

ihcda



SPRING ISSUE 2016

the magazine



Page 9

How Amy Nelson has Quickly Become a Leader in Fair Housing in Indiana



Indiana Housing & Community Development Authority





a note from Jake's desk

Artwork by Gracie Sipe

Continuing Progress

Springtime is finally upon us, and with it comes the promise of fairer weather and renewed growth. Along with this hope for bluer skies, the onset of the spring season also calls our attention to two important months. March was Indiana Disability Awareness Month. The theme for 2016 was "Inclusion is within Everyone's Ability." In accordance with Disability Awareness Month, IHCDA was proud to announce its new pilot program: Ramp Up Indiana. This program which is in line with our strategic priority of serving vulnerable populations is designed to assist Hoosier homeowners improve access to their homes and achieve greater independence by providing funds for ramps.

The Ramp Up Indiana program will begin accepting applications in May from non-profit entities that can demonstrate an established organizational mission or focus related to serving the housing needs of persons with disabilities. Applications are being accepted as part of a non-competitive rolling funding round. Beneficiaries must live in counties eligible to receive Community Development Block Grant Disaster funds (CDBG-D), be a member of an owner-occupied household, and have a total household income at or below 80% of area median income.

The activities covered by Ramp Up Indiana include:

- Construction and installation of a wooden ramp or purchase and installation of a pre-built ramp.
- Also, in a home where a ramp is being installed through the program, widening of the exterior door served by the ramp, installation of a rubber

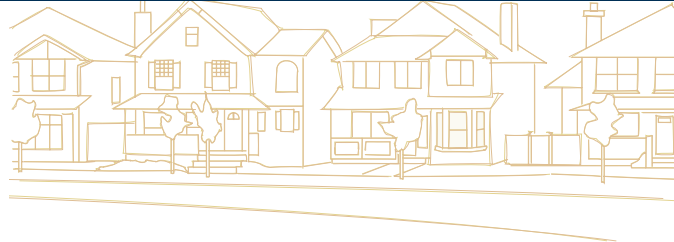
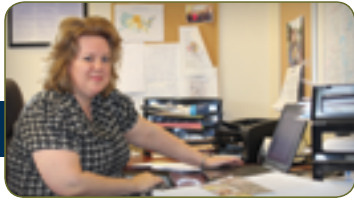
or aluminum threshold ramp, and/or installation of a levered door handle on the exterior door served by the ramp will be included if needed.

In order to serve as many Hoosiers with disabilities as possible, IHCDA is offering a variety of training and assistance opportunities pertaining to Ramp Up Indiana, including an application webinar that will describe the requirements of the program and the application submission process. Also, IHCDA is pleased to schedule a technical assistance meeting to discuss the proposed project and the application process. After the award announcements, IHCDA will offer training to explain the programmatic and regulatory requirements for administering the award. We are looking forward to seeing the results of the program and the improvements they will make in the lives of Hoosiers with disabilities.

April is another important month, because we celebrate the anniversary of the passing of the Fair Housing Act by dedicating it as Fair Housing Month. The purpose of the Fair Housing Act is to eliminate housing discrimination and promote equal opportunity in all communities. It envisions communities where all are welcome, without hostility or discrimination; it stands for equal access to healthy and welcoming neighborhoods and schools where families and individuals can prosper, regardless of race, color, religion, national origin, sex, familial status and disability.

In order to promote the important goals of the Fair Housing Act, IHCDA has partnered with the Indiana Civil Rights

continued on page 4



On the Cover:
Amy Nelson,
Fair Housing in Indiana
Page 9

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

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

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

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In This Issue

Celebrating 30 Years of the Low Income Housing Tax Credit Program.....5

Partner Highlight: Keith Broadnax.....6

What is Placemaking?.....8

How Amy Nelson has Quickly Become a Leader in Fair Housing in Indiana.....9

Every Family Deserves Affordable Housing12

Rennick Awarded Sagamore of the Wabash.....15

Volunteers for the Point-in-Time Count: Counting and Caring16

Corydon, Birthplace of Indiana Statehood.....18

Release of Updated Family Self-Sufficiency Standard and Calculator.....20

Collaboration Leads to New Pre-Approval Process.....21

Partner Highlight: Micro Loan, Macro Impact: Habitat Indiana Investment Fund22

2016 Rental Housing Tax Credits Announced.....24

Legislative Updates26

Success Story: Roger Cass.....27

Indiana Housing Conference27

CONTINUING PROGRESS from page 2

Commission (ICRC). Through this partnership, IHCD and ICRC plan to affirmatively further fair housing under the Fair Housing Act for recipients of federal housing and community development awards throughout the State of Indiana. To accomplish this, ICRC will conduct the Indiana Statewide Fair Housing Testing Program, which includes testing sites to determine whether there are violations of the Fair Housing Act. In addition, ICRC will be hosting the 2016 State of Indiana Fair Housing Conference on April 13-14, in which IHCD will be a conference partner. Further, ICRC will be presenting a series of ongoing Fair Housing trainings. We are grateful to have such a positive relationship with ICRC, and we are proud of the benefits our collaborative effort will produce.

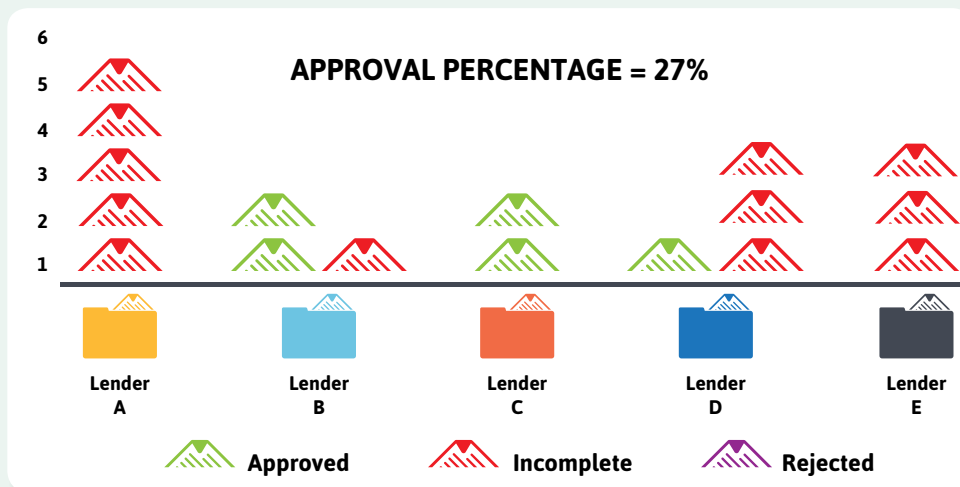
Another important partnership that is highlighted during Fair Housing Month is the Fair Housing Center of Central Indiana (FHCCI). We are pleased to once again partner with them on their 4th Annual Fair Housing Conference which will be held April 14, 2016. This conference will feature a

keynote address by Gustavo F. Velasquez who is the Assistant Secretary for Fair Housing and Equal Opportunity for the U.S. Department of Housing and Urban Development (HUD). For more information about the FHCCI make sure to check out the article about their Executive Director Amy Nelson on [page 9](#).

In addition to remembering and celebrating the special focus of these two important months this spring, it is important that we find ways to take action to further the progress already made. At IHCD, our efforts to embrace this belief have resulted in the new pilot program Ramp Up Indiana to provide improved home access and independence to Hoosiers with disabilities and in our partnership activities with ICRC to promote the goals of the Fair Housing Act.

