

# ihcda



SPRING ISSUE 2018

the magazine



Page 16

# Tyler Karst

Making a Difference in his Hometown





Artwork by Gracie Sipe



Following our announcement of the Next Level Veterans initiative January 26, 2018 in the Statehouse I joined the Governor and Lt. Governor for questions from the media.



## Next Level Veterans Initiative

I was honored to join Governor Eric Holcomb, Lt. Governor Suzanne Crouch and others for the announcement of the new Next Level Veterans Initiative in January. The program demonstrates our state's understanding and acknowledgement of the value of military veterans. So much so in fact that we are making a profound effort to encourage them to move to Indiana.

Of course there are many reasons to move to the Hoosier state. From the low unemployment rate, low cost of living and a beautiful array of urban and rural options to live, to the thriving sports industry and entertainment scene, Indiana truly is at the Crossroads of America. But we aren't just asking for our military veterans to come and live in Indiana. We need their help to fill 85,000 unfilled jobs in Indiana.

In Indiana employers are desperately looking for  employees equipped with the skills and work ethic to get the job done. The Next Level Veterans Initiative serves to be the connection between Indiana employers looking to fill jobs and the thousands of active duty military members discharged each year from a branch of the armed services looking to start a new career.

But this is not just for individuals recently leaving the military, the opportunity to be connected with Indiana employers looking for veterans is open to any active duty veterans or retired military personnel. They simply need to **go-online and create a profile**. They will then be connected

by participating employers who have job openings that meet the interests of the veterans.

Of course these veterans moving to Indiana need a place to live. And that's where we are involved through our new homebuyer program **Honor Our Vets**. The Honor Our Vets program is the most affordable way for military members to purchase a home. It takes the popular benefits of the VA loan and combines it with up to \$5,000\* in incentives that can be used towards relocation expenses, closing costs, homeownership counseling or towards the down payment of a new home.



This program is offered by many of our **participating lenders**.

Honor Our Vets is an important piece in the Next Level Veterans Initiative because it encourages new and current Hoosiers to build a strong foundation and stay in Indiana. Further, it allows us to truly *honor our vets* for their service.

I encourage you to check out [www.in.gov/veterans](http://www.in.gov/veterans) for more information about this new initiative. 

Jake

Executive Director  
[jsipe@ihcda.in.gov](mailto:jsipe@ihcda.in.gov)

\*These expenses are reimbursed by IHCDA through employers participating in the program.



**On the Cover:** Tyler Karst, Project Coordinator for Wabash Marketplace, standing in front of a bike rack located at the Wabash Riverfront Plaza.  
**Read story on Page 16**

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

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

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

**IHCDA Board of Directors:**

**SUZANNE CROUCH**  
Lieutenant Governor

**KELLY MITCHELL**  
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Vectren Foundation

**TOM MCGOWAN**  
Kite Realty Group Trust

**ANDY PLACE**  
Place Builders

**J. JUNE MIDKIFF**  
Merchants Bank of Indiana



Jenenne West (left) is pictured with Ruth Ann Wraley (center) and IHEDA Homeownership Underwriter Tom Pearson (right).

# Jeneene West Realty

## Making Homeownership Possible Through IHEDA's Homeownership Programs

By **Tom Pearson**, Homeownership Underwriter

Jeneene West is an Indianapolis realtor who regularly refers clients to IHEDA's participating lenders. Jeneene says she started in real estate as a "fluke". She started working for a home builder on the Southside of Indianapolis who wanted her to be able to list and sell his homes, so in 1995 she obtained her real estate license. She worked for the builder for about two hours and decided the job was not for her.

As soon as Jeneene left the builder, she contacted a small local realtor with whom she worked for about a year. Following success with the local realtor, she left and went to work with Re/Max until the market downturn in 2007. While at Re/Max Jeneene developed a deeper understanding of the real estate market and thought of ways she could do things differently if she owned her own business.

As a result, Jeneene opened her own real estate office, Jeneene West Realty in Decatur Township. Her office has grown to be one of the top 60 real estate offices in the State of Indiana. Jeneene attributes the majority of her Company's success to IHCDAs' homeownership programs.

Jeneene states that the majority of her Company's clients use the Next Home Program. The Next Home Program can be used with either an FHA or Conventional financing. The FHA component allows for down payment assistance not to exceed three and a half percent of the lower of the purchase price or appraised value, while the Conventional component is three percent of the lower of the purchase price or appraised value.

Clients of Jeneene have the incomes and credit scores necessary to purchase a home, but have difficulty in saving up to make the down payment that is required. The other problem is that many individuals use all of their savings to purchase their home, which leaves them no funds for an emergency. This is why Jeneene contributes a lot of her success in real estate to IHCDAs. She is able to direct them to the assistance IHCDAs offers through a participating lender to help them purchase a home.

Jeneene says that many times, individuals, couples and families come in on a whim, just to see if there is any possibility of them owning a home. Once they hear about the down payment assistance that is available through IHCDAs, Jeneene says they look like they have hit the lottery. If you or someone you know is looking for a new home, please refer to any of the following links for assistance in obtaining your new home:

IHCDAs Homeownership:  
[www.in.gov/ihcda/homeownership/2357.htm](http://www.in.gov/ihcda/homeownership/2357.htm)

IHCDAs Participating Lenders:  
[ihcdaonline.com/AuthorityOnlineparticipatinglenders/participatinglenders.aspx](http://ihcdaonline.com/AuthorityOnlineparticipatinglenders/participatinglenders.aspx)

Jeneene West can be contacted:  
[www.jeneenewestrealty.com](http://www.jeneenewestrealty.com) 🏠

## Ruth Ann Wraley

Ruth Ann Wraley was born and raised in Vincennes and moved up to Indianapolis in 1989 with her husband and two children. Ruth and her husband got a divorce in 2007 and since then she has lived in a small studio apartment in Indianapolis. For more than 10 years she has prayed that she would one day own a home again.

Last December she left work and told herself she just had to find a home. She pulled into a local Taco Bell restaurant, looked up and saw a billboard for Jeneene West Realty. She wrote her name and number down and called her that night. Not long after that, Ruth Ann and Jeneene met to see if her dream of owning a home could become a reality. Jeneene connected Ruth Ann with Scott at Ruoff Mortgage who got her approved for a loan and enrolled in the Next Home program offered by the Indiana Housing and Community Development Authority (IHCDAs).

"I was down and out and things are bright again thanks to Jeneene," said Ruth Ann. "I never dreamed I could own a home again. I am just so thankful to Jeneene, Scott (at Ruoff Home Mortgage) and IHCDAs for making this a possibility for me."

