

2024 Annual Report





David was released from prison in February 2022 after spending 30 long years behind bars. He is now 54 years old. Upon his release, David returned to Hendricks County where he grew up, hoping to rebuild his life. But sadly, the support he desperately needed from family and friends was not there.

For the past two and a half years, David has been without a home—sleeping wherever he could—on couches, in tents and parking garages, under bridges, in cars, and occasionally in hotels. He has never had a place of his own. Even though he has worked on and off, his criminal record made it difficult to find a steady job. On top of that, he has struggled with mental illness, facing occasional setbacks. Despite everything, he never gave up. He kept pushing forward—kept trying. Fortunately, David found an organization called Family Promise.

Staff at Family Promise recall David's demeanor, saying he always kept his head up and was smiling, even when he was soaking wet from a night out in the rain and chilled to the bone. Once, though, on Christmas morning, one staff member remembers arriving at the facility to find David sitting on the front porch bench, tired and worn out from spending another night in the freezing cold, with a look of pure exhaustion, loneliness, and hopelessness.

Thanks to Family Promise and their dedicated staff, the story has changed today. David is sleeping in his very own apartment—his first home. He's safe and secure, out of all the wind and rain, and he no longer has to worry about where he will sleep. He will never have that worry again!

David's story is personal, but it is not unique. Thanks to Family Promise and other similar programs supported by IHCD, many of our most vulnerable Hoosier neighbors are finding emotional, logistical, and financial support as they work their way out of homelessness and into stable housing situations.

In the pages that follow, you will find reports on IHCD's broad range of efforts to help people like David and many other Hoosiers. These activities range from housing production focused on affordability and sustainability; to self-sufficiency and asset building; to community development and local organizational support. For purposes of this report, these efforts are grouped into the areas of Finance, Stability, Healthcare, Partnership & Capacity, and Innovation, with special awards and personal stories scattered throughout.

People can encounter IHCD's work in a multitude of ways and at many different points in their lives. For a person like David, activities directed towards shelter and housing are accomplished through programs such as Emergency Solution Grants, which help move people off the streets by offering essential services and transitional housing. IHCD also facilitates the creation of affordable rental homes through the Low Income Housing Tax Credit program, where some of the units and projects are developed by graduates of the Indiana Supportive Housing Institute. These special projects specifically include strong supportive services for their tenants with mental illness or substance use disorders. HOME TBRA rental assistance is another avenue that is available for people who have been incarcerated and are now experiencing, or at risk of, homelessness.

When housing issues are addressed, families and individuals can focus on their futures, possibly through Individual Development Accounts which offer a 3-for-1 match on funds saved for job training, vehicle purchases, or home down payments. Others may decide to take advantage of Homeownership Program's options of down payment assistance or special interest financing. Benefitting all those in a community, IHCD supports organizations through Community Services Block Grant and the Neighborhood Assistance Program to provide funding towards community's specific needs, from microloans to start businesses to medical and mental health services.

Ensuring all Hoosiers have access to safe, stable, affordable housing creates community resiliency, growth, and a sense of belonging. Communities thrive when all their residents do well. IHCD serves all Hoosiers as we work toward our vision of an Indiana with a sustainable quality of life.

About IHCD

The Indiana Housing and Community Development Authority is a State Housing Finance Agency (HFA) founded in 1978. Originally founded to help ease the burden of purchasing a home, IHCD has since grown to include many programs. These programs are divided into departments at IHCD and include Homeownership, Asset Preservation/Foreclosure Prevention, Real Estate, Community Services/Homeless Services, and Community Programs, along with multiple support departments such as Marketing & Communication, Policy & Legislation, Operations/Finance, Accounting, Information Technology, Legal, and Internal Audit.

As an HFA, the purpose of IHCD is to create quality living conditions that are accessible to all Hoosiers. This guiding principle in equitable, sustainable housing benefits those receiving direct support and the community as a whole through housing cost stabilization, improved education and health outcomes, and economic growth opportunities.

IHCD utilizes various funding sources, including block grants, allocations, and tax credits from both state and federal government, private activity bonds, and public and private grant. IHCD uses a combination of direct cash payments and investments, tax credit allocations, and a variety of lending options to accomplish its work. IHCD remains committed to fiscal responsibility and works to direct funding in ways that will create the greatest impact. A list of expenditures can be found in the appendix on page 44.

Our Mission

To provide housing opportunities, promote self-sufficiency, and strengthen communities.

Our Vision

An Indiana with a sustainable quality of life for all Hoosiers in the community of their choice.

Governance

The Indiana Housing and Community Development Authority (IHCD) is a public agency authorized by Indiana Code 5-20-1-3. The IHCD Board consists of seven members, including the Lieutenant Governor, Treasurer of State, Public Finance Director, and four members-at-large appointed by the Governor.

The Board meets each month to consider and vote on the agency's business, including awards of tax credits and bond issuances, and to approve competitive grant funding awards. Lieutenant Governor Suzanne Crouch chaired the Board throughout 2024.

Newsletter

To stay up to date on all IHCD activities, join the IHCD Newsletter by scanning or clicking the QR code.



2024 BOARD OF DIRECTORS



Suzanne Crouch
Lieutenant Governor
Chairperson
2017-2025



Daniel Elliott
Treasurer of State
Vice Chairperson



Dan Huge
Public Finance Director
Member



Thomas K. McGowan
Member



Chad A. Greiwe
Member



G. Michael Schopmeyer
Member



Andy Place, Sr.
Member

2024 EXECUTIVE TEAM



Jacob Sipe
Executive Director
2013-2025



Jennifer Phillips
General Counsel



Matt Rayburn
Deputy Executive Director
& Chief Real Estate
Development Officer



Kyleen Welling
Chief Operating
Officer &
Chief of Staff



Rich Harcourt
Chief Financial
Officer

INTRODUCTION

About IHCD	4
Board of Directors and Executive Team	5
Special Thanks to Our Staff	8
Indiana Community Action Association Conference Awards	9

HOUSING FINANCE

Low Income Housing Tax Credits and Affordable Workforce Housing Tax Credits	10
Excellence in Affordable Housing Awards	12
HOME and Housing Trust Fund	14
Homeownership Program	16
Permanent Supportive Housing	18

HOUSING STABILITY

RENTAL ASSISTANCE PROGRAMS

HOME TBRA	19
Housing First	19
Rental Assistance Voucher Programs	20
Indiana Emergency Rental Assistance	21

HOMEOWNER ASSISTANCE PROGRAMS

Low Income Home Energy Assistance Program	22
Homeowner Assistance Fund	22

HOUSING AS HEALTHCARE

Weatherization	23
Healthy Homes	24
Ramp Up Indiana	25
Homeless Health Infectious Disease Program	26
Housing Opportunities for Persons with AIDS	28

HOUSING PARTNERSHIP & CAPACITY

Homeless Managment Information System.....	29
Point-in-Time Count.....	30
Homeless Youth.....	31
Balance of State Continuum of Care (BoS CoC).....	32
Community Services Block Grant.....	34
Neighborhood Assistance Program.....	36
Emergency Solutions Grant.....	38

HOUSING INNOVATION

CreatINg Places	39
My Community, My Vision	40
CreatINg Livable Communities with AARP Indiana	41
Individual Development Account	42

APPENDIX

Schedule of Expenditures of Federal Awards.....	44
Low Income Housing Tax Credit Program and Tax Exempt Bonds	45
Homeownership Program.....	46
Special Purpose Rental Assistance Vouchers.....	47
Housing Opportunities for Persons With AIDS	48
Point-in-Time Count.....	49
Community Services Grants.....	50

SPECIAL THANKS TO OUR STAFF

The Annual Report is our chance to inform our constituents of the progress and accomplishments made through our programs and services on behalf of the residents and communities of Indiana. By way of sharing this information, we give credit and appreciation to our teams who are involved in this work on a daily basis. However, we want to acknowledge that there are many staff members involved in the support of the operations who rarely get the public recognition they deserve.

One of the guiding principles in all of our work is “Continuous Improvement”—the idea that all staff members are encouraged to look for ways, large and small, to increase the efficiency and effectiveness of our programs and processes. We gather metrics which serve as benchmarks and progress reports as we strive to provide the best service possible. We commend these teams for the way they serve the whole agency and our stakeholders.



INFORMATION TECHNOLOGY

2,581 tickets processed for new staff and day-to-day staff support
4 new software systems and **4** system upgrades



MARKETING AND COMMUNICATIONS

62 Press releases
57 RED Notices (Real Estate Department)
49 Public Notices
Representation at **93** external events



SOCIAL MEDIA

705 new followers on LinkedIn – **2,561** total
870 new followers on Facebook – **7,049** total
64 new followers on Instagram – **253** total
Weekly e-newsletter to more than **15,000** subscribers



OPERATIONS

5,544 phone calls received
227 operations tickets closed
10,704 documents scanned
3,119 checks received and processed



CONTINUOUS IMPROVEMENT

240 Kaizens submitted
3,100 hours of work saved
12 CI events involving **15** programs



ACCOUNTING

Average claim turnaround time – **5.2** days
Total invoices processed – **2,393**
Total amount processed – **\$26,633,789**

INDIANA COMMUNITY ACTION ASSOCIATION CONFERENCE

At the 2024 Indiana Community Action Association conference, IHEDA recognized outstanding Community Action Programs around the state.

