDL's
26	Richmond	PI-91-026	\$73,500	Bldg. Demolition
27	Shelbyville	PI-91-027	\$75,000	Match (ID-89-027)
28	Sellersburg	PI-91-028	\$132,983	SerVend, Inc.
29	Albany	PI-91-029	\$17,117	Match (CF-90-304)
30	Columbus	PI-91-030	\$2,513	Instant Products
31	Valparaiso	PI-91-031	\$15,290	Match (ID-89-036)
32	Columbus	PI-91-032	\$25,000	Net Forge
33	Beech Grove	PI-91-033	\$45,296	Match (CF-91-234)
34	Batesville	PI-91-034	\$494,750	Memorial Bldg.
35	Hamilton	PI-91-035	\$22,053	Match (ID-98-030)
36	Monticello	PI-91-036	\$82,233	Match (CF91-119)
37	Wabash	PI-92-001	\$22,899	Match (ID-86-045)
38	Rensellaer	PI-92-002	\$176,052	Infrastructure
39	Garrett	PI-92-003	\$51,744	Match (ID89-034)
40	Madison	PI-92-004	\$113,500	Mach (CF-91-228)
41	Bourbon	PI-92-005	\$56,000	Match for HDF
42	Greencastle	PI-92-006	\$22,928	Match for HDF
43	Madison	PI-92-007	\$78,000	Madison Precision
44	Madison	PI-92-008	\$310,500	Arvin Sango
45	Huntingburg	PI-92-009	\$25,000	Match (HD-102-005)
46	Walkerton	PI-92-010	\$34,000	Match (CF-90-322)
47	Dekalb Co.	PI-92-011	\$350,000	Match CF-89-124)
48	Salem	PI-92-012	\$150,395	Match CF-90-110)
49	Knox	PI-92-014	\$24,530	Stelrea Corp.
50	Richmond	PI-92-015	\$45,000	Holland Cole
51	Scottsburg	PI-92-016	\$300,000	Fire Station
52	Elkhart County	PI-92-107	\$8,900	Planning

Source: Indiana Office of Rural Affairs.



Exhibit III-17.  
CDBG Project Log, Program Income, Continued

<i>Program Income Report</i>				
<i>Grantee</i>	<i>Project Number</i>	<i>Amount</i>	<i>Activity</i>	
53	New Pekin	PI-92-018	\$23,375	Match (CF-89-219)
54	Elwood	PI-92-019	\$20,000	Training Grant
55	Alexandria	PI-92-020	\$56,524	Sewer Line
56	Batesville	PI-92-021	\$110,000	Match CF-89-305
57	Auburn	PI-92-022	\$244,175	IDL #172
58	Rushville	PI-92-023	\$44,000	Match (CF-90-320)
59	Floyd County	PI-92-024	\$153,500	CSL Enterprises
60	North Vernon	PI-92-024	\$100,000	N.V.Drop Forge
61	North Vernon	PI-92-026	\$130,000	ONSPOT
62	Alexandria	PI-92-027	\$99,999	Match (CF-87-308)
63	Auburn	PI-92-028	\$465,878	CF-92-223
64	Madison	PI-92-029	\$100,000	Downtown Revitalization
65	Goodland	PI-92-030	\$44,299	Useful Products
66	Greenburg	PI-92-031	\$47,000	Valeo Engines
67	Columbus	PI-92-032	\$102,000	Bacoma Int.
68	Wabash	PI-92-033	\$292,100	CMI
69	Madison	PI-92-034	\$35,043	Match (CF-92-320)
70	Laporte	PI-92-035	\$65,640	Match (CF-92-326)
71	Wabash	PI-92-036	\$163,225	Match (CF-92-302)
72	Nappanee	PI-92-037	\$34,000	Match (HD-201-006)
73	French Lick	PI-93-001	\$3,673	Match (CF-93-207)
74	Trafalgar	PI-93-002	\$12,029	Technical Services
75	Hamilton	PI-93-003	\$100,000	Match (CF-92-208)
76	Chesterton	PI-93-004	\$58,463	Match (C8--86-039)
77	Floyd County	PI-93-005	\$71,768	CSL Enterprises
78	Marion	PI-93-006	\$400,000	Downtown Revitalization
79	Elkhart County	PI-93-007	\$11,370	Planning Grant
80	Frankfort	PI-93-008	\$630,000	TriMas Fasteners
81	Angola	PI-93-009	\$65,778	Match (CF-92-103)
82	Vincennes	PI-93-010	\$36,000	Match (CF-93-110)
83	Plymouth	PI-93-011	\$52,830	Match (CF-93-122)
84	Batesville	PI-93-012	\$320,000	Heartwood Mfg.
85	Nappanee	PI-93-013	\$30,344	Match (CF-93-158)
86	Greenwood	PI-94-001	\$210,000	Slum & Blight
87	Dunkirk	PI-94-002	\$76,500	ADA Requirements
88	Decatur	PI-94-003	\$184,164	Die Tech
89	St. Joseph County	PI-94-004	\$161,686	Housing/Road
90	Elkhart County	PI-95-001	\$28,403	Housing Project
91	North Manchester	PI-95-002	\$160,326	Daycare Center Rehab
92	Parker City	PI-95-003	\$54,282	Sewer System Improvements
93	Dunkirk	PI-96-001	\$139,475	Fire Truck
94	Madison	PI-96-002	\$129,212	Drainage Project
95	Parker City	PI-97-001	\$34,438	Planning
96	Columbus	PI-97-002	\$106,249	Drainage Project
97	Kendallville	PI-97-003	\$38,500	Senior Center
98	Pulaski County	PI-97-004	\$160,000	Sewer Expansion
99	Markle	PI-97-005	\$93,000	Sewer Facilities
100	Richmond	PI-98-001	\$385,000	gap/equipment (Mid-Continent Paper Converters, Inc.)
101	Kendallville	PI-98-002	\$169,490	ADA
102	Marion	PI-98-003	\$900,000	Slum/Blight
103	Batesville	PI-98-004	\$91,000	Job Creation
104	Madison	PI-98-005	\$135,040	Drainage

Source: Indiana Office of Rural Affairs.

Exhibit III-17.  
CDBG Project Log, Program Income, Continued

<i>Program Income Report</i>				
<i>Grantee</i>	<i>Project Number</i>	<i>Amount</i>	<i>Activity</i>	
105	Columbus	PI-98-006	\$38,894	Repairs/Community Center
106	Farmersburg	PI-99-001	\$309,901	Slum/Blight
107	Kendallville	PI-99-002	\$350,000	Economic Development
108	Washington	PI-99-003	\$7,960	Housing Rehabilitation
109	Scottsburg	PI-99-004	\$58,000	Clearinghouse
110	Marion	PI-99-005	\$490,000	Slum/Blight
111	Washington	PI-99-006	\$540,000	Housing
112	Brookston	PI-99-007	\$73,132	Storm Sewer
113	Columbus	PI-99-008	\$80,000	Child Care Center
114	Columbus	PI-99-009	\$10,000	Housing Partnership, Inc
115	Fowler	PI-99-010	\$31,000	Planning
116	Williamsport	PI-99-011	\$31,000	Planning
117	Richmond	PI-99-012	\$260,185	Playground Equipment
118	Richmond	PI-99-013	\$495,205	Fire Truck
119	Richmond	PI-99-014	\$135,000	Skate Park
120	Richmond	PI-99-015	\$300,000	Slum/Blight Project
121	Goodland	PI-99-016	\$50,000	Job Creation
122	Columbus	PI-00-001	\$25,000	Job Training LMI for Employment
123	Columbus	PI-00-002	\$109,102	Slum/Blight
124	Columbus	PI-00-003	\$80,000	Planning
125	Columbus	PI-00-004	\$50,000	Acquisition/Public Services
126	Nappanee	PI-00-005	\$27,000	Planning (LMI)
127	Fowler	PI-00-006	\$215,332	Local match for CF-00-207 (Housing)
128	Washington	PI-00-007	\$276,004	Equipment Purchase (Job Retention)
129	Edinburgh	PI-01-001	\$30,000	Planning (LMI)
130	Goodland	PI-01-002	\$91,222	Local match for Community Center CF-01-127 (Area LMI)
131	Winchester	PI-01-003	\$102,022	Downtown Revitalization (S&B)
132	Vincennes	PL-00-016	\$21,500	Local match for PL-00-016 (LMI)
133	Richmond	PI-02-001	\$96,137	Public Facilities in support of housing (LMI)
134	Elwood	PI-02-002	\$336,287	Local match for sewer project CF-01-226 (LMI)
135	Crawfordsville	PI-02-003	\$48,098	Local Match for ID-01-003, Jobs (LMI)
136	Rushville	PI-02-004	\$184,926	Local Match for CF-01-133
137	Columbus	PI-02-005	\$33,000	Public Services (LMI)
138	Nappanee	PI-02-006	\$19,597	Local Match for CF-02-101(LMI/LC)
139	Clayton	PI-02-007	\$28,755	Local match for sewer project CF-02-208 (LMI)
140	South Whitley	PI-02-008	\$117,653	Local match for downtown revitalization CF-02-234 (LMI)
141	Edinburgh	PI-02-009	\$8,759	Local match for water study PL-02-007 (LMI)
142	French Lick	PI-02-010	\$3,897	Local match for senior center PL-98-056 (LMI)
143	North Manchester	PI-03-001	\$87,871	Historic Preservation to eliminate Slum/Blight Spot
144	Washington	PI-03-002	\$129,373	Local match for removal of arch barriers CF-99-239
145	Marion	PI-04-001	\$111,056	Local match for senior center CF-03-201 (LMI)
146	Madison County	PI-04-002	\$70,000	Local match for Frankton water project (LMI)
147	Hamilton	PI-04-003	\$25,218	Local match for PL-01-066 (LMI)
148	Columbus	PI-04-004	\$170,000	Remove architectural barriers for severely disabled (LC)
149	Union City	PI-04-005	\$52,000	Sewage feasibility study (LMI)
150	Kendallville	PI-04-006	\$115,467	Infrastructure in support of housing CF-03-124
151	Rushville	PI-04-007	\$34,794	Local Match for CF-04-220 Sewer project (LMI)
152	Madison County	PI-05-001	\$345,000	Local Match for CF-05-114 infrastructure grant.
<b>Total</b>			<b>\$19,278,880</b>	

Source: Indiana Office of Rural Affairs.

## Administrative Funds

Exhibit III-18 shows the total amount of CDBG administrative costs incurred to date, by fiscal year, for both State and local administration of CDBG-funded projects for which closeout financial settlement has been completed. The exhibit below does not include actual expenditures to date on awards that may still be in an active status and still drawing funds from the U.S. Treasury via the State.

Exhibit III-18.  
CDBG Administrative Funds

<i>Administrative Funds</i>				
<i>Grant Number</i>	<i>Amount of Allocation</i>	<i>Cumulative Grant Amount Expended</i>	<i>Total Admin DOC/Grantees</i>	<i>Percent of SFY Outlays</i>
B-85-DC-180001	\$28,663,745	\$28,663,745	\$2,309,127	8.06%
B-86-DC-180001	\$24,679,846	\$24,679,846	\$1,799,627	7.29%
B-87-DC-180001	\$25,201,000	\$25,201,000	\$953,387	3.78%
B-88-DC-180001	\$24,307,000	\$24,307,000	\$1,335,733	5.50%
B-89-DC-180001	\$25,730,877	\$25,730,877	\$2,098,765	8.16%
B-90-DC-180001	\$20,491,849	\$20,491,849	\$1,159,595	5.66%
B-91-DC-180001	\$24,621,672	\$24,621,672	\$1,390,559	5.65%
B-92-DC-180001	\$29,160,255	\$29,160,255	\$906,741	3.11%
B-93-DC-180001	\$33,671,032	\$33,670,698	\$1,447,549	4.30%
B-94-DC-180001	\$37,611,695	\$37,611,695	\$1,696,456	4.51%
B-95-DC-180001	\$38,314,642	\$38,314,642	\$1,710,035	4.46%
B-96-DC-180001	\$37,152,000	\$37,124,393	\$2,085,029	5.62%
B-97-DC-180001	\$36,745,000	\$36,742,995	\$2,284,312	6.22%
B-98-DC-180001	\$34,377,981	\$34,377,283	\$3,336,575	9.71%
B-98-DU-180001	\$6,509,557	\$6,509,557	\$171,526	2.63%
B-99-DC-180001	\$36,484,000	\$36,351,071	\$2,622,654	7.21%
B-00-DC-180001	\$36,609,000	\$36,006,275	\$2,603,333	7.23%
B-01-DC-180001	\$38,130,000	\$37,592,622	\$1,983,044	5.28%
B-02-DC-180001	\$37,879,000	\$36,393,109	\$1,111,781	3.05%
B-03-DC-180001	\$38,019,000	\$32,364,140	\$443,340	1.37%
B-04-DC-180001	\$36,847,940	\$9,828,413	-	0.00%

Source: Indiana Office of Rural Affairs.

## Fair Housing Activities

In conjunction with the 2005-2009 State Consolidated Plan, the State conducted a new Analysis of Impediments to Fair Housing Choice and developing a Fair Housing Action Plan.

Fair housing ordinance requirements. ORA requires that before a unit of local government may receive federal CDBG, a local fair housing ordinance must be formally adopted.

It is IHCDAs policy that during the timeframe of each CDBG and HOME housing award to local units of government, the recipient must complete an action to affirmatively further fair housing. Each recipient is given a copy of the most recent HUD-approved sample fair housing ordinance. IHCDAs staff encourages recipients to adopt a fair housing ordinance if there is not one in place or update the existing ordinance if it has been in place for some time. IHCDAs does not, however, mandate the specific fair housing action that the recipients must take.

As part of their semi-annual reports, CDBG and HOME local units of government are required to update IHCDAs regarding the actions that will be taken during the timeframe of the CDBG or HOME award to affirmatively further fair housing. IHCDAs compliance staff track the completion of the fair housing activity as part of the interim and/or final award monitoring conducted for each award. IHCDAs does not process award closeout paperwork until the recipient demonstrates that it has completed an action to affirmatively further fair housing.

For those repeat recipients that have a current fair housing ordinance in place, IHCDAs staff often encourage educational initiatives to the community as a whole as the action to affirmatively further fair housing. Some recipients choose to distribute brochures, which explain fair housing to their citizens, while others hold fair housing educational sessions for citizens, landlords and/or realtors. IHCDAs staff often refer recipients to the Indiana Civil Rights Commission (ICRC) when they are working to develop or carry out an educational initiative.

Beginning in July 1993, field monitors from IDOC (now ORA) and IHFA (now IHCDAs) began issuing findings of program deficiency to recipients receiving CDBG funds that could not provide documentation relating to development of a program to further fair housing within their communities. One method of documentation that the State recognizes as compliance with fair housing statutes is the adoption and enforcement of a fair housing ordinance at the local level. Currently, Indiana has received a total of 416 ordinances and/or resolutions. Of these, 277 have been adopted by towns, 72 have been adopted by cities and 67 have been adopted by counties.

Fair housing complaints. ORA and IHCDAs immediately respond to all local fair housing complaints received and refer all complaints to the Indiana Civil Rights Commission (ICRC) for investigation.

Fair housing education. Each year, IHCDA coordinates a statewide affordable housing conference that is attended by a broad spectrum of participants in the housing industry including developers, contractors, lenders, nonprofit agencies and units of local government. The conference held in September 2004 and was attended by over 750 persons. Three panels were held related to fair housing:

- The first panel titled, Fair Housing Primer
  - Federal and State Laws;
  - Classes of People Protected;
  - Types of Housing Advertising;
  - Fines and Penalties for Violations; and
  - Indiana's Impediment to Fair Housing.
  
- The second panel titled, Housing Indiana's Growing Latino Population
  - Fair Housing Issues;
  - Solutions;
  - Legal Status – What Difference Does it Make? and
  - Changing Demographic Trends.
  
- The third panel was titled, CDBG's Assurances to Affirmatively Further Fair Housing
  - CDBG Fair Housing Requirements;
  - CDBG Fair Housing Monitoring;
  - Activities that Affirmatively Further Fair Housing; and
  - Indiana's Fair Housing Task Force Mission

In November 2001 and August 2002, IHFA (now IHCDA) provided the ICRC a HOME Administrative Subrecipient award to implement statewide activities to help alleviate the effects of housing discrimination in Indiana. The 2003 award of \$116,000 (which ended December 2004) built on and expanded these activities to include:

- Conduct trainings that will be determined based on the need of constituents and by coordinating efforts with other organizations so as not to duplicate effort;
- Developing a training video;
- Promote awareness of fair housing issues through media such as newspapers, radio, and/or television;
- Reprint educational materials in English and Spanish;

- Postage costs associated with materials distribution;
- Website development and maintenance; and
- Participation as an exhibitor at conferences and other events to educate the public about issues of housing discrimination.

Other fair housing activities. The State was also involved in a number of additional activities to affirmatively further fair housing, including the following:

- IHCDCA continues to require all CDBG and HOME recipients to provide an IHCDCA fair housing educational brochure to each beneficiary of CDBG and HOME assistance throughout the project affordability period. IHCDCA also requires all award recipients and subrecipients to display the fair housing poster. Additionally, all CDBG and HOME funded rental developments should display the fair housing poster in any common area of the development.
- IHCDCA provides the First Home brochure in Spanish.
- IHCDCA had a three-year (2000-2003) HOME subrecipient agreement with the IACED. The One component of the program was to provide training and technical assistance to CHDOs, award administrators, local units of government, nonprofits and regional planning commissions on HOME development and compliance issues.
- IHCDCA continues to market the Authority's programs during such events as the Indiana Black Expo, local homebuyer fairs, Indiana Association of Cities and Towns of Indiana counties, SIRDP Fall Symposium, Fair Housing Conference, and various other events held throughout the State.

#### Activities in Support of Affordable Housing and Community Development

Fill gaps in institutional structure. The 2004 Consolidated Plan discusses the institutions in the State that deliver housing and community development services to citizens. Despite the strengths and effectiveness of these many organizations and due to funding and labor constraints, gaps still exist in this institutional structure. One of the top-level goals of the FY2000 Five-Year Action Plan is to enhance the local capacity for delivering housing and community development services. This goal was created as a result of needs expressed in the forums and public comment for increasing the resources (financially and technically) of the State's housing and community development organizations. This section discusses how the State worked to enhance local capacity during the 2004 program year.

***Affordable housing database.*** IHCDCA has partnered with the Indian Coalition on Housing and Homeless Issues (ICHHI) to present a new affordable housing Website, [IndianaHousingNow.org](http://IndianaHousingNow.org). This is a free website that offers a searchable, online database of rental units located across Indiana.

***Training and technical assistance.*** IHCDCA provided application workshops for CHDO Works and Foundations on April 16 and August 5, 2005. Additionally, there were two start-up trainings focusing on those organizations who received an award under the CHDO Works or Foundations. The start-up trainings were held on August 19 and December 9, 2005.

Application workshops for Housing from Shelters to Homeownership were held on April 12 (for experienced applicants), April 13 (for applications applying for rental, permanent supportive housing, transitional housing, emergency or youth shelter, and migrant/seasonal farm worker housing), April 14 (for new applicants applying for homebuyer, owner-occupied rehabilitation and voluntary/acquisition demolitions) and August 3 (for everyone).

Each IHCD Allocation Analyst conducted a site/technical assistance site visit on each application that was submitted to IHCD.

At the March 2000 Board meeting, IHFA (now IHCD) awarded IACED its second three-year training and technical assistance subrecipient agreement of \$475,000, which expired on December 31, 2003. The purpose of this award is to provide training and technical assistance to housing and community development organizations in the State. During the contract period, IACED conducted the following training courses:

- Davis Bacon
- Project Development – Parts I-V
- Environmental Review
- Section 106 Historic Review
- Lead Regulations Implementation
- Risk Assessor Technical Assistance
- Rehabilitation Construction
- Fair Housing
- Building HOME
- Income Qualification – 2 sessions
- On Solid Ground
- Fundamentals of Financial Management
- Essential Components of Real Estate Development

IACED held trainings under a subrecipient award of \$109,527 in 2004 and conducted the following trainings:

- Preventing Disease Transmission (PDT): Senior Development Managers Certificate Program;
- Consortium for Housing and Asset Management (CHAM): Nuts and Bolts of Asset Management for Asset Managers;
- Income Eligibility Training;
- CHAM: Financial Tools for Asset Managers;
- Rehabilitation Management;
- Materials & Methods of Renovating;
- Cost Reduction Techniques; and
- Fair Housing and Equal Opportunity Compliance Roundtable.

**Certified Housing Development Organizations.** IHCDA has continued its priority of increasing the capacity of Certified Housing Development Organizations (CHDOs). IHCDA considers CHDOs to be an excellent vehicle to develop and implement programs that address the specific housing needs of the communities they serve.

A recurring finding in the State’s Consolidated Plan research is the need for general operating funds for housing and community development organizations. The large majority of the awards that these organizations receive are specifically dedicated to project development, and few dollars are available for the administrative and operational activities necessary for such development. IHCDA has consistently dedicated funding to CHDOs for the purpose of expanding their capacity and promoting their ability to develop and implement affordable housing. During program year 2004, IHCDA awarded just under \$980,000 in such operational awards. Recipients of these awards are required to implement direct HOME-funded housing activities within 24 months of receiving the award. Exhibit III-19 lists the recipients of these awards in 2004.

Exhibit III-19.  
CHDO Operating Awards, FY2004

<i>CHDO</i>	<i>Primary County</i>	<i>Award Date</i>	<i>Award Amount</i>
Area Five Agency on Aging and Community Services, Inc.	Cass	11/18/2004	\$70,000
Blue River Services, Inc.	Harrison	7/22/2004	\$70,000
Combined Community Services Inc	Kosciusko	11/18/2004	\$70,000
Community Action Program Inc. of Western Indiana	Fountain	7/22/2004	\$70,000
Gary Citywide Development Corporation	Lake	11/18/2004	\$70,000
Guerin, Inc.	Floyd	7/22/2004	\$70,000
Housing Opportunities, Inc.	Porter	11/18/2004	\$70,000
Housing Partnerships, Inc.	Bartholomew	11/18/2004	\$70,000
LaCasa of Goshen, Inc.	Elkhart	7/22/2004	\$70,000
Near Northwest Neighborhood Inc.	St. Joseph	7/22/2004	\$70,000
Providence Housing Corporation	Floyd	7/22/2004	\$70,000
Southeastern Indiana Community Preservation and Development	Ripley	7/22/2004	\$70,000
Southern Indiana Homeownership, Inc.	Knox	11/18/2004	\$70,000
Southern Indiana Housing and Community Development Corporation	Bartholomew	7/22/2004	\$69,500
<b>Total</b>			<b>\$979,500</b>

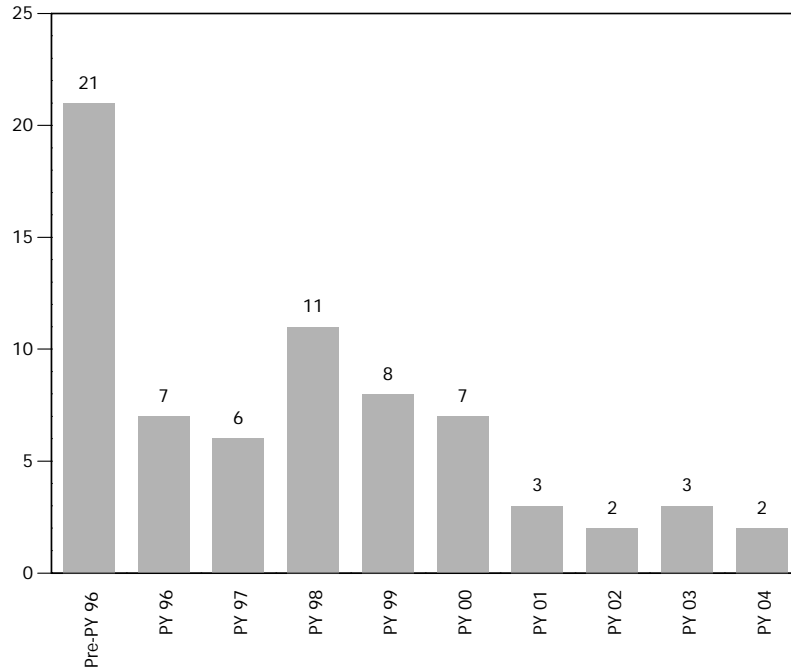
Source: Indiana Housing and Community Development Authority.

IHCDA also works to increase the number of nonprofits that are certified as CHDOs and eligible for HOME funds. There are currently 52 certified CHDOs and two new CHDOs were certified during 2004. Exhibit III-20 shows the number of CHDOs receiving certification by year.



Exhibit III-20.  
CHDOs by Year  
of Certification

Source:  
Indiana Housing and Community  
Development Authority.



**Allocation analyst.** The Development Division of IHCDA’s Community Development Department has five staff members who are available to assist potential applicants as they work toward creating affordable housing programs. Each of the allocation analysts are assigned a portion of the State in which they promote the CDBG and HOME programs and provide technical assistance upon request.

**Architectural Historian.** Federal regulations of the HOME and CDBG programs require that each activity involving these sources of funds complete a historical evaluation referred to as Section 106 review. Both IHCDA and its reward recipients require the expertise of the Indiana Department of Natural Resource’s (INDR’s) Division of Historic Preservation and Archaeology (DHPA) to complete the Section 106 review. Therefore the position of Architectural Historian was created to complete the reviews of IHCDA funded or potentially funded developments.

Beginning in 2004 the position of Architectural Historian at IDNR was funded through HOME Subrecipient Administrative Funds of up to \$50,000 annually, for a period of up to five years.

**IHCDA Communicator newsletter.** IHCDA provides a newsletter titled IHCDA Communicator that is distributed to their email list serve four times a year (spring, summer, fall and winter). It provides information on upcoming housing events, housing tips, and other articles relevant to housing. The newsletter is divided into four sections; a letter from the Executive Director, Homeownership, Community Development and Rental & Contract Administration. The newsletter is also available on IHCDA’s website (<http://www.in.gov/ihfa/news/news.htm>).

**Private partnerships.** IHCDA continues to encourage the development of public/private partnerships for affordable housing developments. Due to the leverage and match requirements of the CDBG and HOME programs, private lending institutions are frequently involved in providing a portion of the financing necessary to construct a housing development. Additionally, IHCDA has built a strong partnership with lending institutions in the State through the First Home Plus program that links HOME downpayment assistance with Mortgage Revenue Bond (MRB) financed mortgages for low- and moderate-income buyers.

**Subrecipient agreements.** During the 1999 program year, IHFA (now IHCDA) established “Policies and Guidelines for Applying for HOME Investment Partnerships Program Subrecipient Administration Funds.” This policy governs IHCDA’s acceptance and funding of proposals from nonprofit corporations (as designated under Section 501(c)(3) of the Internal Revenue Code) and public agencies. The proposals must be for activities that have a statewide impact and serve to further the Authority’s efforts in one or more of the following areas:

- General management, oversight and coordination of the HOME program;
- Provision of public information to residents and citizen organizations participating in the planning, implementation, or assessment of projects being assisted with HOME funds;
- Activities that affirmatively further fair housing;
- Compilation of data in preparation of the State Consolidated Plan; and
- Compliance with other Federal requirements such as affirmative marketing, minority outreach, environmental review, displacement, relocation and acquisition, labor standards, lead-based paint and conflict of interest.

IHCDA also reserves the right to initiate subrecipient agreements with nonprofit organizations and public agencies for specific HOME administrative activities. The subrecipient awards allocated during program year 2004 are discussed throughout this section under the relevant need category. Exhibit III-21 shows the subrecipient awards made in program year 2004.

Exhibit III-21.  
Subrecipient Awards, 2004

<i>Grantee</i>	<i>Award Date</i>	<i>Award Amount</i>
Indiana Department of Natural Resources, Division of Historic Preservation and Archaeology	8/26/2004	\$50,000
Momentive Consumer Credit Counseling Service, Inc.	11/18/2004	\$200,000

Note: The awards are anticipated to serve populations statewide.  
Source: Indiana Housing and Community Development Authority.

In July 2004 IHFA (now IHCDA) announced that the HOME Subrecipient awards would no longer be available on a regular basis. From time-to-time, there may be occasions when there are small amounts of funding that become available with which IHCDA will initiate a Subrecipient Award with an organization to accomplish goals and needs that will have a statewide benefit.

Activities to reduce poverty. The State of Indiana does not have a formally adopted, statewide anti-poverty strategy. In a holistic sense, the entirety of Indiana's Consolidated Plan strategy and action plan is anti-poverty related because a stable living environment is also a service delivery platform. Many of the strategies developed for the FY2000 Five-Year Action Plan (specifically goals 3 and 4) directly assist individuals who are living in poverty. As such, the majority of the programs discussed throughout this report are targeted to persons with low-incomes.

Indiana has a history of aggressively pursuing job creation through economic development efforts at the State and local levels. This emphasis on creating employment opportunities is central to a strategy to reduce poverty by providing households below the poverty level with a means of gaining sustainable employment.

Education and skill development is another, related important aspect of reducing poverty. Investment in workforce development programs and facilities is an important step to break the cycle of poverty.

Many of the strategies outlined in the Consolidated Plan are directed at providing services and shelter to those in need. Once a person has some stability in a housing situation it becomes easier to address related issues of poverty and provide resources such as childcare, transportation and job training to enable individuals to enter the workforce. In some cases, subsidized housing programs are vital to ensure that citizens have a safe and secure place to live.

In addition, efforts to eliminate discrimination in all settings – which the State actively pursues through fair housing activities and MBE/WBE contracting opportunities – are an important anti-poverty strategy.

Affirmative marketing plans. Since 1997, IHCDA has required HOME recipients with five or more homebuyer or rental units to sign off on IHCDA's HOME Recipient and Subrecipient Affirmative Marketing Procedures and Certifications. IHCDA asks homebuyer and rental recipients with five or more HOME-assisted units the following questions about their marketing plans as part of its Affirmative Marketing Plan monitoring:

- Does the recipient have an IHCDA-approved Affirmative Marketing Plan?
- Is the recipient evaluating their marketing procedures annually?
- Who has the recipient identified as underserved in their housing market? (Families with children, single parents, elderly, persons with disabilities, minorities, other).
- What marketing efforts has the recipient carried out to reach the underserved populations? (Media outlet, community outreach, social service referral network, other).
- Provide a description of the recipient's affirmative marketing efforts and results.

In fall 2000, IHCDCA met with HUD staff to clarify what is required for affirmative marketing procedures. In order to meet HUD's recommendations, IHCDCA did the following:

- IHCDCA revised its monitoring handbook.
- In December 2000, IHCDCA sent out a memo to all recipients regarding the affirmative marketing procedures and outlining requirements that must be enforced immediately.
- In the spring 2001, IHCDCA staff included an article in the IHCDCA quarterly newsletter regarding HOME Affirmative Marketing Procedures. The article covered questions such as: What is affirmative marketing? When does affirmative marketing apply? What are some examples of affirmative marketing that we can use for our development? How would the HOME affirmative marketing requirements apply when targeting a special needs group?
- In the spring 2003, IHCDCA included an article in the IHFA Communicator titled, "Affirmative Marketing Reducing Discrimination."

Contracting opportunities for MBE/WBEs. The State of Indiana has established a goal that 11.4 percent of federal awards be contracted to minority-owned business enterprises (MBE) and 5.93 percent to women-owned business enterprises (WBE) involved in construction, materials supply, consulting and architecture.

***CDBG recipients.*** In order to ensure that the CDBG award recipients have made a good faith effort to reach this 10 percent goal, they are required to document all actions taken to reach the goal and forward this information to the recipient's designated Civil Rights Officer before any work has begun on the project. This documentation includes the names of all potential minority and women business owners spoken with, and the reasons owners were not selected for the project, if applicable. The recipient's Civil Rights Officer then forwards said documentation to the State's Civil Rights Specialist.

***HOME/CDBG recipients.*** The 10 percent goal is also communicated to all CDBG housing and HOME recipients at start-up training sessions and in the Grant Implementation Manual. IHCDCA also provides award recipients with the website address to obtain the resource directory of minority and women-owned businesses and informational materials on compliance with procurement guidelines for MBE/WBE participation. Recipients must document all actions taken to ensure that they have made a good faith effort to solicit MBE/WBE firms. This documentation includes the names of all potential MBE/WBE firms contacted about contracting opportunities and, if the firms were not chosen for participation in the project, the reasons why not.

