

2014 Entry Form
(Complete one for each entry.)

Fill out the entry name *exactly* as you want it listed in the program.

Entry Name _____

HFA _____

Submission Contact _____

Phone _____ **Email** _____

Qualified Entries must be received by **Tuesday, July 1, 2014**.

For more information about Qualified Entries, [click here to access the 2014 Entry Rules](#).

Use this header on the upper right corner of each page.

HFA _____

Entry Name _____

Communications	Homeownership	Rental Housing	Special Needs Housing
<input type="checkbox"/> Annual Report <input type="checkbox"/> Promotional Materials and Newsletters <input type="checkbox"/> Creative Media	<input type="checkbox"/> Empowering New Buyers <input type="checkbox"/> Home Improvement and Rehabilitation <input type="checkbox"/> Encouraging New Production	<input type="checkbox"/> Multifamily Management <input type="checkbox"/> Preservation and Rehabilitation <input type="checkbox"/> Encouraging New Production	<input type="checkbox"/> Combating Homelessness <input type="checkbox"/> Housing for Persons with Special Needs
Legislative Advocacy	Management Innovation	Special Achievement	Are you providing visual aids?
<input type="checkbox"/> State Advocacy <input type="checkbox"/> Federal Advocacy	<input type="checkbox"/> Financial <input type="checkbox"/> Human Resources <input type="checkbox"/> Operations <input type="checkbox"/> Technology	<input type="checkbox"/> Special Achievement	<input type="checkbox"/> YES <input type="checkbox"/> NO

Background

For over than a year, the Indiana Housing and Community Development Authority (IHCD) has been engaged in an ongoing effort to build partnerships around critical programs while advancing the agency's strategic objectives and overall mission. One such example of this activity is the agency's unique approach to tackling blighted, vacant and abandoned housing problems around the State of Indiana. The local impact of thousands of distressed and abandoned properties is significant, and a clear, cogent plan to address the needs of Hoosier communities was necessary. IHCD embraced this challenge by building coalitions and facilitating discussions with bi-partisan officials and industry experts to assess the problems and develop immediate and long-term solutions.

Direct "Need" Discovery – Listen & Learn Tour

Blighted, vacant and abandoned homes are a serious issue for Indiana homeowners and communities. The State of Indiana has the dubious distinction of having one of the highest percentages of abandoned foreclosed homes in the country. RealtyTrac and 24/7 Wall Street report that roughly 30% of Indiana's foreclosed homes are abandoned. This means that due to foreclosure alone, blighted and abandoned homes are negatively impacting Indiana homeowners and neighborhoods by reducing property values. Blighted properties also serve as a drain on municipal resources ranging from simple yard maintenance to police runs. Many Indiana communities lack the resources necessary to address this growing issue alone and we discovered the magnitude of the problem first hand.

After being elected in November of 2012, Lieutenant Governor Sue Ellspermann began a tour of all 92 counties in Indiana. Nicknamed the "Listen and Learn Tour," the initiative began with the first visit to Allen County on May 2, 2013 and concluded on November 22, 2013 in DuBois County. In each county, she conducted two separate meetings. The first meeting was for locally elected officials and the second focused on business and agriculture leaders. Lieutenant Governor Ellspermann's goal for the tour was to become as familiar with the issues of every Indiana county as she is with those of her home county.

During the 184 meetings, which were attended by more than 2,500 people, Lieutenant Governor Ellspermann encouraged local elected officials and business and agriculture leaders to have open and meaningful conversations about major concerns facing their communities. Early in the tour, it became obvious that many communities across Indiana face serious problems with blighted, vacant and abandoned homes. In more than 50 counties, local elected officials mentioned issues surrounding blighted and abandoned properties while 33% of all Indiana counties listed it as a top concern. Before concluding the tour, Lieutenant Governor Ellspermann began exploring available opportunities with IHCD to assist these communities.

Solution-Driven Strategy – Blight Elimination Program Public Forums

At the request of the Lieutenant Governor, IHCD immediately took action to address the plight with blighted, vacant and abandoned properties in Indiana. IHCD began working with the U. S. Department of the Treasury to set aside \$75 million of the \$221.7 million in Indiana's Hardest Hit Fund to develop the Blight Elimination Program (BEP) aimed at demolishing blighted and abandoned homes that are beyond repair. The goal is not simply to demolish abandoned homes, but also to stabilize property values in Indiana communities. This partnership between IHCD and Indiana municipalities allows communities to

demolish blighted properties and offer a variety of end uses for the newly cleared properties, including green space and redevelopment.

