



2023
Annual
Report



Indiana Housing & Community Development Authority

CONTENTS

INTRODUCTION

- 4 Letter from our Lieutenant Governor and Executive Director
- 5 Mission, Vision, and Governance

SPECIAL FEATURE

- 6-7 Benefits of Sustained, Multi-Pronged Approach to Community Development

EXECUTIVE SUMMARY

- 8 IHCD Executive Summary

BUILDING HOMES

- 9 HOME Investment Partnerships Program and Housing Trust Fund
- 9 HOME Homebuyer Program
- 10-11 Low Income Housing Tax Credit Program and Tax-Exempt Bonds

RECOGNIZING EXCELLENCE

- 12-13 Indiana Housing Conference Awards
- 14 Indiana Community Action Association Conference Awards

GROWING ORGANIZATIONAL CAPACITY

- 15 Community Housing Development Organizations
- 16 Community Services Block Grant
- 17 Indiana CAP Agency Success Stories
- 18 Indiana Housing Dashboard 2.0

CREATING OPPORTUNITY

- 19 Homeownership Program
- 20 HOME Tenant-Based Rental Assistance
- 20 Department of Justice Second Chance Grant
- 21 Indiana Housing First Program
- 22 Permanent Supportive Housing
- 23 Housing Choice Voucher Program
- 24 CARES Act Funding Recipients
- 25 Balance of State Continuum of Care



CONTENTS

ENHANCING STABILITY

- 26 Healthy Homes Resource Program
- 27 Ramp Up
- 27 Low Income Home Energy Assistance Program
- 28 Weatherization Assistance Program
- 28 Low Income Home Water Assistance Program
- 29 Legal Services Kiosks, Eviction Legal Resource Clinic
- 29 Indiana Emergency Rental Assistance and Indiana Community Action Association Partnership
- 30 Emergency Solutions Grant Program
- 31 Housing Opportunities for Persons with AIDS

STRENGTHENING RESILIENCE

- 32 Disaster Relief Housing Program
- 33 Indiana Homeowner Assistance Fund
- 33 Indiana Emergency Rental Assistance Program

PROMOTING PARTNERSHIPS

- 34 Homeless Health Infectious Disease Program
- 35 Homeless Youth Regional Program

EMPOWERING LOCAL LEADERS

- 36 CreatINg Places
- 37 My Community, My Vision
- 38 Point-in-Time and Housing Inventory Counts

FEDERAL FUNDING

- 39 Schedule of Expenditures of Federal Awards

LETTER FROM BOARD CHAIR LIEUTENANT GOVERNOR SUZANNE CROUCH AND EXECUTIVE DIRECTOR JACOB SIPE

Housing and community development is so much more than building housing units.

At IHCD, our mission is multi-faceted as we invest in the health and quality of life of Indiana's citizens and communities. This includes facilitating the creation and preservation of affordable housing, yes—but it also includes a broad spectrum of programs, initiatives, and partnerships that align to make Indiana's communities more accessible, affordable, equitable, and enjoyable places to live.

Our programs each work toward building a better, stronger, healthier Indiana by investing in housing developments, community partnerships, and individual wealth creation and stabilization programs. Such activities require a wide variety of financial resources and an even greater mix of cooperative organizational efforts. Our success as an agency would not be possible without a dedicated staff working closely with our outstanding partners.

This year, with our network of more than **100** participating lender partners, we invested more than **\$27 million** into down payment assistance, which helped nearly **2,800 Hoosiers** become homeowners—many of them first-time homeowners.

On the multifamily side, we financed the creation or preservation of more than **3,000** affordable rental units.

Through the Low-Income Housing Tax Credit Program (LIHTC), Tax-Exempt Bonds, Development Fund, HOME Investment Partnerships (HOME) program, and the Housing Trust Fund, we work to build and preserve long-term affordable housing options for Hoosiers. Many of these new units help to address the specific housing needs of our most vulnerable populations. Beyond helping to address the need for affordable housing, this funding leverages private investment, supports local economies and helps strengthen our state infrastructure.

This year was also marked by investments in health and safety as it relates to housing stability. 2023 was the first year of the Healthy Homes Resource Program, which is helping to fill a gap to keep existing housing safe from the hazards of lead, mold, and other environmental issues. In the spring, several IHCD staff were deployed to help displaced Hoosiers find housing after severe storms struck several areas of the state. We also invested in programs to serve those experiencing homelessness and to address health disparities in this population.

We work to build quality of place by revitalizing underutilized public spaces, making Indiana a place where families want to live, work, and play. While we focus a lot on our multi-million-dollar investments, which are extremely important, some programs focus on attainable ways to rapidly improve the quality of place in communities.

Using a model that requires communities to raise the first half of the project funding through a community crowdfunding campaign, our CreatINg Places program has helped to support more than **240** placemaking projects in our state. From park enhancements, streetscape beautification, and public plaza development to bike and pedestrian paths and making communities more walkable, every dollar we invest in communities through placemaking leads to **\$4.29** in local investments.

As we look back on 2023, we are proud of our impact on Hoosiers throughout the State of Indiana. None of our successes would be possible without the support of state leaders and associations, local units of government, community action agencies, lenders, realtors, housing authorities, developers, and other housing and service providers who ensure the funding we administer best meets the needs of our state. We encourage you to examine this year's annual report to understand better the impact each of our programs has made in the communities we serve alongside our partners across the state. We are grateful for what we have achieved together and look forward to building an even stronger, healthier Indiana in 2024 and beyond.



Suzanne Crouch

Suzanne Crouch
Lieutenant Governor
Chairperson



J. Sipe

Jacob Sipe
Executive Director

BUILDING A STRONGER, HEALTHIER INDIANA MISSION, VISION AND GOVERNANCE

OUR MISSION

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

OUR VISION

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

GOVERNANCE

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

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

OUR LEADERSHIP

BOARD OF DIRECTORS



Suzanne Crouch
Lieutenant Governor
Chairperson



Daniel Elliott
Treasurer of State
Vice Chairperson



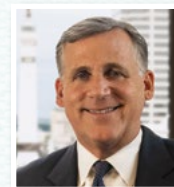
Dan Huges
Public Finance Director
Member



Andy Place, Sr.
Member



G. Michael Schopmeyer
Member



Thomas K. McGowan
Member

Executive Team



Jennifer Phillips
Interim
General Counsel



Matt Rayburn
Deputy Executive
Director
& Chief Real Estate
Development Officer



Jacob Sipe
Executive Director



Kyleen Welling
Chief Operating
Officer &
Chief of Staff



Rich Harcourt
Chief Financial
Officer

BUILDING A STRONGER, HEALTHIER INDIANA SPECIAL FEATURE

Benefits of Sustained, Multi-Pronged Approach to Community Development

There are many examples around Indiana where the local leadership of a community has been empowered to develop a strong community and build safe, quality, affordable housing through yearslong involvement and investment from multiple IHEDA programs. Three of these communities are highlighted on the following pages.

Places to Live and Play in Paoli

Home to Paoli Peaks Ski Resort, the town of Paoli also features a miniature Paoli Peaks hill as part of the new PLAYoli playground located in Paoli Community Park. The town recently banded together to raise matching funds for PLAYoli—a new playground to encourage physical fitness and an increased sense of community—through the IHEDA CreatINg Places program. Wesley Whitfield, a proud Paoli native and one of the leaders of the project shared the impact he hopes PLAYoli will have on the community: “PLAYoli has given families a safe and fun place to go and spend time together. It is a unique playground that showcases the historic landmarks within our community. Lastly, we hope that it attracts families from surrounding areas and that they visit other attractions and businesses in our town.”

IHEDA has a long history of working with Paoli residents. In 2009, Hoosier Uplands was awarded over \$5 million from IHEDA to preserve the historic high school from demolition and convert it into 24 affordable apartments now known as College Hill Apartments. In 2011, after a devastating fire, IHEDA awarded Hoosier Uplands a \$2 million grant to help rebuild the historic downtown square into new retail space as well as Phoenix on the Square, an affordable apartment complex.

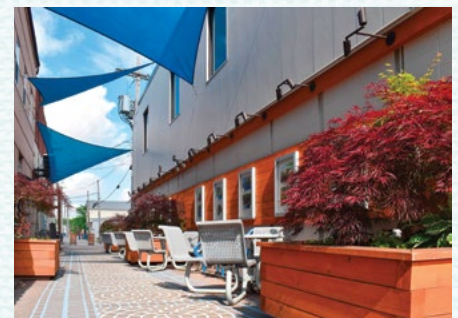
More recently, residents of Paoli have been using the Hoosier Housing Ready Toolkit to identify needs and seek out new affordable housing. The recently formed Paoli Housing Task Force has organized extensively within the community and set a goal to support and encourage the construction or renovation of 25 homes by 2025. This initiative has already provided educational opportunities for Paoli High School students, exploration of innovative building materials, and increased home remodeling projects in the area. As Martha Nice, Paoli plan commission member and Paoli Housing Task Force member, put it: “Locals are seeing possibilities in Paoli.”



PLAYoli Playground at Paoli Community Park (source: *Indy Child Magazine*)



College Hill Apartments in Paoli, a historic high school preserved and rehabilitated into affordable housing.



Warsaw Alley (source: Visit Kosciusko County)



Ribbon Cutting at the 802 Center in Warsaw
(source: inkFreeNews)



New Pontiac Street Market (source: WANE 15)



Mandala Mural Project in Fort Wayne

New Gathering Spaces and Affordable Senior Housing in Warsaw

Surrounded by scenic lakes, the city of Warsaw is also improving the scenery around its downtown area through two CreatINg Places projects—Warsaw Alley and Courthouse Plaza. “Our community continues to benefit from two unique public space projects catalyzed by the innovative IHCDAs CreatINg Places public funding platform. Both projects have become quality gathering spaces in downtown Warsaw. And as an added benefit, those spaces provided a natural setting for public art that has spread throughout our downtown, taking on a life of its own in our city,” said Mayor Joe Thallemer.

The city of Warsaw is also dedicated to providing affordable housing to its residents through multiple programs, including 566 units of affordable housing built or planned through the LIHTC program. One recently completed LIHTC project in Warsaw is 802 Center, which added 72 affordable senior housing units to a vacant brownfield site. Mayor Thallemer has been a big proponent of bringing affordable housing to Warsaw and partnering with IHCDAs, adding, “The city of Warsaw is far better off addressing its housing needs with our partners at IHCDAs!”