IHCDCA expects minority participation in its CDBG and HOME programs to reflect the representation of minorities in each funded community's low- and moderate-income population. Since minorities make up such a small percentage (around one percent) of Indiana's non-entitlement cities, such participation can be relatively minor. Minority participation is most concentrated in larger non-entitlement cities and in North Central Indiana.

**State activities.** Due to the importance of Minority Business Enterprises, the State, through its Commission on minority business development is providing a program to promote, encourage and assist in the development of such enterprises. One means of achieving growth is the publication and use of the *Minority Business Directory*. The web link for this directory ([www.state.in.us/idoa/minority](http://www.state.in.us/idoa/minority)) is distributed to Indiana corporations, as well as State agencies to help identify and solicit minority business enterprises, products and services.

In addition, the State is required to submit reports on recipients' efforts in assuring that minority and women-owned business contractors have an opportunity to provide services and goods on CDBG projects.

**MBE/WBE contracts in FY2004.** During program year 2004, IHEDA CDBG recipients reported 30 contracts were awarded to women-owned firms with a total value of \$462,628, and no contracts awarded to minority-owned businesses. In addition, HOME recipients reported 11 contracts awarded to women-owned firms, for a total of \$306,243, and no contracts awarded to minority-owned businesses. Exhibit III-22 shows the CDBG and HOME awards made with contracts to MBE/WBE firms.

Exhibit III-22.

MBE/WBE Contracts Made as a Result of HOME/CDBG Funding, FY2004

<i>Contractor Name</i>	<i>Program</i>	<i>ID number</i>	<i>Contract Amount</i>	<i>M/WBE</i>
BJ Construction & Real Estate	HOME WBE	311-56-4782	\$24,410	Women
BJ Construction & Real Estate	HOME WBE	311-56-4782	\$15,890	Women
Burdine Contracting	HOME WBE	20-1742080	\$38,664	Women
C & C Electrical, Inc.	CDBG WBE	20-1795684	\$2,000	Women
C & C Electrical, Inc.	CDBG WBE	20-1795684	\$3,500	Women
Classic Flooring	HOME WBE	38-37304331	\$1,961	Women
Danville Greencastle Flooring	HOME WBE	306-96-9386	\$2,572	Women
Danville Greencastle Flooring	HOME WBE	306-96-9386	\$1,974	Women
Danville Greencastle Flooring	HOME WBE	306-96-9386	\$2,572	Women
Eva M. Meurer	HOME WBE	316-40-2136	\$3,200	Women
J.K. ROGERS	CDBG WBE	35-1562508	\$19,530	Women
J.K. ROGERS	CDBG WBE	35-1562508	\$24,525	Women
J.K. ROGERS	CDBG WBE	35-1562508	\$22,950	Women
J.K. ROGERS	CDBG WBE	35-1562508	\$29,000	Women
J.K. Rogers Construction, Inc.	CDBG WBE	35-1562508	\$11,310	Women
Jessica Rebmman	CDBG WBE	313986128	\$25,000	Women
Kenna Consulting &	HOME WBE	35-2111020	\$80,000	Women
Milestone Ventures, Inc.	HOME WBE	35-2114938	\$60,000	Women
Milestone Ventures, Inc.	HOME WBE	35-2114938	\$75,000	Women
Municipal Civil	CDBG WBE	35-2136702	\$20,000	Women
Municipal Civil	CDBG WBE	35-2136702	\$20,000	Women
RDC General Contractors	CDBG WBE	35-1770668	\$26,873	Women
RDC General Contractors	CDBG WBE	35-1770668	\$18,685	Women
RDC General Contractors	CDBG WBE	35-1770668	\$33,259	Women
RDC General Contractors	CDBG WBE	35-1770668	\$11,525	Women
RDC General Contractors	CDBG WBE	35-1770668	\$2,925	Women
RDC General Contractors	CDBG WBE	35-1770668	\$25,250	Women
Star Development, Inc.	CDBG WBE	35-2134279	\$30,000	Women
Star Development, Inc.	CDBG WBE	35-2134279	\$60,000	Women
T.J. Corperation/All American	CDBG WBE	200-52-0994	\$2,499	Women
T.J. Corperation/All American	CDBG WBE	200-52-0994	\$11,994	Women
Tim & Daughters Inc.	CDBG WBE	35-1940588	\$7,020	Women
Tim & Daughters Inc.	CDBG WBE	35-1940588	\$8,290	Women
Tim & Daughters Inc.	CDBG WBE	35-1940588	\$4,515	Women
Tim & Daughters Inc.	CDBG WBE	35-1940588	\$5,890	Women
Tim & Daughters Inc.	CDBG WBE	35-1940588	\$6,150	Women
Tim & Daughters Inc.	CDBG WBE	35-1940588	\$4,070	Women
Tom Hoot, Inc.	CDBG WBE	35-1399590	\$12,879	Women
Tom Hoot, Inc.	CDBG WBE	35-1399590	\$54	Women
Tom Hoot, Inc.	CDBG WBE	35-1399590	\$12,880	Women
Tom Hoot, Inc.	CDBG WBE	35-1399590	<u>\$54</u>	Women
<b>Total</b>		<b>41 contracts</b>	<b>\$768,872</b>	

Source: Indiana Housing and Community Development Authority.

In 1996, the State instituted a policy allowing a 5 percent rebate of grant awards to communities who successfully complete projects utilizing no less than 5 percent (in dollars of the total award amount) minority participation on IDOC CDBG projects. The rebate, which is also equal to 5 percent of the award amount, may be spent on any CDBG eligible project of the communities' choice. The community must advise the State prior to the initiation of the minority business' participation of their intent to attempt to achieve this goal.

## Monitoring of Compliance with HOME Funding Regulations

During program year 2004, IHCD was involved in 54 HOME monitoring activities. These included:

- IHCD had an in-house inspector going on site twice during the development, at either 50 percent completion or 50 percent expenditure of funds to look at all units completed and under construction/rehabilitation. The inspector also goes out at completion of the award. The purpose is to ensure that the projects being billed to CDBG are completed according to the specifications and those items rehabilitated or constructed must meet the stricter of either the Indiana State Building Code or local rehabilitation standards, and projects being billed to the HOME/Trust Fund meet the stricter of either the Indiana State Building Code or local codes.
- IHCD had an in-house inspector completing an HQS inspection for the HOPWA assisted housing units.
- Trainings by an in-house inspector were held for several HOPWA recipients on the process that must be utilized to conduct an HQS inspection.
- IHCD hired an outside inspection firm to look at 20 percent of the HOME and CDBG assisted rental units and to inspect emergency and youth shelters every three years.
- Award recipients will continue to be required to provide proof of adequate builder's risk insurance during construction and property insurance following construction for the assisted property throughout the affordability period of the award. The following requirements are listed under each program type:
  - For new construction including homebuyer, rental, transitional, emergency shelters, youth shelters and migrant/seasonal farm worker housing activities, builders risk and/or property insurance that includes coverage for work done by the contractors is required throughout the construction period.
  - For rehabilitation including homebuyer, rental, transitional, emergency shelters, youth shelters and migrant/seasonal farm worker housing activities, builders risk, contractor liability and/or property insurance that includes coverage for work done by the contractors is required throughout the construction period.
  - For owner occupied rehabilitation contractor liability and/or property insurance that includes coverage for work done by contractors is required throughout the construction period.
  - For rental, transitional, emergency shelters, youth shelters, and migrant/seasonal farm worker housing activities, adequate property insurance must be maintained throughout the affordability period. (This is required for all properties assisted through open or closed HOME, CDBG, or Trust Fund awards.)
  - For homebuyer and owner occupied rehabilitation, beneficiary loan documents must stipulate that adequate property insurance be maintained throughout the affordability period.

- Policy Requirements include:
  - If a contractor liability policy is used, it must name IHCDA as additionally insured.
  - If a builders risk policy is used, it must name IHCDA as both loss payable and additionally insured.
  - If a homeowner policy is used, nothing needs to be added to the policy. Once the lien is placed on the home, the entity placing the lien automatically becomes a loss payable.
  - The builder's risk or contractor liability policy can be in the name of the recipient, contractor, owner of the property, subrecipient, or subrecipient.
  - The builders risk coverage must be for the replacement value of the property, increasing as appropriate throughout the construction period to the full replacement value at construction completion.
  - The value of the contractor liability must be at a minimum for the replacement value of the property. Additionally, if the contractor employs persons, the policy must also include workers compensation.
  - The value of the property insurance must be at a minimum for the replacement value of the property.

### Monitoring of Compliance with CDBG Funding Regulations

The final phase of the CDBG project is the closeout monitoring review process. A representative from ORA conducts an on-site monitoring of the award documentation, financial records, and actual facility and improvements. The purpose of the monitoring visit is to verify that the project has met the recipient's stated goals and objectives and all of the federal CDBG regulations: 24 CFR 570.489 (d), 24 CFR 570.503 and OMB Circular A-133. The monitoring review takes approximately three hours. Within 30 days from the date of the monitoring meeting, ORA forwards a letter to the recipient informing them of their award status. This letter will either inform the recipient that the performance was found to be in compliance with all CDBG and ORA regulations and thus is able to proceed to the next step of the closeout process, or that issues were raised at the monitoring meeting that were not in compliance with CDBG and ORA regulations and will necessitate the recipient to satisfactorily resolve the issues within 30 days. During program year 2004, 91 awards were monitored and 25 subrecipients were monitored.

During FY2001, ORA (previously IDOC) implemented a plan to begin monitoring all subrecipients at least once a year during the five-year period following award closeout. This is done to ensure the beneficiaries as defined in the original agreement are being served.



IHCDA's monitoring review process consists of either a desktop or on-site visit for all awards. During the reporting period of 2004, 40 awards were monitored. IHCDA examined the following categories:

- Program as a whole – looking to see if the recipient served all of the clients that were targeted;
- Client Eligibility – looking to see if the recipient served income eligible households in the proper income categories;
- Award Conditions – looking at anything the recipient had promised in the application, including extended warranties, design features, maintenance classes, accessibility, etc.;
- Required financial ledgers and documentation;
- Allowable costs;
- Match;
- MBE/WBE documentation;
- Procurement;
- Labor Standards;
- Environmental Review & Section 106;
- Fair Housing;
- URA & Section 104(d);
- Program Accessibility; and
- Lead-Based Paint.

IHCDA then writes a monitoring letter listing areas of concern and they will not closeout an award until all monitoring issues have been resolved. Additionally, as leverage to receive all closeout documents, IHCDA holds payment until all completion reports, match documents and closeout documents are received and approved.

## Civil Rights Performance Monitoring Activities by the State

Process and standards. ORA evaluates recipients' and subrecipients' employment practices in order to determine whether or not equal opportunity guidelines are followed in advertising vacancies, such as stating they are an "EEO employer." The State's field monitors review recipients' civil rights files to determine if there have been any EEO complaints filed against a recipient within five years. The field monitors also review records of complaints, and responses to complaints if any, regarding alleged discrimination in the provision of program benefits.

There are numerous procedures that must be followed and policies that must be adhered to for both the recipient and their contractors to assure compliance with these requirements. All policies and procedures must be fully documented to provide adequate record of civil rights compliance. In addition, the recipient must fully document the characteristics of the population of the area in which the project will be implemented in order to determine the specific actions that must be taken to ensure civil rights compliance.

During program year 2004, 19 grants were monitored and 25 subrecipients were monitored.

Results of monitoring reviews. Upon completion of the final monitoring visit, a recipient will receive a formal monitoring letter outlining strengths and weaknesses in project management systems. The letter will list those areas of compliance that were reviewed and detailed results of that review.

State findings. Findings are reported when the review of the recipient's performance reveals specific identifiable violation of a statutory regulatory requirement about which there is no question. When a finding is issued, the recipient is requested to formally respond within a specified period (typically 30 days) as to those steps the recipient will make to remedy and/or prevent a recurrence of the violation. If specific steps have already been taken to remedy a finding, the field monitor must verify before clearing the finding. Once the review indicates that satisfactory action has taken place, the field monitor will send a letter to the recipient indicating the finding has been resolved.

## Leveraging Resources

The leveraging requirements of the CDBG and HOME programs differ considerably. Exhibit III-23 on the following page shows the match/leverage requirements by housing activity type for the 2004 program year.

Exhibit III-23.  
Matching and Leveraging Requirements

<i>Activity Type</i>	<i>CDBG Leverage Requirement (% of award)</i>	<i>Trust Fund Leverage Requirement (% of award)</i>	<i>CDBG or Trust Fund Beneficiary Income Restrictions (% of area median income)</i>	<i>HOME Match Requirement (% of HOME award minus admin., environ., review &amp; CHDO operating costs)<sup>(2)</sup></i>	<i>HOME Beneficiary Income Restrictions (% of area median income)</i>
Emergency Shelter <sup>(1)</sup>	10%	5%	30%	—	—
Youth Shelter <sup>(1)</sup>	10%	5%	30%	—	—
Migrant/Seasonal Farm Worker Housing <sup>(1)</sup>	10%	5%	30%	—	—
Transitional Housing	10%	5%	80%	10%	60%
Permanent Supportive Housing Rehabilitation	10%	5%	80%	10%	60%
Rental Housing	10%	5%	80%	10%	60%
Homeownership Counseling/Down Payment	—	5%	80% - Trust fund only	10%	—
Homebuyer - New Construction/Rehabilitation	—	5%	80% - Trust fund only	10%	80%
Owner-Occupied Rehabilitation	10%	5%	80%	10%	80%
Voluntary Acquisition/Demolition	10%	—	80%	—	—

Note: (1) Beneficiaries of these activities are members of groups presumed by HUD to be of low- and moderate- income (victims of domestic violence, homeless persons, and migrant/seasonal farm workers) and presumed by IHCD to be at or below 30 percent of area median income.

(2) IHCD is currently able to meet 15 percent of the 25 percent match liability, as such applicants must demonstrate eligible matching funds equal to 10 percent of the amount of HOME funds minus administration, environmental review, and CHDO operating costs.

Source: Indiana Housing and Community Development Authority.

The State of Indiana requires a 10 percent leverage requirement for most CDBG funds expended. Except for applicants that agree to serve 100 percent of beneficiaries:

- At or below 60 percent of AMI, the leverage requirement is zero
- At or below 80 percent of AMI, the leverage requirement is 5 percent of the CDBG request.

IHCDA recipients have used a variety of funding sources to meet this requirement, including Federal Home Loan Bank grants, Rural Development grants, contractor contributions, cash contributions and cash from local government general funds.

The HOME program requires a 25 percent match, which is a Federal requirement rather than a State policy. However, IHCDA is currently able to meet 15 percent of this match liability, as such applicants must demonstrate eligible matching funds equal to 10 percent of the amount of HOME funds requested less administration, environmental review and CHDO operating costs.

If the applicant is proposing to utilize banked match for the activity:

- And it is the applicant's own banked match, the match liability on the previous award for which the match was generated must already be met and documented with IHCDA for the match to be eligible as of the application due date. Only HOME-eligible match generated on IHCDA awards made in 1999 or later are eligible to be banked.
- Or, if it is another recipient's match, the applicant must provide an executed agreement with the application verifying that the recipient is willing to donate the match.
  - Only banked match from awards made in 1999 or later that have fully met their match liability is eligible to donate to another applicant. The award must be closed before the agreement to donate match is executed.
- Match cannot be sold or purchased and is provided purely at the discretion of the recipient that granted it.
- Banked leverage generated on a CDBG award cannot be used as match on a future HOME award. Only banked match generated on a HOME award can be used on a future HOME award.

The HOME regulations outline the very specific types of HOME-eligible matching funds, and IHCDA must document expenditures of matching funds by individual sites. HOME recipients often use Federal Home Loan Bank grants, savings from below-market interest rate loans and donations of property as match for their HOME awards. Additionally, IHCDA documents the MRB financing used in the First Home program as a match.

## Self Evaluation

In previous years, IHCD and ORA considered ways to improve implementation of the CDBG and HOME programs they administer. During the 2003 program year an evaluation reviewing the clarity of program application packages and the efficiency of the application process, and determining if changes in scoring priorities or eligible activities are necessary to meet the housing needs identified in the annual Consolidated Plan was implemented.

In determining the needs to be met by the programs, the ORA will consider all eligible activities, not just those that have been utilized in the past.

To be able to better evaluate the performance of an organization, IHCD applicants are now required to complete tables reporting information about:

- The affordability for mixed income beneficiaries:
- The targeted populations with special needs; and
- The program beneficiaries.

The information is also required at award closeout to be able to determine an organization's success in accomplishing the goals.

IHCD's goal continues to be to make the application process and forms easier to understand and ensure all appropriate regulatory and policy requirements are followed. IHCD provided several means both verbal and written to obtain feedback and suggestions on ways to make improvements from our partners:

- Public comment sessions were held as part of the 2004 Consolidated Plan Process in February in Auburn, Crawfordsville, Rensselaer, Rushville, Seymour and Vincennes.
- IHCD provided a roundtable meeting at the Housing Conference and supplied a questionnaire to receive feedback on proposed changes to the application process. The questionnaire is included in the IHCD attachments of this section.
- Regional public comment meetings were held in February 2004 to take feedback from our partners on the draft applications for program year 2004. These meetings were held in Auburn, Crawfordsville, Huntington, New Castle, Rensselaer, Rushville, Seymour, Vincennes and Valparaiso.
- IHCD also encouraged and received feedback through email.
- Public comment was received regarding the HOME Rental Housing Tax Credits during the Qualification Allocation Plan public meeting held during the Housing Conference.

## Additional Program Information

The schedules that follow show the CDBG and HOME awards that were made and closed during program year 2004. The schedules also demonstrate how the awards were distributed among racial, ethnic, and special needs populations and across income levels.

## **IHCDA Reports**

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***HOME Awards Made During Program Year 2004  
(July 1, 2004 - June 30, 2005)***

<i>Recipient</i>	<i>Award Number</i>	<i>Amount</i>	<i>Award Date</i>	<i>Execution Date</i>	<i>Anticipated # of Units</i>	<i>Description of Activities</i>	<i>Status</i>
ACTION, Inc of Delaware & Grant Counties	OR-004-001	\$173,271.00	9/23/2004	3/11/2005	6	Owner-Occupied Rehabilitation	OPEN
Alpha Properties Inc	HM-004-005	\$583,000.00	11/18/2004	1/21/2005	39	Rental Rehabilitation	OPEN
Area Five Agency on Aging and Community	CW-004-009	\$70,000.00	11/18/2004	1/ 4/2005		CHDO Operating Funds	OPEN
Area Five Agency on Aging and Community	OR-004-003	\$225,809.00	9/23/2004	1/26/2005	15	Owner-Occupied Rehabilitation	OPEN
Area IV Agency on Aging and Community	OR-004-002	\$169,753.00	9/23/2004	2/25/2005	8	Owner-Occupied Rehabilitation	OPEN
Blue River Services, Inc.	CH-005-001	\$480,000.00	5/26/2005		11	Rental - New Construction	PENDING
Blue River Services, Inc.	CW-004-001	\$70,000.00	7/22/2004	8/20/2004	0	CHDO Operating Funds	OPEN
Blue River Services, Inc.	PD-004-002	\$19,250.00	11/18/2004	1/13/2005	0	CHDO Predevelopment Loan	OPEN
Blue River Services, Inc.	PS-004-002	\$10,750.00	11/18/2004			CHDO Seed Money Loan	PENDING
Combined Community Services Inc	CW-004-010	\$70,000.00	11/18/2004	1/ 7/2005		CHDO Operating Funds	OPEN
Community & Family Services Inc	OR-004-010	\$257,870.00	9/23/2004	1/ 4/2005	10	Owner-Occupied Rehabilitation	OPEN
Community Action of East Central Indiana	OR-004-004	\$171,561.00	9/23/2004	1/13/2005	7	Owner-Occupied Rehabilitation	OPEN
Community Action of Greater Indianapolis,	OR-004-005	\$351,647.00	9/23/2004	3/ 3/2005	14	Owner-Occupied Rehabilitation	OPEN
Community Action of Northeast Indiana Inc	OR-004-006	\$336,413.00	9/23/2004	2/15/2005	12	Owner-Occupied Rehabilitation	OPEN
Community Action of Southern Indiana, Inc.	OR-004-007	\$210,304.00	9/23/2004	3/ 3/2005	8	Owner-Occupied Rehabilitation	OPEN
Community Action Program Inc of Western	CH-004-002	\$526,500.00	7/22/2004	1/13/2005	10	Homebuyer - New Construction	OPEN
Community Action Program Inc of Western	CH-004-003	\$263,000.00	7/22/2004	8/12/2004	5	Rental - New Construction	OPEN
Community Action Program Inc of Western	CW-004-002	\$70,000.00	7/22/2004	8/19/2004	0	CHDO Operating Funds	OPEN
Community Action Program Inc of Western	OR-004-009	\$183,615.00	9/23/2004		8	Owner-Occupied Rehabilitation	OPEN
Danbury Pointe, L.P.	HL-005-001	\$440,000.00	5/26/2005	7/ 5/2005	11	Rental - New Construction	OPEN
Dubois-Pike-Warrick Economic Opportunity	OR-004-011	\$145,900.00	9/23/2004	2/ 7/2005	9	Owner-Occupied Rehabilitation	OPEN
Dugger Improvement Inc	HM-004-006	\$400,000.00	11/18/2004	12/20/2004	10	Rental Rehabilitation	OPEN
Gary Citywide Development Corporation	CW-004-011	\$70,000.00	11/18/2004	2/ 1/2005		CHDO Operating Funds	OPEN
Gas City Historical Society	HM-004-004	\$346,700.00	7/22/2004	9/21/2004	11	Rental Rehabilitation	OPEN
Golden Villa, Inc.	HM-004-003	\$750,000.00	7/22/2004	11/ 5/2004	50	Rental Rehabilitation	OPEN
Guerin, Inc.	CW-004-003	\$70,000.00	7/22/2004	8/20/2004	0	CHDO Operating Funds	OPEN
Hoosier Uplands Economic Development	CH-004-009	\$750,000.00	11/18/2004		19	Rental Rehabilitation	PENDING
Hoosier Uplands Economic Development	OR-004-012	\$176,350.00	9/23/2004	3/ 3/2005	7	Owner-Occupied Rehabilitation	OPEN
Hoosier Uplands Economic Development	PD-004-003	\$9,000.00	11/18/2004	12/ 8/2004	0	CHDO Predevelopment Loan	OPEN
Housing Opportunities of Warsaw, Indiana,	CH-004-005	\$400,000.00	7/22/2004	9/ 3/2004	10	Rental - New Construction	OPEN



<i>Recipient</i>	<i>Award Number</i>	<i>Amount</i>	<i>Award Date</i>	<i>Execution Date</i>	<i>Anticipated # of Units</i>	<i>Description of Activities</i>	<i>Status</i>
Housing Opportunities, Inc.	CH-004-004	\$500,000.00	7/22/2004	10/25/2004	10	Homebuyer - New Construction	OPEN
Housing Opportunities, Inc.	CW-004-012	\$70,000.00	11/18/2004	12/20/2004		CHDO Operating Funds	OPEN
Housing Partnerships, Inc.	CH-004-010	\$504,000.00	11/18/2004	12/16/2004	12	Rental Rehabilitation	OPEN
Housing Partnerships, Inc.	CW-004-013	\$70,000.00	11/18/2004	12/16/2004		CHDO Operating Funds	OPEN
Human Services, Inc.	CH-005-002	\$500,000.00	5/26/2005		13	Rental Rehabilitation	PENDING
Indiana Department of Natural Resources,	SR-04-01	\$50,000.00	8/26/2004		0	HOME Subrecipient Agreement	PENDING
Interlocal Community Action Program Inc	OR-004-014	\$169,110.00	9/23/2004	1/26/2005	7	Owner-Occupied Rehabilitation	OPEN
Jackson Township Community Housing Inc	HM-004-007	\$640,000.00	11/18/2004	1/ 6/2005	16	Rental Rehabilitation	OPEN
LaCasa of Goshen, Inc.	CW-004-004	\$70,000.00	7/22/2004	8/19/2004	0	CHDO Operating Funds	OPEN
Lincoln Hills Development Corporation	CH-004-011	\$173,000.00	11/18/2004	1/14/2005	11	Rental Rehabilitation	OPEN
Lincoln Hills Development Corporation	OR-004-016	\$106,556.00	9/23/2004	1/ 7/2005	5	Owner-Occupied Rehabilitation	OPEN
Madison County	OR-004-015	\$124,737.00	9/23/2004	6/30/2005	6	Owner-Occupied Rehabilitation	OPEN
Momentive Consumer Credit Counseling	SR-04-02	\$200,000.00	11/18/2004	1/13/2005		HOME Subrecipient Agreement	OPEN
Montgomery County Housing Development,	PD-004-001	\$11,000.00	7/22/2004	11/17/2004	4	CHDO Predevelopment Loan	OPEN
Montgomery County Housing Development,	PS-004-001	\$10,100.00	7/22/2004			CHDO Seed Money Loan	PENDING
Near Northwest Neighborhood Inc	CW-004-005	\$70,000.00	7/22/2004	6/20/2005	0	CHDO Operating Funds	OPEN
North Central Community Action Agencies Inc	OR-004-017	\$210,454.00	9/23/2004	3/24/2005	10	Owner-Occupied Rehabilitation	OPEN
Northwest Indiana Community Action	OR-004-018	\$251,622.00	9/23/2004	5/ 2/2005	12	Owner-Occupied Rehabilitation	OPEN
Ohio Valley Opportunities Inc	OR-004-019	\$193,967.00	9/23/2004	3/ 4/2005	7	Owner-Occupied Rehabilitation	OPEN
Pathway to Recovery, Inc.	HM-004-008	\$241,000.00	11/18/2004	4/18/2005	18	Permanent Supportive Housing-New	OPEN
Providence Housing Corporation	CH-004-006	\$210,000.00	7/22/2004	9/ 2/2004	4	Homebuyer - New Construction	OPEN
Providence Housing Corporation	CH-004-007	\$455,000.00	7/22/2004	9/ 2/2004	11	Rental - New Construction	OPEN
Providence Housing Corporation	CW-004-006	\$70,000.00	7/22/2004	8/19/2004	0	CHDO Operating Funds	OPEN
Quality Housing Development, Inc.	CH-005-003	\$440,000.00	5/26/2005	6/13/2005	11	Rental Rehabilitation	OPEN
REAL Services, Inc.	OR-004-020	\$310,902.00	9/23/2004	4/ 5/2005	13	Owner-Occupied Rehabilitation	OPEN
Rural Opportunities Housing Corporation of	CH-004-008	\$180,697.00	7/22/2004	1/ 7/2005	5	Homebuyer - New Construction	OPEN
South Central Community Action Program Inc	OR-004-021	\$213,410.00	9/23/2004	1/20/2005	8	Owner-Occupied Rehabilitation	OPEN
Southeastern Indiana Community	CW-004-008	\$70,000.00	7/22/2004	9/ 3/2004	0	CHDO Operating Funds	OPEN
Southeastern Indiana Economic Opportunity	OR-004-022	\$176,076.00	9/23/2004	3/ 4/2005	7	Owner-Occupied Rehabilitation	OPEN
Southern Indiana Homeownership, Inc.	CW-004-014	\$70,000.00	11/18/2004	12/16/2004		CHDO Operating Funds	OPEN
Southern Indiana Housing and Community	CW-004-007	\$69,500.00	7/22/2004	8/25/2004	0	CHDO Operating Funds	OPEN
Wabash Valley Human Services Inc	OR-004-008	\$142,484.00	1/27/2005	3/ 4/2005	10	Owner-Occupied Rehabilitation	OPEN
Wabash Valley Human Services Inc	OR-004-023	\$201,687.00	9/23/2004	1/14/2005	7	Owner-Occupied Rehabilitation	OPEN
Western Indiana Community Action Agency,	OR-004-024	\$162,672.00	9/23/2004	2/18/2005	7	Owner-Occupied Rehabilitation	OPEN
<b>Total</b>		\$14,738,667.00			494		

# HOME Grants Closed During Program Year 2004

(July 1, 2004 - June 30, 2005)

<i>Recipient</i>	<i>Award Number</i>	<i>Status</i>	<i>Original Award</i>	<i>Funds Drawn</i>	<i>Reversion</i>	<i># of Units Assisted</i>	<i># of Persons Assisted</i>	<i>Description of</i>	<i>Close-out Date</i>
AIDS Housing of Washington,	SR-02-07	CLOSED	\$49,993.00	\$49,075.00	\$918.00	0	0	HOME Subrecipient Agreement	2/ 4/2005
AIDS Ministries/AIDS Assist of	HM-001-016	CLOSED	\$204,800.00	\$202,763.23	\$2,036.77	6	6	Rental Rehabilitation	5/31/2005
Area 12 Council on Aging &	CH-002-005	CLOSED	\$300,000.00	\$300,000.00	\$0.00	8	8	Rental - New Construction	11/18/2004
Area 12 Council on Aging &	CH-002-006	CLOSED	\$300,000.00	\$300,000.00	\$0.00	8	12	Rental Rehabilitation & New	2/18/2005
Area 12 Council on Aging &	CW-003-011	CLOSED	\$30,000.00	\$30,000.00	\$0.00	0	0	CHDO Operating Funds	11/18/2004
Area Five Agency on Aging and	CH-002-007	CLOSED	\$270,000.00	\$270,000.00	\$0.00	17	38	Rental - New Construction	3/ 9/2005
Area IV Development, Inc.	CH-001-015	CLOSED	\$400,000.00	\$169,774.98	\$230,225.02	5	16	Homebuyer - Rehabilitation & New	5/18/2005
Bloomington Restorations, Inc.	CH-001-017	CLOSED	\$80,000.00	\$80,000.00	\$0.00	2	2	Homebuyer - Rehabilitation	5/31/2005
Bloomington Restorations, Inc.	CW-003-009	CLOSED	\$30,000.00	\$30,000.00	\$0.00	0	0	CHDO Operating Funds	11/18/2004
Bloomington Restorations, Inc.	PD-002-008	CLOSED	\$10,000.00	\$9,270.00	\$730.00	0	0	CHDO Predevelopment Loan	4/26/2005
Brook	HM-980-022	CLOSED	\$82,926.00	\$45,826.74	\$39,090.00	2	7	Homebuyer - New Construction	3/ 9/2005
Christ Temple Community	HM-003-001	CLOSED	\$210,000.00	\$208,637.11	\$1,362.89	4	12	Transitional Housing -	5/19/2005
Clay City Senior Citizens	HM-003-020	CLOSED	\$526,750.00	\$526,750.00	\$0.00	33	35	Rental Rehabilitation	4/19/2005
Community Action Program Inc	CH-002-011	CLOSED	\$336,500.00	\$336,500.00	\$0.00	8	9	Rental - New Construction	1/ 4/2005
Community Action Program Inc	HM-003-013	CLOSED	\$336,000.00	\$336,000.00	\$0.00	8	12	Rental - New Construction	5/18/2005
Community Action Program Inc	PD-001-004	CLOSED	\$26,200.00	\$16,350.00	\$9,850.00	0	0	CHDO Predevelopment Loan	1/21/2005
Community Action Program of	CH-001-007	CLOSED	\$225,000.00	\$225,000.00	\$0.00	14	35	Rental - New Construction	6/30/2005
Community Action Program of	HM-001-007	CLOSED	\$84,000.00	\$84,000.00	\$83,275.00	0	0	HOC/DPA	10/29/2004
Community Housing Initiative,	CH-990-017	CLOSED	\$197,894.00	\$197,894.00	\$1,479.13	10	30	Homebuyer - New Construction	11/ 4/2004
Community Mental Health	HM-001-011	CLOSED	\$287,915.00	\$287,915.00	\$0.00	8	8	Rental Rehabilitation	11/12/2004
Community Mental Health	HM-002-002	CLOSED	\$160,000.00	\$160,000.00	\$0.00	4	4	Rental - New Construction	2/15/2005
Conner Community Development	HM-001-014	CLOSED	\$300,000.00	\$300,000.00	\$0.00	11	38	Rental - New Construction	11/ 8/2004
Desert Rose Foundation, Inc.	HM-002-012	CLOSED	\$364,000.00	\$363,934.99	\$65.01	10	26	Transitional Housing -	5/19/2005
Dugger Improvement Inc	HM-002-013	CLOSED	\$400,000.00	\$400,000.00	\$0.00	10	14	Rental - New Construction	11/ 3/2004
EARN, Inc.	CW-003-002	CLOSED	\$30,000.00	\$30,000.00	\$548.42	0	0	CHDO Operating Funds	7/14/2004
Elkhart Housing Partnership, Inc.	CH-002-001	CLOSED	\$421,000.00	\$421,000.00	\$0.00	10	16	Rental Rehabilitation	11/29/2004
Elkhart Housing Partnership, Inc.	CH-002-002	CLOSED	\$329,000.00	\$328,999.85	\$0.15	7	16	Homebuyer - New Construction	2/ 4/2005
Elkhart Housing Partnership, Inc.	CH-003-019	DEOBLIGATE	\$210,500.00	\$210,500.00	\$210,500.00	0	0	Homebuyer - Rehabilitation	10/ 8/2004
Elkhart Housing Partnership, Inc.	CH-003-020	CLOSED	\$329,750.00	\$329,750.00	\$0.00	10	19	Rental Rehabilitation	3/31/2005
Elkhart Housing Partnership, Inc.	CW-003-003	CLOSED	\$30,000.00	\$30,000.00	\$0.00	0	0	CHDO Operating Funds	10/18/2004
Environmental Management	SR-02-04	CLOSED	\$22,000.00	\$21,186.08	\$813.92	0	0	HOME Subrecipient Agreement	2/ 4/2005
Environmental Management	SR-03-01	CLOSED	\$29,625.00	\$29,625.00	\$0.00	0	0	HOME Subrecipient Agreement	2/15/2005

