

Final Report

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

Program Year 2010
(July 1, 2010 to June 30, 2011)



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September 28, 2011

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Performance and Evaluation Report
(CAPER) for Program Year 2010
(July 1, 2010 – June 30, 2011)**

Prepared for

State of Indiana
Indiana Office of Community and Rural Affairs
Indiana Housing and Community Development Authority
One North Capitol Avenue, Suite 600
Indianapolis, Indiana 46204
317.232.8831

Prepared by

BBC Research & Consulting
3773 Cherry Creek N. Drive, Suite 850
Denver, Colorado 80209-3868
303.321.2547 fax 303.399.0448
www.bbcresearch.com
bbc@bbcresearch.com

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Executive Summary

State of Indiana 2010 CAPER

EXECUTIVE SUMMARY

This report is the 2010 Consolidated Annual Performance and Evaluation Report (CAPER) for the State of Indiana. It covers the July 1, 2010 to June 30, 2011 program year.

At the end of each program year, the U.S. Department of Housing and Urban Development (HUD) requires all HUD block grant recipients to submit a “performance and evaluation report” concerning the use of HUD grant funds. According to HUD, this report must include:

- An assessment of how such use addresses the objectives identified in the Consolidated Plan;
- Information on the proposed and actual accomplishments for each year that the CDBG funds were awarded;
- Resources made available and the investment of these resources;
- The geographic distribution and location of investments;
- The families and persons assisted (including the racial and ethnic status of persons assisted);
- Actions taken to affirmatively further fair housing; and
- Other actions indicated in the Strategic Plan and Action Plan.

This information is compiled into the “CAPER.” The overall goal of the CAPER is to enable HUD and citizens to assess the recipient’s progress toward meeting long-term goals.

Beginning October 1, 2006, each CAPER is to include the status of the grantee's efforts toward implementing HUD’s “performance measurement system requirements” described in the Federal Register Notice dated March 7, 2006. This includes descriptions of how the State's programs provided new or improved:

- availability/accessibility,
- affordability,
- sustainability of decent housing,
- a suitable living environment, and
- economic opportunity.

This State of Indiana CAPER reports on program activities for four HUD block grants administered by two State agencies. For the State’s 2010 program year, these agencies and awards included:

- Office of Community and Rural Affairs (OCRA)—primary administrator of the State Community Development Block Grant (CDBG) program;
- Indiana Housing and Community Development (IHCDA)—administrator of the State HOME Investment Partnerships Program, the Emergency Shelter Grant (ESG) program, the Housing Opportunities for Persons with AIDS (HOPWA) program, and a portion of the CDBG program dedicated to housing.

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

Public Notice for CAPER Review

The 2010 CAPER was available for public review between September 13, 2011 and September 28, 2011. A hard copy of the CAPER was on file with OCRA, and electronic copies were available on OCRA's website. Public comments were encouraged and accepted during this period. The public notice announcing the availability of the CAPER is attached to this section.

Applicable Areas

The State of Indiana Consolidated Plan covers all non-entitlement areas in the State. The term "entitlement areas" refers to cities and counties that, because of their size, are able to receive federal HUD funding directly. These areas must complete a Consolidated Plan separately from the State to receive funding. The requirements for receiving CDBG, HOME, ESG and HOPWA funds directly are all slightly different, but are generally based on size and need of the community. For purposes of this report, "non-entitlement" refers to cities and towns that do not file Consolidated Plans individually and are not able to receive funding from the HUD programs directly.

The entitlement areas in Indiana during PY2010 include the cities of Anderson, Bloomington, Carmel, Columbus, East Chicago, Elkhart, Evansville, Fort Wayne, Gary, Goshen, Hammond, Indianapolis, Kokomo, LaPorte, Lafayette, Michigan City, Mishawaka, Muncie, New Albany, South Bend, Terre Haute, West Lafayette, and Hamilton County and Lake County.

Organization of Report

This Executive Summary contains the required narrative for the CAPER as specified in the recently issued CPD-11-03 titled Reporting Requirements for the State Performance and Evaluation Report (PER). Topics include:

- A description of resources made available;
- The geographic distribution and location of investments;
- Actions taken to affirmatively further fair housing a summary of impediments and actions take to overcome the effects of impediments;
- Actions taken to remove barriers to affordable housing; and
- Other relevant actions indicated in the Strategic Plan and Action Plan.

Discussions of the activities to address homelessness, chronic homelessness and persons with special needs appear in Sections II, III and IV.

The comparison of the proposed versus actual outcomes for each outcome measure submitted with the Consolidated Plan appears in Section I.

The additional CDBG requirements outlined in CPD-11-03 appear in the report as follows:

- The use of CDBG funds is located in Section I.
- The relationship of that use to the priorities and specific objectives identified in the plan with special attention to high priority activities appears in Section I. Goal Assessment.
- The nature and reasons for any changes in program objectives appears in Section I.
- Any changes that the State would have made based on its experiences are discussed in Section I.
- How CDBG benefitted low and moderate income persons appears in Section I, Figure I-5.
- An evaluation of progress meeting goals and providing affordable housing using CDBG funds, including the number and types of households served appears in Section I.

Resources

The primary resource used to address the needs identified in the 2010-2014 Consolidated Plan is HUD block grant funding. Figure ES-1 shows the total amounts received by program and administering agency.

Exhibit ES-1. 2010 Action Plan Funding by Program and State Agency

Source:
U.S. Department of
Housing & Urban
Development.

Program	FY 2010 Funding Allocations
CDBG (Indiana Office of Community and Rural Affairs)	\$34,059,120
HOME (Indiana Housing and Community Development Authority)	\$16,699,875
ESG (Indiana Housing and Community Development Authority)	\$1,931,140
HOPWA (Indiana Housing and Community Development Authority)	\$971,314
Total	\$53,661,449

Program Income

OCRA received a minimal amount of program income during PY1010 from the following sources:

- Batesville has an Economic Development Revolving Loan Fund from which they received \$17.91 interest during the reporting period leaving a balance of \$12,832. The balance will be used on a Main Street project, currently being prepared to submit for grant funding.
- Randolph County has an Economic Development Revolving Loan Fund from which they have received \$42,025.40 in principal and interest during the reporting period. Total Program Income Received: \$42,043.30.

The total program income committed to projects during the reporting period is \$83,332; commitment date of July 13, 2011 to Marion.

In the event OCRA receives CDBG Program Income, such moneys will be placed in the Community Focus Fund for the purpose of making additional competitive grants under that program. Reversions of other years' funding will be placed in the Community Focus Fund for the specific year of funding reverted. The State will allocate and expend all CDBG Program Income funds received prior to drawing additional CDBG funds from the US Treasury. However, the following exceptions shall apply:

1. This prior-use policy shall not apply to housing-related grants made to applicants by the Indiana Housing & Community Development Authority (IHCDA), a separate agency, using CDBG funds allocated to the IHCDA by OCRA
2. Program income generated by CDBG grants awarded by OCRA using FY 2010 CDBG funds must be returned to OCRA, however, such amounts of less than \$25,000 per calendar year shall be excluded from the definition of CDBG Program Income pursuant to 24 CFR 570.489.

All obligations of CDBG program income to projects/activities require prior approval by OCRA. This includes use of program income as matching funds for CDBG-funded grants from the IHCDA. Applicable parties should contact OCRA at (317) 232-8333 for application instructions and documents for use of program income prior to obligation of such funds.

Other Resources to Fulfill Goals

Affordable Housing and Community Development Fund. Beginning in fiscal year 2008, the Affordable Housing and Community Development Fund began receiving new revenue to support its activities, generating approximately \$6-7 million each fiscal year 2008. This revenue is expected to generate annually for investment in housing and community development activities across the Indiana. IHCDA administers the Development Fund and distributes proceeds through its Community Development, Community Services, and Multi-family departments. As of April 2010, IHCDA is accepting no new applications for Development Fund dollars.

Indiana Foreclosure Prevention Network. Community service and housing-related organizations, government agencies, lenders, realtors, and trade associations have come together in a public-private partnership to provide a multi-tiered solution to Indiana's foreclosure problem. This statewide initiative is targeted public awareness campaign that utilizes grassroots strategies and mainstream media to drive Hoosiers facing foreclosure to a statewide toll-free helpline and educational website.

Anyone who has fallen behind on his or her mortgage payments, or thinks they might, will be encouraged to call 877-GET-HOPE or to visit www.877GETHOPE.org. The confidential, toll-free helpline, operated by Momentive Consumer Credit Counseling Service, is available daily from 8:00 a.m. to 8:00 p.m. Whenever possible, counselors will assist homeowners over the phone. If more extensive assistance is needed, the counselor will refer the homeowner to a local foreclosure intervention specialist.

The Don't Let the Walls Foreclose In On You: Get Help, Get Hope public awareness campaign evokes a sense of urgency, recognizes that foreclosure can happen to anyone, and offers a message of hope. Marketing materials including brochures, posters, and other collateral pieces will be distributed through a variety of local outlets such as:

- Places of worship;
- WorkOne centers;
- Hospitals;
- Libraries;
- Utilities;
- Community-based organizations; and
- State and municipal agencies.

IFPN is collaborating with the Indiana Association of Realtors to identify and train its members in short sale transactions. When a foreclosure prevention specialist determines that a short sale is the most appropriate solution, he or she will have a pool of realtors to assist with the transaction. Similarly, IFPN has reached out to the Indiana Legal Services, Indiana Bar Association, and the Pro Bono Commission to identify and train attorneys who may assist homeowners during the foreclosure process.

Low Income Housing Tax Credits (LIHTC). IHCD utilizes set-aside categories in its Low Income Housing Tax Credit Program to target the housing priorities set forth in the agency's strategic plan and to achieve the goals in the Statewide Consolidated Plan. Below is a list of the set-aside categories in the 2009-2010 Qualified Allocation Plan:

- Development by qualified not-for-profit organizations;
- Special Housing Needs;
- Senior housing;
- Development location;
- Preservation; and
- Developments which serve the lowest income.

IHCD further supports strategic objectives by targeting evaluation criteria of LIHTC applications based on rents charged, constituency served, development characteristics, high performance housing characteristics, project financing and market strength, and other unique features and services.

Section 8 voucher program. IHCD administers vouchers to help approximately 4,100 families pay their rent each month. The HCV program services are provided by Local Subcontracting Agencies throughout the State of Indiana.

In an effort to better align Indiana's strategic housing goals with targeted voucher recipients, IHCD has established the following preference categories:

- **Existing Applicant** — applicant was on waiting list prior to implementation of preferences.
- **Residency** — applicant is a legal resident of the State of Indiana.
- **Homelessness** — applicant is currently homeless
- **Homelessness prevention** — applicant is a victim of domestic violence or an individual that will be released from an institution or will be emancipated from foster care.

- **Self-Sufficiency** — applicants are working families or enrolled in an educational or training program.
- **Elderly** — applicant is age 62 or older.
- **Disability** — meets HUD definition of a person with a disability

Geographic Distribution

Figures ES-2 through ES-5 show the geographic distribution by county of CDBG, HDF/HOME, ESG and HOPWA funds for PY2010.

Figure ES-2.
CDBG (Non Housing) Allocation, Number of Projects and Beneficiaries by County, PY2010

County	Proposed Beneficiaries	Low to Moderate Income Beneficiaries	Amount Committed	County	Proposed Beneficiaries	Low to Moderate Income Beneficiaries	Amount Committed
Adams	36,515	16,845	\$ 1,497,152	Lawrence	1,981	1,114	\$ 365,000
Bartholomew	4,505	2,612	\$ 12,435	Madison	6,260	3,456	\$ 180,000
Benton	1,509	919	\$ 924,180	Miami	25,043	13,223	\$ 1,342,834
Benton/Tippicanoe	1,262	762	\$ 600,000	Montgomery	6,126	4,751	\$ 1,239,500
Blackford	13,886	8,088	\$ 650,000	Morgan	228	121	\$ 40,000
Clay	1,493	774	\$ 57,600	Noble	1,577	827	\$ 50,000
Crawford	2,035	1,205	\$ 150,000	Owen	4,042	4,042	\$ 500,000
Decatur	1,086	673	\$ 30,000	Parke	28,182	15,535	\$ 1,725,103
DeKalb	13,339	7,342	\$ 650,000	Pike	1,339	887	\$ 495,000
Delaware	200	102	\$ 1,000,000	Porter	228	171	\$ 36,200
Dubois	333	237	\$ 535,565	Posey	5,464	3,197	\$ 1,174,287
Elkhart	784	477	\$ 600,000	Putnam	10,114	4,604	\$ 646,620
Fayette	24,014	13,750	\$ 45,000	Randolph	6,547	3,336	\$ 540,000
Fountain	16,683	8,758	\$ 790,700	Ripley	1,816	1,072	\$ 1,200,000
Fulton	19,252	10,042	\$ 178,000	Spencer	1,430	795	\$ 27,000
Gibson	8,095	4,895	\$ 1,780,000	St. Joseph	576	321	\$ 50,000
Grant	31,474	15,251	\$ 207,098	Steuben	1,696	845	\$ 500,000
Greene	9,570	5,428	\$ 106,851	Sullivan	1,095	596	\$ 30,000
Hancock	3,013	1,562	\$ 50,000	Switzerland	164	101	\$ 600,000
Jackson	14,840	8,020	\$ 30,000	Tipton	10,732	5,990	\$ 202,708
Jasper	7,525	4,053	\$ 750,000	Union	2,419	1,324	\$ 44,900
Jay	6,012	3,620	\$ 1,078,664	Vanderburgh	1,313	247	\$ 50,000
Jefferson	15,423	15,423	\$ 1,000,000	Vermillion	584	313	\$ 28,800
Jennings	1,337	1,337	\$ 30,000	Vigo	263	260	\$ 600,000
Johnson	17,957	7,300	\$ 49,500	Warrick	7,169	7,056	\$ 1,100,000
Knox	18,701	10,080	\$ 50,000	Washington	1,579	1,111	\$ 530,000
Kosciusko	1,054	722	\$ 600,000	White	21,712	11,602	\$ 498,966
LaGrange	37,351	23,036	\$ 96,695	Whitley	1,664	1,097	\$ 600,000

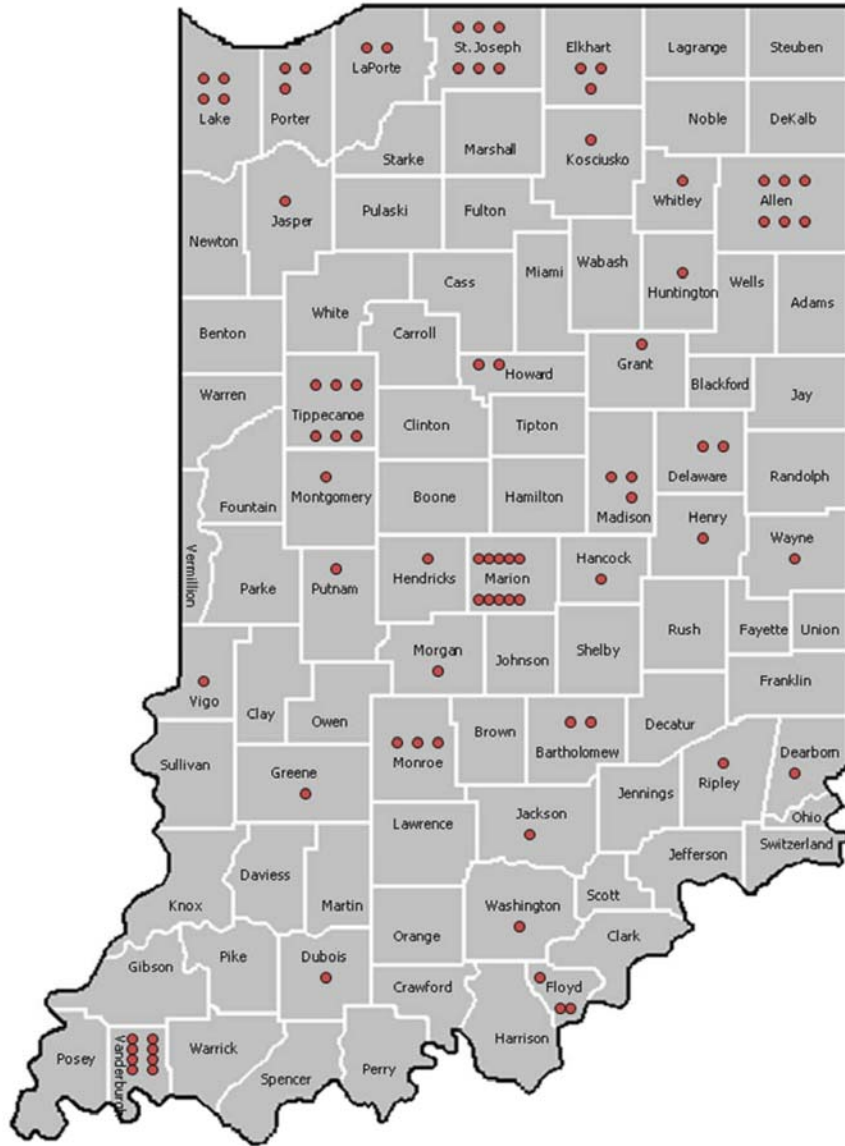
Source: Indiana Office of Community and Rural Affairs.

Figure ES-3.
Housing Development Fund (CDBG Housing) Allocation by Location, PY2010

Source:
Indiana Housing and Community Development Authority, CO4PR10.

Town/County	Funded Amount	Town/County	Funded Amount
Angola	\$ 225,000	Muncie	\$ 320,875
Bicknell	\$ 200,000	North Vernon	\$ 500,000
Crothersville	\$ 294,062	Orange	\$ 141,400
Elkhart	\$ 16,000	Sandborn	\$ 190,000
Huntington	\$ 400,000	Washington City	\$ 650,000
Kokomo	\$ 105,758	Washington County	\$ 151,400
Madison	\$ 300,000		

Figure ES-4.
ESG Allocation by Location, PY2010



Source: Indiana Housing and Community Development Authority.

**Figure ES-5.
HOPWA Allocation by Region, PY2010**

Region	Formula Allocation	Region	Formula Allocation
Region 1 Lake, LaPorte, Porter	\$179,522	Region 8 Clay, Parke, Sullivan, Vermillion, Vigo	\$49,625
Region 2 Elkhart, Fulton, Marshall, Pulaski, St. Joseph, Starke	\$116,324	Region 9 Decatur, Fayette, Henry, Ripley, Rush, Union,	
Region 3 Adams, Allen, DeKalb, Huntington, Kosciusko, LaGrange, Noble, Steuben, Wabash, Wells, Whitley	\$166,547	Region 10 Bartholomew, Greene, Lawrence, Monroe, Owen	\$54,300
Region 4 Benton, Carroll, Clinton, Fountain, Jasper, Montgomery, Newton, Tippecanoe, Warren, White		Region 11 Crawford, Jackson, Jefferson, Jennings, Orange, Switzerland	\$11,000
Region 5 Blackford, Delaware, Grant, Jay, Randolph		Region 12 Davies, Dubois, Gibson, Knox, Martin, Perry, Pike, Posey, Spencer, Vanderburgh, Warrick	\$177,970
Region 6 Cass, Howard, Madison, Miami, Tipton		Regions 4, 5, 6, 9	\$151,909
		Total	\$907,197

Source: Indiana Housing and Community Development Authority, HOPWA CAPER.

Families and Persons Assisted

Please see Section II for data on the families and persons assisted, including their racial and ethnic status as available.

Fair Housing Activities

As part of the State's 2011 Action Plan, a review of fair housing impediments was conducted. The state also updated its Fair Housing Action Plan. This section summarizes the impediments to fair housing choice and existing Fair Housing Action Plan.

The following barriers to fair housing in the State of Indiana currently exist:

Private sector impediments

Increase in alleged violation complaints concerning rentals. There has been an increase in the number of complaints of alleged violations concerning the discrimination in the terms/conditions/privileges relating to rental; discriminatory refusal to rent; discriminatory refusal to negotiate for rental; and discrimination in services and facilities relating to rental in recent years.

Predatory lending and access to credit. One outcome from the financial crisis has been that FHA mortgages have absorbed the subprime market. According to Mortgage Bankers Association data, the market share of subprime loans retracted by 2.5 percent while FHA's share grew by 6 percent from 2007-2009. Additionally, the 2009 HMDA data listed a poor credit history as the top reason that credit is denied to home purchase and home improvement loan applicants in Indiana. There are little data about how prevalent predatory lending practices are or how significant they are in creating fair housing barriers, although most studies suggest that elderly and minorities are disproportionately likely to be victims. ***This impediment was found to exist in both 2006 and 2010.***

Public sector impediments

Fair housing awareness. ICRC is the primary organization that receives and investigates complaints in the State's nonentitlement areas. The numerous nonentitlement areas and size of the State, as well as the limited resources of ICRC, make it difficult to ensure that residents in all areas of the State are aware of fair housing issues and know how to file a complaint when they feel they have been discriminated against. ***This impediment was found to exist in both 2006 and 2010.***

Impediments in both private and public sectors

Lack of affordable housing and services, particularly for special needs populations. Lack of quality, affordable housing was a common theme of the stakeholders interviewed for the current AI updates and previous AI and updates. Many landlords reportedly do not want to serve low income households. There is a stigma about affordable housing in many rural areas. Stakeholders also reported a lack of senior housing and services for persons who are disabled and have mental illnesses. During the 2009 AI update, 2010 AI and 2011 AI update, many stakeholders commented on the lack of affordable, accessible housing for persons with disabilities as being a major barrier to housing choice in the State. ***This impediment was found to exist in both 2006 and 2010.***

Complaint data from the ICRC reported the third most common alleged violation complaint made during 2007 to 2010 was the "Failure to provide reasonable accommodation." During 2006 to 2010, the alleged violation of "failure to provide reasonable accommodation" made up 12 percent of the complaints. ***This impediment was found to exist in both 2006 and 2010.***

Housing discrimination. According to ICRC complaint data, the most common types of housing discrimination in the State are based on race/national origin, disability and familial status. A resident survey completed in 2010 asked if discrimination in housing is a problem in their community and what is that discrimination based on. Twenty-three percent of the resident responses were that discrimination is not a problem, followed by discrimination being based on disability, family size and race/ethnicity. ***This impediment was found to exist in both 2006 and 2010.***

2011 Fair Housing Action Plan. To address the impediments identified above, the State of Indiana will execute the following Fair Housing Action Plan. .

1. All grantees of CDBG, HOME, ESG, and HOPWA funds will continue to be required to:
 - a) Have an up-to-date Affirmative Marketing Plan; b) Display a Fair Housing poster in a prominent place; and c) Include the Fair Housing logo on all print materials and project signage. All grantees of HOME, ESG, and HOPWA are still required to provide beneficiaries with information on what constitutes a protected class and instructions on how to file a complaint.

In addition, beginning in March 2011, OCRA will require CDBG grantees to promote fair housing practices using the following guidelines:

- **Step 1: Develop a Fair Housing Ordinance.** The grantee should work with their attorney to develop a Fair Housing Ordinance if one does not exist. A sample Fair Housing Ordinance has been provided by OCRA. Once the ordinance has been developed, the ordinance must be formally adopted by the grantee and submitted to the OCRA Civil Rights Specialist for review on or before Release of Funds.

- **Step 2: Display the Applicable Fair Housing Posters.** Upon receipt of the grantee's Civil Rights/Section 3 Officer Notification, the OCRA Civil Rights Specialist will provide the applicable fair housing posters to grantees' Civil Rights/Section 3 Officer. These posters must be displayed at public buildings, such as local government buildings, and must always be posted at the job site.
 - **Step 3: Conduct Fair Housing Activity.** Grantees must choose an activity from the Affirmatively Furthering Fair Housing Checklist (Civil Rights Form 3)¹ to conduct during the grant period. Examples of acceptable steps to promote Fair Housing practices include but are not limited to distributing the Fair Housing Brochure, reviewing sales and rental practices in the community, or conducting a Fair Housing Assessment.
2. All grantees of CDBG, HOME, ESG, and HOPWA funds will continue to be monitored for compliance with the aforementioned requirements as well as other Fair Housing standards (e.g., marketing materials, lease agreements, etc.). As part of the monitoring process, OCRA and IHCDA staff will ensure that appropriate action (e.g., referral to HUD or appropriate investigative agency) is taken on all fair housing complaints at federally funded projects.
 3. OCRA requires all CDBG projects to be submitted by an accredited grant administrator. Civil rights training, including fair housing compliance, will continue to be a required part of the accreditation process. IHCDA will continue to incorporate fair housing requirements in its grant implementation training for CSBG, HOME, ESG, and HOPWA grantees.
 4. IHCDA will serve on the Indianapolis Partnership for Accessible Shelters and, through this Task Force, will educate shelters about Fair Housing and accessibility issues, and help identify way to make properties more accessible.
 5. IHCDA will work with ICRC to have testers sent to IHCDA funded rental properties to ensure they are in compliance with the Fair Housing Act. The goal for the number of properties tested per year is 4 per year. The program will begin in 2012.
 6. IHCDA will also ensure that the properties it has funded are compliant with uniform federal accessibility standards during on-going physical inspections, as part of the regular inspections that occur. The goal for the number of properties inspected per year for fair housing compliance is 100 per year.
 7. IHCDA will expand its Fair Housing outreach activities by 1) Posting ICRC information and complaint filing links on IHCDA website, and 2) enhancing fair housing month (April) as a major emphasis in the education of Indiana residents on their rights and requirements under Fair Housing.

