

# ihcda



SUMMER ISSUE 2016

the magazine



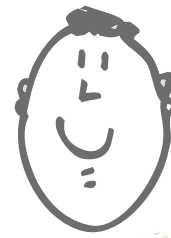
Page 7

**Al Thorup**  
**IMBA**  
**Executive Director**



Indiana Housing &  
Community Development  
Authority





a note from  
Jake's desk

Artwork by Gracie Sipe

## An Exciting Start to 2016!

We are at the halfway mark of 2016 and things sure are exciting here at IHCDA. Of course this excitement is due in large part to the work done by you—our partners!

Being so closely involved with the day-to-day operations of our programs makes it easy to lose perspective of the amount of impact our work is making statewide. This was made evident by the challenge it was to limit the magazine to just 34 pages.

With that said, I would like to use my column to highlight some of the exciting things featured throughout this issue:

**Community Action Agencies** – Each May we celebrate **National Community Action Month** which marks a commemoration of family and community achievements, as well as an opportunity to spotlight the great work done by Indiana's Community Action Agencies (CAAs). We showcased several of our CAAs who planned events and activities to celebrate Community Action Month here in Indiana. Additionally, we highlighted the **Indiana Community Action Association** and their Executive Director Ed Gerardot.

**Homeownership Month** – Each June we celebrate **National Homeownership Month**. This year we did a number of exciting things with our partners including a **Homeownership Month Kick-off** event in the Statehouse on June 1st. One of those partners, Al Thorup and the **Indiana Mortgage Bankers Association** (IMBA), is featured

on the cover of this issue. IMBA is an important partner with IHCDA in promoting homeownership in Indiana and has allowed us to be on pace again for another record-breaking lending year.

**Blight Elimination Program** – We are pleased to highlight some great milestones in our **Blight Elimination Program** (BEP). Not only can we celebrate Connersville as one of the first three communities to close out their program, but we are sharing the story of 906 N. Beville Avenue. This near-east Indianapolis property is the site of the first home demolished, rebuilt and to have someone living in it using Blight Elimination Program (BEP) funds in the United States.

**Indiana Housing Conference** – As a presenting sponsor for the 2016 **Indiana Housing Conference** August 25-26, 2016, we are pleased to highlight this year's keynote speaker **Tom Casalini**. The world-renowned photographer is currently working on a gallery of portraits focused on telling the story of 18 residents in affordable housing developments in each of Indiana's nine congressional districts. This is fitting as we celebrate the 30-year anniversary of **Rental Housing Tax Credits** (RHTCs).

I hope you enjoy this issue of the magazine as much as we did putting it together. Here's to making the second half of 2016 just as exciting and productive as the first half!

Jake

Executive Director  
jsipe@ihcda.in.gov



**On the Cover:**  
Al Thorup, IMBA  
Executive Director  
**Page 7**



## In This Issue

Why Homeownership Matters: Ask Academy Mortgage.....	4
Breakfast Ministry Shines at New Location.....	5
Homeownership Department Offers Two New Programs.....	6
A Moment with Al Thorup, IMBA Executive Director.....	7
IDA Welcomes Two New Program Administrators.....	9
Things Get RAD in Evansville.....	11
INCAA: National Community Action Month.....	13
May: A Re-CAP of Community Action Month.....	15
New Energy Bus to Roll Out in Monroe County to Help Residents Save Energy & Money.....	16
Placemaking Indiana.....	18
Next Door Spaces.....	19
MCMV: Engaging Youth in Our Communities.....	20
Connersville: One of the First Communities to Close Out its BEP.....	22
IHCDA On Location Travels to 906 N. Beville Avenue.....	23
South Bend Mutual Homes: A Cooperative Housing Receives Funding.....	24
A 2016 Signature Event: A 92-County Torch Relay.....	26
IHCDA Journeys: Finally Home.....	28
Indiana Housing Conference Keynote Speaker Tom Casalini.....	30
VISTA: Volunteers in Service to America.....	32

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.

### IHCDA Board of Directors:

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Place Builders

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Fifth Third Bank



# Homeownership Success Stories



Karen Smith proudly shares her Top Producer award received from Academy Mortgage national headquarters with her team. "They work hard long hours to make sure we get our customers' loans closed. I could not have done it without them. Thank you." – Karen Smith

Top Row – Karen Smith, Angela Richardson  
Bottom Row: Pam Rusher, Kristy Cole, Deborah Maxfield, and Angela Richardson – the Dream Team!



## Why Homeownership Matters Ask Academy Mortgage

By **Thomas Pearson**, Underwriter

IHCDA recently contacted Karen Smith, branch manager, **Academy Mortgage** of the Greenwood office to ask her why homeownership matters and why IHCDA is important to the citizens of Indiana.

### Karen Smith, Branch Manager

"I have been working with IHCDA for over 15 years and have used IHCDA programs to help hundreds of families obtain homeownership. Over the last several years Academy has been able to help the growing Burmese population in central Indiana. Many of these individuals never thought that owning a home would be possible, but IHCDA has helped in making this possible."



There are numerous stories I could tell you, but one that always comes to my mind is a family that rented for ten years and never thought homeownership would be possible. The family had one child, a ten year old daughter who always wanted a pink bedroom. The family was able to use IHCDA down payment assistance to obtain their first home and provide their daughter a pink bedroom of her very own."

### Angela Richardson, Loan Officer

"The Affordable Home program has provided homebuyers more purchasing power. What is purchasing power? It is the ability for homebuyers to purchase a larger home with more amenities than they would normally qualify for. With Affordable Home offering a below market interest rate, the homebuyer is able to qualify for a home they thought might not be possible. For example: a borrower has qualified for a \$120,000



mortgage at the current interest rate, but is able to increase their qualifying mortgage amount to \$140,000 because of the below market interest rate."

### Pamela Rusher, Loan Processor

"I have been using the IHCDA programs for probably 20 years and they have helped countless individuals to purchase homes here in Indiana that might not otherwise be able to. Recently, we had a gentleman with a large family come in to our office. He never thought that he and his family would be able to own their own property, but he decided to give it a try applied for a mortgage. However, his debt to income ratio was just barely over the limit. The borrower was able to use the down payment assistance along with the Mortgage Credit Certificate to qualify for a mortgage and purchase their dream home."



### Kristy Cole, Loan Processor

"I have seen the programs that IHCDA offers help lots of people over the past 15 years. Just this past December, we helped a single mother and her child move into a new home. The mother had been a stay at home mom, but a recent divorce required her to return to work. The mother had only one year work experience and no savings, but with the IHCDA Next Home-Mortgage Credit Certificate combo the mother was able to obtain a mortgage to purchase a home."





**Organization:** North Central Community Action Agencies (NCCAA)

**Key Staff:** Cynthia T. Davis  
Executive Director

**Sonja Lenior**  
Administrative Specialist/Resource Manager

**Linda Martin**  
Fiscal Manager

**Kathy Simpson**  
Fiscal/Payroll Assistant

**Sheree Allison**  
Clerical Assistant

**Alan Greaser**  
Vice President, Asset Management

**Location:** Michigan City, IN serving LaPorte, Starke and Pulaski Counties

# Breakfast Ministry Shines At New Location

Article provided by the North Central Community Action Agency (NCCAA)

Tayvian Maxe enjoyed his first breakfast with the Rise and Shine Breakfast Ministry on Saturday, May 7 at the **North Central Community Action Agencies, Inc.** (NCCAA) Smrt Community Center.

With a rising number of participants in its free breakfast program, Rise and Shine Breakfast Ministry has moved to a new location with more space and more opportunities to grow.

On Saturday morning around 8 o'clock, ministry volunteers gathered at the NCCAA Smrt Neighborhood Center to open chafing dishes full of eggs, hashbrowns, turkey patties and other early morning breakfast items. Community members were on their way to get some free food and ministry. It was just their third week at the new location, but the volunteers still had a lot to get ready for. Recently the ministry served 82 people from 8 to 10 a.m., the breakfast's usual hours.

