

ihcda



FALL ISSUE 2017

the magazine



Ray Lay

The journey from homelessness to homeownership

Page 12



Indiana Housing & Community Development Authority





a note from
Jake's desk

Artwork by Gracie Sipe

Interest in Education

Stability. Self-Sufficiency. A new beginning. These are just a few phrases we hear from residents and property management staff at affordable housing developments across Indiana. As property managers, developers, financial institutions, investors and other profit and not-for-profit entities, we work together to make safe, decent and affordable housing attainable for thousands of Hoosiers each year. We also have shared and vested interest in their future.

In order to break the cycle of generational poverty, it is vital for us not only to invest in our residents, but their children and grandchildren. Through this program more low-to-moderate income Hoosiers will have the opportunity to go to college.

The Interest in Education program allows Development Fund borrowers to defer existing annual interest payments on their loans to set-up CollegeChoice 529 plans for eligible residents in their affordable housing developments or sponsor 21st Century Scholar students located within the local community of the development.

CollegeChoice 529 plans are college savings accounts established to help parents and grandparents save money for post-secondary or higher education. The Interest in Education Program will involve a partnership with Promise Indiana, a college and career readiness initiative that will manage the 529 accounts.

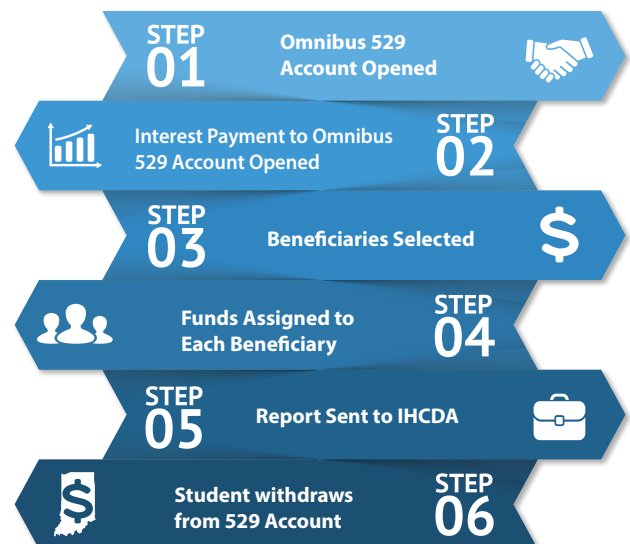
Promise Indiana ensures that every child in Indiana has the assets, champions and community support needed to pursue their dreams," said Phil Maurizi, VP of Promise Indiana Operations. "Through the partnership with IHcda and the Interest in Education program, we will be able to give these

young scholars tangible hope for their future. This program truly demonstrates the power of public-private partnership."

Becoming a Promise Champion

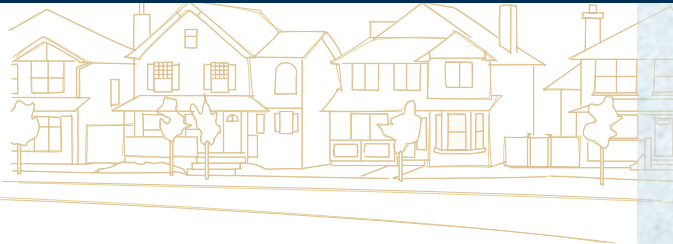
Through The Promise, a child knows that adults believe in his or her future educational dreams. For these youth, college is not a far-off possibility, but rather a definitive goal; and their community is investing in them. A Promise Champion is an individual or group of individuals who provide support through monetary contributions to College Choice 529 accounts to encourage and support youth in reaching their future educational goals.

[Click here](#) for more information about the Interest in Education program. ▣





On the Cover:
Ray Lay | Page 12



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

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

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

In This Issue

The Alley: Warsaw’s CreatING Places Alley Activation Project.....	4
Indiana Housing Conference Keynote: Two Chicks Foundation.....	6
Lt. Governor Suzanne Crouch Presents: 2017 Excellence in Affordable Housing Awards.....	8
2017 IHCD Charity Golf Outing Summary.....	10
VIPS: Visually Impaired Preschool Services—A New Vision for the Future.....	12
Ray Lay’s Journey: From Homelessness to Homeownership.....	14
Gary, Indiana: Placemaking from Blight.....	16
Investable Indiana Program Launch.....	18
Do I Pay for Rent or Do I Eat?.....	20
Union Home Mortgage: An IHCD Participating Lender.....	21
Ribbon Cuttings & Groundbreakings.....	22
Real Services Kitchen: Cooking and Catering for a Cause.....	24
Huntingburg: “A City Like No Other”.....	26
The Faces of OOR.....	28
Plans to Develop Supportive Housing Presented at the 2017 Institute Finale.....	30
Artist Housing Coming to Decatur and Greenfield.....	32
LIHTC Owners Can Assist Persons Displaced by Hurricanes Harvey and Irma.....	34

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The Alley:

**Warsaw's CreatING Places
Alley Activation Project**

By **Carmen Lethig**, IHCD Placemaking Manager



Downtown alley before and after revitalization. Photos by Justin Taylor.

Public spaces are vital to our communities. They provide entertainment, relaxation, and places to interact with other people, as well as the space itself. Think about some of the public spaces you've enjoyed: with your kids at the playground, lunch on a park bench, reading a book from a little lending library, taking in public art, planting in the community garden, riding your bike on a trail, watching a movie in the park, and hanging out in the...alley?

Yes, the alley!

Alleys were once only the quickly-walked-through roads behind restaurants and between buildings that no one wanted to show off. But Indiana communities are quickly learning that an important component of effective placemaking is finding community assets where you least expect them. And alley activation projects are a great example. "Alley activation" is a term used to describe taking the underused alley and turning it into a true community public space where people want to visit and linger. Earlier this year the City of Warsaw completed an alley activation project in order to do just that.

The City of Warsaw has a downtown with shopping, dining and entertainment that makes it a destination for the City's residents. However, it was lacking places for people to sit. The City decided to change that with the help of IHCD's and **Patronicity's CreatiNg Places** program. In May of this year, the City successfully engaged their community to raise \$58,795—almost \$9,000 over their initial goal! IHCD matched it with a \$50,000 grant. The funds were used to install tables and chairs, lighting, landscaping, public art, shade, bike racks, and public WiFi. The project opened this summer with an official ribbon cutting held on September 20th.

This project is a wonderful example of placemaking on an intermediate scale. The project took time, money and effort, of course. But the outcomes will far exceed those things required for its implementation. The alley looks better, it created a place for people near an already popular First Friday event held downtown each month, capitalized on community partnerships, and lessened vehicular traffic in the area; all of these contribute to making Warsaw's downtown even more inviting. ▣

THE WARSAW ALLEY
WARSAW, KOSCIUSKO COUNTY

Raised:	\$58,795	Develop an underused downtown alley into a public meeting space and art walk
Goal:	\$50,000	

“

The coolest part of the show is it gives us a platform. We can highlight our local community and organizations. It has also, through this conference, allowed us to develop the Two Chicks Foundation to help with repairs in our neighborhood.

