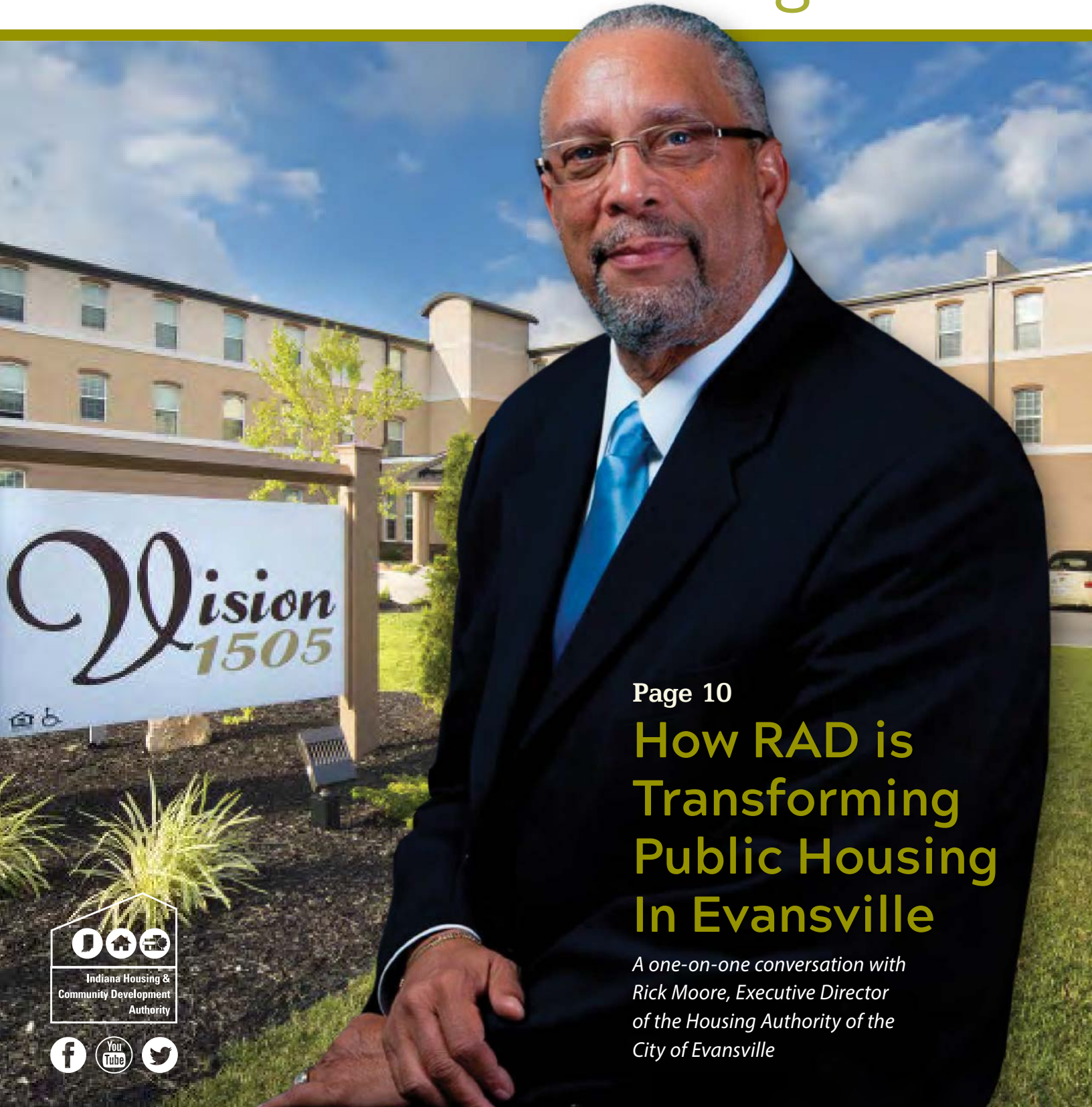


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SUMMER ISSUE 2017

the magazine

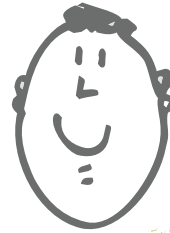


Page 10

How RAD is Transforming Public Housing In Evansville

A one-on-one conversation with Rick Moore, Executive Director of the Housing Authority of the City of Evansville





Combating Indiana's Drug Epidemic With a 'Housing First' Approach

On January 5, 2017, Governor Eric Holcomb and Lt. Governor Suzanne Crouch unveiled their Next Level 2017 Legislative Agenda. The five main pillars of the agenda include attacking the state's drug epidemic. Governor Holcomb has wasted no time attacking this problem. Just hours after taking office, he named Jim McClelland as Indiana's first Executive Director for Drug Prevention, Treatment and Enforcement through an Executive Order. In his role, McClelland will coordinate and direct the strategies conducted by state agencies to end drug addiction.

The creation of this position and the focus of his first agenda as Indiana's Governor on the very complex issue of drug addiction have been widely commended on both sides of the aisle. While many of the strategies that focus on combating Indiana's drug epidemic are preventative, none is more important or pressing than safe, decent and affordable housing.

The reason is fairly simple. Many individuals suffering from drug addiction find themselves in a housing crisis. Through Indiana's Housing First Program (SB 242 which was recently signed by Governor Holcomb) the Indiana Housing and Community Development Authority (IHCDA) has the ability to provide more permanent, supportive housing solutions to individuals facing chemical addiction. The Housing First approach focuses on providing

housing quickly for those identified as chronically homeless and gives them the support services needed to battle their drug addiction.

Specifically, this Housing First or Permanent Supportive Housing (PSH) model has been used effectively in Indiana to offer easier access to affordable housing, health care and supportive services to help individuals and families lead more stable and productive lives. Through the Indiana Supportive Housing Institute, IHCDA has worked with the national nonprofit CSH to support over 1,400 units of PSH, which has helped to significantly reduce both chronic and overall homelessness in our state.

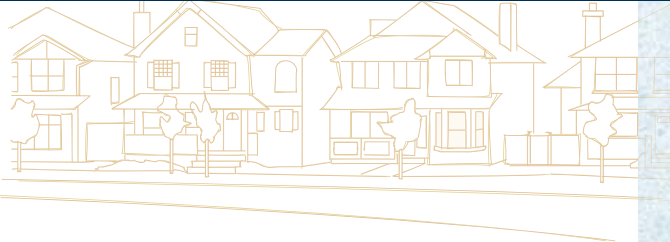
In addition to returning individuals to a life of self-sufficiency, studies have shown that PSH provides significant public cost savings when compared to other forms of care including incarceration, emergency room services and emergency shelters. Due to the significant cost savings, which annually average \$1,149 per person according to a study commissioned by the University of Southern Indiana, PSH is more commonly being viewed as an effective healthcare strategy.

