



Root Policy Research

789 Sherman Street, Suite 360

Denver, Colorado 80203

www.rootpolicy.com

970.880.1415

State of Indiana

PY2025 Consolidated Annual Performance and Evaluation Report (CAPER)

PREPARED FOR:

Office of Community and Rural Affairs

Indiana Housing and Community Development Authority

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APPENDIX TO STATE OF INDIANA
CONSOLIDATED ANNUAL PERFORMANCE
AND EVALUATION REPORT (CAPER)

PROGRAM YEAR 2025

Introduction

The Consolidated Annual Performance and Evaluation Report, or CAPER, is a HUD-required document that reports the State of Indiana's progress in allocating federal housing and community development block grant funds.

The CAPER reports performance for the following federal housing and community development block grants:

- Community Development Block Grant (CDBG),
- HOME Investment Partnerships Program (HOME),
- National Housing Trust Fund (NHTF, also HTF),
- Emergency Solutions Grant (ESG),
- Housing Opportunities for Persons with HIV/AIDS (HOPWA).

The CAPER is typically filed in September of each year, due 60-days after the end of a block grant program year. The CAPER is made available for public review for 15 days prior to HUD submittal.

This CAPER covers the program year 2025 (PY 2025), which runs from July 1, 2025 through June 30, 2026. The CAPER follows a template prescribed by HUD. Content and structure include:

- An introduction that compares the amount of funds allocated by block grant and program activity to the funds expended during the program year;
- A HUD matrix that tracks progress toward 5-year and annual goals;
- A discussion of how well the state fulfilled its goals, including program changes made to meet the needs that emerged during the year;
- Demographic characteristics of program beneficiaries as available;
- Leveraging of block grant funds;
- Other actions the state took during the program year to address needs;
- Monitoring procedures to ensure fund compliance; and
- Appendices to the CAPER which include the public notice for draft review and supplement reports detailing block grant expenditures.

Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

The actual allocation of funds during PY 2025 is summarized below:

CDBG:

Public infrastructure:

- Water/sewer improvements—\$12,202,203.42;
- Stormwater improvements—\$1,148,349.69.

Revitalization and economic development:

- Acquisition of real property—\$9,999.00;
- Clearance and demolition—\$1,441,313.98;
- Non-residential historic preservation—\$685,889.97.

Housing activities/owner-occupied rehabilitation:

- Single-Unit Residential Rehabilitation—\$5,092,852.79.

Public facilities and improvements:

- Parks and Recreational Facilities—\$661,209.91;
- Youth Centers—\$47,942.42;
- Neighborhood Facilities—\$250,000.00;
- Fire Station/Equipment—\$419,795.00.

Planning Technical Assistance, and Administration:

- Planning Activities—\$1,651,486.00;
- State Administration—\$450,866.58;
- State CDBG Technical Assistance—\$133,962.50;
- General Program Administration— \$994,442.15.

In addition, during PY 2025, CDBG-CV funds supported: Parks and recreation facilities (\$1,961,307.50); Owner-occupied rehabilitation (\$1,052,055.27); water and sewer improvements (\$283,218.47); Transportation Services (\$240,691.54); Child Care Services (\$310,533.03); Food Banks (\$1,915,875.00); and General Planning and Administration (\$393,390.49). *Source: CDBG PR23 Summary of Accomplishments Total Activities Disbursed.*

HOME:

The following activities were awarded funding during PY 2025:

- \$14,045,371.46 in rental projects/construction
- \$1,960,514.00 in first time homebuyer activities
- \$143,643.37 in Tenant Based Rental Assistance (TBRA)

The total amount of Program Income claimed from prior years and used was \$2,017,258.21.

Please note that IHCD holds 1-2 HOME rounds each year. Each contract for HOME construction is a two-year long contract, so expenditures may not occur in the year in which they are awarded funds. *Source: PR23 Summary of Accomplishments and PR05 Compiled – Drawdown Report by Project and Activity.*

NHTF:

- Most HTF spending during PY 2025 supported projects that were started in PY 2024. There were eight HTF projects started in PY 2024, and in PY 2025, \$7,749,282 was spent on those projects. *Source: PR100 HTF Activity Status Report.*

ESG:

- Homeless Prevention - \$170,123.56
- Rapid Re-Housing - \$295,193.22
- Emergency Shelter - \$2,000,358.31
- Street Outreach - \$82,060.96
- Administration - \$206,268.25

Source: ESG CAPER.

HOPWA:

- Facility operations - \$99,000
- Long-term rental assistance - \$1,086,800.05
- Short-term rent, mortgage, and utility assistance (STRMU) - \$515,004.80
- Permanent housing placement - \$75,460.85
- Housing information services - \$111,789.96
- Supportive services - \$130,034.52
- Subgrantee administration - \$140,246.57
- IHCD administration - \$67,125.96
- Resource identification - \$2,500

Source: HOPWA CAPER.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Please see the following table for the categories, priority levels, expected funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Note that although CDBG-DR was expected to have some funding distributed during the PY 2025 program year, those funds were not allocated and will be fully spent in subsequent program years. For HOME, CHDOs were funded with prior year allocations.

Goal	Category	Expected Source / Amount (Annual)	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Improve Community Water, Wastewater and Stormwater	Non-Housing Community Development	CDBG: \$12.5 million for water; \$3.5 million stormwater	Other	Other	125	101	81%	25	101	404%
Support Community Revitalization	Non-Housing Community Development	CDBG: \$4 million Stellar Pathways, \$2.5 million public facilities, \$1.95 million Main Street, \$1.5 blight clearance	Other	Other	65	32	49%	13	32	246%
Provide Planning Grants to Local Governments	Non-Housing Community Development	CDBG: \$1 million	Other	Other	100	54	54%	20	54	270%
Preserve Owner-occupied Homes	Affordable Housing/Non-Homeless Special Needs	CDBG: \$3 million	Owner units rehabilitated	Household housing unit	750	33	4%	150	33	22%
Create New Affordable Homes	Affordable Housing/Non-Homeless Special Needs	HOME: \$2 million	Owner units constructed	Household housing unit	100	15	15%	20	15	75%

Create and Preserve Affordable Rental Housing	Affordable Housing	HOME: \$8,263,551.13, HTF: \$2,966,762.68	Rental units constructed/rehabilitated	Household housing unit	350	211	60%	70	211	301%
Build Nonprofit Affordable Housing Developer Capacity	Affordable Housing	HOME: \$770,000	Other	Other	50	0	0%	10	0	0%
Rapid Re-Housing and TBRA to Prevent Homelessness	Homeless/Non-Homeless Special Needs	HOME: \$1.2 million, ESG: \$1.1 million	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	2500	803	32%	500	803	161%
Provide Operating Support for Shelters	Homeless/Non-Homeless Special Needs	ESG: \$2.3 million	Other	Other	50000	12094	24%	10000	12094	121%
Assist Residents Remain in Housing-(STRMU)	Non-Homeless Special Needs, HIV/AIDS	HOPWA: \$ 385,000	Housing for People with HIV/AIDS	Household housing unit	1000	220	22%	200	220	110%
Assist HIV/AIDS Residents Remain in Housing (TBRA)	Non-Homeless Special Needs	HOPWA: \$900,000	Tenant-based rental assistance / Rapid Rehousing	Household housing unit	750	113	15%	150	113	75%

Provide Housing Information and Placement Services	Non-Homeless Special Needs	HOPWA: \$495,000	Other	Other	1250	327	26%	250	327	131%
Support Facilities Serving HIV/AIDS Residents	Non-Homeless Special Needs, HIV/AIDS	HOPWA: \$190,000	Other	Other	1250	141	11%	250	141	56%

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified. *Source: IHCD and OCRA and internal data plus above- mentioned reports where available.*

During PY 2025, CDBG allocations continued to prioritize water and sewer improvements, which are continually rated as priority needs by stakeholders. In PY 2025, \$12,202,203.42 CDBG dollars funded water and sewer improvements, nearly half the \$25,190,313.41 disbursed. Among activities with disbursed funds, neighborhood facilities (100%), parks and recreation facilities (100%), fire station equipment (100%), clearance and demolition (76%), and flood drainage improvements (71%) had the highest percentages of disbursed funding directed to completed activities.

Prior to PY 2024, OCRA’s CDBG-CV funding was allocated to range of activities: economic development to facilitate business recovery after the pandemic, public services related to supporting mental health care and food pantry services, increasing internet access and technology equity, and addressing lost access to social supports for adults with disabilities. By PY 2024 and PY 2025, the majority of CDBG-CV funding had been spent, and funding priorities shifted toward public facilities improvements, particularly for parks and recreation facilities. In PY 2025, food banks also received a significant share of CDBG-CV funding (31%).

OCRA does not usually project outcomes by persons served due to the nature of the activities funded in a typical program year. As such, the outcomes matrix above measures facilities or projects funded (v. persons or households benefitting from those improvements). The “PR 23 - CDBG Summary of Accomplishments,” reports persons and households served once funds have been disbursed. According to that report, funding allocations in PY 2025 are estimated to provide the following benefits:

- Improvements to parks and recreational facilities to benefit 100,525 persons;
- Water and sewer improvements to benefit 150,572 persons;
- Stormwater improvements to benefit 5,866 persons;
- Non-residential preservation to benefit 16,785 persons;
- Planning grants to benefit 174,390 persons;
- Rehabilitation activities benefitting 184 owner households;
- Other activities benefitting approximately 7,400 persons.

Through the HOME program, *according to PR20*, 89 units of affordable housing were added through new construction, rehabilitation, and homebuyer activities in FY2025. HOME funds also supported 282 households through TBRA, the highest number assisted since data has been tracked.

The Housing Trust Fund continued to provide gap financing for permanent supportive housing developments through the LIHTC application round.

For HOPWA funding, IHCD focuses on allocating dollars to support the permanent housing stability of clients, especially through providing rental assistance and appropriate supportive services to stabilize

households long-term. Our subrecipients served the targeted number of households with housing assistance this year, but did report difficulties in locating affordable housing especially in rural counties. Since the pandemic, more private "mom-and-pop" landlords have reduced their unit inventory and sold property to larger commercial property management firms from out of state. This can make it difficult to retain those units in our inventory when leases expire and new landlords decide to not renew leases. Partners have been working hard with the support of HOPWA funds and other housing program dollars, to build relationships with landlords and maximize the impact of funds to reduce barriers to housing for the clients they serve. Additionally, our partner that operates their own facility-based housing reported that their building had several components that were nearing their end-of-use period. The organization needed to make several investments in upgrades to keep the building in alignment with housing quality standards. IHCD worked closely with the partner to evaluate expenses to ensure eligibility for HOPWA and supported these upgrades with grant dollars. These essential upgrades kept three properties in the HOPWA inventory.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME	HOPWA	HTF
White	181	146	382	66.8%
Black or African American	2	33	286	28.3%
Asian	0	0	0	0.0%
American Indian or American Native	0	1	1	0.4%
Native Hawaiian or Other Pacific Islander	0	0	3	0.0%
Total*	183	180	672	100%
Hispanic	0	2	25	100%
Not Hispanic	183	178	717	0%

Describe the clients assisted (including the racial and/or ethnicity of clients assisted with ESG)

	HESG
American Indian, Alaska Native, or Indigenous	92
Asian or Asian American	54
Black, African American, or African	4,035
Hispanic/Latina/e/o	470
Middle Eastern or North African	16
Native Hawaiian or Pacific Islander	64
White	8,711
Multiracial	1,092
Client doesn't know	103
Client prefers not to answer	0
Data not collected	56
Total	14,693

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Source: PR23, PR103, ESG CAPER, and HOPWA CAPER.