Alisa Simmons, who started the ministry in 2013 with her husband, Anthony, said the program keeps growing. Their goal now is to partner with more organizations and have breakfast served at least five days a week by 2017. They started the ministry because they had a desire to serve, Alisa said. She was a longtime member of Mt. Zion Missionary Baptist Church where she learned the real meaning of serving, she said. "We



Tayvian Maxe enjoying a donut at the Rise and Shine Breakfast Ministry.

made the sacrifice to serve the best breakfast to the community because they deserve it," Alisa said.

At a restaurant, a breakfast like this would cost at least \$10, she estimated. Although she and her husband still carry a large cost, they are now sponsored by Pleasant Hills Missionary Baptist Church and others such as the Iron Legacy Motorcycle Club and the North Central Community Action Agencies.

The ministry moved from Mt. Zion to Advancing Christ's Kingdom to North Central Community Action Agencies' Smrt Community Center located on the Westside of the city. Both the clients and the volunteers followed them, Alisa explained: "We're not just an organization; we're a family."

Lillian Sherrod-Young, manager of the NCCAA community Smrt (westside) and Wise (eastside) centers, said NCCAA gave them a larger space because the center's purpose is to partner with others to help the community. She is happy the center added a breakfast program to the current senior congregate feeding lunch program that is available Monday through Friday. However, that program asks for a donation.

"We pray that this new program continues to serve the community," she said. ▣

# Homeownership Department Offers Two New Programs



The Homeownership Department at IHEDA is offering two new programs in addition to their current portfolio of programs.

## AFFORDABLE HOME PROGRAM

**Affordable Home** is a program for first-time homebuyers with a below market interest rate.

Qualifying requirements include:

- 🏠 660 minimum FICO score
- 🏠 First-time homebuyer, unless purchasing in a targeted area
- 🏠 FHA, 30-year fixed
- 🏠 IHEDA sets the rate
- 🏠 Borrower must bring their own down payment or receive from an FHA approved source
- 🏠 Participating Lenders can only charge 1% origination fee plus \$1,000 in customary lender fees, regardless of who pays these fees
- 🏠 Recapture Tax applies
- 🏠 US Bank - Master Servicer

## H2O PROGRAM

**H2O** is a program for first-time homebuyers with a below market interest rate and down payment assistance.

Qualifying requirements include:

- 🏠 660 minimum FICO score
- 🏠 First-time homebuyer, unless purchasing in a Targeted area
- 🏠 100% financing
- 🏠 FHA, 30-year fixed
- 🏠 IHEDA sets the rate
- 🏠 Down payment assistance grant of 3.5%
- 🏠 This grant does not have to be repaid
- 🏠 Participating Lenders can only charge 1% origination fee plus \$1,000 in customary lender fees, regardless of who pays these fees
- 🏠 Recapture Tax applies
- 🏠 US Bank - Master Servicer

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

### Mark Doud

Homeownership Account Manager  
317-447-8156

### Kristine Clark

Homeownership Account Manager  
219-616-0990

# *A Moment with* **Al Thorup** IMBA Executive Director

By **Thomas Pearson**, Underwriter

The **Indiana Mortgage Bankers Association (IMBA)** is an important partner with IHCDCA in promoting homeownership here in Indiana. IMBA has provided education, legislative initiatives, regulatory support and peer interaction for the Indiana mortgage industry since 1958. For the past eight years Alan Thorup has been the executive director of IMBA. In addition to serving IMBA, Al is on the state board for Habitat for Humanity and has over twenty-five years of mortgage industry experience. Recently, I had the privilege to sit down and talk to Al about the partnership between IMBA and IHCDCA, as well as the current state of homeownership here in Indiana.

## **What is IMBA?**

IMBA is an industry trade association that represents the interests of our members, promotes ethical practices and offers training, educational and networking opportunities.



Members of the Indiana Mortgage Bankers Association are pictured at the Celebrating Homeownership Month event June 1, 2016 at the Indiana Statehouse.



## **How does IMBA serve Indiana?**

As noted above, IMBA provides training and educational opportunities for members. This training includes: industry products, best practices, and discussion amongst members as to challenges in the marketplace and how to overcome them while serving the best interests of Hoosiers. Also, IMBA supports numerous charities throughout the state including: Habitat for Humanity, Mustard Seed, and Haven House, through various events held throughout the year.

## **What is the partnership between IMBA and IHCDCA?**

What IMBA does with IHCDCA as a partner is to provide opportunities for IHCDCA to get in front of our members and share the benefits of the programs IHCDCA offers, which provides more Hoosiers the opportunity for homeownership.

## **In general, what is the current state of the housing market in Indiana?**

Currently, Indiana residents have some great opportunities in the foreseeable future to get into the market and enjoy the benefits of home appreciation. I heard someone state that historically, equity in housing is the greatest source intergenerational wealth transfer in the history of the country.

## **How do you see IHCDCA helping the Hoosier housing market?**

The more people who are made aware of the IHCDCA programs, the more people will enter the Indiana housing market to purchase a home in a responsible manner. For





Al Thorup is pictured with members of the Indiana Builders Association and Habitat for Humanity at the Celebrating Homeownership Month event held June 1, 2016 at the Indiana Statehouse.

example, if you are going to buy a home through standard FHA it is a simple process: Here is how much money you need to make and here is much down payment you need in order to purchase a home. If you add the Mortgage Credit Certificate and the down payment assistance programs offered through IHEDA into this simple process, it takes less money and less income for a person to responsibly purchase a home. This in turn creates more homeownership opportunities for Hoosier or individuals wanting to relocate to Indiana.

### **What is something that is currently impeding more Hoosiers from homeownership?**

There are a lot of challenges today with a market that has been constricted. There is a generation of millennials and some older people who have to figure out a way to accommodate their huge student loan debt when looking into buying a home. As a result, Individuals are effectively shut out for a period of time from purchasing a home. The industry is looking at creative ways to work around the student loan debt issue; however, there are no answers right now, but we have a great opportunity with household formation over the next generation.

### **Your website lists statistics from the Indiana Association of Realtors' May 24th press release; what were some points of interest?**

Right now the challenge in Indiana is the lack of inventory. There are not enough homes up for sale for people who

want to buy them. On one hand it is a good thing, because there is a situation where demand exceeds supply. Homes have stabilized and show an increase in value, so if you are a homeowner it is a wonderful thing. If you are looking to buy your next home you are now in a better position to take out more equity. On the other hand, if you are a first-time homebuyer and you see the average and median sale prices go up, it creates a little bit more of a challenge to get the down payment, to make enough money to qualify. However, Indiana foresees only a moderate spike in increases. There are also challenges with builders not having enough available real estate for development, especially on the low end homes. However, the statistics show a very strong housing market. For the complete report, visit: <http://www.indianarealtors.com/Uploads/2016/Market-Reports/Press-Release/Market-Report-PR-5-24-2016.pdf>

### **How can an organization or individual join IMBA?**

By contacting the association via phone, e-mail or our website, prospective members can receive and fill out the membership application, and forward it to the IMBA office. Upon receipt, IMBA performs a background check and then the completed application package is forwarded to IMBA leadership in their local market for review, discussion and a vote.

For more information on IMBA, please visit their webpage at: <http://indianamba.memberclicks.net> 📄

# IDA Welcomes Two New Program Administrators

By **Brian Carman**, Community Programs Analyst and **Teresa Turner**, Public Relations & Advocacy Manager

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

Participants in the IDA program are eligible to receive up to \$3,600 in state and federal match funds towards one of the eligible asset goals mentioned above. Participants also receive one-on-one counseling and 8+ hours of financial education covering topics such as budgeting, savings, credit, banking, taxes, and other money management strategies.

Each year IHCD awards eligible non-profits, Community Action Agencies and Community Development Corporations funding to service and administer these accounts across the state. In 2016, IHCD continued to expand the capacity and reach of the IDA program by awarding funding to two new IDA agencies; each bringing unique experience, background, and geographic service area as new administrators for the IDA program.