Jake
Executive Director
jsipe@ihcda.in.gov

Participating Lender Closing Package Approvals February



The February approval percentage for the Homeownership Department was 27 percent. The lower approval rate leads to greater lender costs. The following are several mistakes, which were regularly repeated:

1. The IHCD "Universal ALL" document being incorrectly completed
2. Required documentation not being submitted
3. Documentation not being properly signed

Please watch for upcoming webinar training at www.in.gov/myihcda/2399.htm

Celebrating 30 Years of The Low-Income Housing Tax Credit Program

By **Peter Nelson**, RHTC Specialist

This year, 2016, marks the 30th anniversary of the Low-Income Housing Tax Credit (LIHTC) Program. Through its 30 year history, the LIHTC program has had over 40,000 projects and 2.6 million units of affordable housing placed in service nationwide. Additionally, though the development and management of these properties, the program creates and sustains about 95,000 jobs annually. Thirty years of helping low-income individuals have affordable housing options is reason to celebrate, and IHCDCA plans to do exactly that.



LOW-INCOME HOUSING TAX CREDIT PROGRAM

A Brief History

President Ronald Reagan Signed the Tax Reform Act of 1986 in October of that year. The bill as a whole was designed to simplify the tax code and cut income taxes, while increasing corporate tax rates, capital gains taxes, and eliminating tax loopholes. As a balance to the Home Mortgage Interest Deduction, which favored investment in owner-occupied housing included in the bill; the LIHTC program was added to encourage investment in multifamily housing for low-income individuals. The program, run by the IRS, does this by providing state allocating agencies the authority to issue tax credits to developers for acquisition, rehabilitation, or new construction of rent restricted units.

A Reason to Celebrate

IHCDCA plans to celebrate the LIHTC program anniversary this year. We will be organizing events at Tax Credit properties throughout the state. The event specifics are still in the works, but they will be held closer to the October anniversary month. The Big 3-0 is a major milestone for a program such as this, and Indiana has over 700 active LIHTC projects containing over 54,000 units of affordable housing. These celebrations are as much about the 30th anniversary as they are about the success stories IHCDCA and communities have seen with LIHTC properties, as well as the individuals they have helped. So, stay tuned. IHCDCA hopes to see you at one of our celebration events. ▣

MILESTONES



40,000 projects



2.6 million affordable housing units



95,000 jobs annually

What Else Happened in 1986?

Things that happened the same year the LIHTC program began:

- Dr. Martin Luther King Jr. Day was celebrated for the first time.
- The Space Shuttle Challenger disaster occurred.
- The Oprah Winfrey Show, ALF, and Pee-Wee's Playhouse premiered on television.
- The Chernobyl nuclear disaster occurred.
- Mike Tyson won his first boxing title, becoming the youngest heavyweight champion ever.

PARTNER

HIGHLIGHT



Name: Keith Broadnax
Title: Senior Vice President, Business Development
Education: Bachelor's Degree from Northern Kentucky University and Master's degree in Urban and Regional Planning from Ball State University
Organization: Cinnaire (formerly Great Lakes Capital Fund)
Location: Illinois and Indiana
About: Originates low income housing tax credits and multi-family debt. Mr. Broadnax also has experience as an underwriter of multi-family developments.

By **Joe Palus**, Director of Research and Innovation

What's the optimal outcome of community development from your perspective?

Functioning communities, be they urban, rural or suburban, that provide opportunities to low-income individuals and families. These opportunities can be a number of things including providing safe affordable housing, safe neighborhoods, educational attainment and economic opportunity. I think of it this way: if we wouldn't move our families there, we haven't done enough yet.

Would your answer have been the same when you first became part of this field?

No—my answer when I first entered this field in 1990 would have been that you achieve community revitalization in distressed communities by addressing the affordable housing needs. I believed that if you started by addressing dilapidated housing this would spur community revitalization. Now I know that if other dynamics around a development in distressed communities don't occur—education, homeownership, economic opportunities—that project is headed for the watch list no matter how nice it is right now.

What would you like to accomplish during your tenure at Cinnaire (formerly Great Lakes Capital Fund)?

I would like for us to be known as a partner in Indiana. I want to break down siloes both internally and externally. Cinnaire is more than the Indiana staff. You will start to see other Cinnaire staff assisting in Indiana.

I have been at Cinnaire for 14 years. Cinnaire is a different company than it was when I began as an underwrit-

er. We started off 20 plus years ago with the mission of being an on-the-ground Low Income Housing Tax Credit Syndicator. Our goal was to have local staff that were on the ground who understood their communities. As we increased our housing investments, we looked around our communities and soon concluded that even though we were providing safe, decent affordable housing, it wasn't enough. Our communities were still struggling from a lack of economic development; in addition, the schools weren't up to par. At that point, we began venturing into other activities. We were having trouble with title in some of our communities, so we started a title company (Cinnaire Fund Title Services). We also saw that there was a disconnect between our developments and the schools, so we started an Art of Leadership program for the children in the developments that we invested in to connect the schools to our developments. We then saw that there was a gap in the permanent financing of smaller deals that we were investing in, so we started Cinnaire Fund Services (our community development financial institution) to address those needs. We continue to see that economic development needs in our communities are not being addressed. We are hoping to be a partner and help address some of these economic development needs with Cinnaire Fund Services. Finally, we set up an entity called CapFund New Markets which invests in New Market Tax Credit developments. We have invested in a number of projects, from community centers and Charter Schools to a Culinary Arts program at Ivy Tech in Indianapolis, plus a Courtyard Marriott in Muncie which will serve as a training institute for persons with disabilities to train for a variety of jobs in the food-service industries.

What has most excited you about taking on leadership at the Indiana Office?

I'm taking over a mature office with the foundation that Jack Brummett built. I call him the grandfather of Low Income Housing Tax Credits. My family and I missed Indiana, too: I attended Ball State and started my community development career here. I'm excited for the opportunity to work with a lot of people that I've known most

“ My personal life vision is Servant Leadership to Community and Family and to love what I do and know that I am making a positive difference in the lives of people around me. ”

– **Keith Broadnax**
Senior Vice President, Business Development

of my career. I not only have a professional relationship with a lot of our customers, I also have a personal relationship that I'm lucky to be a part of again in Indiana. When you are first hired by Cinnaire, you are asked to compose a personal life vision statement. My personal life vision is Servant Leadership to Community and Family and to love what I do and know that I am making a positive difference in the lives of people around me. This is still my personal and professional vision for my work in Indiana.

How do you see Cinnaire working with organizations like IHCD or our partners? What are the elements of an optimal partnership from your perspective?

IHCD has a number of programs that look at a holistic approach to community development. I would like to see how Cinnaire can assist and complement what IHCD is doing. [Optimal partnerships arise when] people put their egos and insecurities aside for the benefit of communities and those not as fortunate as many of us.

What in your opinion are the most positive trends in community development in Indiana?

The first trend I see is a more comprehensive approach to community development. I'm also starting to see

greater foresight to develop multiple strategies to address the needs of communities—what's needed in urban communities is different from what's needed in rural communities or suburban communities and through programs like Stellar, IHCD is starting to embrace this understanding. The third trend is that I'm starting to see a number of organizations—from for-profit to non-profit to government—collectively strategize on how to provide various resources to communities using a coordinated approach.

We need to keep asking ourselves “What if...?” and “What else can I do?” and keep challenging ourselves and others around us. It still hurts to see the conditions in some of our communities.

How about the most troubling trends?

Crime is still a problem in some of our communities. Schools and [lack of] economic opportunities are still problems in our communities. Also [troubling] is dwindling federal, state and local resources that are needed to effect change and growth. I think that we've made a lot of strides but we need to keep reinventing ourselves and trying different avenues if the current path isn't providing the results that we want: If something doesn't work, let's not be afraid to change paths

and try something else.

What are the most important elements of a strong community development system from your perspective?

One of the most important elements is inclusiveness. If we are going to grow as an industry, then we need to have a goal of bringing in and entertaining perspectives from people that are different from us in terms of our opinions and beliefs and that look different than we do. I constantly tell our staff and those around me that we are all smart, but we make decisions based on how we were raised. These decisions can have both intentional and unintentional consequences on our communities.

Anything you'd like to say to our partners?

Yes, we have all been provided an opportunity to provide better lives for Indiana residents while at the same time loving what we do for a living. One of the greatest gifts that we can provide a family or a community is opportunity. Let's work together to provide the opportunities to Indiana families and communities that we've been afforded. I have a sign in my office from a training I attended through IACED a long, long time ago that says, “People, this is serious business.” ■



What is Placemaking?