IHCDA seized the opportunity to create an innovative and transparent development approach for BEP. Since municipalities both small and large are adversely affected by blighted, vacant and abandoned properties, our assembled team of subject matter experts wanted to ensure the limited funding base was dispersed throughout Indiana fairly and transparently. IHCDA decided to construct BEP using a competitive application process and dividing Indiana's counties into six population-based divisions. Any unit of local government could apply for funds under their county's designated division.

Between October 16, 2013 and January 16, 2014, IHCDA crisscrossed the State holding eight public forums to discuss the initiative, receiving valuable feedback. The public forums were held in Indianapolis, Gary, Muncie, South Bend, Sullivan, Evansville, Shelbyville and Richmond; the chosen forum locations took place in all six population-based funding divisions and generated 13 major updates to the application and scoring matrix. A slew of local elected officials, tax sale experts and concerned citizens accounted for the nearly 500 people who provided the vital input over the three-month process. During these forums, it became clear that immediate legislative action was needed to address vacant and abandoned properties.

Building Strange Bedfellows – Indiana Abandoned Housing Task Force

With BEP being only one tool to address blighted properties, additional plans were necessary to tackle this critical public policy issue. Working behind the scenes simultaneously to the host the BEP public forums under the leadership of Senator Jim Merritt (R-Indianapolis), IHCDA provided technical expertise by assembling a group of community development experts dubbed the Indiana Abandoned Housing Task Force (Task Force). The Task Force's key policy objective and long-term goal is to assist municipalities to identify, stabilize, secure and promote reinvestment in abandoned properties in Indiana. Short-term goals included introducing solutions that will improve and streamline the tax sale process transferring blighted houses back into the hands of responsible owners or have the worst-of-the-worst houses torn down; potentially using the BEP as a resource.

The bipartisan Task Force consists of a dozen elected officials and representatives from the following organizations: Association of Indiana Counties, Department of Metropolitan Development – City of Indianapolis, Indiana Apartment Association, Indiana Association of Cities and Towns, Indiana Association of Realtors, Indiana Bankers Association, Indiana Builders Association, Indiana Mortgage Bankers Association, Marion County Treasurer's Office - City of Indianapolis, Metropolitan Development – City of Richmond, tax sale experts from SRI Incorporated and representatives from the Indiana Housing and Community Development Authority.

As a result of the Task Force's willingness to build consensus around the blighted property issue, the group began advancing a legislative agenda for the 2014 legislative session. IHCDA facilitated the Task Force's work by identifying subject matter experts, organizing meetings and providing technical assistance to the group. Before the beginning of the legislative session, the Task Force orchestrated a comprehensive communications campaign with the goal of developing legislative agenda with input from thought leaders and key stakeholders. Overall, six bills were introduced addressing blighted, vacant and abandoned properties; however, Senator Merritt's SB 422 received considerable support early on in the process.

Culmination of Collaboration - Senate Bill 422, Abandoned Housing

SB 422 was introduced by Senator Jim Merritt on January 1, 2014. The bill was amended with additional language from the Task Force and passed out of the Senate Local Government Committee unanimously on January 30, 2014 with the support of Senate colleagues. On February 4, 2014, SB 422 passed the third reading by a vote of 47 “yeas” to only one “nay.” When the dissenting Senator was asked why he opposed the bill, he responded with, “I’m not sure.” Once the bill moved to the House, many additional Senators and Representatives were added as coauthors.

SB 422 was introduced in the House on February 10, 2014 and assigned to the House Government and Regulatory Reform Committee. The bill passed out of committee with approved amendments unanimously. On March 3, 2014, the bill passed the House with 97 supporters and no opposition. The Senate concurred with the House Amendments (Y:45, N:0) and the Motion to Concur also passed the Senate unanimously (Y:45, N:0). Governor Mike Pence signed SB 422 on March 24, 2014.

The Task Force testified in support in every committee hearing helping to garner the active and passionate support of 26 elected officials in the Indiana General Assembly and achieving nearly unanimous support throughout the legislative process. Traditionally, housing priorities, initiatives and policymaking occurs within slim silos which has made passing significant legislation to tackle blighted properties difficult to fully address. The collaborative efforts of the Task Force along with establishing immediate policymaking priorities were paramount to the unlikely and vast support for a highly contentious issue. The Task Force will continue to be utilized by IHCD to assist with our strategic objectives and long-term policy initiatives.