## The United Way of Bartholomew County (UWBC)

Located in Columbus, Indiana, **UWBC** assists families in solving issues related to financial stability, education and health. They work to ensure that children are better supported in and outside the classroom, that families receive necessary assistance, and that individuals are supported to help them lead successful and happy lives. Under the

United Way's ALICE initiative, which focuses on the asset limited, income constrained, and under-employed, the IDA program serves as an immediate fit for the clientele served by UWBC as an additional resource towards family and self-sufficiency. The UWBC shares their facility with twenty-two local partner agencies and thirty-three local programs to assist residents of Bartholomew County. Through these partnerships, UWBC maintains extensive resources for participant referrals to services not offered directly by UWBC; a critical aspect to the overall success of an IDA participant. The UWBC entered the IDA program at a time when Bartholomew County's service of the program was threatened by providing reinforcement to ensure the completion of the program for current and future participants.

Mark Stewart, President of UWBC summarized the opportunity the IDA program represents for their clients: "Individual Development Accounts offered through the Indiana Housing and Community Development Authority are a game-changer for people working to become self-sufficient. Having money in an IDA account represents hope for our clients. Hope is a very powerful force."

## Transition Resources (TRC)

With offices in Columbus, Shelbyville and Pendleton, **TRC** provides housing counseling to help families work toward a sound financial future as they navigate all of the steps of purchasing and maintaining a home. Additionally, they provide literacy and early childhood education, child-care, job training, emergency services, temporary and permanent housing opportunities, mortgage assistance and a number of other programs and services. As IHCD continues its mission for expansive statewide service for the IDA program, TRC brings the capacity and resources to administer to an additional eight Counties in Indiana that





# THINGS GET RAD IN EVANSVILLE

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

*I* HCDA...the Magazine was developed as a platform for us to highlight best practices, partners and innovation throughout Indiana. Evansville is the first housing authority in Indiana—and one of the first in the United States—to be chosen by HUD to launch a new **Rental Assistance Demonstration (RAD)** conversion program.

The Rental Assistance Demonstration program was created in order to give public housing authorities (PHAs) a powerful tool to preserve and improve public housing properties and address the \$26 billion dollar nationwide backlog of deferred maintenance. RAD also gives owners of three HUD “legacy” programs (Rent Supplement, Rental Assistance Payment, and Section 8 Moderate Rehabilitation) the opportunity to enter into long-term contracts that facilitate the financing of improvements.

The **first phase** of the conversion includes approximately \$18.2 million in much-needed construction repairs while renovating 559 EHA apartments. An eventual second phase will result in renovations to convert the remaining 329 units of public housing to the RAD platform which is an estimated \$13.5 million in additional improvements.

“The use of low-income tax credits and private funding means that EHA will no longer depend exclusively on federal funding to sustain its properties,” says Rick Moore, EHA Executive Director. “With conversion to the RAD program, we’ll be operating on a more stable platform,”

Moore notes. “And that financial stability will put us in a much better position to keep our assisted housing developments updated and in proper repair for years to come.”

## Better Than Before

Preparations have begun for the installation of new plumbing and HVAC systems, as well as other repairs and cosmetic updates as needed on several housing developments: Kennedy Towers, Buckner Towers, White Oak Towers, Schnute Towers and Caldwell Homes.

During renovations, tenants are kept informed of any requirements and/or expectations of them during this process. All tenants are guided by relocation specialists to ensure that they are able to comfortably move out of their unit at no cost and be able to return to a new unit within the same property.

“We could not be more excited and proud to be a part of this new model for public housing,” Moore states. “There’s so much optimism about the resources available to move EHA services forward now and far into the future. From here, we’ll continue to create partnerships that will help EHA better serve families and individuals in the community for many years to come. The need for housing will remain and EHA is on the path to becoming the assisted housing provider of choice in Evansville.”



## 5 Things You Should Know About RAD Public Housing Conversions

1

RAD allows public housing agencies to leverage public and private debt and equity in order to reinvest in the public housing stock. This is critical given the 25.6 billion dollar backlog of public housing capital improvements.

2

In RAD, units move to a Section 8 platform with a long-term contract that, by law, must be renewed. This ensures that the units remain permanently affordable to low-income households.

3

Residents continue to pay 30% of their income towards the rent and they maintain the same basic rights as they possess in the public housing program.

4

RAD maintains the public stewardship of the converted property through clear rules on ongoing ownership and use.

5

The RAD program is cost-neutral and does not increase HUD's budget. This program simply shifts units from the Public Housing program to the Section 8 program so that providers may leverage the private capital markets to make capital improvements



**RAD I PROJECT #14-14 RENOVATIONS to George W. Buckner Towers**  
Modernization of 108 units located in a 7 story High Rise. Located at 717Cherry Street, Evansville, Ind.



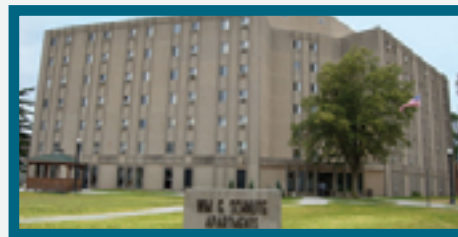
**RAD I PROJECT #14-14 RENOVATIONS to John F. Kennedy Towers**  
Modernization of 99 units located in a 7 story High Rise. Located at 315 SE Martin Luther King Jr. Blvd. Evansville, Ind.



**RAD I PROJECT #14-14 RENOVATIONS to Caldwell Homes and Terrace Gardens**  
Modernization of 107 units located in 20 townhome buildings for Caldwell Homes. Caldwell Terrace Gardens contain 14 Units in three buildings. Located at 736 Cross Street, Evansville, Ind.



**RAD I PROJECT #14-14 RENOVATIONS to White Oak Manor**  
Modernization of 115 units located in a 7 story High Rise. Located at 509 N. St. Joseph Avenue, Evansville, Ind.



**RAD I PROJECT #14-14 RENOVATIONS to William G. Schnute Towers**  
Modernization of 115 units located in a 7 story High Rise. Located at 1030 W. Franklin Street, Evansville, Ind.

**PARTNER**

**HIGHLIGHT**

**Organization:** **Indiana Community Action Association (INCAA)**

**Key Staff:** **Ed Gerardot**  
Executive Director

**Michelle Carson**  
Business Manager

**Steve Nall**  
Technical Team Leader

**Jessica Fraser**  
Institute Program Manager

**Location:** Indianapolis, IN Serving CAP agencies and service providers statewide



## INCAA: National Community Action Month

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



Ed Gerardot, INCAA Executive Director

Ed Gerardot is the Executive Director of INCAA; a position he has held since 1999. Ed entered the community action world in 1974 as the director of Human Services at the **Interlocal Community Action Program (ICAP)** in New Castle, Indiana. Prior to employment at ICAP, he had developed and

managed a pre-release counseling program at the Indiana Reformatory in Pendleton, Indiana. In 1978, Ed came to work at INCAA as their weatherization project manager, a position he held until he was selected to be the director.

### On A Mission

The Indiana Community Action Association (INCAA) was incorporated in 1970 to disseminate information to Indiana Community Action Agencies (CAAs) from national, regional, and state level sources, provide unity in dealing with national, regional, and state offices that have impact on low-income people, and to join with other organizations directed toward combating poverty in Indiana. Current strategic objectives include:



Pictured above is the outside of the INCAA office building located at 1845 West 18th Street in Indianapolis.

- **PROVIDING** targeted training and technical assistance that strengthens community action network capacity.
- **ACHIEVING** success in resource development so INCAA has adequate resources to fulfill its mission and vision.
- **CONDUCTING** effective communications, advocacy and outreach efforts.



## INCAA Facts

- **GOVERNED** by a board of directors comprised of the executive directors/CEOs of Indiana's twenty-two Community Action Agencies.
- **PARTNERS** with IHCD in a number of primary activities including the delivery of training and technical assistance for the operators of the weatherization assistance program.
- **EMPLOYS** four technical trainers: **Steve Nall**, **Dan Hartman**, **Tom Andrews** and **Fred Clade**.

## Nationally-Recognized Weatherization Training

The INCAA Weatherization Training Operation offers a wide range of programs to enhance skills. The training center is affiliated with the International Renewable Energy Council (IREC) and the Building Performance Institute (BPI). These affiliations are required by the U.S. Department of Energy. INCAA has certified master trainers in all areas offered by IREC and the training center is the longest affiliate of BPI. All of these efforts are in support of the work of IHCD and the Indiana Community Action Agency network.

