



Page 12

Understanding Barriers:

Working Toward a Better Financial Literacy Policy

Martha Henn, Money Smart Week Indiana,
Statewide Coordinator



Page 16

Population

5,971

A Look into the
Indianapolis Homeless:
2015 Point-In-Time Count

Page 4

CDFIs

**Bridging the Gap to
Financial Opportunity**





a note from
Jake's desk

3+6=9>Stellar

When you look up the word “stellar” in the thesaurus, you see words like all-star, awesome, glamorous, outstanding and glitzy. In 2015, perhaps there should be a new word added to that list, such as “nine.” Now wait a minute, how does “nine” capture the essence of stellar? That’s easy to explain. Since 2011, the Indiana Stellar Communities Program has been a partnership of three state agencies: Office of Community Rural Affairs, Indiana Department of Transportation and the Indiana Housing and Community Development Authority. In 2015, the partnership has grown to include nine state agencies! The six new agencies in 2015 include:

- Indiana Department of Natural Resources
- Indiana Office of Small Business & Entrepreneurship
- Indiana State Department of Health
- Serve Indiana
- Indiana Finance Authority
- Indiana Office of Tourism and Development

During the four short years since the launch of Stellar, there have been 24 communities that have developed a Strategic Investment Plan (SIP). Each of these communities have had the opportunity to implement their visionary and transformational SIPs. Eight of those 24 communities have received the Stellar Designation. It is rewarding to observe the outcomes of the 8 Stellar designated communities through tracking conducted by the Sagamore Institute at www.stellarindiana.org.

Now there are six additional partner agencies that will provide communities participating in the Stellar program with even more opportunities to identify areas where they can promote change in a meaningful and comprehensive way. While OCRA, INDOT, and IHCDA have committed financial capital to implement communities’ SIPs, these six agencies will provide a high level of technical skills that will support leveraging the existing assets already within the community. Their efforts will focus on building human capital, supporting existing businesses, creating a spirit of entrepreneurship, redeveloping commercial property and infrastructure, preserving natural and cultural amenities, and improving the health and well-being of residents, which fosters the creation of a vital destination.

JAKE'S DESK

Continued on page **6**



In this Issue

CDFIs: Bridging the Gap to Financial Opportunity..... **4**

Hardest Hit Fund Changes Military Requirements..... **7**

Small Towns, Big Steps Toward Blight Management..... **8**

Hardest Hit: A Look at One Recipient..... **10**

Are You Money Smart?..... **12**

Understanding Barriers: Working Toward Better Financial Literacy Policy..... **13**

Population 5,971: A Look into the Indianapolis Homeless: 2015 Point-In-Time Count..... **16**

What Homelessness Looks Like..... **18**

Partner Highlight: Lifelong Indiana Coalition..... **21**

New Lenders Provide More Service Options for Hoosiers..... **22**

Your Money Your Goals..... **24**

Congress Agrees on 2015: Spending and Bill Signed Into Law..... **26**

Customer Service Survey..... **28**

A Talk with Bill Konyha..... **30**

On the Cover:

Understanding Barriers: Working Toward a Better Financial Literacy Policy
 Martha Henn, Money Smart Week, Indiana Statewide Coordinator **12.**

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.

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CDFIs: Bridging the Gap to Financial Opportunity

By **Rebecca Nannery**, Research Analyst

Indiana is no stranger to financial need—according to the U.S. Census Bureau, in 2013, 32 percent of census tracts in Indiana had poverty rates of 20 percent or higher. Low-income communities are at a financial disadvantage, partly because they are less likely to be able to access the financial resources necessary for economic opportunity, as many of the potential borrowers in these communities cannot secure financing from traditional sources. This acts as a barrier to community development by increasing the difficulty of attracting additional investment and promoting wealth-building within low-income communities.

One solution to this gap in financial opportunity is the **Community Development Financial Institution (CDFI)**. CDFIs are private entities with a community development focus—they make financial services and products available to low-income individuals and communities that have limited access to conventional credit and financial service opportunities.

The purpose of CDFIs is to spark financial growth in a community, thereby working as a catalyst to usher the community into the financial and economic mainstream.



CDFIs can take many different forms: Community development banks, credit unions, loan funds and venture capital funds, and microenterprise loan funds offer a variety of financial products to individuals and businesses. These entities provide low-income borrowers with access to banking and loans at better rates than those available to them through mainstream lenders. CDFIs can also shoulder a greater amount of financial risk than a traditional institution, making additional financing more attractive to other lenders.

CDFIs have the option to apply for certification through the **CDFI Fund**, an initiative of the U.S. Department of the Treasury. Once certified, these institutions are eligible to apply for federal funding, which, since 1994, has totaled nearly \$2 billion. Over 800 CDFIs across the country are certified by the CDFI Fund; however, there are many more CDFIs which either have

CDFIs are also in the business of making housing affordable to people who traditionally would not be able to purchase a home.

not applied for certification, or are in the certification process. As of 2013, Indiana was home to **nine certified CDFIs** which exclusively serve Hoosiers. Even more CDFIs at the regional and national levels invest in Hoosier communities, such as **IFF, Local Initiatives Support Corporation, Community Reinvestment Fund, USA, and Great Lakes Capital Fund.**

Five CDFI Fund certified credit unions call Indiana home, including **Financial Health Federal Credit Union** in Indianapolis and **NATCO Credit Union** in Richmond. These institutions offer financial products and services to traditionally underserved low-income individuals and communities. Credit union members have access to accounts with higher interest rates and personal loans with lower interest rates than would be available to them at traditional banking institutions.

CDFIs are also in the business of making housing affordable to people who traditionally would not be able to purchase a home. In Marion County, **Indianapolis Neighborhood Housing Partnership** provides homeowner counseling and mortgage financing for prospective and current homeowners wishing to purchase a new home or improve their existing home.

Finally, serving Fort Wayne and its surrounding counties, Community **Action of Northeast Indiana's Center for Community and Economic Development** targets potential and existing small business owners who seek microloans and/or counseling services to start or grow their businesses. Similarly, but throughout Indiana,

the **Community Investment Fund of Indiana** provides gap financing for business loans and business development services to potential and current clients. It also makes loans for multifamily housing and community facilities in underserved communities.

Addressing the economic development needs of Indiana communities is contingent on many different actors bringing a variety of resources to the table. The CDFIs operating in our state represent an opportunity for partnership to address poverty and build wealth in our communities. ▣

Certified Indiana CDFI Partners



Stellar Communities Designation Program Partners



Although there are now nine partner agencies, a community who would like to apply in the 2015 Stellar application round does not need to identify how they plan to utilize all 9 agencies. Rather, communities have a menu list of agencies that they may pick and choose from to select the agencies they think would best aid them in meeting their local strategic goals. This process will allow communities to identify what assets they have and what areas they seek to improve within their communities in order to maximize the use of these agencies.

Another new addition to the 2015 Stellar Communities Designation Program is the creation of two divisions. The creation of two divisions was based on public feedback we received from smaller communities who felt they were at a competitive disadvantage. After listening to these comments, we began searching for trends regarding community attributes such as towns vs cities, population,

budgeted expenses, budgeted expenditures per capita, expected revenue, and expected revenue per capita. After analyzing these various indicators, we realized there was a higher Stellar success rate for communities with a population over 6,000. As a result, we concluded that creating two divisions based on population was an appropriate method to creating two competitive divisions. We are pleased that now there is a division for communities with a population of 6,000 or less and a division for communities with a population of over 6,000.

These two changes to the 2015 Stellar Communities Program are very exciting because Stellar is not just the act of developing or fixing something; it's a process that engages the community through multiple voices and visions; it inspires us to live in a place we are proud to call our hometown. Proud, because our hometown is healthy, clean, inviting and economically viable. ▣

Hardest Hit Fund Changes Military Requirements

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

Indiana's Hardest Hit Fund (HHF) is a foreclosure prevention program overseen by Indiana Housing and Community Development Authority. This program provides qualifying homeowners up to \$30,000 in mortgage payment assistance and has recently changed to make it easier for homeowners in need to receive financial help. HHF leadership expanded the program's military duty hardship guidelines, and removed the homeowner requirement of participating in education, job training, or volunteer service.

In October 2014, Indiana's HHF leadership expanded the program's application guidelines to cover the financial hardships commonly experienced by military personnel. The newly established qualifying hardships include loss of income for servicemen/women who served on active duty and released due to an illness or injury related to their service, as well as those who were in the National Guard or Reserves and were called to active duty. All hardships must have occurred on or after Jan. 1, 2008.

As of December 31, 2014, Indiana's Hardest Hit Fund has provided a total of \$57,180,969 of assistance to 4682 qualifying homeowners.. ▣



As of December 31, 2014, Indiana's Hardest Hit Fund has provided a total of **\$57,180,969** of assistance to **4,682** qualifying homeowners.



Small Towns, Big Steps Toward Blight Management

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

While Indiana communities of all sizes are familiar with the problems that blighted and abandoned structures cause in a community, small towns typically do not have the financial and personnel resources available to their larger counterparts. This can make it difficult to take advantage of programs designed to help, such as IHCD's Blight Elimination Program.

When designing the Blight Elimination Program, IHCD provided resources and training in order to help small municipalities overcome any hesitancy in applying for an unfamiliar, state-administered program. The program provides opportunities for communities to address their specific needs, allowing applicants the flexibility to create partnerships and design end uses for properties where blighted houses once stood, provided they aligned with the Hardest Hit Fund's goals of reducing foreclosures and stabilizing property values. Two great examples of small towns utilizing Blight Elimination Program funds to improve their communities are St. Joe and Sullivan County.



St. Joe, a town of less than 500 residents along the St. Joseph River in northeast Indiana, partnered with fellow DeKalb County communities of Auburn, Garrett and Waterloo to submit a joint application. Only two St. Joe structures were targeted for demolition, but community members recognized that even this small step would have a huge impact in bolstering the neighborhood's image and community pride. The vacant houses, located in neighborhoods along heavily used routes to the local elementary school, have prompted concerns about children playing in and around the properties.

St. Joe partnered with Habitat for Humanity of Northeast Indiana to plan post-demolition residential developments at the two sites. Through these efforts St. Joe aims to increase property values and provide a sense of neighborhood renewal.