By **Carmen Lethig**, AICP IHCD A Placemaking Manager

If you search the term “placemaking” you will find a plethora of definitions, most of which vary based on the defining organization’s focus. At its core, placemaking is a relatively new term for an idea that good urban planning is all about—that communities should be built around places and for people. However, over the past several decades the opposite has happened. Generally speaking, communities have suffered from national and local policies that resulted in reduced economic opportunities and built environments that cater to the automobile and for a segregation of uses. The outcome has been population loss and little sense of place as downtown cores die due to lack of investments.

Obviously I’m oversimplifying the myriad of factors that led to the need for revitalization of our rural and urban areas. But my point is this: the term “placemaking” is really about efforts to mitigate the loss of soul in our places. It’s an overarching revitalization approach to breathing life and character back into our neighborhoods, our towns and our regions. Placemaking is getting back to thinking about urban planning in terms of creating places where people want to live, work and play. This parallels IHCD’s vision to create “An Indiana with a sustainable quality of life for all Hoosiers in the community of their choice.” This is the why of placemaking.

Where definitions of placemaking begin to diverge is really in the how of placemaking. Placemaking can be viewed through various lenses that are all part of the large-

er community revitalization goal. For IHCD our placemaking efforts have been through specific programs, such as Stellar Communities, as well as specific policies, such as the Desirable Sites scoring category in the Qualified Allocation Plan. As the IHCD Placemaking Manager, my role is to encourage communities to think about place as the center of their revitalization efforts. I hope to bring IHCD to the forefront of the placemaking movement in revitalizing

Indiana’s neighborhoods, towns and regions. I plan to do this by elevating the placemaking concept through a holistic approach that will include education and resources about placemaking, implementation of creative funding mechanisms with a focus on the “lighter, quicker, cheaper” (these are community-

led, simple, low-cost but high impact solutions to community hurdles), development of new partnerships and the launch of an IHCD placemaking web presence to help spread the word about placemaking in Indiana.

As a starting place, I invite you to think of your community in the role of a placemaker. According to the **Project for Public Spaces**, places thrive when there are ten or more unique reasons to be there. This can make the place sustainable by making it alluring for both residents and visitors alike. What is special in your community, what is located nearby, how are they connected? What is missing? What can you do easily, quickly and with the resources already within your community to capitalize on what makes your community special? The answers to these simple questions can help build a community vision. ▀

“ Placemaking is getting back to thinking about urban planning in terms of creating places where people want to live, work and play. ”

Amy Nelson:

A Leader in Fair Housing in Indiana

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



From an early age Amy Nelson understood the importance of treating people fairly. Not something you would directly associate with a person growing up in a small North Dakota town with a graduating class of nine people. It was her maternal grandmother that taught her and her other grandchildren at a very young age the importance of treating people equally. This gave Amy the ability to recognize when something wasn't fair. It also built within her a desire to want to do something about it.

"We would see Native American kids were being treated unfairly," said Nelson. "People who were overweight were treated unfairly. It was hearing derogatory name calling. Just understanding what wasn't right and wanting to do something about it. I have to give credit to my grandmother."



Amy's maternal grandparents.



A childhood photo of Amy playing basketball.

It wasn't until Amy went to college that she fully realized how she could help ensure fairness on a larger scale. It was there that she gained the full exposure of working with people from all walks of life. It was also there that she had the opportunity to work at the United Nations which gave her a better understanding of human rights issues.

Although she discovered a true passion of human and civil rights,

Amy left college like most students in debt. This led her on a path of the corporate world. Despite a successful career in the private sector and then in trade nonprofits, Amy didn't have the feeling she was making a difference. She also had an opportunity to reconnect with a very important member of her family.

"I needed to go back home, which for me is North Dakota," added Nelson. "There was an opportunity to connect with my biological father and I wanted to take advantage of that."

One of Amy's biggest concerns with moving back to North Dakota was what type of job she would find. Fortunately, she found a position advertised with the North Dakota Fair Housing Council. This was the second job she applied for before moving back to North Dakota.

"I know we are having an impact. However, the road to justice can be long with lots of turns and bumps... lots of bumps! And pot holes! It's not easy work. It's emotional work. Discrimination is so devastating."

"I was fortunate to be hired as the Executive Director of the North Dakota Fair Housing Council," added Nelson. "This allowed me to finally mesh my not-for-profit work with my civil rights work."

Over the next 12 years, Amy worked diligently to rebuild a group addressing housing discrimination issues that covered both North and South Dakota. During her time with the later named—Fair Housing of the Dakotas (FHD)—she



From left to right: Noe Rojas, Neighborhood Projects Coordinator, Patricia Ziegler-Lopez, Test Coordinator, Brady Ripperger, Fair Housing Projects Coordinator, Ruby Tregnago, Education & Outreach Coordinator and Amy Nelson, Executive Director.

oversaw a number of groundbreaking cases addressing housing discrimination against those with disabilities, families with children and sexual harassment against women.

Although the time at home allowed her to reconnect with family and friends and protect the rights for the people living in North and South Dakota, she couldn't help but miss the urban center she became fond of during her time in Washington, D.C. This led her to looking for positions in major urban areas.

After years of searching for just the right fit, Amy applied for the Executive Director position with the Fair Housing Center of Central Indiana (FHCCI). Although this time, instead of rebuilding an existing group as she did in North Dakota, Amy would now be tasked with starting a new organization and the first of its kind in Indiana.

"There are 6 fair housing groups in Michigan, 5 in Illinois and 9 in Ohio," added Nelson. "Everything we have done since opening our doors in 2012 has been about establishing the playing field. We still remain the only fair housing center in Indiana."

While much of the first several months involved hiring a staff, developing the office and making connections, it didn't take long for the FHCCI to hit the ground running. This was due in large part to the organization's strong board of directors.

"The group started with a small group of Hoosiers," added Nelson. These individuals talked about needing a not-for-profit to address housing discrimination. Those individuals then developed a board and began working with the National Fair Housing Alliance (NFHA)."

Through grant funding received by the NFHA and the U.S. Department of Housing and Urban Development (HUD) the FHCCI was started. Many of those original board members remain active, passionate members of the FHCCI.



Pictured are members of the FHCCI staff and board who participated in a volunteer event at the Mary Rigg Neighborhood Center on December 12, 2015.

Over the past four years, the agency has made significant strides in addressing housing discrimination in Indiana through advocacy, education and working closely with lawmakers. They also promote inclusive communities through programs that assist persons, neighborhoods, and communities that have been impacted by unlawful discrimination, disinvestment or unequal housing opportunity.

"I'm very fortunate to have a great staff," added Nelson. "You can't be a successful Executive Director without a good staff. I have been so fortunate in that area especially with my current staff that I have in place."

The FHCCI continues to be a great resource to the housing industry in Indiana. In addition to training on the Fair Housing Act—including the 2016 Fair Housing Conference on April 14th—you can call the FHCCI to ensure you are in compliance with the law.

For more information about the FHCCI, visit: www.fhcci.org



The star of several marketing campaigns is Amy's beloved dog Eli. Amy rescued Eli not soon after arriving to Indianapolis.

Fair Housing Center of Central Indiana's Impact



1. **ADVOCACY:**

The FHCCI assists persons who feel they may be victims of housing discrimination, in an advocacy basis, in understanding their rights and options under fair housing laws. They also conduct fair housing investigations, both client-based and systemic, to determine if unlawful discrimination may be occurring. They file enforcement actions as necessary to address uncovered housing discrimination.



2. **EDUCATION:**

The FHCCI provides education programs and activities to increase fair housing knowledge. conduct trainings and conferences, distribute publications, support community events, issue e-newsletters, provide social media alerts and a website, release reports, and other activities to advance knowledge about fair housing laws. They work with consumers, the housing industry, and state and local policy makers to advance fair housing.