¹ <http://www.in.gov/ocra/2575.htm>

8. IHCDCA established the Indiana Foreclosure Prevention Network (IFPN), a program to provide free mortgage foreclosure counseling to homeowners. IFPN was launched in the fall of 2007, and is a partnership of community-based organizations, government agencies, lenders, realtors, and trade associations that has devised a multi-tiered solution to Indiana's foreclosure problem. This statewide initiative includes a targeted public awareness campaign, a telephone helpline, an educational website, and a network of local trusted advisors. IHCDCA has established a goal to provide 2 to 5 education trainings on foreclosure prevention and predatory lending each year.
9. IHCDCA will receive regular reports from ICRC regarding complaints filed against IHCDCA properties and within 60 days ensure an action plan is devised to remedy future issues or violations.

Program year 2010 fair housing accomplishments. During program year 2010, the State of Indiana completed the following actions to affirmatively further fair housing:

1. IHDA staff monitored 120 grantees for compliance with CDBG, HOME, ESG and HOPWA requirements as well as other Fair Housing standards (e.g., marketing materials, lease agreements, etc.). This monitoring number reflects unduplicated grantees and includes both close-out and ongoing compliance monitoring. As necessary, IHCDCA referred compliance issues to HUD or the appropriate investigative agency to ensure action is taken on all fair housing complaints at federally funded projects.
2. OCRA started requiring CDBG grantees to promote fair housing practices using the following guidelines:
 - **Step 1: Develop a Fair Housing Ordinance.** The grantee should work with their attorney to develop a Fair Housing Ordinance if one does not exist. A sample Fair Housing Ordinance has been provided by OCRA. Once the ordinance has been developed, the ordinance must be formally adopted by the grantee and submitted to the OCRA Civil Rights Specialist for review on or before Release of Funds.
 - **Step 2: Display the Applicable Fair Housing Posters.** Upon receipt of the grantee's Civil Rights/Section 3 Officer Notification, the OCRA Civil Rights Specialist will provide the applicable fair housing posters to grantees' Civil Rights/Section 3 Officer. These posters must be displayed at public buildings, such as local government buildings, and must always be posted at the job site.
 - **Step 3: Conduct Fair Housing Activity.** Grantees must choose an activity from the Affirmatively Furthering Fair Housing Checklist (Civil Rights Form 3)² to conduct during the grant period. Examples of acceptable steps to promote Fair Housing practices include but are not limited to distributing the Fair Housing Brochure, reviewing sales and rental practices in the community, or conducting a Fair Housing Assessment.
3. IHCDCA continued to incorporate fair housing requirements in its grant implementation training for CSBG, HOME, ESG, and HOPWA grantees. During PY2010, IHCDCA provided comprehensive grant implementation training for nascent grantees as well as customized one-on-one trainings for more seasoned developers.

² <http://www.in.gov/ocra/2575.htm>

4. IHCD A worked with ICRC to develop a Memorandum of Understanding (MOU) to have ICRC test IHCD A-funded rental properties to ensure that they are in compliance with the Fair Housing Act. The testing program will begin in 2012.
5. During PY2010, IHCD A completed physical inspections to ensure that the properties it has funded are compliant with uniform federal accessibility standards. These inspections also included fair housing compliance.
6. IHCD A promoted Fair Housing Month in April 2011 to bring even greater emphasis on the rights and requirements under Fair Housing law.
7. IHCD A worked with the Mortgage Fraud and Prevention Task Force to identify strategies to help consumers avoid predatory lending and foreclosure. The recommendations from this series of meetings with industry leaders, advocates, government agencies and elected officials resulted in the passage of HEA 1793 empowering IHCD A to develop a public awareness campaign, provide access to free telephone and web-based counseling, and refer homeowners to a network of trusted advisors including foreclosure prevention specialists, realtors, and attorneys. An integral part of the network is identifying fraudulent and predatory loans that are then disclosed to the Attorney General's office.
8. IHCD A worked with ICRC to establish a reporting mechanism on complaints filed against IHCD A properties to ensure an action plan is devised to remedy future issues or violations.

Program year 2010 to 2014 fair housing goals and 2010 accomplishments. The following matrix summarizes the State's Fair Housing Action Plan for program years 2010 to 2014 to minimize impediments and includes the 2010 accomplishments to date.

**Figure ES-4.
Fair Housing Action Plan Matrix, FY2010 to 2014**

Task Description	Impediments Addressed	Activities	Goals					Accomplishments				
			2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
1. Fair housing outreach and education.	▪ Discrimination faced by Indiana residents. Fair housing awareness.	▪ Grantees will be required to:										
		1) Have an up-to-date affirmative marketing plan;	X	X	X	X	X	X				
		2) Display a fair housing poster;	X	X	X	X	X	X				
		3) Include the fair housing logo on all print materials.	X	X	X	X	X	X				
		▪ OCRA CDBG Grantees will be required to:										
		1) Develop a Fair Housing Ordinance.		X	X	X	X	X				
2. Fair housing compliance and monitoring.	▪ Discrimination faced by Indiana residents.	▪ Monitor HUD funds for compliance (grantees).	40-50	40-50	40-50	40-50	40-50	120				
		▪ IHCDCA will refer compliance issues to HUD (as needed).	X	X	X	X	X	N/A				
3. Fair housing training.	▪ Discrimination faced by Indiana residents. Fair housing awareness.	▪ CDBG grant administrators will be trained in fair housing.	X	X	X	X	X	X				
		▪ New IHCDCA grantees will receive fair housing training.	X	X	X	X	X	X				
4. Increase accessible housing.	▪ Lack of affordable housing for special needs populations.	▪ IHCDCA will serve on the Indianapolis Partnership for Accessible Shelters	X	X	X	X	X					
5. Fair housing testing.	▪ Discrimination faced by Indiana residents. Lack of quality, affordable housing.	▪ Work with ICRC to test IHCDCA funded rental properties (properties).	4	4	4	4	4	0				
6. ADA inspections.	▪ Lack of affordable housing for special needs populations.	▪ Inspect IHCDCA funded properties for ADA compliance (properties).	100	100	100	100	100	117				
7. Public outreach and education.	▪ Lack of awareness of fair housing.	▪ Expanding fair housing information on IHCDCA website.										
		1) Post ICRC information/complaint filing links;	X	X	X	X	X					
8. Reduce predatory lending and education.	▪ Predatory lending and foreclosures.	▪ Provide foreclosure prevention and predatory lending education (trainings).	2-5	2-5	2-5	2-5	2-5					
		▪ IHCDCA will oversee the Indiana Foreclosure Prevention Network.	X	X	X	X	X	X				
9. Prevent discrimination.	▪ Discrimination faced by Indiana residents. Lack of quality, affordable housing.	▪ Receive reports of complaints filed against property owners funded by IHCDCA.	X	X	X	X	X	N/A				

Source: Indiana Housing and Community Development Authority and Indiana Office of Community and Rural Affairs.

Other Relevant Actions

Stellar Communities program. The Stellar Communities program is a multi-agency partnership designed to fund comprehensive community development projects in Indiana's smaller communities. OCRA and IHADA, along with the Indiana Department of Transportation (INDOT) and the State Revolving Fund are participating in this innovative program.

The Stellar Communities program started with a call for letters from chief elected official detailing potential projects and general need of the community based on a required current comprehensive plan and other recent planning efforts on behalf of the community. Forty-two letters were received.

From the 42 letters the state funding team chose 12 finalists. The CEO's of 12 finalists were invited to participate in a workshop that detailed what the funding team is requiring in the strategic investment plan proposal document that will serve as the final base evaluation for determination of the pilots.

After the submission of the 12 proposals, site visits were conducted to evaluate projects and tour the project area. The funding team met to score and determine the two pilots. Criteria were based on the following:

- Identify at least one project to be completed in each of the 3 program years. The total number of projects is solely limited to the community's ability to successfully complete the projects.
- Identify/document project cost estimates, local match amounts and sources, and additional funding resources.
- Completion of the site visit checklist from the resource team.
- Document and support the level of need for each project and the significance of each project in the overall revitalization efforts within the community;
- Capacity of the applicant to administer the funds;
- The long-term viability of the strategic community investment plan;

The Cities of Greencastle and North Vernon were chosen as the two first year pilot communities in April 2011. No projects have been officially funded, however both pilots have moved forward in developing the final steps in project development for release of funds and it is anticipated release of funds will be in fall of 2011.

Additional Program Information

Agency reports with more detail on the activities funded during PY2010 are appended to the final CAPER submitted to HUD. The reports include the following:

- IDIS C04PR06—Summary of Consolidated Plan Projects
- IDIS CO4PR23—Program Year Summary of Accomplishments
- CO4PR03—CDBG Activity Summary Report
- IDIS C04PR26—CDBG Financial Summary
- IDIS C04PR83—CDBG Performance Measures Report
- IDIS C04PR85—HOME Housing Performance Report
- CO4PR81—ESG Performance Measures Report
- CO4PR85—ESG Housing Performance Report
- CO4PR80—HOPWA Measuring Housing Stability Outcomes
- CO4PR82—HOPWA Units/Households and Funds Expended
- CO4PR85—HOPWA Housing Performance Report

***AVISO DE REGISTRO
DEL
INFORME COMBINADO DE EVALUACIÓN DEL DESEMPEÑO ANUAL***

Para ver una versión en español de este anuncio de Aviso de Registro del Informe Combinado de Evaluación del Desempeño Anual visite el sitio web www.in.gov/ocra. Para traducciones al español de los documentos mencionados en este anuncio, escribir al Indiana Office of Community and Rural Affairs, One North Capitol, Suite 600, Indianapolis, Indiana 46204 o E-mail bdawson2@ocra.in.gov.

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

Notice is hereby given that the Indiana Office of Community & Rural Affairs, and the Indiana Housing and Community Development Authority will file their 2010 Combined Annual Performance Evaluation Report with the U.S. Department of Housing & Urban Development (HUD) on or about September 30, 2011. These programs are funded through the U.S. Department of Housing & Urban Development under Title I of the Housing & Community Development Act of 1974 as amended.

The Combined Annual Performance Evaluation Report provides information on the expenditure of activities with regard to the Community Development Block Grant (CDBG) Program, the Home Investment Partnership (HOME) Program, the Emergency Shelter Grant (ESG) Program, and the Housing Opportunities for Persons With Aids (HOPWA) Program. The Office of Community & Rural Affairs will have the Combined Annual Performance Evaluation Report available for public inspection prior to its submission. Members of the public, especially persons of low to moderate income, are invited to review the Combined Annual Performance Evaluation Report prior to its submission during the hours of 8:30 a.m. to 5:00 p.m., Tuesday, September 13, 2011 through Wednesday, September 28, 2011, at the Indiana Office of Community & Rural Affairs, One North Capitol, Suite 600, Indianapolis, Indiana 46204.

Information regarding the Combined Annual Performance Evaluation Report can be obtained by writing to the Office of Community and Rural Affairs; Grant Support Division, c/o Beth Dawson; One North Capitol, Suite 600; Indianapolis, Indiana 46204-2027. Additional information may also be obtained via e-mail at: bdawson2@ocra.IN.gov or by phone at 1-800-824-2476.

SECTION I.
Goal Assessment

SECTION I.

Goal Assessment

This section of the CAPER describes the State's Consolidated Plan goals and performance measures established in the 2010-2014 Five-year Strategic Plan and 2011 One-Year Action Plan. It then compares the goals and planned outcomes with actual performance.

It should be noted that the State typically uses a competitive application process when awarding the grants. Therefore, the actual allocations and anticipated accomplishments may not equal the proposed funding goal. For example, the State may have a goal to build 10 units of rental housing and receives no applications proposing this goal. Therefore, the goal would not be met.

Five-Year Strategic Goals, Objectives and Outcomes

The State of Indiana established the following goals, objectives and outcomes to guide its Consolidated Plan for program years 2010 to 2014. In addition to five year projected outcomes, the 2010 outcome/goal is presented. The 2010 outcomes/goals are used in this CAPER to assess the State's progress in meeting its 2010 allocation plan.

Decent Housing:

Goal 1. Expand and preserve affordable housing opportunities throughout the housing continuum.

- **Objective DH-2.1 (Affordability):** Increase the supply and improve the quality of affordable rental housing.

DH-2.1 outcomes/goals:

- Support the **production of new affordable rental units** and the **rehabilitation** of existing affordable rental housing.
 - *Five year outcome/goal:* 675 housing units
 - *2010 outcome/goal:* 135 housing units; \$4,500,000, CDBG & HOME
 - *Targeted to elderly and persons with disabilities:* 50 housing units

- **Objective DH-2.2 (Affordability):** Increase and improve affordable homeownership opportunities to low and moderate income families.

DH-2.2 outcomes/goals:

- Provide and support homebuyer assistance through **homebuyer education and counseling and downpayment assistance**.
 - *Five year outcome/goal:* 2,500 households/housing units
 - *2010 outcome/goal:* 500 households/housing units; \$3,000,000, HOME

- Provide funds to organizations for the **development of owner occupied units**.
 - *Five year outcome/goal:* 125 housing units
 - *2010 outcome/goal:* 25 housing units; \$1,000,000, HOME
 - *Targeted to special needs populations:* 5 housing units
- Provide funds to organizations to complete **owner occupied rehabilitation**.
 - *Five year outcome/goal:* 1,500 housing units
 - *2010 outcome/goal:* 300 housing units; \$5,000,000, CDBG & HOME
 - *Targeted to elderly and persons with disabilities:* 200 housing units
- **Objective DH-2.3 (Affordability):** Build capacity of affordable housing developers.

DH-2.3 outcomes/goals:

 - Provide funding for **predevelopment loans** to support affordable housing.
 - *Five year outcome/goal:* 25 housing units
 - *2010 outcome/goal:* 5 housing units; \$250,000, HOME
 - Provide funding for **organizational capacity**.
 - *Five year outcome/goal:* 80 housing units
 - *2010 outcome/goal:* 16 housing units; \$800,000, HOME

Goal 2. Reduce homelessness and increase housing stability for special needs populations.

- **Objective DH-1.1 (Availability/Accessibility):** Improve the range of housing options for homeless and special needs populations.

DH-1.1 outcomes/goals:

- Support the construction and rehabilitation of **permanent supportive housing** units.
 - *Five year outcome/goal:* 250 housing units
 - *2010 outcome/goal:* 50 housing units; \$5,000,000, HOME
 - *Targeted to special needs populations:* 50 housing units
- Provide **tenant based rental assistance** to populations in need.
 - *Five year outcome/goal:* 1,000 housing units
 - *2010 outcome/goal:* 200 housing units; \$1,000,000, HOME
 - *Targeted to special needs populations:* 200 housing units

- **Objective DH-1.2 (Availability/Accessibility):** Support activities to improve the range of housing options for special needs populations and to end chronic homelessness through the **Emergency Solutions Grant (ESG)** program by providing operating support to shelters, homelessness prevention activities and case management to persons who are homeless and at risk of homelessness.

DH-1.2 outcomes/goals:

- Operating support—provide shelters with operating support funding.
 - *Five year outcome/goal:* 83 shelters receiving support; \$5,411,374 over next five years
 - *2010 outcome/goal:* 83 shelters annually; \$1,360,526, ESG
- Homelessness prevention activities—provide contractors with homelessness prevention activity funding.
 - *Five year outcome/goal:* 550 clients assisted; \$7,547,451 over next five years
 - *2010 outcome/goal:* 110 clients assisted; \$72,000, ESG
- Essential services—provide shelters with funding for essential services.
 - *Five year outcome/goal:* 53 shelters; \$2,136,078 over next five years.
 - *2010 outcome/goal:* 80 percent of clients will be provided with such services, for an estimated 16,000 clients assisted annually; \$400,000, ESG
- Anticipated match: Shelters match 100 percent of their rewards
- Anticipated number of counties assisted: 89 counties annually
- Anticipated number of clients served over next five years: 150,000 (unduplicated count) with 95,000 assisted with temporary emergency housing
- Other ESG activities:
 - Homeless Management Information System (HMIS)—Require the use of the HMIS for all residential shelter programs serving homeless individuals and families. HMIS is a secure, confidential electronic data collection system used to determine the nature and extent of homelessness and to report to HUD on an annual basis. This requirement will be met by only funding entities that either currently use HMIS system or commit to using it once awarded. The HMIS must be used on a regular and consistent basis. The ESG Coordinator will periodically check with the HMIS coordinator to monitor utilization. Claim reimbursement is contingent upon participation in and completeness of HMIS data records. Domestic violence shelters are excluded from this requirement in accordance with the Violence Against Women’s Act.
 - Require participation in annual, statewide homeless Point-in-Time Count and submission of this data IHADA.
 - Strongly encourage ESG grantees to attend their local Continuum of Care Meetings regularly. The ESG RFP inquires about attendance to and involvement in the regional Continuum of Care meetings. The response is heavily weighed upon evaluation of the RFP.

- **Objective DH-1.3 (Availability/Accessibility):** Improve the range of housing options for special needs populations through the **Housing Opportunities for Persons With AIDS (HOPWA)** program by providing recipients who assist persons with HIV/AIDS with funding for housing information, permanent housing placement and supportive services.

DH-1.3 outcomes/goals:

- Housing information services.
 - *Five year outcome/goal:* 375 households
 - *2010 outcome/goal:* 75 households; \$30,000, HOPWA
- Permanent housing placement services.
 - *Five year outcome/goal:* 500 households
 - *2010 outcome/goal:* 100 households; \$70,000, HOPWA
- Supportive services.
 - *Five year outcome/goal:* 1,000 households
 - *2010 outcome/goal:* 200 households; \$65,000, HOPWA

- **Objective DH-2.4 (Affordability):** Improve the range of housing options for special needs populations through the **Housing Opportunities for Persons With AIDS (HOPWA)** program by providing recipients who assist persons with HIV/AIDS with funding for short term rental, mortgage, and utility assistance; tenant based rental assistance; facility based housing operations; and short term supportive housing.

DH-2.4 outcomes/goals:

- Tenant based rental assistance.
 - *Five year outcome/goal:* 1,000 households/units
 - *2010 outcome/goal:* 200 households/units; \$425,000, HOPWA
- Short-term rent, mortgage and utility assistance.
 - *Five year outcome/goal:* 1,500 households/units
 - *2010 outcome/goal:* 300 households/units; \$200,000, HOPWA
- Facility based housing operations support.
 - *Five year outcome/goal:* 35 units
 - *2010 outcome/goal:* 7 units; \$25,000, HOPWA
- Short term supportive housing.
 - *Five year outcome/goal:* 100 units
 - *2010 outcome/goal:* 21 units; \$45,000, HOPWA

Suitable Living Environment:

Goal 3. Promote livable communities and community revitalization through addressing unmet community development needs.

- **Objective SL-1.1 (Availability/Accessibility):** Improve the quality and/or quantity of neighborhood services for low and moderate income persons by continuing to fund programs (such as OCRA's **Community Focus Fund**), which use CDBG dollars for community development projects ranging from environmental infrastructure improvements to development of community and senior centers.

SL-1.1 outcomes/goals:

- Construction of fire and/or Emergency Management Stations (EMS) stations.
 - *Five year outcome/goal:* 25-30 stations
 - *2010 outcome/goal:* 5-6 stations; \$2,550,000, CDBG
- Purchase fire trucks.
 - *Five year outcome/goal:* 10-15 fire trucks
 - *2010 outcome/goal:* 2-3 fire trucks; \$450,000, CDBG
- Construction of public facility projects (e.g. libraries, community centers, social service facilities, youth centers, etc.). Public facility projects also include health care facilities, public social service organizations that work with special needs populations, and shelter workshop facilities, in addition to modifications to make facilities accessible to persons with disabilities.
 - *Five year outcome/goal:* 30 public facility projects
 - *2010 outcome/goal:* 6 public facility projects (anticipate receiving 2-3 applications for projects benefiting special need populations); \$3,000,000, CDBG
- Completion of downtown revitalization projects.
 - *Five year outcome/goal:* 10 downtown revitalization projects
 - *2010 outcome/goal:* 2 downtown revitalization projects; \$1,000,000, CDBG
- Completion of historic preservation projects.
 - *Five year outcome/goal:* 10 historic preservation projects
 - *2010 outcome/goal:* 2 historic preservation projects; \$500,000, CDBG
- Completion of brownfield/clearance projects.
 - *Five year outcome/goal:* 10-20 brownfield/clearance projects
 - *2010 outcome/goal:* 2-5 clearance projects; \$500,000, CDBG
- Anticipated match for Community Focus Fund activities
 - *Five year outcome/goal:* Not applicable
 - *2010 outcome/goal:* \$6,745,382

- **Objective SL-3.1 (Sustainability):** Improve the quality and/or quantity of public improvements for low and moderate income persons by continuing to fund programs (such as OCRA's **Community Focus Fund**), which use CDBG dollars for community development projects ranging from environmental infrastructure improvements to development of community and senior centers.

SL-3.1 outcomes/goals:

- Construction/rehabilitation of infrastructure improvements such as wastewater, water and storm water systems.
 - *Five year outcome/goal:* 120 infrastructure systems
 - *2010 outcome/goal:* 24 systems; \$14,638,347, CDBG

- **Objective SL-3.2 (Sustainability):** Improve the quality and/or quantity of public improvements for low and moderate income persons by continuing the use of the planning and community development components that are part programs (such as OCRA's **Planning Fund** and **Foundations Program**) funded by CDBG and HOME dollars.

SL-3.2 outcomes/goals:

- Provide planning grants to units of local governments and CHDOs to conduct market feasibility studies and needs assessments, as well as (for CHDOs only) predevelopment loan funding.
 - *Five year outcome/goal:* 145 planning grants
 - *2010 outcome/goal:* 29 planning grants; \$1,000,000, CDBG & HOME; anticipated match, \$100,000
- Foundation grants.
 - *Five year outcome/goal:* Funded on an as needed basis
 - *2010 outcome/goal:* Funded on an as needed basis

- **Objective SL-3.3 (Sustainability):** Improve the quality and/or quantity of public improvements for low and moderate income persons through programs (such as the **Flexible Funding Program**, newly created in 2010) offered by OCRA. OCRA recognizes that communities may be faced with important local concerns that require project support that does not fit within the parameters of its other funding programs. All projects in the Flexible Funding Program will meet one of the National Objectives of the Federal Act and requirements of 24 CFR 570.208 and 24 CFR 570.483 of applicable HUD regulations.

SL-3.3 outcomes/goals:

- Provide project support for community development projects.
 - *Five year outcome/goal:* 10-25 community development projects
 - *2010 outcome/goal:* 2-5 community development projects; \$2,000,000, CDBG; anticipated match, \$2,000,000

Economic Opportunities:

Goal 4. Promote activities that enhance local economic development efforts.

- **Objective EO-3.1 (Sustainability):** Improve economic opportunities for low and moderate income persons by coordinating with private industry, businesses and developers to create jobs for low to moderate income populations in rural Indiana.

EO-3.1 outcomes:

- Continue the use of the OCRA's **Community Economic Development Fund (CEDF)**, which funds infrastructure improvements and job training in support of employment opportunities for low to moderate income persons.
 - *Five year outcome/goal:* 1,300 jobs
 - *2010 outcome/goal:* 275 jobs; \$2,500,000, CDBG
- Fund training and micro-enterprise lending for low to moderate income persons through the **Micro-enterprise Assistance Program**.
 - *Five year outcome/goal:* Will be made available if there is demand
 - *2010 outcome/goal:* Due to low demand this program has been suspended for 2010

Figure I-1 on the following page shows the allocation and accomplishment for Goal 1 during 2010.

Figure I-1.
GOAL 1. Expand Affordable Housing Opportunities, Award Goals and Accomplishments, PY2010

Goal	Funds	Objective Category	Activities	Funding Goals	Assistance Goals	Award Allocated	Actual Units	Actual Beneficiaries
1. Expand and preserve affordable housing opportunities throughout the housing continuum.	CDBG and HOME	DH-2.1 Affordability	New and rehabilitated rental units	\$4.5 million	135 housing units <i>50 units targeted to elderly and persons with disabilities</i>			
		DH-2.2 Affordability	Owner occupied rehabilitation	\$5 million	300 housing units <i>200 units targeted to elderly and persons with disabilities</i>			
	HOME	DH-2.2 Affordability	Homebuyer education, counseling, downpayment assistance (DPA)	\$3 million	500 households	\$2.8 million DPA \$500,000 inspection fees		490 households
		DH-2.2 Affordability	Owner occupied unit development	\$1 million	25 housing units			
		DH-2.3 Affordability	Predevelopment loans Organization capacity funding	\$250,000 \$800,000	5 housing units 16 housing units supported			
Total for Goal 1				\$14,550,000				

Source: Indiana Office of Community and Rural Affairs and Indiana Housing and Community Development Authority.