Like St. Joe, west central Indiana's Sullivan County has struggled to manage blight and has faced the almost universal reality that local resources are insufficient to adequately address blighted properties.

In Sullivan County's Blight Elimination Program application, officials described a discouraging scenario in which limited employment opportunities result in population loss, leading to abandoned houses. These houses become eyesores and then deteriorate to the point of robbing citizens of their quality of life by attracting wildlife and crime, and discouraging investment. These towns envision that removing these eyesores will not only help retain youthful families, but also attract new ones. This will help the towns' efforts to expand local tax bases and revive a sense of ownership among citizens proud to call Sullivan County home.



Sullivan County envisions its participation in the Blight Elimination Program as a potential game changer in managing the negative impacts blight has imposed upon the region. While the bulk of the 97 targeted properties fall within Sullivan, the county's largest city, Sullivan County also features many small towns each with its share of abandoned houses. Funds from the Blight Elimination Program will go toward addressing 24 properties that are negatively impacting those small towns.

The productive end use of parcels on which blighted houses once stood—whether redevelopment or green space—is essential to the success of the Blight Elimination Program. IHCD will continue to monitor end uses and tracking their impact on crime, foreclosures, property values and community stability for all Blight Elimination Program participants, both large and small. The awards received by many towns, however, will do more than simply stabilize property values. Applicants see Blight Elimination Program funding as an opportunity to improve their communities and reinvigorate local pride. ■



Hardest Hit: A look at one recipient

By **Hardest Hit Fund Staff**, IHEDA (hhf@iheda.in.gov)

The U.S Department of Treasury awarded Indiana over \$221.7 Million for the Hardest Hit Fund program to help provide mortgage payment assistance to homeowners who are experiencing financial hardship and are at risk of mortgage loan default. In January 2013, Joe Meadows was involved in a tree cutting accident, which hindered him from working. Mr. Meadows worked with the Homeownership Center of Greater Cincinnati, Inc., and was approved for Hardest Hit Fund assistance in August 2013. Here is his story.

January 3, 2015

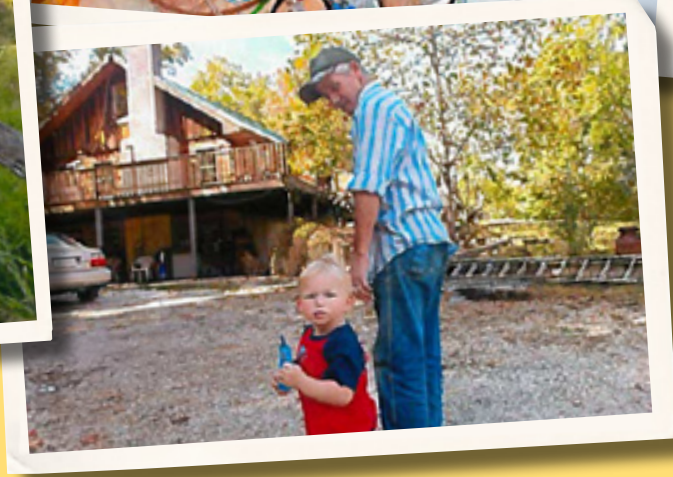
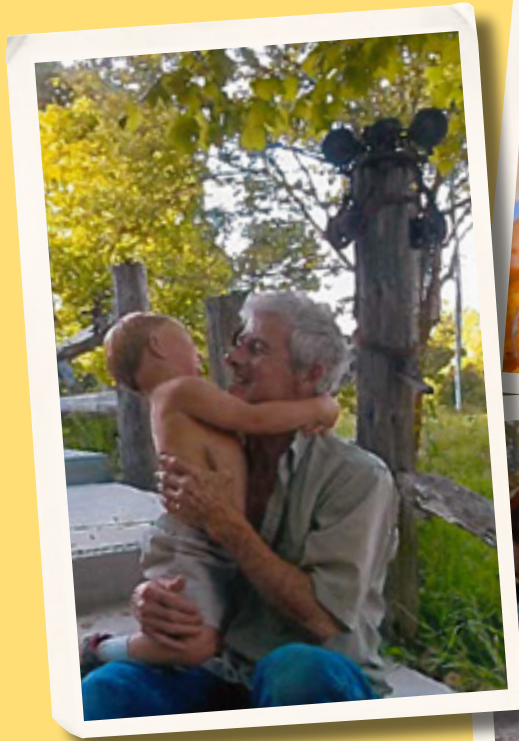
Dear Sir or Madam

I am writing this letter to express to you how grateful we are for the service and help that your organization has provided to us. This story began on January 24, 2013, when my brother Joseph L. Meadows was involved in a horrible tree cutting accident. He spent 7 weeks in the Intensive Care Unit at University Hospital in Louisville, KY, and then 10 weeks in a rehabilitation center in his home town of Corydon, IN. Early into this nightmare we were made aware of your program, the Indiana Hardest Hit Fund/Foreclosure Prevention. It has truly been a life saver for Joseph. We were put into contact with the Indiana Program Coordinator and Counselor Johnathan Bates in Cincinnati, OH. He helped us navigate this process from the very dark and scary beginning until Joseph did qualify for your help and continued receiving your help until the program just ended for him in November 2014. Thanks to your program and the help and service that you and Counselors like Jonathan Bates provide, Joseph was able to keep his beloved home. On top of all of his medical bills and physical struggles, he was so afraid that he would lose his home. You truly helped to save his life and give him the help and HOPE and comfort that he needed during this devastating time.

It is with great pleasure and heart felt sincerity that we write this letter to your organization and to tell you how grateful and thankful we are that this program exists and hope that the program can continue for others who truly are the Hardest Hit.

Thank you so much

Patty Coffman and Joseph L. Meadows



Top Left: Joe and his son Avery- Summer 2014, 18 months after accident. Top Right: January 27, 2013—3 days after his accident Bottom: Joe and his son standing in front of his home- Summer 2014, 18 months after the accident.

About the Housing Counselor



Jonathan Bates, Indiana Program Coordinator/Counselor, Homeownership Center of Greater Cincinnati, Inc.

I was raised in a household with parents that instilled the values of Philanthropy and Public Service as a fundamental part of my upbringing. After receiving a Bachelor's of Science degree in Liberal Arts from Xavier University, I knew that I wanted to find a way to apply my knowledge and skills to positively impact those who were in need within my community. My education and background ultimately inspired me to pursue a career in non-profit work. In May of 2012, I began working at the Home Ownership Center of Greater Cincinnati, Inc. The Home Ownership Center provided me with a tremendous platform to assist individuals from my community with their various homeownership needs and also gave me the opportunity to work with the Indiana Foreclosure Prevention Network. To date, I am proud to say that I have successfully assisted hundreds of Southeastern Indiana homeowners through the process of saving their homes from foreclosure by connecting them to amazing programs such as Indiana's Hardest Hit Fund (HHF).

For additional information regarding the Indiana Foreclosure Prevention Network and the Indiana Hardest Hit Fund program, please visit www.877GetHope.org or call 1-877-438-4673. ▣

Are You Money \$mart?

By **Greg Stocking**, Community Programs Analyst, EAP/CSBG/IDA

The fact is, many of us could use a little help when it comes to managing our finances. That is why IHCD, along with banks, businesses, schools and libraries are joining together to help support financial education in Indiana during Money Smart Week, April 18 through 25.

Money Smart Week is a national public awareness campaign coordinated by the Federal Reserve Bank of Chicago to help individuals and families better manage their personal finances. During the week, hundreds of free classes will be offered throughout the country for all ages and walks of life. Participants will learn about credit, the home-buying process, estate planning, how to avoid being a victim of identity theft and much more. Event information is available and searchable by county, zip code, topic or keyword at www.moneysmartweek.org. Remember to visit the **Money Smart Week Kid's** page for financial literacy games, teacher resources and scholarship opportunities!



Do you work for a company, government agency or non-profit? If so, IHCD would like to invite your organization to join in these efforts. There are many ways for companies, agencies and organizations to partner with Money Smart Week. Visit the website and learn how you can get affiliated and contribute. **Being a partner organization** is not a one-size-fits-all commitment and a variety of resources are needed. You can donate staff time or expertise, provide space for events or give in-kind materials. Partnering with Money Smart Week is a great way to engage your local community and allows your organization to network with other agencies doing similar work across the state.

These events help support the IHCD mission by helping Hoosiers generate and preserve assets as well as build financial literacy capacity. With the help of Money Smart Week's national partners such as the Certified Financial Planner Board of Standards, Consumer Financial Protection Bureau, United States Department of Agriculture and the American Library Association, these efforts can be spread across the entire state so that every Hoosier from metropolitan areas to small towns has access to these resources. ▣



The Money Bus was an interactive classroom on wheels to develop children's financial literacy education and was operated by Networks Financial Institute at Indiana State University.

Understanding Barriers:

Working Toward a Better Financial Literacy Policy

By **Greg Stocking**, Community Programs Analyst, EAP/CSBG/IDA

The planning for Indiana's ninth annual Money Smart Week is in full swing, and **Martha Henn** reflects on how her passion for poverty alleviation has influenced her work in financial literacy.

While volunteering for Eskenazi hospital, Martha would see firsthand how people can suffer from the symptoms of poverty from birth to death. One memory that stands out is the potential indignities of passing away while in poverty. Family members who were a constant presence at the side of a dying patient might disappear right before the end in fear of not being able to pay for funeral services. This fear could prevent families from being together at the patient's bedside, adding more pain to the grieving process. Situations like this have motivated Martha to not only reduce barriers to achieving financial self-sufficiency, but also reduce barriers of understanding between those who have financial security and those in poverty.

In addition to serving as the state wide Money Smart Coordinator, Martha works with the Indiana Chamber of Commerce to meet the business research needs of the membership. It was this love for research and policy that brought Martha into the world of financial literacy and has given her a unique perspective.