## Institute for Working Families

The Indiana Institute for Working Families—a program of the Indiana Community Action Association (INCAA)—conducts research and promotes public policies to help Hoosier families achieve and maintain economic self-sufficiency. The Institute is the only statewide program in Indiana that combines research and policy analysis on federal and state legislation, public policies, and programs impacting low-income working families. The Institute achieves its work through advocacy and education, and through national, statewide, and community partnerships. The Institute was founded in 2004, and is headed by Jessica Fraser.



*Jessica Fraser,  
Founder and Program Manager,  
The Indiana Institute for  
Working Families*



*Kathy Williams,  
Public Policy  
Consultant, INCAA*

Further, the Institute works closely with Kathy Williams who represents INCAA both in the legislature and administratively within Indiana. In this capacity, Kathy works closely with IHCD public policy representatives.

## Additional Training and Technical Support

INCAA also delivers a range of training and technical assistance supports interactively with IHCD that include case management training and certification, training events for human resource and financial management staff and the wide range of other employees within the CAA network. The association



*Michelle Carson,  
Business Manager,  
INCAA*

receives and distributes funds from utility companies that support both the Energy Assistance Program and the Weatherization Assistance Program. All of the efforts in this area are managed by the INCAA business manager Michelle Carson.

The Indiana Community Action Association partners with IHCD in many ways to support both the Indiana Community Action Agency network and to support and encourage low-income Hoosiers. The journey is perpetual; as long as there is a family in need, they can reassure themselves that the local agency is there to provide service. Beneath that layer is INCAA; keeping the ship sailing smoothly through the rough waters that Hoosiers sometimes encounter.

# MAY: A Re-CAP of Community Action Month

Each May we celebrate Community Action Month which marks a commemoration of family and community achievements, as well as an opportunity to spotlight the great work done by Community Action Agencies nationwide. In Indiana, many of our CAAs use this as an opportunity to showcase their impact, dedication and the important roles they play within the communities they serve. Provided below are three examples provided by Indiana CAAs.



Cynthia Davis, NCCAA Executive Director pictured left with Lillian Young, NCCAA Centers Manager

## North Central Community Action Agencies, Inc.

Cynthia Davis, Executive Director of the NCCAA, read this proclamation during a special luncheon held to honor the organization's volunteers. She read, "The city of Michigan City is most fortunate to have a local Community Action Agency working effortlessly to be a primary source of support through services, programs, information and referrals to the people who live in poverty."



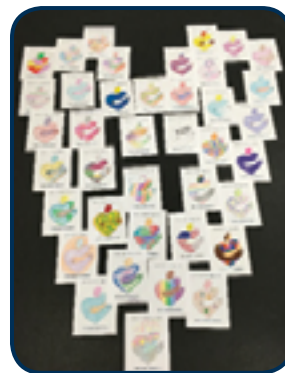
## PACE Community Action

State Senator District 48 Mark Messmer visited with PACE CEO, Dr. Bertha Proctor to learn more about the work they are doing. Also pictured is PACE Board member, Greg Jones, Executive Director of Southern Indiana Development Commission.

## Community Action Program of Evansville

The Community Action Program of Evansville & Vanderburgh County, Inc. (CAPE) staff constructed a quilt with Pieces sewn and signed by program participants, board members, and staff.

Since its construction, the quilt has appeared at various CAPE locations and now hangs in the entry way of the CAPE Administrative offices in Evansville.



The "Huggy Heart" is a symbol for Community Action. PACE staff used their creativity to color the "Huggy Heart" in an agency wide adult coloring contest.



Tai Blythe (left), Pace Associate Director, is awarding Pam Cornwell (right), Pace Nurse Practitioner, her \$10 award for winning the coloring contest.



**PARTNER**

HIGHLIGHT

## New EnergyBus to Roll Out In Monroe County to Help Residents Save Energy & Money

By **Doug Wilson**, Director of Communications and Development  
South Central Community Action Program

Some people have no idea how much money they could save through weatherization and other home energy conservation measures.

Many people don't know where to get started. What can they do themselves to save energy? What relatively small investments can they make that will return the most in savings of energy and money?

A new EnergyBus, funded through an Indiana Housing and Community Development Authority (IHCDA) Innovative Grant, will soon be rolling in Monroe County to help local residents discover answers to these questions as they receive hands-on education in weatherization and home energy conservation.

The EnergyBus, a former Head Start bus owned by the South Central Community Action Program, is a collaborative project of SCCAP and the Monroe Coun-

ty Energy Challenge (MCEC), a broad coalition of community organizations collaborating to reduce energy use.

The Energy Challenge was created in response to the Georgetown University Energy Prize, a nationwide, two-year energy savings competition. MCEC is one of 50 communities competing to see who can reduce their electricity and natural gas use the most during the 2015-2016 competition period, by using innovative, broad-reaching methods. The winning community will receive \$5 million in prize money to further promote energy efficiency projects in the community.

The EnergyBus project builds upon an earlier idea to create a Monroe County EnergyMobile, a Toyota Prius, that's used by MCEC staff and volunteers for transporting and delivering energy efficiency materials, travel to perform free home energy audits and basic weatherization services, and participating in community events. The Ener-





Topics included alternative energy, assessment and blower door use, attic insulation, energy efficiency pyramids, mold remediation, sealing windows, solar energy, thermal camera use, water conservation and weatherization overview. Since the weatherization training ended, Quigley is facilitating the program's graduates in helping the Energy Challenge to promote energy conservation at community events and to provide basic weatherization in homes.

Quigley is also working with MCEC staff and volunteers in planning and building the interactive weatherization and energy conservation stations to be offered inside the EnergyBus. Stations will engage participants to learn about and in some cases practice such measures as caulking windows and door frames, weatherstripping doors, insulating an attic or water pipes, using an infrared camera and installing a programmable thermostat.

gyMobile, wrapped in the same colorful design as the EnergyBus, was funded through a 2015 Vectren Foundation grant to SCCAP.

SCCAP Executive Director Todd Lare came up with the idea for the EnergyBus as part of the planning for a 2015 IHEDA Innovative Grant application. The idea was met with enthusiasm by Energy Challenge partners and volunteers who had seen a similar vehicle or two at national energy conservation events, but not in Indiana.

A \$50,000 IHEDA Innovative Grant helped SCCAP pay for renovation of the bus and for launching a Weatherization Training Program that provided skills to low-income participants so they could develop job skills and become involved in the Energy Challenge's community outreach and weatherization activities.

SCCAP hired long-time high school industrial arts teacher Terry Quigley to provide 12 weekly training sessions.



The EnergyBus will be available to the public at community events, neighborhood weatherization blitzes, schools and businesses such as hardware stores. After the EnergyChallenge is over at the end of 2016, SCCAP will continue to use the bus as part of its energy education initiatives in Brown, Monroe, Morgan and Owen counties. ▣





By **Carmen Lethig**, Placemaking Manager

Maybe you are still wondering what placemaking really means and how IHCDCA will be playing a role in the movement. Since my last placemaking article, my AmeriCorps VISTA Member and I have been working diligently at creating the foundational work for the IHCDCA placemaking initiative. We've researched (and picked apart) placemaking definitions, read about placemaking efforts taking place in Indiana and throughout the country, and researched placemaking grant opportunities at the national level. We've brainstormed lists of possible IHCDCA definitions and program names and sifted through potential logos. Without further ado, I'd like to introduce to you...placemaking at IHCDCA, Placemaking Indiana.

While pinning down the logo and the IHCDCA placemaking definition may feel like we've surpassed a major hurdle, we know that this is only the beginning. We will soon have a Placemaking Indiana portal on our IHCDCA website.

We'll make available information on what placemaking is, how you can do it in your community and how IHCDCA can help you achieve your placemaking goals. We've also been working on creating a potential funding program for your placemaking efforts. The program is in the final planning stages, so watch for more to come on that in other IHCDCA communications next month and in the next issue of the *IHCDCA Magazine*.