It also saves lives. One such PSH development is Crawford Apartments in Bloomington. Opened in 2013, Crawford provides 25 units of PSH to individuals like Billy

continued on page 4



On the Cover:
Rick Moore
*Executive Director of
 the Housing Authority
 of the City of Evansville*
Page 10



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

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

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

In This Issue

Celebrating Homeownership Month Event in the Statehouse.....	5
If at First You Don't Succeed... ..	6
IN_Fill Competition Results Working Towards Social Change.....	8
Ruoff Home Mortgage: Part of an Indiana Tradition	9
A One-on-One Conversation with Rick Moore.....	10
Indiana Housing Conference: Keynote Speakers Highlight	12
Ray Stuck: Working with IHCD since the Beginning.....	15
How Safe and Healthy is Your Home?.....	16
First CreatINg Places Project Now Open to the Public.....	20
Butler University Students Develop Public Service Announcements	23
North Central Community Action Agencies, Inc. New Sponsor of Wheelchair Ramp Children's Vision Screening and Blanketeers Programs.....	24
2016 Affordable Housing Finance Top 50.....	25
2017 General Assembly Wrap-Up and Housing First Program.....	26

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continued from page 2



Pictured from left to right: Jim McClelland, Executive Director for Drug Prevention, Treatment, and Enforcement, State of Indiana; Senator Jim Merritt; Lt. Governor Suzanne Crouch; Governor Eric Holcomb, Representative Earl Harris; and Jacob Sipe, IHDA Executive Director

Young. A lifelong musician, Young's life took an immediate and dramatic downturn after the loss of several close family members. Left with nothing but his bicycle and guitar, Young found himself homeless and addicted to alcohol.

"I was ready for the end," said Young. "I was hoping I could see my family again. I got to the point I became an alcoholic."

Riding his bicycle first from Indianapolis to Terre Haute, then from Terre Haute to Bloomington, Young began to take advantage of several short-term solutions to combat addiction available to him. However, it wasn't until he became a resident of Crawford Apartments, ensuring stable housing, that he started to rebuild his life.

Today, Billy continues to "pay it forward" in many ways. Billy restores bicycles, then donates them to individuals facing similar circumstances. In the past year he has restored and donated over 100 bicycles. He volunteers for the "Re-Entry Collective" where many of these bikes are

distributed. He also serves on the Board of Directors for the Shalom Community Center.

For his efforts, Billy was named the 2016 Outstanding Resident of the Year at the Indiana Housing Conference. During his speech at the conference he spoke about the need to help. In fact, Billy has a sign placed on the front door of his apartment that says, "I WILL HELP SOMEONE TODAY. NO EXCUSE."

There are thousands of other Hoosiers just like Billy facing substance addiction who need housing and support services to beat this problem. With the creation of Indiana's Housing First Program we have the ability to do like our good friend Billy and help someone today. In fact, we have the ability to save hundreds of Hoosiers from a life of addiction. Thank you to the countless community organizations, the Indiana legislature, Lt. Governor Crouch and to Governor Holcomb for making the Housing First Program a reality.

Jake
Executive Director
jsipe@ihcda.in.gov



Pictured from left to right are IHEDA Executive Director Jacob Sipe, Indiana Mortgage Bankers Association Executive Director Alan Thorup, IHEDA Homeownership Director Kim Harris, Habitat for Humanity of Indiana State Director Gina Leckron, Treasurer of the Indiana Association of REALTORS Brian Thompson and Chief Executive Officer of the Indiana Builders Association Rick Wajda.

Celebrating Homeownership Month Event in the Statehouse

We were joined by representatives from **Habitat for Humanity**, the **Indiana Builders Association**, the **Indiana Association of REALTORS** and the **Indiana Mortgage Bankers Association** for a special ceremony in the Indiana Statehouse June 5, 2017 to celebrate Homeownership Month.

Homeownership has long been the cornerstone of the American dream, representing more than just shelter but an enduring symbol of achieving prosperity. While the homeownership rate has fallen recently nationwide, the rate in Indiana remains well above the nationwide average. This event allowed us to celebrate and recognize the great things these organizations and others are doing to provide opportunities for homeownership in Indiana.

{ freedom » stability » family » memories



John Shebesh, Construction Superintendent for Greater Indy HFH, prepares Ebony and Kaliyah for the ribbon cutting and presentation of the keys.

If At First You Don't Succeed...

By **Brian L. Philips** – Outreach and Communications Project Manager

Just 4 months ago Ebony Duffy, her daughter Kaliyah, and their puppy Rocky, began the process of seeing their dreams come true in the form of asset development—they were a step closer to getting the keys to their new home. The process of obtaining a mortgage was complete and the next steps were to begin the journey of building the home and assisting with the construction process through **sweat equity**. As an annual tradition, the Indiana General Assembly picks a charity to focus on each session. This year it was **Habitat for Humanity of Indiana**. House leaders and volunteers gathered on the lawn at the Statehouse to build the

framing of the house prior to delivering it to its permanent location for completion. For the full story, visit our website and read the **April, 2017 IHDA Magazine issue**.

Try Try Again

There is always a story to tell. No two stories are exactly the same. Every asset purchase involved some type of journey. In 2009, Ebony learned that she had some things that needed to be improved before she was able to get approved for a mortgage. Being denied did not cause her to give up. Understanding that homeownership is not an

overnight process for anyone regardless of their situation, was key for her in sticking with her plan. Goals of an improved credit score and an increased income were very clear to her and paramount to her vision of owning a home one day. Sometimes working two jobs (sometimes 14 consecutive days), taking classes, and raising her daughter is what it took for her to reach her goals. It took Persistence, consistency, patience and seven years to help Ebony step forward and know for sure that she had all of the pieces in place and could give being a homeowner another try.

Dreaming With Your Eyes Open

Habitat for Humanity has provided the Duffy family with the support, resources, and opportunity to put the financial literacy training and the guidance it took to get her to the point of success that is now her reality.

On June 23rd the home was completed and ready for an official dedication involving advocates, family, and friends. The keys were handed over to the Duffy family and their house can now be called the Duffy home.



Speaker of the House of Representatives Brian Bosman, State Senator Jim Merritt, and Greater Indy Habitat for Humanity Executive Director Jim Morris discuss a few things prior to the event.