After searching for homes for a few weeks with Jeneene, Ruth Ann found the home of her dreams.

Recently, Ruth Ann closed and moved in to her spacious 3-bedroom home that is close to her friends and place of employment. The home has a beautiful yard which will allow her the ability to plant flowers and do gardening.

# Homeownership Introduces a New Software Platform

By **Tom Pearson**, Homeownership Underwriter



IHCDA's Homeownership Department has implemented a completely new reservation system. The new system was created to allow participating lenders and real estate agents a simpler way to interact with IHCDA. The new system is a Web-based solution that allows individuals access from anywhere. Other features include an easy way to view the current progress of the application:



The new system also provides anyone interacting with the software quick views of any items requiring attention. For example, the following graphic depicts the fees have been received, the conditions have been met, but there are documents that need to be uploaded:

Validation Checks	
Fees	✓
Conditions	✓
Documents	✗

Previously, participating lenders were often confused as to which documents were required for each of the programs offered by IHCDA. To address this problem, the new system offers a straightforward solution. Now a checked box lets the user know which documents are required for a particular program.

Documents Required by Stage					
	Stage	Type	Required	File	Date
	Reserved	IHCDA Internal Document - not mea...	<input type="checkbox"/>		
	Reserved	IHCDA Internal Document - not mea...	<input type="checkbox"/>		
	Application Upload	Additional/Important Documentation...	<input type="checkbox"/>		
	Application Upload	IHCDA - Framework HBE Certificate	<input type="checkbox"/>		
✗	Application Upload	IHCDA - Homeownership Affidavit	<input checked="" type="checkbox"/>	Sample doc	3/14/2018 10:38:00 AM
	Application Upload	Misc Document-Application Upload...	<input type="checkbox"/>		
	Closing Upload	1003 - Uniform Residential Loan Ap...	<input checked="" type="checkbox"/>		
	Closing Upload	1st page of Mortgage	<input checked="" type="checkbox"/>		
	Closing Upload	Additional/Important Documentation...	<input type="checkbox"/>		
	Closing Upload	Appraisal	<input checked="" type="checkbox"/>		
	Closing Upload	Closing Disclosure	<input checked="" type="checkbox"/>		
	Closing Upload	IHCDA - 2nd Mortgage	<input checked="" type="checkbox"/>		
	Closing Upload	IHCDA - Borrowers Informational C...	<input checked="" type="checkbox"/>		
	Closing Upload	IHCDA - Gift Letter	<input checked="" type="checkbox"/>		
	Closing Upload	IHCDA - Promissory Note	<input checked="" type="checkbox"/>		
	Closing Upload	Misc Document-Closing Upload Stage	<input type="checkbox"/>		
	Closing Upload	Note	<input checked="" type="checkbox"/>		
	Closing Upload	Purchase Agreement/Addendum(s)	<input checked="" type="checkbox"/>		

IHCDA is and will continue to modify the new system with upgraded modifications allowing more seamless interaction between the user and the system. 🏠



## Automated Application Accomplishments

### COST SAVINGS



**\$50,000** In annual cost savings

In 2016, there were **2,417** files mailed with an average cost of **\$22** each. Since we no longer have to mail files, this generates an estimated cost savings of over **\$50,000** a year.

### TIME SAVINGS



**12,000** In annual time savings

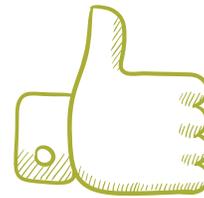
The new system saves an estimated **30** minutes per file in processing time for our participating lenders. This accounts for a combined savings of over **1,200** hours in time savings each year for our lenders.

### INCREASED PRODUCTIVITY



**53.25%** First-time approval percentage

IHCDA uses first-time approvals as a metric of productivity. A first-time approval is defined as an application that is approved immediately with no conditions. An incomplete application is defined as an application with a condition holding it up from approval. Therefore, first-time approvals are desired as they ensure more efficient approval and more productivity. The percentage of first-time approvals in **2017** was **53.25%** compared to **38.58%** in **2016**.



**Several IHCDA participating lenders provided their opinions on the new system:**

*"The new system is definitely user friendly and easy to navigate. As a lender, we are impressed with how quickly the registrations are approved, which is a definite plus in this high paced industry."*

**Brandy Anderson**  
**Hallmark Home Mortgage**

*"The "NEW" online website for IHCDA is very user friendly. There are loan officers in our office who never learned the old system because of it being hard to understand and now that it is online, they can easily access and actually submit a reservation. The system is very self-explanatory and the friendly pop-ups asking questions are so helpful while working through the reservation input."*

**Beth Beeler**  
**AmeriFirst Mortgage**

*"I LOVE the new system... Margo and I are so much more efficient in our Post Closing work. I love the fact we do not need to use "Original Documents" anymore, huge help. Saves on paper and no more FEDEX! Our Fedex bill has decreased by 60%."*

**Vickki Marconi & Margo Williams**  
**Fairway Independent Mortgage**

*"LOVE IT, SO SIMPLE TO USE"*

**Rosemary Breedan**  
**Union Home Mortgage**

# Ribbon Cuttings



# Groundbreakings



**B LINE HEIGHTS  
GROUNDBREAKING**  
BLOOMINGTON - FEBRUARY 27, 2018  
RHTC \$750,000.00  
DEVELOPMENT FUND \$800,000.00

**THE SILVER BIRCH OF MUNCIE  
GRAND OPENING CELEBRATION**  
BLOOMINGTON - FEBRUARY 27, 2018



**THE MERCANTILE AND  
HORNER'S MIDTOWN MARKET  
OPEN HOUSE**  
ALEXANDRIA - FEBRUARY 28, 2018  
RHTC \$590,662.00  
DEVELOPMENT FUND \$590,662.00

**CRAWFORD APARTMENTS II  
GRAND OPENING**  
BLOOMINGTON - MARCH 1, 2018  
RHTC \$659,653.00  
DEVELOPMENT FUND \$400,000.00



**ROCK CITY LOFTS  
GRAND OPENING**  
WABASH - MARCH 14, 2018  
RHTC \$716,122.00



# The Mercantile Apartments and Horner's Midtown Market Open in Alexandria

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

Since the closing of Cox Supermarket in August 2014, residents living in Alexandria had to rely on convenience stores to purchase groceries in town. Or, they had to travel many miles to go to Wal-Mart in Anderson or Elwood.

However, in July 2017, Milestone Ventures signed an agreement to bring Marion, Indiana-based Horner's Market to the former Cox Supermarket site. The new supermarket was developed as part of a multi-use property by Milestone Ventures, who was awarded tax credits from the IHEDA for the development that includes affordable housing. Horner's, which opened the grocery store in February 2018, signed a 10-year lease and employs 30 employees. The project is part of the Town of Alexandria's Mercantile project which includes a business incubator at the glove factory site across the street.