Note: The table does not include multiracial households and households where the data was unknown or not collected. Also, percentages for HTF do not add up to 100% because multiracial (4.5%) is excluded.

Narrative

The CDBG beneficiary data in the table above are from the “PR 23 - CDBG Summary of Accomplishments” report for PY 2025. In addition to the numbers above, one multiracial household benefitted from CDBG investments.

For HOME, the table above is drawn from “PR 23 - HOME Summary of Accomplishments.” According to

the report, 84% of rental units constructed were occupied by non-Hispanic White households, 9% by Black/African American households, and 7% by multiracial households. For HOME-funded homebuyer units, 40% of beneficiaries were non-Hispanic White households, 53% were Black/African American households, and 7% were multiracial households. Among TBRA beneficiaries, 53% were non-Hispanic White households, 34% were Black/African American households, 8% were multiracial households, and 3% were American Indian/Alaska Native households. Two of the 194 households that benefitted from HOME investments identified as Hispanic (about 1%).

IHCDA's PY 2025 HOME Rental Round opened in January with applications due in April. IHCDA's Board of Directors approved projects in June. Funded projects then undergo the Environmental Review (ERR); once that has been completed and the project has Release of Funds (ROF), IHCDA executes the HOME contracts, and commits funds in IDIS.

All HTF funds were used to support renters and all of which identified as Hispanic. By race, 66.8% of beneficiaries were White, followed by 28.3% Black/African American, 4.5% multiracial, and 0.4% American Indian/Alaskan Native. Additionally, 98.4% had incomes of 0-30% AMI and the majority (68.9%) were single (non-elderly) households, followed by 15.6% elderly households, 12.7% single parents, and 2% two parent households.

HOPWA funds served 742 persons In PY 2025. By race, 51% identified as white, 39% identified as Black/African American, and 9% identified as multiracial. Only 25 persons (3%) identified as Hispanic.

ESG served 14,693 persons in PY 2025 with most identifying as white (59%), followed by Black/African American (27%), multiracial (7%), and Hispanic (3%).

The NHTF allocation subsidizes new construction and rehabilitation of affordable housing. The racial and ethnic composition was assumed to be similar to that of deeply subsidized rental construction funded with HOME, as these funding sources are often combined.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	\$30,689,455.00	\$25,190,313.41
HOME	public - federal	\$13,583,551.13	\$16,149,528.83
HOPWA	public - federal	\$2,227,962.71	\$1,870,065.31
ESG	public - federal	\$3,947,545.00	\$3,376,605.75
HTF	public - federal	\$3,296,362.68	\$0.00

Table 3 - Resources Made Available

Source: Federal allocation amounts from HUD; PR23 for CDBG, PR23 for HOME, PR100 for HTF, Sage Report for ESG, and HOPWA CAPER.

Narrative

During PY 2025, \$521,087.57 in HOME **program income** was received according to the PR09 Program Income report. There were no draws against PY 2025 program income during the program year.

Draws that occurred against past program years' program income and which were taken during PY 2025 included:

- \$146,560.59 from PY 2020 PI,
- \$1,085,057.62 from PY 2021 PI,
- \$785,640.00 from PY 2022 PI.
- Total of \$2,017,258.21.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
N/A	N/A	N/A	N/A

Table 4 – Identify the geographic distribution and location of investments

Narrative

The State of Indiana does not prioritize the allocation of CDBG, HOME or ESG geographically. Instead, the state identifies the greatest needs for the state and non-entitlement areas overall and this information is used to guide the funding priorities for each program year. For local needs, the state relies on the information presented in block grant program funding applications.

OCRA CDBG scoring criteria consider community distress factors. The factors used in the Community Distress factor calculation have been updated and revised to include:

- Poverty Rate
- Median Household Income
- Unemployment Rate
- Non-seasonal Housing Vacancy Rate
- Housing Cost Burden
- Population Change (10-year % Change)

IHCDA scoring criteria for HOME applications include preferences for developments that:

- commit to meeting the needs of extremely low- and very low-income households
- implement strategies for accessibility and aging-in-place
- utilize energy-efficient and high-quality design features
- include MBE/WBE/DBE and Veteran-owned business participation
- contribute to community revitalization

IHCDA's competitive HOME Rental Round and rolling HOME Buyer Round are open for projects located only within non-participating jurisdictions. NHTF, on the other hand, may be used throughout the entire state. Additionally, HOME requested with NHTF to develop supportive housing associated with the Indiana SH Institute may be used in Participating and non-participating Jurisdictions, alike.

ESG allocates emergency shelter and rapid re-housing activities statewide; homeless prevention and outreach activities are more targeted geographically. IHCDA has created caps for each of these categories to focus funding on housing individuals. ESG subrecipients are selected through a Request for Proposals process each year. Submitted applicants are scored based on capacity, compliance, and proposed activities. These are then reviewed by IHCDA staff and the CoC BoS board for recommendations to the IHCDA board for final approval.

The HOPWA grant is allocated based on geography. Within the State of Indiana there are 12 HIV Care Coordination Regions as established by the Indiana State Department of Health (ISDH). IHCDA currently provides funding to organizations who have consistently applied for funding each year. The application is open to all organizations established as a Care Coordination Site.

Each HOPWA sponsor is selected by a Request for Qualifications process that solicited applications from the Indiana Department of Health care coordination sites. HOPWA awards were then determined by meeting required thresholds and then based on their proposed budget needs, proposed activities, current housing needs and the ISDH-published HIV/AIDS epidemiology reports from the previous year. These are then reviewed by IHCDA staff and recommendations are made to the IHCDA board for final approval.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

OCRA defines leverage as the non-match cash or non-match in-kind resources committed to making a project fully operational. This includes all resources in excess of the required match for each program as well as other resources that are used on ineligible costs. Leverage may be used to support any activity within the project provided by the recipient or subrecipient. Federal, state, and local government grants are considered eligible match. The eligible local match can be local cash, debt, or in-kind sources. In-kind sources may provide eligible local match for the project, but the amount that can be counted as the local match is limited to 5% of the total project budget or a maximum of \$25,000. Use of in-kind donations as eligible match requires approval from the CDBG Program Team approximately two weeks before application submission (the deadline is announced each round).

Contributions that supported CDBG awards in PY 2025 and exceeded match included:

- \$31,600 of contributions beyond the match required for the Planning Grants program (3 grants with total of \$170,000 awarded);
- \$4,708 of contributions beyond the match required for the owner occupied rehabilitation program (2 grants with a total of \$845,000 awarded); and
- \$745,355 of contributions beyond the match required for the Water and Wastewater program (2 grants with total of \$ 1,201,223 awarded).

Source: CDBG Leverage reports

During PY 2025 the 10 HOME projects closed brought \$1,870,637.50 in match and used \$30,054.97 in banked match. Accounting for a match liability of \$1,992,758.81, there is a net increase in available match of \$6,104,577.91. The total available match to be carried over to 2025 is \$15,355,828.67.

Source: PR33 HOME Matching Liability Report (match liability) and Closeout CAPER Data worksheet (IHCD).

HOME Match	
1. Excess match from prior Federal fiscal year	\$17,161,937.72
2. Match contributed during current Federal fiscal year	\$ 1,870,637.60
3 .Total match available for current Federal fiscal year (Line 1 plus Line 2)	\$19,032.575.32
4. Match liability for current Federal fiscal year	\$ 1,992,758.81
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	\$17,039,816.50

Table 5 – Fiscal Year Summary - HOME Match Report

Table 6 – Match Contribution for the Federal Fiscal Year

Award Info					Match										Notes	
Award #	IDIS ID #	Project Name	Recipient	Closure Date	Cash (Non Federal)	Foregone Taxes/Fees	Appraised Land/Real Property	Required Infrastructure	Donated Land/Property/ Site Prep/Materials/Labor	Grant	Bond Financing	Total Match	Banked Match Used?	Amount Banked Match		
CH-020-003	33265	Cumberland Cottages	HAND	9/15/2025								\$0.00	No	\$0.00	Match liability waived due to Covid	
CH-021-004	33484	Pleasant Run Apartments	Carey Services, Inc.	10/27/2025								\$0.00	No	\$0.00	Match liability waived due to Covid	
CH-021-007	33607	Plum Prairie	HAND	2/2/2026								\$0.00	No	\$0.00	Match liability waived due to Covid	
CH-021-008	33435	Union Street Apartments	Housing Opportunities, Inc.	8/26/2025								\$0.00	No	\$0.00	Match liability waived due to Covid	
CH-021-009	33592	Beechwood	New Hope Development Services	10/9/2025			\$95,000.00					\$95,000.00	No	\$0.00	Match liability waived due to Covid, though donated land/structure valued at \$95k was generated.	
CH-022-003	33591	Sunset Ridge	Blue River Services, Inc.	1/9/2026						\$60,000.00		\$60,000.00	Yes	\$0.00	Match generated from Banked Match and a grant.	
CH-022-006	33602	317 Arbor Court	Lacasa of Goshen, Inc.	1/5/2026		30,054.97						\$226,887.50	Yes	\$30,054.97	Match generated from Banked Match and a tax exemption	
CH-022-009	33477	Oakland Gardens	New Hope Development Services	5/21/2026								\$373,750.00	Yes	\$0.00	Banked Match	
CH-022-010	33474	White River Landing II	New Hope Development Services	6/30/2026								\$360,000.00	Yes	\$0.00	Banked Match	
HM-020-002	33199	Hilcrest and Terrace Rehab	Dale Community Apartments, Inc.	10/29/2025								\$0.00	No	\$0.00	Match liability waived due to Covid	
HML-023-003	33875	Landin Pointe	Landin Pointe, LP	6/9/2026			\$375,000.00		\$375,000.00			\$750,000.00	No	\$250,000.00	Donated Land	
Total												\$1,870,637.50				

Source: IHCD HOME Match Worksheet for current program year.

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
\$7,574,592.29	\$521,081.57	\$2,017,258.21	\$0	\$6,078,415.65

Table 7 – Program Income

Source: PR09 Receipt Fund Type Detail Report for PY 2025.

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period

During the program year, contracts worth \$1 million were awarded to a women- and minority-owned businesses for apartment management.

Source: HOME MWBE report.

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	90	226
Number of Special-Needs households to be provided affordable housing units	0	0
Total	90	226

Table 8 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	650	916
Number of households supported through The Production of New Units	90	226
Number of households supported through Rehab of Existing Units	150	33
Number of households supported through Acquisition of Existing Units	0	0
Total	890	1175

Table 9 – Number of Households Supported

Source: PR23 HOME Summary of Accomplishments.

The table below shows the total HOME beneficiaries by income range for activity spanning PY1994 through PY 2025. For NHTF, all households served were <30% AMI. Source: PR_20 HOME Production Report.