Martha's first foray into financial literacy work began with Indiana State University on a grant-funded research center within the school of business called **Networks Financial Institute**. This school-based financial services and literacy center included outreach, education and research components as part of their mission. The most

visible part of these efforts was the converted bus that traveled from classroom to classroom across the state featuring interactive financial literacy exhibits. Along with this outreach to young students, the program also offered education and professional development opportunities to college students studying financial services. An additional research component focused on discovering best practices for financial literacy education. Martha admits that, "I was like many Americans in that I had not thought much about the subject of financial literacy, and did not know what tools were available." This is where her advocacy for financial literacy began and when she first became connected with the Federal Reserve Bank of Chicago and Money Smart Week.

As her involvement and responsibility grew over the years, opportunities to interact with children remained some of her favorite memories. Since she was not a front line service provider, the **Money Smart Kid Essay Contest** allowed her the opportunity to work directly with youth. This annual event invites middle school students to submit essays related to financial education and compete for scholarships. This program has grown over the years as more sponsors are identified. Although it is tough to select the winners, Martha loves to meet with the finalists to see how charming and intelligent they are in the final interviews. "The whole process is both personally and professionally rewarding. It is wonderful to see the young kids latch on to the concepts of financial literacy that will help them throughout their entire lives."

Martha has been able to combine her passion for poverty alleviation with work in financial literacy. This has put her in ongoing relationships with community partners and organizations that she truly admires for their work in the social services. These partners are both non-profit and for-profit organizations and address the challenges of poverty in many ways. Martha believes that people working in education, health care and housing stability are all helping to alleviate poverty. There are many things that professionals and volunteers in these fields do to contribute to the resolution of poverty challenges. Increasing the availability of financial literacy tools can help these partner organizations tackle many of these social issues.



Last year's Money Smart Kid essay contest winners receiving their scholarship awards at the Money Smart Week Kickoff Breakfast.

Attacking poverty is not a new concept, but there is a change in tone among many in the asset development community. The Johnson-era War on Poverty addressed the issue paternalistically with a top down approach of addressing community needs. Today, the trend is to develop policy solutions and provide services that support personal empowerment. Martha maintains that the best policies are those that allow individuals with income challenges to increase their stable of skills and personal approaches to do everything they can do to build assets for themselves. One of the compelling developments Martha has seen is the growing interest in investing among low-to middle-income households. These families want to learn about the process, how to enter the market and ways to avoid common pitfalls.

Through her work, Martha has found that many, especially the middle class, believe all Americans have ready access to banking, and do not understand that there are whole swaths of society that are not functionally banked. This assumption that everyone has the same level of access to banking services has been a major barrier to developing sound financial education policy. Lack of access to or comfort with traditional banking services

has resulted in increased reliance on money orders, check cashing services and predatory lending, especially in underbanked populations.

One of the biggest challenges that she sees in Indiana could also be among its biggest opportunities. The strongest states in financial literacy have unified communities of practitioners, researchers and service providers of financial literacy. There are many organizations and individuals in Indiana that address the challenges of financial literacy, but they often are spread across separate niche sectors. It is difficult to identify and scale up best practices between these separate groups. By building a stronger network, coordinating efforts and organizing a central plan for the state, stronger programs can be launched, resources can be shared and successes can be replicated. This will ensure that financial literacy programs have a presence in every county of the state. ▣

Population 5,971

A Look into Indianapolis' Homeless: 2015 Point-In-Time Count

By: **Carla Bruce**, Compliance Analyst, Hardest Hit Fund

Looking around, it's dark and cold and there is a widely diverse group present. Some are alone, some have found a family amongst their kind, others are trying to protect their family during this scary and unknown chapter.

On January 29, 2015, the Point-in-Time Homeless Count indicated a decrease in our homeless community from years past. As hopeful as this sounds, it in no way decreases the need for assistance and awareness. For many homeless persons, this is "old hat;" they are seasoned, experienced and seem somewhat comfortable with the life they have been dealt. But for many others, due to the downturn of the economy and a decade plus of challenges, this new and unknown life is scary. Homelessness is no longer a big city problem. It has become a growing concern in every metropolis area, small town and rural areas.

My knowledge of homelessness was so minimal, as I experienced a fairly sheltered life in a smaller suburb, protected from the trials and reality of true life experiences; I was ignorant of the real world. I then spent many years in the mountains of Sun Valley, Idaho. Although guaranteed sunshine 287 days of the year, the sunny days were no comparison

for the long, cold winter nights. While there, I believe we only had one homeless man; he was a veteran and everyone took care of him. Due to the extremely cold and long winters, I am sure the homeless never made their

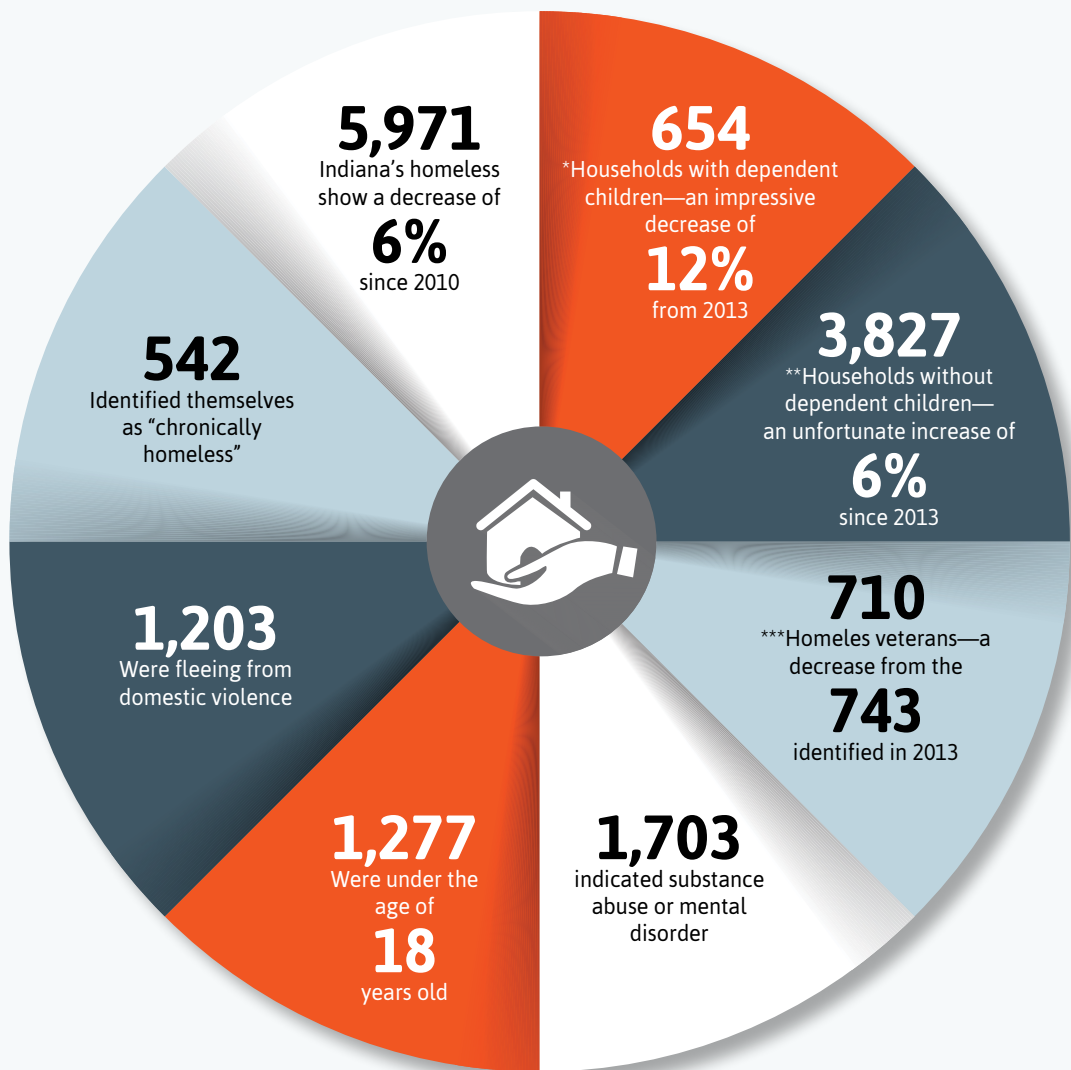
way to us and were fortunate to be in more comfortable temperatures.

Recently talking with family, I learned that this is no longer the case; there are many homeless that camp as a whole along the river—close together for warmth, companionship and support. Unfortunately, the area is not equipped with the knowledge and resources to help. A job opportunity took me further west, to the beautiful, warm ocean front of Santa Monica. Wow, how uninformed I was, feeling helpless, uneducated, and truly fortunate. This is the final destination for the homeless, those that feel helpless, but hopeful that someday they would arrive. My dream as well was to live at the beach. Being new to the area, I would walk for hours a day up and down the promenade, along the boardwalk, taking in the new life and excitement of my dream finally coming true. I came to realize, however, that this was not my home, it was theirs.

Everywhere I turned, I was walking right through their home. My favorite spot, perfect view of the ocean and sunset, would later become someone's bed for the night. Their view was as beautiful as mine, but I am not sure the comfort was the same. It was then that I decided to participate in the homeless count that I had heard advertised on the radio just that morning. The homeless numbers are shocking and humbling. I felt I needed to be a part of the "cure", maybe a small very insignificant part, but a part nonetheless. What a wonderful experience. Late at night we walked our assigned area. Most were sleeping, mounds of darkness, surrounded by their minimal treasured possessions. But for those that were awake and chose to participate, they helped me find a new special



part of myself, and will forever be a part of my growth. I will remember each story shared, each joke told, each fallen tear and that one huge beautiful toothless smile on the rugged, tanned, worn-out veteran's face. This experience changed me forever and I am hoping that I may do the same for them as a whole, no matter my zip code. I have found myself back home again, and as our homeless numbers are decreasing, my knowledge and understanding of the less fortunate has increased. Create a new life experience, make a difference and join our team. The smallest gesture may make the largest difference. In my heart it did for me. Below are other stories similar to my own.



*The cost of maintaining a home, providing childcare due to the need of two incomes, has increased while the downsizing of the economy has decreased the household income and left many finding themselves unfamiliar on the streets.