– Mina Starsiak, co-owner
Two Chicks and a Hammer, Inc.



“

I don't want to sell a home that I wouldn't live in. We don't believe in house flipping. We don't like that term at all. Money doesn't motivate us. We believe in community revitalization.

– Karen Laine, co-owner
Two Chicks and a Hammer, Inc.

Indiana Housing Conference Keynote: *Two Chicks Foundation*

By **Rachel Woods**, Front Desk Coordinator

The Indiana Housing conference featured a keynote address that was both energetic and passionate, delivered by the dynamic duo that stars in the HGTV Series “Good Bones”: Mina Starsiak Hawk and Karen E. Laine. Not only have they been successful in their ventures on HGTV, they are also co-owners of **Two Chicks and a Hammer, Inc.**, a company focused on neighborhood revitalization through the purchase and rehab of homes in disrepair. While they have done quite a bit to help the neighborhoods they work in, they recognized an even greater need to help homeowners in those areas. When IHCDCA offered Two Chicks an honorarium that could only go to a non-profit, a light bulb

illuminated over their collective heads and the Two Chicks Foundation was born.

Two Chicks Foundation is being created to meet the needs of the neighborhood which are not being met by other city or private services. Through an application and vetting process, homeowners who need assistance with maintaining their housing or curtilage will be chosen for assistance. IHCDCA is excited to assist in the creation of such a foundation with the funding of \$20,000 from the 2017 Golf Outing proceeds, and we can't wait to see what more these two women will accomplish with this foundation. ▣

Indiana Housing Conference *Highlights*



Lt. Governor Suzanne Crouch *2017 Excellence in Affordable Housing*

Indiana Lt. Governor **Suzanne Crouch** presented her 2017 Excellence in Affordable Housing Awards at the **Indiana Housing Conference** on August 15, 2017. The awards are presented to the most outstanding new properties in four categories and celebrate the best in Indiana affordable housing development.

“Safe, decent and affordable housing is imperative to move this state to the next level,” said Lt. Governor Suzanne Crouch. “These developments have and will continue to make a profound impact within their communities.”

IHCDA accepted nominations for affordable housing developments that were placed in service between July 1, 2015 and July 1, 2017. The nominations were evaluated by a panel of judges who looked at the location, services, unique features, community impact and financing structure to make their determinations.

The Indiana Housing Conference is Indiana’s must-attend conference for affordable housing professionals. The conference, which annually draws more than 500 attendees, is presented by IHCDA and the **Indiana Affordable Housing Council (IAHC)**. ▣



Leadership Award: Jeff Whiting
President and CEO, CREA LLC



FHLB Award: John Clauss, German American Bank
Vice President, Commercial Banking



Resident Volunteer of the Year Award:
Annie Williams

me Crouch Presents *Affordable Housing Awards*

THIS YEAR'S AWARD RECIPIENTS ARE:



Urban Housing – Gateway Apartments; Columbus, Indiana

Gateway Apartments ("Gateway") is a multifamily rental community located at the northwest corner of Cottage Avenue and 10th Street in the Lincoln-Central neighborhood of Columbus. The development is situated on 4.51 acres of the former Golden Castings Foundry site, which has languished in its redevelopment efforts after being shuttered followed by a foreclosure of the former industrial site.

(Development is located within a metropolitan area with a population greater than 15,000.)



Rural Housing – Hope's Landing; Auburn, Indiana

Serving seniors effectively requires a robust array of services, and this was a primary consideration in the development of Hope's Landing. Partners provide health screenings and education, in-home healthcare services, financial literacy and education, exercise programs, meal deliveries, Medicaid assistance, energy assistance, and transportation among many others.

(Development is located within the corporate limits of a City or Town with a population less than 14,999 or the development is located in an unincorporated area of a county that is located beyond 2 miles of the city or town's jurisdiction.)



Special Needs Housing – Penn Place Apartments; Indianapolis, Indiana

Penn Place is a 100% Housing First supportive services model. They provide a full scale of case management services in partnership with Eskenazi, Horizon House, and CHIP for successful ways to provide pathways to self-efficiency and reduction in substance abuse.

(Development specifically designed for use by special needs populations: persons with physical or development disabilities, persons with mental impairments, single parent households, victims of domestic violence, abused children, persons with chemical addictions and/or homeless persons.)



Senior Housing – Pattern Mill; Connersville, Indiana

The Pattern Mill owners sought the input from various community stakeholders and organizations in connection with the redevelopment of the Pattern Mill building. Pattern Mill has a state-of-the-art fitness facility, an internet library and a Skyview Lounge where the residents enjoy many activities. They also have an outdoor sitting area with walking paths, a gas grill for barbecues, flower garden and a vegetable garden.

(Development specifically designed for use by elderly tenants.)



The winning team was Duncan Williams, Inc. with Craig Wells (IHCDA), John Luke Tyner, Bob Foggio (Jefferies, LLC), and Shannon Reburn. Congratulations to the 2017 Champions. (pictured left to right)

2017 IHCDA *Charity Golf Outing* SUMMARY

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

*O*n Monday, August 14th, IHCDA held its 14th Annual Charity Golf Outing at the Golf Club of Indiana. For the first time in fourteen years, the proceeds from this event were spread amongst three worthy groups:

1. **Indiana VIPS**
2. **Gleaners Food Bank – BackSacks Program**
3. **Two Chicks Foundation**

We didn't make it easy this year. All of our participants picked up so much swag that they were having trouble carrying everything to their carts. There was a slight de-



lay in the start due to a couple of accidents on Indiana I-465 however; it didn't slow this group down at all. Beverage carts hit the paths and the sun decided to join us for the day. After the first nine holes, it seemed that the race



to first place was going to be a close one. In exchange for great weather, the field returned the favor by producing some beautiful tee shots and making some of the best chips and putts we have seen at this event. Approximately five hours later, it was time to finish up and see who was taking home the hardware this year.

Meredith Howell, Assistant Director at VIPs, and her husband began on this journey through genuine interest in their mission and desire to improve the quality of life for their daughter Lola, who is legally blind. For example, assistance like this assists a small, statewide, Indiana not-for-profit organization further their mission and provide them with resources to use on activities that they would otherwise not be able to accomplish.

A huge thank you to the IHCDa staff that help make this better each year. This year's team was made up of Dolores Scisney, Brad Meadows, Adam Lawson, Matt Rayburn, Peter Nelson, Matt Resner, and Omid Ranjbar.

If you would like to be proactive and secure a slot now or have suggestions on how we can make the outing even better, please contact Brian Philips at bphilps@ihcda.in.gov.

See you in 2018! ▣

2017 Golf Outing Winners



This year there was a tie for first place with the tiebreaker deciding the 1st place position. A VERY close **2nd place** finish went to Herman & Kittle Properties, Inc. team of Jeff Spahn, Joel Henney, Jeff Kittle, and Jason Racine (CREA LLC) (pictured left to right)

Closest to the Pin Winners – Phil Daubenmire and Gina Hoskins

Longest Drive Winners – Sharon Karst and Jack Weatherwax

Congratulations!