In the meantime, here are some resources to get you started on making great places in your own community. Safe, comfortable and engaging public spaces are an integral part of creating places where people want to be. Check out the Project for Public Space's website to learn more about **what makes a successful place** and for **tips on using public spaces to transform your community**. Do you have an idea for your public space but not a lot of money? The "Lighter, Quicker, Cheaper" (LQC) movement might be

what you need! LQC projects are usually small scale, short term demonstrative projects that are implemented by and/or with social resources in the community. **Click here** to read more. Try searching "Lighter, Quicker, Cheaper" on Pinterest to find inspiring ideas through photos.

Placemaking Indiana at IHCDCA wants to help spread the word about placemaking efforts happening in communities across the state. We're looking for Indiana examples to highlight on our Placemaking Indiana webpage and social media. Has your community created or transformed

a public area into a vibrant gathering space? Does your community work together to create public art? Have you addressed traffic issues so that your main street is more welcoming for people? Maybe things are happening and you aren't sure if they would be considered placemaking? There are so many ways that placemaking can occur and we want to hear from you! Email me your contact information and a description of your placemaking project at [clethig@ihcda.in.gov](mailto:clethig@ihcda.in.gov). 📍

*Placemaking is an ongoing, collaborative process that fosters a greater sense of place within a community. It capitalizes on the strengths of an area to create worthwhile places where people of all ages and abilities can live, work and play.*



# Next Door Spaces

Connecting Commercial Space and Small Business

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

Autumn of 2016 will mark the 30th year anniversary of the Rental Housing Tax Credit (RHTC) program. Although the focus of the RHTC program is to increase the availability of affordable housing stock, RHTC developments may be designed as “mixed-use”; meaning that a portion of the building(s) is used for residential purposes and a portion is used for non-residential (e.g. commercial) purposes. Because the commercial space is not included in the basis for purposes of calculating tax credits and may be structured as a different ownership entity from the tax credit limited partnership, IHCDCA has never exercised any monitoring or tracking mechanisms for the commercial space portion of RHTC properties.

After traveling to many of these “mixed-use” developments we noticed a common theme. Many of the non-residential portions of tax credit developments throughout the state were vacant. Those vacant commercial spaces represent a missed opportunity. That is why the Next Door Spaces program was developed.

The focus of Next Door Spaces program is two-fold. The first part of the program involves IHCDCA taking inventory of the current stock of commercial space located within tax credit developments. Part two involves working with

the Office of Small Business and Entrepreneurship (OSBE) to connect building owners with local entrepreneurs. Jane Rich, State Director, Indiana Small Business Development Center stated, “Next Door Spaces is a great example of how state agencies can collaborate to better serve citizens and communities. By pooling the resources of IHCDCA and the Indiana Small Business Development Center, we can connect the entrepreneurs we serve with physical locations where their businesses and grow and thrive. The ISBDC is looking forward to promoting this economic development program with our partners at IHCDCA—together our agencies will make an impact for the people we serve and communities across the state.”

## Program Benefits

The successful link between small business and entrepreneurs and the vacant commercial space in mixed-use RHTC development will provide an opportunity for benefits across multiple platforms. It will provide financial benefits for the building owner by eliminating vacant space, unique opportunities for small businesses and entrepreneurs and will benefit

communities by spurring economic growth and encouraging business development in previously vacant spaces.

Matt Rayburn, Deputy Executive Director and Chief Real Estate Development Officer for the Indiana Housing and

“

*We are excited to work with OSBE on this innovative initiative and encourage developers and owners to reach out to discuss partnership opportunities.*

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

”

Community Development Authority summed it up this way: “Next Door Spaces is a great way to tie the RHTC program into our placemaking efforts by occupying vacant non-residential space with businesses that will serve not only the

residents of the building but others in the community. We are excited to work with OSBE on this innovative initiative and encourage developers and owners to reach out to discuss partnership opportunities.”

## 2015 Pilot Developments for the Next Door Spaces Program



**DOWNTOWN TERRACE**

### 611 MAIN STREET, PETERSBURG

Development Team:  
Flaherty & Collins / Myszak & Palmer Award

- \$728,460 rental housing tax credits
- \$200,000 HOME
- \$200,000 Development Fund Loan
- 42 units of senior housing

Through the 2015 pilot, the development team and OSBE are working to bring a pharmacy into the development’s commercial space.



**THE LANDING**

### 111 E WATER STREET, MT. VERNON

Development Team:  
Flaherty & Collins / Myszak & Palmer Award

- \$900,000 rental housing tax credits
- \$400,000 HOME
- \$200,000 Development Fund Loan
- 46 units of senior housing

Through the 2015 pilot, the development team and OSBE are working to bring primary and ancillary medical care services into the development’s commercial space.

# engaging youth In Our Communities

By **Carmen Lethig**, Placemaking Manager



**My Community, My Vision (MCMV)** is a program that encourages high school students throughout Indiana to shape their community’s future through a yearlong community planning process. By creating a youth-led community vision plan, the program hopes to inspire youth to return to or stay in their hometowns.

MCMV is a partnership between IHCD and Ball State University (BSU). Both IHCD and BSU recognize that Indiana is facing a major dilemma; young people, particularly those who are college educated, are leaving Indiana. According to a **2012 study conducted by Indiana University**, 50% of students who attend IU will leave the state after



graduation. The MCMV program was created to inspire youth to stay in Indiana by involving them in community planning processes and connecting them to their local elected officials. Through these efforts, the program hopes to show students that they can have a profound impact in shaping their communities.

To apply, high school student groups submit essays describing ideas for the quality of life in their hometowns. Groups are chosen for the program based on their essay applications. Each group receives \$500 and is paired with a BSU Urban Planning graduate or an upper-level undergraduate student. The BSU students are mentors to the high school groups throughout the September to April program year. The BSU mentor leads meetings with the high school groups to teach about urban planning, economic



Student discussing ideas with Dr. Bruce Frankel (center), IHCD's Ball State University partner, and Lieutenant Governor Eric Holcomb (right), April 2016

development, and the functions of local government. Mentors also facilitate planning exercises to help the high school students brainstorm ideas for their hometowns and then create a community plan based on the high school students' ideas. During the program year students attend statewide meetings, giving them the opportunity to learn from their peers from different communities around the state. In the spring, the student groups present their final



Participants from DeKalb County at the final event, April 2016



Students from Washington County, Indiana during a poster presentation geared towards community members and local elected officials, December 2015

plans to IHCD, BSU, the Indiana Lieutenant Governor and local elected officials.

Eleven plans have been created through the MCMV program. Each group creates a unique community plan that celebrates the positive community assets while recognizing the major hurdles facing their hometowns. Students think critically about current community conditions, formulate an action plan, and identify partners, resources, and funding. The Cities of Rushville and Muncie officially adopted their youth-driven plans. The Anderson group raised approximately \$4,000 in grants and donations to implement a community garden project. Students from all of the communities met with their local elected officials, including county council members, mayors, legislators, and the State of Indiana's Lieutenant Governor.

Only time will tell if MCMV achieved its initial goal of inspiring high school students to stay in their hometowns for the long-term. But the immediate impact of MCMV is the exposure both the high school and graduate students get to the real world of civic engagement. MCMV is a unique and rewarding way to teach about urban planning, community development, politics, philanthropy and collaboration.

To learn more about MCMV contact me at [clethig@ihcda.in.gov](mailto:clethig@ihcda.in.gov) or go to <http://www.in.gov/myihcda/mcmv.htm>. We are accepting applications for the upcoming school year until September 9, 2016. 🟩

# Connersville

## One of the First Communities To Close Out its BEP

By **Rachel Woods**, Front Desk Coordinator

The State of Indiana, through IHCD, is one of 18 states that elected to use a portion of their Hardest Hit Funds to demolish blighted and abandoned homes that are beyond repair through the **Blight Elimination Program (BEP)**. The goal of the program is not simply to demolish abandoned homes, but to stabilize property values in Indiana communities. The partnership between IHCD and Indiana municipalities has allowed communities to demolish blighted properties and offer a variety of end uses for the newly cleared properties, including green space and redevelopment.

Joining Dunkirk and Silver Lake, Connersville is one of the first three communities to demolish each property they included in their application for BEP funding. The city was able to demolish a total of eight properties that were rapidly deteriorating, causing unsafe conditions, and pulling down the value of the surrounding prop-

erties by partnering with two organizations: The House of Ruth and Connersville Urban Enterprise Association.