Figure I-2 on the following page shows the goals and accomplishment for Goal 2 during 2010.

Figure I-2.
GOAL 2. Reduce Homelessness and Increase Housing Stability, Award Goals and Accomplishments, PY2010

Goal	Funds	Objective Category	Activities	Funding Goals	Assistance Goals	Award Allocated	Actual Units	Actual Beneficiaries
2. Reduce homelessness and increase housing stability for special needs populations.	HOME	DH-1.1 Availability/Accessibility	Construct permanent supportive housing units	\$5 million	50 housing units			
			Tenant Based Rental Assistance	\$1 million	200 housing units			
	ESG	DH-1.2 Availability/Accessibility	Operating support for shelters	\$1,360,256	83 shelters	\$1.4 million in assistance	15,209 adults and children	
			Homeless prevention activities	\$72,000	110 clients	\$72,000	510 adults and children	
			Essential services	\$400,000	16,000 clients	\$350,000		
	HOPWA	DH-1.3 Availability/Accessibility	Housing information services	\$30,000	75 households	\$155,426	268 households	
			Permanent housing placement services	\$70,000	100 households	\$21,246	49 households	
			Supportive services	\$65,000	200 households	\$14,346	310 households	
	HOPWA	DH-2.4 Affordability	Tenant Based Rental Assistance	\$425,000	200 households	\$323,463	109 households	
			Short-term rent, mortgage, utility assistance	\$200,000	300 households	\$223,097	305 households	
			Facility-based housing operations support	\$25,000	7 units			
			Short-term supportive housing	\$45,000	21 units			
	Total for Goal 2				\$8,692,256			

Source: Indiana Office of Community and Rural Affairs and Indiana Housing and Community Development Authority.

Figure I-3 on the following page shows the allocation and accomplishment for Goal 3 and Goal 4 during 2010.

Figure I-3.
Goal 3, Promote Livable Communities and Goal 4, Local Economic Development Efforts, Awards Goals and Accomplishments, PY2010

Goal	Funds	Objective Category	Activities	Funding Goals	Assistance Goals	Award Allocated	Actual Units	Beneficiaries (people)	LMI (people) Beneficiaries	LMI %	
3. Promote livable communities and community revitalization through addressing unmet community development needs.	CDBG	SL-1.1 Availability/ Accessibility	Fire and/or Emergency Management Stations	\$2.55 million	5-6 stations	\$2,835,103	6 stations	44,072	23,962	54%	
			Fire truck purchases	\$450,000	2-3 fire trucks	\$300,000	2 trucks	3,870	2,207	57%	
			Public facility projects	\$3 million	6 public facility projects, 2-3 benefitting special needs	\$2,940,000	6 projects	16,776	14,882	89%	
			Downtown revitalization projects	\$1 million	2 revitalization projects	\$1,950,366	4 projects	21,018	10,401	49%	
			Historic preservation projects	\$500,000	2 preservation projects	\$734,850	3 projects	80,930	38,728	48%	
			Brownfield/clearance projects	\$500,000	2-5 clearance projects	\$375,000	1 clearance, 1 demolition	11,511	6,387	55%	
			SL-3.1 Sustainability	Infrastructure system improvement projects	\$14,638,347	24 systems	\$14,235,132	25 systems	21,720	13,427	62%
			CDBG & HOME	SL-3.2 Sustainability	Planning grants Foundation grants	\$1 million As needed	29 planning grants As needed	\$1,662,073	42 grants	238,669	132,495
CDBG	SL-3.3 Sustainability	Project support for community development	\$2 million	2-5 community projects	\$1,150,000	3 projects	21,625	18,613	86%		
4. Promote activities that enhance local economic development	CDBG	EO-3.1 Sustainability	Continue Community Economic Development Fund	\$2.5 million	275 jobs	\$3,000,000		400	205	51%	
Total for Goals 3 & 4				\$28,138,347		\$29,182,524		460,591	261,307	57%	

Source: Indiana Office of Community and Rural Affairs and Indiana Housing and Community Development Authority.

Performance Measures Summary

This section discusses the State's accomplishments during PY2010 as compared to its five-year goals and annual outcomes.

OCRA Performance Measurement. Exhibit II-3 above summarizes the anticipated expenditure of CDBG funds with the actual expenditures in PY2010. There were only modest differences in how funds were allocated during the program year:

- The aggregate amount of awards made to construct fire and EMS stations was higher than anticipated;
- The number of public facilities projects overall and for special needs populations, as well as the dollar amount of the activity, was consistent with expectations;
- Two more downtown revitalization projects were funded and one more historic preservation project was funded;
- Infrastructure improvement project performance was close to expectations;
- Three projects were funded with the "Flexible Fund" dollars—one fire truck and two special needs/accommodations projects; and
- More funding was dedicated to Community Economic Development Fund projects.

Reasons for changes from expected funding levels. As noted above, the actual activity funding levels differed somewhat from anticipated funding. This was largely due to the types of requests that were received during funding rounds, not due to changes in allocation plans or annual objectives. Given

Implementation manual. OCRA has updated its Grantee Implementation Manual to better serve the needs of award recipients.

Miscellaneous. OCRA continues to work with the Grant Administrator Working Group to get input on potential policy changes in the CDBG program, and to assist in making the CDBG program be more efficient. OCRA is working on improvements to the Grant Administrator Certification program, which will include additional trainings/workshops. OCRA has also created and implemented a "CDBG for Local Elected Officials" Training to ensure that UGLG's have a clear understanding of the program and its requirements.

Relationship of activity funding to high priority needs. The following figure shows the high and medium priority community development needs identified in the State's 2010-2014 Five-year Consolidated Plan. The high priority needs—solid waste disposal improvements, flood drain improvements, stormwater improvements, water/sewer system improvements, water/sewer/stormwater plans and economic development plans and projects—all received funding in accordance with their prioritization in 2010. Public facilities, which were prioritized as "medium" for PY2010, also received a substantial amount of funding.

**Figure I-4.
High, Medium and Low Priority Needs, 2010-2014 Consolidated Plan**

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

Source: State of Indiana 2010-2014 Five-year Consolidated Plan.

Low and moderate income persons benefitted. Figure I-5 shows how the use of CDBG during PY2010 benefitted low and moderate income persons: CDBG was used to rehabilitate the housing units of 169 low and moderate income homeowners, 73 of whom were elderly. In addition, as shown in Figure II-3, 57 percent of the beneficiaries for CDBG-funded infrastructure, public facilities and community and economic development projects were low and moderate income individuals.

Figure I-5 also reports the State's CDBG accomplishments by performance measure. In terms of numbers of people benefitted, public facility activities had the largest impact in the areas of Economic Opportunity, Suitable Living Environments and Sustainability.

**Figure I-5.
CDBG Performance Measures Report, PY2010**

Project and No. of Persons Assisted	Create Suitable Living			Provide Decent Housing			Create Economic Opportunity			Total
	Availability / Accessibility	Affordability	Sustainability	Availability / Accessibility	Affordability	Sustainability	Availability / Accessibility	Affordability	Sustainability	
Public Facilities:										
New access to a facility	28,217	0	8,578	81	0	0	0	0	0	36,876
Improved access to a facility	0	0	1,887	0	0	0	0	0	0	1,887
Access to facility that is no longer substandard	3,943	0	108,411	0	0	0	0	0	151,857	264,211
Public Services:										
Access to facility that is no longer substandard	0	0	0	0	0	0	0	0	100	100
Economic Development:										
Number of businesses assisted	0	0	0	0	0	0	0	0	1	1
Acres of Brownfields remediated	0	0	0	0	0	0	14	0	0	14
Owner Occupied Rehabilitation:										
LMH units	0	0	169	0	0	0	0	0	0	169
<i>Occupied by elderly</i>	0	0	73	0	0	0	0	0	0	73
<i>Brought to lead safety compliance</i>	0	0	61	0	0	0	0	0	0	61

Note: Only activities with accomplishments are listed; those with "0" accomplishments are not.

Source: Indiana Office of Community and Rural Affairs.

Community Economic Development Grant benefits. Three grants were made from the Community Economic Development Grant program for job creation activities. Details on these grants and job creation progress follow.

Delaware County Community Economic Development Fund Grant. Grant for \$1,000,000 was made to Delaware County on behalf of Progress Rail Manufacturing Company (PRL, Inc.). Project was to assist with establishing a new locomotive manufacturing facility in Muncie, Indiana. The grant funds were used to purchase paint booths where four painters can be working at the same time to paint the machinery. Each painter is on an independent lift and is supplied with fresh air while in the booth while paint fumes are captured and filtered by the booth. The company pledged to create 200 new jobs, at least 102 of which would be made available to or filled by Low-to Moderate Income level persons. The jobs to be created include 100 Welders and 100 Assemblers. The grant agreement was fully executed on May 4, 2011 and completion date is September 30, 2012. Release of Funds was obtained June 21, 2011 and construction is underway. No jobs have been created to date.

Miami County Community Economic Development Fund Grant. Grant for \$2,000,000 was made to Miami County to assist Dean Baldwin Painting, LP, a business which specializes in aircraft strip and paint services on airline, military and corporate aircraft. This project involves the expansion and renovation of an existing aircraft hangar on a former Air Force Base located in Miami County. This company pledged to create 200 new jobs, at least 103 to be made available to or held by Low to Moderate Income persons. The net new Indiana employees to be hired by job title are as follows: 1 General Manager, 1 Safety and Facilities Manager, 1 Training Manager, 1 Program Manager, 1 Material Manager, 3 Human Resources Administrative Assistants, 1 Chief Inspector, 1 Lead Inspector, 5 Inspectors, 1 Lead Mechanic, 4 Mechanics, 3 Mechanic's Helpers, 1 Paint Manager, 2 Paint Supervisor, 12 Paint Leads, 102 Entry Level Prep 2, 28 Paint 1 and Paint 2, 15 Paint 3 Master Painter, 2 Janitors, 3 Hangar Maintenance, 4 Stockroom, 4 Security Guards, 1 Training Administrative and 2 Water Treatment Techs. The grant agreement for this project was fully executed on November 16, 2010 and the completion date was set as March 31, 2012. Release of Funds is to be obtained by October 31, 2011. No jobs have been created to date.

Town of Yorktown Community Economic Development Fund Grant. Grant for \$160,000 was made to the Town of Yorktown to assist Miasa Automotive, LLC in expanding their production to include a new dual clutch transmission for Ford and Renault. This project pledged to create 16 new jobs to include 6 Machine Operators, 3 Maintenance Technicians, 2 Quality Technicians, 3 Material Handlers and 2 Supervisors. In preparation for grant close-out, this project was monitored on April 12, 2011. Sixteen new jobs had been created with 9 of those being filled by low to moderate income level persons.

CDBG dollars leveraged. Figure I-6 shows the local matches, state and federal grants, private investments, philanthropic and in-kind contributions made towards the PY2010 CDBG-funded projects. As the figure demonstrates, the CDBG awards leveraged a significant amount of additional funds, more than \$31 million.

Figure I-6.
Funds Leveraged by CDBG Funding

Project Type	Local Match	State/Federal Grants	Private Capital Investment	Philanthropic Contribution	In-kind Contribution
Economic development	\$ 1,500,000	\$ 6,891,400	\$ 100,000		
Fire stations and equipment	\$ 1,107,095	\$ 67,500	\$ 6,944	\$ 93,897	\$ 45,233
Historic preservation	\$ 164,460				
Public infrastructure	\$ 14,530,550	\$ 2,930,360		\$ 112,640	
Revitalization activities	\$ 699,328			\$ 23,897	
Special needs facility/improvements	\$ 1,114,978	\$ 172,000	\$ 1,853,100	\$ 34,500	
Total All Project Types	\$ 19,116,411	\$ 10,061,260	\$ 1,960,044	\$ 264,934	\$ 45,233
			Total Leverage		\$ 31,447,882

Source: Indiana Office of Rural and Community Affairs.

ESG Performance Measurement. IHCDCA requires that all contracts with shelters be performance based. Based on the type of shelter program funded with ESG (Emergency Shelter, Transitional Housing or Day/Night Shelter), each used three objectives specific and relevant to their shelter type. The goals state a minimum required percentage goal to be met by the end of the fiscal year:

Day/Night shelters performance objectives for 2010-11 program year were the following:

- 90 percent of all homeless clients will establish a case management plan within 7 days of admission. Average actual performance: 64 percent
- 95 percent of all clients were connected with mainstream services when eligible. Average actual performance: 63 percent
- 96 percent established a case/care plan within 72 hours of shelter entry. Average actual performance: 95 percent

Emergency shelters performance objectives for 2010-11 program year were the following:

- 50 percent of clients in shelter program will move to transitional or permanent housing upon completion of the program. Average actual performance: 64 percent

- 50 percent of clients in shelter program will increase their income OR be employed upon exit from the program. Average actual performance: 63 percent
- 90 percent of clients in shelter program will receive case management and/or counseling at least one time a week. Average actual performance: 95 percent

Transitional housing performance objectives for 2010-11 program year were the following:

- 50 percent of clients in shelter program will be employed upon exit from program. Average actual performance: 63 percent
- 85 percent of transitional residents will move from transitional to permanent housing. Average actual performance: 63 percent
- 90 percent of clients who reside in transitional units will receive case management at least one time a month and reach one goal prior to exiting the program. Average actual performance: 95 percent
- The Emergency Shelter Grant Program Monitor to date has monitored 22 percent of the shelters funded with ESG in the state for the 2010-11 program year. The Program Monitor utilizes a monitoring tool. Monitoring visits occur on average two per month, with the bulk of them occurring during the spring, summer and fall months.

ESG beneficiaries. During PY2010, ESG funds benefitted the following people and special populations:

- **Number of Persons served:** 47,101 adults and children through shelter, transitional housing and non-residential (supportive service). The number served increased by one-third from 2009 (35,259), which was also up from 2008.
- **Chronically homeless.** 2,638 chronically homeless people were assisted during PY2010 through emergency shelter services.
- **Severely mentally ill.** 3,792 persons were benefitted by ESG.
- **Chronic substance abuse.** : 6,646 persons were benefitted by ESG.
- **Other disability.** : 3,355 people with some type of disability benefitted from ESG.
- **Veterans.** : 2,543 veterans were assisted with ESG.
- **Persons with HIV/AIDS.** : 309 people with HIV/AIDS were benefitted from ESG.
- **Victims of domestic violence.** : 9,587 victims of domestic violence in Indiana were served through ESG.
- **Elderly.** : 883 elderly were assisted through ESG.
- **Race/ethnicity.** : The majority of residents assisted (64 percent) with ESG were White. One third were African American and 4 percent were Hispanic.

HOPWA performance measurement. During PY2010, HOPWA recipient site visits were completed for four project sponsors and file monitoring were completed for two project sponsors; this is equal to two thirds of the HOPWA project sponsors in the state. The future goal is to complete site monitoring of 80 percent of the project sponsors per program year. In addition, all project sponsors were monitored monthly.

All HOPWA program sponsors that are also Care Coordination sites were monitored during the year by the Indiana State Department of Health for the administration of Ryan White monies.

Generally, HOPWA project sponsors met the overall goals and objectives outlined in the Consolidated Plan for the State of Indiana, as shown in the HOPWA Performance Planned Goal and Actual Outputs table.

Through the competitive application and utilization of the HOPWA Annual Performance Report, IHCDA documented housing stability outcomes and service utilization for PY2010. In the future, the competitive grant application will utilize the information presented from the previous Annual Performance Reports in correlation with funding. IHCDA will continue to utilize IDIS to track service delivery, housing stability, and housing placement.

SECTION II.
Housing and Community
Development Activities

SECTION II.

Housing and Community Development Activities

This section of the CAPER reports on how the HUD funds from PY2010 were used to meet the State's housing and community development needs. Homeless and non-homeless special needs activities are discussed in Sections III and IV.

Priority Housing and Community Development Needs

The 2010-2014 Five-year Consolidated Plan contained priorities for both housing and community development needs, in addition to needs by household type. High priority needs for the five-year funding period include the following:

- Solid waste disposal improvements,
- Flood drain improvements,
- Water/sewer improvements,
- Water/sewer/storm water improvement plans,
- Infrastructure development,
- Micro-enterprise assistance,
- Rehabilitation of public or private commercial/industrial property,
- Economic development activities,
- Housing assistance for extremely low income renter households,
- Housing assistance for low income elderly households,
- Housing assistance for low income owners, and
- Housing assistance for special needs populations.

Figures II-1 and II-2 show the prioritization.

**Figure II-1.
High, Medium and Low Priority Needs, 2010-2014 Consolidated Plan**

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

Source: State of Indiana 2010-2014 Five-year Consolidated Plan.

**Figure II-2.
Housing Needs,
Priorities for 2010-2014**

Source:
Indiana Housing and Community
Development Authority

Priority Housing Needs	Priority Need Level	
	Percentage	Need Level
Renter:		
Small-related	0-30%	High
	31-50%	Medium
	51-80%	Low
Large-related	0-30%	High
	31-50%	Medium
	51-80%	Medium
Elderly	0-30%	High
	31-50%	High
	51-80%	Medium
All Other	0-30%	High
	31-50%	High
	51-80%	Medium
Owner:		
Owner	0-30%	High
	31-50%	High
	51-80%	Medium
Special Populations	0-80%	High

Use of CDBG and HOME Funds to Meet Identified Needs

CDBG funding (\$34 million in PY2010) is the largest part of the State’s annual HUD funding, making up 63 percent of the \$4 million received from HUD in PY2010. HOME funds (\$17 million) are the second largest source of housing and community development funding at about 31 percent of the total. Clearly, these funding sources play a very important role in meeting the State’s priority needs.

Not all of the funds are expended in one year. Large projects, like public infrastructure improvements, can take more than one year to complete. Hence, it is common for CDBG dollars to be spent over the course of two or more years.

Figure II-3 shows the flow of funds for the past six program years. It also shows the program income received through activities that generate income (e.g., loans that are paid back). As the figure shows, program income is also an important source for meeting needs.

**Figure II-3.
CDBG and HOME Amounts Allocated,
Committed and Drawn, PY2005 through PY2010**

Fund Type	Grant Year	Amount of Allocation	Suballocated Amount	Committed to Activities	Net Drawn Amount	Available to Commit to Activities	Available to Draw
CDBG:			To Housing				
Entitlement	2005	\$34,933,351	\$5,000,000	\$29,933,351	\$29,933,351	\$0	\$0
	2006	\$31,543,515	\$4,510,720	\$27,032,795	\$27,032,795	\$0	\$0
	2007	\$31,790,913	\$4,291,773	\$27,499,140	\$27,499,140	\$0	\$0
	2008	\$30,866,525	\$4,166,981	\$26,699,544	\$25,472,293	\$0	\$1,227,251
	2009	\$31,331,173	\$4,284,694	\$13,068,994	\$0	\$13,977,485	\$27,046,479
	2010	\$34,059,120	\$4,870,985	\$24,445,771	\$0	\$4,742,364	\$477,484
Program Income	2005	\$441,641	\$0	\$441,641	\$441,641	\$0	\$0
	2006	\$50,267	\$0	\$50,267	\$50,267	\$0	\$0
	2007	\$2,102,686	\$0	\$2,165,046	\$2,165,046	\$0	(\$62,360)
	2008	\$174,226	\$0	\$133,953	\$129,327	\$25,273	\$44,899
	2009	\$1,896,730	\$0	\$0	\$0	\$0	\$1,896,730
	2010	\$331,820	\$0	\$331,820	\$331,820	\$0	\$0
HOME:							
Entitlement	2005	\$16,954,640	\$16,954,640	\$0	\$0	\$0	\$0
	2006	\$15,818,298	\$15,818,298	\$0	\$0	\$0	\$0
	2007	\$15,835,989	\$15,835,989	\$0	\$0	\$0	\$0
	2008	\$15,140,034	\$15,140,034	\$0	\$0	\$0	\$0
	2009	\$16,710,924	\$13,013,277	\$0	\$0	\$3,697,647	\$3,697,647
	2010	\$16,699,875	\$7,509,963	\$0	(\$2,836)	\$9,189,913	\$9,192,749
Program Income	2007	\$125,787	\$0	\$125,787	\$125,787	\$0	\$0
	2008	\$249,381	\$0	\$249,381	\$249,381	\$0	\$0
	2009	\$656,077	\$0	\$656,077	\$652,688	\$0	\$3,389
	2010	\$271,010	\$0	\$271,010	\$271,010	\$0	\$0
Totals	2005	\$52,329,632	\$21,954,640	\$30,374,992	\$30,374,992	\$0	\$0
	2006	\$47,412,080	\$20,329,018	\$27,083,062	\$27,083,062	\$0	\$0
	2007	\$49,855,376	\$20,127,762	\$29,789,974	\$29,789,974	(\$62,360)	(\$62,360)
	2008	\$46,430,166	\$19,307,015	\$27,082,879	\$25,851,001	\$40,273	\$1,272,150
	2009	\$46,836,862	\$19,307,015	\$27,489,574	\$26,254,308	\$40,273	\$1,275,539
	2010	\$51,361,825	\$12,380,948	\$25,048,601	\$599,994	\$13,932,277	\$38,380,884

Note: IDIS CO4PR01.

Source: Indiana Housing and Community Development Authority.

CDBG. OCRA administers CDBG for the State and allocates a portion of CDBG to IHCDA for housing activities. In 2010, OCRA gave approximately \$4.8 million in CDBG funding IHCDA. IHCDA designates this funding source as the Housing Development Fund or HDF¹.

The remainder of CDBG funding is allocated to a variety of housing and community development activities as shown in Figure II-4. This figure matches the IDIS Report C04PR23.

**Figure II-4
Allocation and Amount
Disbursed of CDBG
Program Funds, PY2010**

Source:
Indiana Office of Community and Rural Affairs.

	Disbursed in 2010
Acquisition	
<i>Clearance and Demolition</i>	\$86,880
Economic Development	
<i>Commercial/Industrial Acquisition/Rehab</i>	\$181,988
<i>Economic Development Financial Assistance</i>	\$950
<i>Microenterprise Assistance</i>	\$1,500
Housing	
<i>Single Unit Residential Rehabilitation</i>	\$3,081,029
Public Facilities and Improvements	
<i>General Public Facilities</i>	\$3,263,003
<i>Senior Centers</i>	\$501,361
<i>Handicapped Centers</i>	\$0
<i>Homeless Facilities</i>	\$21,763
<i>Youth Centers</i>	\$250,000
<i>Neighborhood Facilities</i>	\$1,392,096
<i>Parks and Recreation Facilities</i>	\$1,526,325
<i>Solid Waste Disposal</i>	\$3,473,332
<i>Flood Drainage Improvements</i>	\$3,129,510
<i>Water/Sewer Improvements</i>	\$6,759,645
<i>Street Improvements</i>	\$500,365
<i>Sidewalks</i>	\$1,060,127
<i>Tree Planting</i>	\$167,444
<i>Fire Station/Equipment</i>	\$3,498,673
<i>Abused and Neglected Children</i>	\$186,459
<i>Non-Residential Historic Preservation</i>	\$549,951
Public Services and Handicapped Services	\$799,440
Planning/Feasibility Studies	\$2,745,012
Technical Assistance to Grantees	\$38,333
CDBG Administration	\$1,097,848
Total CDBG	\$34,313,034

¹ For the purpose of this CAPER, HDF is the equivalent of CDBG.

Program beneficiaries. This section provides demographic information on program beneficiaries as available.

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

**Figure II-5.
CDBG
(Housing)
and HOME
Household
Beneficiaries,
PY2010**

Source:
Indiana Housing and
Community
Development
Authority.

	CDBG (Housing)		HOME		Total Housing	
	Number	Percent	Number	Percent	Number	Percent
Race						
African-American	2	0.7%	217	16.2%	219	13.6%
Asian/Native Hawaiian/ Other Pacific Islander	0	0.0%	79	5.9%	79	4.9%
Native American	0	0.0%	1	0.1%	1	0.1%
White	266	99.3%	991	74.0%	1,257	78.2%
Multi-Racial	0	0.0%	12	0.9%	12	0.7%
Other	0	0.0%	0	0.0%	0	0.0%
Ethnicity						
Hispanic/Latino	0	0.0%	38	2.8%	38	2.4%
Total Households	268	100%	1,339	100%	1,607	100%

The majority of these persons were White, which is consistent with the racial makeup of nonentitlement areas in the State. The percentage of African Americans assisted with HOME exceeded the statewide percentage for nonentitlement areas.

Figure II-6 provides additional detail on households assisted by race and ethnicity by HOME program. As the figure shows, African American and White households were the largest beneficiaries of HOME dollars in PY2010.

**Figure II-6.
HOME Unit Completion by Racial/Ethnic Category, PY2010**

	Rentals		TBRA		First Time Homebuyer		Homeowner Rehabilitation	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Asian	0	0%	0	0%	79	8%	0	0%
Black/African American	35	12%	30	47%	182	18%	0	0%
Native Hawaiian/Pacific Islander	0	0%	0	0%	1	0%	0	0%
White	253	88%	33	52%	727	70%	11	100%
Other/Multiracial	0	0%	0	0%	13	1%	0	0%
Hispanic	1	0%	1	2%	36	3%	0	0%
Total	289	100%	64	100%	1038	100%	11	100%

Source: Indiana Housing and Community Development Authority.