Lower Income Benefit (Based on occupants of completed projects and recipients of TBRA)					
% of MEDIAN INCOME	% TBRA FAMILIES	% OCCUPIED RENTAL UNITS	% TBRA and OCCUPIED RENTAL UNITS	% OCCUPIED HOMEOWNER UNITS	% OCCUPIED HOMEBUYER UNITS
0 - 30%	85.49%	57.27%	63.55%	29.20%	2.85%
31 - 50%	12.30%	35.30%	30.18%	39.13%	26.62%
Subtotal 0 - 50%	97.79%	92.57%	93.73%	68.33%	29.47%
51 - 60%	2.21%	6.30%	5.39%	13.54%	27.07%
Subtotal 0 - 60%	100.00%	98.86%	99.12%	81.87%	56.54%
61 - 80%	0.00%	1.14%	0.88%	18.13%	43.46%
Total	100.00%	100.00%	100.00%	100.00%	100.00%
REPORTED As VACANT	0	0		0	0

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

Rising development costs from inflation continue to put pressure on housing developers, causing revised budgets and additional funding requests.

Discuss how these outcomes will impact future annual action plans.

For the development of affordable rental housing, Indiana instituted a new state tax credit which will help to ease the financing gap on newly proposed developments. These credits will be awarded in conjunction with federal tax credits (LIHTC) along with selected HOME awards.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual	HTF Actual
Extremely Low-income (< 30% AMI)	5	120	0
Low-income (31-50% AMI)	17	46	0
Moderate-income (51-80% AMI)	17	28	0
Total	39	194	0

Table 10 – Number of Households Served

Source: PR23 for CDBG and HOME; HTF largely serves <30% AMI once projects are put into service.

*Note: CDBG dollars benefitted additional households through a variety of investments in public facilities and improvements and through provision of public services. Because income by family size was not a requirement to benefit through the investments those are not included in the table above.

Narrative

CDBG persons served through non-housing activities: 5 extremely low income, 17 low income, 17 moderate income, 0 non-LMI.

HOME:

Number of extremely low-income renter households- 120

Number of extremely low-income owner households- 0

Number of low-income renter households- 43

Number of low-income owner households- 3

Number of moderate-income renter households- 16

Number of moderate-income owner households- 12

Number of middle-income persons served- 0

Number of owner and renter households assisted that meet the Section 215 definition-194
housing units provided by HOME meet the Section 215 criteria.¹

¹ https://www.hud.gov/sites/documents/19576_HOMELAWS.PDF

The source of the CDBG LMI households served is the CDBG Summary of Accomplishments report. The source of the HOME LMI households served is the HOME Summary of Accomplishments report and includes activity from rental construction projects and TBRA.

According to the ESG Sage report, roughly 90% of individuals served were extremely low income.

HOPWA beneficiaries Included 277 households who were extremely low income, 72 low income, and 17 moderate income.

Efforts to address worst case housing needs

Worst case needs, as defined by stakeholder consultation and community input, during PY 2025 included:

- 1) A shortage of affordable housing units in good condition—related to rising housing costs and weak economic conditions in many rural areas,
- 2) Rising costs for development—and goods in general—due to inflation,
- 3) Housing rehabilitation needs, especially accessibility improvements, and
- 4) Childcare services needs.

In past program years, the state had prioritized the use of CDBG-CARES Act funds to address these and related community needs. For example, OCRA made use of the flexibility provided by the CDBG-CARES fund and established a direct state administration program in partnership with Feeding Indiana's Hungry to provide fresh products and sanitary products for low to moderate income people statewide. This flexibility has allowed the state to deploy resources through the established Statewide food pantry network to assist and meet this crucial need across rural and urban counties.

The state has shifted towards preservation of existing housing and creation of new affordable housing to help households contain costs. In PY 2025, OCRA also relaunched an improved version of its Owner-Occupied Rehabilitation (OOR) program, adding it to the agency's menu of Community Development Block Grant program offerings.

Lessons learned from previous pilot rounds and robust stakeholder engagement efforts have been incorporated to promote the more timely and efficient deployment of available CDBG funding. A new library of enhanced OOR specific technical assistance resources has also been developed and made available for communities. These resources can be utilized to promote increased inclusive project design for the benefit of eligible homeowners in economically distressed neighborhoods and areas.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The state relies on its nonprofit, service providing partners to conduct outreach to persons who are homeless, assess their needs and communicate these needs to the state. To capture data on needs and evaluate the successes of outreach, the state requires that:

- HUD McKinney Vento Funded programs utilize HMIS for all shelter or transitional housing or permanent supportive housing programs serving homeless individuals and families.
- HUD McKinney Vento Funded programs participate in the annual, statewide homeless Point-in-Time Count in late January and timely submission of this data to IHCD.
- HUD McKinney Vento Funded programs subrecipients actively participate in their Regional Planning Council on the Homeless meetings regularly (minimum 75% attendance).
- HUD McKinney Vento Funded programs participate in the Coordinated Access in their Region as it is implemented in their area.

These requirements will continue into current and future program years.

Addressing the emergency shelter and transitional housing needs of homeless persons

The State relies on data and its partners to address emergency shelter and transitional housing needs. In PY 2025, Indiana allocated ESG funds to 11 street outreach programs, 57 emergency shelter programs funded, 16 rapid rehousing programs, and 14 homelessness prevention programs.

All funded organizations are all required to participate in the Point in Time (PIT) Count and Housing Inventory Chart (HIC) process. Both data collection efforts help the state understand existing needs for sheltering homeless persons. Requiring involvement in the data collection process ensures that the needs of individuals served by these funds are accounted for. IHCD then uses the results of the PIT and HIC to consider strategy for future funding opportunities.

In addition to the allocation of ESG funds, homeless, emergency shelter, and transitional housing needs were addressed through the ESG subrecipients' participation in their local Regional Planning Council on Homelessness. This communication allows for sharing of information and best practices and for collaboration between organizations. In addition, the CoC Board committees have been updated based on the work of each council to address homelessness in the Balance of State.

IHCD partners closely with the CoC board around their ESG funds and sub-recipient results. The strategies of that board help inform IHCD's work with ESG funding. The strategic objectives of the CoC

Board are:

- Decrease shelter stays by increasing rapid rehousing to stable housing.
- Reduce recidivism of households experiencing homelessness.
- Decrease the number of Veterans experiencing homelessness.
- Decrease the number of persons experiencing Chronic Homelessness.
- Create new permanent supportive housing beds for chronically homeless persons.
- Increase the percentage of participants remaining in CoC funded permanent housing projects for at least six months to at least 86%.
- Decrease the number of homeless households with children.
- Increase the number of rental assistance programs and services.
- Increase the percentage of participants in ESG-funded rental assistance programs that move into permanent housing to at least 82%.
- Increase the percentage of participants in all CoC funded transitional housing that move into permanent housing to at least 70%.
- Increase the percentage of participants in CoC funded projects that are employed at exit to at least 38%.
- Increase persons experiencing homelessness access to mainstream resources.
- Collaborate with local education agencies to assist in the identification of homeless families and inform them of their eligibility for McKinney-Vento education services.
- Improve homeless outreach and coordinated access to housing and services.
- Improve HMIS data quality and coverage, and use data to develop strategies and policies to end homelessness.
- Develop effective discharge plans and programs for individuals leaving State Operated Facilities at risk of homelessness.

Moreover, the CoC has DV Bonus Funds that allow for domestic violence survivors to be prioritized with housing. A portion of these funds were TH-RRH funds to assist with DV survivor transitional housing. These funds will continue to be allocated across the balance of state.

The CoC Board and IHCD staff recently completed the updated Strategic Plan for the Indiana Balance of State Continuum of Care (<https://www.in.gov/ihcda/files/IN-Strategic-Plan-ADOPTED-formatted-002.pdf>). This new Plan establishes an active path for moving forward to address the needs of individuals and families currently and potentially experiencing homelessness. The goals and actions in the Strategic Plan that specifically address emergency shelter and transitional housing needs include:

- Developing an advocacy agenda focused on securing additional funding to address homelessness;
- Determining additional and potential federal and state resources to address homelessness;
- Develop a statewide crisis response plan, inclusive of emergency shelter, temporary housing, prevention and diversion, with emphasis on equitable resource distribution across regions; and

- Host best practices sessions on relevant topics for service providers such as Low Barrier Emergency Shelter practices, and Street Outreach practices.

The most recent overview of initiatives can be found here: <https://www.in.gov/ihcda/indiana-balance-of-state-continuum-of-care/about-the-coc/initiatives-overview/>

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Homeless prevention is operationalized in rental assistance, relocation and stabilization services, and street outreach. This is primarily done through IHCD staff connections as well as the CoC Board of Directors and network.

Through recruitment of new CoC BoS board members, IHCD has a variety of new connections that have helped in homelessness prevention efforts. The board now includes representatives from Foster Success (an organization for those aging out of foster care), the Corporation for Supportive Housing (CSH), the Indiana Department of Veteran Affairs, the Indiana Coalition to end Sexual Assault and Human Trafficking, and a local Public Housing Authority, ensuring representation from an ESG Entitlement City. Also, through the BoS CoC committees, IHCD now has partnerships with Foster USA (an Evansville based foster care organization), the Indiana Department of Veterans Affairs, and with the South Bend Youth Service Board.

Other outreach efforts have been made to expand additional resources and benefits. State partnerships continue to grow with the Indiana Department of Workforce Development, Family Social Services Authority, Indiana Commission for Higher Education, the Department of Corrections (DoC), the Indiana State Department of Health—and those relationships are being expanded at direction of the Strategic Plan to include the Indiana Office of Equity, Inclusion and Opportunity. The Director of Homeless Services and staff continue to coordinate with that agency to plan for those transitioning out of incarceration. In March 2023, a three-person team was added to the Community Services Department to coordinate with the Indiana Department of Health on providing infectious disease guidance to congregate shelters and to build relationships between local health departments and those shelters. The Health team works closely with IDOH's Correctional Epidemiologist. The Health team is communicating frequently with partners to increase participation in the Housing Inventory Count (HIC) to help them understand the type of beds and where they are available.

ISDH also helped educate regional chairs on best practices and funded organizations to keep their clients safe and housed. IHCD expanded this education to other external partners. This included the Primary Care Association of Indiana which educates and coordinates local health care organizations including

Federally Qualified Health Clinics (FQHCs). Looking ahead, IHCD is shifting the Community Services division to align more fully under the new Deputy Executive of Programs. This means there will be coordination with CSBG and LIHEAP funding, which will help meet the needs of additional low income individuals and families.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The state has several strategies to help homeless persons make the transition to permanent housing and shorten the time families and individuals experience homelessness. For instance, they provide funding and engage with partnership opportunities to assist organizations serving the homeless population on the ground. These were strengthened in the last year and will continue to grow in the future through the updated Strategic Plan.

The State funds Rapid re-housing activities including housing relocation, stabilization services, and financial assistance with rent, utilities, arrears, and deposits. These activities provide short-term assistance to individuals and families. The State provides shelters with funding to support placement into permanent housing. Unlike RRH, this assistance does not include rental assistance and instead covers one time housing-related costs such as housing relocation and stabilization services, utilities, arrears, and deposits. IHCD coordinated with subrecipients to improve the implementation of Rapid Re-housing and Prevention services through an all-day training symposium on RRH and a HMIS training about the new data elements to collect and analyze.

The Indiana Supportive Housing Institute helps with the development of permanent supportive housing (PSH) units across the state. Through the Housing Choice Voucher program, IHCD has a set aside “Moving On” Section 8 vouchers for those currently in supportive housing who can move on to a more traditional housing choice voucher. Additionally, through the Emergency Housing Voucher (EHV) program, IHCD coordinated the required use of Coordinated Entry (CE) for referrals to public housing authorities (PHA). They are also working through a partnership to support individuals with the vouchers at Community Mental Health Centers (CMHCs).

A persistent barrier to the transition to permanent housing is lack of employment. This remains especially difficult in rural areas.