<i>Recipient</i>	<i>Award Number</i>	<i>Status</i>	<i>Original Award</i>	<i>Funds Draw</i>	<i>Reversion</i>	<i># of Units Assisted</i>	<i># of Persons Assisted</i>	<i>Description of</i>	<i>Close-out Date</i>
Family Christian Development	CH-001-019	CLOSED	\$152,314.00	\$107,550.32	\$44,763.68	3	8	Homebuyer - New Construction	5/18/2005
Family Christian Development	HM-001-008	CLOSED	\$200,230.00	\$194,416.17	\$5,813.83	7	29	Owner-Occupied Rehabilitation	11/29/2004
Family Christian Development	RL-001-004	CLOSED			\$0.00	2	11	HOME Revolving Loan Fund	2/25/2005
Gas City Historical Society	HM-003-009	DEOBLIGATE	\$93,300.00	\$0.00	\$93,300.00	0	0	Rental Rehabilitation	7/22/2004
Guerin, Inc.	PD-002-009	CLOSED	\$24,000.00	\$20,735.65	\$3,264.35	0	0	CHDO Predevelopment Loan	5/26/2005
Habitat for Humanity Hamilton	HM-002-015	CLOSED	\$418,000.00	\$418,000.00	\$0.00	8	24	Homebuyer - New Construction	5/18/2005
Habitat for Humanity of Indiana,	HM-002-016	CLOSED	\$112,000.00	\$78,149.51	\$33,850.49	11	45	HOC/DPA	5/9/2005
Habitat for Humanity of Indiana,	HM-003-003	CLOSED	\$118,996.00	\$111,402.00	\$13,764.00	15	57	HOC/DPA	6/29/2005
Hendricks County Community	HM-003-004	CLOSED	\$270,000.00	\$269,911.00	\$89.00	8	24	Owner-Occupied Rehabilitation	3/1/2005
Hoosier Uplands Economic	CW-003-012	CLOSED	\$30,000.00	\$30,000.00	\$0.00	0	0	CHDO Operating Funds	12/8/2004
Housing Opportunities, Inc.	CH-001-020	CLOSED	\$320,000.00	\$320,000.00	\$0.00	8	15	Rental Rehabilitation	11/29/2004
Housing Opportunities, Inc.	CH-003-002	CLOSED	\$250,000.00	\$233,380.67	\$16,619.33	5	15	Homebuyer - New Construction	5/9/2005
Housing Opportunities, Inc.	HM-002-003	CLOSED	\$27,940.00	\$27,940.00	\$0.00	7	21	HOC/DPA	11/18/2004
Housing Opportunities, Inc.	PD-002-001	CLOSED	\$23,000.00	\$1,707.72	\$21,292.28	0	0	CHDO Predevelopment Loan	5/10/2005
Housing Partnerships, Inc.	PD-002-010	DEOBLIGATE	\$25,000.00	\$0.00	\$25,000.00	0	0	CHDO Predevelopment Loan	11/10/2004
Indiana Association for	SR-00-01	CLOSED	\$475,000.00	\$474,994.93	\$5.07	0	0	HOME Subrecipient Agreement	3/8/2005
Indiana Association for	SR-01-01	CLOSED	\$113,000.00	\$113,000.00	\$0.00	0	0	HOME Subrecipient Agreement	3/8/2005
Indiana Association for	SR-02-05	CLOSED	\$98,300.00	\$97,706.59	\$593.41	0	0	HOME Subrecipient Agreement	2/4/2005
Indiana Civil Rights Commission	SR-02-08	CLOSED	\$100,000.00	\$100,000.00	\$0.00	0	0	HOME Subrecipient Agreement	2/4/2005
Indiana Civil Rights Commission	SR-03-04	CLOSED	\$116,000.00	\$115,984.94	\$15.06	0	0	HOME Subrecipient Agreement	3/31/2005
Indiana Community Action	SR-02-01	CLOSED	\$13,020.00	\$13,020.00	\$0.00	0	0	HOME Subrecipient Agreement	2/4/2005
Keller Development	HM-001-020	CLOSED	\$300,000.00	\$300,000.00	\$0.00	11	11	Rental - New Construction	5/13/2005
Knox County Rural Housing	PD-002-002	CLOSED	\$40,350.00	\$40,350.00	\$2,300.00	0	0	CHDO Predevelopment Loan	11/18/2004
LaCasa of Goshen, Inc.	CH-002-004	CLOSED	\$437,500.00	\$437,375.00	\$125.00	12	32	Homebuyer - Rehabilitation & New	12/22/2004
LaCasa of Goshen, Inc.	CH-003-003	CLOSED	\$312,500.00	\$312,500.00	\$0.00	10	31	Homebuyer - Rehabilitation	5/9/2005
Lafayette Transitional Housing	PD-002-003	DEOBLIGATE	\$21,000.00	\$0.00	\$21,000.00	0	0	CHDO Predevelopment Loan	5/3/2005
Neighbors Helping Neighbors of	CW-003-013	CLOSED	\$30,000.00	\$30,000.00	\$0.00	0	0	CHDO Operating Funds	10/22/2004
New Albany-Floyd County	CH-000-012	CLOSED	\$376,500.00	\$15,595.99	\$225,904.01	4	12	Homebuyer - Rehabilitation & New	12/22/2004
Oaklawn Psychiatric Center, Inc.	HM-002-017	CLOSED	\$196,380.00	\$190,737.00	\$5,643.00	15	15	Rental - Acquisition Only	6/2/2005
Ohio Valley Opportunities Inc	CH-001-021	CLOSED	\$210,000.00	\$210,000.00	\$0.00	4	12	Rental - New Construction	10/28/2004
Ohio Valley Opportunities Inc	CW-003-014	CLOSED	\$30,000.00	\$30,000.00	\$0.00	0	0	CHDO Operating Funds	11/18/2004
Ohio Valley Opportunities Inc	HM-002-004	CLOSED	\$300,000.00	\$300,000.00	\$0.00	36	104	HOC/DPA	10/29/2004
Ohio Valley Opportunities Inc	PD-002-012	CLOSED	\$30,000.00	\$13,397.94	\$16,602.06	0	0	CHDO Predevelopment Loan	2/18/2005
Pathfinder Services Inc	CH-003-004	CLOSED	\$102,809.00	\$48,540.29	\$54,268.71	3	5	Homebuyer - New Construction	5/9/2005
Pathfinder Services Inc	HM-002-018	CLOSED	\$200,000.00	\$195,900.00	\$4,100.00	36	101	HOC/DPA	2/23/2005

<i>Recipient</i>	<i>Award Number</i>	<i>Status</i>	<i>Original Award</i>	<i>Funds Draw</i>	<i>Reversion</i>	<i># of Units Assisted</i>	<i># of Persons Assisted</i>	<i>Description of</i>	<i>Close-out Date</i>
Pioneer Development Services,	HM-001-015	CLOSED	\$300,000.00	\$300,000.00	\$0.00	8	11	Rental Rehabilitation & New	3/9/2005
Providence Housing Corporation	CH-003-005	CLOSED	\$210,000.00	\$210,000.00	\$0.00	4	9	Homebuyer - New Construction	11/18/2004
Providence Housing Corporation	PD-002-013	CLOSED	\$5,000.00	\$5,000.00	\$0.00	0	0	CHDO Predevelopment Loan	5/9/2005
Providence Housing Corporation	PD-002-014	CLOSED	\$9,800.00	\$5,000.00	\$4,800.00	0	0	CHDO Predevelopment Loan	3/23/2005
Providence Housing Corporation	PS-002-004	CLOSED	\$16,000.00	\$10,847.56	\$5,152.44	0	0	CHDO Seed Money Loan	5/9/2005
Providence Housing Corporation	PS-002-005	CLOSED	\$20,200.00	\$19,770.38	\$429.62	0	0	CHDO Seed Money Loan	3/23/2005
Rising Sun and Ohio County	CH-003-023	CLOSED	\$40,000.00	\$40,000.00	\$0.00	1	1	Homebuyer - Rehabilitation	11/18/2004
Rochester	HM-990-013	CLOSED	\$160,000.00	\$106,347.00	\$53,653.00	5	13	Owner-Occupied Rehabilitation	2/24/2005
Rural Opportunities Housing	CW-003-010	CLOSED	\$30,000.00	\$30,000.00	\$0.00		0	CHDO Operating Funds	10/29/2004
Shoals Senior Housing Inc	HM-003-039	DEOBLIGATE	\$475,000.00	\$0.00	\$475,000.00	0	0	Rental Rehabilitation	2/23/2005
Southeastern Indiana	CH-002-010	CLOSED	\$300,000.00	\$300,000.00	\$0.00	7	13	Rental - New Construction	2/11/2005
Southeastern Indiana	HM-003-019	CLOSED	\$300,000.00	\$299,450.00	\$550.00	49	107	HOC/DPA	1/25/2005
Southeastern Indiana	PD-002-004	CLOSED	\$4,900.00	\$4,900.00	\$0.00	0	0	CHDO Predevelopment Loan	11/4/2004
Southeastern Indiana	PS-002-001	CLOSED	\$45,100.00	\$45,100.00	\$0.00	0	0	CHDO Seed Money Loan	11/4/2004
Southern Indiana	CH-003-006	CLOSED	\$48,710.00	\$48,705.00	\$5.00	3	8	Homebuyer - Rehabilitation	6/7/2005
Southern Indiana Rural	SR-03-03	CLOSED	\$12,550.00	\$12,550.00	\$0.00	0	0	HOME Subrecipient Agreement	2/4/2005
Southern VI Corporation	CH-970-026	CLOSED	\$496,103.00	\$349,884.99	\$146,218.01	11	31	Homebuyer - New Construction	12/22/2004
Stepping Stone Shelter for	HM-990-014	CLOSED	\$500,000.00	\$500,000.00	\$0.00	15	31	Transitional Housing - New	3/10/2005
The Affordable Housing	PD-003-004	DEOBLIGATE	\$30,000.00	\$0.00	\$30,000.00	0	0	CHDO Predevelopment Loan	11/10/2004
The Greater Michigan City	CH-950-004	CLOSED	\$272,000.00	\$105,288.00	\$166,712.00	7	23	Homebuyer - Rehabilitation	12/15/2004
The Greater Michigan City	CH-950-043	CLOSED	\$145,000.00	\$143,790.00	\$1,210.00	10	27	Homebuyer - Rehabilitation	12/15/2004
The Greater Michigan City	CH-950-052	CLOSED	\$229,000.00	\$139,000.00	\$90,000.00	10	37	Homebuyer - Rehabilitation	12/15/2004
The Greater Michigan City	CH-980-010	CLOSED	\$746,400.00	\$743,650.00	\$2,750.00	18	57	Rental Rehabilitation	12/15/2004
The Greater Michigan City	CH-990-018	CLOSED	\$716,000.00	\$457,362.00	\$258,638.00	24	43	Rental Rehabilitation & New	12/15/2004
The Greater Michigan City	HM-990-002	CLOSED	\$105,000.00	\$70,752.89	\$34,247.11	7	18	HOC/DPA	12/15/2004
The Indiana Governor's Planning	SR-03-02	CLOSED	\$67,000.00	\$63,128.70	\$3,871.30	0	0	HOME Subrecipient Agreement	2/4/2005
United Caring Shelters, Inc.	HM-000-015	CLOSED	\$385,000.00	\$385,000.00	\$0.00	10	10	Transitional Housing -	2/11/2005
Whitley Crossings Neighborhood	PD-002-015	CLOSED	\$16,300.00	\$16,300.00	\$0.00	0	0	CHDO Predevelopment Loan	2/18/2005
Whitley Crossings Neighborhood	PS-002-006	CLOSED	\$13,700.00	\$10,424.00	\$3,276.00	0	0	CHDO Seed Money Loan	2/18/2005
Winona Lake	HM-980-023	CLOSED	\$300,000.00	\$128,219.73	\$171,780.27	9	16	Owner-Occupied Rehabilitation	11/10/2004
Young Women's Christian	HM-003-031	CLOSED	\$300,000.00	\$300,000.00	\$0.00	9	23	Rental - New Construction	5/9/2005
<b>Total</b>			\$18,479,755.00	\$16,033,517.9	\$2,617,500.34	607	1,413		

***CDBG Awards Made During Program Year 2004  
(July 1, 2004 - June 30, 2005)***

<i>Recipient</i>	<i>Award Number</i>	<i>Amount</i>	<i>Award Date</i>	<i>Execution Date</i>	<i>Anticipated # of Units</i>	<i>Description of Activities</i>	<i>Status</i>
Angola	PN-004-016	\$30,000.00	11/18/2004	12/23/2004	78	Feasibility Study	OPEN
Bartholomew County	HD-004-001	\$300,000.00	7/22/2004	9/ 9/2004	20	Owner-Occupied Rehabilitation	OPEN
Bedford	HD-004-002	\$300,000.00	7/22/2004	9/ 7/2004	19	Owner-Occupied Rehabilitation	OPEN
Bloomfield	PN-004-010	\$20,000.00	11/18/2004	1/21/2005		Housing Needs Assessment	OPEN
Brookston	PN-004-011	\$20,000.00	11/18/2004	2/ 1/2005	0	Housing Needs Assessment	CLOSED
Carroll County	HD-004-003	\$255,000.00	7/22/2004	9/28/2004	20	Owner-Occupied Rehabilitation	OPEN
Cass County	HD-004-004	\$500,000.00	7/22/2004	8/20/2004	48	Emergency Shelter - Rehabilitation	OPEN
Chesterfield	PN-004-007	\$30,000.00	7/22/2004	9/ 3/2004	0	Feasibility Study	CLOSED
Columbia City	HD-004-008	\$200,000.00	11/18/2004	12/23/2004	16	Owner-Occupied Rehabilitation	OPEN
Crawford County	PN-004-012	\$30,000.00	11/18/2004	7/ 5/2005		Housing Needs Assessment	OPEN
Daviess County	PN-004-001	\$30,000.00	7/22/2004	8/10/2004	0	Housing Needs Assessment	OPEN
Dearborn County	PN-004-008	\$30,000.00	7/22/2004	9/ 9/2004		Feasibility Study	OPEN
Fountain City	PN-004-017	\$30,000.00	11/18/2004	1/ 6/2005		Feasibility Study	OPEN
Henry County	PN-004-013	\$30,000.00	11/18/2004	1/ 6/2005		Housing Needs Assessment	OPEN
Huntington County	PN-004-014	\$30,000.00	11/18/2004	1/ 5/2005	0	Housing Needs Assessment	OPEN
Linton	PN-004-015	\$20,000.00	11/18/2004			Housing Needs Assessment	OPEN
Logansport	HD-004-005	\$144,364.00	7/22/2004	9/ 2/2004	11	Owner-Occupied Rehabilitation	OPEN
Middletown	HD-004-006	\$150,000.00	7/22/2004	9/21/2004	9	Owner-Occupied Rehabilitation	OPEN
New Castle	HD-004-007	\$300,000.00	7/22/2004	9/21/2004	19	Owner-Occupied Rehabilitation	OPEN
Orange County	PN-004-004	\$30,000.00	7/22/2004	8/20/2004	0	Housing Needs Assessment	OPEN
Pierceton	HD-004-011	\$200,000.00	11/18/2004	1/ 6/2005	13	Owner-Occupied Rehabilitation	OPEN
Porter County	PN-004-005	\$30,000.00	7/22/2004	9/10/2004	0	Housing Needs Assessment	OPEN
Steuben County	HD-004-012	\$300,000.00	11/18/2004	1/ 6/2005	18	Owner-Occupied Rehabilitation	OPEN
Tell City	HD-004-014	\$300,000.00	11/18/2004	12/20/2004	21	Owner-Occupied Rehabilitation	OPEN
Tippecanoe County	HD-004-015	\$150,000.00	11/18/2004	12/23/2004	13	Owner-Occupied Rehabilitation	OPEN
Town of Andrews	PN-004-009	\$20,000.00	11/18/2004	1/21/2005	0	Housing Needs Assessment	CLOSED
Town of Geneva	HD-004-009	\$500,000.00	11/18/2004	1/ 4/2005	80	Farmworker Housing - New Construction	OPEN
Town of New Richmond	PN-004-002	\$20,000.00	7/22/2004	9/ 5/2004	0	Housing Needs Assessment	CLOSED
Town of North Manchester	PN-004-003	\$20,000.00	7/22/2004	1/11/2005	0	Housing Needs Assessment	OPEN
Town of Orestes	HD-004-010	\$500,000.00	11/18/2004	1/ 4/2005	80	Farmworker Housing - New Construction	OPEN

<i>Recipient</i>	<i>Award Number</i>	<i>Amount</i>	<i>Award Date</i>	<i>Execution Date</i>	<i>Anticipated # of Units</i>	<i>Description of Activities</i>	<i>Status</i>
Town of Summittville	HD-004-013	\$257,856.00	11/18/2004	1/ 7/2005	7	Rental Rehabilitation	OPEN
Town of West Terre Haute	PN-004-006	\$18,725.00	7/22/2004	9/ 9/2004	0	Housing Needs Assessment	CLOSED
Worthington	HD-004-016	\$300,000.00	11/18/2004	12/20/2004	19	Owner-Occupied Rehabilitation	OPEN
<b><i>Total</i></b>		\$5,095,945.00			491		

# ***CDBG Grants Closed During Program Year 2004***

***(July 1, 2004 - June 30, 2005)***

<i><b>Recipient</b></i>	<i><b>Award Number</b></i>	<i><b>Status</b></i>	<i><b>Original Award</b></i>	<i><b>Funds Draw</b></i>	<i><b>Reversion</b></i>	<i><b># of Units Assisted</b></i>	<i><b># of Persons Assisted</b></i>	<i><b>Description of</b></i>	<i><b>Close-out Date</b></i>
Alexandria	PN-003-018	CLOSED	\$20,000.00	\$20,000.00	\$0.00	0	3,441	Housing Needs Assessment	3/31/2005
Aurora	HD-003-018	DEOBLIGATE	\$355,000.00	\$7,118.93	\$347,881.07	0		Rental Rehabilitation	6/30/2005
Aurora	PN-003-001	CLOSED	\$20,000.00	\$20,000.00	\$0.00	0	2,079	Housing Needs Assessment	11/18/2004
Aurora	PN-003-006	CLOSED	\$30,000.00	\$30,000.00	\$0.00	0	2,079	Feasibility Study	10/22/2004
Blackford County	PN-003-009	CLOSED	\$30,000.00	\$30,000.00	\$0.00	0	14,048	Housing Needs Assessment	2/ 2/2005
Boone County	PN-003-019	CLOSED	\$30,000.00	\$30,000.00	\$500.00	0	16,599	Housing Needs Assessment	12/ 8/2004
Brookston	PN-004-011	CLOSED	\$20,000.00	\$20,000.00	\$0.00	723	1,717	Housing Needs Assessment	4/12/2005
Chesterfield	PN-003-010	CLOSED	\$20,000.00	\$20,000.00	\$0.00	0	2,946	Housing Needs Assessment	10/22/2004
Chesterfield	PN-004-007	CLOSED	\$30,000.00	\$30,000.00	\$0.00	1,357	2,946	Feasibility Study	4/12/2005
City of Rensselaer	PN-003-007	CLOSED	\$20,000.00	\$17,949.44	\$1,050.56	0	5,294	Feasibility Study	12/ 2/2004
Clay County	PN-003-011	CLOSED	\$30,000.00	\$30,000.00	\$0.00	0	26,556	Housing Needs Assessment	1/11/2005
Dearborn County	PN-003-020	CLOSED	\$30,000.00	\$30,000.00	\$0.00	0	46,097	Housing Needs Assessment	2/ 3/2005
Dugger	HD-003-001	CLOSED	\$300,000.00	\$300,000.00	\$0.00	13	22	Owner-Occupied Rehabilitation	12/10/2004
Edinburgh	HD-002-014	CLOSED	\$300,000.00	\$300,000.00	\$0.00	15	34	Owner-Occupied Rehabilitation	12/ 1/2004
Elkhart County	PN-003-012	CLOSED	\$30,000.00	\$30,000.00	\$0.00	0	12,672	Housing Needs Assessment	12/10/2004
Elwood	HD-003-002	CLOSED	\$499,000.00	\$499,000.00	\$0.00	104	104	Farmworker Housing - New	11/24/2004
Fayette County	PN-003-021	CLOSED	\$30,000.00	\$30,000.00	\$0.00	9,902	9,670	Housing Needs Assessment	3/14/2005
Jay County	HD-002-010	CLOSED	\$300,000.00	\$290,639.37	\$9,360.63	28	58	Owner-Occupied Rehabilitation	12/ 2/2004
Jay County	PN-003-013	CLOSED	\$30,000.00	\$30,000.00	\$0.00	0	21,806	Housing Needs Assessment	1/11/2005
Johnson County	PN-002-010	CLOSED	\$30,000.00	\$30,000.00	\$0.00	0	115,241	Housing Needs Assessment	3/24/2005
Knox County	HD-002-011	CLOSED	\$400,000.00	\$400,000.00	\$0.00	10	80	Farmworker Housing - New	10/29/2004
Ladoga	PN-003-016	CLOSED	\$30,000.00	\$30,000.00	\$0.00	0	1,044	Feasibility Study	11/18/2004
Lawrence County	PN-003-003	CLOSED	\$30,000.00	\$30,000.00	\$0.00	0	15,848	Housing Needs Assessment	7/21/2004
Monroe County	HD-002-012	CLOSED	\$300,000.00	\$185,164.94	\$114,835.06	8	18	Owner-Occupied Rehabilitation	12/20/2004
Monroe County	PN-003-004	CLOSED	\$25,000.00	\$25,000.00	\$0.00	0	22,047	Housing Needs Assessment	10/22/2004
Morgan County	HD-003-005	CLOSED	\$300,000.00	\$292,426.00	\$7,574.00	10	24	Owner-Occupied Rehabilitation	5/19/2005
North Vernon	HD-002-008	CLOSED	\$496,625.00	\$492,895.82	\$3,729.18	68	69	Rental Rehabilitation	10/29/2004
Orange County	HD-003-006	CLOSED	\$200,000.00	\$200,000.00	\$0.00	7	27	Owner-Occupied Rehabilitation	4/28/2005
Richmond	HD-003-017	CLOSED	\$300,000.00	\$300,000.00	\$0.00	14	39	Owner-Occupied Rehabilitation	2/28/2005
Rochester	PN-003-008	CLOSED	\$20,000.00	\$20,000.00	\$0.00	0	6,414	Feasibility Study	7/14/2004
Rush County	HD-003-008	CLOSED	\$300,000.00	\$300,000.00	\$0.00	13	35	Owner-Occupied Rehabilitation	11/ 8/2004
Salem	HD-002-009	CLOSED	\$200,000.00	\$200,000.00	\$0.00	13	29	Owner-Occupied Rehabilitation	7/14/2004

<i>Recipient</i>	<i>Award Number</i>	<i>Status</i>	<i>Original Award</i>	<i>Funds Draw</i>	<i>Reversion</i>	<i># of Units Assisted</i>	<i># of Persons Assisted</i>	<i>Description of</i>	<i>Close-out Date</i>
St. Joseph County	HD-002-002	CLOSED	\$150,000.00	\$128,106.96	\$21,893.04	9	27	Owner-Occupied Rehabilitation	2/ 1/2005
Steuben County	PN-002-013	CLOSED	\$30,000.00	\$30,000.00	\$0.00	0	10,418	Housing Needs Assessment	11/18/2004
Sullivan	HD-003-009	CLOSED	\$300,000.00	\$300,000.00	\$0.00	12	25	Owner-Occupied Rehabilitation	11/ 9/2004
Town of Andrews	PN-004-009	CLOSED	\$20,000.00	\$20,000.00	\$0.00	397	802	Housing Needs Assessment	4/12/2005
Town of Lyons	PN-003-014	CLOSED	\$20,000.00	\$20,000.00	\$0.00	0	748	Housing Needs Assessment	1/11/2005
Town of Orestes	HD-003-007	CLOSED	\$388,900.00	\$388,900.00	\$0.00	15	74	Farmworker Housing - New	7/15/2004
Town of Summittville	PN-003-026	CLOSED	\$30,000.00	\$30,000.00	\$0.00	0	1,090	Feasibility Study	12/15/2004
Town of West Terre Haute	PN-004-006	CLOSED	\$18,725.00	\$18,725.00	\$0.00	895	2,329	Housing Needs Assessment	6/ 7/2005
Town of Wolcott	PN-003-024	CLOSED	\$20,000.00	\$20,000.00	\$0.00	0	419	Housing Needs Assessment	10/22/2004
Town of Yeoman	PN-003-025	CLOSED	\$20,000.00	\$20,000.00	\$0.00	0	128	Housing Needs Assessment	11/18/2004
Union County	PN-003-015	CLOSED	\$30,000.00	\$30,000.00	\$0.00	0	7,349	Housing Needs Assessment	12/20/2004
Vigo County	HD-003-010	CLOSED	\$80,000.00	\$80,000.00	\$0.00	5	10	Owner-Occupied Rehabilitation	2/ 1/2005
Warsaw	HD-003-011	CLOSED	\$300,000.00	\$300,000.00	\$0.00	13	30	Owner-Occupied Rehabilitation	12/ 2/2004
Washington	PN-003-017	CLOSED	\$30,000.00	\$30,000.00	\$0.00	0	283	Feasibility Study	11/18/2004
Washington	PN-003-023	CLOSED	\$25,000.00	\$25,000.00	\$0.00	0	11,380	Housing Needs Assessment	1/21/2005
Whitley County	PN-002-015	CLOSED	\$30,000.00	\$30,000.00	\$0.00	0	11,353	Housing Needs Assessment	11/18/2004
	<b>Total</b>		\$6,248,250.00	\$5,740,926.46	\$506,823.54	13,63	375,548		



# HOME CHDO Close-out Applicants Summary

Households 1,520 Persons: 3,591

Program HOME

## Grant Applicants

Program 2004

	Acquisition Only	Relocation	Rehabilitation	Planning	New Construction	Counseling	Purchase Assistance	Acquisition / Demolition	Total (double counted)	Comments
White										
Number	105	0	771	0	1,162	0	849	0	2,887	
Percent	70.43%	0.00%	68.96%	0.00%	79.53%	0.00%	95.18%	0.00%	80.40%	
Black/African-American										
Number	15	0	136	0	230	0	33	0	414	
Percent	10.06%	0.00%	12.16%	0.00%	15.74%	0.00%	3.70%	0.00%	11.53%	
Asian										
Number	0	0	8	0	14	0	1	0	23	
Percent	0.00%	0.00%	0.72%	0.72%	0.00%	0.72%	0.96%	0.72%	0.00%	0.64%
American Indian/Alaskan										
Number	0	0	1	0	0	0	3	0	1	
Percent	0.00%	0.00%	0.72%	0.09%	0.72%	0.00%	0.72%	0.00%	0.72%	0.03%
Native Hawaiian/Other Pacific										
Number	0	0	2	0	2	0	2	0	6	
Percent	0.00%	0.00%	0.18%	0.00%	0.14%	0.00%	0.22%	0.00%	0.17%	
American Indian/Alaskan and White										
Number	0	0	2	0	0	0	0	0	2	
Percent	0.00%	0.00%	0.18%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	
Asian and White										
Number	0	0	0	0	0	0	0	0	0	
Percent	0.00%	0.00%	0.72%	0.00%	0.72%	0.00%	0.72%	0.00%	0.72%	0.00%
Black/African American and										
Number	0	0	12	0	7	0	0	0	19	
Percent	0.00%	0.00%	0.72%	1.07%	0.72%	0.00%	0.72%	0.48%	0.72%	0.00%
American Indian/Alaskan Native & Black/African										
Number	0	0	0	0	0	0	0	0	0	
Percent	0.00%	0.00%	0.72%	0.00%	0.72%	0.00%	0.72%	0.00%	0.72%	0.00%
Other Multi-Racial										
Number	0	0	176	0	27	0	7	0	210	
Percent	0.00%	0.00%	0.72%	15.74%	0.72%	0.00%	0.72%	1.85%	0.72%	0.00%
Hispanic										
Number	0	0	10	0	19	0	0	0	29	
Percent	0.00%	0.00%	0.89%	0.00%	1.30%	0.00%	0.00%	0.00%	0.81%	

(Non-Hispanic)Native American									
Number	0	0	0	0	0	0	0	0	0
Percent	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Disabled									
Number	78	0	53	0	89	0	53	0	273
Percent	52.32%	0.00%	4.74%	0.00%	6.09%	0.00%	5.94%	0.00%	7.60%
Elderly (62 and over)									
Number	12	0	115	0	88	0	5	0	220
Percent	8.05%	0.00%	10.29%	0.00%	6.02%	0.00%	0.56%	0.00%	6.13%
Total Low/Mod Income									
Number	120	0	1,003	0	1,461	0	892	0	3,476
Percent	80.50%	0.00%	89.71%	0.00%	100.00%	0.00%	100.00%	0.00%	96.80%
Persons in Female Headed Households									
Number	25	0	372	0	631	0	351	0	1,379
Percent	16.77%	0.00%	33.27%	0.00%	43.19%	0.00%	39.35%	0.00%	38.40%
HOUSING ACTIVITY TOTAL	149	23	1,118	0	1,461	0	892	0	3,591

Prepared: 7/27/2005

# HOME CHDO Close-out Beneficiaries Summary

Households 635 Persons: 1,421

Program HOME

Program 2004

## Grant Beneficiaries

	Acquisition Only	Relocation	Rehabilitation	Planning	New Construction	Counseling	Purchase Assistance	Acquisition / Demolition	Total (double counted)	Comments
White										
Number	51	0	320	0	388	0	401	0	1,160	
Percent	68.85%	0.00%	71.59%	0.00%	86.41%	0.00%	95.25%	0.00%	81.63%	
Black/African-American										
Number	9	0	109	0	51	0	17	0	186	
Percent	12.15%	0.00%	24.38%	0.00%	11.36%	0.00%	4.04%	0.00%	13.09%	
Asian										
Number	0	0	1	0	0	0	1	0	2	
Percent	0.00%	0.00%	0.22%	0.22%	0.00%	0.22%	0.24%	0.00%	0.14%	
American Indian/Alaskan										
Number	0	0	0	0	0	0	0	0	0	
Percent	0.00%	0.00%	0.22%	0.00%	0.22%	0.00%	0.22%	0.00%	0.00%	
Native Hawaiian/Other Pacific										
Number	0	0	0	0	0	0	2	0	2	
Percent	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.48%	0.00%	0.14%	
American Indian/Alaskan and White										
Number	0	0	0	0	0	0	0	0	0	
Percent	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Asian and White										
Number	0	0	0	0	0	0	0	0	0	
Percent	0.00%	0.00%	0.22%	0.00%	0.22%	0.00%	0.22%	0.00%	0.00%	
Black/African American and										
Number	0	0	7	0	0	0	0	0	7	
Percent	0.00%	0.00%	1.57%	0.22%	0.00%	0.22%	0.00%	0.22%	0.49%	
American Indian/Alaskan Native & Black/African										
Number	0	0	0	0	0	0	0	0	0	
Percent	0.00%	0.00%	0.22%	0.00%	0.22%	0.00%	0.22%	0.00%	0.00%	
Other Multi-Racial										
Number	0	0	0	0	6	44	0	0	50	
Percent	0.00%	0.00%	0.22%	0.00%	1.34%	100.00%	0.22%	0.00%	3.52%	
Hispanic										
Number	0	0	10	0	4	0	0	0	14	
Percent	0.00%	0.00%	2.24%	0.00%	0.89%	0.00%	0.00%	0.00%	0.99%	