Community Collaboration Award:

Area IV Agency on Aging and Community Action

In 2024, Area IV expanded its partnerships with multiple community establishments. In conjunction with Mental Health America, they expanded outreach and opportunities for senior citizens to express their needs in a safe space with the comfort of confidentiality.

Area IV also hosted an event called “People and Paws,” allowing low-income individuals to save a total of approximately \$24,000 on veterinary services. This event also provided 20 wellness checks for seniors, totaling about \$4,000 in cost savings. The event was supported by more than 50 volunteers made up of staff from local veterinary clinics, students and faculty from the Purdue School of Veterinary Medicine, the Purdue School of Nursing, and Purdue’s Cause for Paws student organization.

Trailblazer Award:

Community Action of Greater Indianapolis (CAGI)

CAGI has been proactive in advocating for self-sufficiency. Programs and services range from fixing household appliances, providing direct assistance to those leaving incarceration, establishing an onsite clinic, and nutrition and fitness classes. Their ‘We CANN’ program provides support for training, leadership, and coaching to tackle crime and health disparities in three ways:

- We CANN Champions empower individuals ages 18-26 to become more civic-minded, employed members of the community.
- We CANN B.U.I.L.D. (Build Up Informed Leaders for Development) includes a set of workshops designed to improve the skills, knowledge, and behaviors of those who work in communities with people who have experienced trauma.
- We CANN C.H.A.T. (Culture, Heart, Art, and Talk) brings artists, facilitators, and community members together to create healing, address systems of oppression, and stabilize trauma.

Red Carpet Award:

Hoosier Uplands Economic Development Corporation (HUEDC)

HUEDC recognized a need for physical and mental health services for low-to-moderate income Hoosiers in rural communities and responded by expanding their staffing to include licensed physicians, nurse practitioners, social workers, marriage and family therapists, and clinical addiction counselors. One program, Serenity Now, empowers clients to discover their inner strength through counseling for adults and children in a warm and welcoming environment.

HUEDC has also opened their space to accommodate the Martin County Health Department, making it easier for citizens to access essential public health functions. They have become the go-to option for much of the Indiana Community Action network to provide sound advice and direction on major decisions. HUEDC is a model for Indiana and other states to follow.



HOUSING FINANCE

Low Income Housing Tax Credits and Affordable Workforce Housing Tax Credits

The Low Income Housing Tax Credit Program (LIHTC) has proven to be one of the most successful tools in Indiana and across the country for funding the development of affordable rental housing. Tax credits are awarded to developers who sell them to investors, providing a very large portion of capital investment in each development. With this investment, the property is able to charge below market rate rents to serve those who earn less than 60% of the area median income.

Indiana's tax credit program includes three types of credits: 9% credits which are allocated on a per capita basis, 4% credits which are made available in conjunction with tax-exempt bond financing,

and Affordable and Workforce Housing Tax Credits (AWHTC) which were recently created by the Indiana General Assembly. The federal credits are claimed each year for ten years; the state credits are claimed each year for five years. Together, the three types of credits, awarded in four different phases in 2024, account for \$411.6M in development incentives and have made possible the addition of 2,644 new units of housing, bringing the Indiana portfolio of affordable housing units to over 63,000.

Set-asides help guarantee a spread across geographies and populations served, as well as participation by nonprofit developers. In 2024, IHCD awarded 9% tax credit set-asides which



included rural, small city, qualified nonprofit, permanent supportive housing, community integration, and preservation. This year's general set-aside increased support for preservation of existing affordable housing.

IHCDA awarded the third allotment of Indiana Affordable and Workforce Housing Tax Credit (AWHTC), which provided \$30 million in aggregate tax credits that were equally allocated to five regions across the state. Paired with 4% federal tax credits and tax-exempt bonds, these credits help create equity for developers to cover funding gaps and to increase building capacity, especially in areas with strong employment opportunities.

For a full list of projects, see Appendix page 45.

www.in.gov/ihcda

9%
(All Set-asides)
\$220M



18
PROJECTS

4%/Bond
w/AWHTC
(Competitive)
\$89.5M



5
PROJECTS

4%/Bond
(Non-Competitive)
\$102M



8
PROJECTS

2,644
new apartments and homes



Outstanding Resident Volunteer Award recipient, Helen Coleman, left, and friend Mrs. Marva Samuels, right, are residents at Hopeside Senior Community.

EXCELLENCE IN AFFORDABLE HOUSING AWARDS

The Excellence In Affordable Housing Awards were announced at the 2024 Indiana Housing Conference. The award recipients are chosen by the Indiana Affordable Housing Council in partnership with the Indiana Balance of State Continuum of Care to recognize special achievements in affordable housing and community services.

Outstanding Resident Volunteer of the Year: Helen Coleman

Helen Coleman, a resident of Hopeside Senior Community in Indianapolis, was selected for the tremendous impact she has in her community. She is always present at Hopeside events, hosting many herself, and donating food and beverages. She began a Resident Volunteer Committee at Hopeside and continues to serve as an ambassador to current and prospective residents. Helen inspires, motivates, and encourages new residents and everyone she meets.

Rural Housing: Claire Gardens - LaGrange

Claire Gardens made use of a vacant and deteriorating former car dealership that recently was sitting unused. The town agreed it was an ideal location for senior housing with its proximity to downtown amenities such as groceries, services, and employment opportunities.

Residents at Claire Gardens will benefit from multiple partnerships, both preexisting and newly established, that will extend services to the development. Brightpoint will provide financial literacy training, benefits enrollment, utility assistance, and healthcare navigation. The LaGrange County Council on Aging will provide transportation for point-to-point access to other service providers in the county. A tenant investment coordinator will provide computer and technology training, establish a residents' council, and facilitate an array of other providers to meet the changing needs of residents over time.

Urban Housing: Hoosier Woods Apartments - Anderson

Hoosier Woods Apartments was on the verge of exiting the LIHTC program, which would have led to increased rents and the loss of vital affordable housing in the Anderson area. The development received an allocation of 4% tax credits to perform a full rehab of the 214 units. It now offers an immediate opportunity to improve affordable housing for local families.

Hoosier Woods is located next to the Indiana State Road 9 Corridor, which offers a great variety of amenities including retail shopping, restaurants, and a grocery store.

the seasoned side of life...



Senior Housing: Baker Flats - Evansville

Baker Flats, located in the Jacobsville neighborhood of Evansville (just north of downtown) was developed to meet the demand for senior housing in the greater Evansville area. The development created 52 new units for Hoosiers 55 and older.

The location of Baker Flats was driven by its proximity to public transportation and factors such as walkability, healthcare, and education. Nearby amenities include a bus stop, post office, public library, fire station, police station, retail shopping, restaurants, and other local businesses.

Special Needs Housing: North End - Carmel

North End chose to locate in Carmel because of its reputation as one of the best places to live in Indiana. North End offers the opportunity for integrated living within the 168 apartment units (40 of which are affordable, with the remaining 128 being market rate units) and the broader neighborhood inclusive of 28,000 square feet of office and retail space, 46 townhomes and 10 single family homes.

The need for housing for individuals with intellectual and developmental disabilities (I/DD) was first brought to a local developer through community stakeholders. Integrated living at North End was nurtured with expert input, including a comprehensive advisory committee made up of caregivers, service providers, local nonprofit agencies, and adults with I/DD, to inform the elements of the development.

North End is near the Monon Trail and services such as medical care, groceries, extensive retail, public parks, and vocational opportunities. The embedded opportunity in a city with a high median income, walkability, and safety makes it an optimal place for this underserved population.

S.P.A.R.K. Award: CoAction - Crown Point

CoAction offers programs that promote long-term housing stability—including mental health support, healthcare access, and employment assistance. Many of CoAction's clients face significant challenges finding affordable housing. This is critical because four out of five low-income Porter and La Porte County residents spend more than half of their total income on housing. Their first housing complex, Prominence Commons, offers housing stability to chronically homeless individuals and families in Portage. Additional housing developments are in the works to support long-term affordable housing in Northwest Indiana.



CHDO Greater Indy Habitat for Humanity received HOME funds to build a new house. Together with volunteers from New Palestine United Methodist, they came together to frame Sky and Jade's (center in vests) home in Greenfield.

HOUSING FINANCE

HOME and Housing Trust Fund

The HOME Investment Partnerships Program (HOME) is a HUD program that provides grants for safe and secure affordable housing for people in low- and moderate-income households. In partnership with local nonprofits, this funding is utilized to build, buy, or rehabilitate affordable housing. In 2024, IHCD awarded \$13,111,759 in HOME funding to nonprofit organizations across the state to help finance 75 affordable homes and

apartments. 66 units were rental units while nine units were purchased by families.

IHCDA also serves as Indiana's grantee for the National Housing Trust Fund (HTF). HTF funds may be used to produce or preserve affordable housing through acquisitions, new construction, and rehabilitation. However, HTF funding is designated for extremely low-income households (those earning

\$13M
HOME AWARDS



75
HOMES



less than 30% of the Area Median Income). As a result, IHCDCA utilizes this funding specifically to help finance permanent supportive housing for people experiencing homelessness. This year, HTF awarded \$20,450,000 for 354 total units.

A Community Housing Development Organization (CHDO) is a special certification that nonprofits can hold. Being a CHDO gives access to HOME

funding that is specifically set aside for CHDOs. In addition to capital funding awards, CHDOs can also receive predevelopment loans and operating supplements. In 2024, IHCDCA awarded \$141,060 in predevelopment loans and \$500,000 in operating supplements. Over 95% of HOME funds were awarded to CHDOs this year.