Lack of affordable housing availability continues to be a key reason for extended stays in shelter while the housing search is in process. Matching individuals on the Coordinated Entry list with available housing stock is another persistent issue. IHCD has improved its relationship with the Department of Workforce development, the Indiana Commission for Higher Education, and the HOME team at IHCD.

to combat these issues. For the challenges of Coordinated Entry, IHCD has hired a CE Manager who is working to overhaul the system including the assessment tool.

In addition to increasing the supply of rental housing where homeless individuals can live with supports or independently, the Strategic Plan includes the following goals and action items:

- Develop a comprehensive and sustainable strategy to secure, maintain, and retain landlords willing to support people experiencing homelessness across Indiana.
- Determine the roles of the Regional Coordinator and RPC in securing, maintaining, and retaining landlords.
- Review the need for a statewide CoC landlord liaison to support individuals experiencing homelessness and providers seeking landlord relationships.
- Identify philanthropic organizations that would provide funding to support unrestricted Landlord Incentives and Mitigation Funds.
- Create a plan to increase resources for affordable housing development and access to rental assistance resources for households experiencing homelessness.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

IHCDA is a Section 8 public housing authority (PHA) and serves Housing Choice Voucher holders in many of the state's rural areas. IHCDA is a high performing PHA. IHCDA does not maintain public housing developments, so its needs are unlike a PHA that maintains an inventory. IHCDA administers the Housing Choice Voucher Program, 811 Program, Veterans Affairs Supportive Housing (VASH), Non-Elderly Disabled (NED), and Mainstream Vouchers.

Per 24 CFR 92.214 (a)(4), HOME funds may not be invested in public housing projects. HOME dollars can be used by nonprofits that partner with PHAs, and rental tax credits can be awarded to PHAs. However, IHCDA does not currently give PHAs preferences in rental tax credit awards.

IHCDA has provided capital funding through bond issuances and the 4% RHTC program for Public Housing properties around the state that underwent a RAD conversion and required capital investment to preserve the asset. IHCDA's mission includes maintaining affordability for Hoosiers and IHCDA will continue to support Public Housing that is scheduled for RAD conversion and requires capital investment.

Actions taken to encourage public housing residents to become more involved in management and participate in homeownership

N/A; the State does not own or operate public housing developments, nor does IHCDA have a practice of providing assistance to troubled PHAs. Per 24 CFR 92.214 (a)(4), HOME funds may not be invested in public housing projects. HOME dollars can be used by nonprofits that partner with PHAs, and rental tax credits can be awarded to PHAs. However, IHCDA does not currently give PHAs preferences in rental tax credit awards.

Within the HCV program, IHCDA partners with local community action programs around the state to offer services to HCV participants that help build skills and assets to promote self-sufficiency.

Actions taken to provide assistance to troubled PHAs

N/A.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

The state consistently evaluates barriers to affordable housing development—including public policies, land use and zoning regulations, and program delivery.

OCRA and IHCD updated the state's fair housing barriers analysis during PY 2023. The primary obstacles to accessing fair housing options and economic mobility for Indiana residents identified in that plan include:

- Homeownership rates are severely low (and declining) among Black or African American households. Black or African American households had the lowest homeownership rate of all racial and ethnic groups in Indiana and ownership rates are declining. Over the last decade, rates of homeownership for Black households have declined by four percentage points while rates for other racial and ethnic groups have moderately increased.
- Housing choice for individuals with disabilities is restricted by the lack of housing relative to incomes, especially in non-entitlement areas, where multifamily housing built with accessibility features is lacking. Residents with disabilities also face very high poverty rates and low labor participation rates, which exacerbate barriers to finding housing.
- Domestic violence survivors face considerable barriers to housing choice associated with incomes inadequate to support families, lack of affordable childcare, and perpetrators' violations of lease terms. Housing providers have limited knowledge about VAWA which contributes to limited housing options for domestic violence survivors and housing discrimination.
- There is a lack of awareness and knowledge of state and local fair housing laws among housing providers and the general public.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

In prior program years, utilizing additional federal funding and resources, the Office of Community and Rural Affairs (OCRA) advanced several strategic initiatives to address persistent obstacles in meeting the needs of underserved communities throughout Indiana. These included developing programs and deploying funding to local communities that address pressing needs, with targeted investments in broadband infrastructure, social connectivity, and resilience.

Current initiatives focus on rural development and preservation. An example is the Rural Empowerment & Development Program (RED). This is a capacity-building and planning initiative created by OCRA and the Indiana Communities Institute at Ball State University.

During the program year, the first cohort of counties that participated in the RED program built local leadership skills, engaging residents in a fresh way and gathering ideas to shape their future.

Cass County – Created “living rooms” at fairs and festivals to spark conversations and capture community stories.

Fulton County – Used QR codes, school newsletters, and storefronts to invite county-wide feedback.

Huntington County – Collected on-the-spot survey responses at local events using tablets and in-person interviews.

Orange County – Met residents where they gather to talk about strengths and future opportunities, using surveys and other data capturing devices.

To address limited capacity to respond to affordable housing needs in non-entitlement areas—which has been made more severe during the pandemic—IHCDA has implemented several efforts to support local affordable housing development.

IHCDA continues to allow for HOME awards of up to \$1 million for non-CHDO projects and has increased the subsidy/unit limits to allow for more applications that would not be financially feasible otherwise. For non-profit partners certifying as CHDOs, IHCDA has changed the policy to allow for those entities to do a “pre-qualification.” If the entity meets the CHDO requirement, they may apply for up to \$1.5 million of HOME. IHCDA has been able to award an increased number of CHDO projects annually through this effort.

IHCDA also allocated HOME resources to complete 15 new homebuyer homes, serving lower income families that are interested in and qualified for the purchase of a home but often miss out on such opportunities.

IHCDA has also continued its relationship with CSH to provide its Supportive Housing Institute which helps developers and service providers navigate the process of developing permanent supportive housing (PSH).

During PY 2025, ESG funded the operations of street outreach programs. In the regions in which these programs operate, a concerted and consistent effort is made to reach the most vulnerable and underserved persons experiencing homelessness, assess their needs, and refer them to appropriate services. Also, IHCDA continues to work with the state-wide PATH projects for additional street outreach to reach those underserved and hardest to serve.

For HOPWA, each of the subrecipients provides Housing information to reach those who might not know about HOPWA funding.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

IHCDA has initiated two new programs that function to mitigate the hazards associated with lead-based paint. The Lead Hazard Reduction (LHR) grant will assist in protecting children under the age of six from lead-poisoning. The Healthy Homes Supplemental (HHS) funding is available to enhance the lead-based paint hazard control activities by comprehensively identifying and addressing other housing hazards that affect occupant health. In 2024, Indiana tested 106,277 children under age 7 for lead exposure, and 1,769 were confirmed to have an Elevated Blood Lead Level (EBLL) of 3.5 micrograms per deciliter or higher. IHCDA will collaborate with the Indiana Department of Health (IDOH) for referrals of families where a child under the age of six has a confirmed elevated blood lead level. The program will also be advertised and marketed to our partners throughout the State and on our Healthy Homes Resource webpage.

The goal for the LHR grant is to identify and remediate lead-based paint in approximately 131 target housing units throughout the State of Indiana where children less than six years of age are at greatest risk of lead-poisoning (pre-1960 and especially pre-1940 construction). In combination with lead hazard control, other healthy homes hazards will be addressed in approximately 60 units. Only units receiving LHR funds are eligible to receive Healthy Homes Supplemental funding. IHCDA will conduct a radon test in every unit receiving the additional Healthy Homes Supplemental Funding. Those identified with levels of radon exposure above the referenced EPA threshold, will undergo radon mitigation measures. A secondary radon test will be conducted post-mitigation to verify the radon system maintains radon levels below the EPA action level.

Eligibility for the Lead Hazard Reduction grant is as follows:

- Pre-1978 owner-occupied or rental units where a child less than the age of 6 resides and/or spends a significant amount of time
- Family Income < 80% of Area Median Income
- Property Tax payments are current
- Homeowners' insurance is current
- Unit not located in 100-year flood plain
- Mobile homes are not eligible for this program

The LHR program will use a combination of interim controls and abatement activities as the approach for addressing owner-occupied, rental, and vacant units that are enrolled in the Program. Lead Hazard Control Activities must be in accordance with HUD Guidelines for the Evaluation and Control of Lead-Based Paint Hazards in Housing. All lead abatement work conducted under this grant program requires an Indiana licensed abatement contractor, licensed abatement supervisor, and licensed abatement workers to perform lead hazard control activities. Each licensed person must work for an appropriately licensed and certified firm.

To cover the State of Indiana, IHCDA has contracted with seven companies to perform lead inspection/risk assessments, healthy homes assessments, radon testing, and technical writing. To perform lead hazard control and healthy homes hazard repairs, IHCDA has another seven contractors to

provide statewide coverage on our bidders list to perform work in their selected geographical area. IHCDa offers contractors reimbursement of expenses for training on select disciplines relating to lead hazard control work. Courses eligible for reimbursement are lead abatement supervisor, lead abatement worker, risk assessor, and lead inspector. The policy is listed on the Healthy Homes Resource page at <https://www.in.gov/ihcda/homeowners-and-renters/lead-protection-program/>

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

In PY 2025, the Indiana Office of Community and Rural Affairs (OCRA) advanced several impactful programs to address poverty by strengthening local capacity, improving housing conditions, and revitalizing communities.

OCRA's Owner Occupied Rehabilitation Program provided CDBG funds to assist low- to moderate-income households with critical home repairs. These included roof replacements, HVAC upgrades, lighting improvements, and ADA accommodations up to the home's threshold. With OCRA's support, two counties and six towns/cities developed their own local housing repair programs. It is estimated that 184 housing units were rehabilitated during PY 2025, supporting low to moderate income households by ensuring safe, decent housing.

OCRA's Rural Empowerment and Development (RED) Program involves a partnership with Ball State University's Indiana Communities Institute. In PY 2025, the RED program addressed poverty by helping rural communities build the foundational skills and strategies needed to drive long-term economic and social change. The first cohort—Cass, Fulton, Huntington, and Orange counties—has been actively building leadership skills, engaging residents in new ways, and gathering ideas to shape their future. Each county will launch demonstration projects with ongoing coaching, helping build momentum for larger efforts. By empowering communities to identify and act on their own needs, the RED program lays the groundwork for sustainable development and poverty reduction.

In PY 2025, the PreservINg Main Street program continued to address poverty by revitalizing downtown districts across Indiana, helping stimulate local economies and create new opportunities for residents. Through targeted investments in historic building rehabilitation and Main Street active participation, the program attracted businesses, boosted tourism, and fostered community engagement—key drivers of job creation and economic growth. These efforts are especially impactful in areas facing economic decline, where improved downtowns can lead to better employment prospects, stronger local networks, and increased access to services for low- to moderate-income residents.

IHCDa continues to include several scoring preferences to more directly target funds to benefit poverty-level families:

- IHCDa continues to utilize the Opportunity Index to incentivize the construction of HOME projects in areas with public transit, low unemployment, high job growth, low poverty rate, and higher median household income.

- IHCDCA utilizes a scoring category on Health and Quality of Life Factors to incentive HOME developments near primary care physicians, fresh produce, and proximity to positive land uses.