(Non-Hispanic)Native American									
Number	0	0	0	0	0	0	0	0	0
Percent	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Disabled									
Number	18	0	35	0	34	0	23	0	110
Percent	24.30%	0.00%	7.83%	0.00%	7.57%	0.00%	5.46%	0.00%	7.74%
Elderly (62 and over)									
Number	0	0	59	0	62	0	4	0	125
Percent	0.00%	0.00%	13.20%	0.00%	13.81%	0.00%	0.95%	0.00%	8.80%
Total Low/Mod Income									
Number	60	0	447	0	449	44	421	0	1,421
Percent	81.00%	0.00%	100.00%	0.00%	100.00%	100.00%	100.00%	0.00%	100.00%
Persons in Female Headed Households									
Number	25	0	143	0	218	0	183	0	569
Percent	33.75%	0.00%	31.99%	0.00%	48.55%	0.00%	43.47%	0.00%	40.04%
HOUSING ACTIVITY TOTAL	74	2	447	0	449	44	421	0	1,421

Prepared: 7/27/2005



(Non-Hispanic)Native American									
Number	0	0	0	0	0	0	0	0	0
Percent	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Disabled									
Number	0	0	150	0	0	0	0	0	150
Percent	0.00%	0.00%	14.48%	0.00%	0.00%	0.00%	0.00%	0.00%	11.59%
Elderly (62 and over)									
Number	0	0	218	0	3	0	0	0	221
Percent	0.00%	0.00%	21.04%	0.00%	1.16%	0.00%	0.00%	0.00%	17.08%
Total Low/Mod Income									
Number	0	0	1,036	0	258	0	0	0	1,294
Percent	0.00%	0.00%	100.00%	0.00%	100.00%	0.00%	0.00%	0.00%	100.00%
Persons in Female Headed Households									
Number	0	0	314	0	0	0	0	0	314
Percent	0.00%	0.00%	30.31%	0.00%	0.00%	0.00%	0.00%	0.00%	24.27%
HOUSING ACTIVITY TOTAL	0	4	1,036	0	258	0	0	0	1,294

Prepared:

7/27/2005



(Non-Hispanic)Native American									
Number	0	0	0	0	0	0	0	0	0
Percent	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Disabled									
Number	0	0	79	47,948	0	0	0	0	48,027
Percent	0.00%	0.00%	17.71%	12.77%	0.00%	0.00%	0.00%	0.00%	12.76%
Elderly (62 and over)									
Number	0	0	149	47,677	3	0	0	0	47,829
Percent	0.00%	0.00%	33.41%	12.69%	1.16%	0.00%	0.00%	0.00%	12.71%
Total Low/Mod Income									
Number	1	0	446	375,600	184	0	0	0	376,231
Percent	88.68%	0.00%	100.00%	100.00%	71.32%	0.00%	0.00%	0.00%	99.98%
Persons in Female Headed Households									
Number	0	0	85	21,284	0	0	0	0	21,369
Percent	0.00%	0.00%	19.06%	5.67%	0.00%	0.00%	0.00%	0.00%	5.68%
HOUSING ACTIVITY TOTAL	1	2,378	446	375,600	258	0	0	0	376,305

Prepared: 7/27/2005



## Distribution of Income Levels Assisted

### Total of CDBG Grants, HOME Grants & First Home Loans Closed During Program Year 2004

<b>% of Area Median Income</b>	<b># of Persons</b>	<b>% of PY04 Beneficiaries</b>	<b># of Units</b>	<b>% of PY04 Units Assisted</b>
<b><i>Renters</i></b>				
0% - 30%	497	10%	204	10%
31% - 50%	185	4%	98	5%
51% - 60%	45	1%	23	1%
61% - 80%	20	0%	5	0%
<b><i>Owners</i></b>				
0% - 30%	156	3%	74	4%
31% - 50%	158	3%	66	3%
51% - 60%	47	1%	18	1%
61% - 80%	70	1%	21	1%
<b><i>Homeless</i></b>				
0% - 30%	0	0%	0	0%
31% - 50%	0	0%	0	0%
51% - 60%	0	0%	0	0%
61% - 80%	0	0%	0	0%
<b><i>Buyer</i></b>				
0% - 30%	73	1%	24	1%
31% - 50%	1149	23%	397	20%
51% - 60%	910	19%	355	18%
61% - 80%	1594	33%	679	35%
<b>Total</b>	<b>4,904</b>	<b>100%</b>	<b>1,964</b>	<b>100%</b>
<b>% of Area Median Income</b>	<b># of Persons</b>	<b>% of PY04 Beneficiaries</b>	<b># of Units</b>	<b>% of PY04 Units Assisted</b>
<b><i>All programs</i></b>				
0% - 30%	726	15%	302	15%
31% - 50%	1,492	30%	561	29%
51% - 60%	1,002	20%	396	20%
61% - 80%	1,684	34%	705	36%
<b>Total</b>	<b>4,904</b>	<b>100%</b>	<b>1,964</b>	<b>100%</b>

## Distribution of Income Levels Assisted

### IHCDA HOME Grants Closed During Program Year 2004

% of Area Median Income	# of Persons	% of PY04 Beneficiaries	# of Units	% of PY04 Units Assisted	# of Hispanic Households
<b><i>Renters</i></b>					
0% - 30%	189	16%	104	21%	2
31% - 50%	169	14%	83	17%	2
51% - 60%	43	4%	21	4%	2
61% - 80%	19	2%	4	1%	1
<b><i>Owners</i></b>					
0% - 30%	15	1%	7	1%	0
31% - 50%	12	1%	4	1%	0
51% - 60%	18	1%	5	1%	0
61% - 80%	8	1%	3	1%	0
<b><i>Buyer</i></b>					
0% - 30%	25	2%	8	2%	0
31% - 50%	258	21%	97	19%	7
51% - 60%	192	16%	66	13%	6
61% - 80%	267	22%	96	19%	6
<b><i>Total</i></b>	<b>1,215</b>	<b>100%</b>	<b>498</b>	<b>100%</b>	

**Distribution of Income Levels Assisted**

**IHCDA CDBG Grants Closed During Program Year 2004**

<b>% of Area Median Income</b>	<b># of Persons</b>	<b>% of PY04 Beneficiaries</b>	<b># of Units</b>	<b>% of PY04 Units Assisted</b>	<b># of Hispanic Households</b>
<b><i>Renters</i></b>					
0% - 30%	308	44%	100	36%	51
31% - 50%	16	2%	15	5%	0
51% - 60%	2	0%	2	1%	0
61% - 80%	1	0%	1	0%	0
<b><i>Owners</i></b>					
0% - 30%	141	20%	67	24%	0
31% - 50%	146	21%	62	22%	1
51% - 60%	29	4%	13	5%	0
61% - 80%	62	9%	18	6%	0
<b><i>Homeless</i></b>					
0% - 30%	0	0%	0	0%	0
31% - 50%	0	0%	0	0%	0
51% - 60%	0	0%	0	0%	0
61% - 80%	0	0%	0	0%	0
<b><i>Total</i></b>	<b>705</b>	<b>100%</b>	<b>278</b>	<b>100%</b>	

## Distribution of Income Levels Assisted

### First Home Plus Downpayment Assistance Program Loans Closed During Program Year 2004

	# of Persons	% of PY04 Beneficiaries	# of Units	% of PY04 Units Assisted
<b>% AMI - Owners</b>				
0% - 30%	48	2%	16	1%
31% - 50%	891	30%	300	25%
51% - 60%	718	24%	289	24%
61% - 80%	1,327	44%	583	49%
<b>Total</b>	<b>2,984</b>	<b>100%</b>	<b>1,188</b>	<b>100%</b>
<b>Racial/Ethnic Group</b>				
White	2,377	1	994	84%
Black/African American	427	0	144	12%
Asian	47	0	11	1%
American Indian/Alaskan Native	1	0	1	0%
Native Hawaiian/Other Pacific Islander	3	0	3	0%
American Indian/ Alaskan Native & White	0	0	0	0%
Asian & White	0	0	0	0%
Black/African American & White	5	0	2	0%
American Indian/Alaskan Native & Black /African American	0	0	0	0%
Other Multi-Racial	124	0	33	3%
Hispanic	0	0	0	0%
<b>Total</b>	<b>2,984</b>	<b>100%</b>	<b>1,188</b>	<b>100%</b>
<b>Household Characteristics</b>				
Single/Non Elderly	411	14%	397	33%
Elderly	14	0%	6	1%
Related/Single Parent	905	30%	319	27%
Related/Parent	1,195	40%	292	25%
Other	459	15%	174	15%
<b>Total</b>	<b>2,984</b>	<b>100%</b>	<b>1,188</b>	<b>100%</b>



**CHDO Works Program:**

$  \begin{array}{r}  \$16,744,000 \\  \times \quad 5\% \\  \hline  \$837,200  \end{array}  $	PY03 HOME Allocation HUD HOME limitation on CHDO Operations Maximum amount IHFA is allowed to fund for CHDO Operations <i>(for both CHDO Works awards and CHDO Operations in conjunction with construction awards)</i>
58	Number of State-Certified CHDOs
$\$837,200 / 58 = \$14,434$	Amount available for each State-Certified CHDO
$\$837,200 / \$30,000 = 28$	Number of CHDOs that could be funded at current limit

1. We have received feedback to increase the \$30,000 CHDO Works award limitation. Given the above information, please indicate your preferred CHDO Works award amount and list its pros and cons.

\$ \_\_\_\_\_

\$

**Pros:**

**Cons:**

2. We have received feedback to provide two-year CHDO Works awards. Please indicate how you would administer such a program.

Accept applications annually, but make half as many awards each year as IHFA does now.

*Example:*

\$837,200	PY03 HOME Funds for CHDO Operations
<u>\$60,000</u>	Divided by two-year award amount
14	CHDOs receiving awards each year

Accept CHDO works applications every other year only.

*Example:*

\$837,200	PY03 HOME Funds for CHDO Operations
+ \$837,200	PY04 HOME Funds for CHDO Operations
\$1,674,400	
<u>\$60,000</u>	Divided by two-year award amount
28	CHDOs receiving awards in 2003, but no funds will be available to fund additional CHDOs in 2004

Other. *Describe:*

3. What other improvements would you make to the current CHDO Works program and why?

Improvement?	Why?

**2004 Funding Round Dates**

4. How many rounds each year should be offered for the following programs and why:

	<b># of Rounds</b>	<b>Why?</b>
<b>Housing from Shelters to Homeownership</b>		
<b>Foundations</b>		
<b>CHDO Works</b>		
<b>HOME Subrecipient</b>		

5. Should the funding round(s) for Shelters mirror those dates of IDOC, FHLB, etc?

- Yes       No

Explain:

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**Owner Occupied Rehabilitation**

6. We have recently received guidance from our legal counsel that beneficiaries who receive loans from recipients must ensure that the Real Estate Settlement Procedures Act (RESPA) and the Truth in Lending Act are followed. If the IHFA award recipient does not have the capacity to ensure that RESPA and the Trust in Lending Act are being followed, we would require the use of a title company for your loan closings.

Alternatively, we are considering making the following changes to the way in which the owner-occupied rehabilitation program under the HOME and CDBG programs is administered:

- IHFA would grant the funds to the award recipient;

- The award recipient would grant the funds to the owner-occupant;
- The affordability period on the funds would be based on the total amount of funds that is invested in the unit, utilizing the following affordability periods:

Amount of HOME or CDBG subsidy per unit	Affordability Period in years
\$0-\$25,000 per unit	2 years
\$25,001 - \$40,000 per unit	4 years
\$40,001 - \$50,000 per unit	5 years

- The property would be protected via a restrictive covenant enforcing resell provisions. The resell provisions would require that if the property changes ownership during the affordability period, any subsequent owners must be income-eligible buyers.

What reactions/comments do you have to the above concept?

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**Financial Stability:**

7. We have been hearing more and more about the financial stress that many of our recipients are under. If IHFA were to require an organization to have a certain financial stability before receiving an award, what are indicators of financial strength of an organization that you would recommend that we review?

- 
- 
- 
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**Preventing Foreclosure**

8. What can IHFA do or what can we incorporate into our applications or programs to reduce/prevent foreclosure?

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

5. \_\_\_\_\_

**Subsidy Limitations**

9. Currently IHFA has subsidy limitations based on unit size of:

Per bed	\$20,000
SRO	\$35,000
1 or 2 bedrooms	\$40,000
3 or more bedrooms	\$50,000
HOC/DPA (at or below 80% AMI)	\$3,500
HOC/DPA (at or below 50% AMI)	\$7,000

For the following activities are these subsidy limitations in line with the needs of your community, what is the average total cost per unit to develop in your area and please explain.

	<b>Subsidy Meeting Need?</b>	<b>Avg. Cost Per Unit?</b>	<b>Explain</b>
<b>Emergency Shelter</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No		
<b>Youth Shelter</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No		
<b>Migrant Seasonal Farmworker Housing</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No		
<b>Transitional</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No		
<b>Rental</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No		

<b>Homebuyer</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No		
<b>Owner Occupied Rehabilitation</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No		
<b>HOC/DPA</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No		

10. We have heard that it is more difficult to rehabilitate or construct in particular areas of the state. If a higher subsidy limitation was provided to these “high cost areas” what quantifiable indicators should IHFA use to evaluate this designation?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

# Annual Performance Report HOME Program

U.S. Department of Housing  
and Urban Development  
Office of Community Planning  
and Development

OMB Approval No. 2506-0171  
(exp. 05/31/2007)

Public reporting burden for this collection of information is estimated to average 2.5 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number.

The HOME statute imposes a significant number of data collection and reporting requirements. This includes information on assisted properties, on the owners or tenants of the properties, and on other programmatic areas. The information will be used: 1) to assist HOME participants in managing their programs; 2) to track performance of participants in meeting fund commitment and expenditure deadlines; 3) to permit HUD to determine whether each participant meets the HOME statutory income targeting and affordability requirements; and 4) to permit HUD to determine compliance with other statutory and regulatory program requirements. This data collection is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act or related authorities. Access to Federal grant funds is contingent on the reporting of certain project-specific data elements. Records of information collected will be maintained by the recipients of the assistance. Information on activities and expenditures of grant funds is public information and is generally available for disclosure. Recipients are responsible for ensuring confidentiality when public disclosure is not required.

This form is intended to collect numeric data to be aggregated nationally as a complement to data collected through the Cash and Management Information (C/M) System. Participants should enter the reporting period in the first block. The reporting period is October 1 to September 30. Instructions are included for each section if further explanation is needed.

Submit this form on or before December 31.	This report is for period (mm/dd/yyyy)		Date Submitted (mm/dd/yyyy)
Send one copy to the appropriate HUD Field Office and one copy to: HOME Program, Rm 7176, 451 7th Street, S.W., Washington D.C. 20410	Starting	Ending	
	7/01/2004	6/30/2005	8/12/2005

## Part I Participant Identification

1. Participant Number MXX-SG180100	2. Participant Name Indiana Housing & Community Development Authority fka Indiana Housing Finance Au		
3. Name of Person completing this report Michelle Kincaid		4. Phone Number (Include Area Code) 317/232-7777	
5. Address 30 South Meridian Street, Suite 1000	6. City Indianapolis	7. State IN	8. Zip Code 46204

## Part II Program Income

Enter the following program income amounts for the reporting period: in block 1, enter the balance on hand at the beginning; in block 2, enter the amount generated; in block 3, enter the amount expended; and in block 4, enter the amount for Tenant-Based rental Assistance.

1. Balance on hand at Beginning of Reporting Period	2. Amount received during Reporting Period	3. Total amount expended during Reporting Period	4. Amount expended for Tenant-Based Rental Assistance	5. Balance on hand at end of Reporting Period (1 + 2 - 3) = 5
152,380.15	808,974.17	913,709.59		47,644.73

## Part III Minority Business Enterprises (MBE) and Women Business Enterprises (WBE)

In the table below, indicate the number and dollar value of contracts for HOME projects completed during the reporting period.

	a. Total	Minority Business Enterprises (MBE)			f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	
<b>A. Contracts</b>					
1. Number	163				163
2. Dollar Amount	5,831,755.08				5,831,755.08
<b>B. Sub-Contracts</b>					
1. Number					
2. Dollar Amount					
	a. Total	b. Women Business Enterprises (WBE)	c. Male		
<b>C. Contracts</b>					
1. Number	163	11	152		
2. Dollar Amount	5,831,755.08	306,243.49	5,529,511.59		
<b>D. Sub-Contracts</b>					
1. Number					
2. Dollar Amounts					

**Part IV Minority Owners of Rental Property**

In the table below, indicate the number of HOME assisted rental property owners and the total dollar amount of HOME funds in these rental properties assisted during the reporting period.

	a. Total	Minority Property Owners				f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	e. Hispanic	
1. Number						
2. Dollar Amount						

**Part V Relocation and Real Property Acquisition**

Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition. The data provided should reflect only displacements and acquisitions occurring during the reporting period.

	a. Number	b. Cost	Minority Business Enterprises (MBE)			f. White Non-Hispanic
Households Displaced	a. Total		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	e. Hispanic
1. Parcels Acquired						
2. Businesses Displaced						
3. Nonprofit Organizations Displaced						
4. Households Temporarily Relocated, not Displaced						
5. Households Displaced - Number						
6. Households Displaced - Cost						

## **ORA Reports**

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U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
 OFFICE OF COMMUNITY PLANNING AND DEVELOPMENT  
 INTEGRATED DISBURSEMENT AND INFORMATION SYSTEM  
 PROGRAM YEAR 2004 SUMMARY OF ACCOMPLISHMENTS  
 INDIANA

COUNT OF CDBG ACTIVITIES WITH DISBURSEMENTS BY ACTIVITY GROUP & MATRIX CODE

	UNDERWAY ACTIVITIES		COMPLETED ACTIVITIES		PROGRAM YEAR TOTAL	
	COUNT	\$ DISBURSED	COUNT	\$ DISBURSED	COUNT	\$ DISBURSED
<b>ACQUISITION/PROPERTY-RELATED</b>						
Acquisition (01)	8	115,550.00	4	15,000.00	12	130,550.00
Disposition (02)	1	354,679.96	0	0.00	1	354,679.96
Clearance and Demolition (04)	0	0.00	1	0.00	1	0.00
Cleanup of Contaminated Sites/Brownfields (04A)	0	0.00	1	0.00	1	0.00
Relocation (08)	0	0.00	1	0.00	1	0.00
	-----	-----	-----	-----	-----	-----
	9	470,229.96	7	15,000.00	16	485,229.96
<b>ECONOMIC DEVELOPMENT</b>						
Rehab: Publicly/Private Owned C/I (14E)	0	0.00	0	0.00	0	0.00
C/I Land Acquisition/Disposition (17A)	0	0.00	0	0.00	0	0.00
C/I Infrastructure Development (17B)	0	0.00	0	0.00	0	0.00
C/I Building Acquisition, Construction, Rehab (17C)	0	0.00	0	0.00	0	0.00
Other C/I Improvements (17D)	0	0.00	0	0.00	0	0.00
ED Direct Financial Assistance to For-Profits (18A)	3	170,000.00	1	0.00	4	170,000.00
ED Direct Technical Assistance (18B)	2	417,337.45	2	22,704.33	4	440,041.78
Micro-Enterprise Assistance (18C)	0	0.00	0	0.00	0	0.00
	-----	-----	-----	-----	-----	-----
	5	587,337.45	3	22,704.33	8	610,041.78
<b>HOUSING</b>						
Loss of Rental Income (09)	0	0.00	0	0.00	0	0.00
Construction of Housing (12)	0	0.00	2	39,200.00	2	39,200.00
Direct Homeownership Assistance (13)	0	0.00	0	0.00	0	0.00
Rehab: Single-Unit Residential (14A)	27	2,320,807.54	18	1,167,553.46	45	3,488,361.00
Rehab: Multi-Unit Residential (14B)	0	0.00	1	0.00	1	0.00
Public Housing Modernization (14C)	0	0.00	0	0.00	0	0.00
Rehab: Other Publicly Owned Residential Buildings (14D)	0	0.00	0	0.00	0	0.00
Energy Efficiency Improvements (14F)	0	0.00	0	0.00	0	0.00
Acquisition for Rehab (14G)	0	0.00	0	0.00	0	0.00
Rehab Administration (14H)	0	0.00	0	0.00	0	0.00
Lead-Based Paint/Lead Hazard Test/Abatement (14I)	0	0.00	0	0.00	0	0.00
Code Enforcement (15)	0	0.00	0	0.00	0	0.00
Residential Historic Preservation (16A)	0	0.00	0	0.00	0	0.00
CDBG Operation and Repair of Foreclosed Property (19E)	0	0.00	0	0.00	0	0.00
	-----	-----	-----	-----	-----	-----
	27	2,320,807.54	21	1,206,753.46	48	3,527,561.00
<b>PUBLIC FACILITIES/IMPROVEMENTS</b>						
Public Facilities and Improvements - General (03)	33	4,058,474.65	21	1,163,229.28	54	5,221,703.93
Senior Centers (03A)	4	1,224,491.61	8	88,195.66	12	1,312,687.27
Centers for the Disabled/Handicapped (03B)	1	27,683.08	1	0.00	2	27,683.08
Homeless Facilities - Not Operating Costs (03C)	1	322,151.15	0	0.00	1	322,151.15
Youth Centers/Facilities (03D)	0	0.00	0	0.00	0	0.00
Neighborhood Facilities (03E)	4	1,062,197.42	1	0.00	5	1,062,197.42
Parks and Recreational Facilities (03F)	3	0.00	0	0.00	3	0.00

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
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 INDIANA

COUNT OF CDBG ACTIVITIES WITH DISBURSEMENTS BY ACTIVITY GROUP & MATRIX CODE

	UNDERWAY ACTIVITIES		COMPLETED ACTIVITIES		PROGRAM YEAR TOTAL	
	COUNT	\$ DISBURSED	COUNT	\$ DISBURSED	COUNT	\$ DISBURSED
PUBLIC FACILITIES/IMPROVEMENTS (continued)						
Parking Facilities (03G)	0	0.00	0	0.00	0	0.00
Solid Waste Disposal Facilities (03H)	23	2,464,212.27	7	194,662.11	30	2,658,874.38
Flood and Drainage Facilities (03I)	5	824,759.74	5	901,768.00	10	1,726,527.74
Water/Sewer Improvements (03J)	58	8,216,185.41	28	1,780,432.60	86	9,996,618.01
Street Improvements (03K)	6	477,000.00	3	372,696.80	9	849,696.80
Sidewalks (03L)	0	0.00	0	0.00	0	0.00
Child Care Centers/Facilities for Children (03M)	1	0.00	2	265,637.00	3	265,637.00
Tree Planting (03N)	0	0.00	0	0.00	0	0.00
Fire Stations/Equipment (03O)	16	2,788,598.74	11	1,086,981.52	27	3,875,580.26
Health Facilities (03P)	2	495,975.65	1	0.00	3	495,975.65
Facilities for Abused and Neglected Children (03Q)	0	0.00	1	174,742.96	1	174,742.96
Asbestos Removal (03R)	0	0.00	0	0.00	0	0.00
Facilities for AIDS Patients - Not Operating Costs (03S)	0	0.00	0	0.00	0	0.00
Removal of Architectural Barriers (10)	0	0.00	0	0.00	0	0.00
Non-Residential Historic Preservation (16B)	0	0.00	0	0.00	0	0.00
	157	21,961,729.72	89	6,028,345.93	246	27,990,075.65
PUBLIC SERVICES						
Operating Costs of Homeless/AIDS Patients Programs (03T)	2	0.00	0	0.00	2	0.00
Public Services - General (05)	2	0.00	0	0.00	2	0.00
Senior Services (05A)	0	0.00	0	0.00	0	0.00
Services for the Disabled (05B)	0	0.00	0	0.00	0	0.00
Legal Services (05C)	0	0.00	0	0.00	0	0.00
Youth Services (05D)	0	0.00	0	0.00	0	0.00
Transportation Services (05E)	0	0.00	0	0.00	0	0.00
Substance Abuse Services (05F)	0	0.00	0	0.00	0	0.00
Battered and Abused Spouses (05G)	0	0.00	1	0.00	1	0.00
Employment Training (05H)	0	0.00	0	0.00	0	0.00
Crime Awareness/Prevention (05I)	0	0.00	0	0.00	0	0.00
Fair Housing Activities (05J)	0	0.00	0	0.00	0	0.00
Tenant/Landlord Counseling (05K)	0	0.00	0	0.00	0	0.00
Child Care Services (05L)	0	0.00	0	0.00	0	0.00
Health Services (05M)	0	0.00	0	0.00	0	0.00
Abused and Neglected Children (05N)	0	0.00	0	0.00	0	0.00
Mental Health Services (05O)	0	0.00	0	0.00	0	0.00
Screening for Lead-Based Paint/Hazards/Poisoning (05P)	0	0.00	0	0.00	0	0.00
Subsistence Payments (05Q)	0	0.00	0	0.00	0	0.00
Homeownership Assistance - Not Direct (05R)	0	0.00	0	0.00	0	0.00
Rental Housing Subsidies - HOME TBRA (05S)	0	0.00	0	0.00	0	0.00
Security Deposits (05T)	0	0.00	0	0.00	0	0.00
	4	0.00	1	0.00	5	0.00

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
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 INDIANA

COUNT OF CDBG ACTIVITIES WITH DISBURSEMENTS BY ACTIVITY GROUP & MATRIX CODE

	UNDERWAY ACTIVITIES		COMPLETED ACTIVITIES		PROGRAM YEAR TOTAL	
	COUNT	\$ DISBURSED	COUNT	\$ DISBURSED	COUNT	\$ DISBURSED
PLANNING/ADMINISTRATIVE						
HOME Adm/Planning Costs of PJ -not part of 5% Adm cap(19A)	0	0.00	0	0.00	0	0.00
HOME CHDO Operating Costs - not part of 5% Admin cap (19B)	0	0.00	0	0.00	0	0.00
Planning (20)	113	1,159,477.08	74	693,599.40	187	1,853,076.48
General Program Administration (21A)	159	1,226,444.42	55	107,259.44	214	1,333,703.86
Indirect Costs (21B)	0	0.00	0	0.00	0	0.00
Public Information (21C)	0	0.00	0	0.00	0	0.00
Fair Housing Activities - subject to 20% Admin cap (21D)	0	0.00	0	0.00	0	0.00
Submissions or Applications for Federal Programs (21E)	0	0.00	0	0.00	0	0.00
HOME Rental Subsidy Payments - subject to 5% cap (21F)	0	0.00	0	0.00	0	0.00
HOME Security Deposits - subject to 5% cap (21G)	0	0.00	0	0.00	0	0.00
HOME Admin/Planning Costs of PJ - subject to 5% cap (21H)	0	0.00	0	0.00	0	0.00
HOME CHDO Operating Expenses - subject to 5% cap (21I)	0	0.00	0	0.00	0	0.00
	-----	-----	-----	-----	-----	-----
	272	2,385,921.50	129	800,858.84	401	3,186,780.34
OTHER						
Interim Assistance (06)	0	0.00	0	0.00	0	0.00
Urban Renewal Completion (07)	0	0.00	0	0.00	0	0.00
Privately Owned Utilities (11)	0	0.00	0	0.00	0	0.00
CDBG Non-Profit Organization Capacity Building (19C)	0	0.00	0	0.00	0	0.00
CDBG Assistance to Institutes of Higher Education (19D)	0	0.00	0	0.00	0	0.00
Planned Repayment of Section 108 Loan Principal (19F)	0	0.00	0	0.00	0	0.00
Unplanned Repayment of Section 108 Loan Principal (19G)	0	0.00	0	0.00	0	0.00
State CDBG Technical Assistance to Grantees (19H)	0	0.00	0	0.00	0	0.00
Unprogrammed Funds (22)	0	0.00	0	0.00	0	0.00
HOPWA (31)	0	0.00	0	0.00	0	0.00
HOPWA Grantee Activity (31A)	0	0.00	0	0.00	0	0.00
HOPWA Grantee Administration (31B)	0	0.00	0	0.00	0	0.00
HOPWA Project Sponsor Activity (31C)	0	0.00	0	0.00	0	0.00
HOPWA Project Sponsor Administration (31D)	0	0.00	0	0.00	0	0.00
	-----	-----	-----	-----	-----	-----
	0	0.00	0	0.00	0	0.00
TOTALS	474	27,726,026.17	250	8,073,662.56	724	35,799,688.73



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
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INDIANA

## CDBG SUM OF ACTUAL ACCOMPLISHMENTS FROM THE C04MA04 SCREEN BY ACTIVITY GROUP AND ACCOMPLISHMENT TYPE

	UNDERWAY ACTIVITIES	COMPLETED ACTIVITIES	TOTAL ACTIVITIES
ACQUISITION/PROPERTY-RELATED			
Acquisition (01)			
Persons	0	733	733
Businesses	0	1	1
Clearance and Demolition (04)			
Businesses	0	1	1
Cleanup of Contaminated Sites/Brownfields (04A)			
Businesses	0	1	1
Relocation (08)			
Housing Units	0	1	1
CATEGORY TOTALS	-----	-----	-----
Persons	0	733	733
Housing Units	0	1	1
Businesses	0	3	3
ECONOMIC DEVELOPMENT			
ED Direct Financial Assistance to For-Profits (18A)			
Jobs	0	88	88
ED Direct Technical Assistance (18B)			
Jobs	0	212	212
CATEGORY TOTALS	-----	-----	-----
Jobs	0	300	300
HOUSING			
Construction of Housing (12)			
Housing Units	0	80	80
Rehab: Single-Unit Residential (14A)			
Housing Units	12	143	155
Rehab: Multi-Unit Residential (14B)			
Housing Units	0	68	68
CATEGORY TOTALS	-----	-----	-----
Housing Units	12	291	303
PUBLIC FACILITIES/IMPROVEMENTS			
Public Facilities and Improvements - General (03)			
Persons	11,785	54,216	66,001
Senior Centers (03A)			
Persons	0	9,265	9,265
Centers for the Disabled/Handicapped (03B)			
Persons	0	125	125
Neighborhood Facilities (03E)			

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
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 INDIANA

CDBG SUM OF ACTUAL ACCOMPLISHMENTS FROM THE C04MA04 SCREEN BY ACTIVITY GROUP AND ACCOMPLISHMENT TYPE

	UNDERWAY ACTIVITIES	COMPLETED ACTIVITIES	TOTAL ACTIVITIES
Persons	0	100	100
Solid Waste Disposal Facilities (03H)			
Persons	0	5,978	5,978
Flood and Drainage Facilities (03I)			
Persons	0	3,187	3,187
Water/Sewer Improvements (03J)			
Persons	0	19,325	19,325
Street Improvements (03K)			
Persons	0	1,860	1,860
Child Care Centers/Facilities for Children (03M)			
Persons	0	137	137
Fire Stations/Equipment (03O)			
Persons	0	12,313	12,313
Health Facilities (03P)			
Persons	0	150	150
Facilities for Abused and Neglected Children (03Q)			
Persons	0	10	10
CATEGORY TOTALS	-----	-----	-----
Persons	11,785	106,666	118,451
PUBLIC SERVICES			
Battered and Abused Spouses (05G)			
Persons	0	165	165
PLANNING/ADMINISTRATIVE			
OTHER			
TOTAL OF ACTUAL ACCOMPLISHMENTS FROM THE C04MA04 SCREEN			
Persons	11,785	107,564	119,349
Households	0	0	0
Housing Units	12	292	304
Public Facilities	0	0	0
Feet/Public Utilities	0	0	0
Organizations	0	0	0
Businesses	0	3	3
Jobs	0	300	300
Loans	0	0	0