\$10.5M
HTF AWARDS



83
UNITS

Homeownership Program

\$189,600

AVERAGE HOME
PURCHASE PRICE



3,498

MORTGAGES
PURCHASED

The Homeownership Program is designed to make the homebuying process more accessible and less of a financial challenge for first-time buyers. IHCD partners with participating lenders to offer four different avenues to help Hoosiers achieve home ownership, as listed below. This year, \$38,176,000 was provided as down payment assistance to Hoosiers to purchase their first home. In total, \$640,562,488 in qualifying mortgages were purchased by IHCD from participating lenders. IHCD's Homeownership Program helped buyers in 90 of Indiana's 92 counties in 2024.

FIRST STEP

This program offers qualifying first-time homebuyers with 6% of the price of the home in down payment assistance.

NEXT STEP

This is a one-time refinancing opportunity for IHCD First Place and First Step mortgages.

STEP DOWN

This option allows for the buy down of the interest rate for first-time homebuyers, resulting in lower monthly payments.

NEXT HOME

This program offers all qualifying homebuyers with up to 3.5% of the price of the home in down payment assistance.

The Homeownership Program, through its various programs and mortgage options, has now set new performance records for five years in a row.

For historical Homeownership Program Data, see Appendix page 46.



Homebuyer closing of Kari L. in Marion County. She utilized IHCD's First Step program and received 6% Down Payment Assistance. She celebrated with her real estate agent and loan officer.



HOUSING FINANCE

Permanent Supportive Housing

Supportive housing combines affordable housing and intensive individualized supportive services to meet the needs of the most vulnerable Hoosiers—those experiencing homelessness. The Indiana Supportive Housing Institute provides expert training to teams in developing and operating high-quality supportive housing. Each Institute team consists of a developer, a property management agent, and a service provider partner who attend the training together and intentionally plan every component of a supportive housing project collaboratively. On completion of the Institute, teams apply for necessary funding, including grants, loans, and tax credits, to bring their projects to fruition.

One source of funding is the HOME Investment Partnerships Program—American Rescue Plan (HOME-ARP). HOME-ARP is a federal fund established to develop affordable rental housing and provide social services for individuals or families who were homeless or at risk of homelessness. Applicants must complete the Indiana Supportive Housing Institute in order to be eligible to apply for HOME-ARP funding. Through the HOME-ARP program, a total of \$35.5 million has been set aside for the creation of permanent supportive housing developments and an additional \$13.2 million has been allocated for supportive services. To date, \$27,941,600 has been obligated for proposed developments.



79

HOUSEHOLDS
SERVED

50

WITHOUT
CHILDREN

29

WITH
CHILDREN

138

PERSONS
SERVED

89

ADULTS

49

CHILDREN

77%

MOVED TO A
POSITIVE HOUSING
DESTINATION UPON
EXITING THE
PROGRAM



HOME TBRA

The HOME Investment Partnerships Program Tenant-Based Rental Assistance (TBRA) Re-Entry Program provides rental assistance, security deposits, and utility deposits to Hoosiers who are exiting incarceration or who were previously incarcerated and are now experiencing homelessness. Participants can select any reasonably priced rental unit which passes a quality inspection, thereby maximizing client choice. IHCD works with community partners to administer the program and connect participants to services to support them during their period of transition.

Housing First

The Indiana Housing First Program provides rental assistance and offers supportive services to households with a member who is living with a mental illness or substance use disorder while facing a housing crisis or exiting a residential treatment program. The program connects individuals and families experiencing a housing crisis to permanent housing, without preconditions or barriers to entry.

IHCD works with community partners to administer the program and provide supportive services to maximize housing stability and prevent returns to homelessness or treatment programs.

\$1.3M

HOME TBRA

201

HOUSEHOLDS SERVED

\$950,000+

HOUSING FIRST

114

HOUSEHOLDS SERVED

70%

MOVED TO A
POSITIVE HOUSING
DESTINATION UPON
EXITING THE PROGRAM



HOUSING STABILITY / RENTAL ASSISTANCE PROGRAMS

Rental Assistance Voucher Programs

The Housing Choice Voucher, also known as Section 8, is an income-based rental assistance program for low-income families. IHCD administers HCV throughout the state of Indiana with the assistance of local community action agencies who provide case management. The vouchers are administered by 15 local community action agencies throughout 83 counties in the state of Indiana. We offer HCV, Project Based Vouchers, and referral-based special purpose vouchers.

In addition to vouchers, IHCD oversees HUD's 811 Project Rental Assistance Program. This income-based program was created specifically for supportive housing for people with disabilities. The program currently oversees 17 units and has received \$103,595 in funding.

6,402 TOTAL HOUSEHOLDS ASSISTED

841 SPECIAL PURPOSE VOUCHERS



371

VETERANS AFFAIRS
SUPPORTIVE HOUSING



37

FAMILY UNIFICATION
PROGRAM



408

NON-ELDERLY
DISABLED



25

STABILITY

OVER **\$40.2 MILLION** TOTAL RENTAL ASSISTANCE

For detailed explanation of each Special Purpose Voucher, see Appendix page 47.



HOUSING STABILITY / RENTAL ASSISTANCE PROGRAMS

Indiana Emergency Rental Assistance

The Indiana Emergency Rental Assistance (IERA) program, a short-term federal program created in response to the COVID-19 pandemic, is designed to decrease evictions, increase housing stability, and prevent homelessness by helping renter households whose income has been negatively impacted by the pandemic. IERA can provide up to 18 months of rental assistance. Qualifying applicants may also receive assistance for utility and home energy costs.

\$73,767,864

2024 ASSISTANCE PROVIDED

\$414,242,820

TOTAL ASSISTANCE PROVIDED

45,101

TOTAL HOUSEHOLDS ASSISTED



HOUSING STABILITY / HOMEOWNER ASSISTANCE PROGRAMS

Low Income Home Energy Assistance Program

The Low Income Home Energy Assistance Program (LIHEAP) is a federal program that assists income-eligible households and individuals with their home energy bills. In Indiana, the focus is on the heating season, ensuring that Hoosiers with the highest energy burden can maintain heat throughout the winter months.

In program year 2024, funds from LIHEAP and the Infrastructure Investment and Jobs Act combined for \$80,560,748 in bill payment assistance. An additional \$1,140,220 was used for emergency heating source repair or replacement.

Year after year, while I worked multiple jobs and chipped away at my educational aspirations, EAP and its affiliate programs like the Indiana Weatherization Assistance Program have warmed our home through the cold winter months. Now, a decade later, I stand four short months away from my master's degree in psychology, with a focus in Applied Behavior Analysis. In this new role, I will have the honor of ministering to the special-needs population of our community (those with Down syndrome, autism, and developmental disabilities), and fulfilling my long-anticipated dream of adding meaningfully to the world while providing well for my four children.

- South Bend LIHEAP recipient

\$80M+



121,979

HOUSEHOLDS
SERVED

238

HOUSEHOLDS HAD EMERGENCY
HEATING REPAIR/REPLACEMENT

Homeowner Assistance Fund

The Indiana Homeowner Assistance Fund (IHAF) was created with a grant from the American Rescue Plan Act and was designed to assist low to moderate income homeowners experiencing financial hardship due to the COVID-19 pandemic. The program closed in February 2024, with the final payments of assistance made in September 2024.

In 2024, awards were made to an additional 500 families and individuals, totaling approximately \$13M in payments.

During IHAF's 2.5-year program duration, 11,332 households were served with over \$144 million in assistance towards mortgage reinstatement, monthly mortgage payments, and payment of delinquent property taxes, homeowner's insurance, and homeowners association fees for an average of approximately \$13,000 per household.



HOUSING AS HEALTHCARE

Weatherization

\$22M+  **1057**
HOMES

The Weatherization Assistance Program (WAP) allows qualifying households to have energy efficiency work done to their homes at no cost. Air sealing, attic and wall insulation, energy-efficient lightbulbs, and showerhead installation can be performed on a home to make it more energy efficient, leading to lower energy bills. In 2024, over \$22.3 million went to WAP, with 1,057 homes being weatherized. However, many pre-existing issues like mold or structural/safety concerns often disqualify homes for WAP. As a result, homes can be deferred for assistance until these issues are addressed. In 2023, \$911,078 of Weatherization Readiness Funds were obligated to sub-grantees to address these deferral issues, and 109 homes had their deferral issues remediated.

Duke Energy continued its Supplemental Health and Safety Funds program as another means of deferral remediation. Participating agencies could spend up to \$3,250 of Duke funding per home to bring the home into a weatherization-ready condition. In 2024, 25 homes were moved from the deferral list and subsequently weatherized.



HOUSING AS HEALTHCARE

Healthy Homes

The Healthy Homes Resource Program (HHRP) works directly with contractors throughout the state to assist income-eligible families by providing the work necessary to address lead, radon, and other common health hazards in their homes. Recipients of the Healthy Homes Resource Program include households in 24 counties, with family members ranging in age from newborn to 97 years old. In 2024, the HHRP assisted more than 45 households, but with a waiting list of several hundred residents statewide, the program anticipates a much greater impact in its second year of assisting Hoosier residents in making their homes healthier and safer.

The average Healthy Home grantee received approximately \$20,000 in home repairs and hazard mitigation.