The state also continued to utilize the Section 3 requirement which applies to employment opportunities generated (jobs created) as a result of projects receiving CDBG or HOME funding through ORCA or IHCDCA--whether those opportunities are generated by the award recipient, a subrecipient, and/or a contractor. The requirements of Section 3 apply to all projects or activities associated with CDBG or HOME funding, regardless of whether the Section 3 project is fully or partially funded with CDBG/HOME. A detailed description of Section 3 requirements is included in OCRA/IHCDCA's award manual. A notice of Section 3 requirements is included in bid solicitations and is covered during the award trainings.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

During the program year, OCRA continued to conduct meetings with local grant administrators, regional planning organizations, engineering consultants, and other state agencies to gather feedback on OCRA's current programs and to identify ways in which the agency can further expand its impact through partnerships with other state agencies. OCRA also conducted regional capacity building workshops, webinars and regional meetings to discuss funding opportunities and answer questions from potential grantees.

IHCDCA has continued to bolster training and technical assistance of potential and current subrecipients through its support of and participation in the Indiana Permanent Supportive Housing Institute through its longstanding partnership with CSH. Teams receive over 80 hours of training, including individualized technical assistance and resources to assist in completing their projects. Industry experts provided insight on supportive services, property management, financing, and building design.

The ESG Program Manager made the following changes in the most recent Consolidated Plan:

1. Updating the program metrics tracked and reported in ESG to focus on essential outcomes for homeless services programs and ensure all metrics can be collected from HMIS.
2. Adding eligible activities in Rapid Rehousing/Homeless Prevention to include providing support for housing navigation for clients served in the Coordinated Entry system.
3. Adding expenses related to the HMIS system as an eligible cost. This will allow us flexibility in allocations or reallocations.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

OCRA has streamlined the grant application process to move CDBG more quickly into communities and to make grants awarded more impactful. These changes include:

- Changing the information OCRA requests when a community applies for funding, helping to

more effectively define the scope of a proposed project and the technical assistance needed, which allows communities to make adjustments and increase their application's competitiveness.

- Continuous improvement of the new electronic grants management system (eGMS) to better assess data and process applications;
- Improved scoring sheets have been developed to support more program-specific data collection and to enhance the quality of information shared during feedback meetings. This update allows for clearer evaluation metrics and more targeted discussions aligned with each program's objectives.
- Utilizing new virtual meeting technologies to facilitate safe attendance at CDBG trainings and to promote the timelier delivery of technical assistance needed by communities;
- Adding additional program staff to serve as subject matter experts which supports increased compliance with the specific requirements, flexibilities, and waivers of any funds awarded through the CARES Act (CDBG-CV), CDBG, etc.;
- A comprehensive update of the CDBG manual utilized by grant administrators and other stakeholders to apply for CDBG funding, increasing accessibility and user-friendliness while ensuring that procedures are up to date with current practices;
- Streamlining policy management process to include timely training and resource development for grant administrators and other stakeholders. This process has also allowed the agency to engage and seek stakeholder feedback to capture any related potential impacts on communities, allowing the agency to be mindful and considerate of those challenges throughout the policy development process.
- Reallocating funds to ensure obligation and expenditure rates.
- OCRA has enhanced the Community Development Block Grant (CDBG) Planning Application Program by expanding the range of eligible planning types, allowing communities greater flexibility to address local priorities.
- The agency has shifted from a regionalized approach to one that emphasizes community-specific needs, supported by updates to the Bonus Points policy.
- Internal standardized procedures have been established to improve program management, including a more structured timeline for key tasks and deliverables.
- Administrative fees within the CDBG Planning Program have been streamlined to encourage broader participation across diverse planning categories.
- A comprehensive CDBG Program Manual has been developed to support both internal operations and external technical assistance efforts.
- A three-day CDBG Bootcamp was conducted to provide community liaisons with in-depth training and guidance, ensuring consistent and effective technical support across participating communities.

Additionally in PY 2025:

- OCRA held two (2) onsite Transformation Strategies meetings with Main Street communities and Main Street America. Every community and commercial district are different with its own distinctive assets and sense of place. The Main Street Approach™ offers community-based revitalization initiatives with a practical, adaptable framework for downtown transformation that is easily tailored to local conditions. This process then

allows Main Street organizations to work from a specific community-engaged strategy for development and growth over the next 3-5 years.

- OCRA staff also led twenty one (21) total trainings, conducted eighteen (18) partnership visits with Main Street America to provided technical assistance to National Accredited IMS communities, hosted fifteen (15) technical assistance visits on topics such as fundraising, workplan development, business recruitment, executive director training, etc., held three(3) in person Main Street 101 meetings across the state with 126 attendees, and completed virtual webinars and lunch and learns for 268 attendees.
- The total value of the value of in-kind services offered to Indiana Main Street communities PY 2025 is \$598,400
- OCRA's IMS Facebook Group was created for Main Street Communities in PY 2020 to share success stories, shared challenges, recent innovations, and new local initiatives. This page also highlights statewide resources and opportunities for Main Street organizations. In PY 2025, OCRA increased the Indiana Main Street program Facebook page membership to 467 (up from 337). Engagement metrics were also tracked and documented a total of 502 posts, 686 comments, and 2,446 reactions.
- OCRA also provides IMS communities access to the Indiana Main Street Good News Newsletter, a quarterly E-Newsletter with stories, volunteer highlights, and upcoming events in each area. The Newsletter was revamped at the beginning of PY 2025 to go out quarterly and highlights good news from Indiana Main Street communities, spotlights a local director and a community every quarter.
- OCRA continued its the Main Street Monday weekly email blast which gives programs in the Indiana Main Street network access to upcoming educational events, resources, and notice of any available grants or opportunities through partnerships.
- The Preserving Historic Places Conference is hosted by Indiana Landmarks and Department of Historic Preservation and Archaeology. The conference is Indiana's Statewide Preservation Conference, and it offers inspiring lectures, educational sessions, tours, and networking opportunities. OCRA in PY 2025 created a partnership with this conference to convene leaders in downtown and historic commercial district revitalization from all over the state of Indiana. Through the conference, OCRA aims to highlight historic preservation best practices and education for Main Street organizations working on development in their downtowns.
- In PY 2025, OCRA continued to focus on supporting "Shop Small Indiana" events through promotional materials and social media highlights. IMS communities received information and resources for their participating small businesses. OCRA is working on an annual recognition letter to go to all accredited IMS organizations detailing services provided to their respective communities in PY 2025.
- OCRA also explored new opportunities to re-engage with other states and national organizations for the purpose of growing agency funding expertise and to support common community development interests with an emphasis on CDBG. As a result, CDBG Grant Services and Community Liaisons staff received 270 hours of training to enhance their understanding of CDBG funding requirements, federal grants management requirements, interim controls for the CDBG program, funding eligibility, environmental review, Environmental Review, Labor Standards, URA guidelines, and participation in COSDCA Program Manager training and 3 days of CDBG bootcamp provided by internal OCRA staff.
- Furthermore, OCRA has remained actively engaged with the Indiana Association of Regional Councils (IARC). In PY 2025, OCRA attended 12 meetings and one regional conference, working alongside participating planning organizations to promote regional strategies and

solutions aimed at addressing local issues in rural towns, cities, and counties. As part of OCRA's involvement, the agency provides partner organizations with agency updates, including OCRA program announcements and deadlines, training requirements for grant administrators, and updates on any policies or procedural changes required by HUD or State legislative policy. OCRA also accepts IARC stakeholder feedback to vet proposed procedural changes to ensure that they are practical and to measure local need for additional resources to implement those procedures. OCRA has had the opportunity to present on various topics, including the 2024 Action Plan, 2025 Action Plan, Beat the Heat Program Round 2, Recovery Housing Program which facilitated the collection of stakeholder feedback increasing public engagement.

- Finally, OCRA held two virtual meetings for grant administrators in PY 2025. These interactions are a vital part of OCRA's ability to enhance coordination with this key stakeholder group and to provide technical assistance on CDBG funded programs. All updates are organized to bring optimal learning opportunities for participants.

IHCDA hosted a variety of roundtable discussions, and trainings for partners. IHCDA established the HOME Homebuyer Roundtable, which hosted its inaugural meeting in June 2025. This group, made up of 14 organizations including six Habitat affiliates and six CHDOs will be meeting several times a year. The goal with the Roundtable is to bring partners together to discuss questions on regulations or IHCDA policy, discuss best practices in implementing your respective programs, identify challenges and to provide constructive feedback to IHCDA on future policy. IHCDA also hosted a six-week online training on the HOME Homebuyer program.

IHCDA also re-established the CHDO Working Group for CHDOs feedback to IHCDA on future policy, discuss best practices in implementing CHDO projects, identify training needs, and to develop partnership with other CHDOs.

IHCDA continued the CHDO and Non-Profit Executive Director Training Course. This intensive 15-week course targeted to executive directors and senior managers of CHDOs and nonprofit housing development organizations, is a four-month college-style online course. The course includes modules on operations management, financial management, and strategic planning. Each week includes several short presentations and reading assignments. Participants will be required to join discussion forums and complete weekly assignments, applying their learning to issues and challenges facing their own organizations.

IHCDA's programs have focused on building organizational structure and capacity. Part of this effort comes in the form of funding, technical assistance, and training provided to CHDOs as part of various HOME program projects and developments. In addition to this, a growing number of social service agencies have received similar benefits through programs offering rental assistance and supportive services to various populations. In 2023, IHCDA continued to enhance re-entry housing services by enhancing the connection between our non-profit and municipal program partners and the Indiana Department of Correction (IDOC) via training, outreach, and sharing information with corrections case workers at an IDOC event. This has resulted in non-profits getting more referrals for housing and services directly from prisons and detention centers. IHCDA has also established a strong relationship

with the Family and Social Services Administration (FSSA) to coordinate the creation of affordable assisted living rental housing and integrated housing for persons with intellectual or developmental disabilities, as well as housing production and rental assistance programs for persons who have a chemical addiction.

IHCDA keeps lines of communication open with the Indiana chapter of NAHRO, the association of PHAs across the state. Additionally, in our role as the Balance of State CoC Collaborative Applicant, we have MOUs in place with several PHAs in order to connect individuals experiencing homelessness with the resources they need.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

OCRA and IHCDA have historically funded fair housing education and outreach, partnering with the Fair Housing Center of Central Indiana (FHCCI). The FHCCI is the only fair housing nonprofit advocacy organization in all of Indiana.

FHCCI trainings are offered to attendees free of charge so that income limitations did not impact an attendee's ability to participate. Each Fair Housing Rental Basics Training is 120 minutes in length and focused on the following topic areas:

- Introduction to fair housing laws (rental focus),
- Federal Fair Housing Act protected classes,
- Major fair housing regulations and guidance,
- Relevant, recent case law,
- Latest HUD guidance around tenant screening / AI, and
- Overview of disability specific regulations.

Specific Fair Housing Disability Training is 120 minutes in length and focused on the following topic areas:

- Introduction to fair housing laws,
- Definition of disability under the federal Fair housing Act,
- Disability specific fair housing regulations including reasonable accommodations and reasonable modifications,
- Design and construction accessibility requirements,
- Recent case law and federal guidance, and
- Common questions related to animals as reasonable accommodations.

OCRA has also assessed compliance with current executive orders to ensure that the state is in compliance with the new federal requirements. OCRA has taken the proper steps to ensure that the program is in compliance with new executive orders and CDBG funding is implemented as guided.

