

# ihcda

WINTER ISSUE 2016

the magazine



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## Deborah McCarty

Co-Founder, Executive Director  
Back Home in Indiana Alliance





a note from  
Jake's desk

Artwork by Gracie Sipe

## Recapping the Top 10 Stories of 2016

What has become somewhat of an annual tradition is for me to do my best David Letterman impression by examining IHCDAs "Top Ten." However, instead of using humor as my fellow Hoosier and former Late Night Host famously did for decades, I have focused on listening to you. Because instead of coming up with this list on my own, this Top Ten is based on website and social media interaction. So I ask that you please join me as I re-cap our top stories of 2016:

### 10 7th Annual Indiana Supportive Housing Institute Finale



Members from the Fort Wayne team are pictured at the 7th Annual Indiana Permanent Supportive Housing Institute Finale.

### 9 Statewide Celebration for the 40th Anniversary of the Weatherization Assistance Program (WAP)



IHCDA Weatherization Assistance Program (WAP) Manager Andrew Hoff reads the names of individuals honored for 30 years or more of service to the state's WAP in the Statehouse.

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



**On the Cover:**

Deborah McCarty

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

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

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

**IHCD Board of Directors:**

- SUZANNE CROUCH**  
Lieutenant Governor
- KELLY MITCHELL**  
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- DAN HUGE**  
Indiana Finance Authority
- DAVID L. MILLER**  
Hoosier Uplands
- TOM MCGOWAN**  
Kite Realty Group Trust
- ANDY PLACE**  
Place Builders
- SCENARIO ADEBESIN**  
Fifth Third Bank

## 8 Energy efficiency, transportation, poverty alleviation the focus of Moving Forward 2.0 with IHCD, ESN



Members from the Community Action Program of Greater Indianapolis (CAGI), the Area IV Agency on Aging and Community Action Programs (Area IV) and Energy Systems Network (ESN) are joined by subject matter experts from across the country at the Moving Forward 2.0 workshop.

## 7 Wabash Riverfront Plaza the first in IHCD's CreatiNG Places Program



The Wabash Riverfront Plaza was the first project in IHCD's CreatiNG Places program. Led by Wabash Marketplace, the project exceeded their "crowdfunding" goal of \$50,000.

## 6 Lt. Governor Eric Holcomb joins students for My Community, My Vision final event



Lt. Governor Eric Holcomb speaks with students from Anderson at the My Community, My Vision (MCMV) Final Event in Indianapolis.

## 5 Governor signs proclamation declaring June Homeownership Month



Members from Habitat for Humanity of Indiana are pictured at the Homeownership Month Kick-Off event in the Statehouse.

## 4 Statewide Celebration for the 30th Anniversary of the LIHTC Program



Individuals attending the Statewide Celebration for the 30th Anniversary of the Low-Income Housing Tax Credit (LIHTC) program are pictured outside of Millikan on Mass in Downtown Indianapolis. This mixed-use development received one of the Lt. Governor's Excellence in Affordable Housing Awards in 2016.

## 3 State announces dates for the 2016-17 Winter Assistance Program



Dates for the 2016-17 Winter Assistance Program through the Low Income Energy Assistance Program (LIHEAP) are November 1, 2016 - March 12, 2017. Annually this program serves over 100,000 Hoosier families.

## 2 Lt. Governor Ellspermann announces \$13.3 million in Rental Housing Tax Credit allocations for 18 affordable housing developments



IHCDA administers and manages the federal credits, which provide incentives for private developers to further the affordable housing choices available throughout Indiana. The 2016 RHTC allocation totaling \$14.3 million will fund over 800 housing units.

## 1 State Housing Finance Agency launches Ramp Up Indiana



IHCDA's Board of Directors approved during their August monthly meeting the allocation of \$100,000 to the East Chicago Housing Authority (ECHA) to help residents of the West Calumet Housing Complex with the financial burden of immediate relocation.

# Central Indiana Realtist Association (CIRA)



By **Thomas Pearson**, Tax Compliance Underwriter

CIRA is a charter member of the National Association of Real Estate Brokers® (NAREB). NAREB is the oldest and largest minority trade real estate organization. A national coalition of minority real estate professionals came together for the express purpose of the mutual sharing of knowledge and experience to improve the performance in the real estate industry profession. NAREB was founded in 1947 on a philosophy that even today is a beacon of excellence, forever guiding and preparing membership to meet the challenges of each new tomorrow.

It is the mission of the Central Indiana Realtist Association to improve the quality of life of the unserved and the underserved by promoting home ownership and providing real estate services that support this goal. It is also their mission to enhance the economic development and improvement of our members and the community they serve.

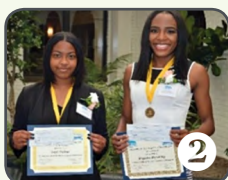
## Becoming a CIRA Member

CIRA welcomes new members who have a passion for promoting home ownership and real estate services to promote equitable opportunities. Membership entitles you to the following benefits and opportunities:

- Share in the knowledge and experience of Real Estate Professionals in their quest for profitable real estate business.
- Networking with members of the real estate industry who are connected with equal opportunity.
- Educational seminars and workshops focusing on current housing trends in the real estate industry.
- Central Indiana Realtist Association (CIRA) Membership.
- National Association of Real Estate Brokers® (NAREB) Membership.



**1** CIRA members get involved in the community by participating in the annual Christmas Drive, providing scholarships, assisting with communities like the Colburn Place Safe Haven or promoting events like Money Smart Week.



**2** CIRA considers itself a resource center for individuals who desire to learn more about home ownership or any facet of real estate. It does not matter if you're an individual who is approved to purchase a home or individual who believes home ownership is out of reach, CIRA has the resources to help guide you. For more information on CIRA, please visit <http://ciranareb.org>.



**3** The Annual Trailblazer Awards Banquet honors individuals who have made an impact on the community through their work in the field of real estate. The 2016 Trailblazer Honorees included: Walter S. Blackburn, Eugene McClain, Diana Rice-Wilkerson and Norman McClain.

“



CIRA provides an information-rich environment designed to educate real estate industry professionals who are committed to providing excellence in products and services to the unserved and emerging markets.