Curbing the Complications - Conclusion

The goal of SB 422 was two-fold. One, IHCD wanted to assist municipalities applying for BEP funding by streamlining the tax sale process to get chronically blighted houses back into the housing market, or demolishing those beyond repair. The second is to stifle the “bad actors” or profiteers (i.e., those buying properties at tax sales for profit and not for renovation or redevelopment) away from those sales. The enacted legislation, which became law on July 1, 2014 (except the tax sale blight registry which becomes law July 1, 2015), has multiple pieces which are all a part of the larger puzzle of improving the tax sale process.

Cutting red tape is expected to curb some of the negative impact of blighted properties, including vandalism, criminal activities and other public safety threats. The passage of SB 422 would have been nearly impossible to accomplish without IHCD recognizing opportunities to utilize available resources to discover the problem, develop BEP, gain crucial knowledge and assist with the construction of an effective Task Force. With SB 422 becoming law, IHCD and the Task Force will once again collaborate to develop a plan to tackle additional housing issues in 2015 and beyond.

Submitted for use on Nov. 13, 2013

Word Count: 506

**Advancing Joint Effort to Help Communities Clean Up Abandoned Homes
By Lt. Gov. Sue Ellspermann and State Sen. Jim Merritt (R-Indianapolis)**

Even though the Hoosier economy and housing market are seeing steady gains following the recent national recession, our state is still struggling with high rates of abandoned foreclosed homes. Blighted and vacant properties pose serious issues for Indiana communities in urban and rural areas alike.

Abandoned properties invite vandalism and illegal drug use, reduce property values and hinder community growth in the long term. Because of complicated legal procedures for dealing with these properties, abandoned homes often remain idle and deteriorating for years. Moreover, local government units generally can't afford to clean up, tear down or take other action to improve these community eyesores.

According to RealtyTrac, a third of foreclosed homes in Indiana are abandoned.

Over the last several months, we have been working with federal, state and local agencies to combat abandoned homes through an organized effort. Once the details are final, cities and towns will have a new avenue to take action to eliminate these types of properties.

This new program, advanced by the Indiana Housing and Community Development Authority (IHCDA), hopes to provide Indiana municipalities with funding to demolish blighted and abandoned homes that are beyond repair. If approved by the U.S. Department of Treasury, the initiative will be financed through a portion of Indiana's federal Hardest Hit Fund dollars.

During the worst of the recession, the national Hardest Hit Fund awarded our state \$221 million to help struggling Hoosier homeowners avoid foreclosure. Hopefully, Indiana will now be able to utilize some of this funding for the demolition of abandoned homes, which will stabilize property values and improve local economies.

The proposed partnership between IHCDA and Indiana municipalities would allow communities to demolish blighted homes, as well as offer a variety of end-uses for the newly cleared properties, including green space and redevelopment.

As part of this effort, the IHCDA and other state leaders are holding a series of public forums to gain feedback from Hoosier residents about their experiences with abandoned homes, and how this newly proposed project could assist them.

So far, we've held hearings in Indianapolis and Gary. The next public forum will be held at 6 p.m. on Wednesday, Nov. 20, at Muncie City Hall. On Dec. 4, we will hold a hearing in South Bend at 6 p.m. at the Colfax Auditorium in the city's main library. Indiana lawmakers and IHEDA officials hope to visit other regions of the state over the next few months, including New Albany and Shelbyville. Upcoming public forum details can be found at www.877GetHope.org.

For those unable to attend the public hearings, written comments can be submitted to feedback@iheda.in.gov by Monday, Dec. 2.

While we believe new funding to help clean up abandoned homes will be a significant step toward rebuilding distressed communities in our state, our ultimate goal is to prevent home foreclosures and abandonments in the first place.

If you are a struggling homeowner, please seek assistance through the Hardest Hit Fund by visiting www.877GETHOPE.org or calling 1-877-GET-HOPE (1-877-438-4673).



Strengthening Our Neighborhoods



State Representative Dan Forestal

The new laws described below are just a couple of steps in our ongoing efforts to address our abandoned housing and negligent landlord issues. I am working closely with local citizens and groups to identify additional areas where we can toughen our approach to the issues that are hurting the stability of our neighborhoods. **Please contact me at 232-9600 or H100@in.gov if you have questions or concerns about state government.** I am here to help.