Community Development Feats in Fort Wayne

Indiana’s second largest city is the new home of a non-profit grocery store providing affordable fresh food in an area of Southeast Fort Wayne where healthy food is hard to find. Development for this project was provided by Brightpoint Development Fund leaders who were supported by the IHCDAs Community Services Block Grant. CSBG funding supported developers as they partnered with the City of Fort Wayne and Parkview Hospital to raise funds and plan for the building and operation of the Pontiac Street Market, which opened in November 2023.

The Brightpoint Development Fund (which helped develop Pontiac Street Market) is very active in Fort Wayne. It receives IHCDAs funding through the CSBG grant to support its mission of providing affordable business and consumer loans, financial education, and housing development services.

Residents of Fort Wayne have also worked hard to raise matching funds as part of the CreatINg Places program to build community spaces that are beautiful and inclusive and that provide places for residents to play and be physically active.

BUILDING A STRONGER, HEALTHIER INDIANA EXECUTIVE SUMMARY

IHCDA carries out its mission by investing in communities, homeownership opportunities, housing stability for renters and homeowners, health and safety within homes, homeless services, and community services. You will find more information about the accomplishments listed below on the following pages.

In 2023 IHCDA served Indiana by:

BUILDING HOMES

- Over **161** homes and apartments funded through the HOME Rental and HOME Homebuyer Programs
- 3,256** homes and apartments made possible with low income housing tax credits

GROWING ORGANIZATIONAL CAPACITY

- \$300,000** in operating funds awarded to 6 Community Housing Development Organizations
- Over **145,000** households served statewide by Indiana's CSBG funding

CREATING OPPORTUNITY

- 2,759** home purchases made possible by the Homeownership Program
- 226** households served by the HOME tenant-based rental assistance re-entry program
- \$1,000,000** Second Chance grant received from the Department of Justice
- 134** households served by the Indiana Housing First program
- \$35 million** set aside for construction of new permanent supportive housing units and **\$8 million** set aside to fund supportive services for residents
- 5,193** Housing Choice Vouchers being utilized
- Over **670** clients served by recipients of CARES Act Impact Grants
- Over **\$22 million** provided to agencies through the Balance of State Continuum of Care

ENHANCING STABILITY

- 40** households enrolled in the newly implemented Healthy Homes Resource Program
- 4** recent Ramp Up awards to organizations building wheelchair ramps around the state
- Over **122,500** households provided with heating bill assistance

- Over **700** homes weatherized
- Over **42,000** households assisted with water and wastewater bills
- All **150** legal services kiosks installed
- 2,233** households participated in housing stability counseling
- 242** projects supported by Emergency Solutions Grants
- Nearly **\$2.1 million** awarded to 7 agencies to serve Hoosiers with HIV/AIDS

STRENGTHENING RESILIENCE

- \$324,758** in temporary housing assistance provided in the wake of widespread tornadoes
- 7,864** homeowner households received mortgage payment assistance
- 12,852** households received rental assistance from the Emergency Rental Assistance Program

PROMOTING PARTNERSHIPS

- 144** connections made with shelters, health departments, and federally qualified health centers through the Homeless Health Infectious Disease Program
- Over **700** youth served through the Homeless Youth Regional Program to date

EMPOWERING LOCAL LEADERS

- 56** successful crowd-funded community projects leveraged matching funds through CreatINg Places
- \$229,747** raised by seven student-led placemaking teams through My Community, My Vision
- 65** counties participated in the Point In Time Count

BUILDING A STRONGER, HEALTHIER INDIANA BUILDING HOMES

HOME Investment Partnerships Program and Housing Trust Fund

The **HOME Investment Partnerships Program (HOME)** is a HUD program that provides grants for safe and secure affordable housing for people in low- and moderate-income households. In partnership with local nonprofits, this funding is utilized to build, buy, or rehabilitate affordable housing. In 2023, IHCD awarded **\$12,954,401** in HOME funding to seven organizations across the state to help finance **146** affordable homes and apartments.

IHCD also operates as Indiana’s grantee for the **National Housing Trust Fund (HTF)**. HTF funds may be used to produce or preserve affordable housing through acquisition, new construction, and rehabilitation. However, HTF funding is designated for extremely low-income households (those earning less than 30% AMI). As a result, IHCD utilizes this funding specifically to help finance permanent supportive housing for people experiencing homelessness.

In addition to funding new projects this year, IHCD awarded **\$3,030,846** through a special HTF gap policy to already-awarded HTF projects to offset unanticipated cost increases.



HOME Homebuyer Program

The **HOME Investment Partnerships Program (HOME) Homebuyer Program** provides funding to nonprofits to assist in financing the construction of affordable housing for purchase. In 2023, IHCD funded **6 nonprofits** that will be developing a total of **15 new homes around the state**. Of these homes, **13** will be built by Habitat for Humanity Affiliates. The program awarded a total of over **\$1 million** this calendar year, funding more than **25%** of the development costs for these homes. These homes will be constructed across the state to increase the supply of homes available for purchase at affordable prices.

AWARDEE	CITY	HOMES
LaPorte County Habitat for Humanity	LaPorte	5
Habitat for Humanity of Greater Fort Wayne	Huntington	2
Housing Partnerships (dba Thrive Alliance)	Columbus	1
Habitat for Humanity of Elkhart County	Elkhart and Goshen	5
Southern Indiana Housing and Community Development Corporation	Columbus	1
Brown County Indiana Habitat for Humanity	Nashville	1

BUILDING A STRONGER, HEALTHIER INDIANA BUILDING HOMES

Low Income Housing Tax Credit Program and Tax-Exempt Bonds

The **Low Income Housing Tax Credit Program (LIHTC)** has proven to be one of the most successful tools in Indiana and across the country for funding the development of affordable rental housing. Tax credits are awarded to developers who sell them to investors, providing a very large portion of capital investment in each development.

On July 1, 2023, IHCD oversaw the introduction of a new state tax credit program. The **Indiana Affordable and Workforce Housing Tax Credit (AWHTC) Program** was authorized by the Indiana General Assembly, with an allocation of **\$30 million** in aggregate credits for each year through 2028, for a total of **\$150 million** in tax credits over the five-year span. To encourage widespread investment across Indiana, IHCD divided the state into five regions and set aside 20% of the state tax credits for each region. Paired with 4% federal tax credits and tax-exempt bonds, these credits unlock equity for developers to cover funding gaps and to increase building capacity, especially in areas with strong projected job growth.

In January 2023, over **\$18 million** in 9% annual tax credits were awarded to **17** developments. In November 2023, 9% annual tax credit awards of over **\$19 million** were announced for an additional **17** developments. An additional **\$2.3 million** of 9% annual credits from the General Set-Aside were awarded for two first-time developers qualifying as a Minority Business Enterprise, Women Business Enterprise, Veteran-Owned Small Business or Service-Disabled Veteran-Owned Small Business. Together, the 9% rounds include funding for **36** new developments comprising **1,799** units of housing, totaling over **\$472 million** in development costs.

This year's tax-exempt bond volume and 4% tax credits were also awarded through a competitive round where IHCD issued over **\$145 million** in tax-exempt bonds. This unlocked over **\$177 million** in state and federal tax credits over 10 years. In total, these bond and tax credit awards will assist in building or rehabilitating 10 developments with total development costs of more than **\$287 million**, resulting in **1,457** affordable rental homes for Hoosiers.

A RECORD YEAR FOR LIHTC AWARDS		
	4% LIHTC AND TAX-EXEMPT BOND AWARDS	9% LIHTC AWARDS
Applications Awarded	10	36
Total Units Included	1,457	1,799
Tax-Exempt Bonds Issued	\$145,792,976	N/A
Annual Federal Tax Credits Awarded (available each year for 10 years)	\$11,861,625	\$39,949,407
Annual State Tax Credits Awarded (available each year for 5 years)	\$11,809,559	N/A



BUILDING A STRONGER, HEALTHIER INDIANA BUILDING HOMES

Low Income Housing Tax Credit Program and Tax-Exempt Bonds

2023 9% LIHTC AWARDS			
DEVELOPMENT NAME	CITY	SET-ASIDE	UNITS
38 South	Marion	Qualified Non-Profit	48
Anthony Grimes Apartments and Family Center	Indianapolis	Emerging Developer	36
Canal Village III	Indianapolis	Large City	33
Central @ 29	Indianapolis	Large City	56
Christamore Court	Indianapolis	Preservation	40
Diamond View Apartments	South Bend	Community Integration	60
Downtown Sullivan Townhomes	Sullivan	Rural	40
Foxtail Pointe	Sellersburg	Rural	40
Home Court at the Wigwam	Anderson	Small City	44
Linton Apartments	Linton	Preservation	36
Princetown Place	Princeton	Rural	44
Prominence Commons II	Portage	Housing First	36
River Valley Apartments	Terre Haute	Small City	40
Rivergreen Apartments	Huntington	Preservation	40
SB Thrive	South Bend	Housing First	54
Southern Terrace	Muncie	Qualified Non-Profit	50
The Monreaux	South Bend	Emerging Developer	66
Thunder Pointe	Fort Wayne	Large City	64
Townhomes at Stony Creek	Noblesville	Qualified Non-Profit	51

2024 9% LIHTC AWARDS			
DEVELOPMENT NAME	CITY	SET-ASIDE	UNITS
515 East	Elkhart	Small City	48
Ashton Acres	New Palestine	Rural	50
Aspen Meadows	Salem	Rural	48
Biggs Sunny Knolls	Winchester	Rural	32
Bridges Townhomes	Indianapolis	Housing First	43
Cotton Mill Apartments	Cannelton	Preservation	70
Country Villa Apartments	West Lafayette	Preservation	92
Grand Meridian	Indianapolis	Large City	94
Heritage Landing	Terre Haute	Small City	64
House of Kohr	Bloomington	Housing First	38
The Jeffersonian	Lafayette	Qualified Non-Profit	50
Landin Pointe	New Haven	Qualified Non-Profit	50
North Pointe	South Bend	Integration	50
Richardson Townhomes	Indianapolis	Large City	40
Snowy Owl Commons	Lafayette	Qualified Non-Profit	50
The Sterling	Elkhart	Small City	44
Sycamore Springs	Kokomo	Integration	58

2023 4% LIHTC, AWHTC, AND TAX-EXEMPT BOND AWARDS			
DEVELOPMENT NAME	CITY	REGION	UNITS
AHEPA 100-II Apartments	South Bend	Northwest	72
Cambridge Estates II	Lafayette	Northwest	120
Charlestown Flats	Charlestown	Southeast	176
Cherry Tree Court	Washington	Southwest	96
Dalehaven Estates	Evansville	Southwest	119
Edsall House	Fort Wayne	Northeast	203
Eight37 Lofts	Shelbyville	Central	138
Kilgore Place	Muncie	Northeast	120
Residences at Sunrise Crossing	Madison	Southeast	96
Turtle Creek North	Indianapolis	Central	317

BUILDING A STRONGER, HEALTHIER INDIANA RECOGNIZING EXCELLENCE

Indiana Housing Conference Awards

In 2023, the Indiana Affordable Housing Council partnered with the Indiana Balance of State Continuum of Care to recognize special achievements in affordable housing and community services.