## DARIN EDWARDS HONORED

At the grand opening celebration for The Mercantile Apartments on February 28, 2018, Milestone Ventures Principal Chuck Heintzelman paid a moving tribute to former IHEDA Employee Darin Edwards.

Darin, who passed away in 2015, was the Director of Real Estate Lending and assisted Milestone Ventures on this project and many others. To pay tribute, a plaque honoring Darin will hang at The Mercantile Apartments in Alexandria.



Above are pictures of Cox Supermarkets in 2014 just prior to closing and a picture of the current site taken in March of 2018.



Above are pictures from the Horner's Midtown Market Grand Opening on February 28, 2018. Horner's gave gift cards away at the ceremonial ribbon cutting ceremony. Hundreds of partners and Alexandria residents were in attendance.

# 2018 Rental Housing Tax Credit Awards Announced

By **Peter Nelson** – HCCP, SCS, RHTC Specialist

In February, the IHCD Board of Directors approved the recommendations for the 2018 Rental Housing Tax Credit (RHTC) Awards. IHCD received 50 applications in November 2017, requesting a total of over \$41.5 million in RHTC and over \$14.8 million in supplemental funding. Of the 50 applications, IHCD was able to award 17 with a total of nearly \$14.5 million in RHTC and \$5.5 million in supplemental funding from the Development Fund, HOME, and Housing Trust Fund. These 17 projects will provide 819 units of quality affordable housing for Hoosiers across the state.

## Biggs Workforce Housing

Fort Wayne/Columbia City (Allen and Whitley Counties)

New construction of 24 single family homes on Blight Elimination Program lots throughout Fort Wayne and the new construction of 24 single family homes on a single site in Columbia City, creating 48 units of workforce housing. Biggs TC Development, LLC was awarded \$921,524 in RHTC for this development.



## Blue Mozingo

Indianapolis (Marion County)

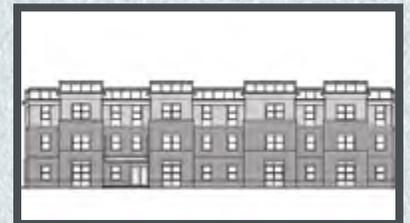
New construction of 24 single family homes on Blight Elimination Program lots throughout Fort Wayne and the new construction of 24 single family homes on a single site in Columbia City, creating 48 units of workforce housing. Biggs TC Development, LLC was awarded \$921,524 in RHTC for this development.



## Boonville Homes

Boonville (Warrick County)

New construction of 22 one and two-bedroom apartments, nine lease purchase townhomes, and 13 lease purchase single family homes focusing on creating workforce housing. MV Affordable Housing was awarded \$1,060,000 in RHTC and \$500,000 in Development Fund.



## Central Lofts

Evansville (Vanderburgh County)

AP Development LLC was awarded \$1,149,319 in RHTC for the adaptive reuse of a historic former YMCA building in downtown Evansville, creating 62 affordable apartment units.



## Edinburg Commons

Edinburg (Johnson County)

Woda Cooper Development, Inc. was awarded \$271,426 in RHTC for the preservation and rehabilitation of Country Place Apartments, an existing 24 unit USDA RD 515 property.



## German Church Senior Apartments

Cumberland (Marion County)

New Construction of 60 affordable two-bedroom apartments for seniors. The development is an essential component of keeping the historic German Church from being demolished. T&H Investment Properties, LLC was awarded \$886,849 in RHTCs and \$500,000 in Development Fund for the project.



## Miller Parrot Lofts

Terre Haute (Vigo County)

Adaptive Reuse of the former Miller Parrott Baking building to create 54 units of affordable housing for seniors. The Sisters of Providence of Saint Mary-of-the-Woods were awarded \$870,000 in RHTC and \$500,000 in Development fund for the project.



## Neighborhood Homes & Apartments

Columbia City/Fort Wayne (Whitley and Allen Counties)

Biggs TC Development, LLC was awarded \$1,188,503 in RHTC for the new construction of 25 single family homes on Blight Elimination Program lots throughout Fort Wayne and the new construction of Van Buren Flats, a 25 unit building on a vacant lot in downtown Columbia City. Twelve units will be reserved for people with intellectual or developmental disabilities as part of the Community Integration Set-Aside.



## Otterbein Commons

Otterbein (Tippecanoe County)

Seven of the 32 total units in this development will be reserved for people with intellectual or developmental disabilities in this adaptive reuse of a former nursing home. Area IV Development Inc was awarded \$526,000 in RHTC for this project.



## River View

Vincennes (Knox County)

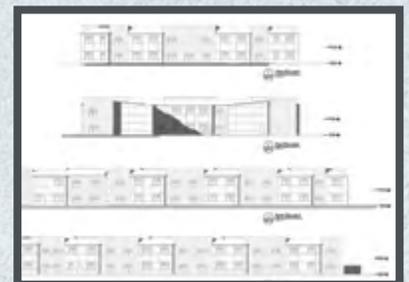
Advantix Development Corporation was awarded \$730,000 in RHTC, \$500,000 in Development Fund, and \$400,000 in HOME for the new construction of 44 units. The project will be comprised of 22 one bedroom units in a multi-family building and 22 three bedroom single-family scattered-site units.



## River's Edge

Fort Wayne (Allen County)

UP Development, LLC was awarded \$1,200,000 in RHTC, \$500,000 in Development Fund, and \$400,000 in Housing Trust Fund for the new construction of 56 permanent supportive housing units.



## Slocum Pointe

Fort Wayne (Allen County)

Adaptive reuse of the former Frances Slocum School, with a new construction addition, creating a 43 unit multifamily affordable housing development. Brightpoint was awarded \$650,000 in RHTC.



## Tipton Senior Apartments

Tipton (Tipton County)

Midwest Support Foundation Inc. was awarded \$765,627 in RHTC and \$500,000 in Development fund for the new construction of 49 units of affordable housing for seniors.



## Trailside Townhomes

Fort Wayne (Allen County)

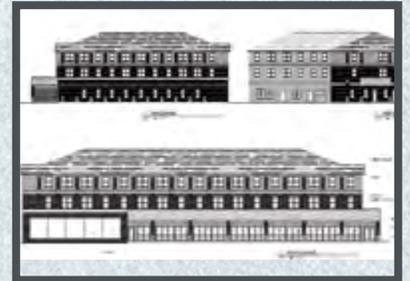
Advantix Development Corporation was awarded \$742,500 in RHTC, \$500,000 in Development Fund, and \$400,000 in HOME for the new construction of 45 lease-purchase townhome units.