CR40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

CDBG Monitoring. OCRA conducts a monitoring of every grant project receiving HUD funds. Two basic types of monitoring are used: off-site or “desk” monitoring and on-site monitoring. Desk monitoring is conducted by staff for non-construction projects. On-site monitoring is a structured review conducted by OCRA staff at the locations where project activities are being carried out or project records are being maintained. During the pandemic, OCRA chose to conduct all monitoring off site in order to ensure the safety of staff and recipients. Based on an evaluation of this practice utilizing county-level data on COVID outbreaks, OCRA determined to reinstate on-site monitoring in spring of PY 2024.

OCRA evaluates recipients’ and subrecipients’ employment practices in order to determine whether or not EEOC guidelines are followed in advertising vacancies. The state’s field monitors review recipients’ civil rights files to determine if there have been any EEO complaints filed against a recipient within five years. The field monitors also review records of complaints and responses regarding alleged discrimination in the provision of program benefits.

CARES Act Monitoring. OCRA conducts monitoring for all grants funded through the CARES Act. This includes projects, public services, and job retention activities funded through OCRA’s COVID-19 Response Program (all phases) and Community Connections for People with Disabilities (CCPWD).

In accordance with its established procedures, OCRA has utilized two basic types of monitoring: off-site or “desk” monitoring and on-site monitoring. Desk monitoring is conducted by staff for non-construction projects. On-site monitoring is a structured review conducted by OCRA staff at the locations where project activities are being carried out or project records are being maintained.

In addition, for Job Retention Activities funded through the CARES ACT, documentation is sent in via Indiana’s electronic grant management system (eGMS) for accuracy and completion by CDBG program staff. The documentation includes the CDBG CV Economic Verification Form and the report of LMI jobs retained for the year.

For reporting, OCRA requires recipients to submit year 1 and year 2 for grants. For loans, they are required to report every year until all the funds are revolved and reporting on program income is required quarterly via Indiana’s electronic grant management system (eGMS). Reports are reviewed for accuracy and completion.

IHCDA Monitoring. IHCDA monitors of every grant project receiving CDBG (for OOR), HOME, and HTF funds at least once. The recipient must ensure that all records relating to the award are available during IHCDA’s monitoring. For those projects determined to need special attention, IHCDA may conduct one

or more monitoring visits while award activities are in full progress. Two basic types of monitoring are used: on-site monitoring and desk-top monitoring. IHCDa runs the project list every year, which includes the sample size for each project. IHCDa's Inspector will randomly choose the units; the property owner/management does not get advance notice of which units will be inspected.

ESG. The performance standards were developed in collaboration with the governing body for the Balance of State CoC Board and the Resource & Funding Committee and approved by the Balance of State CoC Board by using the national standards outlined in Section 427 of the McKinney-Vento Act, as amended by the HEARTH Act. Baseline performance measurements will be reports generated by the HMIS system and mainly from the ESG CAPER reports for the grant year. These include impact measures (average length of project participation, percent of leavers who exit to permanent housing, increases in exits to permanent housing and increases in the number of chronically homeless served) and cost efficiency measures (average cost per exit to permanent housing).

ESG uses a combination of reports from HMIS and onsite visits. Annually, all subrecipients outcomes are evaluated while a more formal monitoring process is conducted on 25% of subrecipients. For ESG rental assistance program subrecipients, the expected outcome is that 70% of persons assisted will remain in permanent housing upon program exit and 60% of persons will increase or maintain their income. Expected outcomes for emergency shelter operations, essential services, and financial assistance: 56% of persons will discharge to permanent housing and 55% of persons' income will increase or maintain their income. For transitional Housing preparations, essential services, and financial assistance—75% will discharge to permanent housing, 60% will increase or maintain their income. For outreach—50% of the identified caseload will exit to a positive housing solution and 40% will increase their income.

HOPWA. Consistent with HUD requirements, 50% of IHCDa's HOPWA programs are monitored annually. All seven programs were monitored in preparation of IHCDa's HUD required monitoring. Depending on the complexity of the findings and concerns from monitoring, the grants team and program monitors provide extensive technical assistance and training so that subrecipient can respond with corrections or action plans within 30 days from monitoring date.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

Public notices about the public comment period of the Draft CAPER were posted August 13, 2026, on agency websites and circulated through e-newsletters. A copy of the notice announcing the availability of the CAPER for public review is appended to this section.

The CAPER was available for public inspection and members of the public, including low and moderate income persons, were encouraged to review the CAPER online at www.in.gov/ocra and www.in.gov/ihcda from September 15 through September 29, 2026. Residents were able to mail, email or call with comments on the CAPER. No comments were received.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

In PY 2023, OCRA finalized the evaluation of several programs previously suspended due to the COVID-19 pandemic and restructured those programs to be more responsive to current priorities of rural communities. Considerations from this evaluation were implemented in PY 2024, leading to the reinstatement of the following suspended programs:

The Main Street Revitalization Program (MSRP): Changes to the program's architecture and funding allocations were based on stakeholder feedback and a comprehensive evaluation of past performance. OCRA expanded the available resources for communities, and several trainings were held in anticipation of the program's relaunch. This program is now available twice a year for eligible communities.

Owner Occupied Rehabilitation Program (OOR): During PY 2024, OCRA collected input from local program and grant administrators involved in the OOR program pilot. They identified various necessary adjustments to the program infrastructure, such as administrative changes, policy gaps, and funding limitations. To address these needs, extra resources were created, including program marketing tools, an outreach toolkit, homeowner applications, and income verification guides. In addition, OCRA broadened its partnerships with other agencies, such as the state's weatherization program, the inclusion institute, and various community investment banks. OCRA also took part in numerous speaking engagements to promote the OOR program. Notably, the OOR program now offers a maximum grant amount of \$350,000 for city/town and \$500,000 for the county and \$25,000 per homeowner, and, as part of the 2025 Action Plan, was amended to allow interior improvements. The point reduction policy was modified to exempt OOR, recognizing OCRA as the sole funding agency providing financing for local home repair programs. Furthermore, a minimum of 10% matching funds of the total project cost are required for the program. Owner-Occupied Rehabilitation (OOR) applications will now be accepted on a quarterly basis in future rounds. OCRA is also working to include additional modification for people with disabilities and exploring the development of additional housing programs to assist local governments.

Stellar Pathways Program: The current Stellar Pathways was launched during PY 2024. The program did not receive funding in PY 2025, as it operates on a biennial funding cycle; \$4 million is allocated for PY 2026. OCRA collaborated with previous designees and stakeholders to reimagine the Stellar Communities program during PY 2023, focusing on enhancing regional planning, fostering collaborative partnerships, and leveraging resources. These efforts built off the successes of both the HELP and Stellar programs. The new Stellar Pathways Program has added a variety of state agencies. However, given current federal and state budget reductions the partnerships with the agencies will be revised to gauge the levels of financial resources available for this program. OCRA is exploring modifications to this program that shift its focus from a regionalized approach toward addressing more community-specific

needs. This adjustment aims to better align resources and strategies with the unique priorities and challenges of individual communities.

The state has not utilized the Section 108 program and, as such, there are no outstanding Section 108 loans.

OCRA continues to use FY 2019 Scoring Criteria with some adjustments. As part of the 2024 Action Plan, the agency adjusted its CDBG program scoring matrices to improve the accuracy of objective measures used, to build alignment with other common sources of infrastructure funding, and to incentivize resources for communities committed to learning and evolving for the better. Changes made will recognize community achievements in addressing rural decline and establish an entrepreneurial system of rewards in support of both past and future efforts—implemented through use of Community Distress Factors. The CDBG team engaged in strategic outreach throughout PY 2024 to modify some of the metrics used and has engaged stakeholders for the implementation of the revised 2025 Action Plan metrics. In addition, the agency has also devoted time to revising the scoring criteria for the planning program and updated scoring criteria in in the 2026 Action Plan.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants? No.

[BEDI grantees] Describe accomplishments and program outcomes during the last year. N/A

CR-50 - HOME 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations.

Please list those projects that should have been inspected on-site this program year based upon the schedule in §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

IHCDA runs the project list every year, which includes the sample size for each project. IHCDA's Inspector will randomly choose the units; the property owner/management does not get advance notice of which units will be inspected.

A 30 day correction period is required and documentation of those corrections is required to be submitted within 90 days of the reports being sent out. If corrections are not completed, IHCDA may suspend the project sponsor and prohibit future funding. Note that there were a large number of failed inspections during PY 2025 due to NSPIRE standards.

During PY 2025, 82 properties and 343 HOME-funded units were inspected. Of those inspections, units in 60 properties failed the inspection due to condition issues; these represented 79% of all units inspected. The units failed inspection for a variety of reasons—mold, damaged or missing walls or windows, inoperable light fixtures, etc. Twenty-four units failed due to critical violations. The detailed results of the inspections are appended to this CAPER.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 92.351(b)

IHCDA reviews the submitted Affirmative Marketing plans to ensure compliance as applications are submitted and reviewed. IHCDA also reviews the Fair Housing Market Plans during closeout of awards.

All CDBG and HOME award recipients are required to post the Fair Housing Opportunity poster at public buildings as evidence of the award recipient's fair housing policy. Also, if a subrecipient is associated with an IHCDA award, the subrecipient must also post the poster in its offices. Finally, if the project involves a public facility or a building with a common area, such as a leasing office, the fair housing poster must be hung conspicuously at those locations as well. Award recipients must also include the Fair Housing logo on all client correspondence (confirmation letters, brochures, leases, etc.) This logo is available at the following HUD website:

<http://portal.hud.gov/hudportal/HUD?src=/library/bookshelf11/hudgraphics/fheologo>

Award recipients must provide all beneficiaries the HUD brochure entitled "You May Be A Victim Of..." Documentation of the client's receipt of the brochure must be maintained in the client's file. Therefore, the award recipient is responsible for creating a receipt form for the beneficiary to sign as receipt of the Fair Housing brochure.

During PY 2025, IHCDCA continued to partner with the Indiana Civil Rights Commission (ICRC) to investigate complaints of discrimination and to educate organization, companies, landlords, and individuals on their rights and responsibilities under Indiana Civil Law. As part of ICRC's mission to further equal opportunity, civil rights, fair housing, and diversity and inclusion for all, the Commission has partnered with IHCDCA to produce estimates of the level of discrimination faced by persons in the rental market in Indiana, specifically based on factors such as race, familial status, and disabilities. IHCDCA and ICRC's partnership is designed to ensure that all Hoosiers are afforded equality in housing and to improve conditions when and where this is not the case.

Data on the amount and use of program income for projects, including the number of projects and owner and tenant characteristics.

There was \$2,017,258.21 HOME Program Income claimed for PY 2025. Program income was used for:

- Rental: \$1,698,680.71
- Homebuyer: \$262,479.22
- TBRA: \$56,098.28

Program income from rental projects came from:

- Downtown Sullivan Townhomes - Scattered Site: \$740,000.00
- 500 East Seminary, Switzerland County: \$208,680.71
- 310 Washington St - Cotton Mill Apts: \$750,000.00

Describe other actions taken to foster and maintain affordable housing. 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 91.320(j)

IHCDCA is the public housing authority for the state. As such, the authority administers the Section 8 Housing Choice Vouchers for the balance of state, that is, for any area not covered by another local PHA. However, IHCDCA does not own or manage any properties.

Through special funding opportunities, IHCDCA is implementing voucher programs in addition to the standard HCV program. These include Family Unification Program (FUP) vouchers which serve families at risk of being separated or youth aging out of foster care, Mainstream vouchers which serve households with non-elderly, disabled individuals, and VASH which serve veterans experiencing homelessness. Additionally, TBRA and Section 811 vouchers allow IHCDCA to assist families/households with payment of monthly rent obligations along with security and utility deposits.