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
 OFFICE OF COMMUNITY PLANNING AND DEVELOPMENT  
 INTEGRATED DISBURSEMENT AND INFORMATION SYSTEM  
 PROGRAM YEAR 2004 SUMMARY OF ACCOMPLISHMENTS  
 INDIANA

CDBG BENEFICIARIES BY RACIAL/ETHNIC CATEGORY

\*\*\*\*\* HOUSING \*\*\*\*\*

	Persons		Households		Not Specified	
	Tot#	#Hispanic	Tot#	#Hispanic	Tot#	#Hispanic
WHITE:	0	0	315	0	0	0
BLACK/AFRICAN AMERICAN:	0	0	3	0	0	0
ASIAN:	0	0	0	0	0	0
AMERICAN INDIAN/ALASKAN NATIVE:	0	0	1	0	0	0
NATIVE HAWAIIAN/OTHER PACIFIC ISLANDER:	0	0	0	0	0	0
AMERICAN INDIAN/ALASKAN NATIVE & WHITE:	0	0	0	0	0	0
ASIAN & WHITE:	0	0	0	0	0	0
BLACK/AFRICAN AMERICAN & WHITE:	0	0	0	0	0	0
AM.INDIAN/ALASKAN NATIVE & BLACK/AFRICAN AM.:	0	0	0	0	0	0
OTHER MULTI-RACIAL:	0	0	80	0	0	0
TOTAL:	0	0	399	0	0	0

\*\*\*\*\* NON-HOUSING \*\*\*\*\*

	Persons		Households		Not Specified	
	Tot#	#Hispanic	Tot#	#Hispanic	Tot#	#Hispanic
WHITE:	570,160	2,435	0	0	63,298	484
BLACK/AFRICAN AMERICAN:	4,422	30	0	0	344	4
ASIAN:	2,567	26	0	0	164	4
AMERICAN INDIAN/ALASKAN NATIVE:	1,250	31	0	0	143	3
NATIVE HAWAIIAN/OTHER PACIFIC ISLANDER:	124	3	0	0	6	1
AMERICAN INDIAN/ALASKAN NATIVE & WHITE:	1,096	21	0	0	238	5
ASIAN & WHITE:	387	6	0	0	61	0
BLACK/AFRICAN AMERICAN & WHITE:	746	11	0	0	81	4
AM.INDIAN/ALASKAN NATIVE & BLACK/AFRICAN AM.:	52	0	0	0	3	0
OTHER MULTI-RACIAL:	3,699	777	74	0	479	239
TOTAL:	584,503	3,340	74	0	64,817	744

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
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\*\*\*\*\* TOTAL \*\*\*\*\*

	Persons		Households		Not Specified	
	Tot#	#Hispanic	Tot#	#Hispanic	Tot#	#Hispanic
WHITE:	570,160	2,435	315	0	63,298	484
BLACK/AFRICAN AMERICAN:	4,422	30	3	0	344	4
ASIAN:	2,567	26	0	0	164	4
AMERICAN INDIAN/ALASKAN NATIVE:	1,250	31	1	0	143	3
NATIVE HAWAIIAN/OTHER PACIFIC ISLANDER:	124	3	0	0	6	1
AMERICAN INDIAN/ALASKAN NATIVE & WHITE:	1,096	21	0	0	238	5
ASIAN & WHITE:	387	6	0	0	61	0
BLACK/AFRICAN AMERICAN & WHITE:	746	11	0	0	81	4
AM.INDIAN/ALASKAN NATIVE & BLACK/AFRICAN AM.:	52	0	0	0	3	0
OTHER MULTI-RACIAL:	3,699	777	154	0	479	239
TOTAL:	584,503	3,340	473	0	64,817	744

CDBG BENEFICIARIES BY INCOME CATEGORY

	EXTREMELY LOW <=30%	LOW >30% and <=50%	MOD >50% and <=80%	TOTAL LOW-MOD	NON LOW-MOD >80%	TOTAL BENEFICIARIES
<b>HOUSING</b>						
Persons	0	0	0	0	0	0
Households	140	105	120	365	34	399
Not Specified	0	0	0	0	0	0
<b>NON-HOUSING</b>						
Persons	104	54	318,929	319,087	265,803	584,890
Households	74	0	0	74	0	74
Not Specified	0	0	30,856	30,856	33,961	64,817
<b>TOTAL</b>						
Persons	104	54	318,929	319,087	265,803	584,890
Households	214	105	120	439	34	473
Not Specified	0	0	30,856	30,856	33,961	64,817

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HOME DISBURSEMENTS AND UNIT COMPLETIONS

ACTIVITY TYPE	DISBURSED AMOUNT	UNITS COMPLETED	UNITS OCCUPIED
RENTALS	3,379,668.50	392	369
TBRA FAMILIES	0.00	0	0
FIRST-TIME HOMEBUYERS	7,514,582.99	1,612	1,603
EXISTING HOMEOWNERS	369,119.62	28	28
TOTAL, RENTALS AND TBRA	3,379,668.50	392	369
TOTAL, HOMEBUYERS AND HOMEOWNERS	7,883,702.61	1,640	1,631
	11,263,371.11	2,032	2,000

HOME UNIT COMPLETIONS BY PERCENT OF AREA MEDIAN INCOME

ACTIVITY TYPE	0% - 30%	31% - 50%	51% - 60%	61% - 80%	TOTAL 0% - 60%	TOTAL 0% - 80%	REPORTED AS VACANT
RENTALS	224	121	22	2	367	369	23
TBRA FAMILIES	0	0	0	0	0	0	0
FIRST-TIME HOMEBUYERS	39	457	388	719	884	1,603	9
EXISTING HOMEOWNERS	13	12	2	1	27	28	0
TOTAL, RENTALS AND TBRA	224	121	22	2	367	369	23
TOTAL, HOMEBUYERS AND HOMEOWNERS	52	469	390	720	911	1,631	9
	276	590	412	722	1,278	2,000	9

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HOME UNIT COMPLETIONS BY RACIAL/ETHNIC CATEGORY

	RENTALS		TBRA FAMILIES		FIRST-TIME HOMEBUYERS	
	Tot#	#Hispanic	Tot#	#Hispanic	Tot#	#Hispanic
WHITE:	328	4	0	0	1,339	25
BLACK/AFRICAN AMERICAN:	32	1	0	0	179	0
ASIAN:	0	0	0	0	13	0
AMERICAN INDIAN/ALASKAN NATIVE:	0	0	0	0	1	0
NATIVE HAWAIIAN/OTHER PACIFIC ISLANDER:	0	0	0	0	3	0
AMERICAN INDIAN/ALASKAN NATIVE & WHITE:	0	0	0	0	0	0
ASIAN & WHITE:	0	0	0	0	0	0
BLACK/AFRICAN AMERICAN & WHITE:	0	0	0	0	1	1
AM.INDIAN/ALASKAN NATIVE & BLACK/AFRICAN AM.:	0	0	0	0	0	0
OTHER MULTI-RACIAL:	1	3	0	0	31	10
TOTAL:	361	8	0	0	1,567	36

	EXISTING HOMEOWNERS		TOTAL, RENTALS AND TBRA		TOTAL, HOMEBUYERS AND HOMEOWNERS		TOTAL, RENTALS AND TBRA + TOTAL, HOMEBUYERS AND HOMEOWNERS	
	Tot#	#Hispanic	Tot#	#Hispanic	Tot#	#Hispanic	Tot#	#Hispanic
WHITE:	28	0	328	4	1,367	25	1,695	29
BLACK/AFRICAN AMERICAN:	0	0	32	1	179	0	211	1
ASIAN:	0	0	0	0	13	0	13	0
AMERICAN INDIAN/ALASKAN NATIVE:	0	0	0	0	1	0	1	0
NATIVE HAWAIIAN/OTHER PACIFIC ISLANDER:	0	0	0	0	3	0	3	0
AMERICAN INDIAN/ALASKAN NATIVE & WHITE:	0	0	0	0	0	0	0	0
ASIAN & WHITE:	0	0	0	0	0	0	0	0
BLACK/AFRICAN AMERICAN & WHITE:	0	0	0	0	1	1	1	1
AM.INDIAN/ALASKAN NATIVE & BLACK/AFRICAN AM.:	0	0	0	0	0	0	0	0
OTHER MULTI-RACIAL:	0	0	1	3	31	10	32	13
TOTAL:	28	0	361	8	1,595	36	1,956	44

**SECTION IV.**  
**Homeless Activities**

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## **SECTION IV.**

### **Homeless Activities**

The Emergency Shelter Grant (ESG), HOME Investment Partnerships Program (HOME) and Community Development Block Grants (CDBG) are the primary resources used for funding homeless activities in Indiana. The ESG may be used for rehabilitation or conversion of buildings into homeless shelters; shelter operating expenses; “essential services” (supportive services concerned with employment, health, substance abuse, and education); homeless prevention activities; and administrative costs. The ESG serves persons who are homeless or at high risk of becoming immediately homeless.

The State uses HOME funds for development, rehabilitation and preservation of affordable housing to mitigate the risk of homelessness, and development or rehabilitation of transitional housing. CDBG funding is used for construction or rehabilitation of emergency shelters and transitional housing.

During FY2004, the State received \$1.871 million in ESG dollars for nonentitlement communities throughout the State. In addition, HOME and CDBG funding was used for transitional housing development and rehabilitation and emergency and youth shelters.

This section of the CAPER discusses how these funds were used to mitigate the housing and shelter needs of the State’s homeless population.

#### **Homelessness in Indiana**

One of the greatest challenges in serving the needs of persons who are homeless is identifying the extent of their needs. Because the homeless are a transient, and often hidden population, data on the number of the population, their physical and mental health and other factors (e.g., education, financial resources, if any) are hard to measure. As a result, establishing priority needs for the homeless population can be very difficult.

The latest data from the Continuum of Care (2004) estimate the number of persons experiencing homelessness in the nonentitlement areas of the state to be 15,932. An additional 479,285 households are cost burdened – i.e., their rent or mortgage payment constitutes more than 30 percent of their monthly income – placing them at risk of homelessness. These individuals may be forced to move in with friends or relatives or live in other temporary housing because of difficulties in finding housing of their own.



## **Priority Needs**

The State's FY2004 Consolidated Plan goals and objectives directly related to persons who are homeless included:

**Goal:** Strengthen and expand the State's Continuum of Care for persons who are homeless.

- Continue to submit an annual SuperNOFA application to fund continuum of care activities.
- Create regional Continuum of Care consortia to coordinate Continuum of Care activities and provide guidance on specific needs.
- Continue statewide nonprofit training provided by ICHHI for SuperNOFA grant applications.
- Expand the funding available for shelter and transitional housing development in IHCD's Housing from Shelters to Homeownership program.
- Continue working to improve the Family and Social Service Administration's (FSSA's) Emergency Shelter Grant (ESG) applications and scoring process to emphasize continuum of care services.
- Implement a Homeless Management Information System (HMIS) between 2002 and 2004.

The State used ESG, HOME, CDBG, and HOPWA funds, in addition to non-federal resources, to meet the goals and objectives summarized above. A complete description of the action items accomplished to meet the goals for the 2004 program year is included in Section II of this CAPER. This section provides more specific information on how HUD funds, especially ESG, were used to meet the goals and carry out the action items targeted to persons who are homeless.

## **HOME and CDBG Funding**

IHCD has developed a "Homeless Initiative," which involves an annual commitment of HOME and CDBG funds to emergency shelter and transitional housing projects. In 2004, IHCD dedicated approximately \$1.7 million to such projects.

During the FY 2004 program year, this set aside was used to fund an emergency shelter project, a permanent supportive housing project and two farm worker housing projects. Exhibit IV-1 shows the recipients, programs, anticipated number of units funded, award amounts and activities for these projects.

In addition to funding projects that directly assist persons who are homeless, HOME and CDBG funds are used in the provision and preservation of affordable housing, which benefit persons at risk of homelessness.

**Exhibit IV-1.  
Shelter and Transitional Housing Funded by HOME and CDBG, Program year 2004**

Grantee	GI_Description	County	Anticipated Units	Award Amount
Cass County	Emergency Shelter - Rehabilitation	Cass	48	\$500,000
Pathway to Recovery, Inc.	Permanent Supportive Housing - New Construction	Marion	18	\$241,000
Town of Geneva	Farmworker Housing - New Construction	Adams	80	\$500,000
Town of Orestes	Farmworker Housing - New Construction	Madison	80	\$500,000

Source: Indiana Housing and Community Development Authority.

**Continuum of Care**

One of the top-level goals of the 2000 five-year Consolidated Plan was to enhance the State’s Continuum of Care. The Continuum of Care is evolving from an informal network of continuums (some better organized than others) into a formalized, coordinated statewide care network. The State has been working to develop the Continuum into an organized network with defined regions where funding can be concentrated to meet each region’s greatest needs.

**Continuum of Care administration.** Leadership for developing a formalized Continuum of Care network in the past has occurred at the state level through ICHHI, with assistance from the three recipient agencies for the Consolidated Plan: ORA, IHCDA, and FSSA. During the FY2002 program year, the State determined that the process required a greater level of commitment and involvement at the state level. As a result, the State recreated the Interagency Council on the Homeless (Council).

The Council was organized to accomplish the following:

- A. Assess the barriers within State government to addressing the needs of homeless individuals. Work to overcome these barriers.
- B. Identify State and Federal resources that could be, but are not currently, used to address the needs of homeless individuals.
- C. Provide for better cooperation and coordination among State agencies that provide programs for homeless individuals.
- D. Determine how a Homeless Management Information System could be structured and implemented for homeless providers in Indiana.
- E. Identify the various regions for the balance of state Continuum of Care and a representative from each region that will sit on a subcommittee or task force.

- F. Oversee the work of the Continuum of Care regions to ensure they are active and functioning. Develop a reporting system for the regions to the council.
- G. Assess the needs of homeless individuals in Indiana and identify gaps in services.

**Continuum of Care progress.** A formalized Continuum of Care development process began during the 2000 program year with the organization of a Continuum of Care Coordinating Committee. The Committee developed key contacts throughout the State who are involved in delivery of services to the homeless. Members of the Committee also met with administrators of the State of Kentucky Continuum of Care – the model that Indiana is using to construct its network.

The Committee's goals for program years 2001 and 2002 included:

- Developing defined State Continuum of Care regions;
- Establishing deputies, or key points of contact, in each region;
- Researching use of the Homeless Management Information system (HMIS) software packages to ensure that information systems would be compatible throughout the State;
- Furthering development of the State's Continuum of Care system, using Kentucky as a model; and
- Conducting training on the Continuum of Care approach and development.

The formation of the Interagency Council on the Homeless (the Council) effectively dissolved the Continuum of Care Coordinating Committee. At the time it was dissolved, the Continuum of Care regions had been drafted. Local agencies in the regions were meeting regularly to coordinate their efforts, identify gaps in local services, and work to overcome the existing barriers to addressing the needs of the homeless. Some of the regions are more active and organized than others.

Since its formation in March 2002, the Council has been working on and/or accomplished a number of tasks related to the Continuum of Care:

1. The Council has developed a plan for Indiana to end chronic homelessness.
2. The Council established a Homeless Task Force. The Task Force has collected information on the various types of funding available to assist persons who are homeless in the State and established a set of goals for ending chronic homelessness. One of the goals is to give preferences to new Continuum of Care projects that serve chronically homeless persons.
3. The Council has established priority guidelines for evaluating projects that are submitted for the State Continuum of Care. In sum, these guidelines include giving priorities to projects serving persons with disabilities, funding housing projects, and providing permanent housing.
4. Eighty-two percent of the 94 shelters have the HMIS software and have undergone training. Currently, 76 percent of the 93 shelters (one shelter closed February 2005) are entering data.

5. In 2004 the Council submitted a Balance of State application that consisted of one new Shelter Plus Care, 6 new supportive housing projects, 17 supportive housing renewals and 3 Shelter Plus Care renewals for a total of \$10 million of HUD SuperNOFA funds.
6. In 2003 Lake County joined the Indiana Balance of State application for Continuum of Care, the City of Fort Wayne joined in 2004.

**Recipient involvement.** The new Council includes representatives from all three of the recipient agencies. The Council also includes representatives from Indiana State Department of Health, Department of Corrections, Department of Workforce Development, ICHHI and Department of Veterans Affairs. The Executive Director of IHCDA chairs the committee.

FSSA has assisted in enhancing the State's Continuum of Care through implementing scoring preferences on the ESG application that emphasize Continuum of Care activities and encourage shelter participation in local networks. HMIS is in place and a number of facilities are hooked up to the reporting system. Seventy-seven agencies have completed HMIS training and 76 percent of the agencies have enrolled and are entering data into the system as of September 2005. Recipients are now required to be part of the system to receive ESG funding. FSSA has also been working with other committee members to evaluate how the ESG and Continuum of Care functions could be more integrated.

In program year 2004 FSSA received a new Shelter Plus Care award in the amount of \$2.2 million for 60 units. FSSA worked with The Center for Mental Health, The Center for Mental Health Care Coordination, Comprehensive Mental Health Services and the Bowen Center to implement the award and involved the following counties: Cass, Delaware, Grant, Hamilton, Henry, Howard, Jay, Kosciusko, Madison, Marshall, Miami, Randolph, Tipton and Wabash.

Shelter Plus Care is a program designed to provide housing and supportive services on a long-term basis for homeless persons with disabilities, (primarily those with serious mental illness, chronic problems with alcohol and/or drugs, and HIV/AIDS or related diseases) and their families who are living in places not intended for human habitation (e.g., streets) or in emergency shelters. The program allows for a variety of housing choices, and a range of supportive services funded by other sources, in response to the needs of the hard-to-reach homeless population with disabilities.

During program year 2001, FSSA awarded Shelter Plus Care funds to Community Action of Northeast Indiana, who will receive \$900,000 over five years, which will produce approximately 50 vouchers for housing and utility payments in DeKalb, LaGrange, Noble, Steuben and Whitley counties.

In program year 2003, the State received another Shelter Plus Care award of \$2.2 million. On April 28, 2003, FSSA held a statewide Shelter Plus Care training about the program and the additional funds. The award administrator from FSSA will be training staff about the program. FSSA also holds regular meetings with domestic violence shelters throughout the State to better understand their needs.

IHCDA has also played a key role in developing the Continuum of Care. IHCDA has an annual goal of dedicating \$3.5 million to homeless initiatives.

In addition, IHCDA was the original award recipient for FY2002 Continuum of Care funding for the first phase of implementing HMIS to the balance of the state. In September 2003, the IHCDA Board of Directors approved a modification naming ICHHI as the award recipient for the remainder of the award period. The original award was \$252,000 and is over a three-year period. IHCDA provided a \$60,000 match.

### **Emergency Shelter Grant**

**Activities funded.** During the 2004 program year, the State of Indiana received an Emergency Shelter Grant of \$1.847 million and a Community Services Block Grant (CSBG) of \$24,000 to use for homeless shelter support, services and operations, homeless prevention activities and limited administrative costs. The ESG award and CSBG match was administered by the Family and Social Services Administration (FSSA).

Section II of the CAPER contains the State's five-year Consolidated Plan objectives and the 2004 program year Action Plan. ESG activities for program year 2004 supported the goals of both. The homeless prevention activities funded by the ESG program – specifically, the rental and mortgage payment assistance to prevent eviction and foreclosure – helped to preserve affordable housing for those at risk of homelessness. The essential service activities funded job training and education activities for the very low-income residents of homeless shelters. Through the provision of operating dollars to existing shelters, ESG funds were a critical component in preserving and strengthening the safety net for the State's special needs groups.

As in past years, the State chose to allocate this funding to three primary activities: essential services, operations, and homeless prevention activities. These types of activities are described below.

**Essential Services.** In program year 2004, approximately \$318,000 or 17 percent of total ESG award spent during the program year, was allocated to essential services. Essential services consist of supportive services provided by shelters for persons who are homeless. These services vary, as they are tailored to client needs. In general, essential services consist of the following:

- Employment services: job placement, job training, and employment counseling;
- Health care services: medical and psychological counseling, nutrition counseling, and substance abuse treatment; and
- Other services: Assistance in locating permanent housing and income assistance, child care and transportation.

**Shelter Operations.** Seventy-one percent of the total ESG funds spent by the State for program year 2004 – \$1.3 million – were allocated to shelter operation activities. These funds were used by shelters for operating and maintenance costs, shelter lease costs, capital expenses, payment of utilities, purchases of equipment and furnishings, provision of security, and purchase of food.

The State believes that the greatest need of shelters is for operational subsidies. Running a shelter for the homeless is a difficult business: the work is challenging and intense, staff turnover can be high, client needs almost always exceed the services available and funding is scarce and very competitive. Given these factors, it has been the policy of the State to allocate the majority of ESG funding to shelter operations. The State has chosen not to allocate ESG funding to rehabilitation or

redevelopment of buildings into shelters for two reasons: 1) The need for operational funding is so great, and 2) The CDBG program administered by IHCD provides funding for shelter construction and redevelopment.

**Homeless Prevention.** The State believes in taking a proactive approach to the problem of homelessness. Once a person becomes homeless, it can be very difficult to move them back into permanent housing. During the 2004 program year, the State allocated \$105,000, or 6 percent of ESG funding, to homeless prevention activities.

The State assisted those at risk of becoming homeless through the following:

- Short term rental and mortgage subsidies to prevent evictions or foreclosures;
- Payment of apartment security deposits;
- Mediation of landlord/tenant disputes; and
- Provision of legal services for tenants in eviction proceedings.

**Remainder of ESG.** Approximately \$93,600 (5 percent) of the 2004 award was used for administration and the remaining balance of \$22,000 was unallocated. The remaining balance amount is due to one shelter not receiving a state contract as anticipated and another shelter that closed and therefore did not utilize all of their funding. The remaining balance will be allocated in the next fiscal year.

**Donations.** Cash and in-kind donations from private individuals, organizations and other government entities provide another vital source of funding for the State’s shelters. These donations came from a variety of sources including foundations and nonprofit organizations, local fund drives and small individual contributions. The majority of the in-kind donations consists of volunteer labor, but may also be made up of tangible goods (e.g., furniture, clothing, equipment)<sup>1</sup>.

Exhibit IV-2 shows the level of matching funds received in program years 2000 through 2004 along with a ratio of matching funds to the total amount of award in both years.

**Exhibit IV-2.  
Cash and In-Kind Funding, ESG Program Years 2000 through 2004**

Program	FY2000	FY2001	FY2002	FY2003	FY2004
Cash Match	\$1,162,529	\$997,492	\$869,976	\$751,436	\$812,669
In-Kind Match	\$1,321,985	\$1,162,320	\$986,750	\$899,127	\$942,744
Total Match	\$2,484,514	\$2,159,812	\$1,857,829	\$1,650,563	\$1,755,414
Cash Match to Total Amount of Awards	0.72	0.60	0.50	0.43	0.43
Total Match to Total Amount of Awards	1.54	1.29	1.07	0.94	0.94

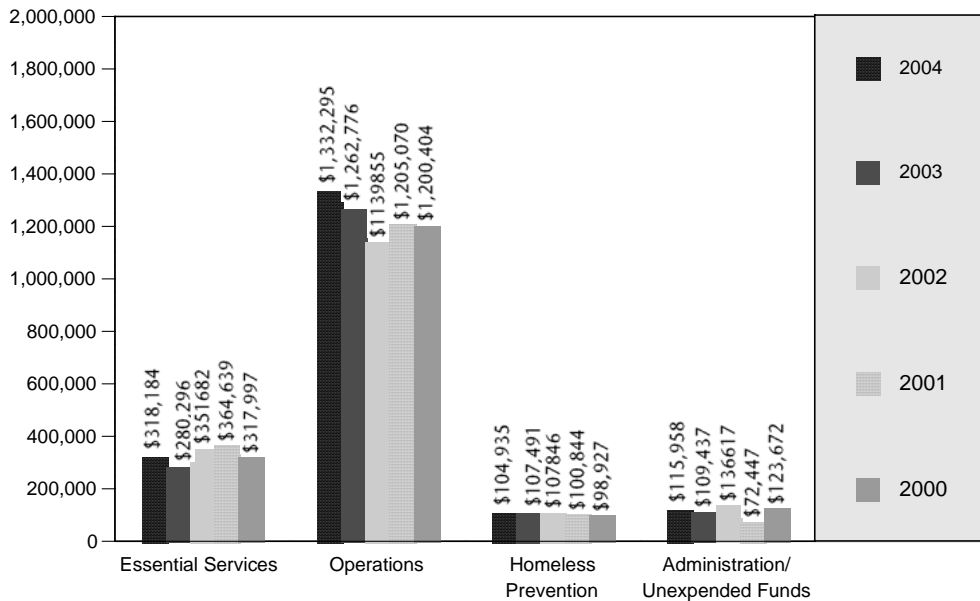
Source: Indiana Family and Social Services Administration.

<sup>1</sup> FSSA audits the components of the in-kind donations and calculations used to derive the donation amount during on-site monitoring.

## Overall Program Year Allocation

Exhibit IV-3 on the following page shows how funding was been allocated among essential services, operations and homeless prevention activities in program years 2000 through 2004. The funding distribution has remained very consistent over the five years.

**Exhibit IV-3.**  
**Allocation of ESG Award by Activity Type, Program Years 2000 through 2004**



Source: Indiana Family and Social Services Administration.

As Exhibit IV-4 demonstrates, the average award amounts have been very similar over the last four years. In 2004, the ESG supported a similar number of awards than in years past; the number of beds supported by the award was about average compared to those supported between 2000 and 2004.

**Exhibit IV-4.**  
**Summary Statistics, ESG Funding Program Years 2000 through 2004**

Category	FY2000	FY2001	FY2002	FY2003	FY2004
Number of Grants	87	89	91	90	94
Number of Beds	3,296	3,347	3,096	3,187	3,410
Average Award	\$18,590	\$18,562	\$18,737	\$18,756	\$18,675
Highest Award Amount	\$43,421	\$43,698	\$40,000	\$40,000	\$40,224
Lowest Award Amount	\$9,200	\$10,000	\$9,977	\$9,700	\$9,134

Source: Indiana Family and Social Services Administration.

**Award monitoring.** FSSA closely monitors the shelters it funds. FSSA has developed a comprehensive monitoring tool that is used in personal visits to shelters.

The purpose of the monitoring is twofold:

- To ensure that the shelters receiving a award are in compliance with program regulations; and
- To better identify needs of the State's shelters and homeless populations.

In program year 2004, the required monitoring of 25 percent of the shelters was completed and 12 Domestic Violence Peer Reviews were conducted. A copy of the monitoring tool developed and used by FSSA is attached to this section. The shelters were evaluated by a monitoring tool utilized by the ESG specialist. The tool covers services the shelters provide through essential services, operational services and homeless prevention. Also the tool and the site visit cover mainstream resources, transitioning to permanent housing, volunteers, financial accountability, ESG match, fees for services, personnel issues, facility inspection, Continuum of Care, support from the community, and any pending issues.

In addition to ESG specific monitoring, an FSSA representative attends peer review meetings conducted by the State's domestic violence shelters. The review consists of a tour of the facility and an audit of case management files.

Beginning in FY2004, shelters are required to complete a monthly ESG Performance Report to FSSA. The report will report number and type of clients served during the month and the shelters progress on achieving their goals. During program year 2004, the Performance Reports showed that shelters informed and referred clients to mainstream resources 96 percent of the time. A copy of the performance report and its application to meeting HUD's new performance based measurement approach is discussed and attached to Section VI.

The following exhibit shows the performance results of the ESG performance goals for FY2004.



**Exhibit IV-5.  
ESG Performance Based Progress Reports and Claim Tracking Sheet Summary, PY 2004**

<b>Performance Based Objectives</b>	<b>Avg. of all shelters for each obj.</b>	<b>Activity Percent Avg.</b>	<b># of Shelters Chose Obj.</b>
<b>Case Management/Essential:</b>		<b>83%</b>	
1. Provide information/education materials for client needs and services within 3-7 days of assessment. (Min. 80%)	91%		26
2. The adult domestic violence clients will complete a safety plan (Min. 50%)	63%		9
3. Of the clients will establish a case/care plan within 7 days of admission (Min.50%)	90%		21
4. Of children ages 5 and older will have a case/care/safety plan within 7 days of admission (Min. 75%)	96%		9
5. Will access transitional or permanent housing upon exit from the program (for clients stay 30 dys or more) (Min. 30%)	66%		18
6. Children will reunite and be housed with their family/guardian ( Min. 60%)	100%		1
7. Will offer and/or be referred to an educational and job training program (80%)	94%		9
8. Will increase their income or be employed upon exit from the program (clients who stay 30 dys or more) (Min. 50%)	68%		9
9. Inform and refer to mainstream programs (Min. 80%)	96%		30
10. Of school age children will be enrolled in school within 72 hours (Min. 80%)	96%		13
11. Transitional residents will move from transitional to permanent housing for those who stay at least 24 mnth ( Min.50%)	58%		6
<b>Homeless Prevention:</b>		<b>99%</b>	
12. Completes client assessments/intake within 72 hours (Min. 80%)	97%		13
13. Conduct a community outreach program at least one per quarter (four a year)	100%		8
<b>Operations:</b>		<b>82%</b>	
14. Clients will be provided with food and/or personal care items and other necessities (Min. 75%)	98%		56
15. Grantee agrees that the adult clients will participate in evaluating the shelter's services (Min. 50%)	65%		14

Source: Indiana Family and Social Services Administration.

## Self Evaluation

In preparation for the coming operational and fiscal year, FSSA considers ways to improve implementation of the ESG program. One of the major focuses during the 2004 program year was improving the submission and quality of the reports required by recipients. Other ESG accomplishments include:

- Held ESG training for all shelters across the state in August 2004.
- Required all contracts with shelters to be performance based. Shelters chose three objectives out of 15 options to complete. The shelters were required to meet a minimum percentage goal by the end of the fiscal year.
- Cumulative percentages for each of the three objective goals were met by 92 percent of the shelters. Four shelters had difficulty with Objective 15 regarding having clients participate in evaluating shelter services, because the clients typically left the shelter before filling out an evaluation form. These four shelters missed the minimum of 50 percent by approximately 10 percent. Three shelters missed three other difficult objectives including; Objective 11 concerning clients accessing permanent housing, Objective 8 with clients increasing their income, and Objective 5 concerning clients being able to access transitional or permanent housing.
- Data from the Performance Based Reports for program year 2004 showed that shelters informed and referred clients to mainstream resources 96 percent of the time. A copy of the performance report and its application to meeting HUD's new performance based measurement approach is discussed in Section VI.
- Updated the web site (<http://www.in.gov/fssa/families/housing/esg.html>) with necessary forms and information about ESG for public viewing and for ESG grantees.
- Implementation of the HMIS system through collaboration with Indiana Coalition on Housing and Homeless Issues (ICCHI). In program year 2004, 82 percent of the 94 shelters had the HMIS software and had undergone training. As of September 2005, 76 percent of the 93 shelters (one shelter closed February 2005) are entering data.
- Continued participation in the Homeless Task Force, Chronic Homeless Committee, Indiana Interagency Council on the Homeless, Chronic Homeless Task Force Committee, Consolidated State Plan Committee, Continuum of Care Committee, Shelter Plus Care Committee and the Homeless Children/Head Start Committee.
- The ESG Specialist was a reader for the Continuum of Care applications for funding.
- Indiana Interagency Council on the Homeless Committee developed a plan for Indiana to end chronic homelessness.

- Homeless Children/Head Start committee implemented the First Annual Children, Housing and Homeless Conference. The date of the Pre-Conference is September 12, 2005 and is a precursor to the Statewide Conference on Housing & Community Economic Development Conference. The Pre-Conference will address the needs of homeless children and to facilitate communication between Head Start programs, emergency shelters and local schools throughout the State of Indiana.
- The ESG Specialist was a presenter at the Annual Head Start Conference in Indianapolis regarding homeless children. The presentation educated Head Start staff on homelessness and to help expand communication between shelters and the Head Start Programs statewide.
- According to the chronic homeless count by 93 ESG shelters for program year 2004- there were 2,578 individuals who were chronically homeless.
- The monitoring tool was updated to include information on how clients are referred to mainstream resources and to include indicators on how the shelter is helping clients to transition to permanent housing.
- Provided consistent distribution of information to shelters regarding alternate funding sources and collaborations within local, state and federal government.
- According to the Indiana Consolidated Plan for 2001-2005 Community Survey, the ESG program awareness had increased from 34 percent in the 2004 Consolidated Plan survey to 49 percent in 2005.