House of Ruth partnered on three of the blighted properties, each of which went to benefit the organization. The organization serves as a resource for women who struggle with substance abuse. BEP gave the organization three additional spaces to use for the betterment of their residents and the community they are in.

“The House of Ruth is a project of the Whole Family Community Initiative, Inc. (WFCI), a faith-based organization hoping to impact families in making positive changes in their lives,” states Sharon Cranfill, the Executive Director House of Ruth. “The intent is to provide education, spiritual and emotional healing and guidance in a safe supervised environment in which residents can live and experience a ‘real home’ atmosphere.”



400 Summit Ave – Before



400 Summit Ave – After

### The Field of Boaz Organic Horticultural Therapy Garden & Green Space

- One of the properties was converted into the therapy garden, with the remaining space kept as easy-to-maintain community green space.
- The garden will provide residents with an outlet for physical activity that creates tangible, beneficial results. The garden will yield produce they can eat, sell at the local farmers market, or help stock local food pantries and feeding programs. In this way the center's residents can begin to build confidence, job skills, and work experience.
- Green Space will give residents and their families a place to relax and communicate in an outdoor common area.

### Community Playgrounds

- They will allow for the children of House of Ruth residents to have a place to play while they spend time with their parents on the weekends and during visiting times.
- It will give children within the neighboring community a place to gather and play without the danger of having to cross a major intersection.

The remaining five structures were scattered throughout Connersville, each one with its own issues and complications. With the help of Connersville Urban Enterprise Association, these properties were torn down one by one. Once demolished, they were greened and sold off to adjoining landowners making a significant impact on the values of surrounding properties. ▣



## IHCDA...On Location Travels to 906 N. Beville Avenue



For the latest video as part of the IHCDA...On Location series, we traveled to 906 N. Beville Avenue. This Indianapolis home located on city's near east side, is the site of the first home demolished, rebuilt and to have someone living in it using **Blight Elimination Program (BEP)** funds in the United States.

**Want to find out more behind the scenes?**

Visit <https://www.youtube.com/watch?v=jvF9cjCfeS8>  
and check out IHCDA On Location at 906 N. Beville Avenue





# South Bend Mutual Homes: A Cooperative Housing Receives Funding

By **Peter Nelson**, RHTC Specialist

*I* HCDA's 2014 Tax Credit General Set-Aside Round was dubbed the Innovation Round. Applications were evaluated on how they met IH-CDA's goals and priorities through an innovative approach such as incorporating community economic development, developing non-traditional housing partnerships, or developing a niche market. One project funded in that round had their ribbon cutting on June 6th.

South Bend Mutual Homes was chosen because of their approach using the Cooperative model of housing. A housing cooperative, or co-op, is a membership based corporation where members purchase shares in the co-op, with each member occupying a housing unit. Developer Anne Mannix described the reasoning for pursuing the co-op model of housing:

*Young people are not jumping into immediate home ownership and people who can't purchase homes are scrambling for affordable housing. Whether because of limited incomes, credit problems, or not being able to afford the cost of home maintenance and upkeep; there are a lot of reasons that home ownership is not the best option for everyone. For those who cannot or chose not to be homeowners, cooperatives provide an affordable option to renting. Residents can build a community and everyone together will be able to pay the bills and maintain their homes. If housing is not sold and refinanced over time, the coop can pay off the mortgage and put their resident*



*payments into improving the housing. If you consider the long term picture, cooperatives can provide a promising and financially stable alternative to home ownership. It seems like a great economic model for affordable housing.*

South Bend Mutual Homes consists of 24 single family homes focused in a seven block area just west of downtown South Bend. Each household will purchase a membership certificate for an amount not to exceed \$500, which upon leaving the co-op membership, will be purchased from the resident for the original cost, plus any interest earned on the funds. The members of the co-op will elect a Board of Directors. The Board will make policies for the co-op including approving the annual budget, house rules, maintenance policies, property management policies, and decisions about capital improvements.

To bolster the success chances of low income cooperative housing, the co-op is splitting ownership with South Bend Heritage Foundation, a local non-for-profit Community Development Corporation. Residents will have 60% ownership while South Bend Heritage will own 40%. This will help to ensure affordability while also offering additional services to the co-op members. Working closely over the life of the project, the co-op model is primed for long-term success. When I asked about the long term success of the project, I was given four expectations and goals:

- the Resident Board will truly manage and make major decisions
- for the homes to not just be well maintained, but serve as a model for the neighborhood
- provide a sense of community and to lead to more and better opportunities for the residents
- to be able to grow over the next 10 years to provide over 100 units of affordable housing

Another great aspect of the South Bend Mutual Homes is that a professor from Indiana University South Bend (IUSB) will monitor and provide evaluations over the course of the project's lifetime. Dr. Gail McGuire is evaluating the project in two major areas. The first is the influence of the cooperative housing on the residents. Does coopera-

tive housing help residents to have better control of their money and their health? Do residents access community resources effectively? Do the children living in the housing have better educational outcomes? How long do residents stay in the coop housing compared to conventional rental housing? Does serving in a leadership role in a cooperative teach residents skills that they can use in other areas?

The second area involves the influence of the cooperative on the surrounding neighborhood. Does the cooperative housing result in increased property values? Are there fewer problem properties in the surrounding neigh-



borhood? Are homeowners willing to build new housing in the area?

The evaluations will affect current project operations. As Dr. McGuire interviews the residents, the hope is she can provide meaningful feedback about what is going well, what needs to be improved, and if the co-op model works as well as it is hoped.

So far, things are going well and excitement is high. The co-op Board is actively involved in project operations and there are 70 families on the waiting list for a spot in one of the 24 homes. ▣



## Indiana Bicentennial TORCH RELAY

# A 2016 Signature Event: A 92-County Torch Relay

By **Rachel Woods**, Front Desk Coordinator

2016 marks Indiana's 200th year of statehood. From January 1st to December 31st, and throughout all 92 counties, events and special projects are being planned in honor of this monumental occasion. **The Indiana Office of Tourism Development (IOTD)** is working with the **Indiana Bicentennial Commission (IBC)** to coordinate several events associated with the celebration of Indiana's 200th Birthday; none more impressive than the **Indiana Bicentennial Torch Relay**.

"Just 100 days remain until the Indiana Bicentennial Torch Relay kicks off in Corydon, and excitement continues to build in counties all across the state," said Lt. Governor Eric Holcomb on May 31st. "Visit Indiana, our

partners and hundreds of Hoosier volunteers are working hard to ensure a safe, historic, and fun celebration of Indiana's first 200 years!"

This massive undertaking is meant to honor the state's achievement, history, and heritage in a way that has not been done before. It will connect Hoosiers from all over the state as the torch moves through 260 towns and cities, 17 state and national parks, 9 bodies of water, 27 historical sites, 22 colleges and universities, and countless other destinations. With this project, Hoosiers from every corner of the state will be able to look forward to Indiana's future.