Thank You Sponsors

Thank you to all of our sponsors! Once again we had a great day of golf and another year of outstanding support. IH-CDA cannot make this event successful with our players and sponsors. We are proud to announce that we will exceed \$55,000 for our beneficiary organizations.

Special Sponsors: : Bank of New York Mellon, Black and White Investments, LLC (BWI), and The Whitsett Group (TWG)



BNY MELLON



ihcda **14th Annual Charity Golf Outing**

BENEFITTING TWO CHICKS FOUNDATION - VIPs - GLEANERS FOOD BANK

Presented by

Darby O'Connor & Fehdli, LLC

PNC Bank

Hilltop Securities

CREA

Cinnaire

HERMAN & KITTLE PROPERTIES, INC.

PR MORTGAGE & INVESTMENTS

KSM 75

KUHL & GRANT LLP

PNC BANK

BWI

Heller

PDCOR

BNY MELLON

ICE MILLER



Assistant Director of VIPS Indiana, Meredith Howell accepts a \$20,000 check from IHcDA Executive Director Jacob Sipe at the 2017 Indiana Housing Conference held August 15, 2017.

VIPS: Visually Impaired Preschool Services *A New Vision for the Future*

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



VIPS Indiana started as a grassroots effort led by a mother (Rebecca Davis) of a child (Eliza) who was legally blind and a Teacher of Blind/Low Vision (Annie Hughes). These two knew the landscape for Indiana's youngest children with blindness/low vision needed to change and their drive to help these children and their families motivated them to try to bring the VIPS mission from Kentucky to Indiana.

"I had been a teacher at the Indiana School for the Blind and Visually Impaired for about 36 years," said Hughes, who

now serves as the Director of VIPS Indiana. "And I was frustrated because Indiana was one of 14 states that didn't have any early intervention specific to blindness or low vision."

Annie understood the need to provide ongoing, in-home visits for the youngest of these children. So she, along with Davis, whose daughter Eliza is visually-impaired, began to do something about it.

"We said that someday we are going to fix this in Indiana," added Hughes. "And so when I was getting ready to retire we spoke about it (in greater detail). I found out that she had been taking her daughter to VIPS across the river in Kentucky for two years. So we met with their Board of Directors about opening an office in Indiana."

After a few meetings, they received backing from the VIPS Board of Directors and the VIPS Executive Director, and began providing services in Indiana on August 1, 2011.

VIPS Indiana started with 8 children and the agency has grown exponentially over the past six years. They now have a network of teachers, interventionists and Orientation and Mobility Specialists throughout the state that provides vision-specific early intervention services to children from birth to three years of age.

Their continued growth and focus made them an ideal recipient for the 2017 Indiana Housing Conference. Through this support, the organization has the ability to help dozens of additional families like Thyrealynn Pettit and her adopted son Tristen.

Thyrealynn adopted Tristen at birth and knew early on that something was wrong with his vision.

“Annie was awesome from the first moment we met her,” said Pettit. “Tristen took to her right away. Within the first hour, she was able to tell us what was going on with Tristen.”

From Annie’s ukulele group sessions, to one-on-one meetings with a specialist, VIPS Indiana provides free, in-home services and support for families struggling with the challenges of having a child with a vision impairment. The highly-skilled and passionate staff are proud of what they have accomplished. However, they know they have more work to do.

“We just want to say thank you,” said VIPS Indiana Assistant Director Meredith Howell. “Being selected as the beneficiary for the Charity Golf Outing is the greatest blessing we could have received. We look forward to continuing our partnership in the future.”

Click [here](#) for more information about VIPS Indiana. ▣



Director of VIPS Indiana Annie Hughes, alongside IHCA Executive Director Jacob Sipe, addresses golfers at the 2017 IHCA Charity Golf Outing.



VIPS Indiana Assistant Director Meredith Howell (far left) and Director Annie Hughes (far right) are pictured with Thyrealynn Pettit and her adopted son Tristen.



A map of children from birth to three years of age that VIPS Indiana has provided vision-specific intervention services to hangs proudly in their office.



Ray and his fiancée, Diana, in front of the home Ray purchased in 2017.

Ray Lay's Journey: From Homelessness to Homeownership

By **Teresa Turner**, Public Relations & Advocacy Manager

In a suburban Indianapolis neighborhood is a house with a wooden sign beside the front door which reads simply, "Lay est. 2017. Welcome". It is the home of Ray Lay, a formerly homeless, honorably discharged U.S. Marine who lives with and is recovering from a dual diagnosis of schizoaffective disorder and poly substance abuse issues. Ray was homeless for over 10 years but now owns his own home and serves helping others navigate the same challenges he once faced.

Ray serves as an Indiana Certified Recovery Specialist/Veteran Peer Support Specialist. A Certified Recovery Specialist is someone who lives with a mental health and/or substance abuse disorder but is far enough along in recovery

to help others. A Veteran Peer Support Specialist does that specifically for veterans, collaborating with a special team of people dedicated to engaging veterans with severe mental illness. Ray is the longest serving veteran peer support specialist at Roudebush VA Medical Center.

Ray also serves as a member of the Indiana Balance of State (BOS) Continuum of Care (CoC), bringing the perspective of a formerly homeless person to the board.

During his time on the streets, his mental health issues went untreated. Ray said his "Aha moment" came when he was homeless and he didn't want to die that same way. He said, "I went through struggles living on the street. Why not go through struggles to make life better?"

Ray feels it is an honor to talk about his long journey of mental health and substance abuse, homelessness and incarceration. He said, "I have found that my sorrows can help lead to joys for others." He has been sober for almost ten years, and he hopes that his own experiences can help both the homeless and others see that recovery is possible with the foundation of stable housing. "A place to call home can help propel others to become productive citizens despite past mistakes," he said.

Being housed provided both a catalyst and springboard for recovery. When Ray transitioned out of homelessness, he had a HUD/VASH voucher for 6 years. Later he was happy to be able to give the voucher back so someone else could use it; hopefully as a stepping stone, as he did, to achieve more permanent stability.

Ray said his favorite part of what he does now is seeing people start and stay on the path of recovery. "There is no light shining on the path to recovery, no Point A to Point B." He said that seeing people progress also gives him strength and more impetus to stay on his own path.

I asked Ray what he sees as the biggest challenge in addressing veteran homelessness. He replied, "Fraud; peo-

ple saying they are veterans who are not. If you can stand and hold a sign, you can walk to the VA medical center. If they'll take one step, I'll take two with them. Those perpetrating fraud hurt everyone."

Ray said he feels the greatest misconception people have about those who are homeless is that they want to be homeless. "No one is immune from being homeless. A fire, a lightning strike, natural disaster, not accepting a mental health diagnosis, loss of a paycheck. It does not discriminate. People think it won't happen to them."

When asked what he would like people to know about helping homeless veterans, Ray replied, "Understand the blanket of protection you sleep under was provided by veterans. Some lost everything providing that so we can enjoy this freedom we enjoy. Don't take that for granted."