**Many homeless cohabitate together to form new families/couples without children.

*** This decrease is due to more awareness and commitment from the Veteran Services to provide permanent housing.

Regardless of the reason they are homeless, let us offer hope and the opportunity to help those improve their impending fate, by providing job opportunities, affordable transportation, and safe secure housing. The majority of the homeless are not there by choice. One ounce of purpose could multiply into a pound of change. This is where we, as a caring and hopeful society, come into play. Be a part of the solution, ignorance is not bliss, the more we know the better "WE" can be. Volunteer, increase the awareness and help strengthen our community. Join the Point-in-Time team.

<http://www.indianabos.org/#!/pointintime/cq6s>



What Homelessness Looks Like

By **Rodney Stockment**, Permanent, Supportive Housing & Data Analyst

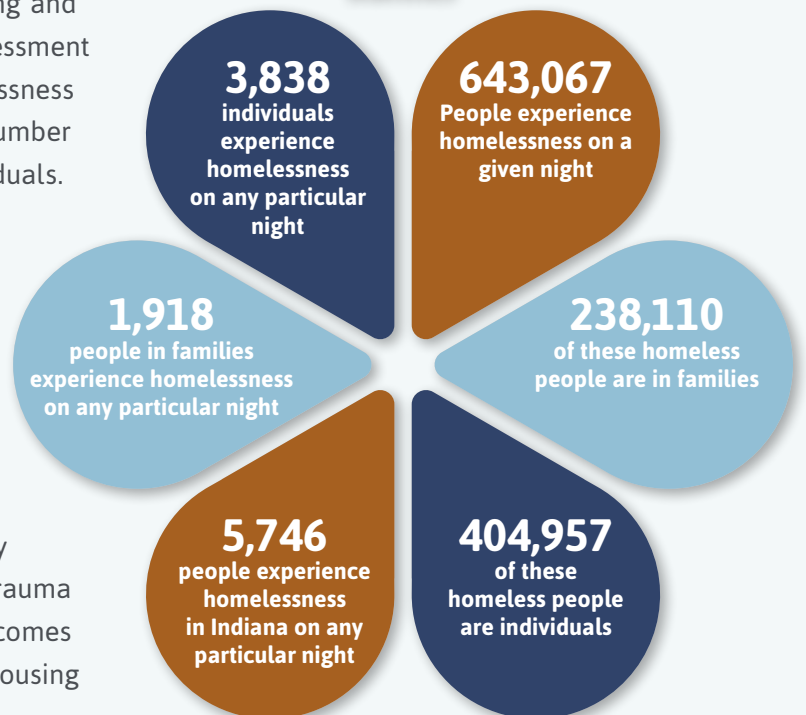
How many people are homeless?

According to the United States Department of Housing and Urban Development (HUD) 2014 Annual Homeless Assessment Report, there are 643,067 people experiencing homelessness on any given night in the United States. Of that number 238,110 are people in families and 404,957 are individuals. In 2014, the Indiana Point-In-Time Count, which counts the number of Hoosiers homeless on a particular night in January, found 5,746 people experiencing homelessness in Indiana: 1,918 were people in families and 3,838 individuals.

Why do people lose their homes?

Although there may be specific complicating factors that contribute to particular individual or family experiences of homelessness, such as a history of trauma or a severe disability, fundamentally, a household becomes homeless because they are unable to find or maintain housing

HUD 2014 Homeless Assessment Report Statistics



In Gary, Indiana, a person working minimum wage would have to work 69 hours a week to afford a two bedroom apartment at fair market rent.

that they can afford. According to the U.S. Department of Housing and Urban Development (HUD):

- A family with one full-time worker earning the minimum wage cannot afford the local fair-market rent for a two-bedroom apartment anywhere in the United States.
- An estimated 12 million renter and homeowner households now pay more than 50 percent of their annual incomes for housing.

In Indiana, vulnerable populations are also priced out of the housing market:

- The average fair market rent for a one bedroom apartment is 82 percent of an individual's social security disability income.
- In Gary, Indiana, a person working minimum wage would have to work 69 hours a week to afford a two bedroom apartment at fair market rent.

Is homelessness primarily an urban problem?

Although homelessness is often thought of as an urban problem, people become homeless in suburban and rural areas as well. In Indiana, 11 percent of the persons experiencing homelessness are in rural counties.

What are the characteristics of people who are homeless?

HUD has found that African-Americans, men between the ages of 31 and 50 and people with disabilities are all at higher risk of becoming homeless. Although all persons experiencing homelessness are unique, there are a number of subpopulation groups that share common characteristics and challenges. Four of these subpopulations are outlined below.

- **People Experiencing Chronic Homelessness**

In Indiana, 15 percent of people who are homeless are experiencing chronic homelessness. An individual or family experiencing chronic homelessness has typically been homeless for more than one year or had multiple episodes of homelessness. Usually they also have one or more diagnosable disabilities such as a serious mental illness, substance use disorder or a chronic physical health condition. Due to their intense needs, such persons or families often consume a disparate share of the resources in a given community. Supportive housing is an effective solution for ending chronic homelessness and can be particularly cost effective when made available to people who otherwise spend multiple nights in expensive public institutions such as hospitals and jails.



- **Families**

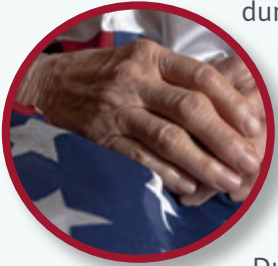
Although families can experience chronic homelessness, most can return to housing fairly quickly if provided with appropriate support. Families often become homeless due to an unexpected crisis such as the loss of a job or a medical emergency that precipitates the experience of homelessness. To regain housing, families may need rental assistance, help finding another job and/or assistance locating an affordable housing unit. Some families may also benefit from supportive services to build skills like budgeting or parenting, or to address mental health challenges. Rapid Rehousing is emerging as an effective intervention for families experiencing homelessness.



A household becomes homeless because they are unable to find or maintain housing that they can afford.

- **Veterans**

On any given night, 67,000 veterans experience homelessness across the county. In Indiana, there were 1,364 veterans who experienced homelessness in 2014. Some veterans have difficulty reintegrating into society after trauma experience during their service. They may have post-traumatic stress disorder or physical challenges that make it difficult for them to work. Many also struggle with mental health and/or substance use issues. Although many homeless veterans can regain housing stability through access to short or medium-term rental assistance and supportive services, some chronically homeless veterans need supportive housing. The HUD-VASH program provides supportive housing to homeless veterans by pairing a Housing Choice Voucher with supportive services from a VA Medical Center. Due to the effectiveness of these programs, there has been a national reduction of 24 percent in veteran homelessness since 2010.



- **Seniors**

In 2010, the sheltered homeless population age 51 to 61 has grown from 18.9 percent of total sheltered persons in 2007 to 22.3 percent nationally. Older adults who are experiencing homelessness have three to four times the mortality rate of the general population due to unmet physical health, mental health and substance use treatment needs. The combination of issues typically associated with homelessness, such as mental health and substance abuse, with those related to aging such as reduced mobility and a need for assistance with daily activities requires providers of housing and services to this population to develop creative solutions. In addition to benefiting from supportive housing with flexible services, homeless older adults may also benefit from living in housing that has been thoughtfully designed with safety in mind and that is accessible or adaptable according to Americans with Disabilities Act guidelines.



- **Individuals exiting the Correctional System**

Some individuals exiting the correctional system are at high risk of homelessness due to their limited income and the difficulty they may experience in accessing employment and housing, especially if they have a disability or chemical dependency. Numerous studies have documented that providing individuals who are re-entering society with access to affordable housing and tailored supportive services can significantly reduce recidivism rates. Public Housing Authorities (PHAs) can play a significant role in this process by considering the unique circumstances for each individual. A “reach in” reentry program in Evansville has demonstrated good outcomes by creating a seamless transition from corrections to community using affordable housing the platform for recovery.



Which federal programs specifically address homelessness?

HUD provides funds to communities to specifically address homelessness under the Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009. In order to receive these funds, each community must form a “Continuum of Care” (CoC) that brings together diverse stakeholders to plan for and prioritize the use of these funds. These planning bodies can be excellent partners for PHAs that want to contribute to ending homelessness. While these funds are a critical part of addressing homelessness, CoC resources are generally far less than the resources administered by PHAs, and HUD is increasingly encouraging PHAs and CoCs to collaborate in the work of ending homelessness. ▣

Partner Highlight: Lifelong Indiana Coalition

By **Peter Nelson**, Compliance Auditor, RHTC

Homes for all residents of all ages and abilities should be able to make Indiana their lifelong home; whether wanting to live in a large city, small town, urban or rural area. This is the goal of the newly formed Lifelong Indiana Coalition. The Coalition was formed as a collaboration of public, private, and philanthropic organizations to work across all sectors to earn support community investments that will make areas more livable and age and ability friendly. Among many **great organizations**, key stakeholders include IHCD, the Indiana Philanthropy Alliance, AARP Indiana, and Indiana University Public Policy Institute.

Recently, organizations from the state of Indiana along with Maricopa County, Arizona (Phoenix) partnered to form the Rural Age-Friendly Collaborative. Both are two of five project areas receiving support from the **Grantmakers In Aging (GIA) and Pfizer Foundation**. Groups from the two states met in Phoenix in January 2015 to discuss ideas and best practices on how to approach the unique opportunities and challenges of creating age-friendly communities in rural areas. The Indiana coalition included leaders from Bloomington, Bedford, Huntington, Linton, and other stake holders along with IHCD Real Estate staff.



The goal of the Arizona/Indiana collaborative is to allow the communities participating to be better equipped to address the growing population of peoples aged 60 years plus, and empower older adults to strengthen communities for all generations. Topics discussed at the Phoenix meeting included ideas on how to better evaluate the effectiveness of aging in place programs, social isolation, innovations and constraints of transportation within the community, and broadband as a community and economic development tool. The Arizona/Indiana partnership will continue throughout the year with conference calls, video conferences and a delegation from Arizona visiting Indiana locations in April 2015.