The weather did not hinder the joyful events of the day. A crowd of about 50 people stood out in the pouring rain to listen to representatives of Greater Indy Habitat for Humanity, Eli Lilly, Indiana House of Representatives, and the Indiana Senate. Ebony and Kaliyah were also greeted with gifts from Westside Indianapolis Development Corporation and several other guests.

Being surrounded by so much support and love came as no surprise. Habitat for Humanity prides itself on having



Prayer circle of close family and friends join hands to bless the Duffy's new home.

effective relationships with those pursuing the dream of homeownership. You could feel the good vibes in the air and we barely noticed the rain. As we followed the Duffys into their home for the first time you could feel the sense of pride and accomplishment. Shoes were piled up in the foyer and on the front porch as guests entered the Duffy home to congratulate and rejoice in this vision becoming a reality for her family.

Ebony's pursuit to become a registered nurse and raise her daughter are the motivators in her next steps in life. Dreams become chapters in our personal books. Congratulations to the Duffy household on your recent success. We can't wait to read the next chapter in your book of life. ▀



Ebony and Kaliyah Duffy in their new home.

IN_Fill Competition Results Working Towards Social Change

By **Katherine Slisz**, Legislative and Policy Intern

Downtown Indy, Inc. collaborated with Indiana Housing & Community Development Authority (IHCDA) to launch a housing design competition titled **IN_Fill**. Housing designs were due by February 2017. **Downtown Indy, Inc.** is a non-profit organization with the goal of making downtown Indianapolis a more inviting place to live. Support for this competition was provided by **The American Institute of Architects Indiana** and the **Indiana Builders Association**. Statewide architects, both students and professionals alike, were encouraged to create single family homes for infill lots and on undeveloped land. Land was located in specific downtown or urban settings in Indianapolis, Anderson, and Evansville. These designs were to be both energy efficient and modern.

While over fifteen groups submitted entries, there were four winners; one for each city, along with a grand prize winner. The winner for each city received \$1,000 and the grand prize winner won \$5,000. Funding for all of these prizes was provided by PNC Financial Services Group, Inc., Vectren Foundation, IHCDA, and the Federal Home Loan Bank. Submissions were judged on how well they fit within the context of the neighborhood, the modern construction techniques, the energy efficiency of the design, along with remaining affordable housing for working families or similar to the price points of the neighborhood. Catherine Esselman, the Real Estate Director at Downtown Indy, Inc., noted that "Downtown Indianapolis has added a significant



A picture of 1950 Cornell Avenue from the street.

number of multi-family apartment units the past few years, while the supply of for-sale homes hasn't kept pace." IN_Fill Design competition worked to address the issue of affordability in downtown neighborhoods, providing those seeking housing in the area with a reasonably priced option.

According to Esselman, "Downtown Indy, Inc., in partnership with King Park Development Corporation has made plans to investigate the feasibility of building the winning design in the neighborhood in 2018." The winner, which may be built on the Indianapolis lot 1950 Cornell Avenue, is titled Hammer House. The location is close to three parks and two schools, making it a good location for a single family home. Esselman noted that the house "would integrate seamlessly into the fabric of the street," really allowing the house to become a part of the neighborhood community.

The design was created by four architects from **RATIO Architects**, Rob Proctor, AIA, Joe Yount, AIA, Ha To, and Scott Cicero. As their website notes, "In every project, we look first to understand each client's character and history, using innovative design to reflect their mission, values and spirit." Hammer House truly embodies the spirit on which the competition was based, or the idea of more affordable single family housing in urban neighborhoods. The name Hammer House is based on the song "If I Had a Hammer" by Pete Seeger. They felt that this song embodied what they were creating because the song evolved into a call for



Hammer House

people to strive for social change, fighting against injustices. The “Design Narrative,” provided by the creators of the Hammer House states, “As Indiana continues to face a growing economic divide among our workforce population, the Hammer House represents a new day—an affordable single-family house targeted to energize our forgotten urban neighborhoods by meeting the demand of open-minded families so ready to celebrate differences.” The house begins to shed a light on this need for more affordable housing specifically in these neighborhoods.



Hammer House

The architects took the mission and values of the competition further to heart as they created this house to be both modern and energy efficient. The modern interior can be adapted to the needs of the family. There are multiple rooms that can be utilized for various functions, such as a master bedroom or an office. It is estimated that the homeowners will save approximately \$1,250 per year in energy costs, based on information provided by the architects. The stipulated maximum price to build the Hammer House is \$205,000.

While the details for the construction of this house are still being discussed, Hammer House will hopefully help provide a single family with not only a cost efficient house in an urban neighborhood, but also a chance for a small step towards social change. ▣



Ruoff Home Mortgage President and CEO Mark Music was all smiles with Indianapolis 500 winner Takuma Sato after their victory in the Indianapolis 500

Ruoff Home Mortgage: *Part of an Indiana Tradition*

Ruoff Home Mortgage, an IHEDA participating lender headquartered in Fort Wayne, partnered with Andretti Autosport to brand the No. 26 machine in this year’s Indianapolis 500.

“Like Andretti Autosport, Ruoff Home Mortgage thrives on speed, technology, innovation and precision to make us the number one mortgage lender in Indiana, which makes this an ideal partnership. We are thrilled to be a part of the Indy 500 tradition.” Mark Music, President and CEO of Ruoff Home Mortgage.

The Ruoff Home Mortgage Honda and driver Takuma Sato, in his eighth career Indy 500 start, drove the Andretti Motorsports car into victory lane—exceeding all expectations. And, in doing so, made Mark Music one of the happiest members at the track.

“Can you believe it?” asked Music. “The first time out and we win the crown jewel of motorsports. Absolutely phenomenal.”

“I consider Andretti Autosport to be a family business, and as such we are proud to partner with another Indiana-based family company, Ruoff Home Mortgage. Having a home-state partner join us in the Indy 500 is truly something special,” said Michael Andretti, Andretti Autosport CEO.