Figure II-7 shows the CDBG non-housing beneficiaries (persons, not households) by race and ethnicity.

**Figure II-7.
CDBG (Non-Housing) Person
Beneficiaries, PY2010**

Source:
Indiana Housing and Community Development
Authority.

	Beneficiaries (persons)	
	Number	Percent
Race		
African-American	39	0.6%
Asian/Native Hawaiian/Other Pacific Islander	6	0.1%
Native American	5	0.1%
White	6,260	96.4%
Multi-Racial	178	2.7%
Other	7	
	<u>6,495</u>	
Ethnicity		
Hispanic/Latino	<u>259</u>	<u>4.0%</u>
Total Persons	6,495	100%

Income levels. Figure II-8 shows the low and moderate income beneficiaries of the funds disbursed during PY2010.

**Figure II-8.
CDBG and HOME Beneficiaries
by Income Level, PY2010**

	Beneficiaries	Percent of Total
CDBG, Non-Housing		
Low /Moderate Income	5,151	79%
Total Persons	6,495	
CDBG, Housing		
Low /Moderate Income	270	99%
Total Households	273	
HOME		
Low /Moderate Income	1,301	100%
Total Households	1,301	

Source: Indiana Housing and Community Development Authority.

Housing Activities

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

Foster and maintain affordable housing.

The overall goal of all of the projects and activities IHEDA funds with HOME and CDBG awards is to foster and maintain affordable housing. These projects and activities are discussed throughout this CAPER.

Eliminate barriers to affordable

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

In PY2010, IHCDA allocated HOME and CDBG funding to activities and projects that eliminated barriers to affordable housing by:

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

These projects and activities are more specifically described below.

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

- *First Home*—Provides below market interest rate mortgages to first time low- and moderate-income homebuyers. This program may be used in conjunction with FHA/VA, Fannie Mae, or USDA Rural Development financing.
- *First Home/PLUS*—Offers the First Home special mortgage rate, as well as 6 percent down payment assistance. Capped at \$7,500 with zero interest, this is a program for Hoosiers who do not refinance once they have moved into their new home, and who are also committed to staying in their new home. The Down Payment Assistance funds must be repaid in full once the borrower sells or refinances the home.
- *Mortgage Credit Certificates*—Offers first-time homebuyers a Federal tax credit. The tax credit ranges between 20 and 35 percent of the interest paid on a mortgage each year, depending on the mortgage loan amount. The maximum credit per year is \$2,000.
- *Homeownership Program for Veterans*—IHCDA is waiving the homeownership program's first-time time homebuyer requirement just for veterans. This will allow veterans to secure a fixed-rate mortgage that is below the market interest rate on any home they purchase (not only their first home). However, Veterans who are first-time homebuyers may also qualify for down payment assistance through this program. IHCDA works with qualified lenders on its homeownership programs.
- *Homebuyer Education*—The online First Time Homebuyer Education Course, IHCDA University, is a free educational course designed to inform Indiana consumers about the basics of purchasing a home so that they are prepared for situations that may arise during the process. The course walks potential buyers through several lessons, including getting ready to buy a home, managing money, understanding credit, and selecting the right mortgage product. Completion of the course satisfies the Homebuyer Education requirement that is necessary for all homebuyers through the Agency's Single Family purchasing programs.

- **TBRA for ex-offenders**—As part of IHCDA’s commitment to end chronic homelessness, it identified the Re-entry Problem Solving Court in Lafayette to assist ex-offenders in re-entering society and contributing to their home community.

The Re-entry Problem Solving Court in Tippecanoe County Superior Court takes a comprehensive and evidence based approach to return persons from Department of Correction facilities to Tippecanoe County, their home community. Once transported to the County’s Community Corrections facility, potential participants are assessed with actuarial prediction instruments and clinical interviews to determine the services needed to prevent crime and drug or alcohol relapse.

During a transition week, participants live at the Community Corrections (Work Release) and work to obtain a driver’s license or photo identification, and register to vote. They go through relevant intake processes at Wabash Valley Health, the Community Health Center, the Lafayette Adult Resources Academy, and Family Services, Inc. to determine mental and physical health needs and appropriate drug counseling, educational and employment services, as well as family and financial needs.

Rental assistance is a new tool for the highly successful Re-entry Problem Solving Court. Eligible participants pay 30 percent of their gross monthly wages for rent, for a one year period of time. As the participant’s income increases, rental payments will remain steady. Income increases are managed jointly by the Court and the participant to pay child support, bad debt, and other bills. As a consequence, the Re-entry Problem Solving Court participant can restore his or her credit and become self-sufficient.

Awards for Tenant-Based Rental Assistance. Other than HOPWA and the TBRA described above, TBRA was not used in PY2010.

Indiana Permanent Supportive Housing Initiative. Beginning in 2007, IHCDA and the Division of Mental Health and Addiction (DMHA) spearheaded the Indiana Permanent Supportive Housing Initiative (IPSHI). IPSHI is a collaborative six-year initiative designed to create affordable housing and support services for people affected by mental illness or chemical dependency who are facing long-term homelessness. IPSHI will draw on national best practices while developing supportive housing with local partners to create an emerging Indiana model for permanent supportive housing.

The initiative aims to create at least 1,100 supportive housing units within Indiana by 2014. Demonstration period followed by a larger initiative to build on best practices developed with the Demonstration Project. The IPSHI will be the core component of the growing momentum of the Indiana’s Interagency Council on the Homeless and Transformation Work Group to address the needs of Hoosiers facing long-term homelessness. The IPSHI will be a vehicle for state agencies, private foundations and other constituencies to invest in housing and services for families and individuals experiencing long-term homelessness.

Housing Choice Vouchers. IHCDA administers the Housing Choice Voucher Section 8 Program in the established jurisdictions which covers the geographical areas of the state that are not covered by a municipal or a county housing agency, which includes part or all of 80 counties in Indiana. IHCDA administered vouchers help approximately 4,000 families’ pay their rent each month.

IHCDA has set forth the following five-year goals:

- Expand and improve housing opportunities
- Pursue additional voucher funding
- Further develop voucher management

IHCDA intends to expand and improve housing opportunities by applying for additional rental vouchers and leveraging private and public funds to create additional housing opportunities. The concentration will be a gamut of family circumstances from homelessness to homeownership and from extremely low to moderate income families.

IHCDA will pursue opportunities for Family Unification Program (FUP) with an emphasis in children aging out of foster care, Mainstream focusing on persons with disabilities, Homeownership, financial literacy, Family Self Sufficiency, Project base with an emphasis on permanent supportive housing with an emphasis on permanent supportive housing and the families experiencing long-term homelessness, as well as other opportunities. All opportunities will be sought with affirmative measures to ensure fair housing for all and accessible housing for persons with disabilities.

IHCDA will further develop voucher management by sustaining the designation of high performer while determinedly improving the administration and compliance in admissions, occupancy, unit inspections, informal reviews/hearings, abatements and terminations.

IHCDA expects to accomplish the aforementioned goals over the next five years.

Foreclosure Prevention. In 2006, IHCDA hosted a series of meetings with government agencies and industry leaders to discuss the issues surrounding foreclosure and potential solutions for reducing foreclosures in Indiana. Out of these meetings came a group known as the Indiana Foreclosure Prevention Network, or IFPN.

The IFPN website (www.877gethope.org) provides information on the options available to assist persons experiencing foreclosure. A certified foreclosure specialist is also available by calling (877) GET-HOPE any day of the week between 8:00am and 8:00pm.

Since its inception, over 90,000 troubled borrowers have been assisted through IFPN efforts. By conservative estimates, these efforts in 2009 saved \$277,682,900 in costs for the homeowner, financial institutions, local government and neighboring homeowners. At a time when the rest of America saw a rise in foreclosure filings, Indiana saw a reduction of nearly 5,000 fewer foreclosure filings in 2009 than the previous year.

Individual Development Accounts. IHCDA funds the IDA program through which participants are eligible to earn match on up to \$1,600 in savings, over a 2-4 year period, at a 3:1 match ratio for Indiana residents saving for homeownership (among other eligible activities). The program, which was started in 1997, will continue serving low income eligible households in the State.

Predevelopment activities. IHCDA understands that the most successful housing programs are those that grow out of careful planning and assessment of the needs of a particular community. For this reason, IHCDA provides funds to finance planning activities related to the development of affordable housing.

Back Home Initiative. IHCDA's strategic plan identifies seniors as an emerging market. By 2025, one in five Hoosiers will be over the age of 65. Recent surveys from AARP found that over 90 percent of seniors would prefer to age in place. In anticipation of this demand, IHCDA has begun targeting resources to seniors so they may live in a community of their choice.

Providing seniors with opportunities to live in communities of their choice also intersects with nursing home care. It is estimated that 5,000 to 6,000 nursing home residents could thrive in a more independent community setting if support services were available and housing options were affordable and accessible. During the first half of 2007, IHCDA and the Indiana Family and Social Services Administration's Division of Aging collaborated to design a program that would provide rental assistance to seniors, on Medicaid, who desire to make this transition.

The Division of Aging committed to contribute \$1 million to the Affordable Housing and Community Development Fund to make rental units in IHCDA's portfolio affordable and accessible for 125-150 nursing home residents.

Originally, the program was designed to provide property owners with a lump sum payment based on unit size in exchange for reducing its allowable AMI rent by 50 percent for a minimum of five years. After soliciting feedback from its partners, IHCDA restructured the rental assistance so that residents would not pay more than 30 percent of their income at the 30 percent AMI rent level for a minimum of three years.

IHCDA will also reimburse property owners for the cost of making the unit accessible based on the needs of the resident as determined by a local Area Agency on Aging case manager. Upon assessment of the individual and an inspection of the desired unit, a list of specific modifications required to make the unit accessible will be submitted to IHCDA and to the property owner. IHCDA will then draft an agreement with the property owner and issue funds for accessibility improvements and the lump-sum rental payment.

This program is currently underutilized. At this time IHCDA is working with the Division on Aging and other partners to discuss how to better serve this important population.

Weatherization Pilots. IHCDA partnered with Citizens Gas and Indianapolis Power & Light to implement a pilot weatherization program that utilizes consumption data to target eligible homes for weatherization in the Indianapolis area. The program began in August of 2009 when IHCDA commissioned a research project to study energy consumption data and to gather the baseline information needed for this type of pilot program. In addition to consumption data, this study included the use of demographic data including age, number of person per household, income and poverty percentage as well as Assessor data including square footage per floor, number of stories and number of fire place openings to target households with the highest use of energy. The final output of the program exceeded the goal of weatherizing 200 owner occupied homes that would benefit most by reducing energy consumption. It yielded energy savings of between 30 to 60 percent for those homes weatherized. IHCDA, Citizens, and IPL are discussing how the program may be taken to scale.

IHCDA has also partnered with Vectren Energy to implement a pilot weatherization program that targets high-consumption Vectren clients who earn between 150-200 percent of the federal poverty level. This partnership was launched in April 2009 with an expected end date of November 30, 2010. This partnership was originally launched with the intent to target the “working poor” those that are often overlooked by federal subsidy. The final output of the program will be the weatherization of more than 100 low-income homes which have a demonstrated need for energy efficiency improvements.

Real Estate Capital Access Program. A community’s Main Street is its front door, the first (and sometimes only) place that many visitors will ever see. During the fall of 2006, IHCDA, OCRA, and the Office of Tourism Development discussed how the three agencies could leverage their respective expertise in community development to encourage investment in Indiana’s Main Streets and commercial nodes.

Indiana’s communities do not lack for lenders willing to provide capital nor developers willing to revitalize real estate. However, lenders are looking for ways to mitigate risk associated with complex ventures, and developers are looking for a stronger equity position. Consequently, the Real Estate Capital Access Program was designed to provide communities with access to predevelopment funds for project soft costs, gap financing for renovation and new construction, and matching grants for facade and beautification improvements.

From 2007 through 2009, IHCDA has invested \$1.6 million from its Affordable Housing and Community Development Fund to revitalize downtown main streets and commercial corridors in 8 rural communities. These communities have utilized RECAP for façade and beautification improvements, predevelopment loans, and gap financing to leverage private and other public funds.

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

The following activities assisted such households during the 2010 program year.

Housing First is an innovative approach to engage and rapidly house individuals who are homeless into an appropriate housing situation, from quality affordable rentals to permanent supportive housing with intensive and flexible services to stabilize and support housing tenure. Ten percent of available annual Rental Housing Tax Credits will be set aside for Housing First Developments that further the creation of community-based housing that targets the extremely low income (less than 30 percent AMI) with intensive service programs.

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

HOME and CDBG projects are underwritten based upon the strategic priorities of IHCD, the strength of the development team, and the soundness of the financial projections. Aging in place is one of IHCD's strategic objectives and the catalyst for investing in special need populations.

Developments that agree to target and give housing preferences to 10 percent or more of the units for any combination of the following list of special needs populations:

- Persons with physical or developmental disabilities;
- Persons with mental impairment;
- Persons with addictions;
- Victims of domestic violence and abused children;
- Seniors; and
- Single-parent households.

IHCD individualized the scores of the sections that include rental units (transitional, permanent supportive and permanent rental); homeowner repair and improvement units; emergency shelter, youth shelter and migrant/seasonal farm worker units.

OCRA encourages the use of CDBG funds for infrastructure assistance in affordable housing developments targeting special needs populations.

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

Finally, IHCD and OCRA have and will continue to provide technical assistance to nonprofit organizations to develop housing and support services for special needs groups, by using internal staff resources and funding external technical assistance programs. Reduce lead-based paint hazards. Exposure to lead-based paint represents one of the most significant environmental threats from a housing perspective. It is estimated that about 67 percent of Indiana's housing stock, or 1.8 million housing units, were constructed before 1978 and as such may have some lead-based paint. About 567,000 units, or 21 percent of the housing stock, were built before 1940 and, as such, are likely to have lead-based paint as well.

Lead-based paint activities. During 2010, the State undertook a number of activities to educate recipients about the risks associated with lead-based paint.

Most recently, IHCDA committed \$107,000 in CDBG funds to the Indiana State Department of Health (ISDH) as match for its Lead-based Paint Hazard Control grant application to HUD. Indiana currently has lead-based paint hazard control grants in four high risk counties and one high risk jurisdiction across the state. This grant application proposes that lead-based paint hazard control funds will be provided for the balance of the state ensuring that all Hoosier children would have the opportunity to live in lead-safe housing.

The CDBG award to ISDH will be used to complete the following:

- 108 Hoosier homes will be made lead-safe and receive healthy homes supplies;
- 77 Hoosier homes will receive both lead hazard control and weatherization services;
- 125 lead professionals will be trained in lead-safe work practices;
- 25 Section 3 workers will be trained, certified and considered for employment;
- ISDH and partners will participate in 54 outreach events; and
- 3,000 children will receive blood lead tests.

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

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

Indiana's Weatherization Assistance Program (WAP) is a national leader in the area of assessing lead-based paint risks in client homes. In 2007, 2008, and 2009, IHCDA purchased 27 X-Ray Fluorescence (XRF) units for local Community Action Agencies to be able to test for lead based paint in homes either weatherized or repaired. IHCDA used LIHEAP funding to purchase this equipment as the total for replacement was in excess of \$375,000. IHCDA's weatherization and home repair programs maintain strict adherence to the new Lead Renovation, Repair, and Painting Rule published by the EPA.

Each year, IHCD sponsors the Improving Kids Environment's Lead Safe and Healthy Homes Conference. Over 200 people attend a variety of workshops on topics covering risk assessments, model codes, lead safety and protection, lead certification, weatherization protocol, hazardous substance updates, and outreach in minority communities.

Facilitate PHA participation. The State has continued to communicate to Public Housing Authorities (PHAs) throughout the State about the opportunities to become involved in the Consolidated Planning process. PHAs received notices of all opportunities for public participation in the Consolidated Planning process. PHAs have assisted the State with determining housing and community development needs by distributing citizen surveys to clients and participating in regional forums.

Community Development Activities

The State's CDBG funds are used to support a variety of housing and community development activities. Figure II-9, shows 2010 allocations of CDBG funds to housing and community development activities. The programs are described in more detail below.

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

During PY2010, the CFF funded the following improvements in Indiana's small cities and rural areas, as shown in the following figure.

**Figure II-9.
Community Focus Fund Awards, Location and Beneficiaries, PY2010**

Project Category	Grantee	County	Activity	Proposed Beneficiaries	LMI Beneficiaries	Award Amount
Health and Safety				65,655	35,746	\$ 3,660,103
	Alexandria	Madison	Demolition	6,260	3,456	\$ 180,000
	Tipton	Tipton	Clearance	5,251	2,931	\$ 195,000
	Fountain County	Fountain	EMS Station	16,279	8,468	\$ 500,000
	Parke County	Parke	EMS Station	19,597	10,685	\$ 485,103
	Newharmony	Posey	EMS/Fire Station	3,488	2,084	\$ 500,000
	Lawrence County	Lawrence	Fire Station	1,981	1,114	\$ 365,000
	Pike County	Pike	Fire Station	1,339	887	\$ 495,000
	Jackson County	Montgomery	Fire Station	1,388	724	\$ 490,000
	Marengo	Crawford	Fire Truck	2,035	1,205	\$ 150,000
	Poseyville	Posey	Fire Truck	1,835	1,002	\$ 150,000
	Jasper County	Jasper	Fire Truck	6,202	3,190	\$ 150,000
Public Infrastructure				21,720	13,427	\$ 14,235,132
	Milan	Ripley	Stormwater	202	135	\$ 600,000
	Otterbein	Benton/Tippecanoe	Stormwater	1,262	762	\$ 600,000
	Rensselaer	Jasper	Stormwater	1,323	863	\$ 600,000
	Ambia	Benton	Stormwater	246	192	\$ 284,580
	Bainbridge	Putnam	Stormwater	234	149	\$ 600,000
	Linden	Montgomery	Stormwater	538	310	\$ 600,000
	Mt. Vernon	Posey	Stormwater	141	111	\$ 524,287
	Rockville. Town Of	Parke	Stormwater	326	200	\$ 600,000
	Hillsboro	Fountain	Wastewater	404	290	\$ 290,700
	Fortville	Parke	Wastewater	3,013	1,562	\$ 600,000
	Geneva	Adams	Wastewater	1,432	965	\$ 600,000
	Jasper County	Dubois	Wastewater	333	237	\$ 535,565
	South Whitley	Whitley	Wastewater	1,664	1,097	\$ 600,000
	Waterloo	DeKalb	Sewer	2,235	1,470	\$ 600,000
	Vigo County	Vigo	Sewer	263	260	\$ 600,000
	Bryant	Jay	Sewer	230	146	\$ 600,000
	Haubstadt	Gibson	Sewer	1,302	713	\$ 600,000
	Osgood	Ripley	Sewer	1,614	937	\$ 600,000
	Patriot	Switzerland	Sewer	164	101	\$ 600,000
	Earl Park	Benton	Water	436	254	\$ 600,000
	Millersburg,	Elkhart	Water	784	477	\$ 600,000
	Montpelier	Blackford	Water	1,324	728	\$ 600,000
	Pierceton	Kosciusko	Water	1,054	722	\$ 600,000
	Tennysontown	Warrick	Water	330	217	\$ 600,000
	Patoka	Gibson	Water	866	529	\$ 600,000
Quality of Life				134,547	79,639	\$ 8,388,050
	Miami County	Miami	Economic Development	200	103	\$ 762,834
	Delaware County	Delaware	Economic Development	200	102	\$ 1,000,000
	Adams County	Adams	Historic Preservation	33,196	14,701	\$ 397,152
	Fulton County	Fulton	Historic Preservation	19,252	10,042	\$ 178,000
	Marion	Grant	Historic Preservation	28,482	13,985	\$ 159,698
	Fremont	Steuben	Downtown Revitalization	1,696	845	\$ 500,000
	Winchester County	Randolph	Downtown Revitalization	5,037	2,503	\$ 500,000
	Monon	White	Downtown Revitalization	1,733	922	\$ 450,366
	Peru	Miami	Downtown Revitalization	12,552	6,131	\$ 500,000
	Owen County	Owen	ADA Compliance	4,042	4,042	\$ 500,000
	Jefferson County	Jefferson	ADA Compliance	4,792	4,792	\$ 500,000
	Warrick County	Warrick	Senior Center	6,839	6,839	\$ 500,000
	Jay County	Jay	Special Needs Center	89	89	\$ 440,000
	Washington County	Washington	Special Needs Center	678	551	\$ 500,000
	City Of Madison	Jefferson	Special Needs Facility	10,631	10,631	\$ 500,000
	Oakland City	Gibson	Community Center	3,241	2,182	\$ 500,000
	Fulton	Adams	Community Center	1,887	1,179	\$ 500,000

Source: Indiana Office of Community and Rural Affairs.

Planning awards. In 2010, \$1.6 million of CDBG dollars were awarded to complete an estimated 42 planning awards and feasibility studies. Planning awards are available to divisions of local government to carry out project-specific planning activities that assist the community in meeting its community development needs. The types of planning awards to which funding was allocated ranged from water and stormwater infrastructure improvement assessments to plans for community centers to downtown revitalization studies to park development, as shown in Figure II-10.

**Figure II-10.
Planning Awards by Location, PY2010**

Type of Plan	Grantee	County	Project Description	Proposed Beneficiaries	LMI Beneficiaries	Award Amount
Comprehensive Master Plan	Tipton	Tipton	Comprehensive Master Plan	5,481	3,059	\$ 7,708
	Vincennes	Knox	Comprehensive Master Plan	18,701	10,080	\$ 50,000
	Lakeville	St. Joseph	Comprehensive Plan	576	321	\$ 50,000
	Rome City	Noble	Comprehensive Plan	1,577	827	\$ 50,000
	Fayette County	Fayette	County-Wide Comprehensive Plan	24,014	13,750	\$ 45,000
Community Center and/or Parks	Waveland	Montgomery	Community Center and for Parks	448	318	\$ 49,500
	Fortville	Hancock	Community Center	3,013	1,562	\$ 50,000
	Linton	Greene	Master Park Plan	5,774	3,124	\$ 30,000
Downtown Improvements	Greencastle	Putnam	Downtown Façade	9,880	4,455	\$ 46,620
	Franklin	Johnson	Downtown Façade Renovation	17,957	7,300	\$ 49,500
	Lyons	Greene	Downtown Revitalization Plan	690	388	\$ 50,000
	Shipshewana	Lagrange	Downtown Revitalization Plan	536	224	\$ 47,195
	Darmstadt	Vanderburgh	Downtown Revitalization Plan	1,313	247	\$ 50,000
	Ladoga	Montgomery	Downtown Revitalization Plan	745	392	\$ 50,000
	Auburn	Dekalb	Downtown Revitalization Plan	11,104	5,872	\$ 50,000
	Fairmont	Grant	Downtown Revitalization Plan	2,992	1,266	\$ 47,400
	Economic Development	Blackford County	Blackford	Economic Development Plan	12,562	7,360
Lagrange County		Lagrange	Economic Development Strategic Plan	36,815	22,812	\$ 49,500
White County		White	Economic Development Strategic Plan	19,979	10,680	\$ 48,600
Public Facilities	W.College Corner	Union	Fire Station	2,419	1,324	\$ 44,900
	Peru	Miami	Library Construction Plan	12,075	6,816	\$ 50,000
	Dunkirk	Jay	Library evaluation	5,693	3,385	\$ 38,664
	Gibson County	Gibson	Relocate Fire Station from floodplain	1,820	942	\$ 50,000
Special Needs Facility	Crawfordville	Montgomery	Senior Center	3,007	3,007	\$ 50,000
	Jennings County	Jennings	St. Vincent DePaul facility study	1,337	1,337	\$ 30,000
Water, Storm and Wastewater	St. Paul	Decatur	Sanitary Sewer Study	1,086	673	\$ 30,000
	Clinton	Parke	Sewer and storm water	5,246	3,088	\$ 40,000
	City Seymour	Jackson	Storm Drainage Plan	14,840	8,020	\$ 30,000
	Edinburgh	Bartholomew	Storm Sewer System Study	4,505	2,612	\$ 12,435
	Patoka	Gibson	Storm Water	866	529	\$ 30,000
	Porter County	Porter	Storm Water plan	228	171	\$ 36,200
	Dugger	Sullivan	Stormwater utility study	1,095	596	\$ 30,000
	Town Of Carbon	Clay	Waste Water	340	176	\$ 28,800
	Miami County	Miami	Wastewater Planning Study	216	173	\$ 30,000
	Farmland	Randolph	Wastewater Utility Study	1,510	833	\$ 40,000
	Boswell	Benton	Water and Wastewater Study	827	473	\$ 39,600
	Morgan County	Morgan	Water and Wastewater Utility Study	228	121	\$ 40,000
	Campbellsburg	Washington	water facility project plan	901	560	\$ 30,000
	Green County	Greene	Water Planning Study	3,106	1,916	\$ 26,851
	Knightsville	Clay	Water System Plan	1,153	598	\$ 28,800
	Vermillion County	Vermillion	Water System Study	584	313	\$ 28,800
	Dale	Spencer	Water System Study	1,430	795	\$ 27,000
	Total				238,669	132,495

Source: Indiana Office of Community and Rural Affairs.