- **Diana Rice-Wilkerson**  
Senior Loan Officer, Fairway Independent Mortgage



CIRA epitomizes our mission statement...To serve the Unserved and Underserved...that is who and what we are!

- **Delores Braxton-Kennedy**  
Principle Broker, B & K Realty



It is important that the community not only understand how to obtain a home, but how to maintain homeownership. As CIRA's previous president, our goal was and is to foster hope in individuals who believe home ownership might not be attainable, but rather, through education and understanding, a path to home ownership could be possible to anyone who desires it.

- **Myra Lillard**  
Principle, Home Guide Realty Services



CIRA places a high emphasis on educating the unserved and the underserved.

- **Mark Doud**  
Homeownership Account Manager, IHCD

”



## H2O Program Helping to Create Homeownership Opportunities

By **Thomas Pearson**, Tax Compliance Underwriter

Every so often, a participating lender shares a heartfelt story of an Indiana family who used one of IHCD's homeownership programs. This was the case recently when I sat down with Kimberly and Nick Melton from Stockton Mortgage to learn more about a family they worked with who utilized our new Helping to Own (H2O) program.

Shayne Berry and Misty Cheatham live with their children in New Albany, Indiana. The family holds a strong attachment to the New Albany community. Shayne owns and operates De Jay's Cutting Edge and their children attend the local school system. You can imagine their joy when they were approved for a 100% purchase program through a non-IHCD housing program. However, that joy was quickly replaced with frustration when they realized this program required them to purchase a home outside of the New Albany city limits.

Kimberly then suggested they look at IHCD's H2O program. This program, which also offers 100% financing, allowed Shayne and Misty to purchase a home in New Albany. As a result the family has been able to maintain their strong ties to the community.

“



*The H2O program helps grow homeownership in places like New Albany, Clarksville and Jeffersonville. This is a much needed loan program, allowing persons with good credit to move into affordable and easy to commute properties. Growing homeownership helps strengthen the communities within the city limits. Creating a Win-Win for everyone.*

- **Kimberly Melton**  
Stockton Mortgage



*I love the H2O program. I have several agents who sell mainly in the city limits of New Albany, Jeffersonville & Clarksville. Without this program many of their customers would not have the down payment money. H2O covers the down payment; and with less paperwork, a market interest-rate, and Indiana Housing's quick turnaround time.*

- **Nick Melton**  
Stockton Mortgage

”

# Ribbon Cuttings



# Groundbreakings

By Peter Nelson, RHTC Specialist

## North Harrison Senior Apartments

### Grand Opening—November 30

Located just a block north of the downtown circle in Shelbyville, North Harrison Senior Apartments is the end result of demolition of vacant buildings and new construction of 42 affordable units by RealAmerica Development LLC. The building has spacious 1 and 2 bedroom units targeting persons aged 55 and older.

IHCDA Funding

2015 RHTC: \$663,725



## Crawford Apartments II

### Groundbreaking—November 28

Crawford Apartments in Bloomington opened its doors in September 2013 as a Housing First supporting housing development serving tenants who have faced chronic homelessness. This second phase will add an additional 35 units targeting a population of chronically homeless individuals with disabilities.

ICHDA Funding

2016 RHTC: \$659,653

2016 HOME: \$400,000



## Wesley Manor

### Grand Opening—November 18

Wesley Manor is the adaptive reuse of the vacant Southside School along with some additional new construction to create 50 units of affordable housing. The development will target elderly individuals with specific services and amenities suited to the populations needs.

IHCDA Funding

2015 RHTC: \$714,853



## Riverside Villa Apartments

### Groundbreaking—November 1

Earlier this year Herman & Kittle Properties broke ground on a new construction project in downtown Ligonier. This project will provide 54 one and two bedroom affordable units for families. The project will be considered senior friendly with amenities that would appeal to all ages, allowing residents the opportunity to age in place.

IHCDA Funding

2016 RHTC: \$725,000

2016 Development Fund: \$500,000



## Historic Whitlock Place

### Grand Opening—November 18

Culver Union Hospital opened in 1902 and served the residents of Crawfordsville until 1984. After falling into disrepair and sitting vacant for 31 years, Flaherty & Collins Properties stepped in with an idea for an adaptive reuse housing development. The Historic Whitlock Place project consists of 56 affordable studios, and one, and two bedroom units for individuals and families.

IHCDA Funding

2014 RHTC: \$1,003,000

2014 Development Fund: \$500,000



## Benet Hall Apartments

### Grand Opening—November 18

A former dormitory on the monastery grounds of the Sisters of St. Benedict in Ferdinand, Benet Hall Apartments will be renovated to consist of 15 two bedroom units serving seniors age 55 and older. In addition to beautiful new apartments, the monastery grounds offers residents easy access to gardens, a labyrinth, a bakery and a local brewery.

IHCDA Funding

2015 RHTC: \$411,550

2015 HOME: \$400,000



## Uptown Artists Lofts

### Grand Opening—December 1

Adaptive reuse of the historic Warren Building by Artspace Projects will create 44 units of affordable housing in what is the tallest building in downtown Michigan City. The units will focus on attracting artists and their families in an effort to bring and promote a creative culture within the walls of the development and the broader community.

ICHDA Funding

2014 RHTC: \$988,013

2014 HOME: \$400,000



Planning a ribbon cutting or groundbreaking? Please make sure to invite us by e-mailing [communications@ihcda.in.gov](mailto:communications@ihcda.in.gov)

# PARTNER

## HIGHLIGHT

**Organization:** Prosperity Indiana  
(formerly known as the Indiana Association for Community Economic Development (IACED))

**Location:** Indianapolis

**Vision Statement:** Prosperity Indiana believes in a society where all persons have the opportunity to live and work in an environment that provides economic and social opportunity.

**Mission Statement:** Prosperity Indiana supports a network of organizations that builds vital communities and resilient families. We advocate for public policies and assist the network in developing comprehensive solutions that engage local leadership to generate private and public investment.

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

## A New Look

During a recent discussion with Executive Director Andy Fraizer, I learned of the process in which they began to assess and look towards the future of IACED. Members and stakeholders were called upon to participate in an assessment based on strategic branding and positioning moving forward. Those meetings determined that things should proceed with developing a new brand and direction for IACED. After obtaining the requested feedback, they moved on to the next phase.