Ruoff Home Mortgage is no stranger to sponsorship at sporting events. As the company has grown under Music in his decade at the helm, the marketing footprint has expanded. Ruoff has been a visible presence at Indianapolis Colts and Indiana Pacers games, as well as at Indiana University, Butler University and the Fort Wayne TinCaps. ▣

A One-on-One Conversation with Rick Moore

By **Joe Palus**, Research & Innovation Director

Rick Moore is Executive Director of the Housing Authority of the City of Evansville. With a career in public housing spanning 34 years in the East, South and Midwest, Mr. Moore is currently the President of the Indiana chapter of the National Association of Housing Redevelopment Officials (NAHRO) and recently received the Charles A. Thompson distinguished service award from the North Central Regional Council of NAHRO, which represents public housing officials in eight Midwestern states. As head of the Evansville Housing Authority, Mr. Moore is leading the organization through the process of placing its entire physical portfolio on a **Rental Assistance Demonstration (RAD)** Program platform, as discussed in the article below. I recently sat down with Mr. Moore to talk about his experience with public housing, his thoughts on RAD, and his advice for other PHAs in Indiana.

I want to start with how you got to this point in your life and your career. Talk about what drew you to this field and how you ended up in Indiana.

I decided to go to Evansville in 2011. I really felt that my experiences, coming from Dayton, going South and East and back to the Midwest, gave me a good base for what the needs are, what the cultures are, what the environments are. So I've been doing this for 34 years—not counting the ten years I lived in public housing. I think that's where my real base is.



What has surprised you most about working in this field?

Well, I think probably what surprised me the most is some of the non-sensitive attitudes toward



The National Association of Housing and Redevelopment officials presented Rick Moore with the Charles A. Thompson Memorial Award for Distinguished Service on May 4, 2017 in Detroit, Michigan. Moore was recognized for his 34 years of experience in housing authority management. (Source: Evansville Housing Authority)

some of the people and the families that we serve. Some of the real families that we work with are the elderly, (80% of the people we serve are elderly), people with disabilities and children under the age of 18. Eighty percent of our residents are vulnerable populations, but when you talk to people outside of public housing, they talk about the dope dealers, the folks living in there who shouldn't be—my neighborhood, outside of public housing, has those same elements.

How has the perception of public housing changed since you started your career?

I think it's gotten worse. People really depend on media—including social media—and other avenues, rather than a self-evaluation. If I'm not from public housing and I read that there's been a shooting in one public housing complex, all I know is that there's been a shooting at a public housing complex. I don't know the **FSS** families that have worked and lived in these communities. There are more of those in these communities than the negative elements.

What is the most important thing you've learned during your tenure in Evansville?

Small communities have big community problems. In Baltimore, you have huge problems and huge solutions. In Evansville, you've got problems that are huge for Evansville but only small solutions to deal with those huge problems. I managed 12,000 units in Baltimore and another 11,000 Section 8 vouchers. In Evansville, I have less than a thousand units and 1,700 vouchers. I have been working with the same issues in Evansville that

I had in Baltimore.

“

HUD was losing thousands of units a year because they didn't have the capital, and RAD helped to check that slide.

This is kind of a great segue into RAD. HUD was losing thousands of units a year because they didn't have the capital, and RAD helped to check that slide.

Is there anything you've learned from the RAD process that would benefit other PHAs?

We're working with other housing authorities in Indiana right now. I am president of Indiana State NAHRO, so I get

a lot of questions. Our nonprofit affiliate, Advantix, was designed for four purposes: development, construction, management and consulting. We've done it, we've jumped through the HUD hoops and we know what it takes, especially when you're converting with other financing. If I was going to advise PHAs to do one thing, I would say it's to put together a great team. That means you have to have someone within your organization who understands the whole process. You have to have a good attorney, with some history in RAD. Your tax folks, your accountants, all of that stuff has to be excellent. When you go to the doctor, you choose the best, not the cheapest.

What would you say is the most important thing people need to understand about RAD?

It works. But like I said earlier, it doesn't work for everyone. RAD is an excellent avenue to generate funds for your deferred capital needs to bring those units up to be sustainable over time and to stabilize your funding stream. With no harm to the residents—that's the important thing. And a byproduct of RAD is that it creates jobs, bringing some new economy into the area. ▣



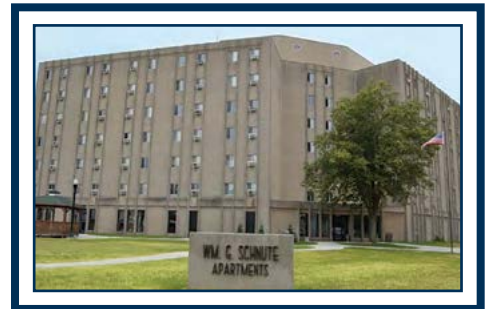
Buckner Towers Apartments



Caldwell Homes Apartments



Kennedy



WM. G. Schnute Apartments



White Oak Manor Apartments



Two Chicks and a Hammer, Inc., Mission Statement:
REVITALIZE INDIANAPOLIS one property at a time.

Indiana Housing Conference: Keynote Speakers Highlight

By **Rachel Woods**, Front Desk Coordinator

IHCDA, along with the Indiana Affordable Housing Council, are the presenting sponsors of the Indiana Housing Conference, set to take place at the JW Marriott on August 15th and 16th. IHCDA is proud to announce that the 2017 Conference will host two keynote speakers: Karen E. Laine and Mina Starsiak, owners of **Two Chicks and a Hammer, Inc.** and stars of the HGTV show "Good Bones."



Left to right: Mina Starsiak and Karen Laine, owners of Two Chicks and a Hammer, Inc. and stars of the HGTV show, "Good Bones."

ng Conference

and conference for affordable housing professionals.

This mother/daughter team has been rehabilitating homes in their neighborhood since 2007, and doing a great job of it! In 2014, they were noticed by High Noon Entertainment, and filmed a pilot that was later picked up for a full season by Home and Garden Television (HGTV). The show aired under the name “Good Bones,” and was so successful that they started filming season two in 2016, for an air date in May 2017.

Mina and Karen are very passionate, not only about rehabilitation, but revitalization. They take pride in restoring old homes and neighborhoods and pulling them up to their full potential. They have dedicated time, funding, and their passion into each and every project. IHCD is pleased to have the opportunity for them to speak at the conference and share some of their thoughts and experiences. ▣



Renovation in the Historic Bates-Hendricks Neighborhood in Indianapolis. They purchased the home for \$4,500 and upgraded it to a \$226,000 sale price when the project was completed!

“

It’s important to us that the people who move into our houses love the house and love the neighborhood.

– Karen Laine, co-owner
Two Chicks and a Hammer, Inc.

“

Every tragic house deserves a second chance. With a little vision and a lot of hard work, we create beautiful homes for our neighbors.

– Mina Starsiak, co-owner
Two Chicks and a Hammer, Inc.