Figure II-11 details the awards that were drawn down during PY2010.

**Figure II-11.
Awards Drawn During PY2010**

Grantee	PY2010 Draw Amount	Grantee (cont'd)	PY2010 Draw Amount	Grantee (cont'd)	PY2010 Draw Amount
Alexandria	\$ 50,000	Francisco	\$ 20,000	Oakland	\$ 18,000
Ambia	\$ 29,700	Frankfort	\$ 49,500	Orland	\$ 121,155
Amo	\$ 38,700	Franklin County	\$ 234,779	Orleans	\$ 18,180
Angola	\$ 500,000	Fulton County	\$ 53,949	Ossian	\$ 93,808
Arcadia	\$ 468,244	Garrett	\$ 600,000	Otterbein	\$ 295,000
Attica	\$ 63,500	Gas	\$ 360,000	Owen County	\$ 92,000
Auburn	\$ 30,000	Gibson County	\$ 30,000	Owensville	\$ 48,600
Austin	\$ 29,000	Glenwood	\$ 259,851	Owensville	\$ 47,475
Bainbridge	\$ 234,300	Gospport	\$ 500,000	Parker	\$ 40,000
Ball State University	\$ 32,871	Greencastle	\$ 27,972	Peru	\$ 30,000
Bartholomew County	\$ 30,000	Greens Fork	\$ 30,000	Petersburg	\$ 45,000
Bedford	\$ 22,300	Greensburg	\$ 97,659	Plainfield	\$ 500,000
Benton County	\$ 38,600	Greentown	\$ 29,880	Portland	\$ 330,711
Berne	\$ 396,625	Hanover	\$ 500,000	Posey County	\$ 50,000
Blackford County	\$ 5,000	Hartford	\$ 427,055	Poseyville	\$ 373,758
Boonville	\$ 48,263	Henry County	\$ 183,123	Princeton	\$ 67,500
Boswell	\$ 19,440	Huntington County	\$ 437,776	Pulaski County	\$ 49,500
Brookville	\$ 202,608	IHCDA	\$ 3,128,148	Randolph County	\$ 18,310
Brown County	\$ 343,753	Jamestown	\$ 500,000	Rockville	\$ 558,970
Butler	\$ 166,222	Jasonville	\$ 175,816	Royal Center	\$ 15,840
Cambridge	\$ 471,416	Jefferson County	\$ 423,330	Russiaville	\$ 423,445
Campbellsburg	\$ 18,000	Jeffersonville	\$ 25,553	Sandburn	\$ 30,000
Cannelton	\$ 238,243	Kempton	\$ 97,880	Scottsburg	\$ 500,000
Carroll County	\$ 250,000	Kendallville	\$ 20,443	Shelbyville	\$ 50,000
Cass County	\$ 20,000	Kewanna	\$ 149,706	Sheridan	\$ 177,591
Centerville	\$ 536,237	Kirklin	\$ 44,900	Sheridan	\$ 19,800
Charlestown	\$ 548,458	Knox	\$ 472,320	Shipshewana	\$ 71,344
Charlestown	\$ 50,000	Ladoga	\$ 166,230	Shirley	\$ 351,906
Claypool	\$ 116,000	LaGrange	\$ 27,000	Spencer County	\$ 44,550
Clifford	\$ 29,160	LaGrange County	\$ 74,700	St. Paul	\$ 18,000
Clinton	\$ 24,000	Largo	\$ 257,697	Switzerland County	\$ 348,191
Clinton County	\$ 299,440	Leavenworth	\$ 146,990	Thorntown	\$ 549,500
Cloverdale	\$ 11,520	Logansport	\$ 401,233	Tipton	\$ 150,000
Coatesville	\$ 488,678	Lyons	\$ 411,120	Trafalgar	\$ 22,500
Crawford County	\$ 40,990	Macy	\$ 100,914	Union	\$ 474,173
Crawfordsville	\$ 30,000	Martinsville	\$ 47,250	University of So. Indiana	\$ 4,500
Darlington	\$ 4,600	Matthews	\$ 48,992	Veedersburg	\$ 29,700
Darmstadt	\$ 30,000	Medora	\$ 154,342	W. College Corner	\$ 26,940
Dearborn County	\$ 186,459	Mentone	\$ 600,000	Wabash County	\$ 28,800
Decatur	\$ 20,000	Miami County	\$ 30,000	Warrick County	\$ 294,850
Delphi	\$ 48,600	Millersburg	\$ 16,320	Washington County	\$ 50,000
Dubois County	\$ 484,161	Mitchell	\$ 99,429	Waterloo	\$ 7,752
Dugger	\$ 150,664	Monon	\$ 750,000	Waynestown	\$ 29,700
Edinburgh	\$ 29,376	Monroe	\$ 600,000	West Lebanon	\$ 38,100
Elizabethtown	\$ 78,424	Monroeville	\$ 25,000	West Terre Haute	\$ 107,228
Elwood	\$ 10,173	Monticello	\$ 231,356	White County	\$ 29,160
Farmland	\$ 24,000	Montpelier	\$ 499,973	Whitestown	\$ 589,969
Farmland	\$ 181,988	Morgantown	\$ 50,000	Windfall	\$ 531,891
Fayette County	\$ 25,000	New Castle	\$ 34,246	Worthington	\$ 519,431
Fort Branch	\$ 16,000	Newburgh	\$ 50,000	Yeoman	\$ 238,231
Fortville	\$ 30,000	North Liberty	\$ 270,396	Yorktown	\$ 13,750
Fountain	\$ 232,485	North Vernon	\$ 382,459		

Source: Indiana Office of Community and Rural Affairs.

Economic development activities. CDBG funds were used to support a number of economic development activities during PY2010, including construction of infrastructure in support of economic development projects; supplemental savings accounts (used for education and housing down payments); and neighborhood revitalization activities.

Community Economic Development Fund. The Community Economic Development Fund (CEDF) provides funding for economic development activities and is administered by OCRA. The goal and emphasis of such funding is the creation of employment opportunities for low and moderate income persons. To date, the OCRA has used the CEDF funding to provide infrastructure improvements to new and expanding industries that are creating new employment opportunities for low and moderate income persons statewide. Eligible activities include:

- Construction of infrastructure (public and private) in support of economic development projects; and
- Loans or awards for the purchase of manufacturing equipment, real property or structures, rehabilitation of facilities, purchase and installation of pollution control equipment, mitigation of environmental problems via capital asset purchases.

Projects are evaluated on the following criteria:

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

Micro-Enterprise Assistance Program (MAP). The goal of MAP is to encourage rural communities to focus on long-term community development. Eligible projects will be designed to assist micro-enterprise businesses owned by low to-moderate income persons and/or micro-enterprise businesses that will create jobs for low to moderate income persons. This program is currently suspended due to lack of demand.

Neighborhood revitalization. In addition to the neighborhood and downtown revitalization activities (both actual revitalization projects and planning projects), the State utilizes its Neighborhood Assistance Program (NAP) income tax-credit resources to fund various neighborhood revitalization and housing activities. This is a statewide program that was administered by IDOC (now OCRA) from 1984 to 2004; in 2004 the program was then moved to IHCD. The NAP awards state income tax credits to various eligible community-based nonprofits for projects that benefit low- and moderate-income households.

The NAP provides \$2.5 million in state income tax credits to support a variety of neighborhood revitalization and community development activities conducted by eligible community-based organizations. Tax credits are awarded by IHCDA to eligible community-based organizations. These organizations use the credits to attract contributions from individuals or corporations. Donors receive a 50 percent credit on the total amount contributed, not to exceed \$25,000. Thus, the \$2.5 million allocation of credits leverages \$5 million in donations to support neighborhood programs. This statewide program is administered by IHCDA.

The following figure shows a distribution of credits by activity.

**Figure II-12.
Neighborhood
Assistance Program,
PY2010**

Source:
Indiana Housing and Community
Development Authority.

Purpose	Amount	Number of Awards	Percent of Total Amount
Affordable Housing Construction	\$ 536,646	21	21.0%
Affordable Housing Rehab	\$ 166,341	6	7.0%
Child Care Services	\$ 129,008	14	5.0%
Community Revitalization	\$ 12,674	1	1.0%
Counseling Services (non-housing)	\$ 284,663	29	11.0%
Earned Income Tax Credit Services	\$ 6,279	1	0.0%
Educational Assistance	\$ 185,493	19	7.0%
Emergency Food Assistance	\$ 183,912	14	7.0%
Emergency Shelter Housing	\$ 412,522	17	17.0%
Foreclosure Prevention Services	\$ 121,983	4	5.0%
Job Training	\$ 84,729	6	3.0%
Medical Care Services	\$ 209,681	21	8.0%
Recreational Facility	\$ 121,493	9	5.0%
Transportation Services	\$ 44,576	6	2.0%

OCRA Capacity building activities.

- **Regional Workshops.** A series of regional impact workshops facilitated through a partnership of Indiana’s major universities, economic development trade organizations, and the Indiana Economic Development Corporation. As of August five workshops have been held in various regions throughout the state with more events planned. The topic of regionalism and the potential tools to put in place are the main subject matter with featured keynote updates on the state organizations that assist the communities in economic development needs.
- **IN Home Town Competitiveness.** Pilot communities were announced to participate in the third round of the Indiana Home Town Competitiveness program. Indiana Home Town Competitiveness is a comprehensive framework for rural community development. This innovative program emphasizes five key "pillars" to create economic success in rural Indiana communities which include youth engagement, leadership development, entrepreneurship, rural family success, and building community wealth.
- **IN Main Street.** The Indiana Main Street Program is hosting a state wide conference in October for communities who are building capacity in downtown revitalization and historic preservation. The conference will feature a keynote from Donovan Rypkema, nationally known expert in downtown development.

- **Legislation.** The Indiana State Legislature has passed a bill mandating OCRA to assist communities in potential preparation of extending incentives to help budding entrepreneurs. The “Young Entrepreneurs Program” (HEA 1251) is designed to match first-time employers with Indiana communities who can support this initiative.

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

- Rehabilitation of owner-occupied units and rental housing for low and moderate income persons;
- Rehabilitation of permanent supportive housing; and
- Planning activities, such as housing needs assessments and site-specific feasibility studies.

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

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

As documented below, the State did not have any failures in fulfilling these national objectives during PY2010. The State’s Consolidated Plan certifies that no less than 70 percent of the aggregate funding for those years will accrue to the benefit of low and moderate income persons in keeping with Section 104(b) of the 1992 Housing and Community Development Act (HCDA).

Community development programs. This report demonstrates that Indiana’s programs are directed principally toward benefiting low and moderate income persons. By definition, direct beneficiaries must make application for assistance to divisions of local government and must be income-eligible in order to participate in award programs such as housing rehabilitation. Such beneficiaries should be low and moderate income households 100 percent of the time.

For projects which propose an area of indirect benefit, such as certain public facilities projects, indirect beneficiaries were determined at the time of funding and were required to meet the 51 percent low and moderate income threshold in order to be considered for funding. Under the CFF Program, projects with beneficiaries exceeding the 51 percent threshold are given a competitive advantage in the scoring process (i.e., the higher the low and moderate income percentage, the higher the score). Benefit percentages are verified using HUD Census data or by local certified income surveys which meet HUD-promulgated standards. Emphasis upon exceeding the 51 percent threshold in order to gain a competitive advantage in the project rating/scoring process has resulted in the State substantially exceeding a ratio of 51 percent benefit to low and moderate income persons.

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

Staff project monitors of the OCRA's Grant Support division also require documentation of such job creation or retention by local recipients. Additionally, the Grant Support division requires semi-annual reports on all awards that include reporting beneficiary attainment levels respective to project funding.

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

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

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

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

OCRA requires all applications to provide a Displacement Plan and a Displacement Assessment. Applicants must provide a site control page as part of their application. This plan identifies all parcels that will be acquired as part of the project. If the project is funded, a Financing, Environmental Review, Engineering, Permits and Site Control (FEEPS) meeting is conducted with the grant administrator and detailed information regarding these parcels are reviewed. The applicant must also receive the approval of the OCRA Acquisition/Relocation Officer prior to release of funds.

Informational notices, appraisals, etc. are required to be completed prior to funding and are reviewed at the FEEPS meeting. If any procedures are not followed or documents are not provided, the grantee is in jeopardy of losing the grant.

During PY2010, there were no projects funded by OCRA where people had to be relocated. In regards to housing activities, the most common type of relocation occurs during the rehabilitation of homes. These are only temporary relocations that are for only a few days while water or electricity is turned off or for some similar reason.

Administrative Funds and Prior Period Adjustments

During PY2010, CDBG administrative funds were primarily taken from administrative funds awarded in prior grant years. OCRA has not yet drawn the \$781,182 administrative funds from the 2010 grant year. IHCD allocated \$600,000 of HOME funds to IHCD administration and had drawn \$207,000 of these funds.

OCRA had no prior period adjustments in PY2010.

Activities in Support of Affordable Housing and Community Development

Fill gaps in institutional structure. The 2005 Five-Year Consolidated Plan discusses the institutions in the State that deliver housing and community development services to citizens. Despite the strengths and effectiveness of these many organizations, and due to funding and labor constraints, gaps still exist in this institutional structure. One of the top-level goals of the FY2005 Five-Year Action Plan is to expand and preserve affordable housing opportunities throughout the housing continuum. This goal addresses needs expressed in the forums as well as public comment for continued support (financially and technically) of the State's housing and community development organizations. This section discusses how the State worked to enhance local capacity during the 2008 program year.

Affordable housing database. IHCD sponsors an affordable housing website—IndianaHousingNow.org. This is a free website that offers a searchable, online database of rental units located across Indiana.

Capacity building/training and technical assistance. OCRA annually sets aside 1 percent of its CDBG allocation for technical assistance activities. The CDBG Technical Assistance program is designed to provide, through direct OCRA staff resources or by contract, training and technical assistance to divisions of local government, nonprofit and for-profit entities relative to community and economic development initiatives, activities and associated project management requirements.

The purpose of the CHDO Operating Supplement is to strengthen state-certified CHDOs so they can undertake new housing activities that are eligible to receive HOME Program funds under the CHDO set-aside. This program is designed to:

1. Provide reasonable supplemental operating funds to a CHDO with the purpose of expanding its ability to produce housing units. It is not intended to serve as the primary source of funding for the organization. The CHDO should demonstrate the ability to leverage other sources of funds for future operations and to grow into self-sufficiency.

2. Increase the organizational capacity of the recipient so that they can develop a HOME CHDO-eligible activity—transitional housing, permanent supportive housing, rental housing, and homebuyers—within 24 months of receiving the award.
3. Minimize duplication of effort of CHDOs throughout the state.
4. Be flexible enough to respond to changing housing needs throughout the State of Indiana.

Since PY2006, predevelopment and seed money loans have been incorporated into the HOME program/application package. Technical assistance for the CHDO Works, NAP, and CDBG programs are given on a case-by-case basis as requested by potential applicants or having been suggested by staff.

Applicants for HOME funds may request a meeting with staff at any time prior to applying for funding. There are two award workshops tentatively scheduled throughout the year to review the HOME program: one of which is held during IHCDA's Annual Housing and Community Economic Development Conference. These trainings are very general and provided for new organizations that would like a brief program overview.

Once funding decisions have been made, the appropriate Community Development Representative conducts a one-on-one meeting with the awarded organization to review the contents of the Implementation Manual. This technical assistance meeting will review any and/or all compliance components necessary for the applicant's success in completing this activity.

Each IHCDA Community Development Representative conducts a technical assistance/site visit on each HOME application, as this is now a published threshold requirement for this funding source. Although not required, IHCDA encourages applicants to contact staff for technical assistance/site visits for application preparation for all other funding sources and programs.

For PY2010, IHCDA awarded the Indiana Association for Community and Economic Development (IACED) \$991,800 to provide training programs and technical assistance to HOME funds recipients.

The content of the trainings includes:

- Using Data to Make Decisions Leadership Training (4 workshops);
- Executive Director Training Series (4 workshops);
- Comprehensive Community Development/Professional Certification Series (57 total training days);
- Nonprofit Finance Series (14 training days);
- Organizational Development Courses(26 training days).

The technical assistance focuses on organizational management services, strategic planning services, and on-demand customized technical assistance.

Community development representatives. IHCDA’s Community Development department has eight staff members who are available to assist potential applicants as they work toward creating affordable housing programs. Each of the community development representatives are assigned a portion of the State in which they promote the CDBG and HOME programs and provide technical assistance upon request.

IHCDA email list serve. IHCDA provides an email titled “IHCDA Info” that is distributed to their email list serve approximately every week or two. It provides information on current IHCDA programs and events, upcoming housing events, housing tips as well as other events relevant to housing.

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

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

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

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

Activities to reduce poverty. The State of Indiana does not have a formally adopted, statewide anti-poverty strategy. In a holistic sense, the entirety of Indiana’s Consolidated Plan Strategy and Action Plan is anti-poverty related because a stable living environment is also a service delivery platform. However, many of the strategies developed for the Five-Year Plan directly assist individuals who are living in poverty.

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

Other efforts are also needed to combat poverty. Many of the strategies outlined in the Consolidated Plan are directed at providing services and shelter for those in needs. Once a person has some stability in a housing situation it becomes easier to address related issues of poverty and to provide resources such as childcare, transportation and job training that enables individuals to enter the workforce. Indiana's community action agencies are frontline anti-poverty service providers. They work in close cooperation with state agencies to administer a variety of state and federal programs.

Education and skill development is an important aspect of reducing poverty. Investment in workforce development programs and facilities is an important step to break the cycle of poverty. Finally, there continue to be social and cultural barriers that keep people in poverty. Efforts to eliminate discrimination in all settings are important. In some cases, subsidized housing programs are vital to ensure that citizens have a safe and secure place to live.

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

Affirmative marketing plans. IHCD required HOME recipients with five or more HOME-assisted units of transitional housing, permanent supportive housing, rental housing, and homebuyer developments to adopt IHCD's Affirmative Marketing Procedures.

If the development included five more RHTC, HOME-assisted, or HOME-eligible rental units under common ownership or was developed by a single entity; subsequently, the owner must utilize the following affirmative marketing practices in soliciting renters, determining their eligibility, and concluding all transactions:

- (1) Advertising of vacant units includes the Equal Housing Opportunity logo or slogan or both. (Advertising media may include, but is not limited to, newspapers, radio, television, brochures, leaflets, or an on-site sign);
- (2) Applications for vacant units are solicited from persons in the housing market who are least likely to apply for the RHTC, HOME assisted, and/or HOME-eligible housing without the benefit of special outreach efforts. (In general, persons who are not of the race/ethnicity of the residents of the neighborhood in which the RHTC and/or HOME-assisted unit is located shall be considered those least likely to apply);
- (3) The local housing market has been analyzed to identify those persons who are least likely to apply and then specific marketing techniques have been formulated to reach the persons identified. (Resources for this targeted outreach may include, but are not limited to, community organizations, places of worship, employment centers, fair housing groups, housing counseling agencies, and social service centers);
- (4) The housing market has been re-assessed at least annually to determine persons who are least likely to apply for housing;

- (5) Each year, the marketing techniques utilized in the previous year have been analyzed to determine effectiveness in reaching those persons identified. Based on the annual analysis, marketing efforts have been modified to increase participation from those persons identified as being least likely to apply for housing.
- (6) A file documenting all marketing efforts (i.e., copies of newspaper ads, memos of phone calls, copies of letters, etc.) is being maintained throughout the Development's affordability period, compliance period, and/or extended use period and is available for inspection by IHCDA, HUD, and/or the Internal Revenue Service (IRS).
- (7) Each beneficiary of the HOME assistance has been given a fair housing brochure. Documentation of each beneficiary's receipt of the brochure is being maintained throughout the affordability period and is available for inspection by IHCDA or HUD.
- (8) A listing is being maintained of all residents of RHTC, HOME-assisted, and/or HOME-eligible units from the time of application submittal through the end of the affordability period, compliance period, and/or extended use period. This list includes but is not limited to each resident's age, race, sex, and income and is available for inspection by IHCDA, HUD or the IRS.

Contracting opportunities for MBE/WBEs. The State of Indiana has established a goal that 10 percent of federal awards be contracted to minority-owned business enterprises (MBE) and women-owned business enterprises (WBE) involved in construction, materials supply, consulting and architecture.

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

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

IHCDA expects minority participation in its CDBG and HOME programs to reflect the representation of minorities in each funded community's low and moderate income population. Since minorities make up such a small percentage (around 1 percent) of Indiana's non-entitlement cities, such participation can be relatively minor. Minority participation is most concentrated in larger non-entitlement cities as well as in north-central Indiana.

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

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

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

Monitoring

To ensure that all statutory and regulatory requirements are being met for activities with HUD funds, OCRA and IHCDA use various monitoring standards and procedures. OCRA and IHCDA are responsible for ensuring that grantees under the CDBG, HOME, ESG and HOPWA programs carry out projects in accordance with both Federal and State statutory and regulatory requirements. These requirements are set forth in the grant contract executed between the State and the grantee. The State provides maximum feasible delegation of responsibility and authority to grantees under the programs. Whenever possible, deficiencies are rectified through constructive discussion, negotiation and assistance.

CDBG (non-housing) monitoring. OCRA uses the following processes and procedures for monitoring projects receiving HUD funds:

- Evaluation on program progress;
- Compliance monitoring;
- Technical assistance;
- Project status reports;
- Monitoring technical assistance visits;
- Special visits; and
- Continued contact with grantees by program representatives.

OCRA conducts a monitoring of every grant project receiving HUD funds. Two basic types of monitoring are used: off-site, or "desk" monitoring and on-site monitoring.

- Desk monitoring is conducted by staff for non-construction projects. Desk monitoring confirms compliance with national objective, eligible activities, procurement and financial management.
- On-site monitoring is a structured review conducted by OCRA staff at the locations where project activities are being carried out or project records are being maintained. One on-site monitoring visit is normally conducted during the course of a project, unless determined otherwise by OCRA staff.

Grants utilizing a sub-recipient to carry out eligible activities are monitored on-site annually during the 5-year reporting period to confirm continued compliance with national objective and eligible activity requirements.

In addition, if there are findings at the monitoring, the grantee is sent a letter within 3 to 5 days of monitoring visit and is given 30 days to resolve it.

CDBG (housing) monitoring. IHCDA uses the following processes and procedures for monitoring projects receiving CDBG and HOME funds:

- Self monitoring;
- Monitoring reviews (on-site or desk-top);
- Results of monitoring review;
- Determination and responses;
- Clearing issues/findings
- Sanctions;
- Resolution of disagreements; and
- Audits.

IHCDA conducts at least one monitoring of every grant project receiving CDBG and HOME funds. The recipient must ensure that all records relating to the award are available at IHCDA's monitoring. For those projects determined to need special attention, IHCDA may conduct one or more monitoring visits while award activities are in full progress. Some of the more common factors that would signal special attention include: activity appears behind schedule, previous audit or monitoring findings of recipient or administrative firm, high dollar amount of award, inexperience of recipient or administrative firm, and/or complexity of program. These visits will combine on-site technical assistance with compliance review. However, if the recipient's systems are found to be nonexistent or are not functioning properly, other actions could be taken by IHCDA, such as suspension of funding until appropriate corrective actions are taken or termination of funding altogether.

During the period of affordability, IHCDA's multi-family department monitors properties annually for owner certification. Income verification and physical inspections are conducted annually, once every 2 years, or once every 3 years depending on the size of the project.

Two basic types of monitoring are used: on-site monitoring and desk-top monitoring.

- On-site monitoring review:
 - Real-estate Development Monitor will contact recipient to set-up monitoring based on award expiration and completion/close-out documentation submitted and approved.
 - Recipient will receive a confirmation letter stating date, time, and general monitoring information.
 - On date of monitoring, IHCDA staff will need: files, an area to review files, and a staff person available to answer questions.
 - Before leaving, IHCDA staff will discuss known findings and concerns, along with any areas that are in question.

- Desk-top monitoring review:
 - Real-estate Development Monitor will request information/documentation from award recipient in order to conduct the monitoring. IHCDA staff will give approximately 14 days for this information to be submitted.

IHCDA staff will review the information/documentation submitted and correspond to at least two representatives of the project as identified by the project sponsor or owner.

Shelter Plus Care monitoring. It is the policy of the IHCDA to monitor its Shelter Plus Care sub-recipients on an annual basis. Two types of reviews will be used to monitor sub-recipients: On Site Review and Remote Review. An On Site Review will consist of a complete review of the sub recipient’s program and financial records as well as random review of Housing Quality Standard inspections. Remote Reviews will require sub-recipients to submit requested documentation to the IHCDA for review. Remote Reviews will address specific topics, such as participant eligibility, from random files. It is the policy of the IHCDA to perform On-Site Reviews of not less than thirty (30) percent of its sub-recipients annually. The remaining sub-recipients will be engaged in topical Remote Reviews.