3. **INCLUSIVE COMMUNITIES:**

The FHCCI assists persons, neighborhoods, and communities who have been impacted by unlawful discrimination, disinvestment, or unequal housing opportunity. They also participate in community events and support other organizations through volunteer participation by staff and board members.



4. **PUBLIC POLICY:**

The FHCCI works to increase the awareness of policy-makers and regulators about the issues associated with fair housing. They also work with local, state and federal legislators to ensure strong fair housing laws and policies. We also collaborate with fellow organizations to strengthen fair housing laws.

Artwork by Bernard Klema



Fair Housing Center of Central Indiana's 4th Annual Fair Housing Conference

This year will mark the Fair Housing Center of Central Indiana's 4th Annual Fair Housing Conference. The conference will be held from 8:30 AM-3:30 PM on Thursday, April 14, 2016 at the Wyndham West in Indianapolis. On average, the conference has around 300-350 attendees each year from across Indiana and from across areas of occupation and interest. For more information, visit www.fhcci.org/events



Organization: **LaCasa, Inc.**

Key Staff: **Larry Gautsche**
Executive Director

Chris Kingsley
Director of Development

Rocio Arevalo-Espinosa
Vice President, Client Services

James Davis
Vice President, Finance

Brad Hunsberger
Vice President, Real Estate Development

Alan Greaser
Vice President, Asset Management

Location: Goshen, IN serving Elkhart County



Every Family Deserves Affordable Housing

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

Serving Elkhart County residents for over 40 years, LaCasa, Inc. believes that every family deserves safe affordable housing. While services have evolved over the years to meet the community's needs, the core mission of partnering with individuals and organizations to create opportunities has remained constant. Their focus lies heavily on building the financial capabilities of the clients they serve. They believe a stable home and a sense of financial well-being create a true platform for success and contribution.

Through the leadership of Executive Director Larry Gautsche, LaCasa, Inc. has exemplified what it means to be engaged in their local community. As a long-standing **CHDO (Community Development Housing Organization)** and IHCD program participant, LaCasa has established a wide array of programs and supportive services to ensure that the residents of Elkhart County have what they need in order to succeed. Programs offered through LaCasa are geared towards long-term solutions for housing and finance. Provided below are a few of these programs:

Help-A-House

Made possible by the donations of many local businesses, organizations and individuals, Help-A-House is a unique effort that connects volunteers and donations with eligible projects in the City of Goshen that support safe, attractive and affordable housing. Help-A-House helps low income homeowners improve the safety and energy efficiency of their homes.

Want to Help? Help-A-House Community Work Day in Goshen is May 14, 2016. Volunteers repair the homes of low- to moderate-income homeowners and assist LaCasa in maintaining its affordable rental properties making a significant impact toward helping families and Improving neighborhoods. If you or your group would like to volunteer with LaCasa, email **Kate Irelan** or call 574-533-4450.



Goshen Mayor Allan Kauffman volunteering at Help-A-House

Money for Life Workshops

Financial stability is something that a lot of Hoosiers struggle with. Getting control of finances and creating a budget is critical to achieving financial independence. This workshop helps individuals gain freedom from financial stress and finding ways to make the most out of their income. Learn how TIME can make you money and build your assets. Classes are offered in both English and Spanish. During these classes individuals also learn how to get out of debt and how to clean their credit report.

Upon completion of the classes, participants have access to a zero cost, zero interest credit building loan, regardless of past history. They can also have free access to one-on-one financial coaching that gives personalized support to a broad range of situations faced by individuals.

Thanks to the United Way of Elkhart County's generous support, all of these programs are free of charge. There are no restrictions. This is available to anyone from the area.

No matter your situation, Hoosiers can experience success that once seemed only a dream.



United Way of Elkhart County's generous support provides all of this to you free of charge. There are no restrictions. This is available to anyone from the area, regardless of your situation.

Foreclosure Workshop

Are you or someone you know at risk of losing your home? LaCasa is an active partner organization in the Indiana Foreclosure Prevention Network. The Foreclosure Workshop is a mandatory intake workshop needed in order to take advantage of the programs offered by the Indiana Foreclosure Prevention Network. This workshop goes through the program requirements and gives information about ways to avoid foreclosure.

DreamSavers IDA Program (Homebuyer/Education)

LaCasa's DreamSavers IDA (Individual Development Account) is a matched savings program designed to provide



Students of Summer Academy at Roosevelt Center

moderate to low income families the opportunity to save for an asset and achieve financial independence. Matching assistance from funding partners ranges from \$3,600 to \$8,000.

Benefits homebuyers' experience that participate in the DreamSavers IDA Program:

- Personalized counseling/coaching
- Own Your Home NOW workshop
- Fast-track down payment assistance
- Preferred lender list
- Personalized loan submission options
- Peer support
- Money for Life financial workshop. Take control of finances so they don't control you.
- Identify goals/obstacles/solutions
- Learn to prepare/work with a budget
- Take steps towards financial freedom

Eligibility Requirements:

- Resident of Elkhart, St. Joseph(IN), Kosciusco, Marshall, Noble, LaGrange counties (Indiana)
- Employed with earned income
- Household income meets income and net worth limits.

Email dreamsavers@lacasainc.net to find out more.



Students of Summer Academy at Roosevelt Center
Volunteers at Help-A-House



Neighborhood Association at the entrance to neighborhood gardens

Buy a Home

Are you or someone you know ready to buy a home? LaCasa is the place to go for reliable advice on how to purchase your first home. They offer Home Buyer Education classes and individual counseling.

Save a Home

Foreclosure Prevention / Mortgage Default Counseling

If you or someone you know has suffered a hardship and are either behind on your mortgage payments or fear getting behind on your mortgage, please do not hesitate to contact a housing counselor at LaCasa.

We are a HUD-approved agency that provides Foreclosure Prevention counseling services to residents in the state of Indiana who are homeowners, currently living in a mortgaged home as their primary residence.



A volunteer painting a mural (Neighborhood Association project)

We help clients in crisis prevent foreclosure and take action toward stable and sustainable solutions; to empower clients through education and coaching; to facilitate permanent solutions. These services are free of charge to you. We are certified home ownership counselors facilitating this process towards a workout solution with your mortgage lender.



A family who used many LaCasa programs and lives in a LaCasa house

How to Get Started:

1. Begin and complete the online application by going to: **877gethope.com**
2. If you do not have internet access, please call 1-877-gethope or call our LaCasa office
3. Attend a mandatory two-hour intake work shop in order to get an overview of our program and detailed instructions on the items needed for a complete client file. We currently offer these twice a month: The first Wednesday of each month in Goshen @ 3:30-5:30pm (LaCasa's main office) and the third Monday of each month in Elkhart @ 9-11am (WORK ONE). Call LaCasa at 574-533-4450 to register. ▣



Mayor Kauffman with Larry Gautsche: The mayor broke the shovel at Help-A-House

Rennick Awarded *Sagamore of the Wabash*

Executive Director Myra E. “Muff” Rennick was awarded the “Sagamore of the Wabash” on January 22 at the Community Action Program, Inc. of Western Indiana annual staff gathering. The award was presented by Covington Mayor Brad Crain. Rennick was nominated by her daughter Alison Fetsch and Representative Alan Morrison.

Rennick, a Fountain County resident for more than 55 years and a 1973 Covington High School graduate, began her career with CAPWI, a not-for-profit organization serving Benton, Fountain, Montgomery, Parke, Vermillion and Warren counties, in February 1980. After serving the community in many positions within the agency for more than 30 years, Rennick was named executive director in 2013. Rennick has served on many local boards and committees in association with her various roles at CAPWI, including her current position on the Indiana Community Action Association Board of Directors.

In addition to dedicating her career to the betterment of communities served by CAPWI, Rennick has additional community involvement including the following:

- Various leadership roles, including president of each: Covington Community Foundation Board, Alpha Gamma Chapter of Tri Kappa, Alpha Gamma Associate Chapter of Tri Kappa and Coffeenians.
- Fountain County Mentoring Advisory Board.
- Past member of Fountain County Lilly Endowment Community Scholarship Committee.
- Member of the Covington Women’s Club and past involvement in Covington Optimist Club and the American Cancer Society.