During 2015, the group came together for further discussions. They identified that the current name was going to present some challenges in conjunction with their vision. Key points centered around the meaning of IACED to its partners and the general public. Initial comments led them to begin to focus on a new name and rebranding the organization to better present itself and match up with their complete package of services. Comments provided indicated that:

- The name of the organization can be sometimes confused with other partner agencies.
- There is a gap in the understanding of the term “community economic development.”
- The name does not accurately describe the partial mission to build resilient families.
- The acronym “IACED is a mouthful.”

Members and stakeholders were surveyed to determine their desire for a renaming/rebranding, which was met with a wide variety of suggestions of names and taglines.



### Key Staff:

Top left to right: Andy Frazier, Executive Director; Jessica Love, Associate Executive Director; Kathleen Lara, Policy Director; Middle left to right: Rose Scovel, Director of Capacity Building; Rachel Mattingly, Program Manager for Comprehensive Community Development; Bottom left to right: Kelsey Clayton, Indiana Asset & Opportunities Manager; Faith Batzinger, Membership and Administrative Coordinator; Allyson Mitchell, Director of Sustainability

The timing was right for a change. Working with the IACED board, member organizations, and staff, the assessment process began to open discussions regarding where they are headed and how the current branding impacted their future. With many options on the table for consideration, the end result was what we know today as Prosperity Indiana.





## 30 Years of Service to Indiana

The unveiling of the new name and logo was done during the awards luncheon at their annual conference on November 16th. A formal announcement was made where we heard from previous leaders and they shared the progress and consistent vision that had been carried over the last 30 years. "It was very exciting to see," said Andy Frazier, Executive Director of Prosperity Indiana. "For 30 years, IACED's work meant focusing on the key assets of local people and local places, mobilizing collective action to advance our state. The new brand embodies a more authentic and approachable way to convey our vision and work."

## Next Chapter

It is the same game, same approach, but different name. It is great to see their tagline is "Strengthening Communities." In speaking with the staff they give off a radiance of confidence and each staff member is very keen and engaged with their respective roles and skill sets. I learned that there is so much more to what Prosperity Indiana can offer and was pleasantly surprised to hear about all of the different areas of strengthening communities that they can take on and see success throughout our state. One of the key points we discussed was the theory of change through the eyes of Prosperity Indiana.

## Experience Prosperity in Indiana

Prosperity Indiana offers membership to 501(c)(3) organizations, public and private sector organizations, and any individual interested in community economic development.

### Prosperity Indiana – Strengthening Communities through: Advocacy, Connecting, Capacity, Building, Funding

Visit their [website](http://www.prosperityindiana.org) or email [membership@prosperityindiana.org](mailto:membership@prosperityindiana.org) to learn more about how you can get connected.

You can also learn, meet, and join Prosperity Indiana during a couple of **Upcoming Events**.

To our Indiana communities and residents: We have a team here in Indianapolis that is committed to making us better in many ways. Cheers to another 30 years! Live Long and PROSPER! 🍀

INDIANA ASSOCIATION FOR  
COMMUNITY ECONOMIC DEVELOPMENT

### CREATING ADAPTIVE PROSPERITY FOR INDIANA COMMUNITIES

Comprehensive Community Development is collaboration by those exercising leadership toward a common vision for investing in resilient families and vibrant communities. This method focuses on building on strengths and potential of all parts of a community, from empowered individuals to entire sectors collaborating to accomplish shared goals with accountable strategies.

- #### 1 DEVELOPING INDIVIDUAL STRENGTHS, ASSETS, AND TALENTS

7 ELEMENTS OF INDIVIDUAL STRENGTH

A person's assets are a balance of strengths and talents in 7 different areas.
- #### 2 PEOPLE BUILD RELATIONSHIPS & NETWORKS

Relationships are a shared story where interests and assets meet, networks form, and people act on mutual commitments.
- #### 3 RELATIONSHIPS BUILD COMMUNITY WEALTH

7 FORMS OF COMMUNITY WEALTH

As relationships grow and interests overlap, people identify and invest assets to grow wealth.
- #### 4 LEADERSHIP MOBILIZES A COMMUNITY'S ASSETS TOWARD A SHARED VISION

Relationships are a search for and development of leadership in community shareholders. Shareholders build relationships (organize), formulate strategy (decide), and collectively execute (act) on a shared, achievable vision.
- #### 5 SHARED VISION IS ACHIEVED BY MOBILIZING COMMUNITY ASSETS, EXCHANGING RESOURCES, INTENTIONALLY COLLABORATING, AND CONSTANTLY ADAPTING.

EVERY COMMUNITY IS DIFFERENT: ADAPTIVE PROSPERITY IS ONGOING AND NEVER LOOKS EXACTLY THE SAME.

iaced [www.iaced.org](http://www.iaced.org)

Leadership Identification (ongoing) | One-on-One Relationship Building (6 mos.) | Share Learnings / Visioning Summit (1 day) | SMART Coal Planning (3-6 mos) | Implementation (ongoing) | Celebrate Successes (ongoing)

# Deborah McCarty:

## A Life Leveling the Playing Field with People with Disabilities

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

*I*t was a sinking feeling she would never forget driving on her way to work one day. Why was she feeling this pain? Was it remorse for the children that she worked with? Or herself?

"I felt like I was driving to my own funeral," said Deborah McCarty. "But then I realized it wasn't my funeral, it was the funeral for those kids."

For the young professional from a small town in Fairfax County Virginia, it didn't take long for this sinking feeling to be replaced with the conviction to do all she could to integrate people with disabilities back into their communities. This involved her looking far beyond the bricks and mortar of a home to uncover the sanctity and privilege of having a choice of where to live.

Not soon after graduating from Hanover College, Deborah began working with children who had disabilities. At that time, it was generally accepted that children with disabilities were separated from their families and put into state institutions.

"I asked myself, how can I ensure people have a choice?" added McCarty. "My education and training allowed me to identify something wasn't right, and provide ways to help make it right."