Improving the Tax Sale Process:

The tax sale notice sent to an owner now occurs within 6 months instead of nine months. This reduces the amount of time a home may sit abandoned and unmaintained. (SB 422)

Property that is certified as vacant or abandoned can be sold outright at a tax sale with the buyer acquiring the deed from the county auditor immediately. This puts the home in the hands of someone who wants to fix it up quicker. (SB 422)

The Attorney General must establish a tax sale blight registry of all persons or businesses that are ineligible to participate in a tax sale of property. This will prevent persons who have a proven bad record from buying more property. (SB 422)

Out-of-state businesses that have not registered with the Secretary of State are prohibited from participating in tax sales. (SB 422)

If a business wants to participate in a tax sale, it must provide a certificate of authority issued by the Secretary of State to the county treasurer. (SB 422)

Tax-delinquent abandoned property in a city or town is to be included in the annual report drafted by the county executive and submitted to the auditor. (SB 433)

The county executive must give notice to the municipal executive regarding real property that is eligible for tax sale or transfer. (SB 433)

Improving the Sheriff's Sale Process:

The sheriff is required to provide written notice to the property owners. (SB 422)

Properties that did not sell at a tax sale can be transferred to a non-profit after persons with substantial interest (including neighbors) have been given an opportunity to redeem the property. (SB 433)

The requirement that an adjoining property owner must construct a residence on a transferred property has been removed. (SB 433)

Other Improvements:

A local unit of government is now authorized to bring an action against the owner of a property to collect unpaid fees when they have to maintain the property. Previously, they could only place a lien on the property. This will hold negligent owners responsible instead of local taxpayers. (SB 433)

A creditor is immune from liability if he or she enters a property in order to clean up the property. (SB 433)

If a person is court-ordered to vacate the property and refuses, they commit criminal trespass. (SB 433)

When planning to remove weeds, the local agency tasked with code enforcement can send notice to the landowner by first-class mail. Previously it had to be sent by certified mail. (SB 433)



SENATOR RANDY HEAD

DISTRICT 18

FOR IMMEDIATE RELEASE

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317.232.9498

Sen. Head: Bill to Help Reduce Abandoned Homes Rate in Indiana Clears House

STATEHOUSE (March 4, 2014) – A bill co-authored by State Sen. Randy Head (R-Logansport) to streamline procedures for addressing abandoned homes unanimously passed the House of Representatives today by a 97-0 vote.

[Senate Bill 422](#) would reduce the amount of time a purchaser at a tax sale must wait to take possession of a property. For vacant and abandoned homes, Head's bill would make possession immediate after a tax sale purchase.

"Abandoned homes create safety concerns and increase opportunity for crime in our communities," Head said. "This legislation will simplify legal and demolition processes for vacant properties, creating more opportunities for economic growth."

According to RealtyTrac – a database for national foreclosure information – one-third of foreclosed homes in Indiana are abandoned.

SB 422 now returns to the Senate for concurrence.

Indiana municipalities that are struggling with high rates of abandoned homes can now apply for funding from the state's Blight Elimination Program. This program will provide local units funds to demolish abandoned properties beyond repair. More information can be found at www.877GetHope.org/blight.

-30-

Click [here](#) for a high-resolution photo of Sen. Head



SENATOR RANDY HEAD

DISTRICT 18

FOR IMMEDIATE RELEASE

Contact: Ashley Ayers, Press Secretary

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Sen. Head: Bill to Better Address Abandoned Homes Passes Committee

STATEHOUSE (Jan. 29, 2014) — A bill co-authored by State Sen. Randy Head (R-Logansport) to help communities address abandoned homes passed the Senate Committee on Local Government today by a 7-1 vote.

Currently, complicated legal procedures delay action on abandoned homes, leaving these properties to deteriorate and negatively impact a community indefinitely. According to RealtyTrac, an online marketplace of foreclosure properties, a third of foreclosed homes in Indiana are abandoned.

[Senate Bill 422](#) would improve state law by reducing how long a purchaser at a tax sale must wait to take possession of a property. For vacant and abandoned homes, Head's bill would make possession immediate after a tax sale purchase.

"Abandoned properties create serious issues for communities across Indiana by reducing property values and raising safety concerns," Head said. "Senate Bill 422 will streamline legal and demolition processes for these vacant properties, thus improving local economies and alleviating concerns."

SB 422 now moves to the full Senate for further consideration.

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Click [here](#) for a high-resolution photo of Sen. Head



SENATOR JIM MERRITT

MAJORITY CAUCUS CHAIR

Submitted for use on Nov. 27, 2013

Word Count: 570

Available Solutions to Address Abandoned Homes in Indiana **By State Sen. Jim Merritt (R-Indianapolis)**

Abandoned homes are a concern for almost every community in every region of Indiana. Unfortunately, many of us have seen and experienced the negative effects of rundown, unoccupied houses on our streets firsthand.