Homeownership is often referred to as "the American dream." But to someone homeless and living on the streets, just having a roof overhead can seem like a dream, and an unattainable one at that. Seeing Ray and how far he has

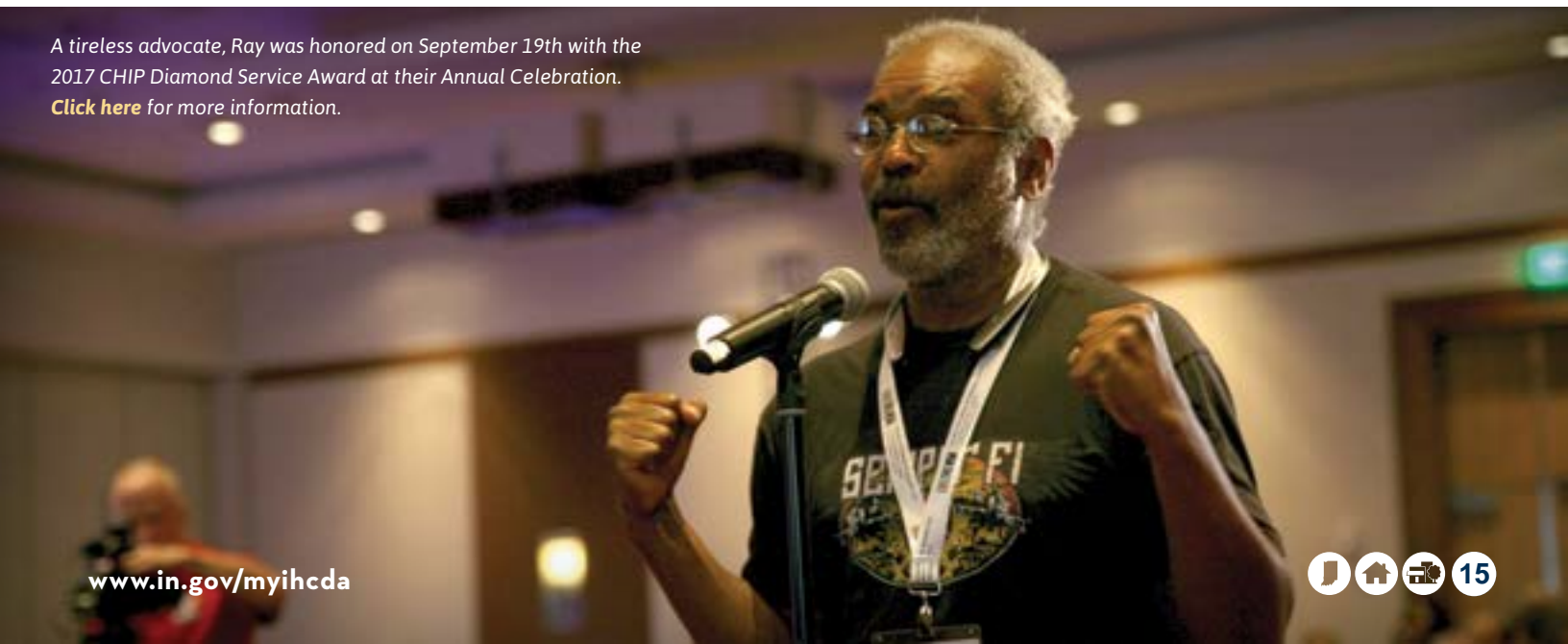
come really shows the impact stable housing and treatment can have in someone's life; and the lives of others.

Ray bought his house in 2017. The sign by his front door, a gift from his realtor, is a touching symbol of how far someone can go in transitioning out of homelessness if given the opportunity to do so and support along the way. ▣

“
**There is no light
shining on the path
to recovery, no
Point A to Point B.**
– Ray Lay

A tireless advocate, Ray was honored on September 19th with the 2017 CHIP Diamond Service Award at their Annual Celebration.

[Click here](#) for more information.





Gary, Indiana: Placemaking from Blight

By **Sam Salvesen**, Redevelopment Fellow - Gary Redevelopment Commission

Gary, Indiana, is famous for steel and as the birthplace of the Jackson Five. But perhaps the city's greatest feature is one that is seldom mentioned: its architecture. Founded in 1906, Gary quickly grew from a milltown to a metropolis, reaching 100,000 residents by 1930. During this period, architects like Frank Lloyd Wright and George Washington Maher traveled to Gary in pursuit of the millions of dollars in building contracts. What they left was a diversity of design, from Prairie-School to Art Deco, Beaux Arts to Tudor revival.

This summer, to celebrate the city's architectural legacy, the Gary Redevelopment Commission hosted the Gary Preservation Tour, a series of tours showcasing historic sites both actively used and abandoned. Two days were dedicated to guided tours, while a June 17th Open House—where 11 historic buildings were open to the public—attracted 375 participants from Northwest Indiana, Chicagoland, and beyond. Participants were allowed exclusive access into active buildings like the former Gary State Bank (now Centier Bank), and the interiors of abandoned buildings such as Union Station and the Gary Post Office which were accessible via specially installed secure viewing stations, courtesy of the City's Building Department.



Gary State Bank (now Centier Bank)

GARY PRESERVATION TOUR GARY, LAKE COUNTY

Raised: \$9,050
Goal: \$7,500

Lead summer tours that highlight some of Gary's architectural gems while securing two buildings for future redevelopment



Viewing station inside Union Station

The Gary Preservation Tour was funded by a crowd-granting campaign launched through Patronicity.com, as part of IHCD's CreatiNG Places program. Differing from conventional grants, CreatiNG Places allows changemakers to set a crowdfunding goal that, if achieved, receives a matching grant from IHCD. Ultimately the Gary Preservation Tour crowdfunded \$9,250, leveraging a \$7,500 match from IHCD.

Project deliverables married placemaking with blight remediation, boarding up two abandoned historic buildings, installing street banners downtown, and hosting tours for three days in the summer.



Placemaking banners installed in front of City Hall (left), Board-ups installed on the abandoned Gary Post Office (right)

Old abandoned buildings are considered eyesores, but the tour sought to adapt the narrative to focus on a sense of place and regrowth. No matter the condition, historic architecture forms dynamic places. Relics from the past—whether the Acropolis in Athens, or Whiskey Row in Louisville—should be preserved, in some form or another, as an important part of a community's collective history. With creative placemaking, Gary can be shown in a different light—one that focuses on opportunities for redevelopment, not demolition.



The Gary Land Company building is on the national register of historic places


While the Gary Preservation Tour featured high-profile buildings, like the abandoned City Methodist Church (featured in Transformers 3, A Nightmare on Elm Street, and Sense 8), perhaps the most popular destination was a small, unassuming white house in Gateway Park, located across from City Hall on 4th Avenue. Its paint is peeling, and its location in the middle of a park looks out of place. But on tour dates the Gary Historical and Cultural Society opened the doors to the house to tell its story: It was the first permanent structure in the city, built in 1906 to house the Gary Land Company, a subsidiary of U.S. Steel. As the city's first permanent structure, the Land Company building also served as the first post office, the first school, the first polling place, and, when the first mayor was elected, the first town hall.