Among these recipients is a 53-year-old grandmother in Fort Wayne who received lead abatement work and radon mitigation that helped ensure her frequently visiting grandchildren aged 5 years and 2 years were not exposed to these hazards in her home.

Another family in Auburn received lead hazard control work through the HHRP program and were happy to report that the blood lead levels in their one-year-old son had decreased and expressed relief in knowing that lead hazards would not be a household concern for their newborn either.

A single mother of five children in Ripley County received lead hazard work, window seals, and mold remediation in her home and was incredibly grateful for the impact she had seen for herself and her children: "I am a single mom with five children in the home and four of the children have asthma and/or upper respiratory disease. All of the work that they did was wonderful. The biggest benefit is knowing that my home is healthier."



HOUSING AS HEALTHCARE

Ramp Up Indiana

Ramps are one of the most common modifications made to or requested by households with a member who has mobility challenges. However, with an average ramp installation price of approximately \$5,000, many Hoosiers cannot afford this life-changing improvement, which increases safety, reduces fall risks, and helps occupants maintain independence.

IHCDA has granted \$417,464 in Development Funds since 2021 to facilitate the Ramp Up Indiana Program, which awards nonprofits or local units of government with grants to install or repair ramps for qualifying homeowners. In 2024 alone, IHCDA has awarded \$247,464 to 6 recipients with plans to install or repair 57 ramps across the state. 23 of these 57 ramps have been completed.

"We have really enjoyed having this grant and seeing the emotions that it has brought out in all of us. We have made such a huge impact on these people's lives and I love that feeling of helping someone when they need it most. It's been very humbling and rewarding to see it come to completion. We, as an office, have had people wanting to volunteer to help. We have seven people from our office that are volunteering on Thursday to help build our last ramp in Kingman. This has been HUGE for our community!"

Terri, Ramp Up Program Manager, Community Action Program of Western Indiana



HOUSING AS HEALTHCARE

Homeless Health Infectious Disease Program

From March 2023 through July 2024, IHCD partnered with the Indiana Department of Health to implement a new program with the primary goals of reducing the severity/instance of infectious disease within congregate-living shelters and increasing street outreach across Indiana. In addition to reducing the burden of infectious diseases in congregate settings, the Homeless Health Infectious Disease (HHID) program sought to provide support for infectious disease testing, vaccination, education, and increased policy guidance adoption.

The HHID team worked closely with community partners, shelters, and encampments to educate and assist with the implementation of mitigation, testing, and vaccination plans. Through this program, IHCD and our partners worked to reduce health impacts for people experiencing homelessness by building the capacity of local agencies and communities to prepare and respond to public health emergencies in the most appropriate manner.

One of the primary aspects of this program was supply provision. The program worked with a vendor to provide much needed supplies—masks, gloves, disinfectant, first-aid kits, and cleaning supplies—to service agencies, local health departments, and federally qualified health centers. These supplies were provided to prevent the spread of infectious disease in congregate settings, reduce the number of emergency room visits, and remove the cost burden of these items for residents of permanent supportive housing.

The HHID provided 2,600 Band-aids, 4,704 disinfectant cleaner bottles, 2,700 nitrile gloves, 2,700 3-ply face masks, 390 N95 masks; 13,822 bottles of Purell, 2,954 bottles of foaming hand wash, 8,000 COVID-19 tests, 620 digital thermometers, 3,394 containers of disinfectant wipes, 350 first-aid kits, and 8,500 individual scrape care kits to its partners.



8,500

SINGLE-USE
SCRAPE CARE KITS



8,000

COVID-19 TESTS



13,822
HAND SANITIZER
BOTTLES



3,394
DISINFECTANT
CLEANER WIPES



4,704
SPRAY DISINFECTANT
CLEANERS



HOUSING AS HEALTHCARE

Housing Opportunities for Persons With AIDS

Indiana's Housing Opportunities for Persons with AIDS (HOPWA) program provides funding to nonprofit agencies that specialize in assisting Hoosiers with HIV/AIDS and their families. These vulnerable individuals often face housing instability as well as other challenges, including stigma, that create barriers to needed services. The goals of the program are to elevate housing as an effective intervention, ensure eligible families can obtain and maintain stable housing, increase their connections to care and support, help clients become healthy and virally suppressed, and ultimately end the HIV epidemic in Indiana.

The federal allocation of HOPWA funding is based on state poverty rates, fair market rents, and the number of Hoosiers with HIV/AIDS as reported by the Indiana Department of Health. In 2024, IHCD received nearly \$2.2 million. Funding currently serves households in 76 of Indiana's 92 counties. The remaining 16 counties receive their funding through Indianapolis and Louisville.



For a full list of HOPWA expenditures, see Appendix page 48.



HOUSING PARTNERSHIP & CAPACITY

Homeless Management Information System

Continuum of Care (CoC) refers to a HUD-directed program whose goal is to prevent and end homelessness. A CoC is a planning body that develops and implements strategies and directs resources to achieve this goal. This is carried out through significant partnerships between organizations, including but not limited to state and local governments, public and private organizations, and advocacy groups.

Indiana has two CoC programs—Marion County CoC, which exclusively oversees Marion County, and the Balance of State-CoC (BoS CoC), which handles the other 91 counties.

One of BoS CoC responsibilities is the Homeless Management Information System (HMIS), a data system used to record and analyze client, service, and housing data for individuals and families who are experiencing homelessness, formerly homeless, or at risk of homelessness.

IHCDA serves as the HMIS Lead agency for the BoS CoC. The 154 organizations serving these populations funded through HUD, HHS, the VA, and other federal, state, and local partners all enter data into HMIS.

In addition to HMIS, IHCDA also manages a Comparable Database for Victim Service providers. This database allows IHCDA to provide the same level of service, data tracking, and aggregated reports for the 32 agencies providing housing services to survivors of domestic violence while taking into account the added levels of security necessary for their safety.



HOUSING PARTNERSHIP & CAPACITY

Point-in-Time Count

The annual Point-in-Time (PIT) Count, conducted on a single night within the last ten days of January, identifies the number of individuals experiencing homelessness. This includes unsheltered individuals as well as those living in emergency shelters (including hotels, motels, domestic violence shelters), transitional housing, and safe havens. The PIT is crucial for understanding the circumstances of our unhoused neighbors and deploying appropriate resources. In 2024, counties surveyed increased to 67 counties, up from 55 in 2023. As teams are organized in additional counties, the total count of unhoused people will become more accurate, allowing for better coordination of funding and services.

In 2024, Northwest Indiana's PIT Count showcased remarkable collaboration. The original PIT Coordinator was unexpectedly unavailable just weeks before the important event. However, the Region prevailed. Service providers, libraries, hot meal locations, and other organizations united to ensure an accurate count, even expanding efforts into smaller towns and rural areas.

Specifically, there was guidance from a local library, and volunteers were able to include a previously overlooked encampment in a small town. First-time participants noted the count deepened their understanding of the housing crisis, while Spanish-speaking volunteers provided crucial interpretation support.

Building on this and similar successes, regions, agencies, and local entities are committed to embracing this collaborative spirit for the 2025 PIT Count.

The HMIS Team is responsible for sharing this information with HUD, along with the Housing Inventory Count (HIC), a point-in-time inventory of provider programs within a CoC, with beds and units dedicated for people experiencing homelessness.



4,854

EXPERIENCING
HOMELESSNESS

3,346

SHELTERED

1,132

YOUTH UNDER 25

307

UNACCOMPANIED YOUTH

36%

DOMESTIC VIOLENCE
SURVIVORS

UNHOUSED YOUTH ARE MORE VULNERABLE TO BEING SURVIVORS OF DOMESTIC VIOLENCE, BEING SINGLE-PARENTS, AND STRUGGLING WITH MENTAL HEALTH ISSUES.

For more detailed information PIT Count, see Appendix page 49.



HOUSING PARTNERSHIP & CAPACITY

Homeless Youth

The 2023 IHCD Point-in-Time Data Count revealed that over 1,000 Hoosiers living with homelessness are youth and young adults under the age of 24. The Indiana Department of Education (IDOE) recognized over 18,000 students who are living in housing insecurity (doubled-up, emergency shelters, motels/hotels, couch surfing). Responding to this reality, IHCD partnered with IDOE to create the Homeless Youth Regional Program (HYRP).

The HYRP program, initiated in March 2022, embedded regional Navigators throughout the state to strengthen communities by locating youth and young adults living with housing insecurity, identifying barriers, and bridging systems that promote safe and sustainable housing. HYRP, which fostered collaborations between the Balance of State Continuum of Care (BoS CoC), youth-serving agencies, and the IDOE, sunset in June 2024.

In 21 months of navigation, IHCD staff assisted 625 youth ages 5-18, 149 youth ages 19-24, and 86 young adults aged 25 and older. While working regionally, Navigators vetted more than 1,500 unique resources for housing and other wrap-around services, fostered over 1,700 community partnerships, and identified over 800 barriers facing youth experiencing homelessness and housing insecurity.

In the summer of 2024, IHCD received the Youth Homelessness Systems Improvement grant. This \$1.5M award will extend the work of the HYRP program to create a seamless and coordinated system of care for youth experiencing or at risk of homelessness within the BoS CoC and in collaboration with the Indianapolis CoC. The grant will allow IHCD to improve identification of youth in need and make it easier for youth to access available services.