Executive Director Myra E. Rennick receives the “Sagamore of the Wabash” award.

The Sagamore of the Wabash is the highest honor, which the Governor of Indiana bestows. It is a personal tribute usually given to those who have rendered a distinguished service to their community, state and/or the governor. Among those who have received Sagamores include astronauts, presidents, ambassadors, artists, musicians, politicians and ordinary citizens who have contributed greatly to Hoosier heritage. It should be noted that the Sagamores have been awarded to both men and women.

The Sagamore of the Wabash award was created during the term of Governor Ralph Gates, who served from 1945 to 1949. Governor Gates was to attend a tristate meeting in Louisville with officials from the states of Ohio and Kentucky. Aides to the governor discovered that the governor of Kentucky was preparing Kentucky Colonel certificates for Governor Gates and Senator Robert A. Taft, who represented the State of Ohio. The Hoosiers decided that Indiana should have an appropriate award to present in return. The term “sagamore” was used by the American Indian Tribes of the northeastern United States to describe a lesser chief or a great man among the tribe to whom the true chief would look for wisdom and advice. Each governor since Gates has presented the awards in their own way. It has been said that one governor even resorted to wearing full Indian headdress as he read the scrolls.

There is no record of the total number of awards presented, as each governor has kept his own roll; just as each has reserved the right to personally select the recipients. ▣



A "tent city" volunteers found in Bartholomew County (Region 11).

Volunteers for the Point-in-Time Count: *Counting and Caring*

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

One night in January, volunteers across Indiana left the comfort of their homes and braved the cold to participate in the annual Point-in-Time count. The Point-in-Time (PIT) count is a count of sheltered and unsheltered homeless persons which is conducted on a single night in January. HUD began collecting PIT count data in the mid-2000s, and IHCD has been participating in the PIT count since 2009.

A training kickoff event was held in October for regional coordinators. A webinar-based training for all volunteers is held mid-January about one week before the count takes place. More than 200 people participated in the webinar training which covered a general overview of the point-in-time count, the process for completing surveys with people experiencing homelessness, safety considerations, tips for interacting with the media, and a heartfelt thank you for participating. The training was also recorded and placed on YouTube.

Regions were varied in the number of volunteers participating, with one having as few as two volunteers and another having 85. Region 11 had a total of 35 volunteers and 30 formal locations where the count was conducted. The locations included food pantries, churches, social service agencies, libraries,

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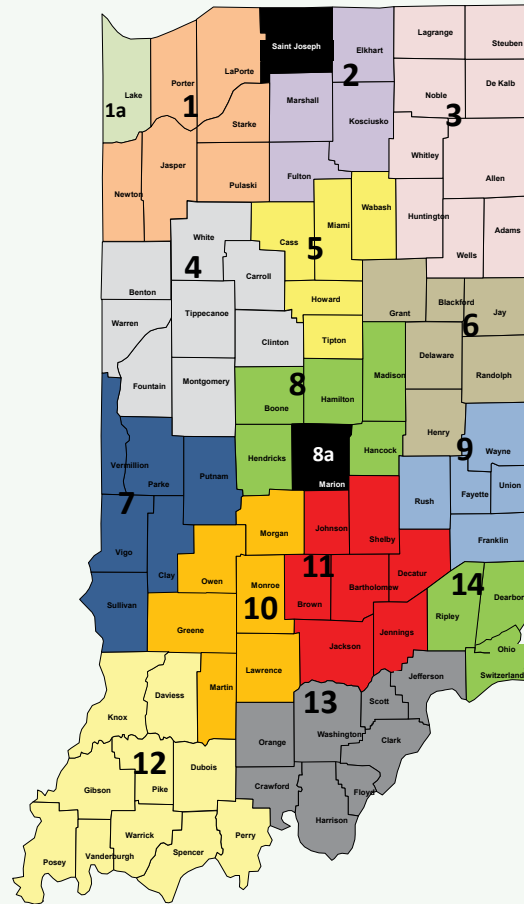
I have a home with heat and a car and a warm coat and boots, but I find there are many days when my face goes without a smile. Their struggle is real.

”

- **Stacey Totten**, Volunteer, Region 7

State of Indiana Regional Planning Councils on Homeless

Indiana is divided into 15 regions for the PIT count, which uses the same regions as Continuum-of-Care (CoC). A regional chair is identified in each region to lead, find volunteers, and develop a plan. Although not scientific data, the PIT count does provide a snapshot of the number of homeless across the state.



Helpline, 211, health clinics, Horizon House, Anchor House, and others, with meal sites set up especially for this event. Volunteers rode along the Access Johnson County buses and persons went out on foot throughout the region looking in places not meant for human habitation. This was done in addition to locations already in place for those to drop in and receive their care packages and talk with a volunteer.

Michele Lee, Director of Homeless Prevention at Human Services, Inc. talks about the experience in Region 11; “We as a region were able to engage individuals and Social Service Agencies who had not previously been a part of the Point-in-Time count. We are excited and looking forward to building our volunteer and location network as we move forward. Police officials have become more involved in the past two years. Jackson County, Johnson County and Bartholomew County had police officers with them during their counts. It is nice to have them take an interest as we can learn a lot from them as much they from us as to where to locate persons in need and where to send them for resources.”

Stacey Totten, a volunteer in Region 7, summarized her experience participating in the PIT count this way: “My

experience was unexpected. Kelli, the lead from my area, held meetings and gave updates for how it could look and what to expect. You can’t prepare someone for their own feelings. I was overwhelmed with emotion. There was a guy in his late 30s, around my age. He rode a bicycle with a basket that contained ALL of his belongings. His shelter at night is a friend’s woodshed with no heat, and yet he smiled at me. Not an inappropriate smile, a genuine smile. It made me feel lost in my own world. I have a home with heat and a car and a warm coat and boots, but I find there are many days when my face goes without a smile. Their struggle is real.”

Lori Dimick, Director of Community Services for IHEDA, said, “By conducting the Point-in-Time count on an annual basis, we can track the number of people experiencing homelessness in Indiana. The data collected by our volunteers provides an important opportunity to strategize ways to provide the appropriate permanent housing solution of each community.”

If you would like more information about the Point-in-time count or if you are interested in volunteering or donating supplies, visit www.indianabos.org. 📍

Corydon

Birthplace of Indiana Statehood

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



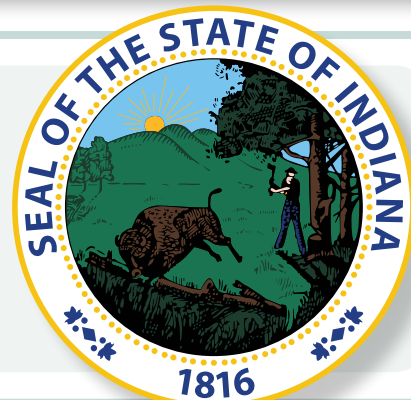
In 1815, Indiana was still a territory. A census taken in 1815 (required for achieving Statehood) recorded the population of Indiana as 63,649. In comparison, records from the U.S. Census Bureau now estimate Indiana's population at over 100 times that number. Although local historical documents do not include an official record of Corydon's population at the time, most sources simply refer to "a few hundred people."