Serving with Partners to Achieve Real Kinesis (SPARK) Award

ECHO HOUSING



ECHO Housing is the leading provider of permanent supportive housing in southwest Indiana as well as a member of the Mental Health Task Force, which conducts regular meetings to address issues with supportive housing tenants whose housing stability is in jeopardy or for those who are currently experiencing homelessness.

ECHO Housing partners with the Evansville Police Department's Mental Health & Homeless Liaison team, who respond during situations with heightened crisis or conflict. This partnership often prevents incarceration and criminal charges. Overall, this collaboration results in stability and an established positive support network for those experiencing homelessness.

Outstanding Resident Volunteer Award Winner

TAMMIE O'HAVER



Since becoming a resident at Lake Meadows Assisted Living in Fishers, Tammie O'Haver has made a tremendous impact on the day-to-day quality of life of those around her. Her prior experience working in nursing homes provides her a greater understanding of the benefits of being active as we age.

Taking the lead on activities and the bulletin board in the activity room, she organizes arts & crafts, painting, games, and gardening. She works closely with hearing-impaired residents through sign language and helps others with mobility problems. Tammie meets her fellow residents where they are to create an engaging environment and a strong sense of community.

Outstanding Rural Development

EMMIE JUNE COVE



This development in the town of Chandler was a fresh start at the site of a decaying former nursing home which had become a safety hazard and a target for vandalism. Completed in April of 2023, Emmie June Cove's 40 units leased up quickly, demonstrating the positive impact that an affordable housing development can have in a small, rural community.

Residents benefit from enrollment in utility assistance, housing voucher programs, financial literacy programs, access to housing counseling and healthcare navigation, participation in the Head Start program, and point-to-point transportation with pick-up and drop-off at either of Emmie June Cove's two locations.

BUILDING A STRONGER, HEALTHIER INDIANA RECOGNIZING EXCELLENCE

Outstanding Urban Development

SEYMOUR LOFTS

Seymour Lofts was developed to meet Seymour's growing demand for affordable housing. It is in the city's retail corridor and is close to shopping, healthcare, entertainment, the post office, parks, and the local Ivy Tech campus.

Seymour Lofts is in a federally designated Opportunity Zone and is deemed a catalyst for future development in the area. Located in a single three-story building, all the development's units are available to families and individuals. Improved public infrastructure around the site has allowed for better streets, sidewalks, and crosswalks for easy transportation and mobility.



Excellence in Affordable Senior Housing

RICHLAND APARTMENTS

Richland Apartments, located in Ellettsville and Stinesville, were developed to meet the high demand for senior housing in the greater Bloomington area. The project acquired six properties, rehabilitated a total of 111 existing units, and created 50 new units for Hoosiers aged 62 and older.

Local partnerships with the Area 10 Agency on Aging and the Bloomington Housing Authority ensure a connection to supportive services and the possibility for eligible households to access housing choice vouchers. Residents will access services such as rural transportation, Smart Use training, nutrition and exercise classes, Meals on Wheels, food cultivation/preparation, Medicaid waivers, and case management. Residents can also participate in monthly organized activities and holiday events.



Excellence in Affordable Special Needs Housing

PROMINENCE COMMONS

Prominence Commons, located in Portage, was developed by Housing Opportunities, Inc. as an integrated supportive housing development. The project rehabilitated 38 existing scattered-site apartments and constructed 12 new units and a resource center on previously undeveloped land. This development has 30 units set aside for supportive housing for chronically homeless individuals and families that have a household member with a disabling condition. Residents can access transportation services, mental health treatment, substance use treatment, job preparation skills and training, support groups, housing counseling, a food pantry, and a credit-building program. As a base for homeless services, this development also provides coordinated entry assessments, programming such as fitness and nutrition workshops through the YMCA, and comprehensive mental health services.

Additionally, Prominence Commons funded \$10,000 towards a Certificate of Deposit to be used as collateral against which Centier Bank makes small loans to residents in a revolving loan fund. The loans are used for items to further the residents' ability to find and maintain employment. The new resource center enables additional services to be provided to its residents and those at risk of homelessness.



BUILDING A STRONGER, HEALTHIER INDIANA RECOGNIZING EXCELLENCE

Indiana Community Action Association Conference Awards

At the 2023 Indiana Community Action Association conference, IHEDA recognized outstanding Community Action Programs around the state.

Community Collaboration Award

SOUTH CENTRAL COMMUNITY ACTION PROGRAM



The Community Collaboration Award recognizes a community action agency that has worked with local partners to complete a project in their community. South Central Community Action Program took an innovative approach in allocating their CSBG CARES Act funding to build relationships with new partners in their community.

Examples of the partnerships include:

- Working with Nurse Family Partnership at IU Health, supplying diapers, breastfeeding supplies, and other items to families who need them.
- Addressing food insecurities and helping the local economy by doubling SNAP benefits at Farmers' Markets.
- Purchasing items for the Monroe County United Ministries Merry Market to support families in need during the Christmas season.

Trailblazer Award

NORTHWEST INDIANA COMMUNITY ACTION AGENCY



The Trailblazer Award recognizes a community action agency that saw and implemented a new way forward. Northwest Indiana Community Action Agency has made significant changes to its board by developing a new strategic plan and putting extra focus on fundraising. They are always on the lookout for new ways to serve their communities.

A few examples of their great work include:

- Establishing a Community Loan Center to combat high-interest payday and auto title loans.
- Hosting the Reimagine Conference that brought regional stakeholders together to address how toxic stress affects low-income families.
- Serving as their region's Coordinated Entry Lead to convene housing and homeless service providers to better serve low-income families.

Red Carpet Award

PACE COMMUNITY ACTION AGENCY



The Red Carpet Award recognizes a community action agency that has promoted community action on the Indiana or national stage. PACE has had years of engagement at the national level, leading and supporting the entire network of CAAs across the United States.

They have leveraged their consulting business to tremendous effect, working one-on-one with CAAs on team building and leadership development. They have improved practices in multiple organizations and have been asked to present at countless conferences and workshops. Additionally, the leader of this agency has served on the board for national CSBG partner, CAPLAW, for many years, including serving as president of their national board of directors.

BUILDING A STRONGER, HEALTHIER INDIANA

GROWING ORGANIZATIONAL CAPACITY

Community Housing Development Organizations

Each year, IHCD sets aside a minimum of 15% of its annual HOME allocation from HUD for **Community Housing Development Organization (CHDO)** projects. A CHDO is a private, community-based nonprofit organization whose primary purpose is to develop affordable housing for the community it serves.

CHDOs have several unique benefits when they are certified by IHCD. First, IHCD's CHDOs are eligible for Pre-Development Loans of up to **\$30,000** to assist with site feasibility. Second, CHDOs are eligible for Operating Support of up to **\$50,000** in conjunction with an eligible HOME construction project. Lastly, CHDOs may retain proceeds upon the sale of a homebuyer unit, allowing for the reinvestment of those proceeds into additional housing within their communities.



2023 CHDO AWARDS		
CHDO	HOME FUNDS	\$50,000 OF OPERATING FUNDS
Blue River Services, Inc.	\$1,500,000	✓
Family Scholar House, Inc.	\$1,500,000	✓
Four Rivers Resource Services, Inc.	\$776,800	✓
LaCasa of Goshen, Inc.	\$3,909,000	✓
Milan Housing for the Elderly, Inc.	\$1,500,000	✓
New Hope Development Services, Inc.	\$2,940,000	✓

BUILDING A STRONGER, HEALTHIER INDIANA GROWING ORGANIZATIONAL CAPACITY

Community Services Block Grant

Community Action Programs

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

With Indiana's CSBG funding, over **145,000 households** were served statewide, representing a **30% increase** from last year. Serving these communities involves strong partnerships and collaboration with over **1,600 non-profit organizations**, and nearly **3,800 for-profit businesses**.



DISTRIBUTES FUNDS TO **22** COMMUNITY ACTION PROGRAMS



AND PARTNERS WITH **1,600+** NON-PROFIT ORGANIZATIONS AND NEARLY **3,800** FOR-PROFIT BUSINESSES

Impact Grant Awards

Using 2023 CSBG Discretionary funds designated to increase agency capacity and facilitate growth, the following organizations received Impact Grant Awards through a competitive application process:

AREA IV AGENCY ON AGING AND COMMUNITY ACTION PROGRAMS

(Carroll, Clinton, Tippecanoe, and White Counties)

Increased capacity and improved delivery of a mental health support line for seniors and older adults with a disability. This "warmline" connects callers to services providing support for successful aging, coping with grief, and life transitions.

AREA FIVE AGENCY ON AGING AND COMMUNITY SERVICES

(Cass, Howard, Miami, Tipton and Wabash Counties)

Reduced service gaps by streamlining and accelerating their referral process, changing their focus from emergency to preventive care. The agency will use this updated referral process to reduce high infant mortality rates in this area by efficiently referring new parents to services, including pre-/post-natal care, safe sleeping, car seat safety, well-baby checks, and more.