HYRP vetted resources may be found on the IHCD website: [IHCD: Homeless Youth Program](#)



HOUSING PARTNERSHIP & CAPACITY

Balance of State Continuum of Care (BoS CoC)

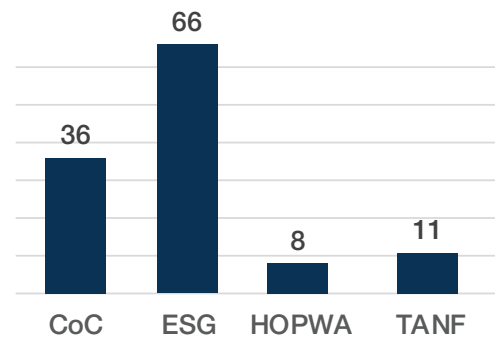
Continuum of Care (CoC) funding is a Department of Housing and Urban Development (HUD) program to support permanent housing and services for individuals who have experienced homelessness. The program funds rental assistance and services for supportive housing, rapid rehousing and transitional housing-rapid rehousing. It also provides resources to assess and navigate individuals to programs through coordinated entry services.

Temporary Assistance for Needy Families (TANF) is a short-term rental assistance program for households with minor dependent children. This is a new grant from the Indiana Family Social Services Administration (FSSA) and allows short-term rental assistance and services.

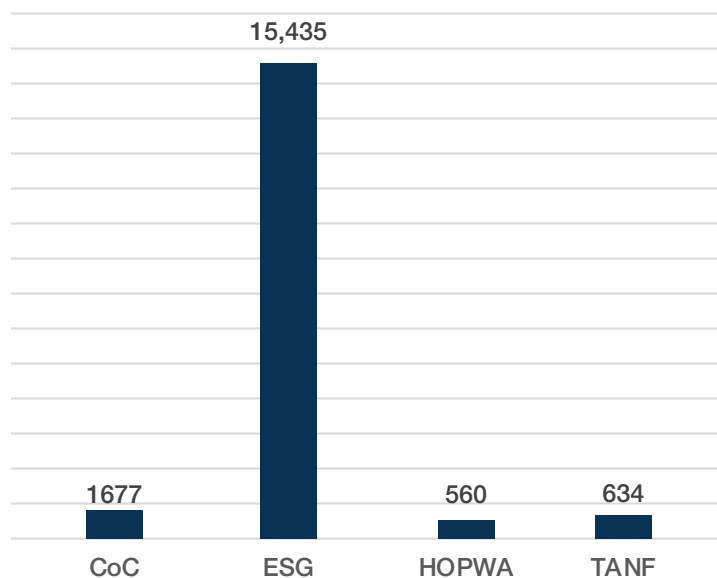
In 2024, IHCD partnered with 90 agencies. Many of them leveraged funds across multiple programs to address client needs. The chart to the right is a count of our agency partners across all programs.

Throughout 2024, partners served more than 18,306* people with shelter, housing, and services. The chart to the right shows the people served broken down by program.

Agency Partners



People Served by Programs



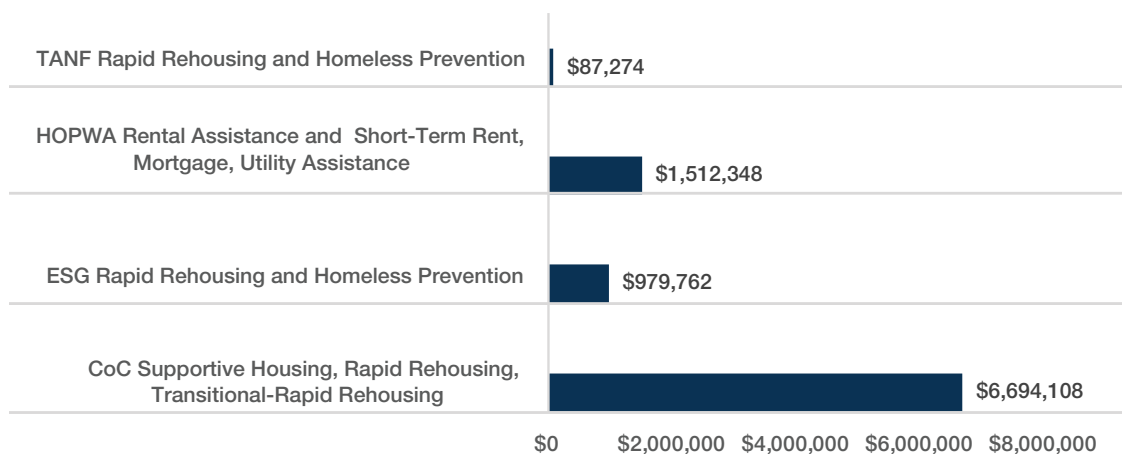
*Individuals may receive assistance from more than one program or component.

HOUSING PARTNERSHIP & CAPACITY

Balance of State Continuum of Care (BoS CoC)

Direct client assistance—payment of rent, utilities, etc.—and staff support help make it possible for vulnerable individuals and families to obtain permanent housing and retain their housing long-term.

Direct Client Assistance Provided



Coordinated Entry (CE) is a process designed to quickly identify, assess, refer, and connect people in crisis to housing and assistance, no matter where they show up to ask for help. It can pave the way for more efficient and effective homeless assistance systems by streamlining rehousing efforts and navigating local resources, programs, and services for persons or families experiencing the trauma of homelessness.

The Indiana BoS CoC Board of Directors determined the need for a more flexible, trauma-informed, and equitable assessment for its CE System, which serves 91 of the 92 counties. The Board convened a taskforce of partner agencies across the state to evaluate and redesign the CE System. The taskforce was made up of subject matter experts from specific populations (such as veterans and survivors of DV), and, most importantly, people with lived experience of homelessness. It spent over a year researching, designing, and planning for a CE assessment process that could meet the needs of Hoosiers experiencing homelessness.

After assessing feedback from agency staff and program participants, the Board launched a new process known as CHAT (the Collaborative Housing Assessment Tool) at the end of July 2024. Now, the CHAT is being used to prioritize Hoosiers for available housing resources throughout the Balance of State. By the end of 2024, over 3,300 CHATs had been conducted by over 70 partner agencies.

For more information on BoS CoC expenditures, see Appendix page 50.

HOUSING PARTNERSHIP & CAPACITY

Community Services Block Grant

IHCDA manages Community Services Block Grant (CSBG) funding to achieve the following goals: increase self-sufficiency, improve living conditions, foster residents' feelings of ownership of and pride in their communities, and strengthen family and support systems. IHCDA manages and distributes these funds to Indiana's 22 governor-designated Community Action Programs (CAPs).

The primary objective of CAPs is to reduce the causes and conditions of poverty in the communities they serve. In 2024, CSBGs served, **346,000 individuals** and **158,000 households** statewide. Indiana receives approximately \$11M in annual federal funds, of which 90% is distributed to CAPs for operational and programmatic purposes. With flexibility in CSBG funds, CAPs can design programs that best suit their regions.

The **Brightpoint Development Fund** creates economic opportunities for communities, families, and individuals who lack access to affordable capital and financial services in Northeast Indiana.

Hoosier Uplands Economic Development Corporation not only serves as a community action agency but also fills gaps in medical and mental health services in Southwest Indiana. HUEDC created Serenity Now Psychiatric and Counseling Services, which expanded staffing to include licensed physicians, nurse practitioners, social workers, marriage and family therapists, and clinical addiction counselors.

The Heartland Scholar House is a program of **JobSource**, a public community action agency that serves Madison and Grant Counties. This program helps single mothers who want a college degree but need housing and extra support within a system that prevents the daily pressures of life from derailing college careers.

IHCDA reserves 5% of CSBG funds for discretionary funding which is awarded to agencies through a competitive application process to increase dialogue among community partners. CoAction and CAGI (featured on next page) are two examples of the projects funded this year.



Photograph from the CoAction Reimagine Conference.

CoAction/Northwest Indiana Community Action

Counties Served: Lake, Porter, Newton and Jasper

CoAction's Reimagine Conference convened 232 attendees from the Northwest Indiana region representing social services, law enforcement, legislators, emergency services/shelters and more. This transformative, full-day learning experience helped these leaders understand how repeated stressors and trauma shape adult behavior.



CAGI listening sessions with State Senator Lakisha Jackson in attendance

Community Action of Greater Indianapolis (CAGI)

Counties Served: Boone, Hamilton, Hendricks and Marion

Using a series of three community-based meetings, stakeholders convened to discuss and develop solutions to the lack of transportation options for citizens on the east side of Marion County and to share these concerns and results with Marion County policymakers.