These empty properties attract vandalism, criminal activity and other public safety threats to a community. They also reduce property values, and deter families and small businesses from moving into the area.

Abandoned homes are a serious issue for community growth in both urban and rural areas, especially as neighborhoods try to bounce back from the all-too-recent global recession which caused an unprecedented number of home foreclosures.

According to RealtyTrac, the state of Indiana has an average foreclosure rate of 11 percent – far outpacing the national average. A third of foreclosed homes in Indiana are abandoned. This means, due to foreclose alone, more than 5,000 blighted homes are negatively impacting homeowners and neighborhoods across the state.

Because of complicated legal procedures for dealing with these properties, abandoned homes often deteriorate untouched for years. Moreover, local government units generally can't afford to clean up, tear down or take other action to improve these eyesores.

State leaders are working to help local officials deal with abandoned homes in their communities by reducing red tape and providing cities, towns and neighbors with greater flexibility to take action.

The Indiana General Assembly passed Senate Enrolled Act 433 earlier this year giving counties additional tools to transfer unoccupied properties that languish in tax sales to a nonprofit organization, neighbor or other party who agrees to repair and maintain the property.

The next step is to examine how we can shorten the time period in which these vacant properties must remain legally in flux, with local officials or neighbors unable to act.

Currently, there is an additional one-year redemption period after a lengthy tax sale in which a property owner can reclaim their home by paying all of the back taxes. Potential legislation would shorten this period to six months.

In addition, we will put a microscope on out-of-state buyers who take advantage of these prolonged legal processes by buying up homes, paying taxes at 10 percent cheaper than owed, and then keeping the 10 percent if the property is redeemed.

Indiana is also advancing a new statewide initiative to offer cities and towns funding to demolish abandoned properties that are beyond repair.

This new program – sponsored by the Indiana Housing and Community Development Authority – will provide funding, as well as offer a variety of end-uses for the newly cleared properties, including green space and redevelopment.

If the project gains approval by the U.S. Department of Treasury, municipalities will be able to apply for this funding beginning in 2014.

Above all, the most important – and fundamental – way to tackle this issue is by preventing home foreclosures and abandonments.

This year, Indiana expanded its Hardest Hit Fund – a statewide program funded by the federal government that offers financial assistance to homeowners who are at risk of mortgage loan default or foreclosure. New changes have significantly broadened who can receive this assistance, increased how much assistance is available and extended the length of time homeowners can qualify to receive the financial help.

Struggling homeowners should seek assistance through this program by visiting www.877GETHOPE.org or calling 1-877-Get-Hope.

If you have ideas for solving issues related to abandoned homes, please contact me at Senator.Merritt@iga.in.gov or 800-382-9467. Your input is crucial as we work together to improve Hoosier neighborhoods.

For immediate release:
March 4, 2014

STATEHOUSE - The Indiana House of Representatives on Monday (March 3) unanimously passed legislation containing language by State Rep. Justin Moed (D-Indianapolis) aimed at streamlining the process to put abandoned properties into the hands of individuals who want to revitalize them.

Senate Bill 422 is designed to expedite the process through which abandoned properties go through tax sales.

Hear Rep. Moed explain the positive impact Senate Bill 422 will have on Indiana communities in this 41-second [audio file](#).

“Here in Indianapolis, in the shadows of the city skyscrapers and sports stadiums, lay neighborhoods longing for revitalization,” said Moed. “Abandoned houses hurt property values, increase crime and lower the quality of life for our community.”

In Indianapolis, there are 12,000 abandoned houses and a loss of \$90 million in property tax revenue every year, according to Moed.

The bill provides that properties certified as vacant or abandoned may be sold outright at the tax sale. In addition, it reduces the time a tax sale purchaser may petition the court to issue a tax deed from six months to three months.

“This bill will streamline the process through which an abandoned property goes through the tax sale,” said Moed. “This bill creates an expedited avenue for a city to move an abandoned house through a sale and reduces the waiting period which can currently delay ownership of a home for up to a year.”

Under current law, within the one year redemption period, the new owners of a property are frequently unable get inside the house to start remodeling, often leaving the houses unsecured and open to theft.

The bill also works to try and keep abandoned properties out of the hands of unapproved owners by allowing counties to communicate with each other through a state-wide data base in order to determine if an individual is tax delinquent or owns properties that are not up to code. Moed believes this provision will help prevent slumlords from moving from town to town, creating more problem properties.