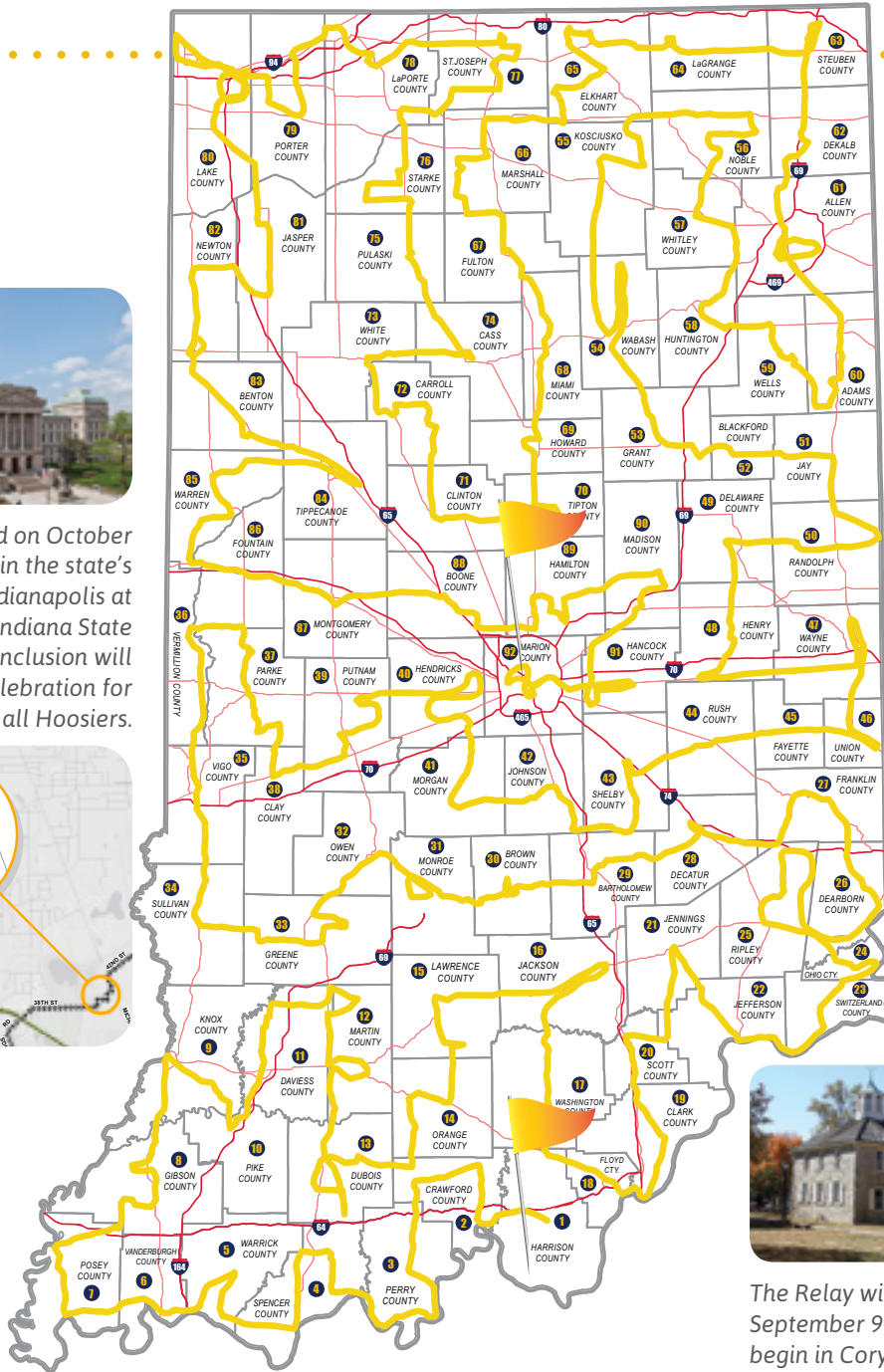


The Bicentennial Torch Relay route spans  
**3,200 miles** and touches all **92 counties**

The torch to be used for the relay was designed by a team of Engineering Students and Faculty at Purdue University. It was modeled after the torch seen on the Indiana State Flag, and is one of the most technologically advanced torches ever made. It has several safety features and even has a built-in global positioning sensor and micro-processing unit to allow it to be tracked in real-time.



The Relay will end on October 15th of 2016, in the state's current capitol, Indianapolis at the grounds of the Indiana State House. This conclusion will include a huge celebration for all Hoosiers.



The torch will be accompanied by a caravan of vehicles supplied by Subaru. This will include a Mobile Visitor's Center.



The Relay will start on September 9th of 2016. It will begin in Corydon, Indiana, the state's first capitol.



The torch bearers are mostly comprised of people who have been nominated in their county (Nearly 2,200 of them were selected!). However, the torch will be carried by other historical modes of transportation as well, such as watercraft, racecars, and farm equipment.



The Relay will continue as scheduled, even in the event of poor weather. Indiana Farmers Mutual Insurance is providing clothing for the torch bearers that will be suitable for all conditions.





# Finally Home

By **Brian Philps**, Outreach and Communications Project Manager and  
**Chris Kinglsey**, Director of Development, LaCasa of Goshen, Inc.

*IHCDA is proud of the programs and initiatives that are available to Hoosiers. Knowing that each step is unique and can provide its challenges, our partners have learned that there are options out there that can cater specifically to the stage they have reached along the way. LaCasa of Goshen, Inc. in Elkhart, Indiana helps us tell the story of a client who has struggled through the peaks and valleys of day-to-day living.*

**L**ori Rassi is home. A long-time resident of the Chamberlain Neighborhood in Goshen, IN, she's excited to officially put down roots in the neighborhood she loves.

Of course, it doesn't hurt that those roots are in a brand new, energy efficient, LaCasa-built house. Or that she is combining her hard-earned savings with LaCasa DreamSavers match, and HOME grant down payment assistance to start out with an over 20% equity position.

"It blows me away. It's more than I would have ever imagined. I love that house. My kids are so stoked."

When Lori first came to LaCasa, she was about ready to ditch the idea of homeownership. "I had just been denied a mortgage and owning a home was feeling impossible." A

friend of hers, who had made improvements to her home through LaCasa's DreamSavers matched savings program, encouraged her to give LaCasa a chance to help before giving up.

"That's how I met Lori," LaCasa's Chris Kingsley remembers. "It was a financial coaching appointment and she mentioned her frustrations with the dream of home ownership. I could see right away that there was a path to realizing her dream and that it didn't have to be as long as she thought it was."

Lori signed up for the DreamSavers Program, funded through the Federal Assets For Independence program and the Indiana Individual Development Account Tax Credit Program, where her \$1,600 in savings would be matched





with \$8,000 in match for her first time home purchase. She attended LaCasa's Money For Life and Own Your Home Now classes. She participated in Financial Coaching, and she worked on her credit.

"Our work with Lori embodies our mission of partnering to create opportunities," comments Chris. "She is tenaciously committed to her success and when we worked together to identify exact steps that would eliminate barriers to her dream, those barriers never stood a chance!"

"This is for my kids," Lori says. "You should have seen me 7-8 years ago. I was earning below the poverty level. I've come a long way."



Lori is a long-time employee at ADEC, where she works with adults with disabilities to support independent living. She is no stranger to mission-based work. She loves her job and is passionate about helping others.

"It's amazing how things are coming together for me right now after a period where it seemed like everything was on hold."

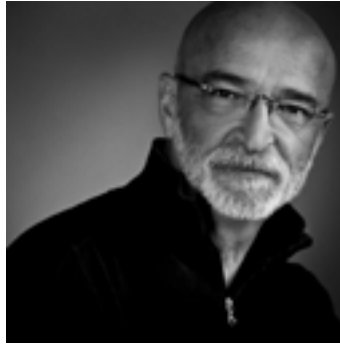
Lori recently joined the board of a local chapter of "For Every Woman a Chance." The organization focuses on connecting women with the resources they need to succeed and moving more women into the STEM fields. "It's an opportunity to impact others who may be dealing with challenges similar to the ones I have overcome."

"Lori exemplifies the spirit of the asset building movement," notes LaCasa President Larry Gautsche. "The idea is that you give someone an opportunity through asset ownership. That person then has ownership in and is motivated to care about their community. Successful asset ownership is a platform for contribution."

LaCasa's work with Lori and much of the actual savings match for her home were funded by donors from Elkhart County through IDA Tax Credit donations and general contributions. Incoming Board Chair Barb Hassan sees community ownership in this work as a key. "LaCasa is a community resource. It's an expression of our community. We all play a part in this as we offer our various resources. The end result is changed lives, neighborhoods and communities." ▣


# Indiana Housing Conference

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



## Indiana Housing Conference *Keynote Speaker: Tom Casalini*

By **Jackson Taylor**, Legislative Affairs and Policy Intern

 In August 26th, IHEDA will be a presenting sponsor of the 2016 Indiana Housing Conference at the J.W. Marriott. We are pleased to announce that the keynote speaker will be the distinguished photographer, Tom Casalini.