## Union Place Apartments

Lafayette (Tippecanoe County)

Lafayette Transitional Housing Center, Inc was awarded \$828,148 in RHTC for the new construction of a 40-unit permanent supportive housing development.



## Wagon Works

Huntingburg (Dubois County)

Fulfilling one of the goals of Huntingburg's 2014 Stellar Strategic Investment Plan, Paragus Development, LLC was awarded \$794,541 in RHTC for the new construction of 56 affordable, studio, one-bedroom, and two-bedroom apartments near downtown Huntingburg.



## Warren Village II

Terre Haute (Vigo County)

New construction of 40 affordable housing units. 20 one-bedroom units will be in a single-story multifamily building and 20 three-bedroom single-family units will be on scattered sites. Low Income Housing Development Corporation of Terre Haute was awarded \$702,615 in RHTC and \$310,000 in Development Fund for the project.



# CreatINg Places: Activating Public Spaces

The CreatINg Places program helps to increase the attractiveness of our Indiana communities by partnering with community members to activate public spaces. In 2017, a total of 29 CreatINg Places projects participated in the program to raise funds for projects that increase the quality of their places. More than 3,500 donors contributed over \$1 million to these placemaking projects across the State. Campaigns that reached their crowdfunding goals received matching grant funds from IHCD totaling just under \$900,000.



A general breakdown of the types of placemaking projects that participated in 2017:



<b>Park/Playground</b>	<b>10</b>
<b>Event</b>	<b>3</b>
<b>Plaza/Alley</b>	<b>3</b>
<b>Community Center/Maker Space</b>	<b>5</b>
<b>Public Art</b>	<b>3</b>
<b>Other</b>	<b>5</b>

*Projects in the "other" category include an amphitheater, community gardens, trail upgrades, a trolley, and a kayak and canoe launch.*

# Five Questions About Place *with Wendy Blake*



By **Carmen Lethig**, Placemaking Manager

**CL:** *Why did you get into your role as Executive Director of Main Street Greensburg?*

**WB:** *We wanted to relocate from Indianapolis to Greensburg because we did not feel part of a community in Indy and Greensburg is my hometown, so we knew people here. In the process of searching for a job I was told repeatedly there is just nothing here or asked why would you want to move back home? I knew my community had more to offer and when the position of Director for Main Street Greensburg became available I thought it would be a perfect way for me to use my experience to better the community and hopefully change the perception.*

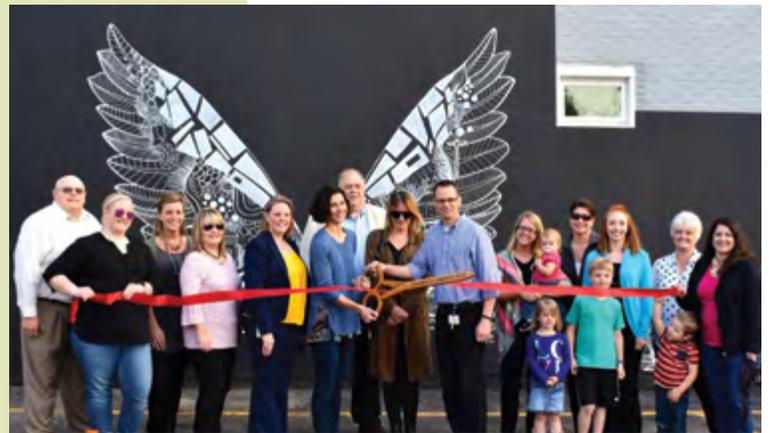
**CL:** *Why is promoting place important to you?*

**WB:** *I believe most people want to feel like they are a part of something special, not just a number. Part of not being a number is uniqueness, and that uniqueness can have a positive effect on you and your family. These impacts form your memories and stories of your life, thus contributing to the history and place of the community.*

**CL:** *What is most important to highlight when promoting place?*

**WB:** *It is important for us to remind ourselves of all the amazing things happening and available in Greensburg, both past and present, as they contribute to the history of the community. In our community versus a larger place, there is an ease to being part of the community, the ability to be involved and to help shape the community.*

**CL:** *How did CreatINg Places help you achieve your organization's and community's goals?*



Wendy Blake is joined by her staff at Main Street Greensburg and other community partners for the ceremonially ribbon cutting of her CreatINg Places project #DistinctivePlace. In just 45 days the campaign under her leadership to bring murals and public art into Downton Greensburg raised over \$32,000.

**WB:** *We titled our project #DistinctivePlace exactly for the goal of making our community more than just any rural community in Indiana. It has helped us install features that are not found elsewhere, contributing to the uniqueness of our place. As I mentioned above this uniqueness has a positive impact on the memories and stories of our lives. It is what makes us, us.*

**CL:** *I wanted to talk to you so that others could hear your story about the role you have played in helping Main Street Greensburg and the surrounding community achieve their goals and how place is a part of that process. Given that context, what is the one thing you want our readers to know?*

**WB:** *That Greensburg is one of those rural places that you can get involved with and make things happen to help shape the community. There's great pride in our history and existing assets, but a desire to move forward and grow in a way that preserves what's special, but adds new aspects to the quality of life here.*

# Interest in Education Program Now Underway

By **Rachel Woods**, Community Programs Coordinator and  
**Brian Carman**, Community Programs Manager

IHCDA Development Fund borrowers now have an opportunity to invest in the future generations of their residents. IHCDA launched the Interest in Education Program last year to allow Development Fund borrowers the option of deferring existing interest payments towards opening College Choice 529 accounts for eligible residents' children and grandchildren living in affordable housing developments or are a sponsored cohort of 21st

Century Scholar students located in the community of the development's property.

College Choice 529 plans are college savings accounts established to help parents and grandparents save money for post-secondary or higher education. Those contributing to these plans, including the IHCDA

Development Fund borrowers, are referred to as champions.