The following risk factors will be used in determining which sub-recipients will be selected for On-Site Reviews:

- | | |
|---|---|
| <ol style="list-style-type: none"> 1. Staff turnover; 2. Utilization of grant funds; 3. Claim iteration (deviation from monthly claims); 4. APR performance; 5. Consumer Complaints; | <ol style="list-style-type: none"> 6. Unresolved HUD Finding (including APR Findings); 7. Compliance with terms and conditions of IHCDA S+C Agreement; 8. Time of last On-Site Review. |
|---|---|

Each program’s past performance will be analyzed and compared against the full spectrum of IHCDA’s Shelter Plus Care programs. Programs with highest risk will be selected for On-Site Review. Prior to either On Site or Remote Reviews, IHCDA will notify sub-recipient in writing of the type and date of the review. IHCDA will also provide sub-recipient with specific instructions and an explanation of review process.

Civil Rights Performance Monitoring Activities by the State

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

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

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

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

Leveraging Resources

OCRA requires a 10 percent match overall for all Community Focus Fund (CFF) projects and planning grants. The 10 percent match can consist of 5 percent cash and/or debt and up to 5 percent in-kind or force account. While there is no local match requirement for Community Economic Development Fund (CEDF) projects, OCRA does review the contribution by the applicant (city/town/county) as well as the amount of capital investment made by the decision making company. Additionally, in order to increase philanthropic capital on CDBG projects, OCRA awards bonus points on CFF projects if an applicant receives \$5,000 or 2 percent of the grant request, whichever is greater, from a foundation. The Micro-enterprise Assistance Program (MAP) does not have a match requirement, but again when making decisions about the awards, OCRA reviews the level of commitment the applicant is making in regards to the total micro-enterprise program.

The leveraging requirements of the CDBG and HOME housing programs, administered by IHCDA, differ considerably. The following summarizes the match and leverage requirements for the 2010 program year.

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

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

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

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

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

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

Self Evaluation—HOME

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

In previous years, IHCDA has considered ways to improve implementation of the CDBG and HOME programs it administers.

Allocation method. Through the end of PY2010, IHCDA continued to use the allocation method it adopted during PY2006. Through this process, IHCDA offered three rolling rounds where applications could be submitted at any time during the 60 day round. IHCDA replaced the "Scoring Criteria" with "Preferences" and require each HOME applicant to meet a certain number of preferences in six categories. These categories—1) General; 2) Organizational Capacity; 3) Development Characteristics; 4) Housing Need; 5) Predevelopment; and 6) Rental or Homebuyer Awards—are made at any time during a funding round.

In PY 2011, IHCDA adopted a new process for allocation of HOME and CDBG funding: IHCDA creates housing opportunity, generates and preserves assets, and revitalizes neighborhoods by investing technical and financial resources into the development efforts of its partners across Indiana. Within this framework, IHCDA seeks partnerships that offer innovative solutions to community challenges. As evidenced from the socio-demographic data, survey results, and formal and informal

discussions with stakeholders, IHCDA has identified the following strategic priorities for its investment decisions: comprehensive development, aging in place, ending homelessness, and high performance building. IHCDA's commitment to investing in community solutions meant its method of distributing a variety of resources had to fundamentally change. Traditionally IHCDA was organized around pots of money. Applications were linked to a discrete funding source. The move to funding solutions places the focus on the strategic fit of a proposed activity, the strength of the sponsor and its development team, and the financial feasibility and readiness of the development. As a result, IHCDA has created a single allocation and investment process that bundles a variety of federal and state resources. This new investment process will also enable the project development team to work more closely with IHCDA staff to identify issues and obstacles that may occur, and to provide feedback and support in resolving issues and overcoming obstacles to ensure project success.

Technology. IHCDA's Community Development department continues to implement a "paperless" system. All correspondences are done electronically, including award documents, monitoring letters, and application submissions.

IHCDA's goal continues to make the application process and forms easier to understand and ensure all appropriate regulatory and policy requirements are followed. IHCDA provided several means—both verbal and written—to obtain feedback and suggestions on ways to make improvements from its partners. All IHCDA departments conduct focus groups of stakeholders to elicit suggestions on how to streamline policies and procedures related to applications, release of funds, monitoring, and closeout. IHCDA also regularly solicits feedback through on-line customer surveys.

IHCDA has also contracted with Roeing, Inc—an Indiana software firm—to develop an agency-wide management information system. A web-based application, the rental housing module was operational in January 2008. Community Development and Community Service programs were integrated later in 2008.

Annual Performance Report HOME Program

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

OMB Approval No. 2506-0171
(exp. 8/31/2009)

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

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

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

Submit this form on or before December 31.	This report is for period (mm/dd/yyyy)		Date Submitted (mm/dd/yyyy)
Send one copy to the appropriate HUD Field Office and one copy to: HOME Program, Rm 7176, 451 7th Street, S.W., Washington D.C. 20410	Starting 07/01/2010	Ending 06/30/2011	09/28/2011

Part I Participant Identification

1. Participant Number	2. Participant Name Indiana Housing and Community Development Authority		
3. Name of Person completing this report Joseph Palus		4. Phone Number (Include Area Code) 317-233-1813	
5. Address 30 South Meridian, Suite 1000	6. City Indianapolis	7. State IN	8. Zip Code 46204

Part II Program Income

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

1. Balance on hand at Beginning of Reporting Period	2. Amount received during Reporting Period	3. Total amount expended during Reporting Period	4. Amount expended for Tenant-Based Rental Assistance	5. Balance on hand at end of Reporting Period (1 + 2 - 3) = 5
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Part III Minority Business Enterprises (MBE) and Women Business Enterprises (WBE)

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

	a. Total	Minority Business Enterprises (MBE)			f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	
A. Contracts					
1. Number	6			150000	
2. Dollar Amount					
B. Sub-Contracts					
1. Number					
2. Dollar Amount					
	a. Total	b. Women Business Enterprises (WBE)	c. Male		
C. Contracts					
1. Number					
2. Dollar Amount					
D. Sub-Contracts					
1. Number					
2. Dollar Amounts					

Part IV Minority Owners of Rental Property

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

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

Part V Relocation and Real Property Acquisition

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

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

SECTION III.
Homeless Activities

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Homeless Activities

The Emergency Shelter Grant (ESG, now Emergency Solutions Grant) and HOME funds are the primary resources used for funding homeless activities in Indiana. CDBG can also be used for physical improvements to shelters.

ESG may be used for rehabilitation or conversion of buildings into homeless shelters; shelter operating expenses; “essential services” (supportive services concerned with employment, health, substance abuse, and education); homeless prevention activities; and administrative costs. ESG serves persons who are homeless or at high risk of becoming immediately homeless.

The State uses HOME funds for development, rehabilitation and preservation of affordable housing to mitigate the risk of homelessness, and development or rehabilitation of transitional housing. IHCD administers both ESG and HOME.

During PY2010 the State was entitled \$1.9 million in ESG dollars for nonentitlement communities throughout the State.

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

Homelessness in Indiana

Data from the Continuum of Care Point in Time Count for January 2011 estimate the number of persons experiencing homelessness in Indiana at 6,166. Of the 6,166 individuals found and identified as experiencing homelessness, 646 were unsheltered and found on the street and 5,520 were staying in emergency shelters or in temporary transitional housing programs. Eighteen percent of the homeless households, or 776 households (2,415 individuals), had children. 673 of the adults counted were veterans and 1,009 of the adults counted were women fleeing from domestic violence. Twenty-percent percent of the adults experiencing homelessness counted suffered from a chronic addiction; 14 percent of the adults counted identified themselves as having a severe mental illness and 10 percent of individuals counted can be characterized as “chronically homeless”.

State approach to mitigating homelessness. The State’s nonentitlement homeless strategy is carried out through the Continuum of Care (CoC) process. IHCD is the lead agency under the CoC Balance of State (BOS) structure in Indiana and coordinates the annual point-in-time count and survey. In 2009, IHCD reorganized its Inter-Agency Council into the “Indiana Planning Council on the Homeless” (IPCH). The Council was established as an overall planning body for initiatives aimed at ending homelessness in Indiana, and is committed to using a comprehensive approach to develop, operate, and improve Indiana’s continuum of homelessness solutions. The Council operates from a “housing first” philosophy and embraces the proven efficacy of a permanent supportive housing model.

The Indiana BOS CoC has five strategic plan objectives:

- **Objective No. 1. New permanent housing.** The first objective is to create new permanent housing beds for chronically homeless individuals. The Indiana Permanent Supportive Housing Initiative targets creating 1,100 units of PSH by 2013. Currently Indiana has 192 PSH beds and another 250 were planned during 2010. An additional 400 units are planned to be developed in the next 5 years.
- **Objective No. 2. Increase length of permanent housing stays.** The second object is to increase percentage of homeless persons staying in permanent housing over 6 months to at least 77 percent. The CoC has implemented several steps to ensure providers reach this goal. Currently, 84 percent of homeless persons in permanent housing have remained for at least six months.
- **Objective No. 3. Increase movements into permanent housing.** Objective 3 is to increase percentage of homeless persons moving from transitional housing to permanent housing to at least 65 percent. The CoC is currently meeting HUD's goal In 2009, the Council provided input on a new tool aimed at providing accurate and targeted housing information for all homeless persons in Indiana through the Indiana Housing Opportunities Planner & Evaluator (IHOPE). IHOPE is a triage assessment tool to be used by all shelters, HPRP, and transitional housing providers to identify those who could benefit from all available CoC options. Currently, 69 percent of homeless persons in transitional housing have moved to permanent housing.
- **Objective No. 4. Increase participant employment.** The fourth objective is to increase the percentage of persons employed at program exit to at least 20 percent. Statewide, the BOS CoC exceeds HUD's goals and has done so for the past 3yrs.
- **Objective No. 5. Decrease homeless households with children.** Objective 5 is to decrease the number of homeless households with children. The BOS CoC has prioritized the development of permanent housing alternatives for unsheltered families.

In 2010 and 2011, IHCDA will use \$140,000 of CSBG American Reinvestment Recovery Act to fund expansion of the homeless outreach and triage system with each of the state's Continuum of Care regions. The foundation of this work will be the development of the web-based Indiana Housing Opportunity Planner and Evaluator (I HOPE). This tool will facilitate connecting individuals and families experiencing homelessness with appropriate cost effective interventions. The project's goals include:

1. Develop a comprehensive system map of housing and services for the State of Indiana (divided into 5 regions by CoC)
2. Create an intercept model for triage and assessment by region
3. Provide technical assistance and training tailored to the individual needs of each region

For PY2010, the Indiana Balance of State was awarded \$7.7 million in one year renewals to 64 different Supportive Housing Programs of 39 different non-profit agencies. There were 12 Shelter Plus Care renewals funded at approximately \$2.3 million.

In April 2011, the BOS was notified that their 2010 Balance of State McKinney Vento Application was awarded \$3.3 million for five new projects across the state. The five new projects were located in Evansville, Elkhart, Terre Haute and Valparaiso. All five were Shelter Plus Care (S+C) Projects. The sponsors of the programs are: Echo Housing, Southwestern Mental Health Center, Mental Health Association of Vigo County, Oaklawn Mental Health Center, and Porter Starke Services. IHCD is the grantee for many of the BOS S+C Programs.

In FY2010, IHCD was the grantee of fourteen open S+C awards totaling over \$6 million. IHCD partnered with S+C Sponsors: Aliveness Project, Aspire Indiana, Inc. Catholic Charities, Community Action of Northeast Indiana, Community Mental Health Center, Edgewater Systems for Balanced Living, Mental Health Association in Vigo County, Park Center, Porter Starke Services, Regional Mental Health Center, Aurora. S+C II program contracts with agencies Meridian Services, and Aspire Indiana, Inc. The S+C III Program contracts with agencies and local governments like the City of Lafayette, Meridian Services and Howard Regional Center.

IHCD was the original award recipient for FY2002 Continuum of Care funding for the first phase of implementing HMIS (Homeless Management Information System) to the Balance of the State. In September 2003, the IHCD Board of Directors approved a modification naming Indiana Coalition on Housing and Homeless Issues (ICHHI) as the award recipient for the remainder of the award period. In February 2009, ICHHI dissolved as an organization and the HMIS Grant was amended to allow IHCD to be the grantee. In 2010, IHCD was renewed as the grantee for the Balance of State (BOS) and also as the grantee for the HMIS in Evansville for a total renewal of \$439,316.

Consolidated Plan Goals and Outcomes

ESG, HOME and CDBG are important resources for addressing homelessness in Indiana. IHCD has developed a "Homeless Initiative," which involves an annual commitment of HOME and CDBG funds to emergency shelter, transitional and permanent supportive housing projects and homeless prevention projects.

The 2010-2014 Consolidated Plan developed many goals specific to preventing and addressing homelessness in the State:

Goal 2. Reduce homelessness and increase housing stability for special needs populations.

- **Objective DH-1.1 (Availability/Accessibility):** Improve the range of housing options for homeless and special needs populations.

DH-1.1 outcomes/goals:

- Support the construction and rehabilitation of **permanent supportive housing** units.
 - **Five year outcome/goal:** 250 housing units
 - **2010 outcome/goal:** 50 housing units; \$5,000,000, HOME
 - **Targeted to special needs populations** 50 housing units

- Provide **tenant based rental assistance** to populations in need.
 - **Five year outcome/goal:** 1,000 housing units
 - **2010 outcome/goal:** 200 housing units; \$1,000,000, HOME
 - **Targeted to special needs populations** 200 housing units
- **Objective DH-1.2 (Availability/Accessibility):** Support activities to improve the range of housing options for special needs populations and to end chronic homelessness through the **Emergency Solutions Grant (ESG)** program by providing operating support to shelters, homelessness prevention activities and case management to persons who are homeless and at risk of homelessness.

DH-1.2 outcomes/goals:

- Operating support—provide shelters with operating support funding.
 - **Five year outcome/goal:** 83 shelters receiving support; \$5,411,374 over next five years
 - **2010 outcome/goal:** 83 shelters annually; \$1,360,526, ESG
- Homelessness prevention activities—provide contractors with homelessness prevention activity funding.
 - **Five year outcome/goal:** 550 clients assisted; \$7,547,451 over next five years
 - **2010 outcome/goal:** 110 clients assisted; \$72,000, ESG
- Essential services—provide shelters with funding for essential services.
 - **Five year outcome/goal:** 53 shelters; \$2,136,078 over next five years.
 - **2010 outcome/goal:** 80 percent of clients will be provided with such services, for an estimated 16,000 clients assisted annually; \$400,000, ESG
- Anticipated match: Shelters match 100 percent of their rewards.
- Anticipated number of counties assisted: 89 counties annually.
- Anticipated number of clients served over next five years: 150,000 (unduplicated count) with 95,000 assisted with temporary emergency housing.
- Other ESG activities:
 - Homeless Management Information System (HMIS)—Require the use of the HMIS for all residential shelter programs serving homeless individuals and families. HMIS is a secure, confidential electronic data collection system used to determine the nature and extent of homelessness and to report to HUD on an annual basis. This requirement will be met by only funding entities that either currently use HMIS system or commit to using it once awarded. The HMIS must be used on a regular and consistent basis. The ESG Coordinator will periodically check with the HMIS coordinator to monitor utilization. Claim reimbursement is contingent upon participation in and completeness of HMIS data records. Domestic violence shelters are excluded from this requirement in accordance with the Violence Against Women’s Act.

- Require participation in annual, statewide homeless Point-in-Time Count and submission of this data to IHADA.
- Strongly encourage ESG grantees to attend their local Continuum of Care Meetings regularly. The ESG RFP inquires about attendance to and involvement in the regional Continuum of Care meetings. The response is heavily weighed upon evaluation of the RFP.

PY2010 Awards

This section describes how the State allocated ESG, HOME and CDBG to make progress on meeting the five-year goals and meet PY2010 objectives.

During PY2010, the State of Indiana received \$1.9 million in ESG to use for homeless shelter support, services and operations, homeless prevention activities and limited administrative costs. The following figure shows the dollar amounts of ESG that were allocated, committed and expended.

Figure III-1.
ESG Allocations and Amount Drawn, PY 2005 through PY2010

ESG Fund Type	Grant Year	Amount of Allocation	Committed to Activities	Net Drawn Amount	Available to Commit to Activities	Available to Draw
Entitlement	2005	\$1,890,425	\$1,890,425	\$1,890,425	\$0	\$0
	2006	\$1,892,729	\$1,892,729	\$1,892,729	\$0	\$0
	2007	\$1,916,143	\$1,916,143	\$1,916,143	\$0	\$0
	2008	\$1,925,813	\$1,925,813	\$1,925,813	\$0	\$0
	2009	\$1,928,975	\$1,928,975	\$1,928,975	\$0	\$0
	2010	\$1,931,140	\$1,807,871	\$1,707,382	\$0	\$0

Note: IDIS CO4PR.

Source: IDIS CO4PR, Indiana Housing and Community Development Authority.

ESG funding in 2010 was used to meet high and medium priority needs of providing housing to households earning between 0 and 30 percent of the median family income (MFI). All types of households—renter, owner, special needs, small and large—were prioritized a “high” in the five-year Consolidated Plan.

As in past years, the State chose to allocate ESG to three primary activities: essential services, operations, and homeless prevention activities, as shown below. In PY2010, \$96,557 (5 percent) of the 2010 ESG award was allocated for administration.

Figure III-2.
ESG Grantee Activity Summary, PY2010

Source: Indiana Housing and Community Development Authority.

	Budgeted Amount	Spent	Committed for 2011
Essential Services	\$348,840	\$328,945	\$19,896
Operations	\$1,412,511	\$1,385,274	\$27,237
Homeless Prevention	\$73,233	\$55,810	\$17,423
ESG Administration	\$96,557	\$89,407	\$7,150
Total ESG Funds	\$1,931,141	\$1,859,436	\$71,705

Essential services. In PY2010, about \$350,000 or 18 percent of ESG funds were allocated to essential services. Essential services consist of supportive services provided by shelters for persons who are homeless. These services vary, as they are tailored to client needs. In general, essential services consist of the following:

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

Shelter operations. Seventy-three percent of the total ESG dollars funded by the State for PY2010—\$1.4 million—was allocated to shelter operation activities. These funds were used by shelters for operating and maintenance costs, shelter lease costs, capital expenses, payment of utilities, purchases of equipment and furnishings, provision of security, as well as purchase of food.

The State believes that the greatest need of shelters is for operational subsidies. Running a shelter for the homeless is a difficult business: the work is challenging and intense, staff turnover can be high, client needs usually exceed the services available and operational funding is scarce and very competitive.

Homeless prevention. Three percent of 2010-11 ESG funds were expended on homeless prevention activities. These activities include activities or programs designed to prevent the incidence of homeless such as providing financial assistance to families who have received eviction notices or notices of termination of utility services if the inability of the family to make the required payments is due to a sudden reduction in income and the assistance is necessary to avoid the eviction or termination of services.

Additionally, as of August 8, 2011, the State's Homeless Prevention and Rapid Re-housing program, a program of the American Recovery and Reinvestment Act of 2009, has provided \$4,998,946.53 or 30 percent of their overall \$16,405,259.85 grant on homeless prevention activities. These activities include housing relocation and stabilization services and financial assistance with rent, utilities, arrears and deposits. The function of these funds is to provide short term assistance to individuals and families who but for the assistance would have become homeless.

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

Figure III-3 shows the level of matching funds received in PY2005 through PY2010 along with a ratio of matching funds to the total amount of award in both years.

¹ IHCDCA audits the components of the in-kind donations and calculations used to derive the donation amount during on-site monitoring.

Figure III-3.
Cash and In-Kind Funding, ESG PY2005 through 2010

Type of Match	PY2005	PY2006	PY2007	PY2008	PY2009	PY2010
Cash Match	\$1,099,332	\$799,754	\$1,510,312	\$1,384,071	\$1,404,603	\$1,290,234
In-Kind Match	\$903,039	\$1,018,145	\$438,492	\$493,762	\$523,944	\$479,795
Total Match	\$2,002,370	\$1,817,898	\$1,948,804	\$1,877,834	\$1,928,547	\$1,928,547
To Total Amount of Awards...						
<i>Cash Match</i>	<i>0.51</i>	<i>0.41</i>	<i>0.73</i>	<i>0.70</i>	<i>0.73</i>	<i>0.67</i>
<i>Total Match</i>	<i>0.92</i>	<i>0.94</i>	<i>0.94</i>	<i>0.94</i>	<i>1.00</i>	<i>1.00</i>

Source: Indiana Housing and Community Development Authority.

Matching resources. During the 2010-11 ESG program year, all grantees matched 100 percent of their individual Emergency Shelter Grants. Approximately 27 percent of grantees used in-kind match and 73 percent used cash/grant match.

State method of distribution. Each RFP was reviewed by two reviewers using an Excel-based scoring tool. After initial scoring, the shelters were assigned to the following three categories based upon their shelter type and services provided: Emergency Shelters (including youth and day shelters), Transitional Housing, and Domestic Violence Shelters. The shelters thus competed only against similarly structured shelters. The percentage of total funds available allocated to each of the three shelter program categories was based upon the total number of homeless individuals served in each category. Final award amounts were calculated based a combination of the amount available in each category, the amount requested and the organization's score, which was an average of the two reviewers' scores.

The application scoring and evaluation process was focused on the shelters' bed utilization rates, the number of clients served, the regional planning council meeting attendance, homeless documentation and services provided.

Compliance and monitoring. IHCD requires that all contracts with shelters be performance based. Based on the type of shelter program funded with ESG (Emergency Shelter, Transitional Housing or Day/Night Shelter), each used three objectives specific and relevant to their shelter type. The goals state a minimum required percentage goal to be met by the end of the fiscal year:

Day/Night shelters performance objectives for 2010-11 program year were the following:

- 90 percent of all homeless clients will establish a case management plan within 7 days of admission. Average actual performance: 64 percent
- 95 percent of all clients were connected with mainstream services when eligible. Average actual performance: 63 percent
- 96 percent established a case/care plan within 72 hours of shelter entry. Average actual performance: 95 percent

Emergency shelters performance objectives for 2010-11 program year were the following:

- 50 percent of clients in shelter program will move to transitional or permanent housing upon completion of the program. Average actual performance: 64 percent
- 50 percent of clients in shelter program will increase their income OR be employed upon exit from the program. Average actual performance: 63 percent
- 90 percent of clients in shelter program will receive case management and/or counseling at least one time a week. Average actual performance: 95 percent

Transitional housing performance objectives for 2010-11 program year were the following:

- 50 percent of clients in shelter program will be employed upon exit from program. Average actual performance: 63 percent
- 85 percent of transitional residents will move from transitional to permanent housing. Average actual performance: 63 percent
- 90 percent of clients who reside in transitional units will receive case management at least one time a month and reach one goal prior to exiting the program. Average actual performance: 95 percent

During ESG site visits, program manager reviews the following components of the ESG program:

- Program performance in connecting homeless clients to mainstream resources such as food stamps, Medicaid, SSDI/SSI, TANF, etc.
- Program performance in transitioning homeless clients to permanent housing
- Evaluate organizations' financial accountability
- Review documentation of ESG match source
- Review other issues of organization capacity, volunteer involvement, Board of Director composition and function
- Tour facility and review basic habitability requirements
- Discuss services offered by the facility and elsewhere in the community
- Participation in the regional planning council on the homeless
- Participation in statewide point-in-time count
- Review HMIS utilization or other data tracking methods.

The Emergency Shelter Grant Program Monitor to date has monitored 22 percent of the shelters funded with ESG in the state for the 2010-11 program year. The Program Monitor utilizes a monitoring tool. Monitoring visits occur on average two per month, with the bulk of them occurring during the spring, summer and fall months.

Grant disbursements are completed in a timely fashion. Claim vouchers and supporting documentation is sent by mail to IHCDA and date stamped upon receipt. On the same day of receipt, ESG program assistant reviews claims for errors and completion and requests corrections if needed. Once that is complete, the claim is given to the ESG Program Manager, who reviews for eligible activities and signs and approves claim. Claim is then scanned and saved and given to Accounting Staff. The grantees receive the payments through ACH deposit within 5-7 business days of receipt and final approval of program staff.

The tool covers services provided through essential services, operational services and homeless prevention. The tool and the site visit reviews areas related to mainstream resources, transitioning to permanent housing, financial accountability, ESG match, fees for services, personnel issues, volunteers, facility inspection, services offered by the facility and those services that are referred out to the other collaborative agencies. The tool looks at their participation in the continuum of care meetings, community support, participation in statewide point-in-time count, HMIS usage and any pending issues. The monitor provides technical assistance on overall organizational capacity and ensures that federal requirements pursuant to Emergency Shelter Grant are being met. When standards and processes are found to be deficient, a corrective plan of action is developed and monitored.