HOUSING PARTNERSHIP & CAPACITY

Neighborhood Assistance Program

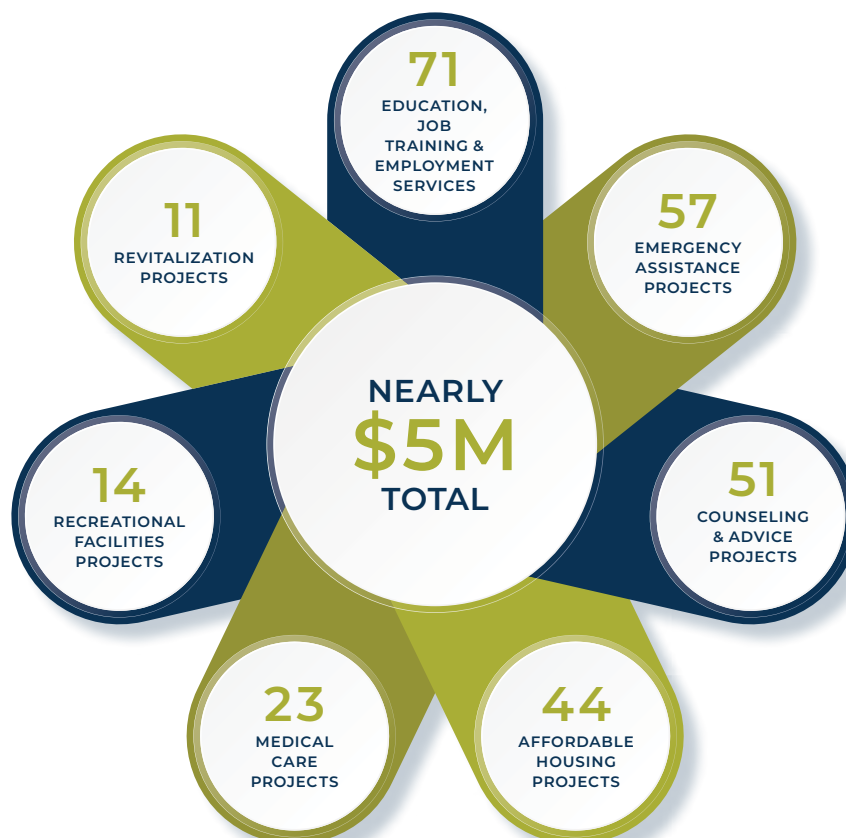
The Neighborhood Assistance Program (NAP) supports local nonprofit organizations in their work to strengthen Indiana communities and improve the lives of families. NAP awards \$2.5 million annually in Indiana tax credits that leverages \$5 million in contributions to qualifying organizations.

NAP donations are used to fund neighborhood-based projects benefitting distressed areas, low-income households, and citizens returning from incarceration. Approved projects include affordable housing, education, neighborhood revitalization, emergency assistance, counseling, medical care, recreational facilities, and job training.

NAP Awards concluded in 2024:

271 Indiana nonprofit organizations increased their fundraising capacity through the support of NAP credits. Approximately one million Hoosiers benefitted from programs supported through NAP funding.

A total of nearly \$5 million was raised to support NAP funded projects in the following categories:





Here are a few of the ways NAP has made a positive impact in communities across Indiana:

Center for Healing and Hope - Goshen

“NAP is a vital part of our fundraising outreach. As a result of NAP, our clinic provided healthcare services to 1,592 people who are uninsured and low-income. We removed financial and language barriers affecting our patients and helped them to improve their well-being physically, emotionally, and socially.”

Alternatives Incorporated of Madison County - Anderson

“The NAP program is a wonderful incentive to leverage contributions. In 2023-2024, it allowed us to raise \$23,985 to assist 375 survivors of domestic violence with emergency assistance, including housing, crisis response, individualized case management, advocacy, and support. We are extremely thankful for the continued funding each year that allows us to provide these services in our community.”

Wheeler Mission - Indianapolis

“During the 2023-2024 NAP grant period, we prepared and served 120,464 meals at the Center for Women & Children, the largest number of meals served during a 12-month period in our history of serving women and children experiencing homelessness at this site.”

The Arc of Evansville (Evansville)

“With funds raised through NAP, we assisted individuals with disabilities in overcoming employment barriers and achieving their personal and professional goals, fostering greater independence and economic self-sufficiency. Supported individuals explored employment interests and skills, learned appropriate workplace actions, and were provided support for career advancement.”



HOUSING PARTNERSHIP & CAPACITY Emergency Solutions Grant

99 ESG FUNDED PROJECTS



OVER **\$3.3 MILLION** ESG FUNDING

The Emergency Solutions Grant (ESG) provides funding for essential services, operations, rapid-rehousing and homelessness prevention to shelters, outreach, and housing programs across the state. In 2024, the Indiana Balance of State disbursed over \$3.3 million in ESG program funding for 99 projects.

IHCDA Placemaking

Combined CreatINg Places, My Community, My Vision, and
CreatINg Livable Communities with AARP Indiana figures

\$12,339,716

CROWDFUNDED

64,063

PATRONS

314

PROJECTS

\$10,331,213

MATCHED

HOUSING INNOVATION

CreatINg Places

In the eight years since its launch, the CreatINg Places program has provided \$10 million in matching grants to communities across the state of Indiana. With crowdfunding platform Patronicity as the program's integral partner, communities large and small are able to fundraise a financial goal towards strategic and creative placemaking projects and leverage IHCDA's grant dollars as incentive to receive community buy-in. The 1:1 grant match between local contribution goals and IHCDA's Development Fund, with a maximum of \$50,000 per project, is just the beginning, because for every \$1 that IHCDA invests, the communities have raised an average of \$4.06 to support transformative public amenities.

Surpassing the 200th project mark in 2023 and nearing 300 in 2024, CreatINg Places has supported 289 successful campaigns in a diverse range of neighborhoods, towns, and cities. Across 77 counties, project creators have galvanized their community members to make playgrounds accessible, pave new walking paths, support artists as they paint and sculpt public art, plant new gardens to support local agriculture, and bring joy through splash pads and sport courts. IHCDA's partnership with local organizations continues to activate, revitalize, engage, and inspire communities towards an enduring quality of life.



www.patronicity.com/creatingplaces

<https://youtu.be/HbPMV4wjfk4?si=D9rY2sC8VufU78Li>

www.in.gov/ihcda





HOUSING INNOVATION

My Community, My Vision

My Community, My Vision is a student-led, place-based crowdfunding program that in the 2023-2024 school year supported seven different campaigns. Communities cut the ribbon on their new public spaces after raising a total of \$229,747 in crowdfunding. One highlight was Warren County Common Grounds, which opened its doors in February 2024. Members of the Williamsport community came together to donate cash, volunteer time, and support students from the Warren County Youth Council who raised over \$110,000, which includes IHcda grant funds, to build Common Grounds Coffee Co., a nonprofit coffee shop in their downtown.

Another project included students from Junior Auburn Main Street in Auburn who raised \$50,295 for the DeKalb County Veterans Memorial. When complete, the space will activate Auburn's downtown waterfront with an area dedicated to the memory of service men and women from across the county.

See all projects at www.patronicity.com/mcmv





HOUSING INNOVATION

CreatINg Livable Communities with AARP Indiana

In 2023, IHCD and AARP Indiana announced the CreatINg Livable Communities Pilot Program. Recipients of CreatINg Places who work with Patronicity and crowdfund community dollars towards a publicly accessible placemaking project, with the addition of a focus on providing spaces for Hoosiers 50+, were eligible for an additional \$5,000 grant from AARP Indiana.

AARP Indiana co-sponsored ten projects in communities across Indiana in 2023 and 2024. Projects include art spaces with increased accessibility, recreation areas to support Hoosiers of all ages, and multi-generational parks.

See all projects at www.patronicity.com/aarpindiana



2023

Nappanee Pickleball Courts

Nappanee

Raised \$36,698 of \$35,000 goal

Anderson Artist Alley

Anderson

Raised \$39,839 of \$38,750 goal

Halteman Park Phase II

Muncie

Raised \$36,276 of \$35,000 goal

Sunset Park Renewal

Evansville

Raised \$25,480 of \$25,000 goal

Wells County Paddleboard Launch Site

Vera Cruz

Raised \$50,500 of \$50,000 goal

2024

Perceptions Accessibility Project

Vernon

Raised \$20,296 of \$20,000 goal

Brookville Sportsplex

Brookville

Raised \$43,785 of \$39,551 goal

Chris LaCrosse Multigenerational Park

Morocco

Raised \$51,000 of \$50,000 goal

Making Art Accessible

Indianapolis

Raised \$50,774 of \$50,000 goal

21st Century Camden

Camden

Raised \$23,000 of \$20,000 goal



HOUSING INNOVATION

Individual Development Accounts

The Individual Development Account (IDA) Program helps low-income Hoosiers achieve self-sufficiency, setting and achieving their goals of asset building and development of personal financial skills. Operating on the principle that income alone is not enough to overcome generational poverty, IDA participants receive matched-savings incentives, financial literacy education, and one-on-one support.

Established in 1997, IDA is one of the oldest asset-building programs in the country and is supported through both direct state appropriation and tax credits. IDA is currently administered by 31 qualifying nonprofit community development corporations and community-based organizations across Indiana, serving all 92 counties.

IDA participants have three years to save funds which will be matched at a rate \$3 for every \$1 saved, with a maximum match of \$4,500. IDA participant savings and match funds are used toward the purchase of major assets. Eligible assets include a home purchase; education & tuition; job training; the start, expansion, or purchase of a small business; owner-occupied home repairs; or the purchase of a primary vehicle for personal transportation.





COACTION (NORTHWEST INDIANA COMMUNITY ACTION) - CROWN POINT

Counties Served: Jasper, Lake, La Porte, Newton, Porter, Pulaski

A few clients initially planned to use their IDAs to purchase homes but later had more immediate needs arise. Due to the program's flexibility, they were able to change their asset goals to better meet their needs. IDA allowed these clients to make needed home repairs, start businesses, and purchase vehicles.

REAL SERVICES - SOUTH BEND

Counties Served: Elkhart, Fulton, Howard, Kosciuszko, La Porte, Marshall, St Joseph, Starke

N. W. successfully completed the IDA program, through which she was able to purchase a new vehicle for herself and her children in order to get to and from work safely.