Post-demolition and after photos of the Orange Street Duplex Conversion. Home was purchased for \$4,000 and converted into a single family home by Karen and Mina.

Indiana Housing Conference

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

Featuring

Mina Starsiak and Karen E. Laine
of HGTV's Good Bones



Photo by Zack Arias / Usedfilm Studio, LLC

For more information and to register visit:

<http://indianahousingconference.org>

Ray Stuck:

Working with IHCDA Since the Beginning

By Thomas Pearson, Homeownership Underwriter

After graduating from Marian University in 1968, Ray Stuck found himself in a self-contained classroom teaching 38 students and making a mere \$6,000 a year. Even when adjusting for inflation, making just one dollar a day, per student, he thought there had to be a way to make more money.

So after four years, Ray left the classroom and went to look at homes to start a daycare center. However, after hearing from his realtor about how easy it was to get in real estate, he had something else to consider.

“In the early 1970s if a person had a college degree they could just go in and take a broker’s test,” said Stuck. “So I decided to take the test and I passed.”

Soon thereafter, Ray started at Carpenter and Company. At the time there were only twelve employees. On his first day, Ray thought, “This is what I am going to do.” And 43 years later he’s still doing it.

Ray has owned his own company now for 40 years and does not plan on retiring anytime soon. Ray cannot remember when he first started working with IHCDA, but has been working with IHCDA since its existence. According to Ray, IHCDA has helped and continues to make his business successful.

Ray has used the homeownership products offered by IHCDA to help individuals obtain a home through **Hearts and Hands**, a nonprofit organization located on the Westside of Indianapolis in the Haughville area. The goal of the organization is to help families and individuals attain af-



fordable homes on the near-west side of Indianapolis through the rehabilitation of homes. Ray has helped with the selling of the properties and recently had an individual who was interested in one of the revitalized homes.

Ray explained that in his experience it is difficult for a lot of people to save money for a down payment and are often paying more in rent than they would with a mortgage payment. He went on to tell a story of a family member who does not have the money for a down payment and probably never will. However, with the **Next Home Program**, the family member will be able to purchase a home in the near future, but without the program the family member probably will never own a home.

According to Ray, the current real estate market is the hottest it has ever been in his 40 plus years. However, the competitiveness of the market is making it more difficult for low-to-moderate income families to purchase a home.



“This is why the programs offered by IHCDA are so important,” added Stuck.

You can reach Ray at 317-788-7494 or raystuck@comcast.net. ■

How Safe and Healthy is Your Home?

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

Many Hoosiers are blessed to have a roof over their heads and a safe place to sleep each night. We often do not think about the things like dust, germs, and other allergens that are present in the home, and in a lot of cases, these items are not clearly visible to us.

As a child I was assigned chores so I learned quite a few things that differentiate tidying up and actually cleaning things around the house. At that age I had no idea what it meant to have a safe and healthy home, but I thank my parents for what they shared with me. To this day I still remem-

ber that hot water is the key to clean dishes...not the cup of dishwashing liquid that I used to clean a few plates and cups. Keeping a regular maintenance/cleaning schedule of activities in the home will ensure that you are minimizing detriments to the home that can lead to other issues in the home or even the individuals residing in the home. Created by IH-CDA's **Community Programs Weatherization** staff, the following segments will provide you with information and tips to assist in keeping your home safe and healthy. ▣



How Safe and Healthy is Your Home?



CHECKLIST

for a Safe and Healthy Home

WEEKLY

- 🏠 Wash sheets and towels.
- 🏠 Dust around the whole house.
- 🏠 Vacuum the main "traffic" areas and the couch cushions.
- 🏠 Take out the trash if there is a pest problem in the house.
- 🏠 Wipe down bathroom and kitchen surfaces.

MONTHLY

- 🏠 Check around house for cracks or signs of pest infestation.
- 🏠 Wipe down the HVAC vents on walls and the floors.
- 🏠 Clean gutters to keep them working properly. Make sure they drain away from the house.
- 🏠 Throw away any spoiled food. Wipe down the microwave, oven and refrigerator.
- 🏠 Clean out trash cans and the area around them.

YEARLY

- 🏠 Replace smoke alarm and carbon monoxide alarm batteries.
- 🏠 Check for leaks or missing shingles on the roof.
- 🏠 Check around the water heater, crawl spaces, attics, basements, pipes & faucets for leaks.
- 🏠 If there is a sump pump in the house, be sure to get it inspected by a professional.
- 🏠 Clean out clothing dryer vent.

AS NEEDED

- 🏠 Clean out the dryer lint trap each time you dry a load of laundry.
- 🏠 Replace broken or burnt out light bulbs.
- 🏠 Every 1-3 months replace the air conditioning and heating filters.
- 🏠 Use kitchen and bathroom exhaust fans when cooking and showering.
- 🏠 Empty vacuum bags when they are full.

How Safe and Healthy is Your Home?

Safe and Healthy Home Tips

There is not one single step you can do to keep your home safe and healthy. It is important to address all the principles of a safe and healthy home because they are all overarching with each other. The chart below shows how doing one tip can positively impact many principles of a safe and healthy home all at once. The chart also tells you whether a tip reduces asthma triggers in your home and if it helps save energy.

Helpful and Easy Tips to Keep Your Home Safe and Healthy

	Dry	Clean	Ventilated	Pest-Free	Contaminant Free	Safe	Maintained	Reduces Asthma	Saves Energy
1. Make sure your gutters stay clean and carry the water at least 5 feet from your house.	✓	✓				✓	✓		
2. At a minimum, open up windows while you are cooking or showering to help let the moisture out.	✓		✓				✓		
3. Hang damp laundry outside whenever possible. If you must dry it inside, open up a window.	✓		✓				✓		
4. Make sure clothes dryers are vented outside.	✓		✓			✓	✓		✓
5. Use exhaust fans in the kitchen and bathroom if you have them.	✓		✓		✓	✓	✓		
6. Never smoke in your house. If you must smoke, make sure to go outside.		✓	✓		✓	✓		✓	
7. Make sure vents on your walls and floors are clean.		✓	✓			✓	✓		✓
8. Get rid of extra clutter to make it easier to clean.		✓		✓		✓	✓		
9. Replace air conditioning and heating filters every 1-3 months or when they are dirty. Houses with pets may need to change them more frequently. *See right side panel for instructions about changing your filters.	✓		✓		✓	✓	✓		✓
10. Clean out the lint trap in your dryer.			✓		✓	✓	✓		✓
11. Frequently Vacuum.		✓		✓		✓	✓	✓	
12. Repair or seal any holes in the walls or floors.	✓			✓	✓	✓	✓		✓
13. Do not put open garbage cans under your sink or put a lid on it. *See inside panel fold for information on pest-control and the dangers of pesticides.		✓		✓			✓		
14. Wipe up spills immediately with soap and water.		✓		✓		✓	✓		
15. Never use a gas range or oven to heat your home.					✓	✓	✓		
16. Limit the mixing of various chemicals such as bleach, pesticides, and other chemicals. *See inside panel fold for asthma prevention tips and triggers.					✓	✓	✓	✓	
17. Repair and replace items as soon as they are broken.	✓	✓	✓	✓	✓	✓	✓	✓	✓
18. Replace carbon monoxide and smoke detector batteries as needed. Check annually.					✓	✓	✓		