For program year 2005, FSSA will complete the following:

- ESG Training for all new shelters and new administrators of established shelters;
- Monitor 25 percent of the ESG Shelters;
- An ESG Specialist was selected to be on a HMIS Committee to help solve problems for shelters and to plan for future changes in the HMIS software system;
- There will be at least 85 percent compliance for shelters who are inputting data into HMIS;
- Complete new and improved Performance Based Objectives for the shelters selected for the next RFP application of funds for 2006-2008 years;
- Oversee that cumulative percentages for each of the three objective goals are met by 94 percent of the shelters;
- Continue distribution of funding opportunities to ESG shelters;
- Continue to educate the public about ESG funds and improve the web site; and
- Continue participation in all committees.

**Summary**

Exhibit IV-6 on the following pages lists the shelters that received funding for program year 2004, along with the amount and type of award received, cash and in-kind matches and the estimated number of beds provided.

**Exhibit IV-6.  
Program Year 2004 ESG Awards Awarded**

Grantee	County	Essential Services	Operations	Homeless Prevention	Total Award Spent	Cash Match	In-Kind Match	Total Match	Number of Beds	Number Housed
Adams Wells Crisis Center	Adams	\$3,000	\$5,225	\$2,000	\$10,224	\$3,000	\$7,224	\$10,224	20	55
AIDS Ministries/Aids Assist of North Indiana, Inc.	St Joseph	\$5,000	\$8,295	\$3,500	\$16,795		\$16,795	\$16,795	47	63
Albion Fellows Bacon Center	Vanderburgh	\$2,000	\$8,224		\$10,224	\$6,220	\$4,004	\$10,224	36	214
Alternatives Inc.	Madison	\$800	\$33,424	\$1,000	\$35,224	\$24,084	\$11,140	\$35,224	23	380
Anchor House, Inc.	Jackson		\$15,224		\$15,224	\$15,224		\$15,224	22	40
Archdiocese of Indpls/St. Elizabeth's Reg.Maternity Center	Floyd	\$15,000	\$14,249		\$29,249		\$29,249	\$29,249	22	46
Archdiocese/Catholic Social Srvs of Central Indiana	Marion		\$20,733	\$8,880	\$29,613	\$29,613		\$29,613	85	826
Caring Place, Inc.(The)	Porter	\$400	\$19,324		\$19,724	\$19,724		\$19,724	24	260
Center for the Homeless, Inc. (The)	St. Joseph	\$37,633			\$37,633		\$37,633	\$37,633	132	1,022
Center for Women and Families (The)	Floyd		\$25,224		\$25,224	\$25,224		\$25,224	34	125
Children's Bureau	Marion	\$1,711	\$6,272	\$1,701	\$9,684		\$9,684	\$9,684	24	806
Christian Community Action of Porter County, Inc.	Porter	\$3,044	\$10,658	\$1,522	\$15,224	\$15,224		\$15,224	28	156
Christian Love Help Center	Henry	\$5,000	\$5,036	\$3,323	\$13,359	\$10,307	\$3,052	\$13,359	15	106
Coburn Place (Former Martin Luther King)	Marion		\$10,424		\$10,424	\$10,424		\$10,424	108	162
Columbus Regional Shelter for Victims of DV (turning point)	Bartholomew		\$10,224		\$10,224		\$10,224	\$10,224	22	404
Community & Family Services, Inc.	Huntington		\$13,974	\$250	\$14,224		\$14,224	\$14,224	10	19
Community Action Program of Evansville & Vanderburgh Co	Vanderburgh		\$29,229	\$5,093	\$34,322		\$34,322	\$34,322	4	70
Community Anti-Violence, Inc.(non residential)	Steuben	\$3,224		\$7,000	\$10,224	\$399	\$9,825	\$10,224	NA	NA
Community Service Center of Morgan County, Inc.	Morgan	\$8,785	\$29,089	\$2,350	\$40,224	\$40,224		\$40,224	31	302
Coordinated Asst.Ministries (Salv. Army Kokomo) (Day Center)	Howard		\$14,224		\$14,224	\$1,062	\$13,162	\$14,224	10	65
Council on Domestic Abuse, Inc. (CODA)	Vigo		\$10,224		\$10,224		\$10,224	\$10,224	10	24
Crisis Center, Inc. A Youth Service Bureau	Lake		\$9,134		\$9,134		\$9,134	\$9,134	52	158
Crisis Connection, Inc.	Dubois		\$8,724	\$6,000	\$14,724	\$11,244	\$3,480	\$14,724	57	54
Dayspring Center, Inc.	Marion	\$7,850	\$18,349		\$26,199		\$26,199	\$26,199	60	440
Dismas Inc./Dismas of Michigan	St. Joseph	\$5,015	\$12,133		\$17,148	\$5,015	\$12,133	\$17,148	14	35
ECHO Housing Corp	Vanderburgh	\$3,000	\$25,624		\$28,624		\$28,624	\$28,624	110	134
Elijah Haven Crisis	Lagrange		\$10,224		\$10,224	\$10,224		\$10,224	14	6
Evansville Goodwill Industries	Vanderburgh	\$10,800	\$13,615		\$24,415	\$24,415		\$24,415	72	53
Family Crisis Shelter of Montgomery County, Inc.	Montgomery	\$1,825	\$8,699	\$200	\$10,724		\$10,724	\$10,724	57	303
Family Services Assoc.of Kokomo	Howard		\$10,224		\$10,224	\$10,224		\$10,224	30	156
Family Services of Delaware County	Delaware		\$22,224		\$22,224	\$1,922	\$20,302	\$22,224	24	197
Family Services of Elkhart/Elkhart Co Women's Shelter	Elkhart	\$950	\$18,912	\$193	\$20,055		\$20,055	\$20,055	40	217

Source: Indiana Family and Social Services Administration.

**Exhibit IV-6, continued.**  
**Program Year 2004 ESG Awards Awarded**

Grantee	County	Essential Services	Operations	Homeless Prevention	Total Award Spent	Cash Match	In-Kind Match	Total Match	Number of Beds	Number Housed
Family Services Society, Inc.	Grant	\$1,770	\$22,900	\$350	\$25,020	\$12,510	\$12,510	\$25,020	20	68
Fort Wayne Women's Bureau Inc.	Allen		\$16,724		\$16,724	\$16,724		\$16,724	46	76
Gary Commission on the Status of Women (City of Gary)	Lake		\$18,224	\$9,999	\$28,224		\$28,224	\$28,224	27	224
Genesis Outreach, Inc.	Allen	\$3,005	\$11,959	\$160	\$15,124		\$15,124	\$15,124	12	30
Genesis Place, Inc.(The)	Grant		\$25,608		\$25,608	\$25,608		\$25,608	35	53
Gennesaret Free Clinic, Inc.	Marion	\$14,324			\$14,324		\$14,324	\$14,324	8	30
Goshen Interfaith Hospitality Network	Elkhart	\$2,575	\$23,882		\$26,457		\$26,457	\$26,457	14	111
Hancock Hope House, Inc.	Hancock	\$1,100	\$28,053		\$29,153	\$29,153		\$29,153	56	145
Haven House Services, Inc.	Clark	\$20,724	\$19,000		\$39,724		\$39,724	\$39,724	60	1,095
Haven House, Inc.	Lake		\$10,224		\$10,224	\$10,224		\$10,224	26	482
Heart House, Inc.	Delaware		\$14,224		\$14,224		\$14,224	\$14,224	61	170
Hope House, inc.	Allen	\$4,000	\$10,224		\$14,224	\$14,224		\$14,224	19	72
Horizon House, Inc.(Day Center)	Marion	\$7,400	\$29,459	\$3,000	\$39,859	\$39,859		\$39,859	NA	NA
House of Bread and Peace (The)	Vanderburgh		\$12,224		\$12,224	\$12,224		\$12,224	26	122
House of Hope - Madison County	Madison	\$683	\$17,541		\$18,224	\$18,224		\$18,224	15	118
Housing Authority of the City of Greencastle	Putnam		\$19,183		\$19,183	\$19,183		\$19,183	38	232
Housing Opportunities, Inc.	Porter	\$3,789	\$8,312	\$123	\$12,224	\$12,224		\$12,224	16	42
Human Services, Inc.	Bartholomew	\$9,510	\$22,370	\$1,479	\$33,359		\$33,359	\$33,359	23	144
Indianapolis Interfaith Hospitality Network, inc.	Marion	\$2,000	\$4,000	\$6,089	\$12,089		\$12,089	\$12,089	28	154
Interfaith Hospitality of Ft. Wayne	Allen	\$2,300	\$10,924	\$2,650	\$15,874	\$8,946	\$6,928	\$15,874	14	80
Interfaith Mission, Inc.	Whitley	\$6,024	\$9,000		\$15,024		\$15,024	\$15,024	36	50
Julian Center, Inc.(The)	Marion		\$26,786	\$3,438	\$30,224		\$30,224	\$30,224	86	1,106
Knox County Task Force Against Domestic Violence	Knox		\$10,224		\$10,224	\$1,000	\$9,224	\$10,224	20	104
Kosciusko County Shelter for Abuse, Inc.	Kosciusko	\$9,992	\$19,985		\$29,977		\$29,977	\$29,977	17	169
Lafayette Trans.Housing Center (Lincoln Day Center)	Tippecanoe	\$16,620	\$23,604		\$40,224	\$40,224		\$40,224	25	8
Lafayette Urban Ministry	Tippecanoe	\$2,535	\$17,824	\$5,000	\$25,359		\$25,359	\$25,359	46	502
Life Choice, Inc.	Vanderburgh		\$19,356		\$19,356	\$19,356		\$19,356	33	34
Life Treatment Centers, Inc.	St. Joseph	\$3,000	\$24,374		\$27,374		\$27,374	\$27,374	60	913
Marion Home Foundation, Inc. - CLOSED 2/05.	Lake	\$12,972	\$880		\$13,853	\$13,853		\$13,853	10	16
Martha's House, Inc.	Monroe		\$12,223		\$12,223		\$12,223	\$12,223	28	602
Mental Health Association in Indiana (Day Center)	Tippecanoe	\$6,865	\$21,154	\$2,200	\$30,219	\$6,765	\$23,454	\$30,219	11	11
Middle Way House, Inc.	Monroe	\$4,772	\$11,136		\$15,908		\$15,908	\$15,908	29	390

Source: Indiana Family and Social Services Administration.

**Exhibit IV-6, continued.**  
**Program Year 2004 ESG Awards Awarded**

Grantee	County	Essential Services	Operations	Homeless Prevention	Total Award Spent	Cash Match	In-Kind Match	Total Match	Number of Beds	Number Housed
Noble House, Inc.	Noble	\$3,517	\$13,482		\$17,000	\$8,311	\$8,689	\$17,000	32	115
North Central Indiana Rural Crisis	Jasper	\$70	\$9,664	\$490	\$10,224		\$10,224	\$10,224	16	26
Open Door Community Services, Inc.	Delaware	\$17,650	\$22,574		\$40,224		\$40,224	\$40,224	24	71
Ozanam Family Shelter	Vanderburgh		\$14,359		\$14,359		\$14,359	\$14,359	78	549
Prisoner and Community Together, Inc.	Washington		\$7,224	\$3,000	\$10,224		\$10,224	\$10,224	18	191
Project Help of Steuben County (Day Center)	Steuben	\$3,600	\$5,024	\$3,600	\$12,224	\$12,224		\$12,224	**100	**100
Project Stepping Stone of Muncie, Indiana	Delaware		\$11,224		\$11,224	\$11,224		\$11,224	9	35
Providence Self Sufficiency Ministries, Inc.	Floyd	\$1,000	\$10,224		\$11,224	\$6,063	\$5,161	\$11,224	27	27
Quest for Excellence, Inc.	Marion	\$1,200	\$15,357	\$600	\$17,157	\$600	\$16,557	\$17,157	50	138
Richmond/Wayne County Halfway House, Corp.	Wayne		\$13,224		\$13,224	\$13,224		\$13,224	67	355
Roosevelt Mission	Greene	\$250	\$22,780	\$2,627	\$25,657	\$25,657		\$25,657	15	71
Safe Passage, Inc.	Ripley	\$1,000	\$8,965	\$259	\$10,224	\$1,259	\$8,965	\$10,224	15	100
Salvation Army - Evansville	Vanderburgh	\$595	\$18,479	\$2,077	\$21,151	\$6,084	\$15,067	\$21,151	40	333
Salvation Army - Harbor Lights	Marion	\$8,198	\$21,203		\$29,401	\$29,401		\$29,401	75	343
Salvation Army - Lafayette (The)	Tippecanoe	\$1,196	\$10,154	\$3,024	\$14,374	\$14,374		\$14,374	22	215
Salvation Army Social Service Center	Marion	\$18,110	\$3,932	\$2,278	\$24,320	\$24,320		\$24,320	98	532
Sheltering Wings	Hendricks		\$10,224		\$10,224		\$10,224	\$10,224	44	162
St. Jude House, Inc.	Lake		\$10,224		\$10,224		\$10,224	\$10,224	30	398
Stepping Stone Shelter for Women, Inc.	LaPorte		\$10,424		\$10,424		\$10,424	\$10,424	33	153
Stepping Stones for Veterans, inc.	Madison	\$1,492	\$12,686	\$746	\$14,924	\$5,829	\$9,095	\$14,924	66	122
Turning Point of Steuben Co.	Steuben		\$12,224		\$12,224		\$12,224	\$12,224	19	244
Twin Oaks Housing Corporation (Day Center)	Montgomery	\$1,491	\$5,000	\$8,733	\$15,224		\$15,224	\$15,224	15	15
United Caring Shelters	Vanderburgh		\$21,224		\$21,224	\$21,224		\$21,224	75	269
Vincent House, Inc.	Allen	\$5,317	\$12,407		\$17,724	\$16,484	\$1,240	\$17,724	48	150
Youth Service Bureau of St. Joseph County, Inc.	St. Joseph		\$11,475		\$11,475		\$11,475	\$11,475	10	122
YWCA of Evansville	Vanderburgh		\$10,224		\$10,224	\$10,224		\$10,224	50	501
YWCA of Fort Wayne	Allen		\$10,224		\$10,224	\$10,224		\$10,224	50	590
YWCA of Greater Lafayette	Tippecanoe	\$2,500	\$7,724		\$10,224	\$10,224		\$10,224	27	273
YWCA of Richmond	Wayne		\$11,224		\$11,224	\$11,224		\$11,224	25	123
YWCA of St. Joseph	St. Joseph		\$10,423		\$10,423	\$10,423		\$10,423	150	1,395
<b>TOTAL</b>		<b>\$318,184</b>	<b>\$1,332,295</b>	<b>\$104,935</b>	<b>\$1,755,414</b>	<b>\$812,669</b>	<b>\$942,744</b>	<b>\$1,755,414</b>	<b>3,410</b>	<b>21,869</b>

Note: \*\*Motels.

Source: Indiana Family and Social Services Administration.

# **ESG Monitoring Tool**

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**STATE OF INDIANA  
DIVISION OF FAMILY AND CHILDREN**

**EMERGENCY SHELTER GRANT  
2004-2006 MONITORING TOOL**

Grantee: \_\_\_\_\_ Grant Amount \$ \_\_\_\_\_  
Address: \_\_\_\_\_ Contract # \_\_\_\_\_  
City: \_\_\_\_\_  
Assessment Date: \_\_\_\_\_ Grant Period: \_\_\_\_\_

Grantee Staff Present	Title	Consultant
_____	_____	_____
_____	_____	_____

**Current Program Issues**

Explain the services provided by your shelter.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Explain how the shelter utilizes ESG funds to provide these services in the following categories?

Essential Services: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Operational Services: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Homeless Prevention: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

How do you verify the person's status of being homeless or at risk of becoming homeless? \_\_\_\_\_  
\_\_\_\_\_

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What records do you maintain to document their eligibility? \_\_\_\_\_  
\_\_\_\_\_

How is a client introduced to mainstream resources? \_\_\_\_\_  
\_\_\_\_\_

What is the plan on how to transition the client to permanent housing? \_\_\_\_\_  
\_\_\_\_\_

What is your current performance based options and the objectives for the options? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Administrative Questions:**

What agencies has the grantee coordinated with to provide services in their area? Give an example of this coordination. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Does the agency subcontract for any of its services? Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, who and what services are provided? \_\_\_\_\_  
\_\_\_\_\_

How does the agency monitor the effectiveness of those services? \_\_\_\_\_  
\_\_\_\_\_

Is the agency a part of a local network of service providers? Yes \_\_\_\_\_ No \_\_\_\_\_

How does the facility measure its success in delivering these services? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Does this meet the agency's goal in providing these services? Yes \_\_\_\_\_ No \_\_\_\_\_

Explain: \_\_\_\_\_  
\_\_\_\_\_

How many volunteers does the agency use in the delivery of its services? \_\_\_\_\_

Give an example of how volunteers have been used in the last year? \_\_\_\_\_  
\_\_\_\_\_

Give an example of volunteer training that was held within this contract year? \_\_\_\_\_  
\_\_\_\_\_

**Financial**

Compare the budget and expenditures. (Sample agency expenditures against the service to be provided by the agency)

Are supportive service expenditures limited to 30% of the total expenditures? Yes\_\_\_\_ No\_\_\_\_

Are homeless prevention expenditures limited to 30% of the total expenditures? Yes\_\_\_\_ No\_\_\_\_

Under operations are any more than 10% of the expenditures used for staff salaries? Yes\_\_\_\_ No\_\_\_\_

Has or will the shelter spend 100% of the grant? Yes\_\_\_\_ No\_\_\_\_

**Comments on Budget/Expenditures:**

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Does the agency charge the recipient fees? Yes\_\_\_\_ No\_\_\_\_

If so, how are the fees used as program income, i.e. used to provide additional ESG services? \_\_\_\_\_

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Is the shelter applying a match according the grant requirements? Yes\_\_\_\_ No\_\_\_\_

Sample records and give examples of match being applied, (including source and values). \_\_\_\_\_

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**Comments on Financial Section:**

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**Personnel**

Is there a written grievance procedure for staff and volunteers? Yes\_\_\_\_ No\_\_\_\_

Are there written policies for staff, clients & volunteers? Yes\_\_\_\_ No\_\_\_\_

**Facility Inspection**

Is the shelter clean and well maintained? Yes\_\_\_\_ No\_\_\_\_

Are the following policies or procedures posted in the agency:

Hand-washing reminders in the kitchen and bathroom? Yes \_\_\_\_\_ No \_\_\_\_\_

House rules in the residential area? Yes \_\_\_\_\_ No \_\_\_\_\_

Emergency evacuation diagrams in each room? Yes \_\_\_\_\_ No \_\_\_\_\_

Weather emergency procedures in the residential area? Yes \_\_\_\_\_ No \_\_\_\_\_

No smoking signs? Yes \_\_\_\_\_ No \_\_\_\_\_

Religion Rights? Yes \_\_\_\_\_ No \_\_\_\_\_

Are the cleaning supplies secured? Yes \_\_\_\_\_ No \_\_\_\_\_

Is there a First Aid kit? Yes \_\_\_\_\_ No \_\_\_\_\_

Is there evidence of people utilizing the shelter? Yes \_\_\_\_\_ No \_\_\_\_\_

Are there operational smoke detectors in appropriate places? Yes \_\_\_\_\_ No \_\_\_\_\_

Are Fire Extinguishers available? Yes \_\_\_\_\_ No \_\_\_\_\_

Have they been inspected within the last year? Yes \_\_\_\_\_ No \_\_\_\_\_

Is there adequate access for people with disabilities? Yes \_\_\_\_\_ No \_\_\_\_\_

Are there more than two exists on each floor? Yes \_\_\_\_\_ No \_\_\_\_\_

Are any exists blocked or locked from the inside? Yes \_\_\_\_\_ No \_\_\_\_\_

General Comments on Walk-Around Inspection: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Pending Issues/Review Follow Up**

List any pending issues with this provider and the resolution of these issues. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**COMMENTS:**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## **SECTION V.**

### **Activities to Assist Persons with HIV/AIDS**

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## SECTION V.

### Activities to Assist Persons with HIV/AIDS

The HOPWA grant is one of the primary resources used for funding activities which benefit persons with HIV/AIDS in Indiana. HOPWA funds are used by the State for long-term rental assistance, short-term rent, mortgage and utility payments, and supportive services. The grant serves low income persons and families of persons with HIV and/or AIDS. The State HOPWA grant covers all areas of the State except the counties of Boone, Clark, Dearborn, Floyd, Hamilton, Hancock, Harrison, Hendricks, Johnson, Marion, Morgan, Ohio, Scott, Shelby and Washington.

The Indiana Housing and Community Development Authority (IHCDA), formerly the Indiana Housing Finance Authority (IHFA), administered the HOPWA program during the 2004 program year. During FY2004, the State received \$2,044,104 in HOPWA dollars. The state received \$836,000 in Formula HOPWA funding. There was \$810,920 available to allocate to project sponsors. In addition, the state received a one-time allocation of \$1,134,586 in previously unexpended HOPWA funds. The state also had \$73,518 in unobligated HOPWA funds resulting in a total of \$1,171,860 in supplemental funding to allocate.

This section of the CAPER discusses how these funds were used to mitigate the housing, shelter and supportive service needs of the State's population with HIV/AIDS.

#### HIV/AIDS in Indiana

**Total population.** Among the 50 States and the District of Columbia, Indiana ranked 25<sup>th</sup> in cumulative HIV and AIDS cases, with an annual case rate of 8.2 per 100,000 people in 2003.<sup>1</sup> According to the Indiana State Department of Health, 835 new HIV and AIDS cases were reported in Indiana between July 2004 and June 2005.

In February 2003, AIDS Housing of Washington completed the *Indiana HIV/AIDS Housing Plan* for the Indiana Housing and Community Development Authority, the City of Indianapolis and The Damien Center. The study found that as of June 2002, there were a reported 3,368 people living with AIDS and another 3,668 people living with HIV Statewide (7,036 total). Since data have been collected on the epidemic, 11,994 people have been diagnosed with HIV and/or AIDS in Indiana.

However, estimates from the Center for Disease Control and Prevention's (CDC) *HIV Surveillance Report* are slightly higher. As of December 2003, CDC estimated that 3,902 persons were living with HIV and another 3,686 persons were living with AIDS in Indiana (7,588 total).

The State has divided its service areas for people with HIV/AIDS into 12 geographic regions. As of June 2005 2003, Region 1 (Gary) and Region 7 (Indianapolis) accounted for almost 60 percent of people living with HIV in Indiana. However, as of June 2005, at least 140 cases of people living with HIV have been reported in each region. Exhibit V-1 presents the number of people living with HIV by region as of June 2005.

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<sup>1</sup> Center for Disease Control and Prevention, *HIV Surveillance Report, Cases of HIV Infection and AIDS in the United States 2003, Vol. 15.*

**Exhibit V-1.  
Approximate Number of  
People Living with HIV by  
Region,  
June 2005**

Source:  
Indiana HIV/STD Quarterly Report, June  
2005 and BBC Research & Consulting.

Region	Counties	People living with HIV
1	Lake, LaPorte, Porter	1,048
2	Elkhart, Fulton, Marshall, Pulaski, St. Joseph, Starke	500
3	Adams, Allen, DeKalb, Huntington, Kosciusko, LaGrange, Noble, Steuben, Wabash, Wells, Whitley	421
4	Benton, Carroll, Clinton, Fountain, Jasper, Montgomery, Newton, Tippecanoe, Warren, White	154
5	Blackford, Delaware, Grant, Jay, Randolph	160
6	Cass, Hamilton, Hancock, Howard, Madison, Miami, Tipton	443
7	Boone, Hendricks, Johnson, Marion, Morgan, Shelby	3,201
8	Clay, Parke, Putnam, Sullivan, Vermillion, Vigo	273
9	Dearborn, Decatur, Fayette, Franklin, Henry, Ohio, Ripley, Rush, Union, Wayne	141
10	Bartholomew, Brown, Greene, Lawrence, Monroe, Owen	233
11	Clark, Crawford, Floyd, Harrison, Jackson, Jefferson, Jennings, Orange, Scott, Switzerland, Washington	268
12	Daviess, Dubois, Gibson, Knox, Martin, Perry, Pike, Posey, Spencer, Vanderburgh, Warrick	314
	<b>Total</b>	<b>7,153</b>

Of cumulative cases of HIV and AIDS reported through June 2005, by the Indiana State Department of Health, 84 percent of persons in Indiana were male, while approximately 49 percent of the population as a whole is male. In addition to males, African Americans are disproportionately more likely to have the disease. Although White residents of Indiana account for 87 percent of the State's population, only 64 percent of the State's residents with HIV and AIDS are White. Meanwhile, African Americans comprise only 8 percent of the State's population, yet account for over one-third of residents living with HIV and AIDS. A study prepared for the National Resource Center on Homelessness and Mental Illness in 1998 stated that HIV infection "is rapidly spreading to the poorest and most marginalized sectors of the U.S. population. It is impacting particularly hard on minority African American and Latino communities."<sup>2</sup>

According to the *Indiana HIV/AIDS Housing Plan*, although AIDS originated in the metropolitan areas, the epidemic is quickly spreading to rural areas with constrained resources and often a lack of knowledge. In 1999, 6 percent of all new AIDS-related cases were in rural areas.

**Outstanding need.** The National Resource Center on Homelessness and Mental Illness reported that between one-third and one-half of people with HIV/AIDS are either experiencing homelessness or at imminent risk of homelessness. Using this estimate, providers of services to people with HIV/AIDS estimate that between 30 and 50 percent of the number of people with HIV/AIDS need housing. This suggests housing needs for between 2,276 and 3,794 people living with HIV/AIDS in the State.

<sup>2</sup> *HIV, Homelessness, and Serious Mental Illness: Implications for Policy and Practice.* National Resource Center on Homelessness and Mental Illness.

Part of the *Indiana HIV/AIDS Housing Plan* study included focus groups of people living with HIV/AIDS in Indiana. These focus groups cited housing affordability as the primary housing challenge. Other concerns noted by the focus group participants included the quality of housing that is affordable to them, the desire to live independently and confidentiality when accessing services. AIDS Housing of Washington also conducted a survey of 418 people living with HIV/AIDS throughout the State. Survey findings were as follows:

- Survey respondents had very low-incomes;
- Many survey respondents received some housing assistance, but most still pay a large portion of their income for housing;
- Consistent with the preferences expressed, the majority of respondents lived alone and rented their homes;
- Behavioral health issues, such as mental health and substance abuse, affected a small but considerable percentage of people living with HIV/AIDS; and
- Many respondents had experienced homelessness.

The survey also collected income and cost burden data of respondents. Exhibit V-2 on the following page summarizes median income, median housing costs and the cost burden of respondents by region.

**Exhibit V-2.  
Income and Cost Burden of  
HIV/AIDS Survey  
Respondents, 2001-2002**

Source:  
AIDS Housing of Washington, *Indiana  
HIV/AIDS Housing Plan*, February 2003.

Region	Median Income	Median Housing Costs	Cost Burden
Region 1 (Gary)	\$665	\$415	52%
Region 2 (South Bend)	\$597	\$371	54%
Region 3 (Fort Wayne)	\$601	\$398	52%
Region 4 (Lafayette)	\$653	\$309	52%
Region 5 (Muncie)	\$595	\$500	53%
Region 6 (Anderson)	\$787	\$467	38%
Region 7 (Indianapolis)	\$591	\$413	44%
Region 8 (Terre Haute)	\$551	\$513	78%
Region 9 (Richmond)	\$635	\$314	37%
Region 10 (Bloomington)	\$764	\$453	50%
Region 11 (Jeffersonville)	\$617	\$293	45%
Region 12 (Evansville)	\$598	\$350	43%



The *Indiana HIV/AIDS Housing Plan* reported there were 143 existing housing units for persons with HIV/AIDS in 2001 and 190 persons receiving long-term rental assistance with HOPWA dollars. Assuming the total number of persons with HIV/AIDS and a need for housing assistance is 2,276 (30 percent of the State's HIV/AIDS population), the State faces an outstanding need of over 2,086 housing units for persons with HIV and AIDS. Surveys indicate that among persons living with HIV/AIDS, most desire to live in single family homes rather than apartments. The most desired types of housing subsidies are mortgage or rental assistance, followed by subsidized housing and units with some supportive services.

For persons experiencing homelessness who also have HIV/AIDS and a mental illness, fragmented services creates the largest barrier to receiving adequate care. As a whole, there is a “lack of integration of housing, mental health, substance abuse, and health services...”<sup>3</sup> The nature of case management has been to specialize in one particular service area. Therefore, even if case managers want to address the various needs of an individual, often they lack the expertise and access to appropriate resources to do so.

A report entitled *Epidemiological Profile for HIV/AIDS in Indiana 2003* completed for the Indiana State Department of Health in May 2004, reported that in 2002, 4,726 people who were HIV positive had medical and service needs that were not met.

In addition to living with their illness and inadequate housing situations, persons with HIV and AIDS in need of housing face a number of barriers, including discrimination. According to the 1998 report from the National Resource Center on Homelessness and Mental Illness, persons with HIV/AIDS and persons with a mental illness have long faced discrimination to safe and affordable housing. Landlords and housing providers sometimes fear that physical and architectural elements of their building might create an unsafe environment. Oftentimes, the discrimination is merely based on the stigma associated with the illness.

The co-occurrence of other special needs problems with HIV/AIDS can make some individuals even more difficult to house. For example, 10 percent of *Indiana HIV/AIDS Housing Plan* survey respondents indicated alcohol or drug use. Approximately 12 percent of HIV/AIDS survey respondents indicated mental health or psychiatric disability. Among people with mental illness, a high rate of infection is attributed to several factors such as social circumstances, psychopathology, medications and substance abuse. Persons with serious mental illness tend to cycle in and out of homelessness, affecting behaviors in ways not completely understood. Because of the frequent concurrence of substance abuse and mental illness with HIV/AIDS and the need for health care and other supportive services, many of those with HIV/AIDS can be very difficult to serve.<sup>4</sup>

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<sup>3</sup> *HIV, Homelessness, and Serious Mental Illness: Implications for Policy and Practice*. National Resource Center on Homelessness and Mental Illness.

<sup>4</sup> *HIV, Homelessness, and Severe Mental Illness: Implications for Policy and Practice*, National Resource Center on Homelessness and Mental Illness.

Additionally, the study's Housing Plan Steering Committee, consumers, providers of HIV/AIDS services and survey respondents identified the following barriers to achieving and maintaining housing stability:

- Poor credit;
- Recent criminal history;
- Poor rental history, including prior eviction and money owed to property managers; and
- Active substance abuse.

**Housing.** The 11 regions of the State that are covered by the State HOPWA funds (Region 7, which includes Indianapolis, is funded separately through the City of Indianapolis) was anticipated to assist a total of 1,724 housing units dedicated to persons living with HIV/AIDS for the 2004 program year. In addition to the units set aside for persons with HIV/AIDS Statewide, each of the 11 geographic service areas are available to assist persons with HIV/AIDS through short-term rental assistance, long-term rental assistance, housing referrals and other supportive services. From July 2004 to June 2005, there were 223 tenant-based rental assistance vouchers. Exhibit V-3 shows, by geographic service area, the number of persons with HIV/AIDS who were supported through either short-term or long-term rental assistance and/or supportive services between July 2004 (the beginning of the 2004 HOPWA awards) and June 2005.