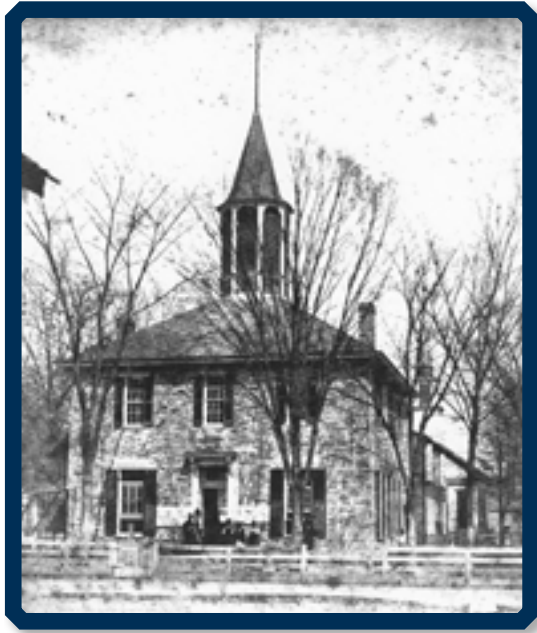
In June of 1816, 43 delegates met in Corydon to draft the first state constitution for Indiana. On August 5, 1816, the first state election was held and Jonathan Jennings was elected the first governor of Indiana.

The original capitol building, which is located in the heart of downtown Corydon, was constructed between 1814 and 1816 from local limestone and timber. In November 1816, the first General Assembly of 29 representatives, 10 senators and the lieutenant governor met in the new capitol building, and on December 11, 1816, Indiana was formally admitted as the 19th state. James Madison was President of the United States at the time.

Corydon remained the state capital until 1825 when the capital moved to Indianapolis, and the capitol building in Corydon became the Harrison County courthouse. When the present courthouse in Corydon was completed in 1929, the old capitol building was restored and opened as a state memorial in 1930.

A census taken in 1815 (required for achieving Statehood) recorded the population of Indiana as 63,649.





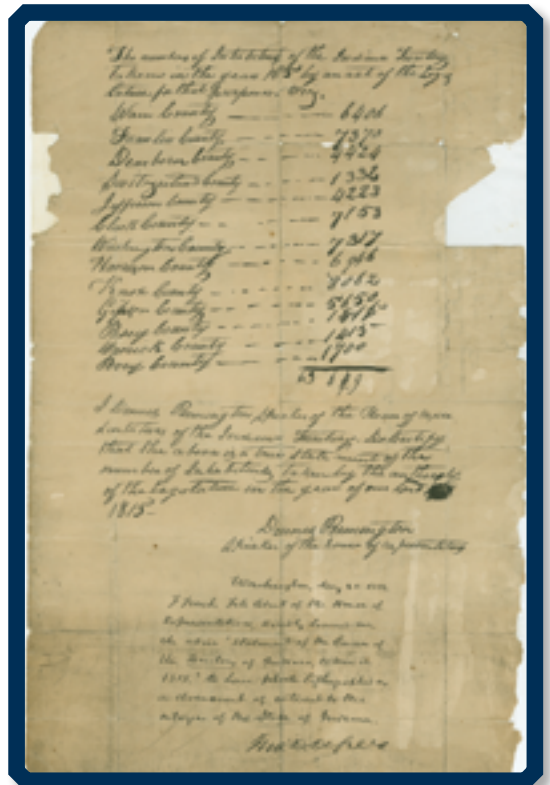
Pictured is the original Capitol as it appeared in 1878. Behind it are county buildings (now gone) that were used when the capitol served as the Harrison County Courthouse.



The original Capitol as it appears today. It recently underwent a large renovation project to install drainage to protect the building, new electric, and new landscaping.



Governor Hendricks' House is also located on the Corydon Capitol State Historic Site. William Hendricks was governor of Indiana from 1822-1825. The building is one of nine original buildings from the time Corydon served as the state capital.



Indiana (Territory) Census, 1815, Indiana History mss., Lilly Library, Indiana University, Bloomington, Indiana.

Historical facts and images courtesy of the Corydon Capitol State Historic Site. For more information about Corydon, **Visit: Indiana Museum.org**

Release of Updated Family Self-Sufficiency Standard and Calculator

By **Greg Stocking**, Housing Choice Voucher Program Manager

In January, the Indiana Institute for Working Families, representatives from IHCD, and members of the public gathered in the Author's Room of the State Library to celebrate the release of the updated Self-Sufficiency Standard and Calculator for Indiana. IHCD was a primary funder in the Institute's effort to ensure the best data and analyses are available to enable Indiana's families and individuals to make progress toward real economic security. The result is a comprehensive, credible, and user friendly tool.

The Self-Sufficiency Standard determines the amount of income needed by working families to meet basic needs such as housing, childcare, food, transportation, and health care without private or public assistance. Data is drawn from sources such as the U.S. Census Bureau, USDA food budgets based on nutrition requirements, and HUD's Fair Market Rents for housing assistance. The Standard goes beyond traditional Federal Poverty Guidelines by including 70 different family types, incorporating expenses beyond just food, and calculating Indiana's 92 counties separately.

Indiana's new Standard and Calculator will also include for the first time Economic Security Pathways (ESPs), which details the costs of taking the next steps towards economic security, including the asset-building and savings needed for postsecondary education, more secure housing, and retirement. The Indiana Self-Sufficiency Standard Calculator will serve as a tool to support IHCD's mission of promoting self-sufficiency and strengthening communities. The agency is dedicated to fostering a sustainable quality of

“

Because the Standard & Calculator was last updated for Indiana in 2009, this 2016 update will provide insight into how basic costs for working families have changed in each county since the beginning of the Great Recession, and to what extent incomes have tracked the change in expenses.

”

- **Jessica Fraser**, the Institute's Program Manager

life for all Hoosiers in the communities of their choice. To meet these goals, it is important to understand how much income is needed for a family of a certain composition to adequately meet their basic needs.

The amount needed to be economically self-sufficient varies considerably by county. The amount needed to make ends meet for one adult and one preschooler varies from \$13.58 per hour (\$28,681 annually) in Cass County to \$23.18 per hour (\$48,951 annually) in Hamilton.

The amount needed to meet the costs of basic needs increased between 1999 and 2016 in all counties, despite the financial crisis. For a family with one adult, one preschooler, and one school-age child, the Standard increased between 40% and 169%, on average by 84%, across the state.

The Indiana Institute for Working Families is a program of the Indiana Community Action Association (INCAA) that conducts research and promotes public policies to help Hoosier families achieve and maintain economic self-sufficiency. ▣

To learn more about the Institute, please visit:

www.incap.org/iwf.html

The Standard's full report is available here:

www.incap.org/iwf/self-sufficiency/2016-Self-sufficiency-report.pdf

The Calculator is available here:

www.indianaselfsufficiencystandard.org



Collaboration Leads to New Pre-Approval Process



By **Thomas Pearson**, Underwriter

The New Pre-Approval Process:

- A signed one page affidavit, which is primarily prefilled
- The one page affidavit can be emailed directly to IHCD
- The reservation fee can be paid using ACH
- The application takes five minutes or less to review
- The borrower(s) are able to obtain their new home quicker and easier

Did you know?

NEW
PRE-APPROVAL PROCESSING
Electronic Submissions
have no shipping costs
to participating lender



OLD
PRE-APPROVAL PROCESSING
A lender sending 120 packages
each year would spend \$2,000+
per year to deliver

The Old Pre-Approval Process:

- The lender prepared, created, sent and completed conditions for approval
- The application was comprised of 50-75 pages of documentation
- The lender would incur excessive shipping costs mailing the application package to IHCD*
- The borrower would have to obtain a cashier's check to pay the reservation fee
- IHCD would perform an extensive review of the documentation, which would take approximately 90 minutes to complete
- The lender and the borrower(s) would have to wait for the application to close, which caused delays and problems with closing on their new home

*An overnight package containing 50-75 pages can cost over \$25

Over the past year, the IHCD Homeownership Department has been reviewing their processes for qualifying potential homeowners in the State of Indiana. To ensure this process was truly collaborative, we contacted several participating lenders for their input on ways to improve the process of approving an applicant for homeownership. And the results were outstanding. The new, streamlined process provides significant cost and time savings for participating lenders. It also eliminates potential delays and problems with borrowers closing on their new home.