CREATING PLACES



Photo by Teresa Turner

Wabash acknowledges its "First Electrically Lighted City" status with a lightbulb shaped bike rack that lights up at night

First CreatING Places Project Now Open to the Public

By Ryan Hamlett, Real Estate Production Analyst – Southeast Region

Wabash Indiana proudly touts itself as the "First Electrically Lighted City in the World," a distinction claimed after Charles F. Brush mounted four of his experimental arc lights atop the Wabash County Court House and hit the switch on March 31st, 1880. Though the town had a population of a mere 320 residents at the time, more than 10,000 people were on hand that night to witness history.

On Friday, June 2nd, slightly fewer people gathered six blocks south of the Court House to celebrate another first for the city. Shielded from the sun by a newly constructed shelter, several dozen community minded people had come together in this previously unused space near where South Wabash Street crosses the Wabash River, to celebrate the grand opening of the **Wabash Riverfront Plaza**.

On New Year's Eve of last year, Wabash became the first project to successfully raise its fundraising goal for their **CreatING Places** campaign, raising \$82,659 towards a goal of \$50,000. By surpassing their



Photo by Ryan Hamlett

Members of the Economic Development Group of Wabash County pose with the freshly installed donor appreciation sign.

goal through donations made on **Patronicity.com**, the Wabash Riverfront Plaza also became the first recipient of the matching grant IHCDa has created to help fund place-based projects throughout the state.

Wasting no time, project developer **Wabash Marketplace** immediately set upon the task of turning the small, neglected riverfront space into what Wabash Mayor Scott Long described as “a destination for our city for many years to come.”

Just over five months after reaching their fund-raising goal, the **Wabash Riverfront Plaza** gained the distinction of being the first CreatINg Places project to come to fru-



ition. “Without the support of the community, the donors, and the grant that we received through IHCDa and Patronicity, this space would not have been possible,” said Wabash Marketplace’s Tyler Karst to the assembled guests.

Originally, the plan for the space included drawing a local canoe and kayak outfitter to move into an adjacent city building. The City and Wabash Marketplace found themselves looking for alternative plans after the outfitter



The Plaza lit at night.

fell through. Hinting that a solution had been found, Karst welcomed Brian Hoffman of Hoffman Nursery & Landscaping, who designed and helped build the Plaza to the microphone with a special announcement.

Hoffman, along with the help of his family, will revitalize the outbuilding into “The Riverfront,” an ice cream shop and deli, which will open early next spring. Said Hoffman, “hopefully it will be a kick in the rear-end to get people going and utilize this park space!”

As the attendees began to filter over to the near-by “First Friday” festivities, several people stayed back to enjoy the fruits of their labor. And though the Wabash Riverfront Plaza was only officially an hour old, a handful of community members were already talking to IHCDa Placemaking Manager Carmen Lethig and Patronicity’s Veronica Watson about what their next project might be.

Anyone who has been to Wabash lately can tell you, it is a town with a plan on how to get people excited about coming together and getting things done. ▣



People gather under the newly constructed shelter during the Riverfront Plaza grand opening.

CREATING PLACES



PARTICIPATING PROJECTS

The Indiana Housing and Community Development Authority (IHCDA) in partnership with **Patronicity** created the innovative funding program "Creating Places", to help improve and/or create new public spaces around the great State of Indiana. Here are the current participating projects and the funding status as of July, 2017



LAKE MAXINKUCKEE AMPHITHEATER
CULVER, MARSHALL COUNTY
Raised: \$42,245
Goal: \$30,000

Build a tiered seating amphitheater that overlooks Lake Maxinkuckee



MLK & HESBURG MONUMENT
SOUTH BEND, ST. JOSEPH COUNTY
Raised: \$21,231
Goal: \$20,000

Honor civil rights leaders Martin Luther King, Jr. and former University of Notre Dame president Father Theodore Hesburg in an unused space downtown

THE WARSAW ALLEY
WARSAW, KOSCIUSKO COUNTY
Raised: \$58,795
Goal: \$50,000

Develop an underused downtown alley into a public meeting space and art walk



GARY PRESERVATION TOUR
GARY, LAKE COUNTY
Raised: \$9,050
Goal: \$7,500

Lead summer tours that highlight some of Gary's architectural gems while securing two buildings for future redevelopment



SPENCER PARK UPGRADES
DEMOTTE, JASPER COUNTY
Raised: \$26,500
Goal: \$25,000

Replace aging playground equipment with new, accessible equipment



#LOVIPTONALLEY
TIPTON, TIPTON COUNTY
Raised: \$23,266
Goal: \$20,000

Turn an empty downtown alley into an engaging gathering place in which residents and visitors can interact with each other



THE IDLE, A POINT OF VIEW
INDIANAPOLIS, MARION COUNTY
Raised: \$48,462
Goal: \$41,000

Create a bold and uniquely engaging urban green space along Indy's Cultural Trail that overlooks the I-65 and I-70 interchange



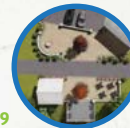
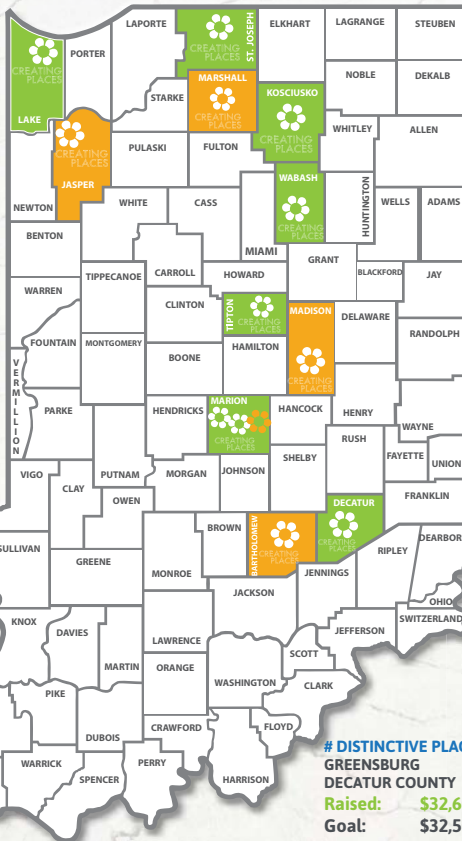
PRE-ENACTMENT THEATRE
INDIANAPOLIS, MARION COUNTY
Raised: \$54,803
Goal: \$50,000