In an effort to streamline the multifamily application process, IHCDCA allows developers applying for Low Income Housing Tax Credits (LIHTCs) and Multifamily Private Activity Tax-Exempt Bonds (Bonds) to simultaneously request funds from the HOME Investment Partnerships Program (HOME). If a developer applies for LIHTCs or Bonds for any development and wants to also access HOME funds, the developer

completes the HOME Section of the “Multi-Family Housing Finance Application” and submits all necessary HOME attachments. HOME attachments (i.e., Historic Review, Environmental Review, Davis Bacon, Match, URA) must be submitted on or before the application deadline.

Outside of this process, applications for HOME financing for a LIHTC or Bond development will only be considered in accordance with IHCD’s HOME application criteria. HOME funds cannot be committed to a development until all necessary financing has been secured. In the event that an application is competitive for LIHTCs or Bonds but either (1) the application fails the HOME threshold review; or (2) HOME funds are not available to award, IHCD will allow the applicant to submit additional information to identify other ways to fill the development's financing gap. Upon timely receipt of requested information, these applications will continue to be allowed to compete for an allocation of LIHTCs or Bonds. If the potential development has an open HOME, Community Development Block Grant (CDBG), or Development Fund award, the applicant may request funding through the QAP. However, applicants must request approval at least 30 days prior to the application deadline, and IHCD must approve this action. Requests will be reviewed and underwritten on a case-by-case basis.

The HTF is allocated to foster housing choices and affordability for households with incomes of 30% AMI and less. IHCD makes HTF funding available as a grant in conjunction with Low Income Housing Tax Credit (LIHTC) awards to create permanent supportive housing. HTF coordinates with LIHTC awards, as the HTF serves as gap financing, so the LIHTC units can serve lower income households. HTF also strives to maintain affordable housing by allowing (in conjunction with LIHTC awards) funding for adaptive re-use and acquisition/rehabilitation.

CR-55 - HOPWA 91.520(e)

Identify the number of individuals assisted and the types of assistance provided: The following table reports one-year goals and actual outcomes for the number of households provided housing with HOPWA funds. The activities include short-term rent, mortgage, and utility assistance payments; tenant-based rental assistance; and units provided in transitional or permanent housing facilities developed, leased, or operated with HOPWA funds.

Number of Households Served Through:	One-year Goal	Actual
Short-term rent, mortgage, and utility assistance payments	200	220
Tenant-based rental assistance	150	113
Units provided in transitional housing facilities developed, leased, or operated with HOPWA funds	25	8
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	0	7

Table 11 – HOPWA Number of Households Served

In addition to the households served and captured in the table above, 46 received permanent housing placement assistance; 281 received housing information services, and 126 received supportive services.

Of the households assisted, 277 had incomes of <30% AMI, 72 had incomes between 31-50% AMI, and 17 had incomes between 51-80% AMI.

Source: IHCD.

CR-56 - HTF 91.520(h)

Describe the extent to which the grantee complied with its approved HTF allocation plan and the requirements of 24 CFR part 93.

In PY 2025, \$3,296,362.68 in HTF funding was made available, but only \$15,000 in funding was committed to new projects. Instead, IHCD prioritized spending HTF funds to complete affordable rental projects that had been started in previous program years. In PY 2025, \$9,063,471.25 in HTF funds were drawn with the majority being used to fund affordable rental projects started in PY 2024. Per 24 CFR Part 93, the State may continue to expend HTF funds awarded in prior program years, provided the funds were timely committed and are expended within HUD's required expenditure deadlines.

To date, \$44,457,107.64 in NHTF funds have been committed to projects and \$39,131,195.56 has been drawn—for a disbursement rate of 88%, which is much improved from prior years.

No emergency transfers for victims of domestic violence were reported or recorded for HOME assisted rental units during PY 2025.

All HTF awards are made in conjunction with Rental Housing Tax Credit (aka LIHTC) awards as gap financing. IHCD uses the HTF as a grant to development applicants who propose to acquire, rehabilitate, and/or build affordable rental housing and offer supportive services for households with incomes of 30% AMI or less. HTF coordinates with LIHTC awardees, as HTF serves as gap financing that allows LIHTC projects to reach lower income households. HTF awardees must meet the requirements of the RHTC program and score high enough to receive tax credit allocations. HTF strives to maintain affordable housing by allowing new construction, adaptive re-use, and acquisition/rehabilitation.

Tenure Type	0 – 30% AMI	0% of 30+ to poverty line (when poverty line is higher than 30% AMI)	% of the higher of 30+ AMI or poverty line to 50% AMI	Total Occupied Units	Units Completed, Not Occupied	Total Completed Units
Rental	337	0	0	0	0	337
Homebuyer	0	0	0	0	0	0

Table 15 - CR-56 HTF Units in HTF activities completed during the period

Source: HTF Closeout report (occupancy type is PSH indicating 0-30% AMI).

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities					
Total Labor Hours					
Total Section 3 Worker Hours					
Total Targeted Section 3 Worker Hours					

Table 12 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers					
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.					
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.					
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.					
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.					
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					
Other.					

Table 13 – Qualitative Efforts - Number of Activities by Program

Source: OCRA.

CR-60 - ESG 91.520(g) (ESG Recipients only)

Exhibit A 2025-2026 Emergency Solutions Grant (ESG) Allocations ESG Shelter (ES), Rapid Rehousing/Homeless Prevention (RRH/HP), Street Outreach (SO) and Administration (AD) Allocations				
Organization	ES	RRH + AD	HP + AD	SO
A Better Way Services, Inc.	\$ 55,000.00	\$ 60,000.00	\$ 25,000.00	
Advantage Housing, Inc.	\$ 45,000.00	\$ 50,000.00		
AIDS Ministries AIDS Assist of North Indiana Inc.			\$ 30,000.00	\$ 8,995.56
Albion Fellows Bacon Center Inc	\$ 39,521.63			
Alternatives Incorporated of Madison County	\$ 45,000.00			
Anchor House, Inc.	\$ 40,322.65			
Aspire Indiana Health, Inc.		\$ 70,000.00	\$ 9,165.62	
Aurora, Inc.		\$ 70,000.00	\$ 26,127.65	\$ 11,784.30
Beacon, Inc.	\$ 55,000.00	\$ 75,000.00	\$ 28,887.46	\$ 11,929.75
Beyond Homeless Inc.	\$ 41,524.18			
Catalyst Rescue Mission, Inc.	\$ 37,519.08			
Catholic Charities Bloomington, Inc.	\$ 45,000.00			
Catholic Charities Terre Haute, Inc.	\$ 45,000.00			
Christian Ministries of Delaware County, Inc.	\$ 27,635.19			
Citizens Concerned for the Homeless, Inc.	\$ 45,000.00	\$ 35,000.00	\$ 19,000.00	\$ 11,708.93
Columbus Regional Shelter for Victims of Domestic Violence, Inc.	\$ 39,521.63			
Community Action of Northeast Indiana Inc		\$ 61,200.00	\$ 11,300.00	
Council on Domestic Abuse, Inc.	\$ 38,320.10			
ECHO Housing Corporation	\$ 43,126.22			
Emmaus Mission Center, Inc.	\$ 44,327.75			
Family Crisis Shelter, Inc.	\$ 20,000.00			
Family Promise of Porter County, Inc.	\$ 37,519.08			
Family Service Association of Howard County Inc	\$ 44,327.75			
First City Sunrise, Inc.	\$ 29,108.37			
Gabriel's Horn Corporation	\$ 39,121.12			
Grant-Blackford Mental Health Inc	\$ 20,000.00			
Greater Lafayette Family Shelter, Inc.	\$ 45,000.00			
Hancock Hope House, Inc.	\$ 40,000.00			
Haven House, Inc.	\$ 25,000.00			
HealthNet, Inc.				\$ 10,955.22
Heart House, Inc.	\$ 37,118.57			
Homeless Coalition of Southern Indiana, Inc.			\$ 50,000.00	\$ 10,352.25
Hope Springs Safe House Incorporated	\$ 41,524.18			

Housing Opportunities Program, Inc.		\$ 65,000.00		
Human Services Inc	\$ 45,000.00	\$ 57,514.42	\$ 20,000.00	
Interfaith Community PADS, Inc.	\$ 40,000.00			
Interfaith Hospitality Network of Greater Ft. Wayne, Inc.	\$ 41,524.18		\$ 20,000.00	
Kosciusko County Shelter for Abuse Inc	\$ 41,924.69			
Lafayette Transitional Housing Center, Inc.	\$ 40,189.00	\$ 85,000.00		
Life Treatment Centers, Inc.	\$ 35,917.04			
Mental Health America of West Central Indiana, Inc.	\$ 40,000.00		\$ 10,000.00	\$ 10,955.22
Middle Way House Incorporated	\$ 30,000.00			
Muncie Mission Ministries, Incorporated	\$ 45,000.00			\$ 8,769.45
New Day Intake Center, Inc.	\$ 40,000.00	\$ 45,033.05		\$ 9,749.28
New Hope Family Shelter Inc.	\$ 45,000.00	\$ 52,977.06		
North Central Indiana Rural Crisis Center, Inc.	\$ 37,118.57			
Northwest Indiana Community Action Corporation		\$ 68,032.96	\$ 30,000.00	\$ 10,427.62
Oaklawn Psychiatric Center Inc.				\$ 9,372.42
Ozanam Family Shelter Corp.	\$ 45,000.00	\$ 55,812.91		
RBR Alliance, Inc.	\$ 35,917.04			
Sheltering Wings Center for Women, Inc.	\$ 45,000.00			
St. Elizabeth Catholic Charities, Inc.	\$ 45,000.00			
St. Joseph Missions, Inc.	\$ 37,919.59			
St. Jude House, Inc.	\$ 41,524.18	\$ 50,141.21		
Stability First, Incorporated	\$ 37,118.57			
Stone City Alliance for Recovery & Hope, Inc.	\$ 25,000.00			
The Associated Churches of Fort Wayne and Allen County Inc.			\$ 20,000.00	
The Caring Place Inc	\$ 25,000.00			
The Center for the Homeless, Inc.	\$ 40,000.00			
The Christian Center, Inc.	\$ 31,511.44			
The Stepping Stone Shelter for Women, Incorporated	\$ 45,000.00			
The United Caring Shelters, Inc.	\$ 35,000.00			
Young Women's Christian Association Central Indiana, Inc. (YWCA Central Indiana)	\$ 45,000.00			
YWCA Foundation of Greater Lafayette Inc	\$ 42,325.20			
YWCA North Central Indiana, Inc.	\$ 40,000.00			
YWCA Northeast Indiana, Inc.	\$ 45,000.00	\$ 63,186.12	\$ 20,000.00	
YWCA of Evansville, Indiana, Inc.	\$ 45,000.00			
Activity Type Totals	\$ 2,253,527.00	\$ 963,897.73	\$ 319,480.73	\$ 115,000.00
Subrecipient Allocation Total	\$ 3,651,905.46			

Source: IHCD.