Success of the Lifelong Indiana Coalition depends on the input of many stakeholders. Much of 2014 was spent building the Coalition to find these stake holders, building relationships such as the Arizona/Indiana Rural Age-Friendly Collaborative, and defining goals. 2015 will see the group move into execution of their focus areas. For a better picture of what the Coalition is trying to accomplish, view their Strategic Goal Tree. While still a new organization, the Lifelong Indiana Coalition is moving fast to make a real impact to improve the quality of life in communities for people of all ages. ▣

The Coalition was formed as a collaboration of public, private, and philanthropic organizations to work across all sectors to earn support community investments that will make areas more livable and age and ability friendly.

New Lenders Provide More Service Options for Hoosiers

By **Tom Pearson**, Tax Compliance Underwriter

IHCDA welcomed several new lenders in 2014, all of which began offering Homeownership Department solutions to Indiana residents who desire to purchase a new home in Indiana. IHCDA's Homeownership Department offers programs of down payment assistance, fixed low interest rates or a Federal Tax Credit to qualifying Hoosiers to purchase a new home in Indiana.

The Mortgage Credit Certificate program offers qualified first-time Hoosier homebuyers a Federal Tax Credit.

The NextHome program offers down payment assistance to qualified first-time and current Hoosier homebuyers. The NextHome program can be used as a standalone solution or combined with the Mortgage Credit Certificate to Indiana residents purchasing their first home.

The My Home Conventional product offers Hoosiers a low, fixed interest rate on a conventional loan. The My Home Conventional program can be used as a standalone solution or combined with the Mortgage Credit Certificate to Indiana residents purchasing their first home.

For more information about these products, please visit IHCDA at: www.in.gov/ihcda/2421.htm



MOVEMENT MORTGAGE

Movement currently has three retail offices located in Indianapolis, Terre Haute and Evansville. For more information you may contact Movement at: www.movementmortgage.com



DIAMOND RESIDENTIAL MORTGAGE

Diamond currently has six branch offices located in Carmel, Chesterton, Fort Wayne, Merrillville, Portage and Valparaiso. For more information you may contact Diamond at: www.diamondresidential.com

Become a Partner

If you are interested in becoming a partner with IHEDA and offering the various products to Indiana Hoosiers, please contact Kristine Clark, Homeownership Account Manager at (219)616-0990 or kclark3@iheda.in.gov

You can also find more information on IHEDA programs online at: **Consumer Website** www.iheda.in.gov

Partner Website www.in.gov/myiheda



www.facebook.com/pages/IHEDA-Homeownership-Opportunities/612017518811963



CROSSCOUNTRY MORTGAGE

CrossCountry currently has two branch offices located in Merrillville and Valparaiso. For more information you may contact CrossCountry at: www.mycmortgage.com



THE LAPORTE SAVINGS BANK

The LaPorte Savings Bank currently has seven branch offices located in LaPorte, Chesterton and Michigan City. For more information you may contact LaPorte at: www.laportesavingsbank.com



GUARANTEED RATE

The Guaranteed Rate currently has six branch offices located in Dyer, Fort Wayne, Goshen, Indianapolis, Saint John and Valparaiso. For more information you may contact Guaranteed Rate at: www.guaranteedrate.com

Your Money, Your Goals

with Consumer Finance Protection Bureau
and Patricia Avery

In July 2014, the **Consumer Finance Protection Bureau (CFPB)** launched a new online financial education toolkit designed to train social service workers in financial education. **Your Money, Your Goals** is a “train the trainer” model program. This comprehensive curriculum is designed to teach social service workers how to empower low to moderate families in making better financial decisions. The toolkit covers topics like:

- Making spending decisions that help reach goals
- Ordering and fixing credit reports
- Avoiding tricks and traps in choosing financial products
- Making decisions about repaying debts and taking on new debt
- Keeping track of income and bills
- Deciding whether to open a checking account and understanding what is needed to open one

Launching this program was a significant undertaking and included rigorous prior field testing. In Indiana, the field testing was conducted through the **Indiana Association of United Ways** from September 2013 to January 2014. A pilot program was launched in 2013 with 26 organizations that trained more than 1,400 employees and led educational workshops in 21 states and the District of Columbia.

Since then, the program has launched many national partnerships, including Catholic Charities, Community Action Partnership, Cooperative Extensions and United Ways. Program partners committed to training at least 500 frontline staff. In Minnesota, *Your Money, Your Goals* has helped to facilitate the development of a “Financial Literacy Interagency Council” where 10 state agencies meet and discuss financial empowerment across their programs.

Financial empowerment and asset development have been core programs in Indiana for many years. Much of the work done on a national scale has taken place right here at home. CFPB’s Financial Empowerment Program Specialist is **Patricia (Patty) Avery**, who also serves as the program manager for *Your Money, Your Goals*. Patty Avery joined CFPB in 2012. She is the “financial crown jewel from Evansville.” Prior to joining the Bureau, she



Tips for Having a Wonderful Time Navigating the Real Estate Department of IHEDA

Compliance Tip:

Everyone working in compliance knows IHEDA requires tenant events to be entered into our online reporting system. Fewer seem to realize that our Compliance Manual requires events to be entered 30 days from the event date. Entering tenant events at least every 30 days isn't just a requirement, it also makes sense. Users entering events every 30 days will get a better grasp of the system and encounter fewer problems. It will also be easier to remember a username or password by using it more frequently. Stay on top of tenant events, and stay in compliance.

YOUR MONEY, YOUR GOALS

Continued from page 24

was one of Indiana's subject matter experts in financial education. She worked for Old National Bank as the Director of Employee Communications. In this role, she would lead the development of *Bank On* programs in 18 local communities. She developed a financial coaching program for Indiana's community colleges and financial education programs for the Indiana National Guard. She understands the importance of financial education to low income families. She was the lead editor for Evansville's 10-year plan to end homelessness and co-chaired the community's Homeless Youth Coalition. Her other professional experiences are just as diverse—from serving as a missionary for 15 years in Scotland, Amsterdam, and Brazil to reporting and producing local television.

This extensive curriculum allows all organizations at all levels to provide the same quality training to social service providers across the country and better evaluate the impact of our efforts to empower low income families to make better financial decisions. It's so rewarding when important work on a national level is being carried out by those that stem from our local Hoosier roots.

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Congress Agrees on 2015 Spending and Bill Signed into Law

By **Zachary Rice**, Legislative Affairs and Policy Director


Within days after House appropriators unveiled the fiscal year (FY) 2015 spending bill, **H.R. 83**, they approved the bill on December 11 by a vote of 219 to 206. U.S. Rep. Marlin Stutzman (R-Howe) joined Indiana’s two Democratic House members - Rep. Andre Carson (D-Indianapolis) and Rep. Pete Visclosky (D-Merrillville) – in voting against the measure. The Senate passed the same bill by a vote of 56 to 40 on December 13. Both of Indiana’s Senators – Sen. Dan Coats (R-Fort Wayne) and Sen. Joe Donnelly (D-Granger) – voted for the bill. The President signed the bill into law on December 16.

The bill was labelled a “CRomnibus” because it provides a short-term continuing resolution (CR) that funds the Department of Homeland Security through February 27, as well as an omnibus package for the rest of the government, including the U.S. Department of Housing and Urban Development (HUD) and the U.S. Department of Agriculture (USDA), through September 30, 2015.

The bill increased funding for a several HUD programs, reduced funding for some and provided level funding for others. Elderly Housing (Section 202) received the largest increase while Homeless Assistance Grants, Housing Choice Vouchers and Housing for Persons with Disabilities (811) received minor increases from FY 2014. Project Based Section 8 received the biggest hit at \$187M less than FY 2014 and HOME Investment Partnerships lost \$100M. Community Development Fund, Choice Neighborhoods Initiative, Housing Counselling Assistance and Transformation Initiative received less funding while the rest remain equal to funding from last year.

Funding for USDA programs remained the same for Section 502 Single Family Direct Loans, Section 502 Single Family Guaranteed Loans and Section 538 Multi Family Guaranteed Loans. Additionally, funding was cut nearly in half for Section 542 Rural Voucher Assistance while Section 521/502 Rental Assistance only took a small decrease. The tables below highlight both HUD and USDA program funding for FY 2015.

For additional information, you can view a more thorough [budget chart](#) breakdown provided by National Council of State Housing Agencies (NCSHA) which shows how HUD and USDA program funding levels in the omnibus compare to FY 2014 appropriations, the President's FY 2015 Budget proposal, and the FY 2015 Senate and House-proposed funding levels.

If you have any questions during session, contact Zachary Rice, Legislative Affairs and Policy Director at 317-232-0624 or zrice@ihcda.in.gov 

FY 2015 HUD/USDA Funding

(Numbers in Millions)

HUD Program	FY2014	HUD			
		Request FY2015	House FY2015	Senate FY2015	Final FY2015
AIDS Housing (HOPWA)	330	332	306	330	330
Community Development Fund	3,100	2,870	3,060	3,090	3,066
Elderly Housing (Section 202)	384	440	420	420	420
HOME Investment Partnerships	1,000	950	700	950	900
Homeless Assistance Grants	2,105	2,406	2,105	2,145	2,135
Choice Neighborhoods Initiative	90	120	25	90	80
Housing Choice Vouchers	19,177	20,045	19,357	19,562	19,304
Housing Counselling Assistance	113	110	97	99	97
Housing for Persons with Disabilities (811)	126	160	135	135	135
Lead-Based Paint Hazard Reduction	110	120	70	110	110
Housing Trust Fund	0	1,000	0	0	0
Native American Housing Block Grants	650	650	650	650	650
Project Based Section 8	9,917	9,746	9,746	9,746	9,730
Public Housing Capital Fund	1,875	1,925	1,775	1,900	1,875
Public Housing Operating Fund	4,400	4,600	4,400	4,475	4,440
Self-Help & Assisted Homeownership (Shop)	10	10	10	10	10
Rental Assistance Demonstration	0	10	0	10	0
Transformation Initiative	40	0	0	0	0

USDA Program	FY2014	USDA			
		Request FY2015	House FY2015	Senate FY2015	Final FY2015
Section 502 Single Family Direct Loans	900	360	1,042	900	900
Section 502 Single Family Guaranteed Loans	24,000	24,000	24,000	24,000	24,000

Customer Service Survey

By **Mark Wuellner**, Deputy Executive Director, General Counsel & Chief of Staff

At IHCDCA we believe in the aphorism: “good customer service is good business.” The word “business” may seem out of place in a government setting, but ours is no less a business than selling sugar cream pies. We serve a different bottom line—not of dollars and cents but of providing housing opportunities, promoting self-sufficiency and strengthening communities. And we serve a broader customer base—not just of those who purchase a product but of the entire population of the State of Indiana. Our status as public servants should not affect the level of customer service which the public expects from us and which we provide them.