Create temporary storefronts to demonstrate the potential for a vacant three block stretch of the Monon 16 neighborhood



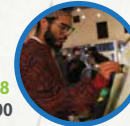
CRAIG KIDS MEMORIAL PARK
INDIANAPOLIS, MARION COUNTY
Raised: \$11,220
Goal: \$15,000

Turn an underused urban green-space into a vibrant nature and public art playscape



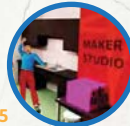
WABASH RIVERFRONT
WABASH, WABASH COUNTY
Raised: \$82,659
Goal: \$50,000

Transform space into a destination for people to meet and enjoy a scenic view



A TOWN ARTS
ANDERSON, MADISON COUNTY
Raised: \$14,778
Goal: \$7,000

Create an art center, artist cooperative, gallery and hub for innovative projects in Downtown Anderson



MAKER STUDIO
COLUMBUS, BARTHOLOMEW COUNTY
Raised: \$1,565
Goal: \$19,000

Create a makerspace for makers of all ages in which students can explore 21st Century tools and build digital literacy and career skills through hands-on creating



#DISTINCTIVE PLACE
GREENSBURG, DECATUR COUNTY
Raised: \$32,601
Goal: \$32,501

Develop three public murals, create wayfinding signage and downtown improvements

By the Numbers



\$427,175
DONATED



13
PROJECTS



\$278,000
MATCHED
BY IHCDA



1,278
PATRONS



Pictured left to right: IHCDCA Marketing and Communications Director Brad Meadows, Butler students Billy Thomas, Carly Butler, Adam Loellke, Emily Morrone and Instructor Cutler Armstrong.

Butler University Students Develop Public Service Announcements



BUTLER
UNIVERSITY

As part of the capstone course for students completing a Recording Industry Studies degree in the Creative Media and Entertainment (CME) program at Butler University, students are asked to write, edit and produce radio public service announcements. Earlier this year, instead of creating mock announcements, students had the opportunity to produce real public service announcements for the Indiana Housing and Community Development Authority (IHCDA).

For more information about this project you can send an e-mail to:
communications@ihcda.in.gov.

The Creative Media & Entertainment (CME) program at Butler University offers students an opportunity to produce creative content from the ground up. From day one, students have an opportunity to get involved in an array of creative outlets in audio, video and multimedia production. With degrees in Digital Media Production and Recording Industry Studies, students have access to state-of-the-art technology and will work with faculty with professional expertise. Offering real world experience and industry-focused course work, students have an opportunity to move from concept to production to showcasing their creative talents, whether producing a music CD, designing a website, or creating a short film. 🟩



In addition to giving students an opportunity to produce actual content, it provided IHCDCA with professional quality radio public service announcements for these programs:



[Click here listen to these PSAs](#)



North Central Community Action Agencies, Inc.

New Sponsor of Wheelchair Ramp Children's Vision Screening and Blanketeers Programs

Provided by the NCCAA

Beginning April 1, 2017 **North Central Community Action Agencies, Inc.** (NCCAA) became the new sponsor of the Wheelchair Ramp and Children's Vision Screening Program. Catholic Charities, Diocese of Gary transitioned these two programs to NCCAA after the volunteers of the ramp program completed their 500th ramp. The ramp program provides elderly and/or disabled residents of Northwest Indiana the opportunity and freedom to enter and exit their homes safely. Jennifer Dyer, Executive Director for Catholic Charities stated, "We are extremely proud of what the programs accomplished during the past 12



Vision Screening Program

years and know they will continue to be very successful under the guidance of North Central Community Action Agencies, Inc." Ms. Dyer also stated the reason for the transition of the programs was that Catholic Charities was narrowing its focus to intensive case management and counseling.

NCCAA Programs

Under the supervision of NCCAA, the Wheelchair Ramp and Children's Vision Screening Program will continue to meet the needs throughout Northwest Indiana counties. The ramp program comes with approximately 15 volunteers, the vision screening program comes with approximately 10 and the Blanketeers has 6. The



Blanketeers Program

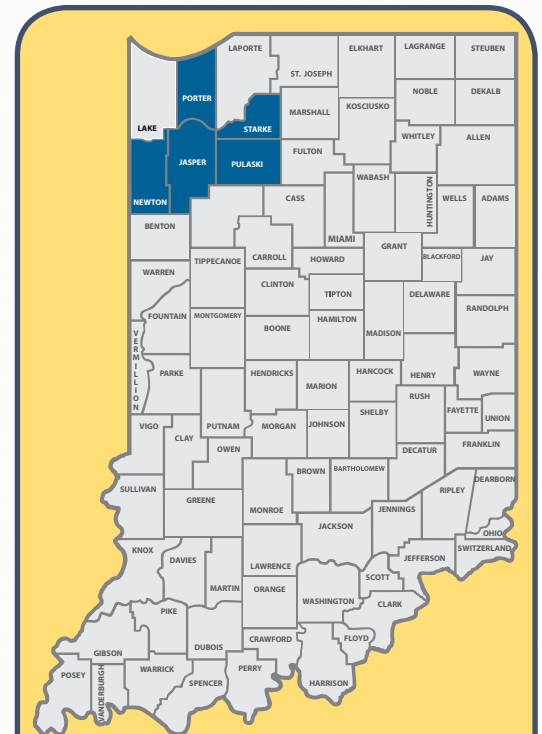
Blanketeer Program is a completely volunteer program where individuals come together twice a month to sew, crochet and/or knit items that they distribute to the local schools, nursing homes, assisted living facilities and/or agencies that work with infants/children. This program will be housed at the NCCAA Westside Center in Michigan City. The Children's Vision Screening Program has one coordinator, Barb Mason, who receives a stipend from the funding sources of this program. During the 2016-2017 school year, the programs screened over 3,000 school children. The Wheelchair Ramp Program Coordinator, Tom Szawara, is a new part-time employee of NCCAA. The ramp and screening programs will continue to receive funding from the Michigan City Community Enrichment Corporation, LaPorte County United Way, Duneland Health Council, Heart of



Wheelchair Ramp Program

Cook Foundation, and REMC Foundation under NCCAA's sponsorship.