**Exhibit V-3.**

**Short- and Long-Term Rental Assistance and Supportive Services for Persons with HIV/AIDS by Service Region, July 1, 2004 to June 30, 2005**

HIV Care Coordination Region (City)	Region Name	Long- Term Rental Assistance	Short-Term Rent, Mortgage and/or Utility Assistance	Supportive Services
Region 1 (Gary)	Greater Hammond Community Services, Inc.	35	55	-
Region 1 (Gary)	Brothers Uplifting Brothers	24	4	-
Region 1 (Gary)	AIDS Task Force of LaPorte and Porter Counties	15	1	48
Region 2 (South Bend)	AIDS Ministries/AIDS Assist of North Indiana	45	50	-
Region 3 (Fort Wayne)	AIDS Task Force Fort Wayne	32	166	-
Region 4 (Lafayette)	The Center for Mental Health	7	44	23
Region 5 (Muncie)	The Center for Mental Health	7	52	30
Region 5 (Muncie)	Open Door Community Services	2	-	-
Region 6 (Elwood)	The Center for Mental Health	11	39	17
Region 8 (Terre Haute)	Area VII Agency on Aging	11	22	-
Region 9 (Richmond)	The Center for Mental Health	5	25	12
Region 10 (Bloomington)	Positive-Link	12	46	41
Region 11 (Jeffersonville)	Hoosier Hills AIDS Coalition	2	9	-
Region 12 (Evansville)	AIDS Resource Group and Evansville Housing Authority	15	48	-
Region 12 (Evansville)	Matthew 25 AIDS Services	-	-	27
	<b>Total</b>	<b>223</b>	<b>561</b>	<b>198</b>

Note: Region 7 (Indianapolis) is funded separately through the City of Indianapolis.

Source: IHADA.

## **Grantee and Community**

During the 2004 program year, IHCDA experienced a very strong and productive relationship with the Indiana HIV/AIDS community through their involvement in community planning activities. IHCDA provided a monthly update on HOPWA usage and information on affordable housing and community development opportunities to the Indiana HIV/STD Consumer Advisory Board. IHCDA participated in the Ryan White Planning Council convened by the Indiana State Department of Health Division of HIV/STD and worked with the following agencies on affordable housing and/or community development as related to low income persons living with HIV/AIDS:

- Coalition for Homelessness Intervention and Prevention – Indianapolis
- Homeless Intervention Program – Indianapolis
- Bethlehem House – Indianapolis
- Midwest AIDS Training Education Center
- Northwest Indiana Housing Summit
- Indiana State Department of Health Division of HIV/STD
- Indiana AIDS Fund
- Indiana HIV/AIDS Alliance

## **Monitoring and Oversight**

During FY2004, IHCDA reviewed a copy of every client application and provided assistance for completeness. During the program year, IHCDA conducted a start-up training for all HOPWA award recipients. IHCDA instructed the recipients on the applicable HOPWA regulations and outlined all IHCDA policy and procedures that govern the HOPWA program. IHCDA also provided oversight through on-site technical assistance visits, desktop technical assistance via telephone and e-mail. IHCDA also communicated policy changes and clarifications to project sponsors via HOPWA program memos. IHCDA's website also contained a section on HOPWA and project sponsors were directed to visit the website for information (<http://www.in.gov/ihfa/comdev/hopwa/hopwa.htm>).

IHCDA monitors each HOPWA project sponsor upon the conclusion of their awards. IHCDA monitors the project by desktop or by on-site visits. IHCDA's goal for monitoring is to ensure that HOPWA funds went to eligible activities and to serve eligible clients. Staff review the HIV and income documentation on assisted clients and review documentation to support all claims and expenditure. The HOPWA monitoring template letters are attached to the end of this section.

## Project Accomplishments

This section discusses how HOPWA funds were allocated and the projects that were funded during the program year 2004 in which IHCDA administered the grant.

**Allocation of funds.** In order to ensure statewide access to HOPWA funds, IHCDA assigned a maximum funding amount available in each region of the state. IHCDA utilizes the Indiana State Department of Health (ISDH) HIV Care Coordination Regions. In addition, IHCDA worked closely with the three Eligible Metropolitan Statistical Areas (EMSA) that serve the Indiana counties outside of our allocation, the Cities of Indianapolis, Cincinnati and Louisville.

HOPWA funds were allocated using ISDH's most current epidemiological data showing the current number of reported HIV/AIDS cases in each county. The total number of cases per county were assigned a percentage in relation to the total number of reported HIV/AIDS cases in all of the counties outside of EMSA's. Each of those counties served by the state received a corresponding percentage of HOPWA funds. The totals of all counties in a region were added resulting in the final total for each region.

### Exhibit V-4. HOPWA Funding Allocations by Regions, PY 2004

Region	Formula Allocation
<b>Region 1</b> Lake, LaPorte, Porter	\$228,871
<b>Region 2</b> Elkhart, Fulton, Marshall, Pulaski, St. Joseph, Starke	\$110,959
<b>Region 3</b> Adams, Allen, DeKalb, Huntington, Kosciusko, LaGrange, Noble, Steuben, Wabash, Wells, Whitley	\$103,451
<b>Region 4</b> Benton, Carroll, Clinton, Fountain, Jasper, Montgomery, Newton, Tippecanoe, Warren, White	\$38,377
<b>Region 5</b> Blackford, Delaware, Grant, Jay, Randolph	\$42,548
<b>Region 6</b> Cass, Howard, Madison, Miami, Tipton	\$57,982
<b>Region 8</b> Clay, Parke, Sullivan, Vermillion, Vigo	\$53,950
<b>Region 9</b> Decatur, Fayette, Henry, Ripley, Rush, Union, Wayne	\$28,087
<b>Region 10</b> Bartholomew, Greene, Lawrence, Monroe, Owen	\$55,062
<b>Region 11</b> Crawford, Jackson, Jefferson, Jennings, Orange, Switzerland	\$11,959
<b>Region 12</b> Daviess, Dubois, Gibson, Knox, Martin, Perry, Pike, Posey, Spencer, Vanderburgh, Warrick	\$79,674
<b>Total</b>	<b>\$810,920</b>

Source: Indiana Housing and Community Development Authority.

During FY2004, the State received \$2,044,104 in HOPWA dollars. The state received \$836,000 in Formula HOPWA funding. There was \$810,920 available to allocate to project sponsors. In addition, the state received a one-time allocation of \$1,134,586 in previously unexpended HOPWA funds. The state also had \$73,518 in unobligated HOPWA funds resulting in a total of \$1,171,860 in supplemental funding to allocate.

While there was a maximum amount of funds available for each region, IHCDCA allocated the Formula funds through a competitive process. Applications that satisfied all applicable requirements, were evaluated and scored based on:

Capacity	= 50
Activity <sup>5</sup>	= <u>50</u>
Total Possible Points	100

Notwithstanding the point ranking system set forth above, IHCDCA reserved the right to allocate funds irrespective of point ranking, if such intended allocation was (1) in compliance with the applicable statutes; (2) in furtherance of promoting affordable housing; and (3) determined by IHCDCA's Board of Directors to be in the interests of the citizens of the state of Indiana.

In the event of multiple applications from a region, IHCDCA informed applicants that IHCDCA would allocate fewer funds than requested in an application.

Eligible activities for formula HOPWA allocation included:

- Housing Information
- Resource Identification
- Rental Assistance
- Rental Assistance Program Delivery
- Short-term Rent, Mortgage and Utility Assistance
- Short-term Rent, Mortgage and Utility Assistance Program Delivery
- Supportive Services
- Operating Costs
- Technical Assistance
- Administration

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<sup>5</sup> Applicants applying for more than one activity completed a separate activity application for each eligible activity they applied for. IHCDCA totaled the scores of all activities applied for and averaged them resulting in one final score for activity.

## **Supplemental HOPWA Funds**

The Supplemental HOPWA funds were also allocated through a competitive process. Applications that satisfied all applicable requirements, were evaluated and scored based on:

Organizational Capacity	50
Activity Design <sup>6</sup>	<u>50</u>
Total Possible Points	100

Notwithstanding the point ranking system set forth above, IHCDCA reserved the right allocate funds irrespective of point ranking, if such intended allocation was (1) in compliance with the applicable statutes; (2) in furtherance of promoting affordable housing; and (3) determined by IHCDCA's Board of Directors to be in the interests of the citizens of the state of Indiana.

Eligible activities for the supplemental HOPWA funds included:

- Acquisition, Rehabilitation, Conversion
- Housing Information
- New Construction
- Resource Identification
- Rental Assistance
- Rental Assistance Program Delivery
- Short-term Rent, Mortgage and Utility Assistance
- Short-term Rent, Mortgage and Utility Assistance Program Delivery
- Supportive Services
- Operating Costs
- Technical Assistance
- Administration

### **Eligible applicants for 2004 HOPWA funds**

1. Non-profit organizations that:

- Are organized under State or local laws;
- Have no part of its net earnings for the benefit of any member, founder, contributor or individual;
- Have a functioning accounting system that is operated in accordance with generally accepted accounting principles, or had designated an entity that will maintain such an accounting system;

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<sup>6</sup> Applicants applying for more than one activity completed a separate activity application for each eligible activity applied for. IHCDCA totaled the scores of all activities applied and averaged them resulting in one final score for activity. Applicants were encouraged to serve the entire region in which they were located.

- Have among its purposes significant activities related to providing services or housing to persons with acquired immunodeficiency syndrome (AIDS) or related diseases;
- Can demonstrate integration, or the willingness to partner, with the existing HIV/AIDS Continuum of Care in the local region; and
- Are eligible to participate in HUD programs (not on the disbarred list).

**2. Governmental Housing Agencies that are:**

- Public housing authorities; or
- A unit of government that is chartered by the chief executive to provide the housing activities within the political jurisdiction

Indiana's HIV/AIDS Housing Plan identified housing affordability as the primary barrier to accessing housing for people living with HIV/AIDS. In response to the plan, applicants for 2004 HOPWA Formula funds primarily proposed rental assistance, short-term rent, mortgage and/or utility assistance and supportive service programming to assist in making housing affordable and sustainable for people living with HIV/AIDS.

HUD determines the composition of the Indiana EMSA for HOPWA. In Program Year 2004, Indiana gained Madison County but lost Brown, Franklin, Putnam and Washington. IHCDA worked with the Cities of Indianapolis, Louisville and Cincinnati closely to ensure access to HOPWA for Indiana residents of counties not served by IHCDA.

Exhibit V-5 on the following page shows the awards made for program year 2004.



**Exhibit V-5.  
HOPWA Awards, Program Year 2004**

Region	Grantee	Total Award	Housing Award	Housing Activity	Supportive Service	Supportive Service Activity	Other Award	Other Award Activity	Administrative Funding
1	Greater Hammond Community Services Inc.	\$192,000	\$136,560	Short-term rent: \$3,000 Long-term rent: \$133,560	\$42,000	Food provisions, telephone & transportation assistance	NA	NA	\$13,440
1	Brothers Uplifting Brothers,	\$36,871	NA	NA	NA	NA	\$34,290	Housing information	\$2,581
1	AIDS Task Force of LaPorte and Porter Counties, Inc.	\$100,146	\$36,053	Long-term rent: \$36,053	\$26,038	Operations, food provisions, telephone & transportation assistance	\$31,045	Housing information	\$7,010
1	Brothers Uplifting Brothers, Inc.	\$161,750	\$81,750	Long-term rent: \$81,750	\$10,000	Operations and transportation assistance	\$60,000	Housing information, operating costs & resource identification	\$10,000
1	Greater Hammond Community Services, Inc.	\$52,000	\$43,600	Short-term rent: \$43,600	NA	NA	\$5,000	Resource identification	\$3,400
2	AIDS Ministries/AIDS Assist of North Indiana, Inc.	\$110,959	\$50,140	Short-term rent: \$11,990 Long-term rent: \$38,150	\$45,000	Case management, operations, meal & transportation assistance	\$8,052	Operating costs	\$7,767
2	AIDS Ministries/AIDS Assist of North Indiana, Inc.	\$188,000	\$67,580	Short-term rent: \$13,080 Long-term rent: \$54,500	\$46,000	Case management & transportation assistance	\$61,260	Housing information, operating costs & resource identification	\$13,160
3	AIDS Task Force, Inc.	\$103,451	\$88,209	Short-term rent: \$30,000 Long-term rent: \$58,209	\$8,000	Food provisions & telephone assistance	NA	NA	\$7,242
3	AIDS Task Force Inc.	\$432,521	\$30,000	Short-term rent: \$30,000	\$12,150	Food provisions, telephone & transportation assistance	\$363,186	Rehabilitation/ conversion and operating costs	\$27,185
4	The Center for Mental Health, Inc.	\$38,377	\$36,570	Short-term rent: \$16,350 Long-term rent: \$20,220	\$1,300	Food provisions & telephone assistance	NA	NA	\$507
5	The Center for Mental Health, Inc.	\$57,982	\$55,650	Short-term rent: \$19,030 Long-term rent: \$36,620	\$1,500	Food provisions, telephone & transportation assistance	NA	NA	\$832
6	The Center for Mental Health, Inc.	\$42,548	\$40,875	Short-term rent: \$17,985 Long-term rent: \$22,890	\$1,300	Food provisions, telephone & transportation assistance	NA	NA	\$373
6	Open Door Community Services, Incorporated	\$34,668	\$34,668	Long-term rent: \$34,668	NA	NA	NA	NA	
8	West Central Indiana Economic Development	\$53,950	\$49,595	Short-term rent: \$12,535 Long-term rent: \$37,060	\$578	Food provisions & telephone assistance	NA	NA	\$3,777
9	The Center for Mental Health, Inc.	\$28,087	\$25,127	Short-term rent: \$9,810 Long-term rent: \$15,317	\$1,000	Food provisions, telephone & transportation assistance	NA	NA	\$1,960
10	Bloomington Hospital Inc.	\$55,062	\$44,000	Short-term rent: \$25,000 Long-term rent: \$19,000	\$7,208	Food provisions & telephone assistance	NA	NA	\$3,854
10	Bloomington Hospital Inc.	\$103,800	NA	NA	NA	NA	\$100,000	Resource identification	\$3,800
11	Hoosier Hills AIDS Coalition, Inc.	\$11,959	\$11,122	Short-term rent: \$3,122 Long-term rent: \$8,000	NA	NA	NA	NA	\$837
12	AIDS Resource Group of Evansville, Inc.	\$79,674	\$68,674	Short-term rent: \$58,131 Long-term rent: \$10,543	\$10,000	Operations, meal & transportation assistance	NA	NA	\$1,000
12	Matthew 25 AIDS Services, Inc.	\$98,975	NA	NA	\$90,000	Case management	\$2,500	Housing information & resource identification	\$6,475

Source: Indiana Housing and Community Development Authority.

**Exhibit V-6.  
Counties Served by HOPWA  
Awards, Program Year 2004**

Source:  
Indiana Housing and Community  
Development Authority.

Counties		
Adams	Jackson	Posey
Allen	Jasper	Pulaski
Bartholomew	Jay	Randolph
Benton	Jefferson	Ripley
Blackford	Jennings	Rush
Carroll	Knox	Spencer
Cass	Kosciusko	St. Joseph
Clay	LaGrange	Starke
Clinton	Lake	Steuben
Crawford	LaPorte	Sullivan
Daviess	Lawrence	Switzerland
Decatur	Madison	Tippecanoe
DeKalb	Marshall	Tipton
Delaware	Martin	Union
Dubois	Miami	Vanderburgh
Elkhart	Monroe	Vermillion
Fayette	Montgomery	Vigo
Fountain	Newton	Wabash
Fulton	Noble	Warren
Gibson	Orange	Warrick
Grant	Owen	Wayne
Greene	Parke	Wells
Henry	Perry	White
Howard	Pike	Whitley
Huntington	Porter	<b>74 counties served</b>

**HOPWA funds and expenditures.** During program year 2004, approximately \$1.3 million HOPWA funds were expended. The following exhibit reports the HOPWA funds that were available and the expenditures by type of activity for 2004.

**Exhibit V-7.  
HOPWA Funds and Expenditures, Program Year 2004**

Type of activity	
<b>HOPWA Funding Available:</b>	
Unexpended HOPWA funds at end of previous report period	\$73,518
Amount of HOPWA grant received during period	\$1,970,586
Program income	\$0
<b>Total of HOPWA funds available during period</b>	<b>\$2,044,104</b>
<b>HOPWA Expenditures:</b>	
Housing Information Services	\$87,411
Resource Identification	\$34,891
Housing Assistance	\$861,141
Supportive Services	\$251,635
Grantee Administrative Costs	\$22,990
Project Sponsor(s) Administrative Costs	\$74,277
<b>Total of HOPWA funds expended during period</b>	<b>\$1,332,346</b>
<b>Balance of HOPWA funds at end of report period</b>	<b>\$711,758</b>

Source: Indiana Housing and Community Development Authority.

**Housing activities.** During program year 2004, \$606,540 in HOPWA funds was awarded for tenant-based rental assistance and \$293,633 was awarded for short-term rental assistance. In addition, \$388,758 of HOPWA funds was used for operating cost, acquisition, rehabilitation, and repair of housing to assist persons with HIV/AIDS.

**Supportive service activities.** IHCDA awarded \$302,074 in supportive services funding during the report period. Project sponsors conducted the following activities:

- Case management to assist clients in securing permanent housing
- Case management to assist clients in addressing mental health and/or substance abuse issues that may present barriers in sustaining permanent housing
- Transportation assistance
- Basic telephone service
- Food and nutrition assistance

The housing and supportive awards and the detailed activities for which they were used are summarized by grantee in the attachment to this section.

**New housing units created.** Since 1993, 48 housing units have been created using HOPWA funding as shown in Exhibit V-8 below. There were no new units constructed during program year 2004.

**Exhibit V-8.  
HOPWA Housing Units Created, 1993 - 2004**

Project Sponsor	Facility	Number of Units
AIDS Task Force Fort Wayne	Jack Ryan House	19
AIDS Ministries/AIDS Assist	St. Juste House	1
Partners in Housing Development Corporation	The Burton	23
Evansville Housing Authority	Cherry St. Development	5
<b>Total</b>		<b>48</b>

Source: Indiana Housing and Community Development Authority.

**Other accomplishments.** During the program year, IHCDA provided oversight through on-site technical assistance visits, desktop technical assistance via telephone and e-mail. IHCDA also communicated policy changes and clarifications to project sponsors via HOPWA program memos. IHCDA’s website also contained a section on HOPWA and project sponsors were directed to visit the website for information.

Additionally, the Indiana Rehabilitation Association awarded an IHCDA staff member their leadership award for services to the HIV/AIDS community.

## **Self Evaluation of Grant Administration**

The interviews and focus groups conducted for the State's *Indiana HIV/AIDS Housing Plan* highlighted several challenges in HOPWA administration. Many key informants commented on the discrepancies in services available to persons with HIV/AIDS throughout the State. Some providers have to refer clients to organizations outside of their service areas (most commonly to Indianapolis) because of limited resources within their areas. Some key informants also noted that the allocation process of State HOPWA dollars can be unclear at times and the reporting requirements cumbersome. Many key informants highlighted challenges related to coordinating multiple service systems – most importantly, that local AIDS service organizations are not usually active participants in local housing and service planning and coordinating groups, where housing needs are often discussed. Finally, accessing HOPWA dollars can be confusing because of the multiple jurisdictional levels within which service providers can access funding.

IHCDA has identified the following primary barriers to meeting the needs of the State's HIV/AIDS population through use of the HOPWA grant:

- Administrative requirements – providers and consumers have commented that program requirements that are administratively burdensome can be an impediment to accessing assistance;
- Limited resources for homeowners –HOPWA rental assistance is not an option;
- Lack of knowledge of resources other than HOPWA by service providers; and
- IDIS – does not capture usage of the program on an ongoing basis.

## **Performance Charts**

The HUD required Performance Charts 1 and 2 are shown in Exhibits V-9 and V-10 on the following pages.

**Exhibit V-9.**

**Performance Chart 1 – Actual Performance. Types of Housing Units Dedicated to Persons with HIV/AIDS, 2004**

Type of Unit	Number of Units with HOPWA Funds	Amount of HOPWA Funds	Number of Units with Grantee and Other Funds	Amount of Grantee and Other Funds	Deduction for Units Reported in More than One Column	Total by Type of Unit
1. Rental assistance	218	\$606,540.00				\$348,557.42
2. Short-term/emergency housing payments	545	\$293,633.00				\$183,930.29
3a. Units in facilities supported with operating costs	24	\$111,052.00	6**	\$101,596.00	15***	\$111,441.05
3b. Units in facilities that were developed with capitol costs and opened to serve clients	0					
3c. Units in facilities being developed with capital costs but not yet opened	0					
<b>Subtotal</b>	<b>787</b>	<b>\$1,011,255.00</b>	<b>6</b>	<b>\$101,596.00</b>	<b>15</b>	<b>\$542,332.76</b>
Deduction for units reported in more than one category	8*					
<b>Total</b>	<b>779</b>	<b>\$1,011,225.00</b>	<b>6</b>	<b>\$101,596.00</b>	<b>15</b>	<b>\$542,332.76</b>

Note: \* Brothers Uplifting Brothers maintains 8 scattered site PBRA units. Those units are counted under rental assistance and operating costs.

\*\*AIDS Ministries/AIDS Assist received a 3 year supportive housing award for \$101,596 to provide operating costs for 6 of their units.

\*\*\*This number includes the 8 units from Brothers Uplifting Brothers and the 6 units from AIDS Ministries

Source: Indiana Housing and Community Development Authority

**Exhibit V-10.****HUD Performance Chart 2 – Comparison to Planned Actions, as Approved in the Action Plan/Consolidated Plan, 2004**

Type of Unit	Estimated Number of Units by Type in the Approved Consolidated Plan/Action Plan for this Operating Year	Comparison / Actual Accomplishments
1. Rental assistance	223	218
2. Short-term or emergency housing payments	794	545
3a. Units in facilities supported with operating costs	13	24
3b. Units in facilities that were developed with capital costs and opened to serve clients	0	0
3c. Units in facilities being developed with capital costs but not yet opened	0	0
<b>Subtotal</b>	<b>1,030</b>	<b>787</b>
Deduction for units reported in more than one category		8
<b>Total</b>	<b>1,030</b>	<b>779</b>

Source: Indiana Housing and Community Development Authority

# **HOPWA Annual Progress Report**

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**U.S. Department of Housing and  
Urban Development  
Office of Community Planning  
and Development**

OMB Approval No. 2506-0133 (exp.04/30/2007)

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**Annual Progress Report (APR)  
for Housing Opportunities for  
Persons  
With AIDS (HOPWA)**



**Part 3 Program Expenditures and Housing Provided.**

Expenditures are amounts spent for eligible activities. Do not include non-HOPWA sources or in-kind items, such as the value of services or materials provided by volunteers or by other individuals or organizations.

**Exhibit E - Summary of Program Expenditures.**

This exhibit will provide information about available HOPWA funds and HOPWA expenditures for the program during the reporting period.

Include only expenditures made from a single competitively-awarded HOPWA grant. Please round dollar amounts to the nearest dollar.

<b>HOPWA Funding Available</b>	
1. Unexpended HOPWA funds at end of previous report period (this balance is 0 in the first year of program)	\$73,518.00
2. Amount of HOPWA grant received during period	\$1,970,586.00
3. Program income (e.g., loan repayments)	\$0.00
4. Total of HOPWA funds available during period (sum of lines 1 thru 3)	\$2,044,104.00

Also report the following aggregate totals by type of activity for the report period (totals equal all expenditures of HOPWA funds during this period):

<b>HOPWA Expenditures (Totals by Eligible Activity)</b>	
5. Expenditures for Housing Information Services	\$87,411.47
6. Expenditures for Resource Identification	\$34,891.47
7. Expenditures for Housing Assistance (equals the sum of all sites and scattered-site Housing Assistance reported in Exhibit G.)	\$861,140.72
8. Expenditures for Supportive Services (equals the sum of all Exhibit H funds used)	\$251,634.88
9. Grantee Administrative Costs expended	\$22,990.00
10. Project Sponsor(s) Administrative Costs expended	\$74,277.16
11. Total of HOPWA funds expended during period (sum of lines 5 thru 10)	\$1,332,345.70
12. Balance of HOPWA funds at end of report period (line 4 minus line 11)	\$711,758.30

**Exhibit F - Units of Housing Assistance.**

For housing assistance provided in facilities, including project-based rental assistance, complete Item 1. For housing assistance payments, either tenant-based rental assistance or short-term payments, complete Item 2.

**1. Units by type of housing facility.** Report the number of units that were used during the program year by number of bedrooms. Enter the number of units of project-based rental assistance under the appropriate type of facility.

Type of housing facility	Units by number of Bedrooms						
	SRO	0 bdrm	1 bdrm	2 bdrms	3 bdrms	4 bdrms	5+ bdrms
a. Short-term facility							
b. Single room occupancy dwelling							
c. Community residence (Scattered Site Rentals)							
d. Other housing facility (specify):			7	1			

**2. Units by type of housing assistance payment.** Report the number of units that were used during the program year by number of bedrooms. Count each unit assisted as one entry regardless of the number of monthly payments made for that unit.

Type of housing assistance payment	Units by Number of Bedroom size						
	Not Reported	0 bdrm	1 bdrm	2 bdrms	3 bdrms	4 bdrms	5+ bdrms
a. Tenant-based rental assistance		7	75	93	30	4	1
b. Short-term rent, mortgage and utility payments	5	23	177	211	114	14	1

(Note: This page summarizes information provided on each site or activity location in Exhibit G.)

## **HOPWA Grantee Program List**

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*Housing Opportunities for Persons with AIDS (HOPWA) 2004 Awards*

<b>AIDS Ministries/AIDS Assist of North Indiana, Inc.</b>	<b>CC-004-001</b>
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**HOPWA Amount Requested:** \$110,959  
**HOPWA Amount Recommended:** **\$110,959**  
**Counties Served:** St. Joseph, Elkhart, Marshall, Fulton, Starke, Pulaski  
**Anticipated # of Beneficiaries:** 390  
**Anticipated # of HOPWA-Assisted Units:** 165

Budget line-item	Amount of Funding	Description
Rental Assistance	\$35,000	Tenant based rental assistance
Rental Assistance Program Delivery	\$3,150	Direct staff time and applicable costs in administering the program
Short-term Rent, Mortgage and Utility Assistance	\$11,000	Short-term rent, mortgage and/or utility payments to prevent homelessness
Short-term Program Delivery	\$990	Program delivery activities for the short-term rent, mortgage and utility assistance program
Supportive Services	\$45,000	Supportive Services program that includes a substance abuse care coordinator to work with clients in assisted housing, basic telephone, financial assistance, support of transportation and food and nutrition programs
Operating Costs	\$8,052	Utilities, insurance, maintenance, etc. of 16 units of HIV/AIDS housing in South Bend and Elkhart
Administration	\$7,767	

**AIDS Resource Group of Evansville, Inc.****CC-004-002**

**HOPWA Amount Requested:** \$79,674  
**HOPWA Amount Recommended:** **\$79,674**  
**Counties Served:** Daviess, Dubois, Gibson, Knox, Martin, Perry  
 Pike, Posey, Spencer, Vanderburgh, Warrick  
**Anticipated # of Beneficiaries:** 390  
**Anticipated # of HOPWA-Assisted Units:** 155

Budget line-item	Amount of Funding	Description
Rental Assistance	\$8,043	Tenant based rental assistance
Rental Assistance Program Delivery	\$2,500	Direct staff time and applicable costs in administering the program
Short-term Rent, Mortgage and Utility Assistance	\$54,131	Short-term rent, mortgage and/or utility payments to prevent homelessness
Short-term Program Delivery	\$4,000	Direct staff time and applicable costs in administering the program
Supportive Services	\$10,000	Supportive Services Coordinator salary to maintain food pantry, transport clients, recruit volunteers to provide services
Administration	\$1,000	

**AIDS Task Force Inc.****CC-004-003**

**HOPWA Amount Requested:** \$103,451  
**HOPWA Amount Recommended:** **\$103,451**  
**Counties Served:** Adams, Allen, DeKalb, Huntington, Kosciusko,  
 LaGrange, Noble, Steuben, Wabash, Wells, Whitley  
**Anticipated # of Beneficiaries:** 461  
**Anticipated # of HOPWA-Assisted Units:** 250

Budget line-item	Amount of Funding	Description
Rental Assistance	\$58,209	Tenant based rental assistance
Supportive Services	\$8,000	Payment for clients' basic telephone expenses targeted towards clients with no telephone, food and nutrition assistance through task force, food bank and local sources
Short-term Rent, Mortgage and Utility Assistance	\$30,000	Short-term rent, mortgage and/or utility payments to prevent homelessness
Administration	\$7,242	

**The Center for Mental Health, Inc.****CC-004-004**

**HOPWA Amount Requested:** \$38,377  
**HOPWA Amount Recommended:** **\$38,377**  
**Counties Served:** Benton, Carroll, Clinton, Fountain, Jasper, Montgomery Newton, Tippecanoe, Warren, White  
**Anticipated # of Beneficiaries:** 72  
**Anticipated # of HOPWA-Assisted Units:** 35

Budget line-item	Amount of Funding	Description
Rental Assistance	\$18,600	Tenant based rental assistance
Rental Assistance Program Delivery	\$1,620	Direct staff time and applicable costs in administering the program
Short-term Rent, Mortgage and Utility Assistance	\$15,000	Short-term rent, mortgage and/or utility payments to prevent homelessness
Short-term Program Delivery	\$1,350	Direct staff time and applicable costs in administering the program
Supportive Services	\$1,300	Payment for clients' basic telephone expenses targeted towards clients with no telephone, grocery store vouchers for emergency food provision
Administration	\$507	

**Bloomington Hospital Inc.****CC-004-005**

**HOPWA Amount Requested:** \$55,062  
**HOPWA Amount Recommended:** **\$55,062**  
**Counties Served:** Bartholomew, Greene, Lawrence, Monroe, Owen  
**Anticipated # of Beneficiaries:** 325  
**Anticipated # of HOPWA-Assisted Units:** 228

Budget line-item	Amount of Funding	Description
Rental Assistance	\$19,000	Tenant based rental assistance
Short-term Rent, Mortgage and Utility Assistance	\$25,000	Short-term rent, mortgage and/or utility payments to prevent homelessness
Supportive Services	\$7,208	Funds will be used to supplement the agency's food pantry for clients and provide basic telephone service for clients in need
Administration	\$3,854	

**The Center for Mental Health, Inc.****CC-004-006**

**HOPWA Amount Requested:** \$57,982  
**HOPWA Amount Recommended:** **\$57,982**  
**Counties Served:** Cass, Howard, Madison, Miami, Tipton  
**Anticipated # of Beneficiaries:** 120  
**Anticipated # of HOPWA-Assisted Units:** 53

Budget line-item	Amount of Funding	Description
Rental Assistance	\$33,650	Tenant based rental assistance
Rental Assistance Program Delivery	\$2,970	Direct staff time and applicable costs in administering the program
Short-term Rent, Mortgage and Utility Assistance	\$17,500	Short-term rent, mortgage and/or utility payments to prevent homelessness
Short-term Program Delivery	\$1,530	Direct staff time and applicable costs in administering the program
Supportive Services	\$1,500	Payment for clients' basic telephone expenses targeted towards clients with no telephone, grocery store vouchers for emergency food provision and gas cards to assist clients with no transportation
Administration	\$832	

**Greater Hammond Community Services Inc.****CC-004-007**

**HOPWA Amount Requested:** \$192,000  
**HOPWA Amount Recommended:** **\$192,000**  
**Counties Served:** Lake, LaPorte, Porter  
**Anticipated # of Beneficiaries:** 398  
**Anticipated # of HOPWA-Assisted Units:** 218

Budget line-item	Amount of Funding	Description
Rental Assistance	\$122,580	Tenant based rental assistance
Rental Assistance Program Delivery	\$10,980	Direct staff time and applicable costs in administering the program
Short-term Rent, Mortgage and Utility Assistance	\$3,000	Short-term rent, mortgage and/or utility payments to prevent homelessness
Supportive Services	\$42,000	Payment for clients' basic telephone expenses targeted towards clients with no telephone, grocery store vouchers for emergency food provision and gas cards to assist clients with no transportation
Administration	\$13,440	

**Brothers Uplifting Brothers, Inc.****CC-004-008**

**HOPWA Amount Requested:** \$50,000  
**HOPWA Amount Recommended:** **\$36,871**  
**Counties Served:** Lake, LaPorte, Porter  
**Anticipated # of Beneficiaries:** 450  
**Anticipated # of HOPWA-Assisted Units:** 300

Budget line-item	Amount of Funding	Description
Housing Information	\$34,290	Programs to increase the access and availability of affordable housing options in Lake, Porter and LaPorte counties. Activities include hosting a housing summit and educating consumers on fair housing and local housing resources.
Administration	\$2,581	

**Hoosier Hills AIDS Coalition, Inc.****CC-004-009**

**HOPWA Amount Requested:** \$11,959  
**HOPWA Amount Recommended:** **\$11,959**  
**Counties Served:** Crawford, Jackson, Jefferson, Jennings, Orange, Switzerland  
**Anticipated # of Beneficiaries:** 21  
**Anticipated # of HOPWA-Assisted Units:** 19