Contact Brian Carman, Community Programs Manager - CSBG, IDA, NAP at [BCarman@ihcda.in.gov](mailto:BCarman@ihcda.in.gov), for more information on how to be part of the Interest in Education Program. 🏠



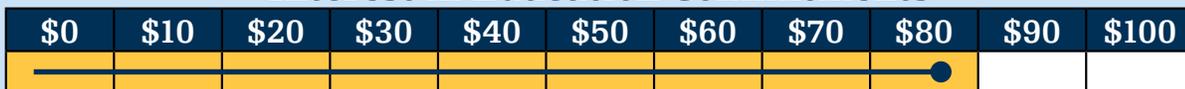
**ASBURY POINTE**  
Pendleton, IN

**DANBURY POINTE**  
Danville, IN

**EAGLEDALE SENIOR APARTMENTS**  
Indianapolis, IN

**Participating Properties**  
As of 3/1/2018

## Interest in Education Commitments



(Thousands)



# COVER STORY



## WABASH RIVERFRONT PLAZA



IMPROVEMENTS COURTESY OF

### WABASH MARKETPLACE, INC.

#### GOLD SPONSORS

AGNESS FAMILY FOUNDATION  
CITY OF WABASH  
FORD METER BOX FOUNDATION  
INDIANA HOUSING & COMMUNITY DEVELOPMENT AUTH.  
LISA GILMAN AND MICHAEL RHEINHEIMER  
PATRONICITY

#### SILVER SPONSORS

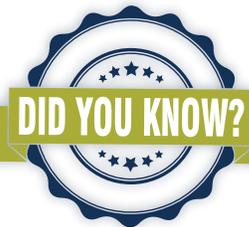
BEACON CREDIT UNION  
MICHAEL AND ANGIE BEAUCHAMP  
BLACK SQUIRREL TOY CO.  
TOM AND MELANIE BOYLL  
CROSSROADS BANK  
ECONOMIC DEVELOPMENT GROUP OF WABASH CO.  
STEVE AND LISA FORD  
HALDERMAN FARM MANAGEMENT & REAL ESTATE  
HARRY'S OLD KETTLE PUB & GRILL  
BILL AND CAROLE KONYHA  
METAL SOURCE LLC  
PARADISE SPRING BOARD OF DIRECTORS  
PARKVIEW WABASH HOSPITAL  
REPLICADE LLC  
SCHLEMMER BROTHERS METALWORKS  
PATRICK AND AMY SULLIVAN  
TIEDE METZ DOWNS TANDY & PETRUNIW, P.C.  
TRANSFORM CONSULTING GROUP  
JEFF AND ABBY TRAVER  
SAM AND DEANNA UNGER  
VISIT WABASH COUNTY

#### BRONZE SPONSORS

B. WALTER & CO.  
THE CLOROX COMPANY  
MARK GEIBEL AND LIMO CHERIAN  
FIRST MERCHANTS BANK  
BRIAN AND NIKKI HOFFMAN  
MARELLI'S  
MARKET STREET GRILL  
PETTIT PRINTING  
THE DAVID AND SUE RIDENOUR FAMILY  
RON AND LAVONNE SPARLING  
THE TANDY FAMILY  
WABASH PIZZA KING  
MIKE AND CINDY WILLIAMS  
PLAZA DEDICATION JUNE 2, 2017



**Wabash was the first recipient of the Small Business Revolution, championed by Deluxe. This included a \$500,000 Main Street prize to showcase Downtown Wabash and the small businesses within it.**



# Tyler Karst: Making a Difference in his Hometown

By Brad Meadows, Marketing and Communications Director

Walking down the streets of Downtown Wabash it doesn't take long to see the revitalization that has and continues to take place in the first electrically lighted city in the world. As a 2014 Stellar Community, Wabash developed a Strategic Investment Plan (SIP) and within identified a number of projects—many of which have been completed or are currently under construction.

While many government, not-for-profit and profit entities have been involved, one person has been seemingly at the center of it all.

“Shortly after taking office in January of 2016, Wabash Marketplace hired Tyler Karst,” said Scott Long, Mayor of the City of Wabash. “The level of assistance from that organization to the City of Wabash, Visit Wabash County, and our Downtown Merchants Organization shot to

the next level when Tyler came on board! Tyler’s dynamic personality and can do attitude have been a benefit to many in the City of Wabash.”

Born and raised in Wabash County, Tyler headed west to Northern Arizona University in Phoenix where he earned a Bachelor’s degree. After his time in Phoenix, Tyler moved to Nashville, Tennessee briefly before returning home to Wabash County in 2014.

Part of what made him decide to move back was that he was so impressed with the new developments and changes that had taken place in Wabash. He quickly became involved as a volunteer for First Fridays. He also became an advocate for small businesses and the City of Wabash. This led Tyler to becoming the Project Coordinator for Wabash’s Main Street Organization—Wabash Marketplace.

“Tyler truly is the heart of Wabash Marketplace,” Steve Downs, Executive Director of Wabash Marketplace. “He is a young man who returned to his home town looking to perform public service, and he is succeeding far beyond all of our expectations.”

While there are several projects that Tyler is proud of since joining Wabash Marketplace in 2016, the Wabash Riverfront Plaza is at the top of the list.

“We wanted to enhance areas along the beautiful Wabash River,” said Karst. “The Wabash River is mostly disconnected from the city that bears its name. Although just a few hundred feet from Wabash’s downtown area, there was little reason for residents and visitors to make the trek south to the river.”

This led Tyler and Wabash Marketplace to start the state’s first CreatINg Places crowdfunding campaign. Through an online presence, marketing and an engaged community, the 45-day campaign raised more than \$80,000. Those funds were matched with \$50,000 from IHCDCA.

Thus Tyler’s dream of creating a place for Wabashians to meet, socialize and enjoy the view of the Wabash River was born.



### About Wabash Marketplace

Founded in 1981, Wabash Marketplace, Inc. is a State and National Accredited Main Street Organization. Wabash Marketplace, Inc. is a non-profit organization with a mission to foster community and economic development in Historic Downtown Wabash through promotion, design, economic vitality, and historic preservation.

### Creative Placemaking in Wabash

Over the past five years, the City of Wabash and Wabash Marketplace has focused on placemaking. From Bike Wabash, the Riverfront Plaza and Veterans Plaza to the transformation of Market-Canal Alley, Wabash is committed to rejuvenating public and private spaces, structures and streetscapes.

Dedicated last summer, the Wabash Riverfront Plaza has completely changed this underutilized public space by the river. It has also served as a catalyst for further development. A local entrepreneur recently opened up a new business along the Plaza—Riverfront Sweets & Eats.

But if you are like most people in Wabash and know Tyler, this is just the start of many more exciting projects and new developments in Wabash.

“I look forward to more projects with Wabash Marketplace as we continue to expand our reach and develop a culture of growth in Downtown Wabash,” added Karst. “Having the opportunity to be part of this community and the growth has been amazing.” 🏠



#### WABASH ALLEYWAY

The walkway between Market & Canal Street in Downtown Wabash was activated recently with support from the Indiana Office of Tourism (IOTD) and Office of Community and Rural Affairs (OCRA) through their Place Based Investment Fund.



#### BIKE WABASH

Throughout Wabash there are now bike racks. These are used not only to secure bikes, but as a public art project that promotes healthy neighborhoods and multi-modal forms of transportation. This project was also supported by IOTD and OCRA through their Place Based Investment Fund.