BUILDING A STRONGER, HEALTHIER INDIANA GROWING ORGANIZATIONAL CAPACITY

Indiana CAP Agency Success Stories

SOUTH CENTRAL COMMUNITY ACTION PROGRAM (SCCAP)

SCCAP renovated a bus to create “The Grow Bus,” allowing the agency to deliver more food to those in need in their service area. Below are some success stories from the Grow Bus Program.

PANTRY 279

“Thanks to Growing Opportunities and the Grow Bus, we served three additional counties this year. Previously, we could only offer delivery services to Monroe County; this year, the Grow Bus delivered to Owen, Greene, and Lawrence counties. In addition to weekly deliveries, for the first time ever, we didn’t have to turn anyone away for Thanksgiving deliveries. Growing Opportunities is an invaluable partner in reaching our rural communities.”

ERRISSA

“Having stage 4 cancer, being on a fixed income, and unable to be out in public, the pantry delivery service is a huge blessing. All the pantries in our county close before my husband gets off work; if it weren’t for the Grow Bus some weeks, we wouldn’t have any food.”

WAYNE

“As a senior living in Owen County without transportation, food access is limited. Knowing that Isaiah (of the Grow Bus) will come every Monday is a huge stress relief. Isaiah even takes the time to make sure that all the food he brings is diabetic-friendly. My health has improved thanks to your program.”

ERICA

“My husband and I both work two jobs. We have six kids and don’t qualify for most assistance. Growing Opportunities makes sure we have healthy food for our kids to eat. If I don’t know how to fix something, I can check the Facebook page or website for ideas. Working so hard and still struggling is stressful, but knowing we will have food is a big relief.”

Community Collaboration Awards

Funding was awarded to three organizations that 1) identified a needs gap in their community and 2) planned to convene partners to implement systems change and/or increase awareness at the community level with a sizable potential impact.

NORTHWEST INDIANA COMMUNITY ACTION (NWICA)

Counties Served: Lake, Porter, Newton, and Jasper

Social services, law enforcement, legislators, domestic violence agencies, and many more were brought together during the “Reimagine Conference” to respond differently and think critically about the causes and conditions of poverty.

REAL SERVICES, INC. (REAL)

Counties Served: St. Joseph, Elkhart, Marshall, Fulton, and Kosciusko

Support will be provided for a series of community meetings, trainings, and activities for professionals, advocates, and the community to understand the causes and conditions of poverty and ensure that the efforts and intentions of community partners will effectively reduce poverty.

COMMUNITY ACTION OF GREATER INDIANAPOLIS (CAGI)

Counties Served: Boone, Hamilton, Hendricks, and Marion

Support will be provided for stakeholders to discuss and develop solutions to the lack of transportation options for citizens of the Near-Eastside of Indianapolis.

BUILDING A STRONGER, HEALTHIER INDIANA GROWING ORGANIZATIONAL CAPACITY

Indiana Housing Dashboard 2.0

IHCDA released the second version of the **Indiana Housing Dashboard** in September 2023. The updated Dashboard has improved navigation, upgraded charts, and a new comparison tool that presents the user with 25 graphs showing 10-year trends for up to five geographies simultaneously. Each section of the dashboard includes demographic and economic data, trends for homeowners and renters, and other metrics that pertain to housing supply and affordability.

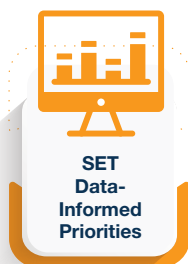
The dashboard allows for the nearly instantaneous generation of a full housing report, providing the user with over 85 data points needed for a complete housing needs assessment. The report can be downloaded as a PDF for presentation to constituency groups or as raw data in an Excel spreadsheet format for direct research and calculation. The comprehensive nature of the information in the dashboard enables municipalities, private industry, and independent organizations to work together to meet the housing needs of their communities. The dashboard can be found at IndianaHousingDashboard.com.

STRENGTHS:

- The median income in Indiana has increased from **\$48,390** in 2011 to **\$61,940** in 2021.
- The poverty rate in Indiana has decreased from **10.1%** in 2011 to **8.6%** in 2021.
- The percentage of Hoosiers with a high school diploma and bachelor's degree has increased between 2012 and 2021 by **2.8%** and **4.8%**, respectively.
- The unemployment rate in Indiana has decreased from **11.6%** in 2010 to **2.6%** in 2022.

CHALLENGES:

- Among renter households, **43.4%** spend at least 30% of their income on housing costs.
- At the county level, eviction rates are high relative to the rest of the country.
- There is a gap of **139,391** affordable housing units for renters with income < 20k.
- Homeownership rates for Black Hoosiers have decreased from **41.6%** in 2011 to **37.6%** in 2021.



INDIANA HOUSING
DASHBOARD

BUILDING A STRONGER, HEALTHIER INDIANA CREATING OPPORTUNITY

Homeownership Program

The Homeownership Program is designed to make the homebuying process more accessible and less of a financial challenge for first-time buyers. With up to 6% Down Payment Assistance (DPA), buyers come to the closing table sooner and with more confidence than otherwise possible.

The Homeownership Program has served families and households in all 92 counties and represents the diversity of our state's general population. Individuals and heads of households are nearly evenly split between men and women. All racial and ethnic backgrounds were represented among the buyers, with **22%** of mortgages being provided to households of minority races or ethnicities.

67% of homebuyers are either one- or two-person households, with the overall average size of households at **2.2** members.

This year's average home mortgage of **\$173,301** was slightly higher than last year's average of \$168,397. Average DPA per purchase was also greater, at **\$10,284** compared to \$9,675. The number of homebuyers assisted through the program increased to **2,759** from 2,678 in 2022. The number of participating lenders who offer IHEDA homeownership program loans has increased to **103** from 87 in 2022. This is the third consecutive year where the Homeownership Program's lending activities surpassed records in the number of mortgages and the total amount of DPA provided.



2,759

HOMEBUYERS ASSISTED

103

PARTICIPATING LENDERS



\$173,301

AVERAGE MORTGAGE

\$478,137,968

TOTAL MORTGAGES
MADE POSSIBLE



\$10,284

AVERAGE DOWN
PAYMENT ASSISTANCE



\$27,982,468

TOTAL DOWN
PAYMENT ASSISTANCE

BUILDING A STRONGER, HEALTHIER INDIANA CREATING OPPORTUNITY

HOME Tenant-Based Rental Assistance Re-Entry Program

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

226

HOUSEHOLDS
SERVED



80%

HOUSEHOLDS
AT OR BELOW
30% AMI

Department of Justice Second Chance Grant

IHCD was awarded **\$1,000,000** in a competitive grant from the federal Department of Justice to provide re-entry services for formerly incarcerated individuals in a targeted area of Indianapolis with high community re-entry and recidivism rates due to being historically underserved. IHCD, the Indiana Department of Corrections, and leading community organizations on Indianapolis' near eastside are committed to addressing high recidivism rates and lack of housing by partnering to create permanent housing opportunities for 30-35 formerly incarcerated individuals.

In 2023, IHCD worked with the Edna Martin Christian Center, Indiana Department of Corrections, Marion County Re-entry Coalition, and the City of Indianapolis to develop a plan to provide case management, landlord recruitment and housing identification, employment services as well as mental health and addiction services to support the formerly incarcerated population.

\$1,000,000

COMPETITIVE
GRANT

CREATING HOUSING
OPPORTUNITIES FOR

30-35

FORMERLY
INCARCERATED
INDIVIDUALS

BUILDING A STRONGER, HEALTHIER INDIANA CREATING OPPORTUNITY

Indiana Housing First Program

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

IHCDA works with community partners to administer the program and provide supportive services to maximize housing stability and prevent returns to homelessness or treatment programs. In 2023, the Indiana Housing First program served **134** households, with **86%** of households moved to permanent housing upon exiting the program.

Indiana Housing First Success Stories

Click on each speech bubble to read the full story.



2023 HOUSING FIRST AWARD RECIPIENTS		
ORGANIZATION	COUNTIES SERVED	AWARD
Aurora, Inc.	Daviess, Dubois, Gibson, Knox, Perry Pike, Posey, Spencer, Warrick, Vanderburgh	\$200,000
Family Promise of Hendricks County	Hendricks	\$300,000
Human Services, Inc.	Bartholomew	\$200,000
Northwest Indiana Community Action (NWICA), formerly Housing Opportunities	Jasper, LaPorte, Newton, Porter, Starke	\$300,000
TOTAL		\$1,000,000

BUILDING A STRONGER, HEALTHIER INDIANA CREATING OPPORTUNITY

Permanent Supportive Housing

Supportive housing combines affordable housing and intensive individualized supportive services to meet the needs of the most vulnerable Hoosiers—those experiencing homelessness. The **Indiana Supportive Housing Institute** provides expert training to teams in developing and operating high-quality supportive housing. Each Institute team consists of a developer, a property management agent, and a service provider partner who attend the training together and intentionally plan every component of a supportive housing project collaboratively. On completion of the Institute, IHEDA allocates funding, including grants, loans, and tax credits, to these teams to bring their projects to fruition. 2023 marked the 15th year of the Supportive Housing Institute. To date, **55** permanent supportive housing developments have been completed or funded and have seen a **94%** permanent housing retention rate.