Budget line-item	Amount of Funding	Description
Rental Assistance	\$8,000	Tenant Based Rental Assistance
Short-term Rent, Mortgage and Utility Assistance	\$3,122	Short-term rent, mortgage and/or utility payments to prevent homelessness
Administration	\$837	



**The Center for Mental Health, Inc.****CC-004-010**

**HOPWA Amount Requested:** \$42,548  
**HOPWA Amount Recommended:** **\$42,548**  
**Counties Served:** Blackford, Delaware, Grant, Jay, Randolph  
**Anticipated # of Beneficiaries:** 61  
**Anticipated # of HOPWA-Assisted Units:** 31

Budget line-item	Amount of Funding	Description
Rental Assistance	\$21,000	Tenant based rental assistance
Rental Assistance Program Delivery	\$1,890	Direct staff time and applicable costs in administering the program
Short-term Rent, Mortgage and Utility Assistance	\$16,500	Short-term rent, mortgage and/or utility payments to prevent homelessness
Short-term Program Delivery	\$1,485	Direct staff time and applicable costs in administering the program
Supportive Services	\$1,300	Basic telephone service for clients, food, nutrition and transportation assistance
Administration	\$373	

**West Central Indiana Economic Development District****CC-004-011**

**HOPWA Amount Requested:** \$53,950  
**HOPWA Amount Recommended:** **\$53,950**  
**Counties Served:** Clay, Parke, Sullivan, Vermillion, Vigo  
**Anticipated # of Beneficiaries:** 70  
**Anticipated # of HOPWA-Assisted Units:** 30

Budget line-item	Amount of Funding	Description
Rental Assistance	\$34,000	Tenant based rental assistance
Rental Assistance Program Delivery	\$3,060	Direct staff time and applicable costs in administering the program
Short-term Rent, Mortgage and Utility Assistance	\$11,500	Short-term rent, mortgage and/or utility payments to prevent homelessness
Short-term Program Delivery	\$1,035	Direct staff time and applicable costs in administering the program
Supportive Services	\$578	Basic telephone service for clients, food, nutrition and transportation assistance
Administration	\$3,777	

**HOPWA Amount Requested:** \$28,087  
**HOPWA Amount Recommended:** **\$28,087**  
**Counties Served:** Decatur, Fayette, Henry, Ripley, Rush, Union, Wayne  
**Anticipated # of Beneficiaries:** 100  
**Anticipated # of HOPWA-Assisted Units:** 15

Budget line-item	Amount of Funding	Description
Rental Assistance	\$14,057	Tenant based rental assistance
Rental Assistance Program Delivery	\$1,260	Direct staff time and applicable costs in administering the program
Short-term Rent, Mortgage and Utility Assistance	\$9,000	Short-term rent, mortgage and/or utility payments to prevent homelessness
Short-term Program Delivery	\$810	Direct staff time and applicable costs in administering the program
Supportive Services	\$1,000	Payment for clients' basic telephone expenses targeted towards clients with no telephone, grocery store vouchers for emergency food provision and gas cards for transportation assistance
Administration	\$1,960	

**HOPWA Amount Requested:** \$188,000  
**HOPWA Amount Recommended:** **\$188,000**  
**Counties Served:** St. Joseph, Elkhart, Marshall, Fulton, Starke, Pulaski  
**Anticipated # of Beneficiaries:** 575  
**Anticipated # of HOPWA-Assisted Units:** 81

Budget line-item	Amount of Funding	Description
Housing Information	\$8,260	Purchase and develop resource materials informing clients of available affordable housing options
Operating Costs	\$50,000	Utilities, insurance, maintenance, etc. of 20 units of HIV/AIDS housing in South Bend and Elkhart
Rental Assistance	\$50,000	Tenant based rental assistance
Rental Assistance Program Delivery	\$4,500	Direct staff time and applicable costs in administering the program
Resource Identification	\$3,000	Attend HUD approved conferences and trainings
Short-term Rent, Mortgage and Utility Assistance	\$12,000	Short-term rent, mortgage and/or utility payments to prevent homelessness
Short-term Program Delivery	\$1,080	Direct staff time and applicable costs in administering the program
Supportive Services	\$46,000	Supportive Services program that includes substance abuse and family specialists to facilitate client access to mainstream programs; funds to supplement client transportation program
Administration	\$13,160	

**HOPWA Amount Requested:** \$432,000  
**HOPWA Amount Recommended:** **\$100,146**  
**Counties Served:** Lake, LaPorte, Porter  
**Anticipated # of Beneficiaries:** 400  
**Anticipated # of HOPWA-Assisted Units:** 60

Budget line-item	Amount of Funding	Description
Housing Information	\$31,045	Two staff members to coordinate clients' access to housing and related supportive service programs, create web-based resources for clients to obtain information and schedule confidential appointments
Rental Assistance	\$34,050	Funds dedicated for assisting clients with move-in costs, utility deposits and long-term tenant based rental assistance
Rental Assistance Program Delivery	\$2,003	Direct staff time and applicable costs in administering the program
Supportive Services	\$26,038	Food and nutrition provision for clients through grocery store vouchers and emergency food items, basic telephone assistance, gas cards to assist with transportation and staff salaries
Administration	\$7,010	

**AIDS Task Force Inc.****CC-004-015**

**HOPWA Amount Requested:** \$462,521  
**HOPWA Amount Recommended:** **\$432,521**  
**Counties Served:** Adams, Allen, DeKalb, Huntington, Kosciusko, LaGrange, Noble, Steuben, Wabash, Wells, Whitley  
**Anticipated # of Beneficiaries:** 410  
**Anticipated # of HOPWA-Assisted Units:** 19

Budget line-item	Amount of Funding	Description
Developer's Fee	\$46,980	Compensation to AIDS Task Force for overseeing the rehabilitation/conversion activities
Environmental Review	\$3,000	Environmental review and Section 106 activities
Housing Activity Program Delivery	\$2,500	The soft costs related to rehabilitation/conversion activities, including construction manager, architectural fees, appraisal, etc.
Operating Costs	\$33,000	Utilities, insurance, maintenance, etc. of 19 units of HIV/AIDS housing in Fort Wayne
Rehabilitation/Conversion	\$277,706	Extensive exterior and interior improvements on 19 units of HIV/AIDS dedicated housing
Short-term Rent, Mortgage and Utility Assistance	\$30,000	Short-term rent, mortgage and/or utility payments to prevent homelessness
Supportive Services	\$12,150	Payment for clients' basic telephone expenses targeted towards clients with no telephone, food and nutrition assistance through task force, food bank and local sources and providing gas cards to assist with client transportation needs
Administration	\$27,185	

**Bloomington Hospital Inc.****CC-004-016**

**HOPWA Amount Requested:** \$128,800  
**HOPWA Amount Recommended:** **\$103,800**  
**Counties Served:** Bartholomew, Greene, Lawrence, Monroe, Owen  
**Anticipated # of Beneficiaries:** 184  
**Anticipated # of HOPWA-Assisted Units:** N/A

Budget line-item	Amount of Funding	Description
Resource Identification	\$100,000	Planning, site identification, funding identification and related feasibility work to determine the need, support and begin the process for creating transitional housing units for persons living with HIV/AIDS in the region.
Administration	\$3,800	

**Brothers Uplifting Brothers, Inc.****CC-004-017**

**HOPWA Amount Requested:** \$170,000  
**HOPWA Amount Recommended:** **\$161,750**  
**Counties Served:** Lake, LaPorte, Porter  
**Anticipated # of Beneficiaries:** 200  
**Anticipated # of HOPWA-Assisted Units:** 10

Budget line-item	Amount of Funding	Description
Housing Information	\$30,000	Staff salary to coordinate access to housing for targeted populations living with HIV/AIDS and work with local CDC to provide set-aside units of housing
Operating Costs	\$20,000	Utilities, insurance, maintenance and security for the project-based scattered site housing units
Resource Identification	\$10,000	Needs assessment to identify effective solutions to provide housing for targeted populations living with HIV/AIDS
Rental Assistance	\$75,000	Project-based rental assistance for scattered site units created by local CDC to house people living with HIV/AIDS
Rental Assistance Program Delivery	\$6,750	Direct staff time and applicable costs in administering the program
Supportive Services	\$10,000	Provision of gas cards and bus vouchers to assist with client transportation needs, staff salaries
Administration	\$10,000	

**Greater Hammond Community Services, Inc.****CC-004-018**

**HOPWA Amount Requested:** \$52,000  
**HOPWA Amount Recommended:** **\$52,000**  
**Counties Served:** Lake, LaPorte, Porter  
**Anticipated # of Beneficiaries:** 81  
**Anticipated # of HOPWA-Assisted Units:** 46

Budget line-item	Amount of Funding	Description
Resource Identification	\$5,000	Attend HUD approved conferences and trainings
Short-term Rent, Mortgage and Utility Assistance	\$40,000	Short-term rent, mortgage and/or utility payments to prevent homelessness
Short-term Rent, Mortgage and Utility Assistance Program Delivery	\$3,600	Direct staff time and applicable costs in administering the program
Administration	\$3,400	

**Matthew 25 AIDS Services, Inc.****CC-004-019**

**HOPWA Amount Requested:** \$98,975  
**HOPWA Amount Recommended:** **\$98,975**  
**Counties Served:** Daviess, Dubois, Gibson, Knox, Martin, Perry  
 Pike, Posey, Spencer, Vanderburgh, Warrick  
**Anticipated # of Beneficiaries:** 190  
**Anticipated # of HOPWA-Assisted Units:** N/A

Budget line-item	Amount of Funding	Description
Housing Information	\$500	Purchase and develop resource materials informing clients of available affordable housing options and fair housing laws
Resource Identification	\$2,000	Attend HUD approved conferences and trainings
Supportive Services	\$90,000	Staff salaries to work with clients with mental health and substance abuse issues to ensure their continued compliance with housing
Administration	\$6,475	

**Open Door Community Services, Incorporated****CC-004-020**

**HOPWA Amount Requested:** \$34,668  
**HOPWA Amount Recommended:** **\$34,668**  
**Counties Served:** Madison  
**Anticipated # of Beneficiaries:** 12  
**Anticipated # of HOPWA-Assisted Units:** 9

Budget line-item	Amount of Funding	Description
Rental Assistance	\$32,400	Project-based rental assistance for 9 units of HIV/AIDS housing in Anderson
Rental Assistance Program Delivery	\$2,268	Direct staff time and applicable costs in administering the program

# **HOPWA Monitoring Documents**

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Date \*\*\*

Name \*\*\*

Title \*\*\*

Organization\*\*\*

Address\*\*\*

City, IN Zip \*\*\*

Re: Award number \*\*\*  
\*\*\* HOPWA Monitoring

Dear \*\*\*:

This letter will serve as confirmation of the Indiana Housing Finance Authority's monitoring review of your HOPWA award referenced above. The monitoring visit has been scheduled for \*day, \*date, at the (Project Sponsor's\*\*\*) offices. We will begin at \*\*\* AM on \*day. The visit will consist of a review of all documentation related to the following areas:

1. Financial Management

- Federal Cash Control Register – tracks receipts and disbursements of award funds
- Ledgers of Appropriations, Encumbrances, Disbursements, and Balances – there needs to be one of these ledgers completed for each budget line item, this ledger tracks the financial activity for all of the budget line items in the award
- Contractor Obligations Control Ledger – this ledger logs all contracts executed with HOPWA funds
- Ledger of Expenditures by Site Address – this ledger is only applicable for the following line items: new construction, acquisition/rehabilitation, operating costs
- Support documentation for each drawdown which includes timesheets for administrative and staff time drawdowns
- Allowable costs – review of files to ensure that non-allowable costs have been charged to the HOPWA award

2. Client Eligibility/Client Files

- Verification and documentation of HIV status
- Verification and documentation of income eligibility
- Documentation of distribution of lead and fair housing brochures
- Copies of lease, mortgage and/or utility statements (*if applicable*)
- Documentation of passed housing inspections and lead visual assessment (*if applicable*)

3. Fair Housing and Equal Opportunity/Accessibility/Lead Based Paint

- Public Accessibility Compliance
- Fair Housing, Lead Based Paint and Equal Opportunity Posters

4. Procurement (*if applicable*)
  - Documentation of MBE/WBE solicitation
  - Documentation of bid process and contractor selection
  - Federal Contract Provisions included within each executed contract
  - Verification of contractors through IHFA Labor Standards Officer
  
5. Program Management and Performance
  - Client Confidentiality
  - Program Guidelines
  - Ongoing Assessment of Client's Supportive Services Needs

Should you or your staff have any questions regarding this review, please contact me at (317) 233-1814 or toll-free at (800) 872-0371.

Thank you for your cooperation in this matter.

Sincerely,

\*\*\*

HOPWA Coordinator

cc: award file

Date

Executive Director

Project Sponsor

Address

City, State Zip

Re: Final Monitoring – Award Number

Dear Executive Director:

This correspondence confirms the results of the *monitoring date*, final monitoring review conducted by the Indiana Housing Finance Authority (IHFA) staff. I met with *project sponsor staff*.

This letter will discuss monitoring results relating to your HOPWA award. Specific areas reviewed, conclusions, and recommendations are detailed below.

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**Program as a Whole**

*Project Sponsor* serves as the HOPWA project sponsor for *Name* Counties. *Project Sponsor* used the HOPWA funds for *approved line items*. *Project Sponsor* provided housing assistance to *number* households and *other relevant statistics here*.

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**Client Eligibility**

A review was conducted of *number* client files to ensure compliance with the requirements of the HOPWA program. HOPWA project sponsors are required to verify the HIV and low-income status of all HOPWA participants. In addition, the following items are required for each program:

<i>Long-term</i>	<i>Short-Term</i>	<i>Supportive Services</i>
Documentation of HIV Status	Documentation of HIV Status	Documentation of HIV Status
Client's Rent Contribution	Family Size	Family Size
Family Size	Documentation of income eligibility	Documentation of income eligibility
Documentation of income eligibility	Support Documentation	
Copy of passed housing inspection	Provision of supportive services	
Lead Form (if applicable)		
Copy of lease		
Provision of supportive services		
IHFA brochures		
Adjustments to Income Worksheet		

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***Rental Assistance Compliance***

Section 574.320 of the HOPWA Regulations requires that units receiving long-term rental assistance comply with the following standards maximum subsidy, rent standard and rent reasonableness.

***Issue # 1***

The amount of HOPWA funds used to pay monthly assistance for an eligible person may not exceed the difference between the lower of fair market rent value or the actual rent for the client's rent payment calculated under Section 574.310 (d).

***Issue #2***

Project Sponsors did not subsidize any client's housing assistance using an amount for rent that was higher than either the fair market rent value or the client's actual rent.

***Issue #3***

Project Sponsors must ensure that the rent charged for a unit must be reasonable in relation to rents currently being charged for comparable units in the private unassisted market and must not be in excess of rents currently being charged by the owner for comparable unassisted units.

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***Housing Quality Standards***

Section 574.310 (b) (1) of the HOPWA Regulations requires that units receiving long-term rental assistance must meet the defined habitability standards. IHFA requires project sponsors to demonstrate compliance with this provision by having a Housing Quality Standards inspection completed on each unit. The unit must pass inspection prior to receipt of HOPWA funds. Project sponsors must keep a copy of the inspection report in the client file.

Staff review of client files demonstrated compliance with this provision.

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***Financial Ledgers***

IHFA requires that the project sponsor maintain the following ledgers. The ledgers are a tool to manage funds by line item. The ledgers also account for contracts issued under the award and appropriations, encumbrances, disbursements and balances.

***Issue # 1***

The Federal Cash Control Ledger tracks receipts and disbursements of award funds. The ledger also shows if project sponsors disbursed drawdowns from their HOPWA account to a zero balance within 15 calendar days.

***Issue # 2***

The Ledger of Appropriations, Encumbrances, Disbursements and Balances tracks the financial activity for each budget line item. This ledger demonstrates that project sponsors did not overspend in a particular line item

***Issue # 3 –***

The Contractor Obligations Control Ledger logs all contracts executed with HOPWA funds.

***Issue #4 –***

The Ledger of Expenditures by Site Address lists the costs expended on HOPWA assisted units under the Operating Costs line item.

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***Source Documentation - Satisfactory***

All financial transactions must be supported by source documentation.

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***Nondiscrimination/Equal Opportunity/Affirmative Outreach***

***Issue #1 –***

The project sponsor must take appropriate steps to ensure effective communication with applicants, beneficiaries, and members of the public.

The project sponsor must furnish appropriate auxiliary aids where necessary to afford an individual with disabilities an equal opportunity to participate in, and enjoy the benefits of, a program or activity receiving Federal financial assistance. Where a project sponsor communicates with applicants and beneficiaries by telephone, telecommunication devices for hearing impaired persons (TDD's) or equally effective communication systems must be available.

In addition, the project sponsor must adopt and implement procedures to ensure that interested persons (including persons with impaired vision or hearing) can obtain information concerning the existence and location of accessible services, activities, and facilities.

GHCS appeared to have taken appropriate steps to ensure effective communication with applicants, beneficiaries, and members of the public.

***Issue #2 –***

A project sponsor must make reasonable accommodation to the known physical and mental limitations of an otherwise qualified applicant with disabilities or employee with disabilities, unless the project sponsor can demonstrate that the accommodation would impose an undue hardship on the operation of its program. Reasonable accommodation may include making facilities used by the employees and beneficiaries accessible and usable to individuals with physical or mental disabilities.

***Issue #3 –***

A project sponsor must adopt procedures to ensure that all persons who qualify for the assistance, regardless of their race, color, religion, sex, age, national origin, familial status, or handicap, know of the availability of the HOPWA program, including facilities and services accessible to persons with a handicap, and maintain evidence of implementation of the procedures.

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***Lead Hazards***

***Issue #1 –***

As per the HOPWA regulations, project sponsors are required to conduct a visual assessment for lead-based paint prior to providing long-term rental assistance for a household with a child under 6.

***Issue #2 –***

A copy of the brochure “Lead Based Paint – A Threat to Your Children” must be distributed to each recipient of long-term rental assistance. A review of the project files found that clients received the brochure.

***Issue #3 –***

The project sponsor is required to post a Lead-Based Paint poster at its offices. A Lead-Based Paint poster is hung at the project sponsor’s office.

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***Confidentiality –***

As per Section 574.440 of the HOPWA regulations, the project sponsor agrees to ensure the confidentiality of the name of any individual assisted under this part and any other information regarding individuals receiving assistance.

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***Program Management and Performance***

If there are any questions regarding this correspondence, please call me at (317) 232-7777 or toll-free at (800) 872-0371.

Sincerely,

Lisa Coffman  
HOPWA Coordinator

cc: Michelle L. Kincaid, IHFA Compliance Manager  
grant file









**SECTION VI.**  
**Performance Measurement System**

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## **SECTION VI.**

# **Performance Measurement System**

On September 3, 2003, HUD issued a memorandum (SUBJECT: Development of State and Local Performance Measurement Systems for Community Planning and Development (CDP) Formula Grant Programs) encouraging states and localities to implement a performance measurement system (PM system) related to administration of the CDBG, HOME, ESG, and HOPWA block grants. At a minimum, HUD is requesting that States describe their progress in developing a PM system in their upcoming CAPER reports.

During January 2004, the State of Indiana grantee agencies – the Office of Rural Affairs (previously the Department of Commerce), the Indiana Housing and Community Development Authority (previously the Indiana Housing Finance Authority) and the Family and Social Services Administration – met to discuss how a PM system might be introduced into their grant evaluation and monitoring activities. This section of the CAPER for FY2004 describes the agencies' progress in implementing the PM system.

### **Goals and Plan**

In the January 2004 meeting, the agencies established the following goals toward implementing a PM system.

1. Before September 2004, when the State's CAPER is completed, each Agency will have a plan for implementing a PM system for their HUD grant programs.
2. Each Agency's plan for their PM system will be described in the CAPER.
3. During late 2004 and 2005, the Agencies will fully implement their PM system. The 2005 Consolidated Plan will contain data and information that the Agencies will use as benchmarks in future CAPERs.

### **FSSA Performance Measurement System**

Prior to release of the HUD PM system memo, FSSA had started requiring performance measures from recipients of ESG funding as part of the State's performance-based grant system. FSSA refined the performance measures that were already in place to create a PM system for HUD reporting requirements.

The ESG PM system currently works as follows:

Beginning in 2004, FSSA required that all contracts with the shelters receiving ESG were performance-based. At the beginning of the grant period, shelters pick three goals out of 15 options. The shelters are required to meet the percentage goal by the end of the fiscal year. Starting in July 2004, FSSA collects monthly Performance-Based Reports from all shelters to evaluate their progress in meeting their performance goals. A copy of the monthly reports required from shelters as well as the 15 performance goals they can choose from is attached.

The ESG Performance Based Reports accomplish many of the goals of the PM system outlined in Appendix C of the September 3, 2004 HUD CPD memo. For example, grantees are asked to report on annual goals and objectives in terms of expected and actual accomplishments. Grantees are also asked to report on various outcomes and identify the indicators used for reporting each.

For FY2004, FSSA added a question to the shelter monitoring tool requesting specifically how the shelter is transitioning their clients into permanent housing. Many of the shelters and transitional housing developments have plans and guidelines in place on how to transition a client from emergency shelter or transitional housing into permanent housing. For example, many of the shelters either assist the client in setting up a savings account while at the shelter and/or help with the location of low-income apartments or federal housing assistance. FSSA also updated the ESG application review and grading tool to include documentation of how clients are being referred to mainstream resources and how the shelter is transitioning clients into permanent housing.

In addition, FSSA developed a system to aggregate, measure and evaluate the performance based statistics gathered from all of the shelters in the past year. The cumulative goal percentage of the three goals each shelter chose shows their performance of each goal.

### **IHCDA Performance Measurement System**

During 2004, IHCDA added a reporting requirement to the application packages for grantees. At the time of their grant request, applicants are required to identify the following:

- The number of units that will be provided by the proposed project and their target affordability ranges;
- The targeted special needs populations who would be served by the proposed project;
- Information about how the applicant intends to work with special needs populations;
- Information on the program beneficiaries from the proposed project (income race/ethnicity, disability, elderly, single parent households); and
- Indicators the grantee will use to measure the neighborhood impact of the project.

The PM system tool IHCDA is currently using is attached to this section.

## **ORA Performance Measurement System**

During 2004, ORA added an application question asking the grantees what measures of effectiveness they will be using to determine if their project was successful. ORA is currently exploring a number of possible indicators that could be collected from grantees for measuring performance in ORA's HUD grant programs:

**Water, sewer & wastewater improvements.** Obtain documentation on the problems with water/sewer/wastewater systems from the Department of Health and other regulatory agencies and improvements in water quality, sewer and wastewater systems as a result of the funding.

**Community centers.** Obtain documentation from cities and social service agencies on how the development of community centers, senior centers, day care and health facilities improved the quality of life for residents and the average number of residents who use such facilities.

**Historic preservation.** Document the buildings preserved (with pictures) and their current uses.

**Jobs, economic development programs.** Obtain documentation from companies on the number of jobs created (by type and range of pay) and the economic impact to the community.

**Emergency vehicles.** Document improvements in ISO ratings or reductions in the time it takes to reach certain parts of cities.

## **FSSA Performance Measures**

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## **PERFORMANCE BASED OPTIONS**

### **Case Management/Care Plans**

1. \_\_\_% (Minimum 80%) Provide information/education materials for client needs and services within 3-7 days of assessments.
2. \_\_\_% (Minimum 50%) of the adult domestic violence clients will complete a safety plan.
3. \_\_\_% (Minimum 50%) of the clients will establish a case/care plan within 7 days of admission.
4. \_\_\_% (Minimum 75%) of children ages 5 and older will have a case/care/safety plan within 7 days of admission.
5. \_\_\_% (Minimum 30%) will access transitional or permanent housing upon exit from the program (for clients who stay 30 days or more).
6. \_\_\_% (Minimum 60%) of children will reunite and be housed with their family/guardian.
7. \_\_\_% (Minimum 80%) will offer and/or be referred to an educational and job training program.
8. \_\_\_% (Minimum 50%) will increase their income or be employed upon exit from the program (for clients who stay 30 days or more in the program).
9. \_\_\_% (Minimum 80%) Inform and refer to mainstream programs. (E.g. Food Stamps, Medicaid, Medicare, VA benefits, SSI, etc.)
10. \_\_\_% (Minimum 80%) of school age children will be enrolled in school within 72 hours.
11. \_\_\_% (Minimum 50%) of the transitional residents will move from transitional to permanent housing for families/individuals that stay at least 24 months.

### **Homeless Prevention/Outreach**

12. \_\_\_ % (Minimum 80%) completes client assessments/intake within 72 hours.
13. Conduct a community outreach program at least one per quarter (four a year).

### **Operations**

14. \_\_\_% (Minimum 75%) of clients will be provided with food and/or personal care items and other necessities.
15. \_\_\_% (Minimum 50%) Grantee agrees that the adult clients will participate in evaluating the shelter's services.





• **Objective 3:**

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*Progress & Percentage:*

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Agency Signature

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Date:

*This report is to be submitted by the 10<sup>th</sup> of each month, beginning on August 10, 2004 and ending with July 10, 2006*

Please mail, fax or e-mail this report to:

Lori Dimick, Emergency Shelter Grant Specialist  
Housing and Community Services  
402 West Washington Street, Room W-361  
PO Box 6116 - MS01  
Indianapolis, IN 46206-6116  
Fax: 317-232-7079  
[Ldimick@fssa.state.in.us](mailto:Ldimick@fssa.state.in.us)  
(317) 232-7117

## **IHCDA Performance Measures**

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- 3). If an applicant's or subrecipient's normal course of business does not include working with these special needs populations, the applicant must submit a letter of cooperation (6 months old or less) describing how serving this population is their normal course of business in TAB H from a qualified organization providing services for such persons that indicates that they will refer clients to the housing activity

Check one:  Attached  Not Applicable

- 4). If the applicant (for rental, permanent supportive, transitional, emergency shelters, youth shelters, or migrant/seasonal farm worker housing only) is not the owner of the property, then a letter (6 months old or less) from the owner must be enclosed in TAB H committing to target and give priority to such residents.

Check one:  Attached  Not Applicable

C. Program Beneficiaries

- 1). Check all that apply:

- Acquisition Only  Rehabilitation  
 Emergency Shelter  New Construction  
 Youth Shelter  Relocation

- 2). Indicate below the number of people you currently have on a waiting list for this housing activity only, the number of people that you anticipate serving with this housing activity, and the number of units these people will occupy. If you are claiming points for having begun client intake, you must indicate the number of current applicants below. Provide a list of current applicants in Tab R. The total current applicants and anticipated beneficiaries in Chart A should equal Low/Mod Income in Chart B.

A.

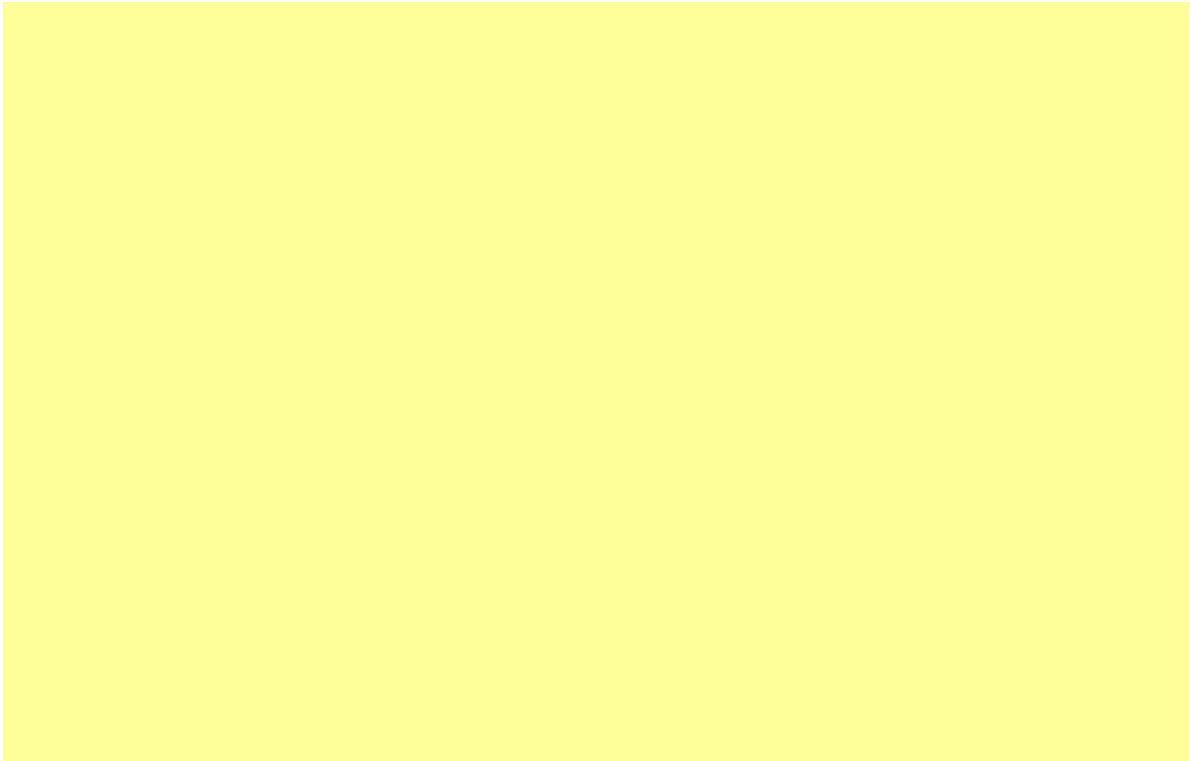
Race	Current Applicants			Anticipated Beneficiaries		
	# of Units	# of People	% of Total People	# of Units	# of People	% of Total People
White						
Black/African American						
Asian						
American Indian/Alaska Native						
Native Hawaiian/Other Pacific Islander						
American Indian/Alaska Native & White						
Asian & White						
Black/African American & White						
American Indian/Alaskan Native & Black/African American						
Other Multi-Racial						
Total						

B.

	Current Applicants			Anticipated Beneficiaries		
	# of Units	# of People	% of Total People	# of Units	# of People	% of Total People
Low/Moderate Income						
Disabled						
Elderly (62 and older)						
Elderly (55 and older)						
Persons in Female-Headed Households						
Total						

D. Neighborhood Impact

- 1). How will an area (neighborhood, community, city, town, county) change as a result of the investment of HOME, CDBG, or HTF funding?



- 2). What indicators in the neighborhood, community, city, town, county support the decision to apply for activity? This answer should be supported with activity specific data. For example if this is rental, what are the vacancy rates of current rental units, what are the average rent costs, etc.)



## **Public Comments**

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**Kathy Kugel**

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**From:** Laura Wright [wellspring@insightbb.com]  
**Sent:** Tuesday, September 27, 2005 2:55 PM  
**To:** Kathy Kugel  
**Subject:** RE: Indiana PY2004 CAPER Draft

I am glad to see the extra points that subsidized housing can give to applications from homeless. It seems that the persons most desperately in need of assistance with housing are the ones that have the least chance of getting that housing. If someone is unable to hold down a job, but has not yet proven disability, and is not yet a senior citizen, it becomes very difficult. If they have incurred medical costs they were unable to get paid, or an electric bill they were unable to pay, or cannot give a good landlord reference because they had no income to pay rent, it becomes almost impossible for them to get in subsidized housing because of "poor credit rating."

We operate a homeless shelter for families, as well as transitional housing, and it is very difficult to find a placement for our clients. Our county has gotten almost no section 8 vouchers for several years, no matter how desperate a family's plight. We expanded our agency to go from 4 transitional units to 17 to help meet the need; however, we cannot get any assistance from HUD to help us meet our overhead costs and utilities, nor can we get the clients to get any assistance, except for the few who do qualify for an apartment complex that has subsidized housing. Many of the subsidized housing will refuse a larger family a two-bedroom apt. because it is "too small" for them, yet the family has no decent alternative or option. A family will also be refused an apt. that would be so helpful for them because the rent would be over 30 % of their income, so that family ends up going elsewhere and paying 50% of their income instead of 35% of their income for example.

Laura K. Wright, Executive Director  
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Martinsville, IN 46151-0083  
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