We keep customer service top of mind in a couple of ways. First, the concept of service flows through our 5 institutional values of Integrity, Stewardship, Continuous Improvement, Fairness and Respect. Second, each October, we ask our customers to tell us how we are performing. We ask the same questions each year so that we can quickly compare our current performance against years past.

The 2014 survey results are in, and we’d like to share them.

Today’s webinar had a lot more details and was too fast paced for me

Please continue to work on your webpage to make it more user friendly and accessible.

IHCDA schedules multiple mandatory trainings on the same day/time which makes it impossible to attend.


3
years in
a row



IHCDA staff are pleasant and courteous when dealing with IHCDA’s partners.


I feel comfortable asking questions of the IHCDA staff.

3
years in
a row



The IHCDA website and IHCDA Info emails are helpful.

2014



IHCDA contributes to a positive and improving environment for my organization’s activities.

Program policies and expectations are clear and easy to understand.

Sometimes it seems as if IHCDA thinks we have a huge staff who can handle many projects all at once. We don’t.

The one-on-one meetings with developers regarding the QAP were very beneficial and would love for this to be a continued avenue to create open forum discussions on how to improve the allocation plan and development of communities.

In 2015, we'll be guided by the words of one of the greatest servant leaders the world has seen:

*A customer is the most important visitor on our premises,
he is not dependent on us.
We are dependent on him.
He is not an interruption in our work.
He is the purpose of it.
He is not an outsider in our business.
He is part of it.
We are not doing him a favor by serving him.
He is doing us a favor by giving us an opportunity to do so.*

- Mahatma Gandhi

So what are we doing with your feedback? At our February 10th all-staff meeting, Jake shared results from the Customer Service Survey, and we discussed as a staff the importance of every individual at IHCDa providing high quality customer service. We don't have a customer service department – customer service is a key component of every team member's job.

A cure-all for many of our negative ratings is simply clear, consistent communication. We'll strive to be better in that area across the board in 2015, as we evaluate both our agency-wide communications (such as our websites, IHCDa Info, this magazine) and our department-by-department communications (such as webinars and other methods of communicating programmatic changes or decisions).

Let us do the favor of serving you. You, and those you directly serve, are the purpose of our work. So if you have a question, concern or just want to catch up, your IHCDa contact stands at the ready to listen and assist. Let me be yours - give me a call at (317) 233-6667 or shoot me a note at mwuellner@ihcda.in.gov. ■

The "BEP" was an answer to a very real concern in many communities. Larger cities have resources, small towns do not. This has been a great addition. Thank you.

IHCDa needs a better policy for informing customers of RED Notice issuance.

We can easily approach IHCDa staff for guidance and clarification. Staff is motivated to help our agency achieve high standards. Strength in holding us accountable, as well.

Staff follow-up/availability needs improvement.

A Talk with Bill Konyha

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

William (“Bill”) Konyha joined the Indiana Office of Community and Rural Affairs (OCRA) as its Executive Director in January 2015. Bill brings to OCRA the experience of more than 25 years as a community economic development professional and 20 years in the private sector as a real estate developer.

Bill’s first experience in economic development was in Indianapolis as the President of HCJ Corp. and the Housing Development subsidiary of Eastside Community Investments (ECI) where he was quickly named Executive Vice President and Chief Operating Officer. During his five year tenure as COO, ECI recognized a combined net profit in excess of \$270,000 while adding more than \$500,000 to its fund balance.



“I would encourage everybody to continue down the path that we’re on, which is to make ourselves more entrepreneurial, more nimble, able to more rapidly respond, and able to embrace the realities of the marketplace that’s changing faster than it ever has before.”

- Bill Konyha

After leaving ECI, Konyha joined the Tipton County Economic Development Corporation where he developed Northgate Industrial Park which attracted more than \$50 million in new capital investment. He then joined the Fayette County LEDO for two years prior to becoming the President and CEO of the Economic Development Group of Wabash County, Inc. (EDG).

During the 8 ½ years that Konyha spent with EDG, he was instrumental in the development of the Wabash Northeast Business Complex, secured shovel ready status for it and the North Manchester Industrial Complex, brought the Wabash County Industrial Park to capacity and supported more than \$324 million of private investment. Combined these activities assisted the private sector in the creation of over 1,100 new jobs with \$34 million in annual payroll and generating more than \$1 million annually in new local income taxes. Most significantly, personal income and per capita income rose more quickly in the local area than the state as a whole. As a result, Wabash County has the highest per capita income in the ten-county Northeast Indiana Regional Partnership. In addition to the economic development progress that took place under Bill’s leadership, he also led the local Wabash team who received the designation as a 2014 Stellar Community.

Konyha has served as a member of the Indiana Bond Bank Board of Directors, eight years as Chairman of the Indiana Main Street Council, three years as a member of the Heartland Career Center Board of Directors, two as its president as well as time on both the Manchester University President's Council and the Ivy Tech Advisory Council. He is in his sixth and final year as a member of the Wabash City School Board, having served three years as President. Konyha is a past president of the Indiana Economic Development Association and was named a Sagamore of the Wabash by Governor Mike Pence.

Recently, Joe Palus from IHCD's staff sat down with Bill to talk about Bill's vision for OCRA (and Indiana). Following are some highlights from that conversation:

What's the optimal outcome of community development from your perspective? Has your answer to these questions changed at all over time?

The primary outcome that we seek is for communities to develop their own understanding, their own vision of what their community is and what their community can become over a period of time, by aligning who they actually are—their assets—with their vision. And maybe in the process, they learn that the vision they've developed either exceeds their grasp or doesn't exceed their grasp but requires the right alignment of their assets—we can help them build the capacity to reach the goals they set for themselves.

Would your answer have been the same when you first become part of this field?

I've been involved in community economic development for twenty-five years, and I would say that my vision today of community economic development is so diametrically opposed to what it was twenty-five years ago. Twenty-five years ago, everybody believed in the inner city (which is where I started in community economic development) that what we were going through was temporary and that it would resolve itself. Well, it wasn't temporary—you had urban flight to the suburbs expand, not decrease. And from the suburbs, it continued out to the rural areas—what the urban areas referred to as urban sprawl, we in rural communities referred to as our opportunity. Today, we have different challenges—globalization, global competition, high energy costs and the fact that the world today is completely different from what it was twenty-five years ago.

Let me use a visual aid [Bill puts his phone on the table]: in the 1960s, we had the Mercury missions, followed ultimately by Apollo, which put men on the moon. This [Smart]phone has more computing power than that Apollo capsule had back then, and it has changed the world again. [Change] is not going to slow down, it's going to accelerate, and the idea that a community, particularly in rural Indiana, can stay as they were in 1970 is not a viable idea. They have to adapt, they have to evolve, they have to overcome.

What would you like to accomplish during your tenure at OCRA?

OCRA has been an amazing institution even though it's still relatively new—I think it's really only about ten (10) years old. It's staffed by a lot of really wonderful passionate people who had a remarkable idea. Now we're at a point where

we need to refine that idea for today. What I would like to see happen would be for OCRA to shift its focus a little bit more. I would like for us to focus our efforts on communities who are demonstrating a willingness and ability to re-align themselves with the twenty-first century, to really focus on helping most communities achieve their vision. Communities whose vision is to remain as they were are going to find that increasingly difficult to do; we certainly will not abandon them, but they're not going to find themselves high on our priority list. [We want to work with] communities that want to make themselves relevant to the 21st century—whatever that means. And it's up to each community to determine what that means.

What are you most excited about in taking leadership of the organization?

I've made this switch at age 66. I reached full retirement age and changed careers. And I did so because—first of all, the Lieutenant Governor is a heck of a salesperson. But secondly, as I thought it through, I realized that I began in Indianapolis in community-based economic development, and then I moved after about five years into a rural community—Tipton; then Connersville for a short time, then I moved to Wabash. So, I've focused on rural community and economic development and developed a real passion for it.

Having spent 20 of my 25 years in economic development in rural communities, I've seen us go through that same kind of transition. At first, economic development was "If you build it, they will come," and so you built industrial parks and went out and tried to attract whatever you could attract without a real strategic plan for what kind of community you were trying to create. Today, there are industry clusters, there are target industries, there are a myriad of opportunities that each community has to ascertain whether [those opportunities] align with their strengths or not. Oftentimes, and I've seen it play out over and over again, the community sets their goal to attract a certain segment of business, only to find out, sometime later on, that community economic development is about workforce, workforce and workforce, and they don't have the workforce to meet the demand of that particular industry, so they've spent a lot of public energy, public policy, and a lot of public funds trying to accomplish a vision that they never really had a real chance to accomplish. My deepest hope is that OCRA helps as many rural communities as possible develop a realistic vision for themselves and their future, and begin to travel a path that will help them realize that vision, based upon their own assets. I call it asset-based economic development: understanding what your strengths are and how best to apply those strengths, those assets, to the future.

Has anything surprised you since you've begun your tenure?

I have really been surprised at the amount of passion that the OCRA staff has for the people and communities they serve and the services that they bring to their community. They literally refer to these communities as "my community" and they don't mean that in an impersonal way. One of the advantages we have is that our field staff live in the region they serve, and they are intimately involved in that region—it shows through in everything they do. So, that has been a big surprise. I expected a professionally detached staff and I have a professional staff that is very personally involved.

I would also add that I'm very pleased with the partnerships that exist between the Lieutenant Governor's family of businesses and how we all support one another.

How do you see OCRA working with organizations like IHCD or the partners we work with? What are the elements of an optimal partnership from your perspective?