City Methodist Church was abandoned in the 1970s. In June, the Redevelopment Commission submitted a winning idea to the Knight Cities Challenge to convert the space into a ruins garden. ■

Nvest **ABLE** INDIANA

Program Launch

 In the morning of July 27th, 2017, members of the press and key members of state government gathered at the State House in downtown Indianapolis to witness the announcement of a new program that will benefit individuals with disabilities throughout the state: INvestABLE.


Indiana State Treasurer Kelly Mitchell expressed her enthusiasm for the program, describing the program itself and how she believed it would help disabled constituents to gain financial stability and independence: “I am pleased to be able to offer such an important service to Hoosiers. With INvestABLE Indiana, individuals with disabilities, their family members, and others can contribute funds to a tax-exempt ABLE account without affecting the individual’s eligibility for state and federal benefits. This program allows individuals living with disabilities an opportunity to build assets.”

This plan was made possible by the passage of the ABLE Act of 2014, and since then Indiana has worked to make the state’s program a reality, as well as having a voice on how ABLE legislation works on a national level. Treasurer Mitchell praises the hard work of all involved, saying “Everyone was fully

supportive of this wonderful program, and we just couldn’t appreciate more what they all did to make ABLE a reality for our state. And then Governor Pence signed this into law March 21st, 2016 and throughout this entire process, our office has been deeply committed to the sustainability and success of this program.”

INvestABLE allows Hoosiers with Disabilities to set up savings accounts, or 529A accounts, that will not limit their ability to benefit from Supplemental Security Income, Medicaid, or other federal programs. It requires only \$25 to create an account, and there are 7 different investment options that a constituent can choose from. One includes a debit card so they can easily access the money they have worked hard to save. To be eligible, a constituent must have an age of disability onset prior to age 26, and be entitled to SSI or SSDI, or provide a physician’s letter of diagnosis.

Indiana is proud to be launching this program for the betterment of its disabled citizens, allowing them to take their first steps toward becoming financially independent and self-sufficient.

For more information on the ABLE program, contact their offices via phone at 1-888-609-3457, via email at in.clientservice@savewithable.com, or visit their website at <https://savewithable.com/in/home.html>. 





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1. Fort Wayne Program Launch: Treasurer Kelly Mitchell; **2. Evansville Program Launch:** Kathy Morton (ASL Interpreter); Joe Langerak (Guest speaker & Chairperson, Arc of Evansville Board of Directors); Kelly Mitchell; **3. Indianapolis Program Launch:** Treasurer Kelly Mitchell; **4. Terre Haute Launch:** David Ofsansky, (Exec. Dir. Arc of Vigo Co); Marlene Lu, (President Arc of Indiana); Kelly Mitchell (Indiana State Treasurer); Jay Goodier (President Arc of Vigo Co. Board of Directors); **5. South Bend Program Launch:** MacKenna McGraw (ASL Interpreter), Kelly Mitchell, Emily Carroll (guest speaker), Rickey Bonds (guest speaker)



Do I Pay for Rent

By **Andrew Battiato**
Housing Choice Voucher (HCV) Intern

Or Do I Eat?

This is the stark reality that some tenants face because of unaffordable housing costs. Kaloha Allen, area manager of three properties that participate in the Housing Choice Voucher (HCV) program, has seen the life-saving and changing impact of the program.

“It’s been life-saving for a lot of these tenants. And I mean that literally. I mean some of these people were in a position to choose—between rent and food. And that shouldn’t be... [The] resources really changed their lives.”

June Mercer, one of Kaloha’s tenants, knows what it is like trying to balance affording high rent along with other basic necessities. “My high rent made it very difficult for me.”

Some people might assume that tenants like June are simply looking for a handout. But June, like many seniors living in subsidized housing, has worked all her adult life.

“Maybe people think that anything like this is for people who are lazy...but I want to work,” added June.

June receives rental assistance through the Housing Choice Voucher program and now lives in a senior affordable housing development in Nashville, Indiana. She is extremely grateful for the rental help.

“It just makes it easier to live because I am on a very limited budget.”

The tenants are not the only beneficiaries of the program. Kaloha explains, “Usually our voucher residents are some of our very best residents. We have the least problems, the least concerns. We have the least issues in getting payment.”

Speaking from her position in property management, she adds, “We get, in my opinion, just as much out of it as the resident does because it benefits what we do. I think we’re definitely on the winning side of it as well.”

Click [here](#) for more information on the HCV program. ▣

Pictured above is June Mercer (left) and Kaloha Allen (right).

Union Home Mortgage: An IHCD A Participating Lender

By **Tom Pearson**, Tax Compliance Underwriter

Union Home Mortgage (UHM), is a full-service mortgage banking company and one of IHCD A's Participating Lenders. UHM has been in the mortgage industry since 1970 and currently has branch offices in eight states. In the State of Indiana, UHM presently has eight branches, each of which offers all of IHCD A's Homeownership programs.

UHM is owned and operated by President and CEO, Bill Cosgrove. Prior to purchasing the company in 1999, Mr. Cosgrove worked as a loan officer. In addition to his leadership with UHM, Mr. Cosgrove held various positions within the Mortgage Bankers Association, including his election as Chairman in 2012.

Rosemary Breeden

Senior Mortgage Loan Processor, Union Home Mortgage

Rosemary Breeden is a Senior Mortgage Loan Processor with UHM and has been working with IHCD A Homeownership for approximately 25 years. Rosemary has the following to say about IHCD A Homeownership:

"When submitting application to IHCD A, it is so much easier than in the past. Once UHM processing has completed the file, it is sent to one of our underwriters for final approval. The underwriter signs off on the Homeownership Affidavit and emails it to IHCD A for approval. This is amazing how fast and simple it is.

Before the changes in the guidelines to the IHCD A programs, it was so time consuming, because of the amount of documentation required."

I personally have had a family member utilize one of IHCD A's Homeownership programs. After my wonderful niece graduated from IU, she wanted to purchase her first home. She was able to do it with the help of IHCD A's down payment assistance program.

I began working in the mortgage business in 1978, as an assistant. Then moved into processing in 1985 and have experienced a lot over the years, including many great memories of helping customers fulfill their dreams of homeownership, especially with first time buyers using one of IHCD A's programs. ▣



Ribbon Cuttings



Groundbreakings



HOME PLACE GARDENS GROUNDBREAKING CARMEL - JUNE 22, 2017

Hamilton County Area Neighborhood Development (HAND) was awarded HOME and CHDO Operating Funds for Home Place Gardens. The 10 units of new construction will be located on 1120 East 105th Street, Indianapolis.



GLASSWATER CREEK OF LAFAYETTE GROUNDBREAKING LAFAYETTE - JUNE 27, 2017

CRF Affordable Housing was awarded Rental Housing Tax Credits and Bond Volume for the new construction of Glasswater Creek of Lafayette. The 133-unit development will be located on 208 Beck Lane in Lafayette.