Of course today, many people know Deborah McCarty as the co-founder and long-time Executive Director of the **Back Home in Indiana Alliance**, an Indiana Governor's Council for People with Disabilities sponsored project, and a nationally recognized coalition of leaders from housing, advocacy and disability related organizations. That's probably because for the last 17 years the Back Home in Indiana Alliance has been so instrumental in helping advance the affordable housing industry in Indiana by advocating with individuals with disabilities.

For their work, the Back Home in Indiana Alliance was honored with the Key Award for Supportive Services Pro-

gram of the Year at the 30th Anniversary Celebration & Prosperity Indiana Summit held November 16, 2016. Deborah graciously accepted this award on behalf of Back Home's voluntary coalition of advocates and leaders from affordable housing and disability-related organizations.

"It really isn't me," said McCarty. "The strength of Back Home, and really the foundation, is our six volunteer teams throughout the state and our steering committee."

These volunteer teams, each strategically grouped with independent living centers, allow Deborah along with her steering committee, to develop an agenda in partnership with disability advocates throughout the state. In fact, many times Deborah works to provide opportunities for these advocates, many of whom live with a disability themselves, to speak directly to key policy-makers at public events and meetings.

While Deborah and the Back Home in Indiana Alliance have achieved a number of accomplishments and major milestones, there is still more work to be done.

"The denial of opportunities and the separation from typical community life is wounding and can lead to "life-wasting" (Dr. Wolf Wolfensberger)...which is why I am committed to the disability community in Indiana to having a strong voice."



Back Home Associates (seated, left to right), Amy Allen Sekhar and Traci Taylor with Kim Paarlberg, ICC (international Code Council) at podium

**Key Accomplishments for the Back Home in Indiana Alliance include:**

- Increasing the number of accessible rentals across the state
- Increasing publicly funded investments in accessibility modifications for homeowners and renters in several counties
- Assuring the availability of rental subsidies or Section 8 Housing Choice Vouchers for persons assisted by Money Follows the Person to move out of nursing homes with individualized supports
- Creating homeownership opportunities for persons with disabilities and low incomes—the most underserved group in the mortgage and lending industry, and
- Providing on-going education and training for advocates to be engaged in furthering the availability of integrated, affordable, accessible and fair housing.

The Back Home in Indiana Alliance (Back Home) comprises representatives from federal, state and local housing, advocacy and disability related organizations. Back Home is working to increase the availability of individual and dispersed, affordable and accessible housing for people with disabilities. Currently in the second year of a three year project, Back Home in Indiana is working in 6 Indiana communities to train teams of people with disabilities and others to advocate increasing Indiana’s supply of affordable, accessible and integrated housing.



Deborah McCarty is pictured receiving the Key Award at the 30th Anniversary Celebration & Prosperity Indiana Summit on November 16, 2016. The award was presented by Jacob Sipe with IHCD and Andy Frazier with Prosperity Indiana.

“

Deb has a gift for bringing together key people from various sectors and facilitating communication and collaboration to achieve a common goal. Her knowledge and experience in the housing arena and her ongoing advocacy on behalf of individuals with disabilities are unparalleled.



- **Dr. Pat Rogan**  
Co-Founder of Back Home and Professor at the IU School of Education – IUPUI

”

“

Deb is a founding member of the board of the Fair Housing Center of Central Indiana, of which I am incredibly fortunate. I depend on her for her knowledge, compassion, and foresight. She is a tireless advocate for the rights of persons with disabilities and a dear friend. Indiana needs more Deborah McCarty’s!



- **Amy Nelson**  
Executive Director  
Fair Housing Center of Central Indiana

”

“

Deb is a knowledgeable and passionate advocate who works tirelessly for the rights of persons with disabilities to live in accessible and integrated communities. Her expertise on these matters and willingness to share her ideas has been instrumental in assisting IHCD to improve its policies (such as universal design and visitability in the QAP) and launch innovative programming like Ramp Up Indiana. It is a pleasure to work with Deb as a member of the Back Home in Indiana Alliance Steering Committee and I truly value her partnership.



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

”

# More Than You Know: Indiana CCAP Program

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

## What is CCAP?

Administered by the CCAP Commission, the Certified Community Action Professional (CCAP) designation is one that our Indiana CAP Directors and staff have been encouraged to participate in with a great bit of success. The curriculum is intended for emerging managers or leaders within the community action field and truly enhances not only the capacity of the individual and the agency overall, but also opens up additional opportunities to access resources that will assist in furthering the mission of the Community Action network.

## What it Takes

Just like any other significant certification or designation, the path is not intended to be an easy one. To begin you must first assess a couple of areas within your work and position. Interested parties must have been in a CAP-related, management level position for at least 24 months. This along with a commitment to the vision and values of Community Action, high ethical standards of professional conduct, and displaying readiness and willingness to showcase your experience and knowledge are the initial steps to beginning this process. Once you have determined you have met all of these requirements, you should feel comfortable taking the next step to enroll in the program.

Once enrolled, there are three phases to the process:

### 1. Complete a Candidate Data Form

Documenting your learning and experiences in the field of Community Action.

### 2. Develop an ESP (Executive Skills Portfolio)

Establishes a vehicle to showcase your skills in doing the work of Community Action.

### 3. Pass a Written Exam

As the Candidate Form and ESP are scored, candidates must obtain a minimum of 300 on each but no less than 700 points for both items combined. This 4-hour exam demands a high level of knowledge and requires a score of at least 70% to pass.



## What About Indiana?

Once the exam is passed the process is complete and you are deemed a Certified Community Action Professional! With over 550 CCAP certifications nationwide, Indiana has generously contributed to that number. The first CCAP class in 1993 included two Hoosiers: Joan Cline, past director of CAP of Western Indiana and Ralph Hays who was the director of the Indiana Community Action Association. They were both considered to be “chartered CCAPs” because they helped develop the CCAP test. The first tested Indiana CCAP was in 2009 – Lori Williams of PACE. In 2011, Indiana had 8 CCAPS including 4 executive directors. From that year forward, Indiana has had CCAPs in every class.

In 2015, there were 11 with 9 being from PACE. In 2016, there were 8 more, including Muff Rennick, Executive Director of CAP of Western Indiana. In both of these years, Indiana was second in the list of most CCAPs.