#### WABASH RIVERFRONT PLAZA

The Westside of Wabash Street near the bridge has gone from an underutilized area to a destination for people to meet, participate in outdoor recreation activities and enjoy a scenic view of the Wabash River. This project was supported by IHCDCA’s CreatINg Places program.



# RHTC Development in Kendallville Goes LEED Platinum



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



**N**ortheast Indiana is home to a newly opened senior housing development known as Atz Place. The 38-unit affordable senior apartment community in Kendallville, IN, has earned LEED Platinum certification from the **U.S. Green Builders Council** (USGBC). Atz Place was supported by IHCDA's Rental Housing Tax Credit Program (RHTC) and Home Investment Partnerships Program (HOME) along with Huntington Bank and a donation of construction materials from Preferred Building Supply, LLC.

The LEED (Leadership in Energy and Environmental Design) rating system, developed by USGBC, is the foremost program for buildings, homes and communities that are designed, constructed, maintained and operated for improved environmental and human health performance. The primary categories reviewed as part of the certification and scoring process revolve around sustainability, water efficiency, energy performance, materials and resources, indoor environmental quality, and overall innovation in design. Once the site is deemed complete, there are reporting options related to energy, water, transportation, waste management, and human experience.

In terms of costs, achieving LEED Platinum translated to a bit above 8% in increased hard costs for the project. The upside for this upfront cost is long term—the energy efficiencies it creates translates to lower operating expenses, which is particularly important in tax credit housing as operating expenses tend to put more financial pressure on projects as they age.

## Highlights and Features:

- 50% rainwater collection for on-site garden planter irrigation
- Completion of Energy Star Water Management checklist
- Insulation 15% above code requirement
- Open-concept living spaces
- Energy Star appliances.
- Multipurpose community room with kitchenette
- A grandchild room
- Raised bed gardens and a gazebo.
- Meals, transportation and other supports to serve senior residents.

“We are proud that Atz Place achieved LEED Platinum certification through careful, sustainable site development, and through utilizing construction methods and materials that yield water savings, energy efficiency, and enhanced environmental quality,” said Nick Surak, Vice President of Development for Woda. “The green features at Atz Place will mean our residents enjoy ongoing savings in energy costs and excellent environmental quality in their homes.”

On behalf of IHCDA, we want to congratulate Woda and the others involved with Atz Place achieving LEED Platinum status 🏡

# Coordinated Entry Program Now Statewide in Indiana

Focusing on fair and equal access to housing and assistance for individuals experiencing homelessness

The **Indiana Balance of State Continuum of Care (BoSCoC)** announced recently that the **Coordinated Entry** program is now statewide. This program ensures that all people experiencing a housing crisis have fair and equal access to housing and assistance based on their strengths and needs.

“Coordinated Entry truly changes the Indiana Balance of State Continuum of Care from a project-focused system to a people-focused system,” said **Lt. Governor Suzanne Crouch** who serves as the board chair for the IHCD. “This program will continue encouraging local coordination that will ensure individuals experiencing homelessness are more quickly and fairly matched with available services and housing options.”

The Continuum of Care (CoC) program interim rule under the HEARTH Act requires that all CoCs implement a Coordinated Entry system and to do so in collaboration with their local ESG grantees. Coordinated Entry is defined to mean a centralized or coordinated process designed to make a consistent process for program participant intake, assessment and provision of referrals. A key component of Indiana’s plan is **2-1-1**.

“Indiana’s 2-1-1 is critical to the success of the Coordinated Entry program in Indiana,” said Jacob Sipe, Executive Director for IHCD. “Regardless of what county, an individual facing a housing crisis in Indiana can call 2-1-1 and immediately start the assessment process.”

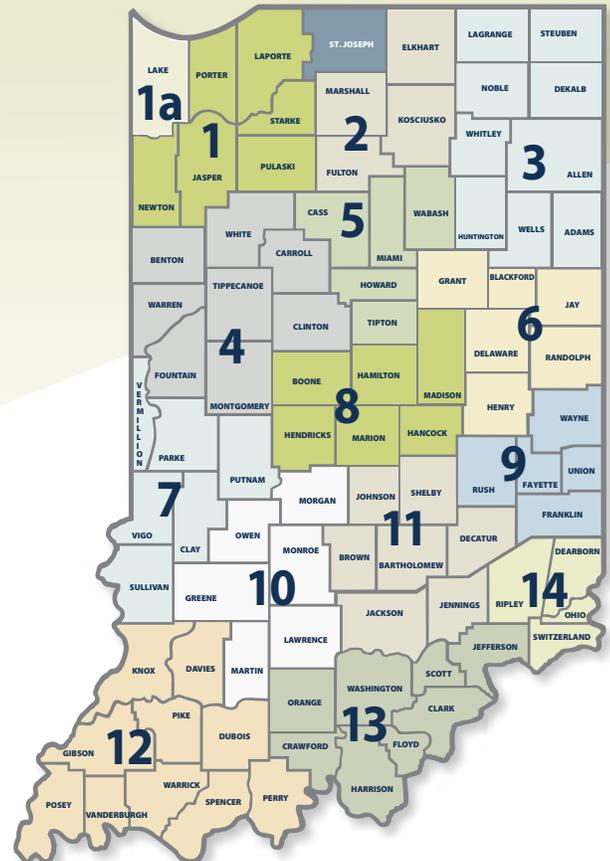
In order to ensure individuals are aware of the Coordinated Entry Program, a requirement among CoCs is the development of an affirmative marketing strategy to make access points and CoC services accessible to all majority and minority groups regardless of their protected characteristics.

**Click here** to access the Coordinated Entry Public Service Announcement PSA.

IHCD is the collaborative applicant for the Indiana BoSCoC which is charged with aligning the state’s homeless service and prevention programs in 91 of 92 Indiana counties. The **Coalition for Homelessness Intervention and Prevention (CHIP)** is responsible for aligning service and prevention in Marion County.

**Click here** for more information about the Indiana’s Coordinated Entry Program. 🏠

Indiana Balance of State Continuum of Care Regional Structure



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*Coordinated Entry truly changes the Indiana Balance of State Continuum of Care from a project-focused system to a people-focused system.*

- Lt. Governor Suzanne Crouch



# Lead Protection Program to Help Get the Lead out of Hoosier Homes

By **Ryan Hamlett**, Real Estate Analyst

**T**hirty years after the federal government placed a ban on consumer use of lead paint, Hoosiers still find themselves dealing with hazards in and around their residences. Lead contamination is particularly damaging to children, who are more apt to be exposed to contaminated soil during outdoor play or find themselves ingesting or inhaling lead paint within their homes.