Planning a ribbon cutting or groundbreaking? Please make sure to invite us by e-mailing communications@ihcda.in.gov



**BELVEDERE SUPPORTIVE LIVING COMMUNITY
GRAND OPENING
MERRILLVILLE - AUGUST 10, 2017**

Bravo Properties opened their newest development, Belvedere Supportive Living Community, in Merrillville earlier this year with help from Rental Housing Tax Credits and Bond Volume from IHCD. The development provides 126 units of new construction located on 343 East 90th Street.



**LIFEDESIGNS AT MCKINLEY
GRAND OPENING
COLUMBUS - AUGUST 31, 2017**

LifeDesigns held a grand opening event for LifeDesigns at McKinley earlier this year. For this project, they were awarded HOME funding for the new construction of 8 homes for individuals with development or physical disabilities in Columbus.



**POSTERITY HEIGHTS
GROUNDBREAKING
FT WAYNE - SEPTEMBER 6, 2017**

BWI, LLC in partnership with Joshua's Hand, held a groundbreaking ceremony for Posterity Scholar House in Fort Wayne. BWI was awarded Rental Housing Tax Credits under the 2016-2017 QAP General Set Aside as one of two developers selected to participate in the first year of the Moving Forward Program. Posterity Heights will feature 44 large, 2 and 3 bedroom apartments incorporating 500KW of solar and battery storage to create net-zero energy usage.



Kitchen staff Jeanea Riley, Latoya Moore, and Joanne Seymanowski.

Real Services Kitchen: Cooking and Catering for a Cause

By **Teresa Turner**, Public Relations & Advocacy Manager

On a rainy morning in South Bend I visited The Regional Kitchen for Independent Living, operated by Real Services. Clients of the kitchen receive delivered meals through the Meals on Wheels program. Staff start preparing meals at 3am for 10:30-11am delivery. When I arrived, volunteers were gathered in the dining area of the kitchen, laughing about the heavy rain and carefully checking their route sheets to make sure the numbered coolers contained the corresponding meals for clients.

Meals on Wheels runs on volunteers; about 150 of the agency's 4,000 volunteers serve in this capacity. I rode along with one of them, Jeff Horn, as he delivered meals along one of the three routes he serves each week. Jeff said he started volunteering with Meals on Wheels because he wanted to give back. He delivers meals three days a week and has been volunteering with the program for ten years.



Bernard Love and Latoya Moore preparing meals for delivery.



Volunteers checking their route sheets for the day's deliveries.

Jeff and I chatted as he delivered meals to the twelve clients along his route. He expressed how rewarding it was, and how over time he and the clients had come to look forward to their brief interactions. One man on the route wanted to show him photos of his grandson. Another, an 85 year old woman who is blind, calls him "Mr. Pepsi" and always offers him a beverage (a story which is apparently widely known among the volunteers).

Some were alone and some had a caregiver or family member with them. When one client didn't answer the door, Jeff made a note on the route sheet so that someone from Real Services could follow up with a phone call to make sure the person was ok.

The Regional Kitchen for Independent Living produces about 1,000 meals/day, and currently provides meals in 5 counties. They started fundraising for the kitchen 9-1/2 years ago. Prior to the development of the kitchen, they leased kitchen space in several places.

The kitchen operates a local catering business called "Simply Catering to You," which caters events such as weddings, business luncheons, etc. 100% of the profits from the catering business are recycled back into the REAL Services Meals on



Volunteer Jeff Horn delivers meals to clients Christine and John.

Wheels program. They are now considering getting a food truck to take the business on the road.

The kitchen was their first real fund development effort. Becky Zaseck, Executive Director at REAL Services, said the big question in the beginning was, "Can we do this?" The answer was clearly a resounding "YES!" She said the City of South Bend and surrounding community really stepped forward, happy to be a part of it. It took them less than a year to raise 1.3 million dollars when they started.

Becky said the community strongly believes in supporting local elderly adults. "We all age better when we're connected." After seeing firsthand the interactions between clients and the volunteer delivering their meals, it is clear just how true that statement is. The kitchen isn't just serving up meals; they are also delivering support and a smile at the door. ▣

“
We all age better when we're connected.
- **Becky Zaseck**
Executive Director of REAL Services



Jeanea Riley and George Hawthorne, Director of Nutrition and Transportation.

REAL Services is an umbrella organization for more than 20 programs that assist elderly, disabled and low-income individuals in 12 northern Indiana counties. Their programs address the needs of education, nutrition, self-sufficiency, and protection for 30,000 people in northern Indiana each year.





Huntingburg: *"A City Like No Other"*

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

When you drive south down Highway 231 entering Huntingburg, the first thing you see is a sign that says "Welcome to Huntingburg, A City Like No Other."

"The first and most obvious reason why Huntingburg is a City Like No Other is there is no other Huntingburg, said Denny Spinner, Mayor of Huntingburg. "Not in the United States. Not in the world. We are the only Huntingburg."

Just above the welcome sign you see a banner, although now slightly faded, that says Stellar Community.

"It was August 14th at 10:23am (in 2014) that then Lt. Governor (Ellspermann) announced that Huntingburg was indeed a Stellar Community, added Spinner. "It really had a transformational effect even before we started to have projects in place. It did rally the community. It did bring a sense of pride. It was something we could really be proud of."

There are several pieces of advice Mayor Spinner would give to communities considering the **Stellar Communities Designation** (SCDP) Program. However, what he felt to be the most important was for communities to maintain their identity.

"Our application was truly a Huntingburg application," added Spinner. "It wasn't like anybody else's and it reflected the character of our community. And that is why we felt that we were ultimately very successful."

Three years into their Stellar journey and Huntingburg has made an incredible transformation. Despite undergoing a number of projects simultaneously, they have stayed true to themselves and keep moving forward.

Click [here](#) to view the video. 



DOWNTOWN HUNTINGBURG

A look at Downtown 4th Street. Through the Stellar Communities Designation Program, a number of projects have been completed or are under construction. Future downtown plans include a concert venue, additional façade improvements and workforce housing.



LEAGUE STADIUM

Historic League Stadium was opened in 1894. It was renovated in 1991 for the filming of *A League of Their Own* and served as the fictional home of the Rockford Peaches in the movie. It now serves as the home of the Dubois County Bombers of the collegiate summer Prospect League.



THE LOFTS AT ST. JOSEPH'S APARTMENTS

Completed in 2016, this new community features 45 one and two bedroom units for seniors age 55 and over. Miller-Valentine Group and TRI-CAP completed the Lofts at St. Joseph development, along with support from IHCDA, Federal Home Loan Bank of Indianapolis, Old National Bank and support from the City of Huntingburg and Dubois County.