Grantee early terminations/modifications. Three ESG contracts were terminated in PY2010. Christian Community Action of Porter County closed their program and dissolved their organization as of September 30, 2010. The total grant award was \$28,506 and the balance after the award was terminated was \$14,783.97. The second grant contract terminated was the Salvation Army Harbor Light, which was terminated on March 1, 2011 due to their infraction of HUD's regulations regarding religious activities. Salvation Army declined to amend their policies to bring it into compliance with the regulations. The grantee claimed all of their funds prior to termination and no funds were recaptured. The final contract terminated was Roosevelt Mission, terminated on March 24, 2011 due to lack of adherence to required basic health and safety standards. The grantee had \$850 balance after termination.

ESG goals for PY2011:

- Begin to provide trainings and intensive technical assistance around the implementation of HEARTH Act in the State of Indiana.
- Encourage grantees to budget more of their funds in homeless prevention and rapid re-housing activities.
- Monitor a minimum of 25 percent of the ESG Shelters.
- Assist ESG HMIS users in HMIS software transition from Foothold to ClientTrack system. Participate in trainings and work with HMIS staff to ensure data quality is sufficient. Also work with new software system vendor and HMIS staff to ensure an ESG Annual Report is developed in HMIS system.
- Established new performance objectives for 2011-12 program year that are more consistent with HEARTH Act objectives. These include an overall reduction in homelessness, duration of homeless episodes, reduced recidivism to homelessness, and success in outreaching to all homeless people.

- Require all 2011-12 to participate in at least 75 percent of all regional planning council meetings annually.
- Continue to post all ESG documents on IHCDA's Web site. Send regular e-mail updates to grantees communicating training opportunities, grant administration updates and other issues of note.
- Collaborate with members of Performance and Evaluation Committee of Indiana Planning Council on Homeless in developing emergency shelter and transitional housing best practice standards, similar to that of permanent supportive housing standards of quality developed by Corporation for Supportive Housing. Develop a set of standards around shelters will allow us to more objectively measure the quality and effectiveness of shelters.
- Create RFP for Round two of 2011-12 Emergency Solutions Grant once regulations and funds are released. Provide trainings to potential applicants on program requirements consistent with the HEARTH Act legislation and future ESG program design.

ESG Grantee & Staff Trainings & Technical Assistance.

- Trainings were made available to ESG Grantees regarding the administration of the Emergency Shelter Grant including some information on the upcoming HEARTH Act. IHCDA will offer a training on the HEARTH Act, which is scheduled on September 28th, 2011. Training on this legislation was delayed in 2010-11 because the regulations have yet to be published or released by HUD.
- ESG Monitor regularly assisted and referred homeless individuals who contacted IHCDA in need assistance. These calls were referred to the ESG Grantee, Township Trustees, 211 Referral Help lines, Community Action Agencies and other local assistance and mainstream resources.
- Technical Assistance was provided to ESG Grantees on a daily basis regarding ESG claim forms, activity eligibility questions and progress reports.
- ESG Program Staff attended HUD's HEARTH/HMIS national Conference in Denver in September 2010, the National Alliance to End Homelessness Conference in Washington D.C. in July 2011 to learn more about upcoming HEARTH Act. Staff also attended an Advanced Excel training, to assist with reporting and ESG Claim forms.
- ESG Staff coordinated the 2011 Statewide Point-in-Time Count and worked with ESG grantees to ensure their data was up to date in the HMIS system so that count would be accurate. A clause was added to the 2009-10 ESG agreement that requires all ESG grantees to participate in the count.
- The ESG Program Coordinator provided technical assistance on the Indiana State Planning Council on the Homeless and regional planning council structures by actively encouraging the shelters and transitional housing agencies to attend their local regional planning council meetings and partnering with other local agencies that provide assistance to the homeless population. Participation in the regional planning councils was weighed heavily in the RFP scoring tool.

Discharge coordination policy. The McKinney-Vento Act requires that State and local governments have policies and protocols developed to ensure that persons being discharged from a publicly-funded institution or system of care are not discharged immediately into homelessness. Indiana has implemented formal discharge policies pertaining to persons released from publicly funded institutions and systems of care. IHCDA is involved in many elements of discharge coordination, as discussed below. In addition, IHCDA uses ESG funds to support the programs and facilities which serve households and residents being discharged from foster care, health care institutions and correctional facilities.

- **Foster care.** The Chafee Plan is the basis for Indiana's protocol for implementing the Foster Care Independence Act of 1999. The Planning Council is working with IHCDA and Division of Child Services to create housing options for persons being discharged from the foster care system. A PSH project, Connected by 25, is creating 20 units serving youth aging out and youth at risk of homelessness. This project is a statewide demonstration project to develop a model for serving this population and improving discharge protocol. The Planning Council and IHCDA work closely with foster care to monitor data and trends on discharges and work with cases as necessary. IHCDA and other local PHAs are applying for 200 FUP vouchers to assist high risk youth leaving Foster Care.
- **Health care.** The Indiana Department of Health (IDH) has a formal discharge plan developing a set of recommendations for an integrated, statewide discharge policy. The CoC, which is coordinated by IHCDA, is currently working locally to develop discharge policies for health care systems. The Planning Council has a long-term goal to create a network of primary care centers who identify people at risk of homelessness and the local CoC housing network. Local trainings are for emergency room workers and social workers on IHOPE to triage clients into the appropriate housing. The Council is working closely with private hospitals to reduce or eliminate those being discharged into homelessness through tools such as IHOPE and hospital involvement in the local CoCs.
- **Mental health.** The Indiana Department of Mental Health and Addiction (DMHA) has a formal discharge protocol and provides recommendations to IHCDA, DMHA and IPSHI on creating housing protocols for individuals discharged from State hospitals.
- **Corrections.** The Indiana Department of Corrections (IDOC) has a formal discharge policy. CoCs work closely with IDOC reps to develop protocols so that individuals being released from correctional facilities are not discharged into homelessness. The Housing & Programs committee is working with the IDOC to link their data system with the IHOPE/HMIS system to link people to services and housing to end and prevent homelessness. IDOC is creating demo projects in 3 cities to connect people most at risk of homelessness with the local CoC to do the triage and to provide services while in the prison. In addition, frequent users projects under development will target individuals who most frequently are released from corrections and cycle in and out of shelters.

Self Evaluation/Challenges. Many shelter programs serving the homeless report that it is difficult for clients to find jobs due to the current high unemployment rate and consequential lack of job availability. All performance objectives set were exceeded with the exception of day and night shelters' outcomes regarding connecting clients with case management and mainstream resources.

ESG Summary

In PY2010, the allocation of ESG led to the following results:

- 20,214 homeless persons received residential assistance, a two percent increase from the prior year.
- 1,525 people received homeless prevention rental assistance.
- 20 shelters were funded and expended homeless prevention activity funding.
- An average of 57 percent of all clients housed through the ESG program moved into permanent housing upon discharge. This is a 13 percent increase from the prior year. The Homeless Prevention and Rapid Re-housing Program likely accounted for some of this increase.

Figure III-4.
Summary Statistics, ESG Funding PY2004 through PY2010

	PY2005	PY2006	PY2007	PY2008	PY2009	PY2010
Number of Awards	94	89	85	90 *	86	82
Number Housed	24,523	18,975	19,040	20,376	19,780	21,739
Average Award	\$21,531	\$20,883	\$23,234	\$21,037	\$22,675	\$22,372
Highest Award Amount	\$45,639	\$59,093	\$61,193	\$37,950	\$30,428	\$34,469
Lowest Award Amount	\$8,576	\$2,350	\$4,450	\$5,585	\$11,145	\$6,217

Note: * Three agencies closed during the program year and the contacts were then terminated.

Source: Indiana Housing and Community Development Authority.

Figure III-5 shows ESG award amounts by agency, county and CoC region.

Of these awards:

- 32, or \$714,677 went to emergency shelters;
- 30 or \$670,470 went to domestic violence shelters; and
- 20 or \$449,436 went to transitional housing providers.

Figure III-5.
ESG Awards by County, PY2010

Award Number	Agency	Award Amount	County	COC Region
ES-010-031	Ft. Wayne Women's Bureau	\$17,050	Allen	3
ES-010-033	Genesis Outreach, Inc.	\$28,304	Allen	3
ES-010-039	Hope House	\$31,328	Allen	3
ES-010-046	Interfaith Hospitality Network of Greater Ft. Wayne, Inc.	\$23,854	Allen	3
ES-010-076	Vincent Village	\$28,546	Allen	3
ES-010-078	Young Women's Christian Association of Fort Wayne, Inc.	\$28,776	Allen	3
ES-010-014	Columbus Regional Shelter for Victims of Domestic Violence	\$24,026	Bartholomew	11
ES-010-045	Human Services, Inc.	\$27,303	Bartholomew	11
ES-010-038	Heart House	\$28,983	Dearborn	13
ES-010-001	A better Way Services, Inc.	\$21,884	Delaware	6

Source: Indiana Housing and Community Development Authority..

Figure III-5. (CONTINUED)
ESG Awards by County, PY2010

Award Number	Agency	Award Amount	County	COC Region
ES-010-007	Bridges Community Services, Inc.	\$29,513	Delaware	6
ES-010-020	Crisis Connection, Inc.	\$6,217	Dubois	12
ES-010-024	Emerge Ministries	\$10,584	Elkhart	2
ES-010-030	Family Services of Elkhart County, dba: iFIT	\$9,933	Elkhart	2
ES-010-035	Goshen Interfaith Hospitality Network, Inc.	\$18,010	Elkhart	2
ES-010-058	Providence Self Sufficiency Ministries	\$12,458	Floyd	13
ES-010-063	St. Elizabeth Catholic Charities	\$28,386	Floyd	13
ES-010-069	The Center for Women and Families	\$28,776	Floyd	13
ES-010-029	Family Service Society	\$23,020	Grant	6
ES-010-060	Roosevelt Mission, Inc.	\$19,559	Greene	10
ES-010-036	Hancock Hope House, Inc.	\$18,797	Hancock	8
ES-010-062	Sheltering Wings Center for Women, Inc.	\$26,170	Hendricks	8
ES-010-011	Christian Love Help Center/Shelter, Inc.	\$13,000	Henry	6
ES-010-017	Coordinated Assistance Ministries, Inc.	\$34,350	Howard	5
ES-010-028	Family Service Association of Howard County, Inc.	\$22,381	Howard	5
ES-010-005	Anchor House	\$17,533	Jackson	11
ES-010-055	North Central Indiana Rural Crisis Center, Inc.	\$9,952	Jasper	1
ES-010-015	Community & Family Services, Inc.	\$7,299	Jay	6
ES-010-048	Kosciusko County Shelter for Abuse, Inc.	\$12,505	Kosciusko	2
ES-010-019	Crisis Center, Inc., a Youth Service Bureau	\$15,779	Lake	1a
ES-010-032	Gary Commission for Women	\$23,103	Lake	1a
ES-010-037	Haven House, Inc.	\$16,910	Lake	1a
ES-010-064	St. Jude House, Inc.	\$29,131	Lake	1a
ES-010-012	Citizens Concerned for the Homeless	\$23,186	LaPorte	1
ES-010-065	Stepping Stone Shelter for Women, Inc.	\$29,841	LaPorte	1
ES-010-004	Alternatives Incorporated of Madison County	\$32,920	Madison	6
ES-010-042	House of Hope of Madison County, Inc.	\$16,788	Madison	6
ES-010-066	Stepping Stones for Veterans, Inc.	\$25,764	Madison	6
ES-010-006	Archdiocese of Indianapolis – Holy Family Shelter	\$34,469	Marion	8a
ES-010-009	Children's Bureau	\$23,615	Marion	8a
ES-010-013	Coburn Place Safehaven, Inc.	\$24,749	Marion	8a
ES-010-021	Dayspring Center, Inc.	\$23,701	Marion	8a
ES-010-034	Gennesaret Free Clinic, Inc.	\$21,119	Marion	8a
ES-010-040	Horizon House	\$22,065	Marion	8a
ES-010-059	Quest for Excellence – W.I.N.G.S.	\$25,223	Marion	8a
ES-010-071	The Julian Center, Inc.	\$33,039	Marion	8a
ES-010-072	The Salvation Army (Social Service Center)	\$30,907	Marion	8a
ES-010-074	The Salvation Army Harbor Light Center	\$23,707	Marion	8a
ES-010-052	Martha's House, Inc.	\$23,615	Monroe	10
ES-010-054	Middle Way House, Inc.	\$26,289	Monroe	10
ES-010-067	Stepping Stones, Inc.	\$25,038	Monroe	10
ES-010-026	Family Crisis Shelter, Inc.	\$25,933	Montgomery	4
ES-010-016	Community Service Center of Morgan County, Inc.	\$33,868	Morgan	10

Source: Indiana Housing and Community Development Authority.

Figure III-5. (CONTINUED)
ESG Awards by County, PY2010

Award Number	Agency	Award Amount	County	COC Region
ES-010-010	Christian Community Action of Porter County, Inc.	\$28,506	Porter	1
ES-010-044	Housing Opportunities	\$22,744	Porter	1
ES-010-068	The Caring Place, Inc.	\$11,712	Porter	1
ES-010-043	Housing Authority of the City of Greencastle	\$17,461	Putnam	7
ES-010-061	Safe Passage	\$20,605	Ripley	13
ES-010-002	AIDS Ministries/AIDS Assist of North Indiana, Inc.	\$28,062	St. Joseph	2a
ES-010-008	Center for the Homeless	\$29,579	St. Joseph	2a
ES-010-022	Dismas, Inc.	\$12,761	St. Joseph	2a
ES-010-070	The Children's Campus	\$8,709	St. Joseph	2a
ES-010-081	Young Women's Christian Association of St. Joseph County	\$28,894	St. Joseph	2a
ES-010-082	Youth Service Bureau of St. Joseph County, Inc.	\$18,911	St. Joseph	2a
ES-010-027	Family Promise of Greater Lafayette	\$10,377	Tippecanoe	4
ES-010-049	Lafayette Transitional Housing Center	\$30,652	Tippecanoe	4
ES-010-050	Lafayette Urban Ministry	\$20,037	Tippecanoe	4
ES-010-053	Mental Health America of Tippecanoe County, Inc.	\$34,350	Tippecanoe	4
ES-010-073	The Salvation Army (of Lafayette)	\$18,892	Tippecanoe	4
ES-010-079	Young Women's Christian Association of Lafayette	\$28,776	Tippecanoe	4
ES-010-003	Albion Fellows Bacon Center, Inc.	\$13,485	Vanderburgh	12
ES-010-023	ECHO Housing Corporation	\$30,481	Vanderburgh	12
ES-010-025	Evansville Goodwill Industries, Inc.	\$15,543	Vanderburgh	12
ES-010-041	House of Bread and Peace, Inc.	\$24,802	Vanderburgh	12
ES-010-051	Life Choices Maternity and Youth Home, Inc.	\$22,619	Vanderburgh	12
ES-010-056	Ozanam Family Shelter Corporation	\$23,723	Vanderburgh	12
ES-010-075	United Caring Shelters	\$15,973	Vanderburgh	12
ES-010-077	Young Women's Christian Association of Evansville	\$27,118	Vanderburgh	12
ES-010-018	Council on Domestic Abuse, Inc.	\$11,488	Vigo	7
ES-010-057	Prisoner & Community Together	\$25,815	Washington	13
ES-010-080	Young Women's Christian Association of Richmond	\$13,997	Wayne	9
ES-010-047	Interfaith Mission	\$19,256	Whitley	3
Total Awarded		\$1,834,583		

Source: Indiana Housing and Community Development Authority.

SECTION IV.
Activities to Assist
Persons Living with HIV/AIDS

SECTION IV.

Activities to Assist Persons Living with HIV/AIDS

IHCDA administers the State's allocation of HOPWA. The HOPWA grant is one of the primary resources used for funding activities which benefit persons with HIV/AIDS in Indiana.

The purpose of HOPWA is to provide states and localities with the resources and incentives to devise long-term comprehensive strategies for meeting the housing and support services needs of low income persons and families of persons with AIDS and HIV-related diseases.

A broad range of housing-related activities may be funded under HOPWA, including, but not limited to: project or tenant based rental assistance; supportive services; short-term rent or mortgage payments to prevent homelessness; and technical assistance in establishing/operating a community residence. Other supportive service funding allows individuals and families to access the resources needed to increase skills and income leading to independence and self-sufficiency and resulting moving people out of homelessness while also preventing it.

Geographic distribution. The State HOPWA grant covers all areas of the State except the counties of Boone, Brown, Clark, Dearborn, Floyd, Franklin, Hamilton, Hancock, Harrison, Hendricks, Johnson, Morgan, Ohio, Putnam, Scott, Shelby, and Washington.

As a HOPWA formula grantee, IHCDA received \$971,314 for the 2010 program year. IHCDA contracts with HIV/AIDS care sites to administer the HOPWA program statewide.

Figure IV-1.
HOPWA Amounts Allocated, Committed and Drawn, PY2005-2010

HOPWA Fund Type	Grant Year	Amount of Allocation	Allocated to Administration	Committed to Activities	Net Drawn Amount	Available to Commit to Activities	Available to Draw
Entitlement	2005	\$806,000	\$67,707	\$738,293	\$738,293	\$0	\$0
	2006	\$818,000	\$64,370	\$753,630	\$753,630	\$0	\$0
	2007	\$822,000	\$1,758	\$820,242	\$820,242	\$0	\$0
	2008	\$863,000	\$115,240	\$747,760	\$747,760	\$0	\$0
	2009	\$892,730	\$26,781	\$843,415	\$791,039	\$22,534	\$74,910
	2010	\$971,314	\$78,584	\$892,730	\$892,730	\$0	\$0

Note: IDIS CO4PR01.

Source: Indiana Housing and Community Development Authority.

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

HIV/AIDS in Indiana

Total population. According to the Centers for Disease Control and Prevention (CDC), among the 50 States and the District of Columbia, Indiana ranked 23rd in total number of persons living with HIV (not AIDS) or AIDS at the end of 2007. Indiana's estimated rate of persons living with HIV or AIDS was 75.2 per 100,000 people for HIV (not AIDS) and 76.9 per 100,000 for AIDS in 2007.

The Indiana State Department of Health (ISDH) also collects data on the number of HIV and AIDS cases reported and presumed living to monitor trends in the HIV/AIDS epidemic by processing HIV/AIDS case reports and conducting research. According to the 2010 semi-annual report HIV/STD Program Annual Report, there were 9,629 known persons living with HIV/AIDS (PLWHA) in Indiana at the end of 2010, a 4 percent increase over the number in 2008 (9,253). Additionally, ISDH reported 544 new HIV and AIDS cases were reported in Indiana during 2010.

The State has divided its service areas for people with HIV/AIDS into 12 geographic regions. As of December 2008, Region 1 (Gary) and Region 7 (Indianapolis) accounted for almost 60 percent of people living with HIV in Indiana. Figure IV-2 presents the number of people living with HIV by region as of December 2008.

**Figure IV-2.
Number Diagnosed
Persons with
HIV/AIDS by
Indiana County of
Residence at Time
of Report, 2008**

Source:
Indiana State Department of
Health, 2008 HIV/AIDS
Epidemiologic Data, Indiana.

Region	Number Diagnosed	Percent
1 Lake, LaPorte, Porter	1,344	14%
2 Elkhart, Fulton, Marshall, Pulaski, St. Joseph, Starke	636	7%
3 Adams, Allen, DeKalb, Huntington, Kosciusko, LaGrange, Noble, Steuben, Wabash, Wells, Whitley	617	7%
4 Benton, Carroll, Clinton, Fountain, Jasper, Montgomery, Newton, Tippecanoe, Warren, White	214	2%
5 Blackford, Delaware, Grant, Jay, Randolph	194	2%
6 Cass, Hamilton, Hancock, Howard, Madison, Miami, Tipton	547	6%
7 Boone, Hendricks, Johnson, Marion, Morgan, Shelby	4,107	44%
8 Clay, Parke, Putnam, Sullivan, Vermillion, Vigo	308	3%
9 Dearborn, Decatur, Fayette, Franklin, Henry, Ohio, Ripley, Rush, Union, Wayne	139	1%
10 Bartholomew, Brown, Greene, Lawrence, Monroe, Owen	295	3%
11 Clark, Crawford, Floyd, Harrison, Jackson, Jefferson, Jennings, Orange, Scott, Switzerland,	433	5%
12 Daviess, Dubois, Gibson, Knox, Martin, Perry, Pike, Posey, Spencer, Vanderburgh, Warrick	422	5%
Total	9,282	100%

According to the 2008 HIV/AIDS Epidemiologic Data for Indiana, the majority of diagnosed persons are in the groups between 30 to 59 years of age. Additionally, the highest prevalence rates for HIV/AIDS are found for males among all racial and ethnic population groups. Among the diagnosed male population, Black males continue to be disproportionately represented. Their prevalence rate is five times the rate of White males, and almost three times the Hispanic male prevalence rate.

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

Outstanding need. Part of the **Indiana HIV/AIDS Housing Plan** study completed in 2003 included focus groups of people living with HIV/AIDS in Indiana. These focus groups cited housing affordability as the primary housing challenge. Other concerns noted by the focus group participants included the quality of housing that is affordable to them, the desire to live independently and confidentiality when accessing services. AIDS Housing of Washington also conducted a survey of 418 people living with HIV/AIDS throughout the State. Survey findings were as follows:

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

The survey also collected income and cost burden data of respondents. Figure IV-3 summarizes median income, median housing costs and the cost burden of respondents by region.

**Figure IV-3.
Income and Cost
Burden of HIV/AIDS Survey
Respondents, 2001-2002**

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

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

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

A report entitled **2008 Epidemiological Profile for HIV/AIDS in Indiana** completed for ISDH included results from a 2005 HIV Services Needs Assessment Survey conducted of clients receiving HIV services in Indiana. Respondents indicated which of the top five needs ISDH identified for people living with HIV was most important to them. Most respondents indicated that "Access to HIV Medications" and "Basic HIV Medical Care" were most important. Respondents also indicated other needs that are important to them; "Access to Specialty Services" and "Housing" were indicated as most important.

According to the Indiana Statewide Coordinated Statement of Need for FY 2009-2012, ISDH has recognized the following priority service areas: Outpatient and Ambulatory Health Services, AIDS Drug Assistance Program Treatments, Oral Health Care, Medical Case Management, Including Treatment and Adherence Services, Mental Health Services, Substance Abuse Outpatient Care, Emergency Financial Assistance, Housing, and Medical Transportation. These correspond with the core service areas established by the HRSA prior to the 2006 Ryan White reauthorization. ISDH also notes the importance of Transportation and Housing services.

Additionally the ISDH also calculates the approximate number of persons who are aware of their HIV-positive status but are not actively engaged in care. In 2008, approximately 40 percent of persons living with HIV/AIDS, or 3,544 persons, were not receiving care.

The co-occurrence of other special needs problems with HIV/AIDS can make some individuals even more difficult to house. For example, 10 percent of **Indiana HIV/AIDS Housing Plan** survey respondents indicated alcohol or drug use. Approximately 12 percent of HIV/AIDS survey respondents indicated mental health or psychiatric disability. Among people with mental illness, a high rate of infection is attributed to several factors such as social circumstances, psychopathology, medications and substance abuse. Persons with serious mental illness tend to cycle in and out of homelessness, affecting behaviors in ways not completely understood. Because of the frequent concurrence of substance abuse and mental illness with HIV/AIDS and the need for health care and other supportive services, many of those with HIV/AIDS can be very difficult to serve.¹

¹ **HIV, Homelessness and Severe Mental Illness: Implications for Policy and Practice** National Resource Center on Homelessness and Mental Illness.

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

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

According to the various caseworkers at the serving this population, these specific barriers have been reported to parallel to the challenges faced by the individuals they are serving. Many of the issues that HOPWA clients experience closely resemble the issues that those in poverty experience, but those with HIV/AIDS are facing additional health medical expense barriers.

HOPWA Program Accomplishments

This section discusses how HOPWA funds were allocated and the projects that were funded during the PY2010 in which IHCDA administered the grant.

Allocation of funds. As a HOPWA formula grantee, IHCDA received \$971,314 for the 2010 program year. IHCDA contracts with HIV/AIDS care sites to administer the HOPWA program statewide. Applications for HOPWA funds are accomplished via submission of an "Annual Plan" that details how respective care sites will administer the HOPWA program. IHCDA reserves the right and shall have the power to allocate funds irrespective of the annual plan submission, if such intended allocation is:

- In compliance with the applicable statutes;
- In furtherance of promoting affordable housing and homeless outreach; and
- Determined by IHCDA's Board of Directors to be in the interests of the citizens of the state of Indiana.

In order to ensure statewide access to HOPWA funds, IHCDA utilizes the ISDH HIV Care Coordination Regions. IHCDA has assigned a maximum funding amount available in each of the eleven regions of the state served by the Indiana HOPWA funds. HOPWA funds are allocated to the HOPWA Care Coordination Regions on a formula basis assigned by utilizing ISDH's most current epidemiological data showing the current number of reported HIV/AIDS cases in each county. Each Care Coordination Region receives their applicable amount of HOPWA funding based on the total number of reported HIV/AIDS cases in their service.

The following Figure lists the 2010 program year HOPWA funding amounts for each CoC Region.