“Millions of families and children are seeing their hope for the future threatened by poor health simply because of where they live,” said Jon L. Gant, Director of HUD’s Office of Lead Hazard Control and Healthy Homes.

## Funding Opportunities

The Lead Protection Program is a partnership between the Indiana Housing and Community Development Authority (IHCDA) and the Indiana State Department of Health (ISDH) who are leading the State of Indiana’s effort to remediate lead-based hazards in targeted households in the state.

The following is a brief description of each program and the requirements for each.

**1. Lead Hazard Reduction Demonstration Grant:** The LHRD funding will be used for the identification of lead hazards in 275 units and lead hazard control activities in 240 of those units occupied by children who have been lead poisoned or are at-risk of becoming lead poisoned. A full lead inspection and risk assessment must be conducted for each unit. All Lead hazard control work must be performed by a licensed lead abatement contractor. This funding will target six cities in Indiana: East Chicago, Evansville, Fort Wayne, Gary, Indianapolis, and South Bend.

**2. Lead Community Action Program:** The Indiana Community Action Agency, through funding by IHCDA, will oversee risk assessments for 144 owners-occupied units

throughout 82 eligible counties and conduct lead hazard control (interim controls and/or abatement) activities in approximately 144 units of the units. EPA certified firms and renovators are qualified to perform interim controls; however, any abatement activity must be performed by a licensed abatement contractor.

**3. Lead Health Services Initiative:** The Indiana State Department of Health has \$3,000,000 through the Children’s Health Initiative Program to perform lead inspections, risk assessments, lead hazard control activities, and clearance testing for 100 units in designated “high need” areas within Indiana. A full lead inspection and risk assessment must be conducted for each unit. All Lead hazard control abatement activities must be performed by a licensed lead abatement contractor.

Please contact Dave Pugh, Lead Grant Manager, IHCDA, at 417-234-6289 or [dpugh@ihcda.in.gov](mailto:dpugh@ihcda.in.gov) or Justin Tyrrell, Manager of Lead Programs, INCAA, at 317-638-4232 or [jtyrrell@incap.org](mailto:jtyrrell@incap.org) to receive information on these programs.

## Are you a Contractor?

As a result of the state’s efforts and available funding, there are opportunities for licensed lead abatement contractors, lead inspectors, risk assessors, project supervisors, project designers, lead workers and clearance examiners.

Need Training? Indiana law requires that any person who engages in lead-based paint activities must first obtain a license from ISDH for each activity. “Lead-based paint activities” means the inspection, risk assessment, and abatement of lead-based paint in target housing and child-occupied facilities. The term includes project design and supervision.

Click [here](#) for more information about the Lead Protection Program. 



Pictured from left to right: Senator Jim Merritt, Lt. Governor Suzanne Crouch, Governor Eric Holcomb, Representative Earl Harris and Jacob Sipe, Executive Director of IHCDA.

# IHCDA Announces Award Recipients for the Housing First Program

Seven organizations receive a combined \$1.95 million in funding to provide rental assistance and support for individuals and families facing a persistent illness or chemical addiction

The IHCDA announced recently that seven organizations will receive a combined \$1.95 million in funding under **Indiana's Housing First Program**. With this funding, these organizations will provide rental assistance and support for individuals and families facing a persistent mental illness or chemical addiction across 14 Indiana counties.

"Indiana's Housing First Program is an important component of our efforts to attack the drug epidemic in Indiana," said **Lt. Governor Suzanne Crouch**, who serves as board chair for IHCDA. "While many of our efforts focus on drug prevention, this program will help support Hoosiers currently suffering from an addiction."

The Housing First Program was created last year under **Senate Bill 242**. In December of 2017, IHCDA released a draft program manual for public comment. The **final program policy** and **Request for Qualifications (RFQ)** were released on January 29, 2018. The organizations listed to the right responded to the RFQ and were approved by the IHCDA Board of Directors for funding after it was determined they met the criteria set forth in the program policy.

The organizations will use a housing first model, meaning that services they provide are voluntarily selected by program participants and are predicated on a harm reduction approach to addiction, rather than mandating abstinence. Rental assistance provided under this program may not exceed 24 months, with the goal of increasing self-sufficiency and building support networks so assistance does not last longer than is necessary.

Critical Time Intervention (CTI) is an approach the program will use which has demonstrated to be highly effective at providing housing assistance to individuals with a serious mental illness.

"The goal of CTI is to build long-lasting stability and increase the impact of assistance by developing a community support network for the individual," said Jacob Sipe, Executive Director of IHCDA. "The strong relationships established with case managers and others in their community support network has yielded good results for both developing and meeting their short and long term goals."

[Click here](#) for more information about the Indiana Housing First Program. 

Provided below are a list of organizations that received funding along with the primary areas they will serve:

LEAD APPLICANT	PRIMARY AREA SERVED	AWARD
Aurora, Inc.	City of Evansville	\$300,000
Tri-City Management Corporation/dba Geminus Corporation	Lake County	\$300,000
Housing Opportunities, Inc.	Jasper, LaPorte, Newton, Porter and Starke Counties	\$300,000
Human Services, Inc.	Bartholomew County	\$300,000
InteCare, Inc.	Boone, Hamilton and Madison Counties	\$300,000
Volunteers of America of Indiana, Inc.	Cities of Indianapolis and Winchester	\$300,000
Wabash Center, Inc.	City of Lafayette	\$150,000
TOTAL		\$1,950,000



# Spring Weatherization Semi-Annual Manager's Meeting

By **Lauren Perry**, Director of Community Programs and **Rachel Woods**, Community Programs Coordinator

The 2018 Spring Weatherization Semi-Annual Manager's Meeting (SAMM) was hosted at the Indiana Community Action Association (INCAA) on March 21st and 22nd. Local providers gathered together at INCAA's headquarters in Indianapolis to discuss program policy changes and train on new procedures for the next program year.

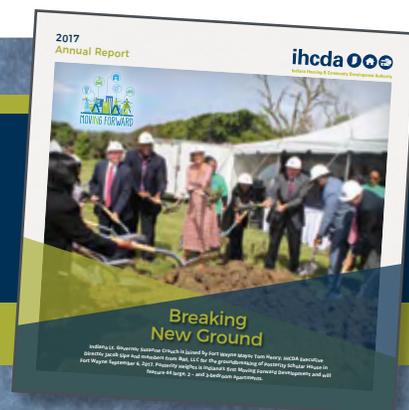
Over the past year, staff at IHCD have partnered with local Weatherization service providers and gathered input from the field. The Weatherization Committee of INCAA gathered remarks from local agencies and provided a list of recommendations. IHCD was able to implement several of the suggestions in order to improve efficiency of services, alleviate "pain points" in the network, and reduce red tape.