I think there are so many synergies that it's hard to say why we wouldn't or why we couldn't work with one another. To me the best example of all is the Stellar Communities program. This year, we actually expanded the number of [new] agencies that are partnering with the original players. OCRA, IHCD and INDOT—the players who brought assets and money to the table—now have OSBE,

Tourism and the Office of Faith Based and Community Based Initiatives involved. Some are just bringing technical assistance that is very much needed in the community and helps them to realize their vision. Plus, OCRA's developed other programs, like the Community Readiness Index (a partnership with Ball State) and Hometown Collaborative (a partnership with Ball State, Purdue and Indiana University), that I think are going to become precedents to becoming involved in the Stellar Communities program. Those are programs that help a community understand, first of all, how their assets are aligned with their plans, and how to bring enough people from various walks of life to help them develop a Community Vision and a Community Plan. These [initiatives] really set the table for them to become a Stellar Community. We've also talked about how the Regional Cities program (should the legislature actually adopt the Regional Cities program) could become part of this. I see the agencies of the Lieutenant Governor and the Governor applying our programs so that each agency's programs support the others in a way that enhances the effectiveness of all of them—like a matrix.

Anything you would like to say to IHCD's partners?

I would encourage everybody to continue down the path that we're on, which is to make ourselves more entrepreneurial, more nimble, able to more rapidly respond, and able to embrace the realities of the marketplace that's changing faster than it ever has before. I don't think it's necessarily realistic to develop a program that you think is going to be in place for ten years—everything we do must get constant review to see how it blends with other agencies and other programs and how it blends with your own programs to continuously refine—that continuous improvement process.

At heart, I'm nothing but an entrepreneur, so this is the right place for me. I see partners, I don't see competitors. I've been involved with government contracting since about 1971, and what I really like about the place I am today is that I see people who are excited about working with one another. I see people who understand that what we are really doing is providing customer service to the taxpayers of Indiana. And if we are not viewed as providing customer service, then we're really not in the right place. ▣

"I have really been surprised at the amount of passion that the OCRA staff has for the people and communities they serve and the services that they bring to their community. They literally refer to these communities as "my community" and they don't mean that in an impersonal way."

- Bill Konyha

Permanent Supportive Housing: Providing Quantifiable Change

By **Rodney Stockment**, Permanent Supportive Housing & Data Analyst

In January 2008, the **Indiana Housing and Community Development Authority (IHCD)**, the **Division of Mental Health and Addiction**, the **Family Social Services Administration Transformation Work Group**, and the **Corporation for Supportive Housing (CSH)** launched the **Indiana Permanent Supportive Housing Initiative (IPSHI)**, a public/private venture designed to develop a minimum of 1,400 permanent supportive housing units over six years.

Strategically, IPSHI is designed to:

- Extend the reach of supportive housing to new communities
- Increase the capacity and number of nonprofits providing supportive housing at the local level
- Improve the connection between behavioral health services and housing systems
- Reduce the number of individuals and families who are chronically homeless
- Improve the quality and cost-effectiveness of the homeless delivery system



Predicated on the growing national evidence that permanent supportive housing is the single most cost-effective solution for people who face the most complex challenges, IPSHI's driving motivation has been ending the cycle of chronic homelessness and institutionalization rather than merely managing its symptoms. While homelessness remains relatively invisible to the average person in most Indiana communities, chronic homelessness levies a documented and costly burden on publicly-funded systems of health, social services, and criminal justice.

IPSHI set forth an ambitious and measurable set of outcomes:

- Reduce the number of Indiana individuals and families who experience long-term homelessness
- Reduce the inappropriate use of emergency health care, shelter, chemical dependency centers, correction facilities, foster care, hospitals and similar services
- Improve the health, employability, self-sufficiency and housing stability for individuals and families who are experiencing homelessness and for others who are at risk of chronic homelessness due to, for example, severe mental illness and/or chronic substance abuse

Since 2008, IHEDA has made substantial commitments of talent and treasury to fulfill these ambitious goals, including:

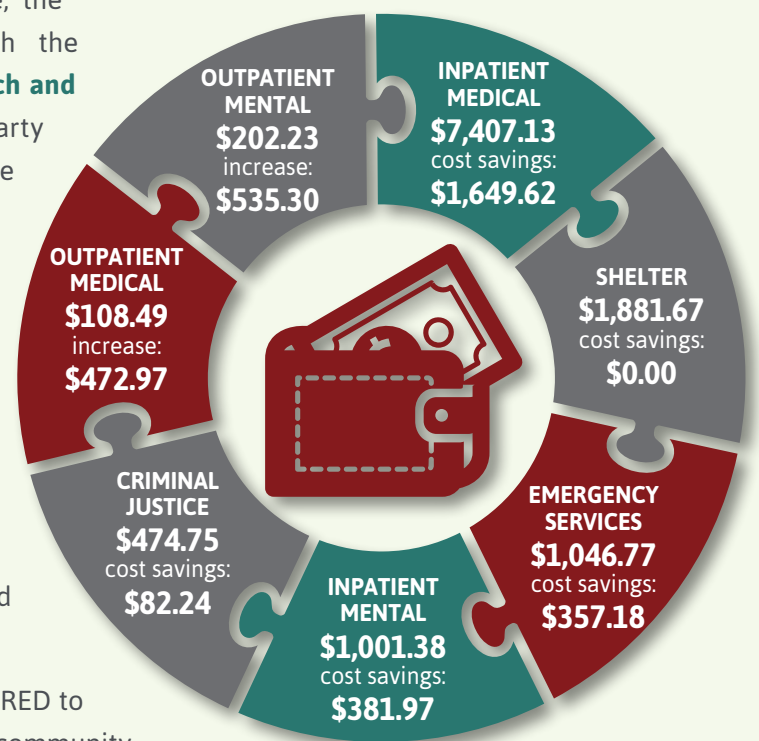
- Dedicating staff to conceptualization, development and operation of supportive housing
- Developing housing policies and resource allocation strategies that prioritize ending long-term homelessness as a core strategic value
- Strategically investing capital and rental subsidy set-asides for supportive housing
- Promoting inter-agency understanding of supportive housing priorities and building partnerships for the fulfillment of those priorities
- Funding CSH’s work in Indiana as a private nonprofit partner providing technical assistance and development support
- Providing financial support for the Indiana Permanent Supportive Housing Institute
- Leveraging resources and expertise offered by other federal, state and local initiatives that have similar goals
- Working with foundations and the private sector to develop resources to test innovative approaches and bring production to scale

The impact of IPSHI: A Study

As the first six years of the initiative come to a close, the Research and Innovation Department contracted with the **University of Southern Indiana Center for Applied Research and Economic Development (CARED)** to perform a third party evaluation of the impact of IPSHI. The study evaluated five permanent supportive housing developments in Evansville that were developed by **Aurora, Inc.** and the **ECHO Housing Corporation** as a result of IPSHI. The study examined whether supportive housing in Evansville resulted in a reduction of high cost acute care systems while resulting in improved tenant outcomes and residential stability. This study was also conducted to determine whether there was a positive return on investments for the resources IHEDA has set aside for reaching the initiative’s original goals. In other words, is supportive housing a good investment?

A multi-disciplinary research team was assembled by CARED to evaluate the impact of IPSHI on both individual tenants and community resources. In particular, the evaluation looked to see how supportive housing affected tenants’ housing stability, physical and mental health, use of emergency systems of care, contact with the criminal justice system, and overall quality of life. Finally, the study looked at the cost savings produced by supportive housing through the achievement of these tenant outcomes.

CHANGE IN SERVICE USE COST

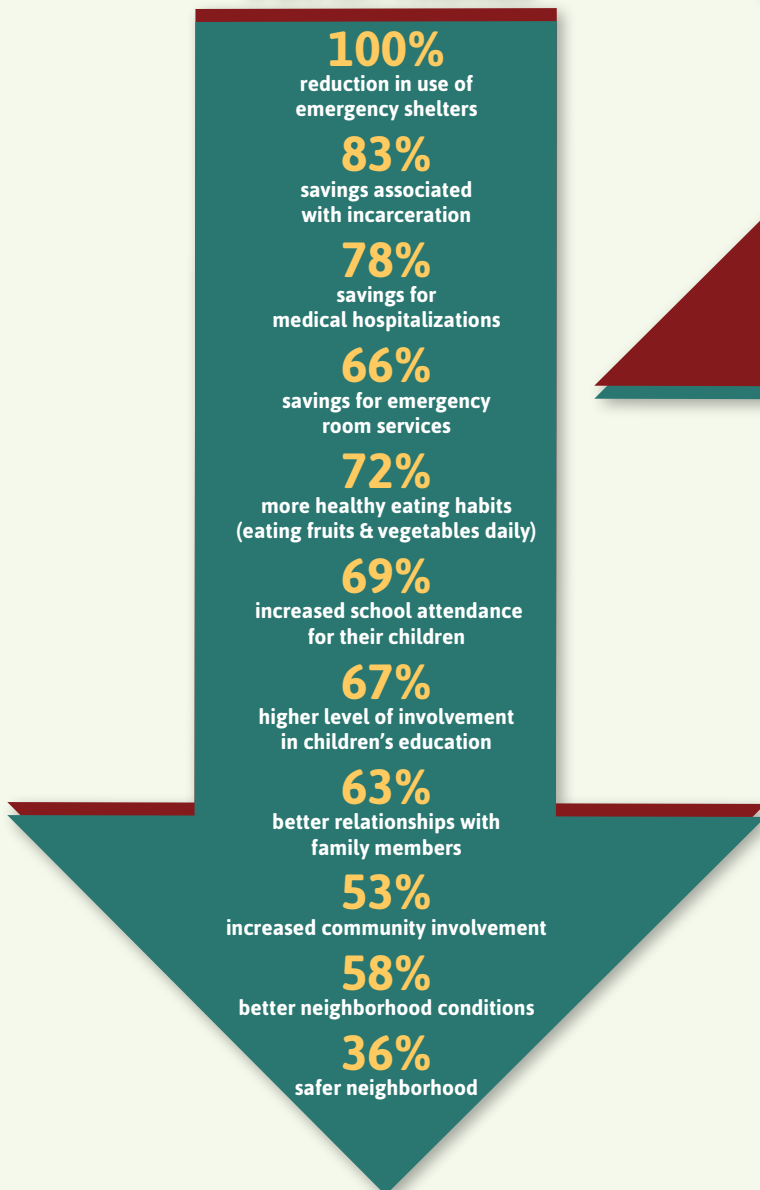


The study found significant reductions in use of expensive health care services and criminal justice services as well as significant increases in housing stability, allowing tenants to increase income and improve family relationships. Overall, the study found that supportive housing is an effective strategy to end homelessness for persons with complex mental health and co-occurring substance abuse histories by offering housing stability with flexible tenant-based services, resulting in significant public cost savings over previously prevalent systems of care.