One source of funding is the **HOME Investment Partnership Program—American Rescue Plan (HOME-ARP)**. HOME-ARP is a federal fund established to develop affordable rental housing and provide social services for individuals or families who were homeless or at risk of homelessness. Applicants completed the Indiana Supportive Housing Institute in order to be eligible to apply for HOME-ARP funding. Through the HOME-ARP program, a total of **\$35 million** has been set aside for construction of permanent supportive housing developments, and an additional **\$13.2 million** has been set-aside for supportive services, of which **\$8 million** will support permanent supportive housing developments



Hanna Commons, a 100% permanent supportive housing development. Construction completed October 2023. Photo Source: Upholdings LLC



TEAMS WHO COMPLETED THE INDIANA SUPPORTIVE HOUSING INSTITUTE

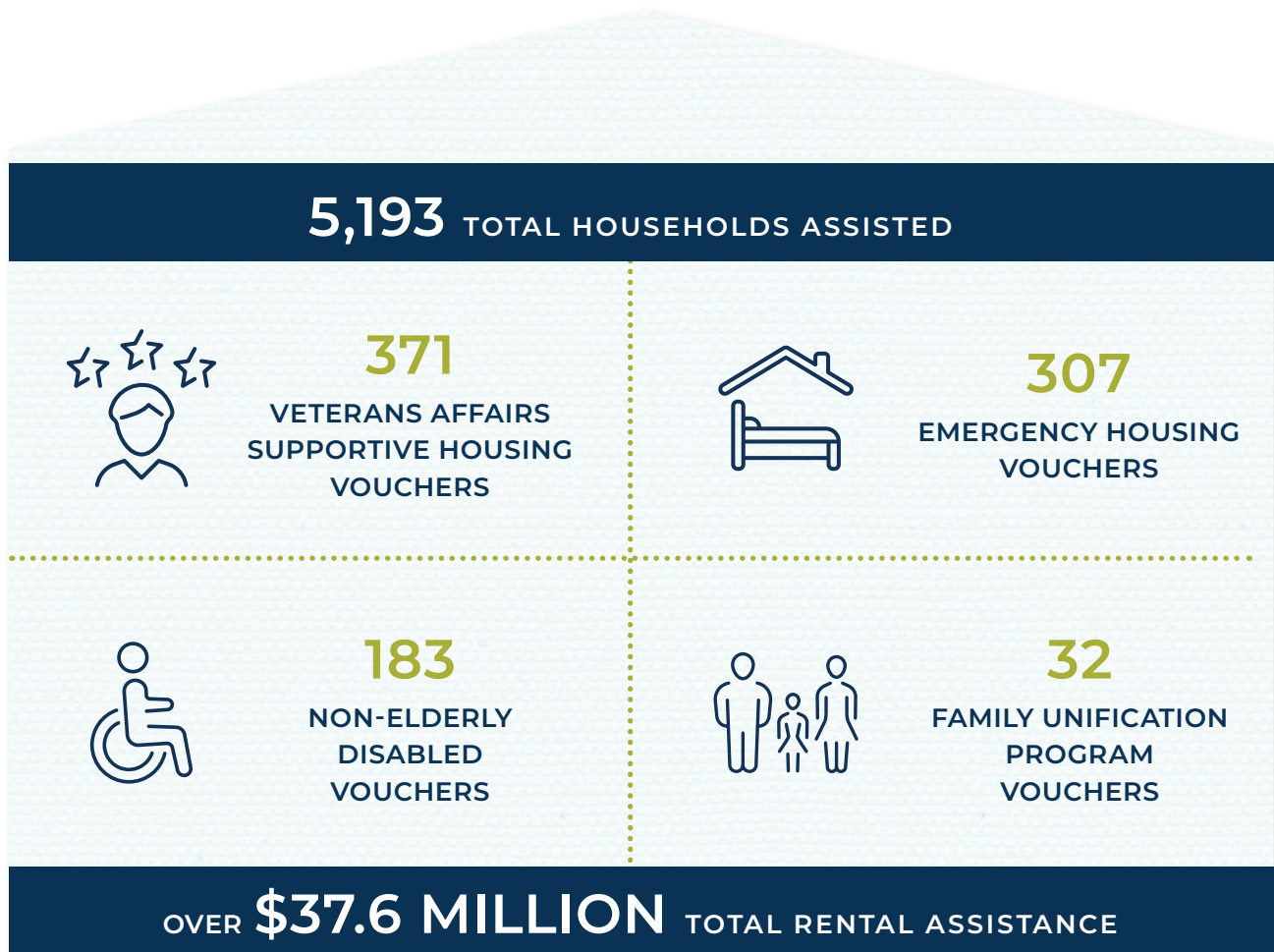
PROJECT NAME	LOCATION	TEAM MEMBERS
Limestone Edge	Bedford	Hoosier Uplands Economic Development Corporation and Milestone Ventures
Bridges Townhomes	Indianapolis	Wheeler Mission, Englewood Community Development Corporation, Gratus Development, Adult & Child Health
Hope's Landing	Warsaw	Housing For Hope, Otis R. Bowen Center for Human Services, Valenti Real Estate Services, Inc., Neighborhood Development Associates, LLC, SRKM Architecture
The BLC	Plymouth	Garden Court, Inc, Bowen Center, Bradley Company, United Way of Marshall County, City of Plymouth, McKinley Development, SRKM Architects
TRI Day	South Bend	South Bend Heritage, Oaklawn, St. Joseph County Department of Health, Motels 4 Now, City of South Bend

BUILDING A STRONGER, HEALTHIER INDIANA CREATING OPPORTUNITY

Housing Choice Voucher Program

The **Housing Choice Voucher (HCV)** is a rental assistance program that serves households with income at or below 50% of Area Median Income. Participant households are assisted with the portion of their rent payment above 30% of their monthly income. The HCV Program helps Hoosiers of all ages and all around the state by providing stability for participants, allowing them to focus on their personal goals. For many participants, this means being able to afford to age in place in the communities they have helped build throughout their lives. For others, it means finding stable housing after experiencing homelessness.

IHCDA has partnerships with the Veteran's Administration, the Continuum of Care, the Department of Child Services, and others to serve specific populations, including those experiencing homelessness, families involved in the child welfare system, and non-elderly persons with disabilities. This is done through special purpose vouchers, including programs such as the Veterans Affairs Supportive Housing (VASH) program, Family Unification Program (FUP), Emergency Housing Vouchers (EHV), and Non-Elderly Disabled (NED) Vouchers.



BUILDING A STRONGER, HEALTHIER INDIANA CREATING OPPORTUNITY

CARES Act Funding Recipients

From its portion of Indiana’s CARES Act award, IHCD set aside **\$600,000** for **COVID-19 Impact Grants**. Opening this grant to non-profits outside the community action network allowed funds to be spent in areas where extra support was needed the most. IHCD also hired two evaluators to work alongside each grantee to gauge the impact these projects have had on their communities.

Because the agencies and evaluators felt that more time together would provide a more robust evaluation of the projects, IHCD extended these awards through August 31, 2023. Each agency received another **\$25,000** to continue their work with the evaluators.



CARES ACT FUNDING RECIPIENTS

COMMUNITY ORGANIZATION	PROJECT	RESULTS
Hoosier Uplands Economic Development Corporation (Lawrence, Martin, Orange, and Washington Counties)	Transportation Assistance Program	<ul style="list-style-type: none"> 118 participants served Nearly all participants reported improved access to healthcare and community services
NeighborLink Indianapolis Foundation, Inc. (Marion County)	COVID Recovery Initiative	<ul style="list-style-type: none"> 160 projects completed for 129 low-income seniors and homeowners with disabilities 98% of homeowners remaining in their homes
Foster Success (Statewide)	Financial Literacy Program	<ul style="list-style-type: none"> 102 savings deposits matched, with over \$100,000 awarded 127 participants completed financial literacy training
Prosperity Indiana (Statewide)	Predatory Pay-day Lending Alternative	<ul style="list-style-type: none"> All 92 Indiana counties now served by community loan centers
Fathers and Families Resource and Research Center, Inc. (Marion County)	Strong Father Curriculum	<ul style="list-style-type: none"> 174 fathers/father figures served On average, participants were matched with employment within 55 days of class completion
YWCA of Northeast Indiana, Inc. (Allen, Dekalb, Huntington, Noble, Wells, and Whitley Counties)	Substance Use Treatment Program	<ul style="list-style-type: none"> 95 clients completed the program 91% of those in treatment were clean at 60 days

BUILDING A STRONGER, HEALTHIER INDIANA CREATING OPPORTUNITY

Balance of State Continuum of Care

The Continuum of Care (CoC) Program is designed to promote community-wide commitment to the goal of ending homelessness and a comprehensive plan for efforts that quickly rehouse homeless individuals and families while minimizing trauma and dislocation caused by homelessness. The **Indiana Balance of State Continuum of Care (IN BoS CoC)** includes 91 of the 92 counties (Marion County operates independently) and includes a network of service providers and partners, a governance structure, and funding.

On any given day, over **4,400** people who are experiencing homelessness will be served through one of the more than **150** agencies providing housing and related services as part of the Balance of State (BoS) network. This network of providers is guided by the Continuum of Care (CoC) Board of Directors and supported by IHCD's staff and various funding sources.

At the state-level, the BoS CoC Board creates a shared vision for ending homelessness and encourages community-level collaborative leadership. The Board also oversees an annual competitive funding round for organizations that provide permanent housing and supportive services through the CoC Program. In the 2023 funding round, providers across Indiana received more than **\$22 million** in funding.

2023 BALANCE OF STATE CONTINUUM OF CARE AWARD BY PROJECT TYPE		
COC PROJECT TYPE	CONTRACTED PARTNERS	SUB-RECIPIENTS
Transitional Housing	\$80,273	-
Joint Transitional-Rapid Rehousing	\$706,921	\$585,029
Supportive Housing	\$6,446,801	\$8,363,455
Rapid Rehousing	\$2,207,539	\$1,677,068
Coordinated Entry	\$169,950	\$755,000
Homeless Management Information System	-	\$683,912
Planning	-	\$851,114
TOTAL	\$9,611,484	\$12,915,578
GRAND TOTAL	\$22,527,062	

Three new rural homelessness initiatives were launched in October 2023. These initiatives operate across the state to serve individuals and families in underserved communities. These projects leverage other housing and healthcare resources to support long-term stability and self-sufficiency. The first clients in the program were housed in December 2023, and funding for these programs will continue until September 2026.