If you would like further information on any of IHCD's mortgage products, their processes or how to become a participating lender, please contact:

Mark Doud
Homeownership Account Manager
317-232-7778

Kristine Clark
Homeownership Account Manager
219-616-0990

PARTNER

HIGHLIGHT



Alexis Hardin is pictured at the construction of her home on 3122 Broadway Street in Indianapolis

Micro Loan, Macro Impact

Habitat Indiana Home Investment Fund making homeownership a reality for families across the state

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

Making homeownership a reality for low-to-moderate income families throughout the state is not just an idea but the objective of Habitat for Humanity of Indiana and their 62 local affiliates. In order to make these homes truly affordable, Habitat uses construction volunteers and trained supervisors to reduce the home building costs. They also solicit public and private investors.

An example of public and private investment is the new Habitat Home Investment Fund. This hybrid program is both a grant and a loan program. For each home, local affiliates are given \$15,000. Of this funding, \$7,500 is in the form of a grant and \$7,500 in the form of a loan.

This program is groundbreaking because it involves both public and private investment. Not only was seed funding for the program provided by IHCD, but private bankers and other individuals have helped to fund this program. Gina Leckron believes this structure will be a long-term solution for housing funding in Indiana.

“By structuring it this way it will make the program sustainable,” said Gina Leckron, State Director for Habitat for Humanity of Indiana. “We don’t want to constantly be asking for money.”



Construction of a home at 8803 Taggart Drive in Camby for the Casillas family

Micro Loan, Macro Impact



IHCDA &
Private Investors



Habitat Indiana
Home Investment
Fund



Investment in
Homeownership



To help
Low-Income
Families



Change
Lives



Loan Repaid
Repeat



Construction volunteers and Kirby Family at the site of their home at 7209 East 45th Street in Lawrence

In the first year of the program, the Habitat Indiana Home Investment Fund helped to build 15 homes throughout the state. Over the first five years of the program it is expected to provide the dream of homeownership to 150 Indiana families. This will result in an overall economic impact of \$116,850 in taxes paid alone.

Habitat for Humanity of Indiana is among the top-10 homebuilders in Indiana. Additionally, they are one of the top-7 Habitat for Humanity builders in the country with more than 200 homes built each year. Contributing to about two dozen of these homes each year is Habitat for Humanity of Greater Indianapolis.

“We were very excited about the Habitat Indiana Home Investment Fund as a creative way to help local affiliates,”

said Jim Morris, President and CEO for Habitat for Humanity of Greater Indianapolis. “These funds help us to do what we do and that is to provide more homeownership opportunities.”

Through this program Habitat for Humanity of Indiana is advancing the stability and sustainability of their enterprise by investing in helping low-income families break the cycle of poverty.

Want to find out more? Check out the latest IHCD... On Location* where we visited with Gina Leckron and Jim Morris to talk about the Habitat Home Investment Fund. 📺



Indiana Housing & Community Development Authority

ON LOCATION

Want to find out more behind the scenes?

Visit

<https://www.youtube.com/watch?v=y735VJLMLHU&feature=youtu.be>

and check out IHCD On Location at the Habitat Home Investment Fund

2016 RENTAL HOUSING TAX CREDITS ANNOUNCED

By **Alan Rakowski**, Tax Credit Manager

The Indiana Housing and Community Development Authority (IHCD) is empowered to act as the housing credit agency for the State to administer, operate, and manage the allocation of the Internal Revenue Service Section 42 Low-Income Housing Tax Credit (LIHTC) program, also known as the Rental Housing Tax Credits (RHTC). The purpose of the RHTC is to incentivize private developers and investors to provide more affordable rental housing options. This is done through new construction, adaptive reuse and rehabilitation of existing structures.

At the February 25th IHCD Board of Directors Meeting, chaired by former Lt. Governor Sue Ellspermann, the Real Estate Department presented their recommendations for the 2016 RHTC Awards.

With fifty applications received in November 2015 requesting just under \$42.4 million in federal rental housing tax credits and \$16.1 million in supplemental IHCD funding, the RHTC program is highly competitive.

The 18 projects selected for a combined \$14.3 million in RHTC and \$5.7 million in IHCD funding are highlighted below and will provide over 800 additional units of affordable housing options for residents throughout Indiana.

Atz Place

Kendallville (Noble County)

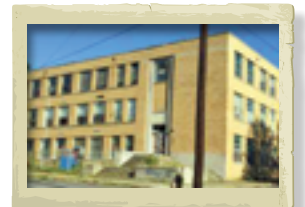
Redevelopment of a former industrial site in Kendallville, Indiana. Will provide 38 units of affordable housing. Housing Services was awarded \$539,930 RHTCs and \$375,000 HOME funding.



Davis Zeller Place

Brazil (Clay County)

Adaptive reuse of two historic buildings plus new construction of 12 scattered units on areas recently cleared of blighted structures by New Hope Services, creating a total of 48 units of affordable housing. Awarded \$798,765 RHTCs and \$900,000 HOME funding.



Country Apartments

Brownstown (Jackson County)

Rehabilitation of a Section 8 apartment complex by Buckeye Hope Foundation, preserving 56 units of affordable housing. Awarded \$587,067 in RHTCs.



Florence Fay School Senior Apartments Indianapolis (Marion County)

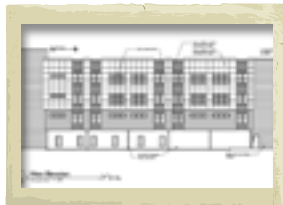
Adaptive reuse of a historic building by TWG Development, creating 73 units of affordable senior housing. Awarded \$1,200,000 RHTCs and \$500,000 Development Fund funding.



Crawford Apartments II

Bloomington (Monroe County)

The Crawford Apartments II development consists of 35 one-bedroom new construction units. The target population is chronically homeless individuals with disabilities. Awarded \$659,653 RHTCs and \$400,000 HOME funding.



Garden View Senior Apartments

Elkhart (Elkhart County)

Adaptive reuse of a former musical instrument factory by Commonwealth Development Corporation of America, creating 55 units of affordable senior housing. Awarded \$838,880 RHTCs and \$470,000 Development Fund funding.



Crystal Valley Manor

Middlebury (Elkhart County)

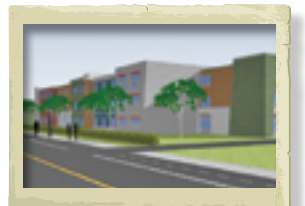
Rehabilitation of a USDA Rural Development by Crystal Valley Manor, LP, preserving 40 units of affordable housing. Awarded \$395,737 RHTCs and \$200,000 Development Fund funding.

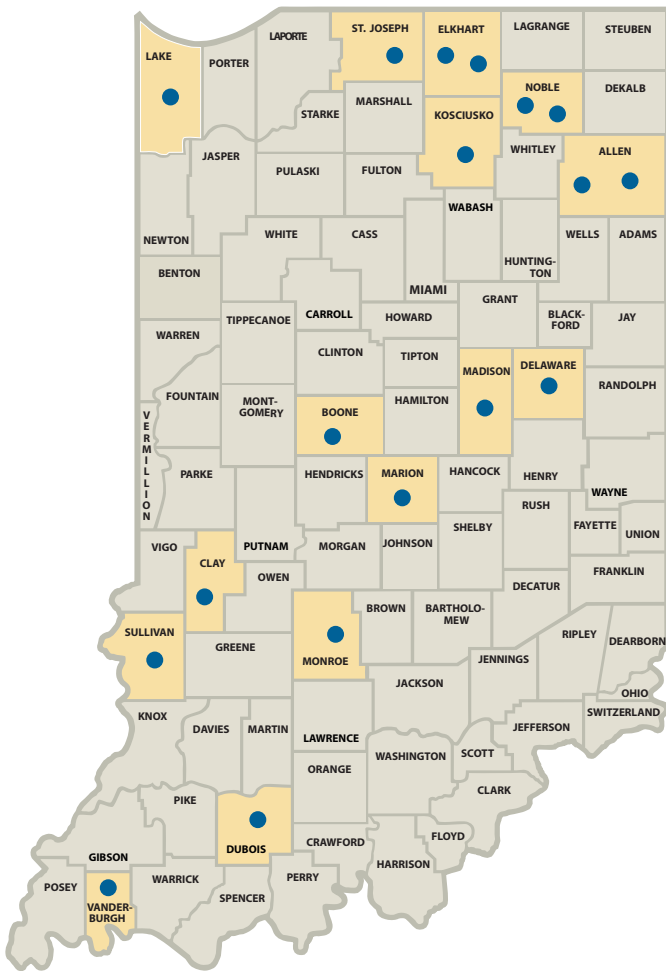


Garfield Commons

Evansville (Vanderburgh County)

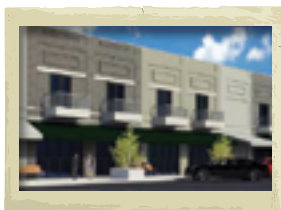
New construction by ECHO Housing Corporation and Glory Development of 44 affordable housing units in addition to three new construction three bedroom lease purchase homes. Awarded \$815,774 RHTCs.