As our great state continues to make great strides, we applaud the efforts of INCAA and the local Community Action leaders who positively impact Indiana communities each day. More is to come and we very much look forward to seeing what other great accomplishments our Community Action staff will achieve in 2017.

The CCAP program, sponsored by Community Action Partnership, recognizes and affirms the knowledge, skills and competencies of present and emerging Community Action managers and leaders. Information, and registration materials, on the program are available on the COMMUNITY ACTION PARTNERSHIP website: [www.communityactionpartnership.com/ccap](http://www.communityactionpartnership.com/ccap) 



# GARY, INDIANA:

## From Blight to Light

Gary, Indiana was one of more than 50 communities that was awarded funding through Indiana's Hardest Hit Fund (HHF) Blight Elimination Program (BEP). Since being awarded \$6.6 million in 2014, Gary has demolished more than 260 homes. With \$4.4 million in additional Round 2 funding announced on December 15th, the community will be able to target and strategically demolish a total of 500 homes. To tell their story, Aimee Morgan and Daniel McBride with Good Aim Communications traveled to Gary to speak with staff members at the City, community partners and residents to understand the impact of removal of blight through Indiana's BEP is having through a video documentary titled "From Blight to Light."

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

“ The Blight Elimination Program is a game changer for the City of Gary.

- **Brenda Scott-Henry**  
Director of Green Urbanism and Environmental Affairs



Before the Blight Elimination Program the prospect of dealing with vacant and abandoned properties was hopeless.

- **Karen Freeman-Wilson**  
Mayor, City of Gary



I really do believe that Indiana's Blight Elimination Program is successful because of the City of Gary.

- **Jacob Sipe**  
Executive Director, IHEDA



”



### Undercover Mayor

Mayor Karen Freeman-Wilson went undercover recently to see firsthand the work by city employees as part of the CBS television series **Undercover Boss**. The episode was featured as part of the eighth season premiere for Undercover Boss on December 21, 2016. [Click here to watch the episode.](#)

# A Simple Understanding of NIMBYism

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

It is no surprise to most working in the world of housing and community development that acronyms tend to flourish. Whether it is the name of program/initiative, an event, or even a rule or regulation, our tendency is to shorten things to allow letters and periods meet and create something that we have historically embraced and use in our daily work. I recall my first week in the office at IHCD in 2001 when I was given a Housing from Shelters to Homeownership manual and noticed a fairly lengthy appendices. Along with the glossary was a section for acronyms which contains several pages containing over 100 different items that were often used in the field.

In an industry where teams and partners work very hard to provide assets to communities, there are times where there is opposition to the development of a housing development; and the reasons are many. Whether it is one person or a large group, their voices have stated that a particular development in their community is not a positive step forward as it is proposed. While the individuals who are not in favor are often referred to as Nimbys, the mind state is known as NIMBYism.

Resistance comes in a variety of ways ranging from environmental to proposed location to concerns about eco-

nomonic impact on the community. Keep in mind that not every person who objects to something is a Nimby. There is a difference between having sincere and valid arguments and simply trying to block the progress of a project.

At the local, state, and federal level, it is important to ensure that the residents have a voice and are heard. It is vital to listen and respect the opinions of those who live, work, and play there. What typically carries a negative connotation does not have to be at all times. Things such as fact-finding, community meetings, and possibly identifying a middle ground person to balance opinions on both sides can definitely assist with the discussions.

Just as in any relationship (business or personal), it is proven that communication is paramount in understanding. While it is seen as a negative, Nimbyism, in its raw form, is a call for communication, listening, understanding, and can be a positive learning experience for all. We love our respective communities and want the best for Hoosiers. NIMBYism is a hurdle in the race...it is part of the process. Let us continue to work and thrive in our communities TOGETHER. ▣

**NIMBY** – acronym for the phrase “Not In My Back Yard.” Also used to describe a person who is in opposition of a proposed new development for one or more reasons.

**NIMBYism** – The mind state of a person identified as a Nimby.

## Midwest Housing Summit

On November 13-14 IHCD hosted the Midwest Housing Summit here in Indianapolis to meet with our sister HFAs from neighboring states. We were joined by staff from the Ohio Housing Finance Agency (OHFA), the Iowa Finance Authority, the Michigan State Housing Development Authority, the Wisconsin Housing and Economic Development Authority (WHEDA), the Nebraska Investment Finance Authority (NIFA), and the Illinois Housing Development Authority.



# IDA Success Story: Bryan McDaniel

During last year's Indiana General Assembly, several technical corrections and important updates were made to the **Individual Development Account (IDA)** program. In addition to increasing the income eligibility from 175% to 200% of the federal poverty level, **Senate Bill 325** allows for participants to use their combined IDA savings on the purchase of a vehicle.

"Last year's amendment to the income limits for the IDA program will allow IHCDA to serve more Indiana residents in need of asset building services," said Brian Carman, Community Programs Manager – CSBG, IDA and Self-Sufficiency. "Moreover, the expansion of the program to include the purchase of a vehicle is critical to delivering services to the changing needs in the community. This will likely have its largest impact in rural areas where needs assessments have indicated that vehicle assistance is a necessity due to minimal access to public transportation."

While delivering meals to a local Head Start in Aurora, Indiana in 2012, Bryan McDaniel saw a flyer for the IDA program. He was intrigued by the matched-savings program and immediately thought of using it for much needed repairs on his home. Committed to the program from day one, Bryan completed the required financial literacy education in a matter of months and annually exceeded his savings goal.

However, in 2016, due to changes in family circumstances and legislation, Bryan desperately needed to adjust his asset purchase. The vehicle which allowed him to get to and from work and deliver meals, was in bad shape and in need of replacement.



Through support from Kimberly Elliott at the Southeastern **Indiana Economic Opportunity Corporation (SIEOC)**, and approval from IHCDA, Bryan became the first IDA participant to take advantage of this new law by using their savings towards the purchase of a vehicle. According to Kimberly, whose agency administers the state's IDA program in Dearborn, Franklin, Ohio, Ripley, Switzerland and Union counties, this story has come full circle.

"For Bryan to find out about the IDA program while delivering food to our local Head Start and then use his savings account to purchase a vehicle so he can continue doing this job is incredible," said Elliott. "Bryan was a tremendous IDA client."