2023 RURAL HOMELESS INITIATIVE AWARDS		
RURAL PROJECT NAME	COUNTIES SERVED	3-YEAR FUNDING AWARD
Porter Starke Services Supportive Housing	Starke	\$1,016,915
Lafayette Transitional Housing Rapid Rehousing	Benton, Carroll, Clinton, Fountain, Montgomery, Warren, White	\$1,467,330
Jackson County Unsheltered Supportive Housing	Jackson	\$1,009,228

BUILDING A STRONGER, HEALTHIER INDIANA ENHANCING STABILITY

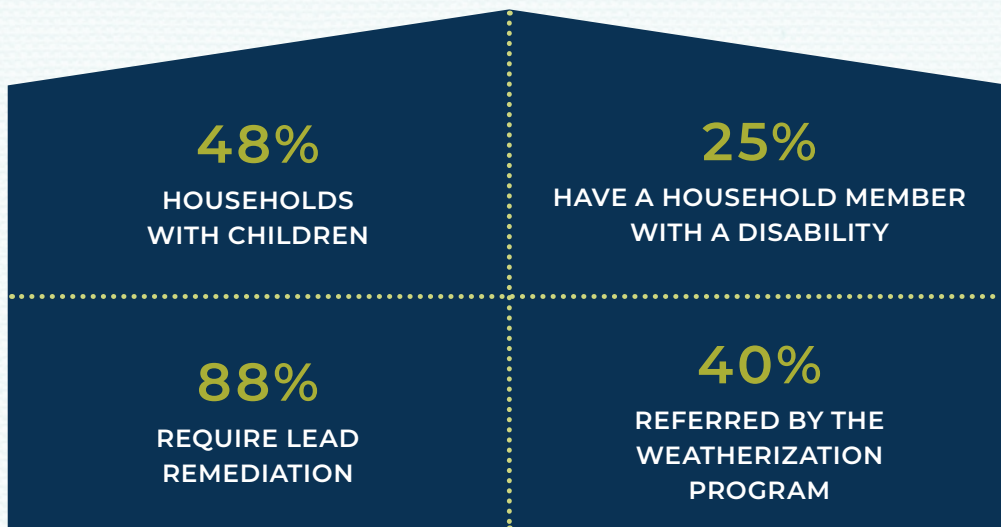
Healthy Homes Resource Program

IHCDA was recently awarded two new grants from the U.S. Department of Housing and Urban Development: the Healthy Homes Production Grant and the Lead Hazard Reduction Grant. The **Healthy Homes Production (HHP)** grant awarded IHCDA **\$2,000,000** to address health and safety issues including radon, mold, electrical issues, and accessibility, among a variety of other healthy home interventions. IHCDA also received **\$4,700,000** in the form of a **Lead Hazard Reduction** grant to identify and remediate lead-based paint and radon hazards in occupied homes.

Since the inception of the program, IHCDA has enrolled **40** households and completed work in **11** homes. Of the enrolled households, **48%** have children and **25%** have a household member with a disability. Of note, **16** households were referred by the Weatherization Assistance Program (see page 28 for more information about the Weatherization Assistance Program).

Of the enrolled homes, the average age of the home is **77.5** years. Of these homes, **87%** have required lead remediation, and **29%** have required radon remediation.

40 HOUSEHOLDS ENROLLED AND **11** HOMES COMPLETED



BUILDING A STRONGER, HEALTHIER INDIANA ENHANCING STABILITY

Ramp Up

Ramps are one of the most common modifications made or requested by households with a member who has mobility challenges. However, with an average ramp installation price over \$2,000, many cannot afford this life-changing improvement.

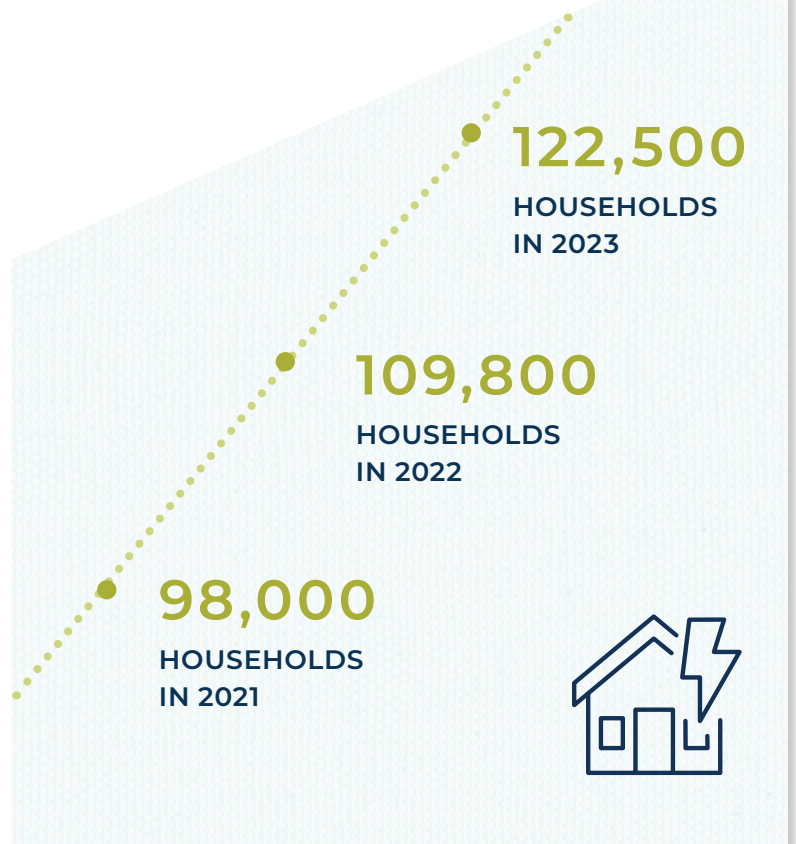
The **Ramp Up Program**, funded by IHCD's Development Fund, has gained momentum recently. After the first few rounds of applications and awards for this program, IHCD listened to comments from early awardees and revised the Ramp Up program's policies to make Ramp Up funds easier to access. With recent awards to Thrive West Central, Neighborlink Indianapolis, Elkhart Habitat for Humanity, and Habitat for Humanity of Southeast Indiana, this program has been re-vamped to improve accessibility for more households around Indiana.



Low Income Home Energy Assistance Program

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

For program year 2023, Indiana received approximately **\$128 million** in EAP awards. This consisted of funds from the regular program year award, Emergency Supplemental award, and an award from the Infrastructure Investment and Jobs Act. The number of households who received assistance increased from nearly 109,800 households in program year 2022 to over **122,500** in program year 2023.



BUILDING A STRONGER, HEALTHIER INDIANA ENHANCING STABILITY

Weatherization Assistance Program

The **Weatherization Assistance Program (WAP)** allows for qualifying households to have energy-efficiency work done to their homes at no cost. Air sealing, attic and wall insulation, energy-efficient lightbulbs, and showerhead installation are some of the items that can be performed on a home to make it more energy-efficient, leading to lower energy bills. In 2023, over **\$8.3 million** went to WAP, with **700** homes being weatherized. However, many pre-existing issues like mold or structural/safety concerns disqualify homes for WAP, and as a result, homes get deferred for assistance until these issues are addressed. For the first time, the federal Department of Energy included Weatherization Readiness Funds in the regular program year award. From these funds, **\$440,000** was used to remedy issues in homes so that they could be removed from the deferral list and weatherized. Approximately **105** homes were removed from the deferral list in 2023 using these funds. An additional **\$850,000** has been dedicated for the program year from April 1, 2023, to March 31, 2024.

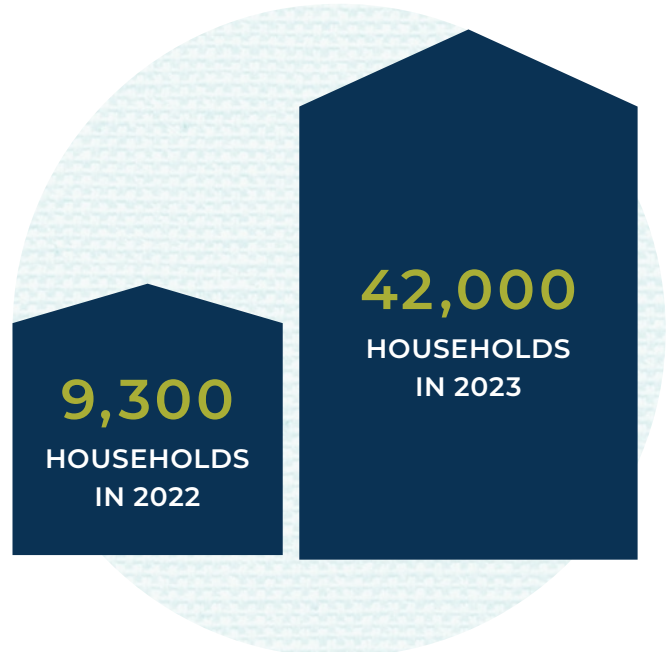
To help combat these deferrals, Duke Energy continued its Supplemental Health and Safety Funds program. Through this program, participating agencies could spend up to **\$3,250** of Duke funding per home to get a home “weatherization ready.” If the issues with the home required more extensive repairs, agencies could use funding from other sources to complete the work. In total, **82** homes have been moved from the deferral list and subsequently weatherized.



UP TO
\$9.8
MILLION
TOTAL
WEATHERIZATION
ASSISTANCE

Low Income Home Water Assistance Program

The **Low Income Home Water Assistance Program (LIHWAP)** is a temporary program that began on October 1, 2021, and ended on September 30, 2023. The program allows Hoosiers who qualify for LIHEAP to also receive assistance on their water and wastewater bills. In 2023, IHCD and its partners were able to provide close to **\$11.5 million** in water and wastewater bill assistance to **42,000** households throughout the state. This is an increase of almost **\$10 million** in benefits and nearly **33,000** households from the previous program year. In year one of the program, only arrearages were paid. In year two, IHCD paid current charges as well, which led to an increase in the number of households who could receive the benefit.



BUILDING A STRONGER, HEALTHIER INDIANA
ENHANCING STABILITY



Photo Source: Indiana Bar Foundation



Click and learn more about Indiana Legal Help

Legal Services Kiosks and Eviction Legal Resource Clinic



The ongoing partnership between IHCD and the Indiana Bar Foundation has allowed IHCD to invest in self-help legal kiosks deployed in courthouses and other public spaces throughout Indiana. Kiosks provide access to legal navigators, legal resources, and self-help legal forms, including forms to take advantage of Indiana’s eviction expungement law. All **150** planned kiosks have been installed, with at least one kiosk in all 92 Indiana counties. Funding for this project comes from the Indiana Emergency Rental Assistance Fund.

This partnership has also fostered the bi-weekly **Indiana Statewide Eviction Legal Resource Clinic**. The virtual clinic is held on the first and third Friday of each month. Parties may register in advance, but “walk-ins” are welcome. The clinic provides households facing eviction time to speak with legal navigators and volunteer attorneys. Questions may focus on the eviction process, sealing an eviction, or the rights and responsibilities of a tenant in Indiana.