One such example is the new client prioritization policy. In previous years, the state's policy was very restrictive and required agencies to spend a lot of time cycling through waiting lists in order to find appropriate homes to Weatherize. IHCD researched policies of other states and decided to use language similar to that of North Dakota and other states, which use only the requirements from the Department of Energy, with limited additional suggestions.

At the Semi-Annual Managers Meeting, Indiana's network expressed that the new policy will make it much easier to run the program and even more importantly, will provide Weatherization services to clients that need the program in a much more timely fashion. 🏠

## 2017 Annual Report: Breaking New Ground

[Click now to view the digital report](#)





# IHCDA

## *Celebrates 40 Years of Service to Hoosiers*

2018 marks the 40 year anniversary of what we now know as IHCDA (formerly IHFA). During the 1978 Session at the Indiana Statehouse, the Indiana General Assembly began the process of creating a housing finance agency for the State of Indiana. On March 9, 1978, Governor Otis R. Bowen signed SB129 into a Public Law, authorized the State to create the Indiana Housing Finance Authority.

Please make sure to follow us and join in on the conversation!

 <https://twitter.com/ihcda>

 <https://www.facebook.com/IHCDA>



# Next Level Recovery Indiana

**Know the facts.**

Understanding  
OPIOID USE DISORDER

The more we know about opioid use disorder, the better we can understand that this disorder is real. Take it from the experts.



## FACT 1: “It’s a disease.”

– Dr. Jennifer Walthall, *Secretary, Indiana Family & Social Services Administration*

Whether opioids are prescribed by a doctor or acquired illegally, they can cause serious changes to the brain and body. Continued use and misuse can lead to physical dependence and withdrawal symptoms. And after a while, people must take opioids just to avoid the physical withdrawal symptoms.



## FACT 2: “There is treatment.”

– Dr. Virginia Caine, *Director, Marion County Public Health Department*

**Medication-Assisted Treatment (MAT)** combines behavioral therapy and medication to treat opioid use disorder. Medications, such as Methadone, Buprenorphine, and Naltrexone, when used in combination with counseling and behavioral therapies, provide a whole-patient approach to the treatment of opioid dependency.



## FACT 3: “Recovery is possible.”

– Douglas G. Carter, *Indiana State Police Superintendent*

Recovery is a process of change that is possible with the support of others. The four major dimensions of recovery include: Health, Home, Purpose, Community.

KnowTheO Facts.org

#KnowTheO Facts

FSSA18CL100 A

Please click [here](#) for more information.



## *50th Anniversary* of the Fair Housing Act

By **Jeff Zongolowicz**, HCV Analyst and **Greg Stocking**, HCV Program Manager

*This month, IHCD pauses to reflect on the 50th anniversary signing of the Fair Housing Act and major milestones in addressing housing discrimination. There were many catalysts and champions of the movement, but it was the assassination of Martin Luther King Jr. on April 4th, 1968 that presented President Johnson with a unique challenge and opportunity. In a national radio address to eulogize “the life of a man who symbolized the freedom and faith of America that had been taken.” Johnson promised to call a joint session of Congress and to deliver a message with suggestions for action. “We must move with urgency, with resolve, and with new energy in the Congress, in the Courts, in the White House, the statehouses and the city halls of the Nation, wherever there is leadership . . . until we do overcome.”*

# Commemorating of the Fair Housing Act

We have come some of the way, no

- President Lyndon B. Johnson

**1968**

Fair Housing Act President Lyndon Johnson signs the Civil Rights Act into law. Title VIII of the act, commonly known as the Fair Housing Act, represented years of policy and advocacy progress against housing discrimination. Initially, the Fair Housing Act prohibited discrimination because of race, color, religion and national origin. Later, protections from discrimination because of sex, disability and familial status were added.



**1973**

Section 504 of the Rehabilitation Act Congress enacts prohibitions against discrimination based on disability in any program receiving federal financial assistance.



Is discrimination keeping you out of the home of your dreams?



If you feel that you've been denied the sale, rental or financing of a home because of race, color, religion, national origin, sex, familial status or disability, report it to HUD or your local fair housing center.

**Fair Housing Is Your Right. Use It.**

**1974**

Equal Credit Opportunity Act Congress prohibits creditors from discriminating against any applicant on the basis of sex or marital status. The Act was amended in 1976 to include the prohibition of discrimination based on race, color, religion, national origin, age, source of income or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

**1974**

Housing and Community Development Act of 1974 Congress makes it illegal to discriminate on the basis of sex in housing. Other sections of the Act expand the definition of discriminatory housing practices to include interference and intimidation.

**1975**

Age Discrimination Act of 1975 Congress bans discrimination on the basis of age in programs or activities receiving federal financial assistance.

# Celebrating 50 Years Fair Housing Act

It's not near all of it. There is much to do.

London B. Johnson

The ramp I wanted to put in shouldn't raise my rent.



## 2015

**HUD Rule on Affirmatively Furthering Fair Housing** A legal requirement that federal agencies and federal grantees further the purposes of the Fair Housing Act by taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.

## 1988

**Fair Housing Amendments Act** President Ronald Reagan signs into law adding handicap and familial status (families with children) to the list of protected classes under Title VIII of the Fair Housing Act. It also strengthens enforcement of fair housing law by making it easier for victims of discrimination to sue and stiffening penalties for those who discriminate.



When it comes to housing, things shouldn't make a difference.

## 2012

**Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity** HUD issued rules focusing on ensuring fair and equal access to housing for all Americans, regardless of their sexual orientation, gender identity, nonconformance with gender stereotypes, or marital status. The first rule, required that a determination of eligibility for housing that is assisted by HUD or subject to a mortgage insured by the Federal Housing Administration shall be made in accordance with the eligibility requirements provided for such program by HUD, and such housing shall be made available without regard to actual or perceived sexual orientation, gender identity, or marital status.

## 1995

**Housing for Older Persons Act of 1995** The Fair Housing Act is amended to make it legal for certain housing intended for those 55 or older to prohibit families with children from moving in but not to discriminate on the basis of race, color, national origin, religion, sex, or disability.

To learn more about the history of fair housing and what local communities can do to enhance the public's awareness of their housing rights, please visit: <https://www.hud.gov/fairhousingis50>

**Outreach Tools:**

[https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/marketing](https://www.hud.gov/program_offices/fair_housing_equal_opp/marketing)

**HUD's AFFH Resources:** <https://www.hudexchange.info/programs/affh>

**Interesting video of LBJ's remarks:**

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



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