**Figure IV-4.
HOPWA Funding Allocations by Regions, PY2010**

Region	Formula Allocation	Region	Formula Allocation
Region 1 Lake, LaPorte, Porter	\$179,522	Region 8 Clay, Parke, Sullivan, Vermillion, Vigo	\$49,625
Region 2 Elkhart, Fulton, Marshall, Pulaski, St. Joseph, Starke	\$116,324	Region 9 Decatur, Fayette, Henry, Ripley, Rush, Union,	
Region 3 Adams, Allen, DeKalb, Huntington, Kosciusko, LaGrange, Noble, Steuben, Wabash, Wells, Whitley	\$166,547	Region 10 Bartholomew, Greene, Lawrence, Monroe, Owen	\$54,300
Region 4 Benton, Carroll, Clinton, Fountain, Jasper, Montgomery, Newton, Tippecanoe, Warren, White		Region 11 Crawford, Jackson, Jefferson, Jennings, Orange, Switzerland	\$11,000
Region 5 Blackford, Delaware, Grant, Jay, Randolph		Region 12 Davies, Dubois, Gibson, Knox, Martin, Perry, Pike, Posey, Spencer, Vanderburgh, Warrick	\$177,970
Region 6 Cass, Howard, Madison, Miami, Tipton		Regions 4, 5, 6, 9	\$151,909
		Total	\$907,197

Note: CO4PR02.

Source: Indiana Housing and Community Development Authority.

For the 2010 HOPWA program year a sponsor agency was selected in each of these regions, excluding Region 7 which receives their own direct HOPWA allocation. Of the 12 sponsor agencies selected, 9 were Care Coordination Sites which IHCDA hoped would increase the access of the clients enrolled in Care Coordination to HOPWA housing assistance and in turn connect clients enrolled in HOPWA assistance to Care Coordination Services and Medical Services. Of the three other sponsor agencies selected all worked closely with the Care Coordination Site for their Region, and one sponsor agency was selected to act as Short Term Supportive Housing.

IHCDA’s goal for the HOPWA program is to reduce homelessness and increase housing stability for people living with HIV/AIDS and their families. Prospective project sponsors for the 2010 program year provided information on each program’s ability to support this goal via submission of the annual plan.

Eligible activities – formula HOPWA allocation:

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

Eligible applicants for 2010 HOPWA funds. HUD determines the composition of the Indiana EMSA for HOPWA. In PY2010, Indiana continued to work with the Cities of Indianapolis, Cincinnati and Louisville to ensure access for clients in all 92 counties.

Eligible sponsor applicants are nonprofit organization that meet following:

- Applicants must be a 501 (c) 3 or 501(c) 4 nonprofit agency and must include documentation of nonprofit status.
- Applicants do not have any unresolved IHCDA or HUD findings against the agency.
- Applicants have not had any state funds recaptured in the past.
- Any agency on the IHCDA Suspended List will not be awarded.
- All Grantees must have Internet access with e-mail availability.
- All Grantees must sign a contract/agreement with IHCDA.

Eligible beneficiaries:

- A person with acquired immunodeficiency syndrome (AIDS) or related diseases who is a low income individual as defined in 24 CFR Part 574.3, and the person's family.
- Beneficiaries must provide documentation of HIV/AIDS and low-income status prior to receiving HOPWA assistance.
- Beneficiaries must reside in Indiana.
- Services must be provided in Indiana

HOPWA assistance was used closely with referrals from local Continuum of Care Regional Housing Councils which was a direct result of the HOPWA agencies attending council meetings. Another result from the sponsors attending local council meetings has been the development of HOPWA Housing Coordinator position at 3 sponsor agencies whose main job functions are to be directly involved with the local council, emergency shelters, emergency rooms, jails and other places where the positive population enters the emergency systems that exist in our local communities.

The types of housing assistance that were offered through the sponsor agencies were:

- Tenant-based rental assistance used to house those who were most likely to be homeless without this long term assistance; and
- Short term rent, mortgage and utility assistance used to prevent homelessness for those who were most at risk of losing their housing.

HOPWA funds and expenditures. During PY2010, approximately \$885,420, or 95 percent, of the actual funded HOPWA awards were drawn. The following Figure reports the HOPWA funds that were available and the expenditures by type of activity for 2010.

HUD recommends that formula grantees allocate 60 percent of their funding towards housing activities. IHCDA allocated 81 percent of the HOPWA program award to housing activities. For program year, the 2010 dollar amount and percentages by activity are shown in the following Figure.

**Figure IV-5.
HOPWA Funded Amounts
by Activity, PY2010**

Note:
IDIS CO4PR02.

Source:
Indiana Housing and Community Development
Authority.

	Activities Funded	Percent of Total
Tenant-Based Rental Assistance	\$45,469	5%
Long Term Rental Assistance	\$280,918	30%
Short-Term Rent, Mortgage & Utility Assistance	\$260,631	28%
Facility Operations	\$61,470	7%
Supportive Services	\$25,884	3%
Housing Information	\$158,031	17%
Project Sponsor Administration	\$54,541	6%
Permanent Housing Placement	\$20,253	2%
IHCDA Administration	\$29,139	3%
HOPWA Awards Funding	#####	100%

In order to ensure statewide access to HOPWA funds, IHCDA utilized ISDH HIV Care Coordination Regions. HOPWA funds were assigned by using ISDH's most current epidemiological data showing the number of reported HIV/AIDS cases in each county. The total number of cases per county was assigned a percentage in relation to the total number of reported HIV/AIDS cases in all of the counties served by the state EMSA. Each care coordination region received a percentage of the overall HOPWA allocation directly based upon the percentage of those living with HIV/AIDS in that region. The 2010 HOPWA funds were focused upon the provision of housing and housing related to low income individuals with HIV/AIDS and HOPWA fund distribution for all projects reflected this focus.

Figure IV-6 shows the counties served during the 2010 program year by HOPWA awards.

**Figure IV-6.
Counties Served by
HOPWA Awards, PY2010**

Source:
Indiana Housing and Community
Development Authority.

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

Accomplishments. Indiana is divided into 12 HIV Care Coordination Regions covering all of Indiana's 92 counties. For the 2010 HOPWA program year a sponsor agency was selected in each of these regions, excluding Region 7 which receives their own direct HOPWA allocation. Of the 12 sponsor agencies selected, 9 were Care Coordination Sites which IHEDA hoped would increase the access of the clients enrolled in Care Coordination to HOPWA housing assistance and in turn connect clients enrolled in HOPWA assistance to Care Coordination Services and Medical Services. Of the three other sponsor agencies selected all worked closely with the Care Coordination Site for their Region, and one sponsor agency was selected to act as Short Term Supportive Housing.

HOPWA assistance was used closely with referrals from local Continuum of Care Regional Housing Councils which was a direct result of the HOPWA agencies attending council meetings. Another result from the sponsors attending local council meetings has been the development of HOPWA Housing Coordinator position at 3 sponsor agencies whose main job functions are to be directly involved with the local council, emergency shelters, emergency rooms, jails and other places where the positive population enters the emergency systems that exist in our local communities.

Generally, HOPWA project sponsors met the overall goals and objectives outlined in the Consolidated Plan for the State of Indiana, as shown in the HOPWA Performance Planned Goal and Actual Outputs table, which appears at the end of Section III.

Figure IV-7, on the following page, shows the awards made for PY2010.

**Figure IV-7.
HOPWA Funded Awards, PY2010**

Region	Grantee	Total Award Amount	Tenant-Based Rental Assistance		Long-Term Rental Assistance		Short-Term Rent, Mortgage and/or Utility		Supportive Services & Housing Placement		Facility Operations		Housing Information		Permanent Housing		Administrative Funding	
			Award	Percent of Award	Award	Percent of Award	Award	Percent of Award	Award	Percent of Award	Award	Percent of Award	Awarded	Percent of Award	Award	Percent of Award	Award	Percent of Award
1	Aliveness Project	\$ 132,522	\$ -	0%	\$ 94,766	72%	\$ 16,073	12%	\$ 9,520	7%	\$ -	0%	\$ 11,696	9%	\$ -	0%	\$ 467	0%
1	Brothers Uplifting Brothers	\$ 47,000	\$ -	0%	\$ -	0%	\$ 26,100	56%	\$ 1,510	3%	\$ -	0%	\$ 15,490	33%	\$ 750	2%	\$ 3,150	7%
2	AIDS Ministries	\$ 116,324	\$ 45,469	39%	\$ -	0%	\$ 14,806	13%	\$ 2,000	2%	\$ 24,280	21%	\$ 22,550	19%	\$ -	0%	\$ 7,219	6%
3	AIDS Task Force	\$ 69,352	\$ -	0%	\$ -	0%	\$ 22,436	32%	\$ 3,351	5%	\$ 37,190	54%	\$ -	0%	\$ 525	1%	\$ 5,850	8%
3	ATF Demonstration Project	\$ 97,195	\$ -	0%	\$ 46,220	48%	\$ -	0%	\$ 1,000	1%	\$ -	0%	\$ 37,000	38%	\$ 4,150	4%	\$ 8,825	9%
8	Housing Authority of Terre Haute	\$ 49,625	\$ -	0%	\$ 20,000	40%	\$ 23,000	46%	\$ 1,500	3%	\$ -	0%	\$ 652	1%	\$ 1,000	2%	\$ 3,473	7%
10	Positive Link	\$ 54,300	\$ -	0%	\$ 25,345	47%	\$ 10,250	19%	\$ 5,500	10%	\$ -	0%	\$ 5,000	9%	\$ 4,405	8%	\$ 3,800	7%
11	Hoosier Hills AIDS Coalition	\$ 11,000	\$ -	0%	\$ 8,016	73%	\$ 2,214	20%		0%	\$ -	0%		0%	\$ -	0%	\$ 770	7%
12	AIDS Resource Group	\$ 87,866	\$ -	0%	\$ 10,146	12%	\$ 64,947	74%	\$ 1,503	2%		0%	\$ 7,470	9%	\$ -	0%	\$ 3,800	4%
12	AIDS Resource Group Demonstration Project	\$ 90,104	\$ -	0%	\$ 25,409	28%	\$ -	0%		0%	\$ -	0%	\$ 50,777	56%	\$ 7,718	9%	\$ 6,200	7%
4, 5, 6, 9	Aspire	\$ 151,909	\$ -	0%	\$ 51,016	34%	\$ 80,805	53%		0%	\$ -	0%	\$ 7,396	5%	\$ 1,705	1%	\$ 10,987	7%
	Total	#####	\$ 45,469	5%	#####	31%	#####	29%	\$ 25,884	3%	\$ 61,470	7%	#####	17%	\$ 20,253	2%	\$ 54,541	6%

Source: Indiana Housing and Community Development Authority.

Housing activities. The 11 regions of the State that are covered by the State HOPWA funds (Region 7, which includes Indianapolis, is not covered by State HOPWA funds) are available to assist persons with HIV/AIDS through:

- Tenant-based rental assistance (TBRA)—used to house those who were most likely to be homeless without this long term assistance; and
- Short-term rent, mortgage and utility assistance (STRMU)—used to prevent homelessness for those who were most at risk of losing their housing.

HUD sets national housing stability program targets to be that 80 percent of HOPWA clients maintain housing stability, avoid homelessness and access care each year through 2011. According to the following Figure, 96 percent of households who received TBRA were living in stable housing at the end of PY2010, which exceeds the 80 percent national program target. A lower 72 percent of households that received STRMU were living in stable housing. Overall, 79 percent of HOPWA clients were living in stable housing at the end of PY2010.

**Figure IV-8.
Housing Stability Outcomes at the End of PY2010**

Living in...	Tenant-Based Rental Assistance		Short-Term Rent, Mortgage and Utility Assistance		Permanent Facility-Based Housing		Transitional Housing		Total	
	Households	Percent	Households	Percent	Households	Percent	Households	Percent	Households	Percent
Stable housing	105	96%	219	72%	18	90%	20	74%	362	79%
Temporary housing	2	2%	71	23%	0	0%	4	15%	77	17%
Unstable arrangements	2	2%	13	4%	2	10%	3	11%	20	4%
Total**	109	100%	303	100%	20	100%	27	100%	459	100%

Note: * Temporarily, stable with reduced risk of homelessness.

** Total does not include persons who received assistance and had died during PY2009.

Source: Indiana Housing and Community Development Authority.

Figure IV-9 shows the agency by geographic service area and the number of households assisted with TBRA and STRMU during PY2010. HOPWA project sponsors served 332 households with short-term assistance (STRMU) and 123 with long-term (TBRA) from July 1, 2010 to June 30, 2011.

**Figure IV-9.
Number of Households Assisted with Housing Subsidy, PY2010**

Region	Grantee	Total Award Amount	Tenant-Based Rental Assistance	Short-Term Rent, Mortgage and/or Utility Assistance	Supportive Services	Housing Information
1	Brothers Uplifting Brothers, Inc.	\$ 52,025	#	#	0	12
2	AIDS Ministries/AIDS Assist of North Indiana, Inc.	\$ 107,795	11	27	38	0
3	AIDS Task Force, Inc.	\$ 147,471	22	13	51	0
8	Housing Authority of the City of Terre Haute	\$ 34,502	5	14	15	0
4,5,6,9	Aspire, Indiana, Inc.	\$ 176,286	17	104	0	121
10	Bloomington Hospital, Inc./Positive Link	\$ 54,341	8	21	29	0
11	Hoosier Hills AIDS Coalition, Inc.	\$ 10,710	2	5	0	0
12	AIDS Resource Group of Evansville, Inc.	\$ 78,820	17	37	0	0
	Total	#####	82	221	133	133

Source: Indiana Housing and Community Development Authority.

Housing assistance continues to be the most popular line items for the state’s program. Project Sponsors have found the waiting lists for Section 8 to be closed or very long in their respective communities. IHCDCA continues to encourage the project sponsors to develop relationships with their local housing authorities to educate them on the need for housing for persons living with HIV/AIDS. While many of project sponsors have the interest to building these relationships, they have yet to devote the time to relationship building.

New housing units created. Since 1993, 48 housing units have been created using HOPWA funding as shown in Figure IV-10. There were no new units constructed during PY2010.

**Figure IV-10.
HOPWA Housing Units Created, 1993 -2010**

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

Source: Indiana Housing and Community Development Authority.

Supportive service and housing placement activities. IHCDCA funded \$14,346 in supportive services and an additional \$176,672 in housing placement and information services. Project sponsors conducted the following activities:

- Case management to assist clients in securing permanent housing;
- Housing information assistance;
- Case management, client advocacy, access to benefits and services;
- Transportation assistance;
- Health, medical and/or intensive care services;
- Alcohol and drug abuse services;
- Mental health services; and
- Food and nutrition assistance.

Other accomplishments. Indiana’s Technical assistance need is central to Housing Case Management. Agencies need assistance working with their care coordinators who are also tackling housing assistance to create good stable housing plans and provide housing case management in addition to the traditional case management.

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

Coordination

During the 2010 HOPWA program year, IHCDCA maintained relationships with the Indiana HIV/AIDS community through involvement in the planning and the evaluation of activities, and of how well the State is meeting the needs of those persons living with HIV/AIDS.

IHCDCA attended bi-monthly meetings of the Indiana Comprehensive HIV Services & Planning Advisory Council as well as participating in the evaluation committee.

IHCDCA maintained relationships with the following organizations to continue to build access to mainstream housing and supportive service resources:

- Indiana AIDS Fund
- Indiana State Department of Health, Division of HIV/STD
- Indiana Planning Council on the Homeless
- Indiana Division of Mental Health and Addiction

As stated above, IHCDCA has required all HOPWA sponsor agencies to be involved in their local planning council on the homeless and has invited any interested agencies to participate on the Statewide level. Agencies also had the opportunity to attend training on GoSection8 to register all assisted units on the database. In addition, agencies were invited to attend a SOAR train the trainer provided by Indiana Division of Mental Health and Addiction held at IHCDCA's offices.

Compliance

During the 2010 HOPWA program year, site visits were completed for four project sponsors and file monitorings were completed for two project sponsors, two thirds of the HOPWA project sponsors in the state. The future goal is to complete site monitoring of 80 percent of the project sponsors per program year. In addition, all project sponsors were monitored monthly.

All HOPWA program sponsors that are also Care Coordination sites were monitored during the 2010 program year by ISDH for the administration of Ryan White monies.

Barriers

Barriers that were encountered by HOPWA project sponsors during the 2010 program year and the number of responses were as follows:

- Discrimination/Confidentiality;
- Supportive services;
- Housing affordability;
- Credit history;
- Housing availability; and
- Rental history.

The following are responses provided directly from the project sponsors concerning barriers:

Discrimination/Confidentiality:

- We have had issues on this subject with our potential and current housing clients with some landlords. Whether the landlord found out accidentally or intentionally, including through someone the client knew, it lead in some cases to the client's name and HIV status being spread to other tenants in the rental apartments. In one case it lead to the landlord evicting a client.
- The primary concern for ARG clients is confidentiality and discrimination based on being HIV-positive. Clients are fearful that landlords and other tenants will find out their HIV status, and therefore deny them residency or out their status to others living nearby, including family members and other loved ones who are not aware of their status. It is for this reason that ARG staff must be discrete in all contact with clients in the program in order to maintain confidentiality.
- Region 8 still has discrimination and confidentiality issues that the clients face for employment and housing. This is addressed by working to educate the community agencies in understanding transmission of the disease and education on testing. THHA care coordination works with the local CAG and the PATH (Testing and Prevention Education.

Supportive Services:

- Because there are limited funds available for Supportive Services, and Aspire believes that the HOPWA program should follow a "housing first" operation, we have made applications to other funding sources to help meet the needs under this category. RFPs were submitted to Indiana AIDS Fund DEFA and MAC AIDS Fund food/nutrition programming. We are currently awaiting these award announcements. We plan to continue to search for other small community grants to help meet this need.

Housing Affordability:

- Housing affordability is another concern for clients seeking HOPWA subsidies. Although many clients are able to afford their portion of the rent while on subsidies, limited income (SSI, SSDI, unemployment or part-time work) may not be adequate for clients to maintain housing once the subsidy ends. In addition, finding housing with utilities included is limited in southwestern Indiana, particularly outside of the Evansville metro area.
- Clients engaging in housing services with our agency statistically are comprised of individuals with very low income. Because of this low income along with other risk factors the clientele often have poor rental history as well as a criminal justice history. These two factors bring limitations to other public subsidy programs as well as other supportive services causing various financial strains on the household. Because of these limitations in access the HOPWA program becomes a mainstay of assistance possibilities for some clients.
- It is exceptionally difficult to obtain housing at or below FMR in our region due to increased rental cost as a result of the competition with university students for housing and very high utility allowance. It would be wonderful if we were able to utilize rent reasonableness.

Housing Availability:

- We continue to see a lack of safe and decent housing that will pass HQS inspections. They might be affordable under HOPWA FMRs and guidelines, but they will not pass the inspections. Conversely, it is not difficult to find housing that will pass the inspection, but, unfortunately they will be over FMRs and not affordable to our potential housing clients.

Rental History:

- Concerning the area of poor rental histories, every effort is made to ensure that clients have a clear understanding of the importance of following all leases and maintaining healthy relationship with landlords.

Trends in community. The trends that affect the needs of a person living with HIV/AIDS being able to have access to services and adequate housing, remains the burden placed on the agency when trying to explain to a landlord about federal subsidy without disclosing the status. IHCDA has also seen several organizations struggle with landlords whose corporations will not allow them to execute lease addendums or other accompanying paperwork.

A large trend IHCDA is seeing is with the undocumented population needing housing assistance and qualifying for HOPWA up to the point where they reveal to their care coordinator that they do not have adequate documentation. This is a barrier for these families and for the agencies trying to assist the clients.

Performance Chart

The HUD required Performance Charts 1 and 2 have recently been combined into the following HOPWA Performance Planned Goal and Actual Outputs chart, as show in Figure IV-11.

Figure IV-11.
HOPWA Performance Planned Goal and Actual Output, PY2010

HOPWA Performance Planned Goal and Actual		Output Households				Funding	
		HOPWA Assistance		Non-HOPWA		Funding	
		a.	b.	c.	d.	e.	f.
		Goal	Actual	Goal	Actual	HOPWA Budget	HOPWA Actual
Housing Subsidy Assistance		Output Households					
1	Tenant-Based Rental Assistance	100	109	0	42	\$323,463	\$323,463
2a.	Households in permanent housing facilities that receive operating subsidies/leased units	25	20	0	47	\$37,190	\$37,190
2b.	Households in transitional/short-term housing facilities that receive operating subsidies/leased units	25	27	0	47	\$36,019	\$36,019
3a.	Households in permanent housing facilities developed with capital funds and placed in service during the program year	n/a	n/a	n/a	n/a	n/a	n/a
3b.	Households in transitional/short-term housing facilities developed with capital funds and placed in service during the program year	n/a	n/a	n/a	n/a	n/a	n/a
4	Short-Term Rent, Mortgage and Utility Assistance	250	305	0	93	\$223,097	\$223,097
5	Adjustments for duplication (subtract)	0	13	0	12		
6	Total Housing Subsidy Assistance	400	448	0	217	\$619,769	\$619,749
Housing Development (Construction and Stewardship of facility based housing)		Output Units					
7	Facility-based units being developed with capital funding but not opened (show units of housing planned)	n/a	n/a	n/a	n/a	n/a	n/a
8	Stewardship Units subject to 3 or 10 year use agreements	n/a	n/a	n/a	n/a		
9	Total Housing Developed	n/a	n/a	n/a	n/a	n/a	n/a
Supportive Services		Output Households					
10a.	Supportive Services provided by project sponsors also delivering HOPWA housing assistance		421			14346	14346
10b.	Supportive Services provided by project sponsors serving households who have other housing arrangements					n/a	n/a
11	Adjustment for duplication (subtract)		111				
12	Total Supportive Services		310			\$14,346.00	\$14,346.00
Housing Placement Assistance Activities							
13	Housing Information Services		268			\$155,426	\$155,426
14	Permanent Housing Placement Services		49			\$21,246	\$21,246
15	Adjustment for duplication		15			\$0	\$0
16	Total Housing Placement Assistance		302			\$176,672	\$176,672
Grant Administration and Other Activities							
17	Resource Identification to establish, coordinate and develop housing assistance resources						
18	Technical Assistance (if approved in grant agreement)						
19	Grantee Administration (maximum 3% of total HOPWA grant)					\$29,139	\$29,139
20	Project Sponsor Administration (maximum 7% of portion of HOPWA grant awarded)					\$46,569	\$46,569
	Total Expenditures for program year (Sum of rows 6, 9, 12, 16, 19 and 20)					\$913,407	\$913,407

Source: Indiana Housing and Community Development Authority.

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Public Comment

APPENDIX A.

Public Comment

The 2010 CAPER was available for public review between September 13, 2011 and September 28, 2011. Public comments were encouraged and accepted during this period. A hard copy of the CAPER was on file with the Indiana Office of Community and Rural Affairs and electronic copies are available to download on agency websites. The public notice announcing the availability of the CAPER was published in several newspapers throughout Indiana prior to the CAPERs availability for public comment.

No public comments were received during the two-week public comment review period concerning the State of Indiana CAPER for Program Year 2010.

**AVISO DE REGISTRO
DEL
INFORME COMBINADO DE EVALUACIÓN DEL DESEMPEÑO ANUAL**

Para ver una versión en español de este anuncio de Aviso de Registro del Informe Combinado de Evaluación del Desempeño Anual visite el sitio web www.in.gov/ocra. Para traducciones al español de los documentos mencionados en este anuncio, escribir al Indiana Office of Community and Rural Affairs, One North Capitol, Suite 600, Indianapolis, Indiana 46204 o E-mail bdawson2@ocra.in.gov.

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

Notice is hereby given that the Indiana Office of Community & Rural Affairs, and the Indiana Housing and Community Development Authority will file their 2010 Combined Annual Performance Evaluation Report with the U.S. Department of Housing & Urban Development (HUD) on or about September 30, 2011. These programs are funded through the U.S. Department of Housing & Urban Development under Title I of the Housing & Community Development Act of 1974 as amended.

The Combined Annual Performance Evaluation Report provides information on the expenditure of activities with regard to the Community Development Block Grant (CDBG) Program, the Home Investment Partnership (HOME) Program, the Emergency Shelter Grant (ESG) Program, and the Housing Opportunities for Persons With Aids (HOPWA) Program. The Office of Community & Rural Affairs will have the Combined Annual Performance Evaluation Report available for public inspection prior to its submission. Members of the public, especially persons of low to moderate income, are invited to review the Combined Annual Performance Evaluation Report prior to its submission during the hours of 8:30 a.m. to 5:00 p.m., Tuesday, September 13, 2011 through Wednesday, September 28, 2011, at the Indiana Office of Community & Rural Affairs, One North Capitol, Suite 600, Indianapolis, Indiana 46204. Information regarding the Combined Annual Performance Evaluation Report can be obtained by writing to: Office of Community and Rural Affairs, Grant Support Division, c/o Beth Dawson, One North Capitol, Suite 600, Indianapolis, Indiana 46204-2027. Additional information may also be obtained via e-mail at bdawson2@ocra.IN.gov or by phone at 1-800-824-2476.