Cynthia Davis, Executive Director of North Central Community Action Agencies, stated "We are very excited to have this opportunity that will allow the staff and volunteers of these programs to join our team. We are appreciative of the smooth transition between NCCAA and Catholic Charities. The programs have made tremendous impacts in people's lives and this speaks volumes to the work of the staff and the commitment of the volunteers of those programs. It is our intention to keep recruiting additional volunteers to add to the programs and fulfill the anticipated needs of the low-income people of the communities that we serve." ▣



The North Central Community Action Agencies, Inc. (NCCAA) is a private, not-for-profit Corporation established in 1966 to address the issues and concerns facing low-income people in Counties of Porter, Newton, Jasper, Starke, and Pulaski.

AHF TOP 50 2016

AFFORDABLE HOUSING FINANCE

Each year, **Affordable Housing Finance** releases their list of Top-50 Affordable Housing Developers and Owners. In 2016, five Indiana-based companies made the list:



#8 DEVELOPER AND #11 OWNER

www.pedcorcompanies.com

Starts 880 units / Completions 1,012 units
Affordable Units 14,019 / 128 Projects Owned

Pedcor continued to increase its overall development activities last year, completing 1,012 affordable housing units in five projects. The firm is active in 16 states, with a primary focus on metro areas with populations over 100,000.



#11 DEVELOPER AND #14 OWNER

www.hermankittle.com

Starts 707 units / Completions 792 units
Affordable Units 13,558 / 132 Projects Owned

Herman & Kittle closed two large new-construction 4%/tax-exempt bond transactions in 2016, the first time in about 10 years. Herman & Kittle Properties acquired five developments with 449 units in 2016.



#24 OWNER

www.genebglick.com

Affordable Units 11,310 / 89 Projects Owned

The firm plans to complete a capital-needs assessment of its portfolio this year.



#34 DEVELOPER

www.twgdev.com

Starts 268 units / Completions 260 units

TWG last year completed its first project outside of its home state of Indiana—the Commonwealth Senior Apartments in Cedar Rapids, Iowa.



FLAHERTY & COLLINS
PROPERTIES

#23 DEVELOPER

www.flco.com

Starts 405 units / Completions 146 units

Flaherty & Collins received two tax credit awards in Washington, D.C., a new market for the Indianapolis-based firm, in 2016.

[Click here](#) to view the Top 50 Affordable Housing Owners of 2016.

[Click here](#) to view the Top 50 Affordable Housing Developers of 2016.



2017 General Assembly Wrap-Up and Housing First Program

By Zachary Rice, Legislative and Policy Director

2017 General Assembly Overview

The Indiana General Assembly concluded a “Long Session” on April 21st, 2017. While 1245 bills were introduced, 271 were passed during this session. IHCDCA was involved in and followed a number of bills. While there were several notable bills that failed to advance, a substantial amount were passed. One of the most notable programs to be established was the Housing First Program.

There were a few significant bills, in which IHCDCA was involved, that failed to advance, one being extending the funding for the Indiana Foreclosure Prevention Network (IFPN). The IFPN attempted to receive extended funding through both House Bill 1022 and Senate Bill 227. Funding for the Foreclosure Counseling and Education Fee was set to expire on June 30th, 2017. The Healthy Food Financing Initiative (HFFI) was also introduced in the House (HB 1060) and the Senate (SB 227), yet failed to advance. Numerous bills that were signed are highlighted below.

House Bill 1344, East Chicago Area of Special Concern:

Requires IHCDCA to cooperate with and provide assistance to the United States Department of Housing and Urban Development in the relocation of residents of the East Chicago area of special concern to other residential areas.

House Bill 1654, Commission to Combat Drug Use:

This bill adds two members to the Commission to Combat Drug Abuse. The executive director of IHCDCA and an at-large member are to be appointed by the Governor and will be the commission’s vice chairperson and his or her duties are determined by the chairperson.

House Bill 1471, IN 211 Program:

The responsibility for overseeing the statute concerning the administration of the 211 dialing code, which is used to provide access to human services information and referrals, was transferred from the Indiana Utility Regulatory Commission (IURC) to IHCDCA.



Governor Eric Holcomb ceremonially signs HEA 1344 in East Chicago with members of the Northwest Indiana delegation and officials, including bill author state Representative Earl Harris, Jr. and sponsor state Senator Charbonneau.

House Bill 1001, State Biennial Budget:

The Individual Development Accounts (IDA) is funded at \$970,000 a year, which is used to assist low-moderate income Hoosiers attain their goals through matched-savings incentives and financial education. The importance of this bill is due to the fact that the 2017 Federal Continuing Resolution (CR) cut IDA funding. While there is no federal funding, there are also no federal restrictions, meaning that there is now the opportunity to create an Indiana specific program.

Senate Bill 505, Recording of Documents:

This bill makes several changes to recording fees in Indiana. The main purpose of this bill is to update and streamline the recording fees for documents to flat fees. The bill also includes the Uniform Real Property Electronic Recording Act that provides that for purposes of recording, an electronic document satisfies any legal requirement for an original paper document or other medium and also that an electronic signature satisfies a legal requirement that a document must be signed, notarized, acknowledged, or verified.

Senate Bill 242, Indiana Housing First Program:

SB 242 establishes the Housing First Program, specifying that housing and support services must be provided for

those eligible who have a serious and persistent mental illness, a chronic chemical addiction, or a mental illness with a chronic chemical addiction. The housing will have services to aid the residents; however, their residence in the housing is not contingent on using the supportive services provided. It further requires IHCD to lead the program and establish policies and procedures to implement and administer the program no later than January 1st, 2018.

The funding for this bill is especially important. SB 242 provides \$1 Million in funding for the next two years, making it a total of \$2 Million. This is the first time the State of Indiana is investing money into combating homelessness. It further states that the Indiana Commission to Combat Drug Abuse could also award grants to IHCD for the purposes of the program.

If you have any questions about the 2017 Indiana General Assembly or the Housing First Program, contact Zachary Rice, Legislative Affairs and Policy Director at 317-232-0624 or zrice@ihcda.in.gov. 📧



www.ihcda.in.gov