On October 21, 2016, Bryan completed the IDA program with his personal contributions and match totaling \$7,131.80. He was able to withdraw the IDA funds to purchase a 2006 Toyota RAV-4.

"The asset purchase opening up to vehicles is huge for our area," added Elliott. "We are in a rural area so there is no reliable public transportation. In addition to ensuring individuals can make it to and from work, having a reliable vehicle allows them to pursue additional types of work not previously available to them like delivering newspapers."

Since 1997, Indiana's IDA program has assisted low-moderate income Hoosiers attain their goals of homeownership, higher education and small-business start-up through matched-savings incentives and financial education. Operating behind the rationale that income alone is not enough for individuals to break trends of generational poverty, the IDA program focuses on asset building as a key component towards family and self-sufficiency. ■



## HUD Releases New Guidance on Harassment & LEP Ruling Discrimination Under the Fair Housing Act

The **final rule** issued by the U.S. Department of Housing and Urban Development (HUD) on September 15, 2016 took effect on October 14, 2016. Are you up to date with all its rulings and requirements?

The final rule issued by the HUD created liability for housing providers under the Fair Housing Act (FHA), in instances of “quid pro quo harassment” or “hostile environment harassment.” In essence, this rule prohibits harassment related to quid pro quo and hostile environment. In addition, it also issues a final rule on Limited English Proficiency (LEP). The guidance specifically addresses how methods of proof apply with regards to disparate treatment and discriminatory effects in fair housing careers, in which adverse housing actions are based on LEP.

### What does this mean?

As a housing provider, you are now violating the FHA if your policy or practice has an unjustified discriminatory effect, even if you had no intent to do so. This means that policies which appear neutral on the surface, which potentially restrict access to LEP individuals might very well count as in violation of the act. We encourage you to find out whether your policy is in violation by having one of our partners review it. Please feel free to contact our partners at:

U.S. Department of Housing and Urban Development (HUD)  
<http://portal.hud.gov/hudportal/HUD>

Indiana Civil Rights Commission (ICRC)  
[www.in.gov/icrc](http://www.in.gov/icrc)

Fair Housing Center of Central Indiana (FHCCI)  
[www.fhcci.org](http://www.fhcci.org)



## 2016 IHCD Co-Employees of the Year



Each year we ask our staff to nominate a fellow staff member they feel is deserving of the honor of IHCD Employee of the Year. The committee selected for the first time Co-Employees of the Year. We are proud to congratulate our 2016 Co-Employees of the Year Carmen Files, Deputy Counsel and Greg Stocking, Housing Choice Voucher Manager.



## They Said It!

**“That officially made the project a go, but we are still accepting donations. Each extra dollar we receive above the match will go toward making the project even bigger and better.”**

Tyler Karst, Project Manager for Wabash Marketplace, Inc. on the news that they reached their \$50,000 fundraising goal for the Wabash River Front Project. The project, the first as part of IHCD’s CreatINg Places program, will connect Downtown Wabash with the Wabash River with a plaza featuring two gazebos, seating and landscaping.







Seated L to R...Zach Rice (IHCDA), Keith Broadnax (Cinnaire), Jacob Sipe (IHCDA), Sharon Pierce (President/CEO of The Villages), Rebecca Ann Sumner (PNC Bank), Brian Philps (IHCDA). Also pictured: Various staff from The Villages.

# IHCDA and Sponsors Proudly Present 2016 Golf Outing Proceeds

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

The **Indiana Housing and Community Development Authority (IHCDA)** presented **The Villages** with a donation of \$53,000 to further their work in assisting Hoosiers and their families who are experiencing or at risk of becoming homeless. IHCDA and several partners of the **13th Annual Charity Golf Outing** were on hand to present the funds during a special presentation at their Indianapolis office location.

“*The number of abused and neglected children needing supportive services in Indiana is unprecedented; and The Villages is privileged to serve these vulnerable children by providing licensed, trained, fully supported, loving foster and adoptive families! The very generous contribution from the Indiana Housing and Community Development Authority will help us support these dedicated foster parents by being able to help provide financial assistance for items that aren't able to be covered through state dollars such as; an extra crib or high chair; a walker or wheel chair for a disabled child; a portable oxygen tank for a toddler whose breathing was compromised by a meth lab in the home; or a tutor for a foster child who is anxious to “catch up” with his or her peers, academically! We can't begin to share how very grateful we are for the generosity of IHCDA and your wonderful sponsors! Thank you ALL for having such a HUGE heart for Indiana's youngest citizens!*”

- Sharon Pierce

- Those striving for self-sufficiency have access to job training, support services and learning opportunities.
- Young people are on track through enriching opportunities.
- Success for children through quality child-care programs.
- Families have the support to be able to become economically self-sufficient.

Each year, IHCDA hosts a charity golf outing in conjunction with the **Indiana Housing Conference**. A recipient organization is selected that is aligned with **IHCDA's core values**. The 13th Annual IHCDA Charity Golf Outing took place at the Golf Club of Indiana in Lebanon on August 24th. Partner organizations for the event included:

- **City Real Estate Advisors (CREA)**
- **Herman & Kittle Properties**
- **Hilltop Securities**
- **Dauby, O'Connor & Zaleski (DOZ)**
- **Cinnaire**
- **PNC Bank**
- **PR Mortgage & Investments**
- **Bank of New York Mellon**
- **Pedcor Investments**

Click and learn more about the next **Annual Golf Outing**.

## Indiana Housing Conference

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

### Mark Your Calendars!

The 2017 Indiana Housing Conference and Annual Golf Outing will be August 14-16, 2017

# Customer Service: IHCD A Customers Once Again Tell us How We're Doing

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

As part of our commitment to customer service, IHCD A conducted an annual survey from 2012 to 2014 of its partners and stakeholders to determine how responsive we have been to customer needs. The survey asked respondents to tell us to what degree they agreed with a series of statements about IHCD A's commitment to customer service, including "IHCD A staff are prompt and responsive to my needs." and "IHCD A contributes to a positive and improving environment for my organization's activities." Respondents were also asked to

tell us how satisfied with IHCD A they were that year and whether their experience was better, the same, or worse compared to the previous year. We recently wrapped up the 2016 Customer Satisfaction Survey to see how we are doing. Roughly sixty of our customers let us know (and we hope we can get more responses next year!).