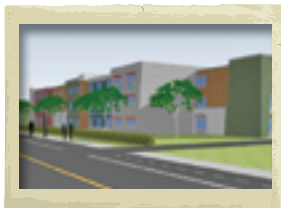
**Historic Sullivan Lofts
Sullivan (Sullivan County)**

Adaptive reuse of 20 affordable housing units in or near downtown Sullivan and new construction of 20 scattered site affordable housing units on vacant lots cleared through the Blight Elimination Program. Awarded \$664,000 RHTCs and \$900,000 HOME funds.



**Lake Park Senior Apartments
Hobart (Lake County)**

New construction of 80 affordable housing units by RealAmerica Development LLC. Awarded \$1,173,294 RHTCs.



**Little Crow Lofts
Warsaw (Kosciusko County)**

Adaptive reuse of a historic building by Commonwealth Development Corporation of America, creating 42 units of affordable housing. Awarded \$638,569 RHTCs and \$500,000 Development Fund funding.



**Phoenix Manor
Woodburn (Allen County)**

Adaptive reuse of a former elementary school by Keller Development, Inc., creating 33 units of affordable senior housing. Awarded \$565,434 RHTCs.



**Renaissance Pointe
Fort Wayne (Allen County)**

Adaptive reuse of a former bottling building and new construction of single family lease purchase houses in the surrounding neighborhood by MV Affordable Housing LLC, creating 62 units of affordable housing. Awarded \$1,160,000 RHTCs and \$500,000 Development Fund funding.



**Riverside Villa Apartments
Ligonier (Noble County)**

New construction of 38 units of affordable family housing by Herman & Kittle Properties, Inc. Awarded \$725,000 RHTCs and \$500,000 in Development Fund funding.



**Salem Place Apartments
Daleville (Delaware County)**

New Construction of 64 affordable housing units by RealAmerica Development LLC. Awarded \$855,083 RHTCs.



**South Bend Permanent
Supportive Housing
South Bend (St. Joseph County)**

The South Bend Permanent Supportive Housing development consists of 32 one-bedroom new construction units. The target population is homeless persons with mental illness and/or chronic addictions. Awarded \$654,449 RHTCs.



**Stokes Commons
Lebanon (Boone County)**

Stokes Commons is an adaptive reuse/new construction of 68 units for the elderly. The development will reuse the vacant former Stokes Elementary School building and add four new construction one-story buildings. Awarded \$944,520 RHTCs.



**Vine Street
Jasper (Dubois County)**

Adaptive reuse of an industrial building by MV Affordable Housing LLC, creating 62 units of affordable housing. Awarded \$1,175,000 RHTCs and \$500,000 Development Fund funding.





2016 General Assembly Overview and Individual Development Accounts

By Zachary Rice, Legislative Affairs and Policy Director

2016 Indiana General Assembly Overview

The Indiana General Assembly recently finished the 2016 “Short Session” on March 10, 2016. Out of the 841 bills introduced this Legislative Session, 217 bills and one joint resolution survived the legislative process. More specifically, of the 92 introduced bills IHCDCA monitored, 29 of them will become law. This article will specifically focus on SB 325, Individual Development Accounts, and we will highlight the impact of several other bills to IHCDCA and our partners in an upcoming article.

SB 325, Individual Development Accounts (IDA)

Description: Indiana’s IDA program was established in 1997 via state legislation, making it one of the first large-scale asset demonstrations in the country. The objective of the IDA program is to assist people with limited means in achieving financial independence and becoming self-sufficient by providing them the skills to develop a budget and set goals, establish regular savings habits, and invest in assets.

Indiana takes advantage of the opportunity to receive Federal money from the U.S. Department of Health and Human Services (HHS) for our IDA program through the Assets for Independence (AFI) Act. IHCDCA is required to match all Federal monies with State monies on a dollar-for-dollar basis.

Qualified participants set savings goals and make regular savings deposits. Every dollar they save is matched, at a minimum for \$3 for every \$1 saved, to help them reach their asset-building goals which are limited to launching a new business, furthering their education, or purchasing a new home.

Background: On December 4, 2015, representatives from HHS reached out to IHCDCA informing us they were making a clarification to the Grandfather Clause of the AFI Act that would expand participant’s eligible asset-building goals to include owner-occupied home rehabilitation and home principle payments in Indiana. IHCDCA immediately reached out to our Indiana Housing Policy Summit partners and the executive advisory committee to discuss the decision and an opportunity to clarify and expand Indiana’s State Code dealing with IDAs.

Within two business days, we had representatives from the Indiana Association for Community Economic Development (IACED), Indiana Association of United Ways (IAUW), Indiana Community Action Association (INCAA), and Indiana Institute for Working Families (IIWF) at IHCDCA offices considering IDA specific legislation. Since a legislator wanting a bill drawn up for the 2016 Legislative Session had to submit a request by December 10, 2015 to the Office of Bill Drafting and Research of the Indiana Legislative Services Agency, there was a time crunch. With support of the group, Kathleen Taylor, Convener and Policy Director, IACED, took the lead at reaching out to Senator Mark Messmer (R-District 48) who championed the bill and was able to put in the request to create SB 325.

Legislation and Process: The introduced bill made several technical corrections and several important updates, including requiring that qualifying participants be Indiana residents and allowing participants to purchase vehicles with their savings. The bill also requires that when participants purchase a primary residence or business that it must be located or based in Indiana and the bill increases eligibility from 175% to 200% of the federal poverty level.

Success Story: Roger Cass

Roger Cass is a participant in the HUD-Veterans Affairs Supportive Housing (HUD-VASH) program. He and his three rescue pets live in Greenfield, Indiana. The HUD-VASH program allows Roger to have his pets with him—something that wasn't afforded to him before the program. The HUD-VASH program combines the Housing Choice Voucher (HCV) program rental assistance for homeless veterans with case management and clinical services provided by the Department of Veterans Affairs.



Indiana Housing Conference

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

Save the date

AUGUST 25 - 26

August 24

Golf Club of Indiana
Lebanon, IN
cost is \$1,000/foursome

August 25 - 26

JW Marriott
Indianapolis, IN

Cost

\$295

Registration will open June 2016

For more information, contact Blake Schrader at
bschrader@doz.net or 317.819.6120

www.indianahousingconference.org

presented by



sponsored by



*Non-profit organizations interested in becoming an IHCD Community Housing Development Organization (CHDO) are eligible for scholarships. Please contact Zach Rice at ZRice@ihcda.in.gov or (317) 232-0624.

Not only was the introduced version of SB 325 not altered throughout the entire legislative process, it did not receive one vote opposing the bill. This has much to do with our strong alliance and support from our partners. The bill was signed into law on March 22, 2016 by Indiana Governor Mike Pence.

If you have any questions about the 2016 Indiana General Assembly or SB 325, IDA, contact Zachary Rice, Legislative Affairs and Policy Director at 317-232-0624 or zrice@ihcda.in.gov.



www.ihcda.in.gov