CR-65 - Persons Assisted

4. Persons Served

4a. Complete for Homelessness Prevention Activities

Number of Persons in Households	Total
Adults	205
Children	179
Don't Know/Refused/Other	0
Missing Information	2
Total	386

Table 16 – Household Information for Homeless Prevention Activities

4b. Complete for Rapid Re-Housing Activities

Number of Persons in Households	Total
Adults	505
Children	260
Don't Know/Refused/Other	0
Missing Information	0
Total	765

Table 17 – Household Information for Rapid Re-Housing Activities

4c. Complete for Shelter

Number of Persons in Households	Total
Adults	8,869
Children	3,193
Don't Know/Refused/Other	21
Missing Information	11
Total	12,094

Table 18 – Shelter Information

4d. Street Outreach (number of persons contacted; N/A for adults or children)

Number of Persons in Households	Total
Adults	1,351
Children	94

Don't Know/Refused/Other	3
Missing Information	0
Total	1,448

Table 19 – Household Information for Street Outreach

4e. Totals for all Persons Served with ESG

Number of Persons in Households	Total
Adults	10,930
Children	3,726
Don't Know/Refused/Other	24
Missing Information	13
Total	14,693

Table 20 – Household Information for Persons Served with ESG

5. Gender—Complete for All Activities *N/A; no longer tracked.*

	Total
Male	N/A
Female	N/A
Transgender	N/A
Don't Know/Refused/Other	N/A
Missing Information	N/A
Total	N/A

Table 21 – Gender Information

6. Age—Complete for All Activities

	Total
Under 18	3,726
18-24	1,175
25 and over	9,755
Don't Know/Refused/Other	24
Missing Information	13
Total	14,693

Table 22 – Age Information

7. Special Populations Served—Complete for All Activities

Number of Persons in Households				
Subpopulation	Total	Total Persons Served – Prevention	Total Persons Served – RRH	Total Persons Served in Emergency Shelters
Veterans	355	11	16	281
Victims of Domestic Violence	3,958	47	129	3,549
Elderly	481	2	34	359
HIV/AIDS	80	4	2	58
Chronically Homeless	1,874	1	186	1,290
Persons with Disabilities:				
Severely Mentally Ill	5,109	88	344	3,960
Chronic Substance Abuse	3,333	25	181	2,602
Other Disability	6,542	130	426	5,197
Total (Unduplicated if possible)	N/A	N/A	N/A	N/A

Table 23 – Special Population Served

Note: “Other Disability” Includes: Chronic Health Condition, HIV/AIDS, Developmental Disability, Physical Disability.

CR-70 – ESG 91.520(g) - Assistance Provided and Outcomes

10. Shelter Utilization

Number of New Units – Rehabbed	N/A
Number of New Units – Conversion	N/A
Total Number of bed - nights available	N/A
Total Number of bed - nights provided	N/A
Capacity Utilization	N/A

Table 24 – Shelter Capacity

11. Project Outcomes Data measured under the performance standards developed in consultation with the CoC(s)

Baseline performance measurements will be reports generated by the HMIS system and mainly from the ESG CAPER reports for the grant year. These include impact measures (average length of project participation, percent of leavers who exit to permanent housing, increases in exits to permanent housing, and increases in the number of chronically homeless served) and cost efficiency measures (average cost per exit to permanent housing).

- ESG program sub-recipients that are emergency shelters funded for operations, essential services, and financial assistance: 33% of assisted persons were discharged to permanent housing.
- ESG program Rapid Rehousing sub-recipients: At discharge from program, 79.75% persons exited to permanent housing.
- ESG program sub-recipients that have outreach component: 37.45% exited to positive housing destinations.

CR-75 – Expenditures

11. Expenditures

11a. ESG Expenditures for Homelessness Prevention

	Dollar Amount of Expenditures in Program Year		
	2023	2024	2025
Expenditures for Rental Assistance	\$44,815	0	\$28,350.68
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance	\$145,081	0	\$83,774.57
Expenditures for Housing Relocation & Stabilization Services - Services	\$49,975	0	\$57,998.31
Expenditures for Homeless Prevention under Emergency Shelter Grants Program	0	0	0
Subtotal Homelessness Prevention	\$239,871	0	\$170,123.56

Table 14 – ESG Expenditures for Homelessness Prevention

11b. ESG Expenditures for Rapid Re-Housing

	Dollar Amount of Expenditures in Program Year		
	2023	2024	2025
Expenditures for Rental Assistance	\$294,981	\$1,401,856.80	\$151,200.81
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance	\$205,574	0	\$109,607.84
Expenditures for Housing Relocation & Stabilization Services - Services	\$278,975	0	\$34,384.57
Expenditures for Homeless Assistance under Emergency Shelter Grants Program	0	0	0
Subtotal Rapid Re-Housing	\$779,530	\$1,401,846.80	\$295,193.22

Table 15 – ESG Expenditures for Rapid Re-Housing

11c. ESG Expenditures for Emergency Shelter

	Dollar Amount of Expenditures in Program Year		
	2023	2024	2025
Essential Services	\$542,629	\$2,256,800.00	\$563,354.77
Operations	\$1,371,762	0	\$1,437,003.54
Renovation	0	0	0
Major Rehab	0	0	0
Conversion	0	0	0
Subtotal	\$1,914,391	\$2,256,800.00	\$2,000,358.31

Table 16 – ESG Expenditures for Emergency Shelter

11d. Other Grant Expenditures

	Dollar Amount of Expenditures in Program Year		
	2023	2024	2025
Street Outreach	\$184,876	\$110,000	\$82,060.96
HMIS	0	0	0
Administration	\$231,674	\$110,000	\$206,268.25

Table 17 - Other Grant Expenditures

11e. Total ESG Grant Funds

Total ESG Funds Expended	2023	2024	2025
	3,350,342	3,926,227	\$2,754,004.30

Table 18 - Total ESG Funds Expended

11f. Match Source

	2023	2024	2025
Other Non-ESG HUD Funds	\$46,100.00	0	0
Other Federal Funds	\$58,305.12	0	0
State Government	\$297,913.68	0	0
Local Government	\$745,748.19	0	0
Private Funds	\$1,607,709.32	0	0
Other	0	0	0
Fees	0	0	0
Program Income	0	0	0
Total Match Amount	\$2,755,776.31	0	0

Table 19 - Other Funds Expended on Eligible ESG Activities

11g. Total

Total Amount of Funds Expended on ESG Activities	2023	2024	2025
	\$3,350,342	\$3,878,657	\$2,754,004.30

Table 20 - Total Amount of Funds Expended on ESG Activities

APPENDIX A.

PUBLIC NOTICE

St. John, Steven (Steve)

From: Indiana Office of Community and Rural Affairs <ocra@subscription.in.gov>
Sent: Monday, August 31, 2026 5:05 PM
To: St. John, Steven (Steve)
Subject: Notice of Filing - 2025 Consolidated Annual Performance and Evaluation Report



Aug. 31, 2026

NOTICE OF FILING 2025 Consolidated Annual Performance and Evaluation Report

Notice is hereby given that the [Indiana Office of Community & Rural Affairs](#) and the [Indiana Housing and Community Development Authority](#) will file the 2025 CAPER with the [U.S. Department of Housing & Urban Development](#) on Sept. 30, 2026.

These programs are funded through the U.S. Department of Housing & Urban Development under Title I of the Housing & Community Development Act of 1974 as amended. Annually, the state receives approximately \$53 million for housing and community development funds. This document governs the reporting of spending on activities.

The CAPER provides information on the expenditures on activities with regard to the Community Development Block Grant Program, the Home Investment Partnership Program, the Emergency Solutions Grant Program, the Housing Opportunities for Persons with Aids Program, and the National Housing Trust Fund. CARES Act funds will be reported as expended.

The Office of Community & Rural Affairs will have the CAPER available for public inspection prior to its submission. Members of the public are invited to review the CAPER prior to its submission between Sept. 15-29 on OCRA's and IHCD's websites at in.gov/ocra and in.gov/ihcda/. Information regarding the CAPER can be obtained by writing to: Office of Community and Rural Affairs, c/o CAPER, One North Capitol, Suite 600, Indianapolis, Indiana 46204-2027. Additional information may also be obtained via email at cdbg@ocra.IN.gov and SEnz@ihcda.IN.gov.

Persons with disabilities will be provided with assistance respective to the contents of the

CAPER in a format that accommodates their needs. For reasonable accommodations, please contact the Indiana Office of Community and Rural Affairs at its toll free number 800.824.2476, or 317.233.3762, during normal business hours or via email at cdbg@ocra.IN.gov and SEnz@ihcda.IN.gov.

AVISO DE REGISTRO

Informe 2025 Consolidated Annual Performance and Evaluation Report

Para ver una versión en español de este anuncio de Aviso de Registro del Informe CAPER visite el sitio web in.gov/ocra, in.gov.ihcda. Para traducciones al español de los documentos mencionados en este anuncio, escribir al Indiana Office of Community and Rural Affairs, c/o CAPER, One North Capitol, Suite 600, Indianapolis, Indiana 46204 o E-mail or CDBG@ocra.IN.gov and SEnz@ihcda.IN.gov.

-30-

Under the leadership of [Lieutenant Governor Micah Beckwith](#), who also serves as the Secretary of Agriculture and Rural Development, the Indiana Office of Community and Rural Affairs' (OCRA) mission is to work with local, state and national partners to provide resources and technical assistance to assist communities in shaping and achieving their vision for community and economic development. For more information, visit ocra.in.gov.

Media Contact:

Lydia Kline
Communications Director
lkline@ocra.in.gov
(317) 727-7682

Ryan Kommes
Communications Manager
rkomm@ocra.in.gov
(463) 279-1245

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To: All Interested Agencies, Groups and Individuals

Notice: PN-26-39

From: IHCDA

Date: August 13, 2026

Re: **2025 Consolidated Annual Performance and Evaluation Report (CAPER)**

**AVISO DE REGISTRO
DEL
INFORME 2025 Consolidated Annual Performance and Evaluation Report
(CAPER)**

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

**NOTICE OF FILING
OF
2025 Consolidated Annual Performance and Evaluation Report (CAPER)**

Notice is hereby given that the Indiana Office of Community & Rural Affairs (OCRA), and the Indiana Housing and Community Development Authority (IHCDA) will file their 2025 CAPER with the U.S. Department of Housing & Urban Development (HUD) on September 30, 2026.

These programs are funded through the U.S. Department of Housing & Urban Development (HUD) under Title I of the Housing & Community Development Act of 1974 as amended. Annually, the state receives approximately \$53 million for housing and community development funds. This document governs the reporting of spending on activities.

The CAPER provides information on the expenditures on activities with regard to the Community Development Block Grant (CDBG) Program, the Home Investment Partnership (HOME) Program, the Emergency Solutions Grant (ESG) Program, the Housing Opportunities for Persons with Aids (HOPWA) Program, and the National Housing Trust Fund (NHTF). CARES Act funds will be reported as expended.

The Office of Community & Rural Affairs will have the CAPER available for public inspection prior to its submission. Members of the public are invited to review the CAPER prior to its submission between September 15 and 29, 2026, on OCRA's and



ADDRESS 30 South Meridian Street, Suite 900, Indianapolis, IN 46204
PHONE 317 232 7777 **TOLL FREE** 800 872 0371 **WEB** www.ihcda.IN.gov

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IHCDA's websites at <http://www.in.gov/ocra> and <http://www.in.gov/ihcda/>. Information regarding the CAPER can be obtained by writing to: Office of Community and Rural Affairs, c/o CAPER, One North Capitol, Suite 600, Indianapolis, Indiana 46204-2027. Additional information may also be obtained via e-mail at SStJohn@ocra.IN.gov and SEnz@ihcda.IN.gov

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