2017

CONFERENCE ON DISABILITY

INDEPENDENCE: ACHIEVING THE GOOD LIFE WITH CHOICE AND SUPPORT

**DECEMBER 4 & 5
WESTIN DOWNTOWN INDIANAPOLIS**

Register online at:
GCPD.IN.GOV/CONFERENCE

**FEATURING
SENATOR TOM HARKIN,
DISABILITY RIGHTS CHAMPION
& AUTHOR OF THE AMERICANS
WITH DISABILITIES ACT**



2017 AHAIN Affordable Housing Conference and Annual Meeting

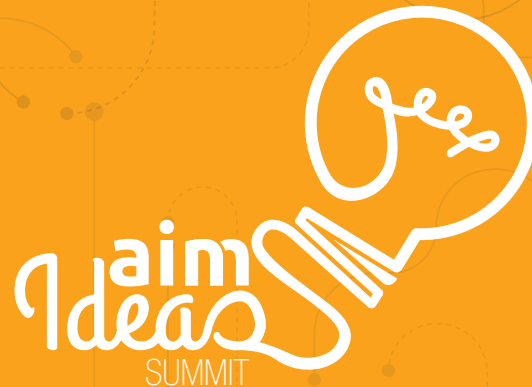
November 15-16, 2017

The Westin Indianapolis
241 W. Washington St.

Presented by the
Affordable Housing Association of Indiana

ahainconf.org

Co-sponsored by



2017 Aim Ideas Summit

Old National Events Plaza
Evansville, Indiana
October 10-12, 2017

aimindiana.org/members/events/ideas-summit/

The Faces of OOR

By **Elizabeth Murray**, Real Estate Production Intern

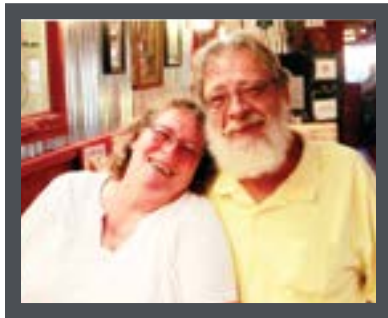
PROGRAM OVERVIEW:

The Owner Occupied Rehabilitation program is an IHCD initiative that provides funds for the rehabilitation of existing Hoosier homes. Rehabilitating outdated home features can be undoubtedly expensive; consequently, people may choose to forgo the costs of home rehabilitation, even when outdated home features pose long term safety hazards.

PROGRAM IMPACT:

On July 27, IHCD Real Estate staff visited the home of Ralph and Mary Hurt, a couple living in Seymour, Indiana, who received OOR funding for their home. The couple had lived in the house for over ten years, and it had previously been owned by Ralph's parents.

When arriving at the home, Mary and Ralph were eager to share about the impact the renovations had on their living situation, particularly their health and security. Mary was in a wheelchair and had previously relied on her husband's help to get her in and out of the front door. The OOR funds paid for the construction of a ramp that allowed Mary to safely and independently get in and out of her house and to the sidewalk while in her wheelchair. She remarked, "I'm a more independent person, and I feel safe."



Mary and Ralph Hurt

Another concern in the home had been the substandard air conditioning and furnace unit. According to Kevin Johnson, the contractor who worked on the home, the recent summer weeks had brought record heat and extremely high humidity levels. Mary and Ralph voiced concern about possibly having to shelter elsewhere if the heat could not be managed within the home, especially with Mary's current health conditions. Fortunately, Johnson

was able to install a new heating, venting, and air conditioning system that the Hurts say enabled them to remain in their home during that time.


In addition to the ramp and HVAC installation, the Hurts also had the roof replaced and chimneys taken down. The renovations were covered by the OOR funding. Mary said of the completed improvements, "Everything's just really great...neighbors are telling us how fantastic our home looks. I am so proud; I feel so blessed, I really do."

PROGRAM DETAILS:

Many OOR recipients have situations similar to the Hurt family; they have owned a house for years but projects such as rewiring an electrical system or replacing a roof have taken a back seat to other bills.

Each household may receive up to \$25,000 specifically for home repair projects, which are delegated toward the most pressing health and safety concerns in the home as dictated by the OOR priority list. The first priorities include lead-based paint, moisture intrusion (mold), and electrical systems hazards. Remaining funds have often gone towards structural issues usually falling lower on the priority list, including roof replacement, decking, or window repairs.

The funds are distributed to each household from either a grant administrator or a local unit of government, which are awarded funding from IHCD. For example, IHCD may award up to \$350,000 to the city of Seymour, which then has a process for selecting household applicants.

If you are a low-income homeowner seeking to rehabilitate your home, contact your local unit of government and encourage them to apply for Owner Occupied Rehab for your city or county. 

Please [click here](#) to watch an interview with the Hurt Family.

Plans to Develop Supportive Housing Presented at the 2017 Institute Finale

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

Five supportive housing development teams from across the Hoosier state completed the 2017 Indiana Supportive Housing Institute in August held by the **Indiana Housing and Community Development Authority (IHCDA)** and the **Corporation for Supportive Housing (CSH)**. Plans to develop supportive housing were presented by teams from Elkhart, Plymouth, Indianapolis, Martinsville and Columbus.



MARTINSVILLE – HOPE SPRING APARTMENTS

Vision – A sustainable Martinsville that supports everyone

Mission – To develop a housing community that improves security, promotes stability, and fosters personal growth

LifeDesigns, Inc., Valenti Real Estate Services, Inc., Milestone Ventures, WellSpring Center, HomeBank, and South Central Community Action Program

This team expressed that the events that occurred in 2008 were one of the key motivators in their efforts. Loss of a major employer and an increase of children eligible for free lunch went up to 50%. Not having the same opportunities for growth as larger metro areas, although in close proximity, is also an issue.



ELKHART – TEAM PHOENIX

Mission – Provide safe, affordable housing that promotes health and wholeness for persons experiencing homelessness with mental health and addiction conditions

LaCasa, Inc., Oaklawn Psychiatric Center, Anabaptist Mennonite Biblical Seminary, and the City of Elkhart

Simply put, the residents and those in need are surrounded by a team that is motivated by rebirth. Team Phoenix proposes that from the ashes comes new life.

PLYMOUTH – 2017 PERMANENT SUPPORTIVE HOUSING

Vision – To create housing that supports and builds on the quality of life in Plymouth

Mission – To provide safe, stable, affordable housing options through supportive housing to residents of Marshall County

Garden Court, Inc., Bradley Company, Bowen, Saint Joseph Health System, Neighborhood Development Associates, United Way, SRKM Architecture, Marshall County Community Foundation, Plymouth Schools Foundation, the Heminger House, Marshall County Neighborhood Center, and the City of Plymouth

Plymouth Mayor Mark Senter shared a story about the tragic loss of a young child, Serenity Williams, who was murdered on September 16, 2015 that sparked their involvement. Plymouth also participated in the Point In Time count for the first time in 2016.





COLUMBUS – VICTORY APARTMENTS

Vision – A healthy community where everyone has hope and opportunities to succeed

Mission – We will end homelessness in Region 11 by providing quality, affordable, safe, and permanent housing with supportive services and care that increases hope and opportunities for success, strength, and growth for all.