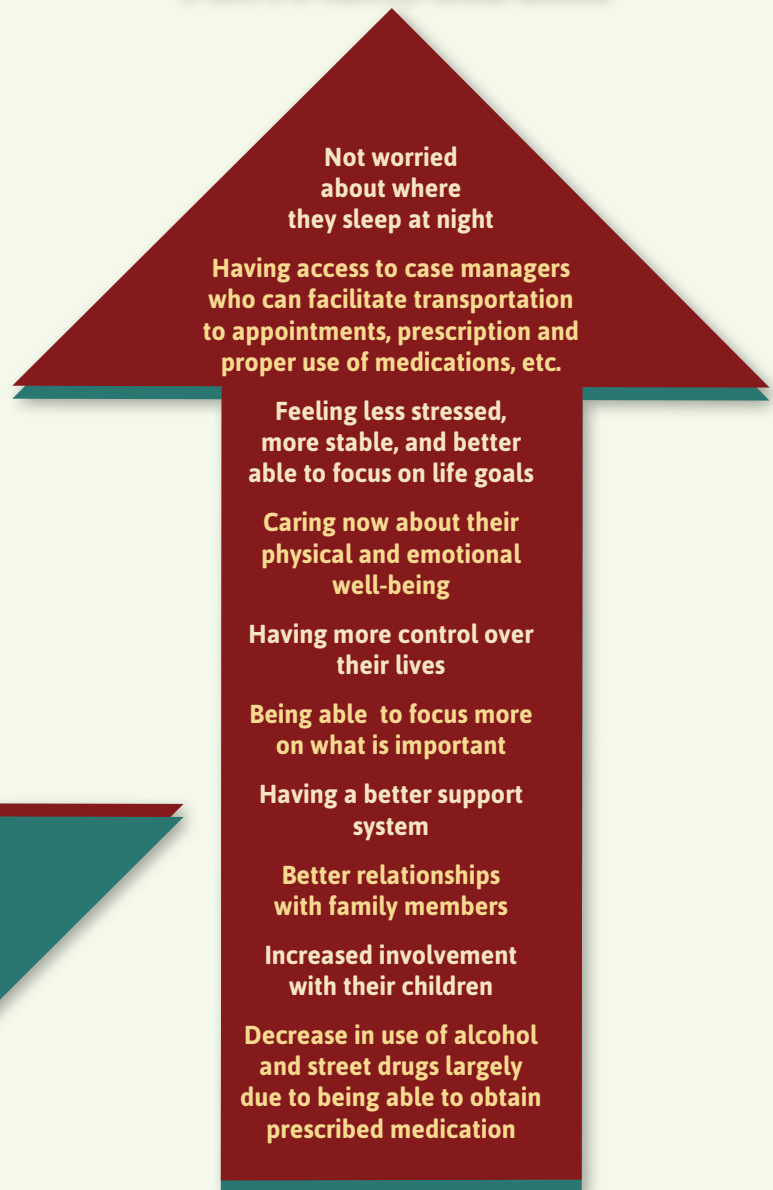
“The research sponsored by the Indiana Housing and Community Development Authority (IHCDA) has national implications for taxpayers hoping policymakers will invest public dollars wisely, in ways that produce lasting results,” said Katrina Van Valkenburgh, head of CSH Central Region. “The evidence-based findings documented by the University of Southern Indiana on behalf of IHCDA prove supportive housing is more cost effective than traditional methods for addressing chronic homelessness, adding to a wealth of information leading us to only one conclusion: supportive housing saves lives and money.”

IPSHI’s double bottom line has demonstrated that supportive housing can indeed be a way to end homelessness and not just manage its symptoms. ▣

IPSHI KEY FINDINGS



IPSHI IMPROVED WELL-BEING



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Highlights

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3RD ANNUAL FAIR HOUSING CONFERENCE

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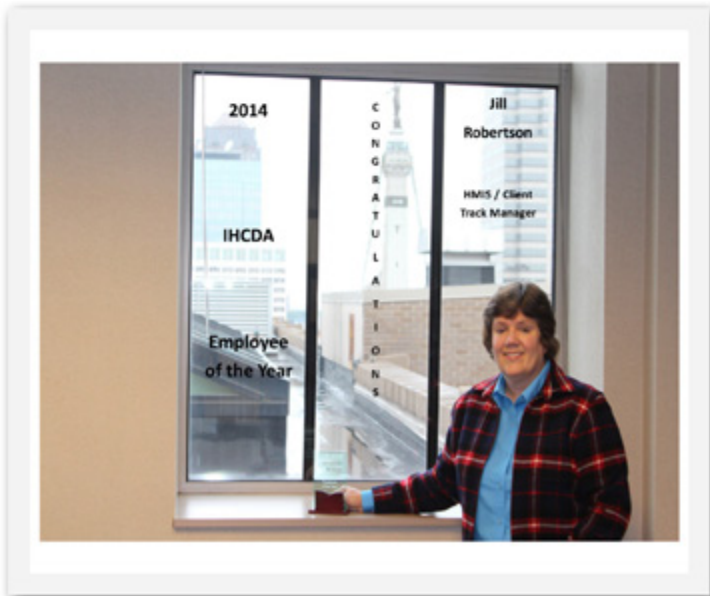
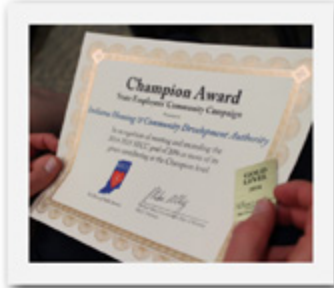
with Keynote Speaker Coach Herman Boone from *Remember the Titans* fame and General Deputy Assistant Secretary for Fair Housing and Equal Opportunity for the U.S. Department of Housing and Urban Development to open the conference

A short autograph session by Coach Boone to follow the conference closure



To register and more info: www.fhcci.org/events

Click here to learn more about the 3rd Annual Fair Housing Conference.



The State of Indiana's 2015 Fair Housing Conference

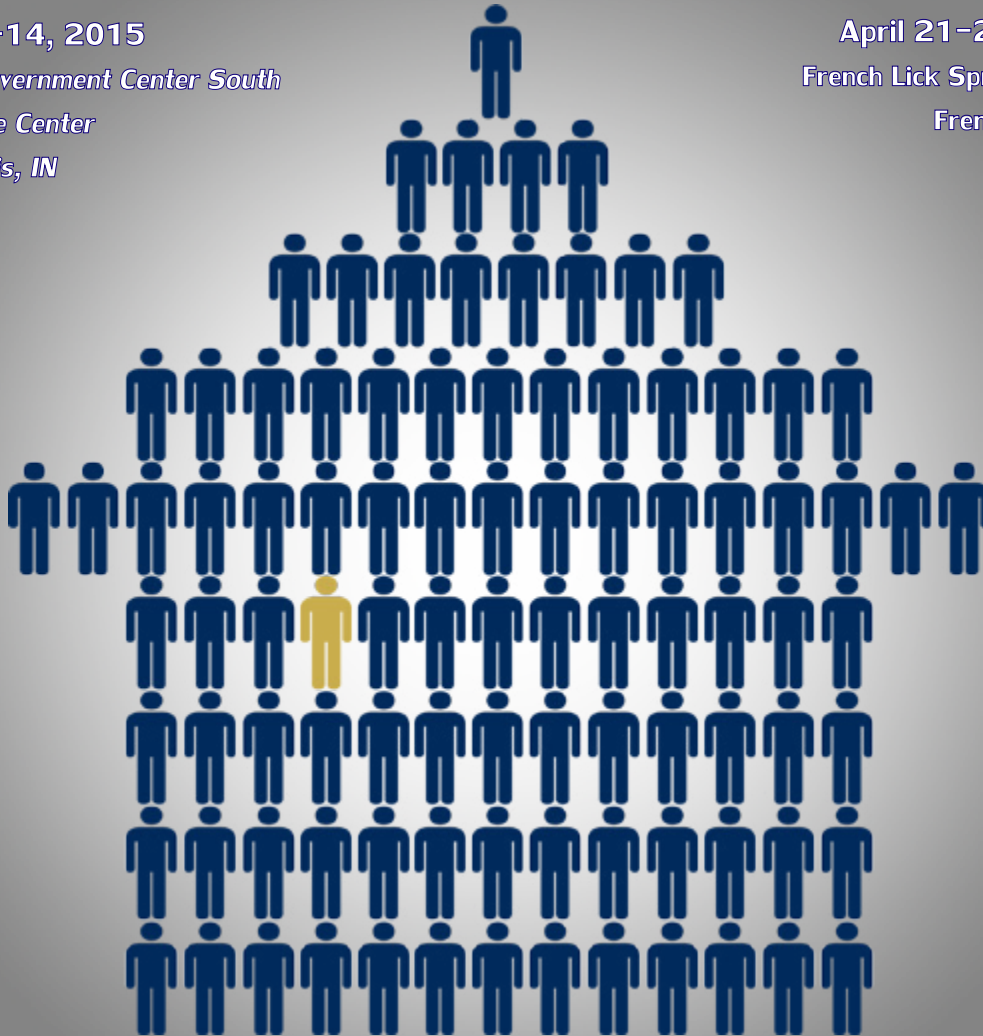
Register now at <http://in.gov/icrc/2015FairHousingConference.htm>
CLE & CE Credits will be available

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Conference Center
Indianapolis, IN

April 21-22, 2015

French Lick Springs Hotel
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Know Your Role

Taking Personal Responsibility for Affirmatively Furthering Fair Housing



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