Indiana Emergency Rental Assistance and Indiana Community Action Association Partnership



In 2023, the Indiana Emergency Rental Assistance (IERA) program partnered with the Indiana Community Action Association (INCAA), a non-profit organization focused on strengthening the capacity of Indiana’s communities. INCAA has formed a network of providers from both Prosperity Indiana and Community Action Agencies around the state. Through this partnership, the INCAA network provides free Family Development Counseling to renter households across Indiana. The goal of the counseling is to improve the overall stability and well-being of Indiana renter households. This adaptable counseling program covers twelve focus areas, including income, adult education, utilities, food, and family relations. Last year, **2,233** households participated in family development counseling.

BUILDING A STRONGER, HEALTHIER INDIANA
ENHANCING STABILITY

Emergency Solutions Grant Program

In 2023, the Indiana Balance of State received more than **\$3.6 million** in **Emergency Solutions Grants (ESG)** program funding for **111** projects. ESG provides funding for essential services, operations, rapid-rehousing and homelessness prevention to shelters, outreach, and housing programs across the state.

ESG FUNDING FOR 2023-2024 PROGRAM YEAR		
HOMELESSNESS PREVENTION	PROJECTS	FUNDING
Emergency Shelter	61	\$1,966,852
Rapid Rehousing	22	\$1,217,184
Homelessness Prevention	14	\$249,059
Street Outreach	14	\$199,500
TOTAL	111	\$3,632,595

During the COVID-19 pandemic, Emergency Solutions Grant (ESG)-CARES Act (CV) funding served households experiencing homelessness and housing crises. ESG-CV funding began in June 2020 and ended in December 2023. The funding was provided to **131** Projects served the Indiana Balance of State and included emergency shelters, street outreach programs, rapid rehousing, and homelessness prevention services.

ESG-CV FUNDING FROM 2020-2023	
HOMELESSNESS PREVENTION	AWARDED
Emergency Shelter	\$9,924,874
Rapid Rehousing	\$3,240,951
HMIS	\$285,000
Homelessness Prevention	\$15,576,832
Street Outreach	\$861,074
TOTAL	\$29,888,731

BUILDING A STRONGER, HEALTHIER INDIANA ENHANCING STABILITY

Housing Opportunities for Persons with AIDS

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

HOPWA modernization efforts at HUD have resulted in an increase in funding IHEDA receives. The allocation is based on state poverty rates, fair market rents, and the number of Hoosiers with HIV/AIDS as reported by the Indiana Department of Health.

In 2023, Indiana received more than **\$2.1 million**, an increase of 10% from the previous program year’s allocation. Funding is currently available within **76** of Indiana’s 92 counties. The remaining 16 counties receive their funding through Indianapolis and Louisville.

RECIPIENTS OF STATE OF INDIANA HOPWA FUNDING FOR THE 2023-2024 PROGRAM YEAR		
AGENCY	COUNTIES SERVED	AWARD AMOUNT
AIDS Ministries	Elkhart, Fulton, Marshall, Pulaski, St. Joseph, Starke	\$320,117
AIDS Resource Group	Daviess, Dubois, Gibson, Knox, Martin, Perry, Pike, Posey, Spencer, Vanderburgh, Warrick	\$448,951
Northeast Indiana Positive Resource Connection	Adams, Allen, DeKalb, Huntington, Kosciusko, LaGrange, Noble, Steuben, Wabash, Wells, Whitley	\$206,648
AIDS Task Force (Aliveness Project)	Lake, LaPorte, Porter	\$492,487
Aspire Indiana	Benton, Blackford, Carroll, Cass, Clinton, Dearborn, Decatur, Delaware, Fayette, Fountain, Franklin, Grant, Henry, Howard, Jasper, Jay, Miami, Montgomery, Newton, Ohio, Randolph, Ripley, Rush, Tippecanoe, Tipton, Union, Warren, Wayne, White	\$272,634
Hoosier Hills AIDS Coalition	Crawford, Jackson, Jefferson, Jennings, Orange, Switzerland	\$24,624
IU Health Positive Link	Bartholomew, Clay, Greene, Lawrence, Monroe, Owen, Parke, Sullivan, Vermillion, Vigo	\$329,966
TOTAL		\$2,095,427

BUILDING A STRONGER, HEALTHIER INDIANA STRENGTHENING RESILIENCE

Disaster Relief Housing Program

On the night of March 31, 2023, Indiana was impacted by tornadoes and severe storms. The next morning, Governor Holcomb issued disaster declarations for Allen, Benton, Clinton, Grant, Howard, Johnson, Lake, Monroe, Morgan, Owen, Sullivan, and White Counties. IHCD's staff immediately activated their **Disaster Housing Plan**. IHCD was actively working with the Indiana Department of Homeland Security that same day to provide temporary housing assistance to residents of Sullivan, Martinsville, Whiteland, and surrounding areas. Experience with previous disasters and extensive planning and preparation led to the efficiency and speed with which IHCD could mobilize and provide nearly immediate relief. IHCD coordinated with multiple state agencies to create one-stop shops for those impacted by the tornadoes to quickly get the assistance they needed with housing, food, and replacing destroyed legal documents.

IHCD offered assistance to both homeowners and renters in the form of emergency hotel vouchers to provide up to 30 days of paid hotel stays for households whose homes were destroyed or severely damaged and deemed uninhabitable. These vouchers were subsequently extended to 45 days for those who needed additional time to obtain safe and stable housing. IHCD's Disaster Response effort provided temporary hotel housing to **67** households in need, with a total of **\$324,758** in assistance in the wake of the storms.



Multiple state agencies were present at one-stop shops in the wake of destructive tornadoes in Spring 2023 (Photo source: WIBQ)”

BUILDING A STRONGER, HEALTHIER INDIANA STRENGTHENING RESILIENCE

Indiana Homeowner Assistance Fund

The **Indiana Homeowner Assistance Fund (IHAF)** was created by IHCD with a grant from the American Rescue Plan Act under the direction of the U.S. Department of the Treasury. The program is designed to assist those Indiana homeowners with low to moderate incomes who have experienced a financial hardship due to the COVID-19 pandemic. IHAF began taking applications and distributing funds in February 2022. In 2023, **7,864** Hoosier Households received an average of over \$13,100 in assistance with mortgage reinstatement, monthly mortgage payments, and payment of delinquent property taxes, homeowner's insurance, and homeowner association fees. This year, nearly **\$106.2 million** in assistance was paid on behalf of or reserved for approved, eligible households.

All awards are provided in the form of five-year forgivable, interest-free loans. In mid-October 2023, IHAF closed the portal to active applications and started maintaining a waiting list for those homeowners who would like to apply for new funds as they become available.



Indiana Emergency Rental Assistance Program

IHCD began administering the **Indiana Emergency Rental Assistance (IERA) Program** in 2021 as a buffer to the affordable housing crisis which was exacerbated by the COVID-19 pandemic. The program is designed to provide Hoosiers in need with rent and utility assistance. Additionally, these funds have allowed IHCD to build partnerships focused on legal assistance and housing counseling to reduce evictions.

In 2023, the IERA program assisted **12,852** households with rent and utility payments. This year, **\$96,353,080** in assistance was paid on behalf of or reserved for approved, eligible households.



BUILDING A STRONGER, HEALTHIER INDIANA

PROMOTING PARTNERSHIPS

Homeless Health Infectious Disease Program

The primary aim of the **Homeless Health Infectious Disease (HHID) Program** is to reduce negative health impacts for people experiencing homelessness by building the capacity of local homeless-serving agencies and communities to prepare and respond to possible future public health emergencies. Through the HHID program, IHEDA is partnering with homeless shelters and encampments regionally to create plans to reduce the impact of infectious disease transmission among unhoused populations.

The COVID-19 pandemic not only exposed but amplified the health disparities and weaknesses within our public health system that disproportionately impact marginalized, underserved populations in the United States, including people experiencing homelessness. People experiencing homelessness face alarming rates of underlying chronic health conditions and substance use disorders, stigma, and marginalization that often disenfranchise them from health and social services. Additionally, people experiencing homelessness face unstable living conditions that can lead to a heightened risk of infection and adverse outcomes of COVID-19 and other infectious diseases.

Using a capacity-building approach, the HHID team is working to reduce the burden of infectious disease among people experiencing homelessness. To accomplish this goal, the HHID team has successfully facilitated relationships between local health departments, shelters, and federally qualified health centers. During 2023, the HHID team met with **68%** of local health departments and **55%** of shelters in the Balance of State. The HHID team has completed **144** meetings with partners across the Balance of State.



BUILDING A STRONGER, HEALTHIER INDIANA PROMOTING PARTNERSHIPS

Homeless Youth Regional Program

The **Homeless Youth Regional Program** was created as the result of a partnership between IHCD and the Indiana Department of Education. Through this program, nine highly trained Cross System Navigators support school districts statewide. These Navigators, under the direction of an IHCD youth program manager, work with existing **McKinney-Vento Liaisons** and make connections to wrap-around resources for youth and families living with housing insecurity.

Since the start of the program, Navigators served over **700** youth, vetted over **1,400** resources, made over **5,000** connections with McKinney-Vento Liaisons, engaged with over **1,400** community partners, and identified over **800** barriers that limit or prevent access to fixed, adequate, and stable housing. Vetted resources include connections to housing, clothing, food, transportation, laundry, legal assistance, as well as mental health and addiction services.



Learn more about the Homeless Youth Regional Program

NAVIGATORS HAVE SERVED

700

YOUTH, VETTED OVER

1,400

RESOURCES, MADE OVER

5,000

CONNECTIONS WITH

MCKINNEY-VENTO LIAISONS

NAVIGATORS ENGAGED
WITH OVER

1,400

COMMUNITY PARTNERS,
AND IDENTIFIED OVER

800

BARRIERS

Success Story

A woman and her four children moved out of their home due to issues affecting her son's health. She was unable to find housing and bounced between living with extended family and living out of her car for 11 months. This mother maintained her employment and kept her children in their local school. The local Community Action Agency and IHCD Navigator were able to assist by making sure she received a coordinated entry assessment and using emergency funds to provide a hotel room until the family received an Emergency Housing Choice Voucher. The navigator also educated her about numerous local resources identified by the Navigator. Once the voucher was obtained, it still took several months to obtain housing, but she and her children are in a stable home now and doing great.