So, how are we doing? Overall, we've earned a solid B this year, which is where we've been since we started the survey in 2012. Of course, we want to do better, and the survey gave us several areas where we might improve. Here's how we've done on specific items over the years:

## Customer Service Ratings 2012-2016



2012	2013	2014	2016
3.11	3.07	3.16	2.98

**How would you rate your overall satisfaction with IHCD A?**



2012	2013	2014	2016
3.01	3.09	3.09	3.01

**IHCD A staff are prompt and responsive to my needs.**



2012	2013	2014	2016
3.22	3.23	3.33	3.29

**IHCD A staff are pleasant and courteous when dealing with IHCD A's partners.**



2012	2013	2014	2016
3.17	3.17	3.26	3.18

**IHCD A staff are knowledgeable about the programs which I use.**



2012	2013	2014	2016
2.79	2.91	2.86	2.66

**IHCD A staff keep their partners informed when policies or procedures change.**



2012	2013	2014	2016
3.09	3.01	2.97	2.95

**The IHCDA website and IHCDA-Info emails are helpful.**



2012	2013	2014	2016
2.92	2.89	2.89	2.84

**I receive sufficient information from IHCDA trainings.**



2012	2013	2014	2016
3.03	2.85	2.98	2.97

**IHCDA contributes to a positive and improving environment for my organization's activities.**



2012	2013	2014	2016
3.29	3.30	3.34	3.27

**I feel comfortable asking questions of the IHCDA staff.**



2012	2013	2014	2016
2.67	2.60	2.74	2.55

**Program policies and expectations are clear and easy to understand.**

So, let's start with the big question: "How would you rate your overall satisfaction with IHCDA?" Relative to 2014, our grade was slightly down this year, but not significantly (We've still earned a B). Also, a slight majority of you said that your experience with IHCDA was better in 2016 than in 2015.

Where do you think we could do better? According to the survey, we could do a better job at keeping our partners informed when policies or procedures change (we earned a B- on that one) and on making program policies clearer and easier to understand (another B-). Those are things we'll continue to improve in 2017.

Your comments pretty much tracked your scores: You asked us to give you as much notice as possible for up-

coming trainings and said keeping up with all of the information we release is difficult. You also said (and we appreciate it), "IHCDA team members are very responsive, knowledgeable and helpful." and that "IHCDA has always [been] and continues to be a partner. Everyone that I work with [is] approachable and understanding of the needs of the community development industry."

As always, THANK YOU to our partners and customers for letting us know how we're doing! We appreciate your praise and want to make sure we respond to your concerns. Remember, you don't need to wait for the annual survey to give us feedback. We would love to hear from you any time regarding any **concerns (or praise) you want to share!** 📌



# ICAP Receives Ramp Up Indiana's First Grant

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

Nineteen percent of Indiana's population has some form of mobility related disability. Ramps are one of the most common modifications made or requested by homeowners with a household member who is a user of a wheelchair or has a mobility impairment. Ramps can accommodate a broad range of physical needs and requirements, increase safety and reduce the risk of falling, and help maintain a person's independence. They also allow for aging-in-place in the home.

However, with an average ramp installation cost ranging between \$1,000-\$1,500, many people who need a ramp are unable to afford to have one installed. That is where the Ramp-Up Indiana program comes in. The program provides grants to not-for-profit organizations for the installation of exterior ramps to homes occupied by people who need to improve the accessibility of their home. Ramp-Up Indiana funds will help build exterior metal or wooden ramps and can also be used to widen exterior doors so wheelchairs can move in and out more easily.

In November, IHCD awarded a full grant of \$25,000 through the Ramp-Up Indiana program to the **Interlocal Community Action Program, Inc. (ICAP)** in New Castle, Indiana for their "Hope for Home Access" program. ICAP was established in 1965 under the Economic Opportunities Act as one of Indiana's 22 Community Action Agencies. Their

Hope for Home Access program will build handicap ramps for elderly or disabled homeowners in Fayette, Hancock, Henry, Rush and Wayne counties. Kevin Polivick, Executive Director at ICAP said, "Interlocal Community Action recognizes the growing need to make residential homes more accessible for the elderly and disabled. Installing handicap ramps will allow more individuals to remain at home with a higher quality of life. We much appreciate the RAMP UP funding from IHCD and Home Depot's match grant as we prepare to install 10 ramps in our 5-county service area."

**“ 19% of Indiana's population has some form of mobility related disability. ”**

ICAP also obtained a \$5,000 match through a Community Impact Grant from The Home Depot Foundation. The Home Depot Foundation awards grants to nonprofits that are working to improve the homes and lives of U.S. military veterans and their families. The number of veterans living in the service area is estimated at 18,637\*.

Eligible beneficiaries of the Ramp Up Indiana pilot program are limited to homeowners who are at or below 80 percent of the area median income. To learn more about the Hope for Home Access program, contact Holly Lee at ICAP by calling 765-288-8732.

Non-profit organizations seeking opportunities to participate in the Ramp-Up Indiana program can find more information at <http://www.in.gov/ihcda/rampupindiana.htm>

\*American Community Survey 2010-2014 five-year estimates.

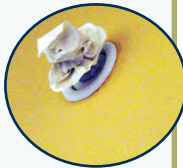
# The Most Repeated Pre-8609 Non-Compliance Issues for 2016

By **Doug Newport**, Design and Construction Review Analyst

The five most common non-compliance issues that failed Pre-8609\* inspections in 2016 are listed from the highest repetitive number of developments where this occurred to the lowest repetitive number as follows:

**1** **Water Heater safety** valve piping not properly installed where the discharge piping terminated below the flood level rims of sanitary waste receptors which created unsanitary conditions where the water supplies could have become contaminated.

**2** **Fire sprinkler heads** that did not have the protective construction covers removed, and/or had tape covering the heads to where they would not have operated as designed or put out fires that may have occurred.




**3** **Smoke detectors** that did not have the protective construction covers removed where they would not have operated as designed nor detected fires that may have occurred.



**4** **QAP Minimum Design Standards** not met.

**5** **Smoke detectors that were not interconnected**, where all of the detectors did not alarm as required when tested.