Tiffany G. used her IDA funds to complete her BA in Business Administration (Cum Laude!) and is now on the road to getting her master's degree.

COMMUNITY ACTION OF SOUTHERN INDIANA (CASI) - JEFFERSONVILLE

Counties Served: Clark, Floyd, Harrison

IDA participants Aaron and Aerion were referred to CASI's IDA program by Habitat for Humanity to help them save for a down payment. They were committed to saving and attending the required financial and homebuyer workshops. In February 2024, they graduated from the program and used their IDA funds for a down payment to achieve their goal of purchasing their first home. The IDA program helped Aaron and Aerion to improve their family life and provide the stability they worked so hard to achieve.

APPENDIX

Schedule of Expenditures of Federal Awards (SEFA)

Schedule of Expenditures of Federal Awards (SEFA)	2022	2023
Section 8 Housing Assistance Payments Program (<i>Section 8 Project-Based Cluster</i>) (Federal)	\$ 201,128,911	\$ 210,935,484
Low Income Home Energy Assistance Program (Federal)	\$ 89,642,495	\$ 6,653,752
Low Income Home Energy Assistance Program (Federal) Cares Act	\$ 93,837,973	\$ 126,816,184
Coronavirus Relief Fund (Federal) Cares Act	\$ (6,500)	\$ -
Section 8 - Housing Choice Vouchers (<i>Housing Voucher Cluster</i>) (Federal)	\$ 36,047,676	\$ 38,822,396
Section 8 - Housing Choice Vouchers (<i>Housing Voucher Cluster</i>) (Federal) Cares Act	\$ 642,925	\$ 2,743,456
Section 8 - Housing Choice Vouchers Mainstream (<i>Housing Voucher Cluster</i>) (Federal)	\$ 302,248	\$ 296,027
Family Unification Program	\$ 258,380	\$ 322,018
HOME Investment Partnerships Program (Federal)	\$ 30,623,635	\$ 31,981,498
Indiana Office of Rural and Community Affairs Community Development Block Grants (Federal)	\$ 16,926,463	\$ 14,484,487
Community Services Block Grant (Federal)	\$ 10,479,284	\$ 11,393,689
Community Services Block Grant (Federal) Cares Act	\$ 5,258,915	\$ 75,856
Weatherization Assistance for Low-Income Persons (Federal)	\$ 6,845,019	\$ 10,099,894
Continuum of Care Program (Federal)	\$ 7,625,194	\$ 9,375,019
Emergency Solutions Grant Program (Federal)	\$ 3,176,563	\$ 3,565,610
Emergency Solutions Grant Program (Federal) Cares Act	\$ 9,594,350	\$ 5,408,708
Rural Rental Housing Loans (Federal)	\$ 1,434,321	\$ 1,374,457
Housing Trust Fund (Federal)	\$ 2,773,781	\$ 6,882,152
Housing Opportunities for Persons with AIDS (Federal)	\$ 1,577,916	\$ 2,260,590
Housing Opportunities for Persons with AIDS (Federal) Cares Act	\$ 24,570	\$ 3,336
Performance Based Contract Administrator Programs (Federal)	\$ 970,785	\$ 1,140,414
Temporary Housing for Needy Families (<i>TANF Cluster</i>) (Federal)	\$ -	\$ 135
Assets for Independence Demonstration Program (Federal)	\$ 757,122	\$ -
Lead Hazard Reduction Demonstration Grant Program (Federal)	\$ 1,392,605	\$ 59,308
Section 811 Supportive Housing for Persons with Disabilities	\$ 2,686	\$ 9,124
Healthy Homes (Federal)	\$ 11,087	\$ 489,850
Healthy Homes Weatherization Cooperation Grant	\$ -	\$ 8,586
Education Stabilization Fund	\$ 423,852	\$ 1,262,708
Block Grants for Community Mental Health	\$ 923	\$ 20,687
Epidemiology and Laboratory Capacity for Infection Diseases	\$ -	\$ 322,799
Indiana Emergency Rental Assistance	\$ 188,448,082	\$ 117,443,961
Homeowners Assistance Program	\$ 38,424,974	\$ 118,174,139
Total SEFA	\$ 748,626,235	\$ 722,426,324
Low Income Home Energy Assistance Program (State)	\$ 608	\$ -
Hardest Hit Fund	\$ (304,602)	\$ -
Development Fund (State)	\$ 3,432,668	\$ 3,797,149
Indiana Foreclosure Prevention Network (State)	\$ 53,668	\$ 11,226
Housing First (State)	\$ 776,267	\$ 863,612
Individual Development Account (State)	\$ 757,122	\$ 516,206
Weatherization Assistance for Low-Income Persons (Private)	\$ 401,425	\$ 940,127
Neighborhood Assistance Program (State)	\$ 65,741	\$ 79,819
Duke Deferral	\$ 121,429	\$ 143,975
Tax Credit Assistance Program	\$ 643,014	\$ -
Total Non SEFA	\$ 5,947,340	\$ 6,352,114
Total SEFA and NON SEFA	\$ 754,573,575	\$ 728,778,438
Total SEFA and NON SEFA less SEFA Loan amounts	\$ 719,861,491	\$ 694,432,780

Figures for 2024 are not yet finalized and audited.

APPENDIX

Low Income Housing Tax Credit Program

2025 9% LIHTC AWARDS

DEVELOPMENT NAME	DEVELOPMENT CITY	TAX CREDIT UNITS	SET-ASIDE
Artesian Place	Martinsville	34	Small City
Attica Apartments	Attica	42	Rural
Bluffton Family Townhomes	Bluffton	40	Small City
Bluffton Senior Apartments Gorman	Bluffton	46	Community Integration
Cedar Trace	Evansville	71	Preservation
Chamberlain House	Rochester	40	Community Integration
Grace Pointe	Washington	44	Small City
Haw Creek Meadows	Columbus	64	Not-For-Profit
Hawkins Homestead	Rochester	35	Rural
Lake Pointe	La Porte	42	Small City
Limestone Edge	Bedford	32	Supportive Housing
Oak Street Village	Loogootee	50	Rural
Spires Senior Village	Oldenburg	61	Not-For-Profit
Together to House	Muncie	38	Supportive Housing
Walnut Ridge Apartments	Indianapolis	78	Preservation
Williamsport Apartments	Williamsport	44	Rural

2024 9% LIHTC GENERAL SET-ASIDE

DEVELOPMENT NAME	DEVELOPMENT CITY	TAX CREDIT UNITS
Allison Rose Gardens	Dale	48
Willow Creek Villas	Winamac	34

2025 4% LIHTC/BONDS WITH STATE AWHTC AWARDS

DEVELOPMENT NAME	DEVELOPMENT CITY	TAX CREDIT UNITS	REGION
Flats on 14th	Columbus	110	Southeast
Foundry Row Apartments	Muncie	120	Northeast
Hodges Commons	Indianapolis	98	Central
Storyville Apartments	Logansport	72	Northwest
Wabash Place Apartments	Terre Haute	120	Southwest

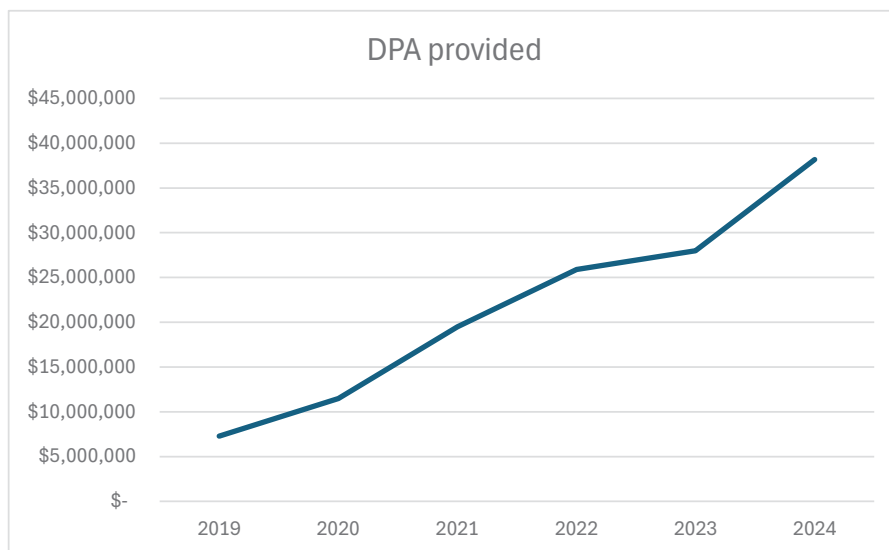
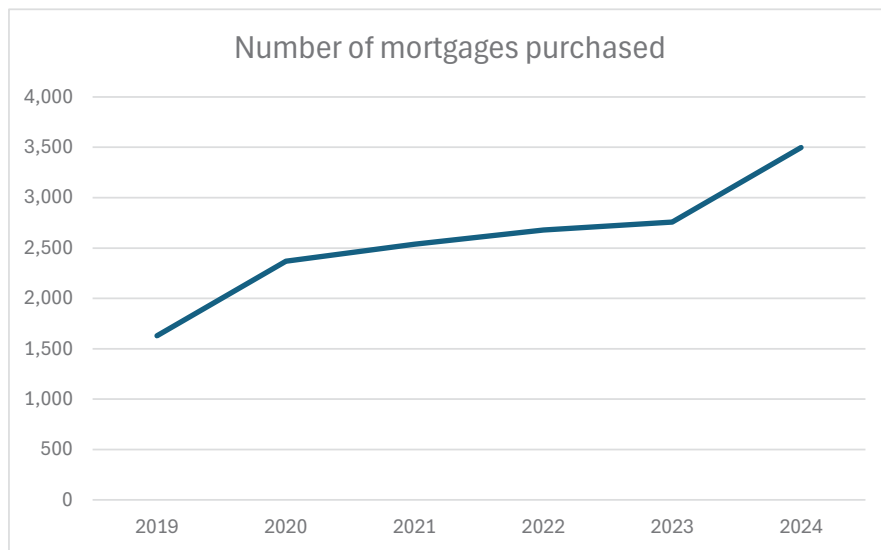
2025 NON-COMPETITIVE 4% LIHTC WITH TAX EXEMPT BONDS