Casalini, a world-renowned photographer, attended Indiana University and New York Institute of Photography. After working in Georgia for a period of time, he eventually returned to Indiana as Indiana's official state photographer. 'Ordinary Heroes' and 'Famous Hoosiers' are a couple of his more notable galleries, which demonstrate his ability to portray symbolic figures on a personal level. In his piece 'Ordinary Heroes', he captures the individuality of Medal of Honor recipients and highlights who they are as normal people who have performed admirable services of duty for our Country by capturing them in street clothes. In his piece 'Famous Hoosiers' he photographs Indiana natives like Kurt Vonnegut Jr., Fuzzy Zoeller, John Melancamp, John Wooden, Jim Davis and more to celebrate some of the most acclaimed Hoosiers and their way of representing Indiana through their industries. I was lucky enough to speak with Tom about his current project for the

Affordable Housing Council that will be presented at the Indiana Housing Conference and travel around the State.

Tom is currently working on a gallery of portraits focused on telling the diverse stories of 18 residents in affordable housing developments in each of Indiana's nine congressional districts. As you view the gallery, there will be an application available for download on your smartphone. Once you download this application, you will need headphones to walk around the gallery. You will plug in the headphones to your smartphone and hold the phone next to the portrait and the application will recognize the face of the resident. After the phone recognizes the individual's face, it will play a short interview from each of the residents, allowing you to listen to the individual's story of success and experiences, and capture their human spirit.

Tom mentioned when completing this project, he really wanted to highlight and emphasize the residents in the developments and draw attention to the meaningfulness on a personal level of providing affordable housing as opposed to the buildings and projects that usually tend to be the centerpiece in the public spotlight. In our conversation, Tom's inspiration and excitement about completing



*Pictured here are photos from Tom Casalini's Gallery Series portraits. Each gallery was conceived to raise awareness and move the human spirit relative to a particular group of individuals, and was ultimately dedicated to fund-raising efforts for not-for-profit organizations and institutions.*

this gallery stemmed from his ability to emphasize that an affordable housing project is more than just a building, it is about creating a community of unique individuals each with their own story to tell. He is inspired by the fact that some of these new residents are provided with a new start in life in a way that is extremely respectful. You could have someone who had lived on the streets for ten years, but now has shelter, or a kid who is working full time and supporting himself trying to go to school to make his own way in life, or a single mother who is working full time and now she can have her child live with her where they are sur-

rounded by others and can make friends. These projects make it possible for transitions to take place while creating a constant revolving door of changing lives. Tom sees affordable housing developments as creating an atmosphere of community building for vastly different individuals who each have their own success stories. Tom will be highlighting those successes with this project by showcasing each individual's spirit. The gallery at the conference draws attention to residents of the developments and provides them a chance to share and capture their stories. ▣

# VISTA: Volunteers in Service to America



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

*S*er the website of the **Corporation for National and Community Service (CNCS)**, “**VISTA (Volunteers In Service To America)** was founded in 1965 as a national service program to fight poverty in America. In 1993, VISTA was incorporated into the AmeriCorps network of programs. Today, more than 46 million Americans live in poverty. AmeriCorps VISTA taps the skills, talents and passion of more than 7,000 Americans annually to support community efforts to overcome poverty.” Since 2014, through the Indiana Office of CNCS, IHCD has been fortunate to host seven VISTA members who have helped IHCD make great strides in building our capacity to better serve our partners and the citizens of Indiana.

Our three 2015-16 VISTA members are rapidly approaching the end of their service term (August 12th 2016). Starting on August 15th, we will be hosting up to eight VISTA members who will work on a diverse range of projects across the agency. I recently sat down with Zachary Gross, Veronica Watson, and Jeff Zongolowicz to discuss their VISTA experience at IHCD, what they have learned from their year here, and what their future plans are.

## Why did you choose to do a year of VISTA service?



**VERONICA:** Well, I decided to do a second year of VISTA. I did a year prior to this and I enjoyed my experience, but I wanted to learn more about urban planning issues, since that’s of interest to me for graduate school. To work for a state agency that focuses on housing & community development seemed like a perfect opportunity.



**ZACH:** For me, it was about public service. I guess I was kind of at a crossroads with getting finished with my Masters coursework and not sure if I wanted to continue in that field and wanting to do something that would actually help people, so getting involved in issues around homelessness—that’s something I feel passionately about, so I jumped at the opportunity to do that.



**JEFF:** For me, I knew I wanted to do something not just in economics but in community development, and I also had some interest in public service, so when I saw this job posting, I just saw it as the perfect cross between those two.

## What have you done at IHCD as a VISTA member?



**ZACH:** I helped the Continuum of Care Board with a strategic plan—they had a strategic planning committee that hadn’t gotten off the ground. So, what I did was take a lot of different documents available—the federal strategic plan to end homelessness (Opening Doors) that we’re all supposed to use as a guiding document and the Continuum of Care application NOFA—and took all the



goals that were in there and tried to write strategy around that. Since then, the strategic planning committee has been meeting and the plan is in working draft form, so it's being used right now. Most of the committees have goals that they're working to accomplish from that plan, and we've formed two new committees based around the strategic planning goals. The Board is trying to prioritize everything on their plate, and that's why they need a plan—to help prioritize and get things done in a more systematic way. Before I leave here, I really want to update and expand the plan and put it in a form that we can put a stamp on it and say this is the strategic plan for the [Balance of State Continuum of Care] board. I also want to get enough momentum going with the committees that this work does not stop when I leave.



**JEFF:** The main thing I worked on was the Development Fund report, which is organized in the same way as the 2006 Development Fund report, including interviews with stakeholders, people who have either borrowed or obtained grants from it in the past or may have an interest in doing so in the future. I've been looking to evaluate how we spent Development Fund money vs. how it was supposed to be spent [based on the original report], how effective it has been at creating affordable housing and furthering community development and what other potential ways could the Development Fund be spent. Also, looking at the future, I'm looking at ways of getting better community involvement and getting more people invested in it so that there are more people on our side when it comes time to get allocations for the Fund.



**VERONICA:** I started out focusing on adaptive re-use of vacant and usually historical buildings; I created a framework that future staff or VISTA can use to get the word out about vacant properties that are ready for redevelopment. Currently I'm focusing

more on helping Carmen Lethig start up the placemaking program and getting some programs up and running. As a part of that I'm also doing case studies on placemaking efforts that are already taking place around the state and compiling articles and resources that are already offered online so that people who are interested in this topic can learn more.

## Talk about what you've learned while working here.



**JEFF:** I've learned a lot about the affordable housing process in Indiana, about how the industry works, who the players in the industry are and what the relationships between developers and the state are. I learned a lot about the affordable housing industry and how things are funded and just how state government works in general.



**ZACH:** I think I've learned a ton. I can't really point to one thing—there's just so much. I feel like in just the year I've been here, college level experience and knowledge have been crammed into it. I knew nothing about the homeless assistance system before coming here, and I feel like now I know a lot about it. I learned how federal grants work and how the money is distributed, how different programs operate, different housing models. I've met a ton of people. I just feel like it's been a crazy amount of knowledge that I've gained, just in a year.



**VERONICA:** I would echo what has already been said about how funding programs work. I think it was especially interesting coming from my background as a grant writer for nonprofits seeing how these programs work from the other side [as a grantor]—it's been very enlightening. I think just in general, what surprised me is how success is based on relationships. I thought our granting programs were mostly plug and chug type work, but it really isn't—you have to have a good relationship with the

cities and the organizations we're funding, with HUD and other funding agencies at the federal levels—that can really make or break a program.

### **How do you think your year here will affect your future career goals?**



**VERONICA:** It's definitely reinforced that I want to go back to school for planning and be involved in community development, from maybe a more technical side like federal funding, zoning—stuff that people call boring is really interesting to me.



**ZACH:** I think it's impacted my future goals quite a bit. I want to stay in this industry. Homelessness has grown to be a big passion for me and I can't see myself not working to do something about it.



**JEFF:** I think the main thing is that if I stay in the community development industry, I really want to be focused on the neighborhood level. First off, you get less bogged down in the bureaucracy of it and you're able to see your effect more, which keeps you a little more passionate. You also get

to work more with communities, and it's easier to incorporate the community's feedback into what you're doing.

### **Is there anything you would like to say to the readers of the magazine?**



**VERONICA:** VISTA alumni make great potential employees. I would say keep an eye out for next year's VISTA members, they can be a great resource.



**ZACH:** If you're reading this far, think about hiring us. Start thinking of projects for future VISTAs, too. ▣

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