BUILDING A STRONGER, HEALTHIER INDIANA EMPOWERING LOCAL LEADERS

CreatiNg Places

Since 2016, when the **CreatiNg Places Program** was launched, over **240** campaigns have successfully raised community support for transforming public spaces across Indiana. Using an innovative public-private partnership between IHCD and the crowdfunding site Patronicity, communities have leveraged IHCD grant dollars to build financial momentum toward funding strategic and creative projects in vacant and underutilized public spaces. IHCD grant funds—provided as a 1:1 match for local contributions—have represented \$1 of every **\$4.29** in local investments made possible through contributions, grants, and other funding over the course of the program's history.



Learn more about projects around the state.

Represented in **72** of Indiana's 92 counties, CreatiNg Places has impacted the diverse landscape of neighborhoods, towns, and cities that make up the Hoosier state. From lively sports courts and colorful playgrounds to growing pollinator paths and vibrant places for groups to gather, IHCD's partnership with local creators continues to activate, revitalize, engage, and inspire communities towards inclusive and enduring quality of life.



Hannah's Memorial Playground in Indianapolis



Pollinator Path at the Columbus Airpark



Community Rocks Garden in Terre Haute



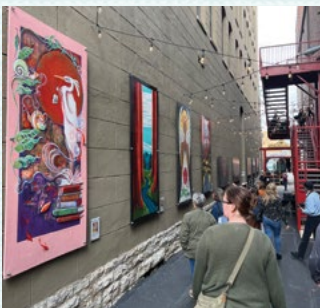
Batesville Skate Park



Pickleball Courts in Newburgh



Natural Playscape in Upland



Artist Alley in Anderson



Murals at Foundry Field Ballpark in South Bend



Restored Historical Cabin in Markle

BUILDING A STRONGER, HEALTHIER INDIANA EMPOWERING LOCAL LEADERS



Students on a guided tour of a CreatINg Places alley activation in Tipton, Indiana, during the second workshop of the My Community, My Vision Program.

My Community, My Vision

Recognizing that some of the best change makers and idea generators in a community are its young people, the new launch of the **My Community, My Vision** Program in 2023 brought seven student groups from across the state to imagine and implement a place-based community project. High school students from Accelerate Indiana Municipalities (AIM) Mayor’s Youth Councils and Indiana Philanthropy Alliance (IPA) Community Foundation Youth Councils participated in a semester of leadership development, community outreach, and fundraising for projects that activated new spaces in their communities. All seven teams successfully met and surpassed their fundraising goals and received matching grant funds through IHCD’s CreatINg Places program, raising a total of **\$229,747**.

2023 STUDENT-LED MY COMMUNITY, MY VISION PROJECTS

TEAM NAME	PROJECT NAME	CROWDSOURCED FUNDS	IHCDA MATCH
Warren County Youth Council	<u>Common Grounds Nonprofit Coffee Shop</u>	\$67,550	\$50,000
Batesville Mayor’s Youth Council	<u>Project Park Pizazz in Liberty Park</u>	\$28,475	\$25,000
Frankton Students in Action	<u>Frankton Elementary Inclusive Playground</u>	\$37,900	\$25,000
Mishawaka Mayor’s Youth Council	<u>Mishawaka Pocket Park</u>	\$50,266	\$50,000
Monticello Next Generation Youth Advocates	<u>Revitalization of courtyard behind local movie theater</u>	\$12,840	\$10,000
Greensburg Mayor’s Youth Council	<u>Greensburg North Park Basketball Court Transformation</u>	\$22,410	\$15,000
Ripley County Youth Outreach	<u>Adding Art to the Park!</u>	\$10,306	\$10,000
TOTAL		\$229,747	\$185,000

BUILDING A STRONGER, HEALTHIER INDIANA EMPOWERING LOCAL LEADERS

Point-in-Time and Housing Inventory Counts

The **Point-in-Time (PIT) Count** is a nationwide count of sheltered and unsheltered homeless persons on a single day in January. The information gathered from this count is critical in helping service providers and local leaders understand the population they are serving. IHEDA partners with homeless service providers and street outreach teams around the state who are instrumental in this effort. Local coordinators recruit volunteers to conduct brief interviews and make sure shelters have survey forms. Volunteers interview on the street, at shelters, and in service-based organizations—including pantries, emergency rooms, police stations, libraries, health clinics, and soup kitchens.

Similarly, the **Housing Inventory Count (HIC)** is a point-in-time inventory of provider programs within the Continuum of Care that provide accommodations dedicated to serving people experiencing homelessness. Within the count are five distinct program types: Emergency Shelter, Transitional Housing, Rapid Re-housing, Safe Haven, and Permanent Supportive Housing.

Data from the PIT and HIC show that **89%** of individuals counted were not sleeping on the streets, but rather in an emergency shelter, transitional housing, a safe haven, rapid re-housing, or permanent supportive housing. This statistic reflects the hard work of all the agencies and individuals committed to addressing homelessness across Indiana, as well as the impact from ESG-CV funding for outreach.



65
 COUNTIES
 PARTICIPATING



89%
 OF PEOPLE COUNTED
 WERE SHELTERED



9%
 INCREASE IN
 AVAILABLE BEDS

5%
 INCREASE IN UTILIZATION
 OF AVAILABLE BEDS

BUILDING A STRONGER, HEALTHIER INDIANA

SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS

	2021	2022
Section 8 Housing Assistance Payments Program (<i>Section 8 Project-Based Cluster</i>) (Federal)	\$ 198,801,756	\$ 201,128,911
Low Income Home Energy Assistance Program (Federal)	\$ 49,258,283	\$ 89,642,495
Low Income Home Energy Assistance Program (Federal) Cares Act	\$ 15,628,259	\$ 93,837,973
Low Income Home Energy Assistance Program (Federal) American Recovery Act	\$ 22,561,831	
Low Income Home Water Assistance Program (Federal) American Recovery Act	\$ 691,541	
Coronavirus Relief Fund (Federal) Cares Act	\$ 4,388,919	\$ (6,500)
Section 8 - Housing Choice Vouchers (<i>Housing Voucher Cluster</i>) (Federal)	\$ 32,895,041	\$ 36,047,676
Section 8 - Housing Choice Vouchers (<i>Housing Voucher Cluster</i>) (Federal) Cares Act	\$ 968,081	\$ 642,925
Section 8 - Housing Choice Vouchers (<i>Housing Voucher Cluster</i>) (Federal) American Recovery Act	\$ 12,837	
Section 8 - Housing Choice Vouchers Mainstream (<i>Housing Voucher Cluster</i>) (Federal)	\$ 232,569	\$ 302,248
Section 8 - Housing Choice Vouchers Mainstream (<i>Housing Voucher Cluster</i>) (Federal) Cares Act		
Family Unification Program	\$ 109,134	\$ 258,380
HOME Investment Partnerships Program (Federal)	\$ 29,191,640	\$ 30,623,635
Indiana Office of Rural and Community Affairs Community Development Block Grants (Federal)	\$ 21,205,608	\$ 16,926,463
Community Services Block Grant (Federal)	\$ 9,794,771	\$ 10,479,284
Community Services Block Grant (Federal) Cares Act	\$ 6,808,164	\$ 5,258,915
Weatherization Assistance for Low-Income Persons (Federal)	\$ 6,746,040	\$ 6,845,019
Continuum of Care Program (Federal)	\$ 7,318,293	\$ 7,625,194
Emergency Solutions Grant Program (Federal)	\$ 4,834,758	\$ 3,176,563
Emergency Solutions Grant Program (Federal) Cares Act	\$ 14,804,042	\$ 9,594,350
Rural Rental Housing Loans (Federal)	\$ 1,638,219	\$ 1,434,321
Housing Trust Fund (Federal)	\$ 3,241,613	\$ 2,773,781
Housing Opportunities for Persons with AIDS (Federal)	\$ 1,786,639	\$ 1,577,916
Housing Opportunities for Persons with AIDS (Federal) Cares Act	\$ 144,178	\$ 24,570
Performance Based Contract Administrator Programs (Federal)	\$ 973,497	\$ 970,785
Temporary Housing for Needy Families (<i>TANF Cluster</i>) (Federal)	\$ 45,530	
Assets for Independence Demonstration Program (Federal)	\$ 37,656	\$ 757,122
Housing Counseling Assistance Program (Federal)	\$ 71,792	
Lead Hazard Reduction Demonstration Grant Program (Federal)	\$ 191,730	\$ 1,392,605
Section 811 Supportive Housing for Persons with Disabilities	\$ 4,728	\$ 2,686
Healthy Homes (Federal)		\$ 11,087
Education Stabilization Fund		\$ 423,852
Block Grants for Community Mental Health		\$ 923
Indiana Emergency Rental Assistance	\$ 99,892,667	\$ 188,448,082
Homeowners Assistance Program	\$ 80,849	\$ 38,424,974
Total SEFA	\$ 534,360,665	\$ 748,626,235
Low Income Home Energy Assistance Program (State)	\$ 143,713	\$ 608
Hardest Hit Fund	\$ 8,844,412	\$ (304,602)
Development Fund (State)	\$ 3,390,043	\$ 3,432,668
Indiana Foreclosure Prevention Network (State)	\$ 103,003	\$ 53,668
IN211 (State)		
Housing First (State)	\$ 603,030	\$ 776,267
Individual Development Account (State)	\$ 769,006	\$ 757,122
Weatherization Assistance for Low-Income Persons (Private)		\$ 401,425
Neighborhood Assistance Program (State)	\$ 63,577	\$ 65,741
Duke Deferral		\$ 121,429
Tax Credit Assistance Program	\$ 508,996	\$ 643,014
Total Non-SEFA	\$ 14,425,780	\$ 5,947,340
Total SEFA and Non-SEFA	\$ 548,786,445	\$ 754,573,575
Total SEFA and Non-SEFA less SEFA Loan amounts	\$ 513,328,588	\$ 719,861,491

Figures for 2023 are not yet finalized and audited.



ihcda   



www.in.gov/ihcda