DEVELOPMENT NAME	DEVELOPMENT CITY	TAX CREDIT UNITS
Arbors of South Towne Square Apartments	Fort Wayne	212
Broadway Park - Citizen's Park	Indianapolis	74
Cambridge Square of Bloomington	Bloomington	153
Carriage House Glendale	Indianapolis	204
Cumberland Crossing	Fishers	232
Rosedale Hills	Indianapolis	132
Vita Lifestyle - Lafayette	Lafayette	142
Vita of Westfield	Westfield	134

APPENDIX

Homeownership Program

Agency Name	2022	2023	2024
Number of Mortgages Purchased	2,678	2,759	3,498
Dollar Amount of Mortgages Purchased	\$ 450,965,887	\$ 478,137,968	\$ 640,562,488
DPA Approved	\$ 25,908,381	\$ 27,982,468	\$ 38,176,000
Number of Counties Served	87	86	90



APPENDIX

Special Purpose Rental Assistance Vouchers

NON-ELDERLY DISABLED (NED):

Rental assistance for Non-Elderly Disabled, persons under age 62 with a disability. IHCD assists households referred by eligible disability service providers, including but not limited to, Centers for Independent Living, Area Agencies on Aging, Community Action Agencies, Community Mental Health Centers, and intellectual/developmental disability service providers.

VETERANS AFFAIRS SUPPORTIVE HOUSING (VASH):

Homeless Veterans referred by the Department of Veterans Affairs. In addition to receiving a VASH voucher, these individuals are required to work with a VA-appointed social worker to address personal needs in an effort to ameliorate homelessness.

FAMILY UNIFICATION PROGRAM (FUP):

Family Unification Program vouchers issued by HUD to assist families referred by the Indiana Department of Child Services (DCS) who are either aging out of foster care or whose main barrier to staying together is stable housing.

STABILITY:

Voucher initiative that makes Housing Choice Vouchers available to Public Housing Agencies in partnership with the local Continuum of Care and Victim Service Providers to assist households who are experiencing, or at risk of, homelessness, fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking, and veterans and families that include a veteran family member that meets one of the preceding criteria.

EMERGENCY HOUSING VOUCHERS (EHV):

Vouchers issued by HUD to prevent homelessness among individuals and families who are at risk of homelessness, fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking, or who were recently homeless and for whom providing assistance will prevent the family's homelessness or housing instability, as identified by the Coordinated Entry System of the Continuum of Care.

APPENDIX

Housing Opportunities for Persons With AIDS

Agency Name	2024-2025 Amount
AIDS Ministries/AIDS Assist of North IN, Inc., dba HealthPlus Indiana	\$ 340,000.00
AIDS Resource Group	\$ 475,000.00
Northeast Indiana Positive Resource Connection	\$ 201,044.48
AIDS Task Force of La Porte and Porter Counties, dba The Aliveness Project of NWI	\$ 490,000.00
Aspire Indiana	\$ 280,000.00
Hoosier Hills AIDS Coalition	\$ 19,000.00
IU Health Positive Link	\$ 327,000.00

APPENDIX

Point-in-Time Count

State of Homelessness in the Indiana BoS

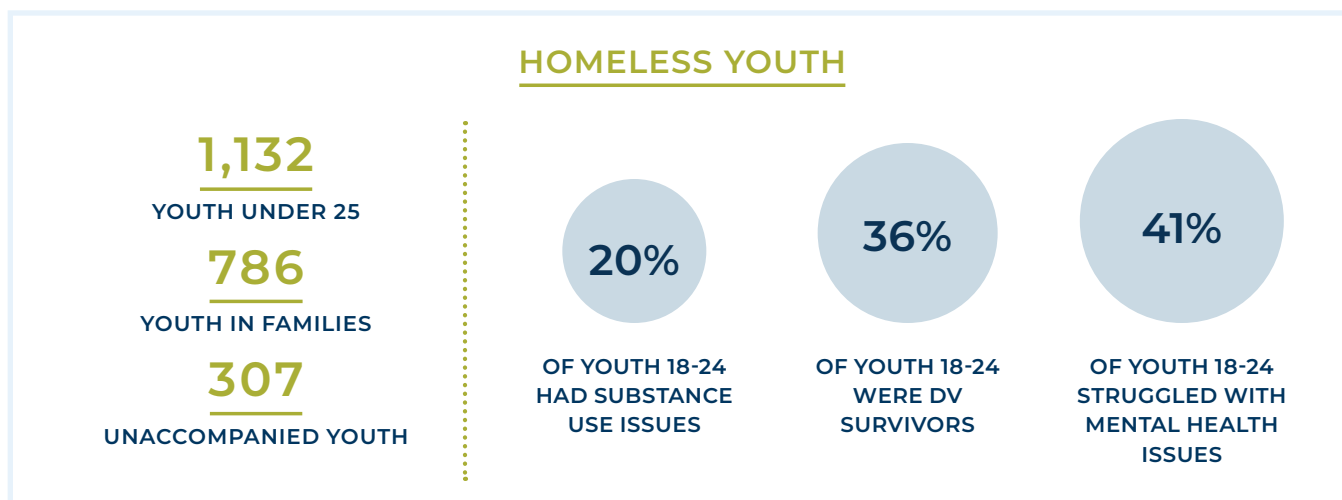
The Indiana BoS or Balance of State is a continuum of care consisting of 91 of 92 counties in the State of Indiana, except Marion County, which has its own continuum of care.

Key Takeaways from the 2024 Point-in-Time Count August, 2024



OVERREPRESENTATION

- Black/African American/Africans were 3x overrepresented in the count compared to Census data for the Indiana Balance of State
- Women were overrepresented in the 18-24 homeless youth subpopulation
- 43 of 44 parenting youth between 18-24 were women and over half of them identified as Black



Youth homelessness is a real issue that needs to be addressed. Youth under 25 are more vulnerable to being survivors of domestic violence, being single parents, and struggling with mental health issues which contribute to their housing insecurity.

Acknowledgements

The youth homelessness analysis would not have been possible without the work and contributions of the Youth Homeless team at IHCD. HMIShelpdesk@ihcda.IN.gov

APPENDIX

Community Services Grants

GRANT AND YEAR/TYPE	DATE BY WHICH FUNDING MUST BE SPENT	TOTAL FEDERAL AWARD FROM OFFICIAL AWARD LETTER	TOTAL BUDGET WITH IHCD A MATCH	DOLLARS SPENT	PERCENT
CoC IHCD Grants 2024-25	31-Jan-26	\$ 7,485,796.00	\$ 7,485,796.00	\$ 1,619,794.98	22%
CoC IHCD Grants 2023-24	31-Jan-25	\$ 6,526,696.00	\$ 6,526,696.00	\$ 5,789,835.14	89%
CoC IHCD Rural Grants 2023-26	30-Sep-26	\$ 2,026,143.00	\$ 2,026,143.00	\$ 120,582.29	6%
CoC IHCD DV RR/THRRH 2023-24	30-Nov-24	\$ 2,072,713.00	\$ 2,072,713.00	\$ 1,697,501.84	82%
CoC Planning 2024-25	31-Aug-25	\$ 1,500,000.00	\$ 1,875,000.00	-	0%
HMIS 2024-25	30-Sep-25	\$ 683,912.00	\$ 854,890.00	-	0%
CoC Planning 2023-24	31-Aug-24	\$ 851,114.00	\$ 1,063,892.50	\$ 836,990.60	79%
ESG 2024	12-Sep-26	\$ 3,946,227.00	\$ 3,964,613.81	-	0%
ESG 2023	25-Jun-25	\$ 3,967,121.00	\$ 3,986,134.63	\$ 3,639,099.38	91%
ESG 2022	06-Sep-24	\$ 3,955,447.00	\$ 3,974,110.41	\$ 3,700,678.11	93%
ESG 2021 (Special)	01-Mar-25	\$ 345,000.00	\$ 345,000.00	\$ 30,500.00	9%
HOPWA 2024	12-Sep-27	\$ 2,197,984.00	\$ 2,197,984.00	\$ 601,304.46	27%
HOPWA 2023	24-Jul-26	\$ 2,160,235.00	\$ 2,160,235.00	\$ 2,032,529.81	94%
HOPWA 2022	08-Sep-25	\$ 1,940,337.00	\$ 1,940,337.00	\$ 1,845,672.07	95%
TANF-RR 2023	30-Sep-25	\$ 8,500,000.00	\$ 8,500,000.00	\$ 432,082.54	5%





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