**Click here** for more information about the pre-8609 Non-Compliance issues. And feel free to contact me with any questions: [dnewport@ihcda.in.gov](mailto:dnewport@ihcda.in.gov). 

\*8609 refers to Form 8609 used by the Department of Treasury Internal Revenue Service for Low-Income Housing Credit Allocation and Certification.

“

# 44%

of developments inspected by IHCDCA passed the 2016 Pre-8609 inspections with flying colors.

”

**The following Developments that passed the Pre-8609 inspections in 2016 are listed here:**

**Stonecutters Place**

Developer: Hoosier Uplands Economic Development Corp.

**Canal Commons**

Developer: Area IV Development, Inc.

**Clarks Crossing**

Developer: Vision Communities, Inc.

**Historic Greensburg**

Developer: Housing Partnerships, Inc. dba Thrive Alliance

**Miller Asbury**

Developer: Milestone Ventures, Inc.

**Hawthorn Hills**

Developer: REALAmerica Development, Inc.

**Hopes Landing**

Developer: Keller Development, Inc.

**Oxford Place Senior**

Developer: Englewood Community Development Corp.

**Benet Hall**

Developer: Sisters of Saint Benedict

**Illinois Street Senior**

Developer: TWG Development, LLC

**Wesley Manor**

Developer: Wesley Manor, Inc.

PARTNER  
HIGHLIGHT

MOVING FORWARD

## IHCD...On Location

## Travels to the Moving Forward 2.0 Workshop

For the latest installment of IHCD...On Location we traveled to the Moving Forward 2.0 workshop November 9-10, 2016 at the Indiana Nature Conservancy in Downtown Indianapolis. At the conclusion of the workshop the two teams—the Area IV Agency on Aging and the Community Action Programs and Community Action of Greater Indianapolis (CAGI)—shared their preliminary design concepts with INCAA, ESN, IHCD and leadership from several other government agencies and philanthropic organizations. Following the creation of their full development concepts, both teams will be able to submit Rental Housing Tax Credit (RHTC) applications of up to \$750,000 each under the General Set-aside in July 2017.



IHCD, Energy Systems Network (ESN) and subject matter experts' from across the country were on hand to work with the two Community Action Agencies (CAAs) selected to participate in the Moving Forward 2.0 program on November 9-10, 2016 at the Indiana Nature Conservancy.

Want to find out more behind the scenes?

Visit <https://www.youtube.com/watch?v=ZFEEdyszCk8>

## How to Properly Use the IHCD Logo

Congratulations. You received notification that the funding request you made from the Indiana Housing and Community Development Authority (IHCD) has been approved. This is an exciting time and we understand that a lot goes into your project and you want to include everyone. To help ensure you have access to, and use, the IHCD logo, we developed a short guide and placed it on our website [here](#).

For questions about the logo, and how to use it, please contact: [communications@ihcd.in.gov](mailto:communications@ihcd.in.gov).

## Celebrating 30 Years of LIHTC



On October 21, 2016 we hosted a Statewide Celebration to commemorate the 30-year anniversary of the Low-Income Housing Tax Credit program. The celebration was held at Millikan on Mass, a tax credit property in downtown Indianapolis, and included remarks from local, state and federal representatives working on the LIHTC program. "We are fortunate to have an outstanding network of developers in Indiana," said Jacob Sipe, Executive Director at IHCD. "Their hard work and commitment has allowed us to provide affordable housing to thousands of Hoosiers throughout the state."

## Weatherization Assistance Program 40th Anniversary Celebration



On October 12, 2016 we hosted a Statewide Celebration to commemorate the 40-year anniversary of the Weatherization Assistance Program (WAP). The celebration included remarks from local, state and federal representatives working on the WAP. Additionally, several individuals were honored for 30 years or more of service to the program in Indiana.

In the 40 years since the WAP was created, more than 150,000 low-income Hoosier households have been weatherized providing millions of dollars in annual, reoccurring cost savings



Andy Place, Sr. (left) accepts the John C. Hart Award from 2016 IBA President Jim Pressel (right) at the IBA December Board of Directors Meeting.

## Andy Place, Sr. Receives Indiana Builders Association's Highest Award

The Indiana Builders Association (IBA) recently awarded the 2016 John C. Hart Presidential Award to Andy Place, Sr. of South Bend. Place is the president of Place Builders Inc. and served as 2010 IBA President.

The award is named in honor of John C. Hart, Sr. who served as Chairman of the Indiana House Ways and Means Committee in the early 1970s. Hart was known for being instrumental in restructuring Indiana's property tax system with then Governor Doc Bowen. Hart is also the only Hoosier to serve as President of the National Association of Home Builders and one of five Hoosiers inducted into the National Housing Hall of Fame.

"The John C. Hart Presidential Award is given to a select few who have demonstrated an outstanding level of commitment and dedication to the housing industry," said 2016 IBA President Jim Pressel. "I am honored to present Andy with this award recognizing his contributions."

Place is a third generation home builder who was born and raised in South Bend. In 2015, Place was appointed by Governor Mike Pence to serve a four year term on the Indiana Housing and Community Development Board of Directors. Place also currently serves as a National Association of Home Builder State Representative and BUILD-PAC Trustee and is a Certified Green Professional and Certified Graduate Builder.

As a residential and commercial builder/remodeler with Place Builders, Inc. he has built over 1,500 homes. His father, Andrew S. Place, started the Indiana Builders Association in 1952 and is in the National Association of Home Builders Hall of Fame.

Place accepted the award from 2016 IBA President Jim Pressel at the IBA December Board of Directors Meeting.

### About the Indiana Builders Association

The Indiana Builders Association (IBA) is a statewide trade organization representing Indiana's home building, remodeling and light commercial construction industry. Established in 1952, IBA has 27 local affiliates organized into eight geographic areas across Indiana. IBA, along with its affiliates, are associated with the National Association of Home Builders in Washington, D.C. The organization works to educate its members, the general public, elected officials and regulatory bodies to maintain and develop workable and affordable regulations and laws that enable the citizens of Indiana to own a home. More information can be found at [www.buildindiana.org](http://www.buildindiana.org).



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