The Architects of Hope consist of Thrive Alliance, Centerstone, SRKM Architecture, and the City of Columbus



INDIANAPOLIS – SUPER BLUE APARTMENTS

Vision – To end homelessness in Indianapolis

Mission Statement – To provide low barrier, safe, quality affordable permanent supportive housing with easily accessible health and wellness services that can be replicated, while upholding the utmost respect, dignity, and self-determination of all residents.

Partners in Housing, Eskenazi Health, Community Construction Corporation, Guidon Design, Gennesaret Free Clinic, Adult & Child Health, and the City of Indianapolis

In addition to team presentations, the Institute recognized three Hoosiers who have worked tirelessly to increase support for, and the availability of, supportive housing in Indiana.



Rodney Stockment, Senior Strategy Director for Homelessness, Eskenazi Health



Myra Wilkey, Executive Director, MHA of Vigo County



Danielle Sorden, Assistant Director/CR Director, Shalom Community Center

NEW IPSHI DEVELOPMENT CITIES





Artist Housing Coming To Decatur and Greenfield

BY Chelsea Schneider, Municipal Innovations Specialist, Aim

With new housing developments, two communities are sending a message to artists and entrepreneurs—Live here.

The projects in Greenfield and Decatur aim to attract residents who will encourage the cities' artistic and start-up atmospheres, while expanding affordable housing in their downtowns.



people so close to our revitalizing downtown” said Joan Fitzwater, the city’s planning director. “We need this on so many different levels. It’s such a good opportunity for young talent. We can benefit from the creative input, and young entrepreneurs and artists can benefit from our community.”

Both cities have made strides in boosting their artistic communities. Green-

The goal is to help artists develop their ideas from conception to the marketplace, said Melissa Norby, Decatur’s director of community development, of the 16-unit Second Street Lofts project. The city will use part of the development’s first floor for public space, with plans to display local art and potentially offer art classes.

“We want residents to interact with our local community,” Norby said of the project that’s re-developing an old music house in the heart of Decatur’s downtown. “We want them to be visible, so we know the people who are living there and doing their art.”

Greenfield’s project, the 54-unit Broadway Flats, will offer common space for artists and young entrepreneurs to interact and launch their creative ideas. The building will feature a gallery, soundproof music room and studio production lounge, among its amenities. What’s more: Residents will live right next to the community’s trail network with access to a bike pavilion and bike repair kiosk.

“Greenfield welcomes this work/live attraction for young

field recently revitalized one of its alleys to feature local art, and Decatur has an annual sculpture tour which brings 27 public art pieces to the city’s downtown every year. The housing developments benefited from state tax credits through the Indiana Housing and Community Development Authority. Biggs TC Development is heading up Decatur’s project, and Keller Development, Inc., is co-developing the Greenfield project with Developmental Services Inc.

Decatur Mayor Ken Meyer hopes the expanded housing options will bring new residents and businesses to downtown. And ultimately, one of the tenants could choose to open a business in Decatur and start hiring employees.

“It will give the community a place to learn from,” Meyer said. ▣



Broadway Flats perspective



Photo Credit: NBC News

LIHTC Owners Can Assist Persons Displaced by Hurricanes Harvey and Irma

By **Matt Rayburn**, Deputy Executive Director and Chief Real Estate Development Officer

On August 25, 2017 areas of Texas received a Major Disaster Declaration as a result of Hurricane Harvey. Shortly thereafter, Hurricane Irma impacted Florida resulting in another Major Disaster Declaration on September 10, 2017. These two major disasters have displaced many individuals and families who are now looking for new homes on a temporary or permanent basis. In an effort to help these displaced persons, IHEDA has authorized all Indiana LIHTC owners and management companies to provide emergency housing relief as announced in RED Notice 17-47 (Harvey) and RED Notice 17-50 (Irma). This article summarizes the emergency housing relief rules, but owners and management companies are strongly encouraged to refer to the RED Notices for full details.

In 2014, the IRS released two Revenue Procedures explaining how LIHTC units can be used to provide emergency housing relief after individuals are displaced from an area

that is (1) declared a Major Disaster by the President and (2) designated as eligible to receive FEMA individual or public assistance. Per Revenue Procedure 2014-49 (9% LIHTC projects) and Revenue Procedure 2014-50 (bond projects), once these designation requirements have been met the state housing credit agency can then elect to authorize its LIHTC owners and management companies to provide emergency housing relief. Through the RED Notices, IHEDA formally authorized all of its LIHTC owners and management companies to utilize these relief provisions. If you own/operate projects in other states, make sure to check with the applicable state housing credit agency for approval.

For purposes of determining eligibility for emergency housing relief, a displaced individual is defined as someone that “is displaced from his or her principal resident as a result of a Major Disaster and whose principal residence was located in a Major Disaster Area designated as eligible for Individual Assistance by FEMA.” Such individu-



als may move into vacant LIHTC units in one of two ways:

1. If a displaced individual qualifies as a low-income household based on LIHTC eligibility, then the owner may move the household in as a regular LIHTC qualified household or may apply the emergency housing relief rules.
2. If a displaced individual does not qualify as a low-income household based on LIHTC eligibility, then the owner may move the household into an available market rate unit or may move the household into a LIHTC unit by applying the emergency housing relief rules under Rev. Proc. 2014-49 or 2014-50. In other words, displaced persons may occupy LIHTC units even if they aren't eligible, though as described below this allowance is only temporary.

This option only exists during the defined "temporary housing period" which begins on the first day of the disaster incident period as defined by FEMA and ends on a date determined by the state housing credit agency. The duration of the temporary housing period cannot exceed 12 months from the end of the month in which the President declared the Major Disaster. For Hurricane Harvey, the relevant temporary housing period for emergency housing relief begins on August 23, 2017 and ends on August 31, 2018. For Hurricane Irma, the relevant temporary housing period for emergency housing relief begins on September 4, 2017 and ends on September 31, 2018. If a displaced indi-

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A displaced individual is defined as someone that "is displaced from his or her principal resident as a result of a Major Disaster and whose principal residence was located in a Major Disaster Area designated as eligible for Individual Assistance by FEMA.

vidual remains in a LIHTC unit after the temporary housing period ends (assuming they weren't already treated as a normal new move-in), then at that time the owner must obtain all required income qualification documents to determine if the household is eligible to remain (i.e. must treat the household as a new move-in and process and initial income certification). If the household is not LIHTC eligible then it can no longer remain in the unit at the completion of the temporary housing period.

For additional information, including compliance considerations and recordkeeping requirements, please see the applicable Revenue Procedures and IHCD A RED Notices. And as a final note, please remember that these rules apply specifically to the LIHTC program. If your project has other funding sources you still need to follow all the compliance rules of those programs.



Matt Rayburn is the Deputy Executive Director and Chief Real Estate Development Officer for the Indiana Housing and Community Development Authority. He can be reached at mrayburn@ihcda.in.gov. ▣

As of the date of publication, the necessary FEMA assistance approvals are not in place for IHCD A to approve the same provisions for persons displaced by Hurricane Maria. However, if this occurs, IHCD A will release a RED Notice with information specific to Hurricane Maria.



www.in.gov/ihcda