“By streamlining the process to put these properties in the hands of individuals aiming to renovate them, and by weeding out the bad property owners we can protect our neighborhoods and eliminate the threats that accompany abandonment,” said Moed.

“I am grateful to be able to work with State Sen. Jim Merritt (R-Indianapolis) on this important legislation to safeguard our communities.”

Senate Bill 422 now returns to the Senate for concurrence with changes made in the House.

Submitted for use on Oct. 24, 2013

Word Count: 506

**Advancing Joint Effort to Help Communities Clean Up Abandoned Homes
By Lt. Gov. Sue Ellspermann and State Sen. Jim Merritt (R-Indianapolis)**

Even though the Hoosier economy and housing market are seeing steady gains following the recent national recession, our state is still struggling with high rates of abandoned foreclosed homes. Blighted and vacant properties pose serious issues for Indiana communities in urban and rural areas alike.

Abandoned properties invite vandalism and illegal drug use, reduce property values and hinder community growth in the long term. Because of complicated legal procedures for dealing with these properties, abandoned homes often remain idle and deteriorating for years. Moreover, local government units generally can't afford to clean up, tear down or take other action to improve these community eyesores.

Over the last several months, we have been working with federal, state and local agencies to combat abandoned homes through an organized effort. Once the details are final, cities and towns will have a new avenue to take action to eliminate these types of properties.

This new program, advanced by the Indiana Housing and Community Development Authority (IHCDA), hopes to provide Indiana municipalities with funding to demolish blighted and abandoned homes that are beyond repair. If approved by the U.S. Department of Treasury, the initiative will be financed through a portion of Indiana's federal Hardest Hit Fund dollars.

During the worst of the recession, the national Hardest Hit Fund awarded our state \$221 million to help struggling Hoosier homeowners avoid foreclosure. Hopefully, Indiana will now be able to utilize some of this funding for the demolition of abandoned homes, which will stabilize property values and improve local economies.

The proposed partnership between IHCDA and Indiana municipalities would allow communities to demolish blighted homes, as well as offer a variety of end-uses for the newly cleared properties, including green space and redevelopment.

As part of this effort, the IHCDA and other state leaders are holding a series of public forums to gain feedback from Hoosier residents about their experiences with abandoned homes, and how this newly proposed project could assist them.

Our first hearing was held in Indianapolis earlier this month, and the next one is scheduled for Monday, Oct. 28, in Gary. It will take place at the YWCA of Northwest Indiana, 150 W. 15th

Ave., at 6 p.m. CT. Joining us to host the forum will be Mayor Karen Freeman-Wilson (D-Gary) and State Sen. Earline Rogers (D-Gary).

Over the next several months, Indiana lawmakers and IHEDA officials will visit several other regions of the state to conduct public forums. Potential locations include South Bend, New Albany, Muncie, Shelbyville and Fort Wayne. Stay tuned for further announcements about these visits.

For those unable to attend the public hearings, written comments can be submitted to feedback@iheda.in.gov by Monday, Dec. 2.

While we believe new funding to help clean up abandoned homes will be a significant step toward rebuilding distressed communities in our state, our ultimate goal is to prevent home foreclosures and abandonments in the first place.

If you are a struggling homeowner, please seek assistance through the Hardest Hit Fund by visiting www.877GETHOPE.org or calling 1-877-Get-Hope (1-877-438-4673).

Listen and Learn Tour Executive Summary

Lieutenant Governor Sue Ellspermann was elected to her position in November 2012. After presiding as President of the Indiana Senate in 2013, she began a tour of all 92 counties in Indiana. Dubbed the “Listen and Learn Tour,” the initiative began with the first visit to Allen County on May 2 and concluding visit to Dubois County, the Lt. Governor’s home county, on November 22.



Each county visit included two separate meetings. The first meeting was for all elected officials in the county. Business and agriculture leaders were invited to the second meeting. These 184 meetings were attended by 2,500 people.

Lieutenant Governor Ellspermann used the SWOT (Strengths, Weaknesses, Opportunities, and Threats) self-analysis tool as the format for each meeting. She added a question about how Indiana government can be a better partner.

Although many varied comments and different perspectives were shared with the Lieutenant Governor Ellspermann, some issues were more repeated often. In almost all counties both the elected officials and the business and agricultural leaders cited many positives about their own communities and the state in general. They praised the State’s positive attitude toward business and agriculture, including sound fiscal management and sensible regulatory environment. Many private industry and public officials acknowledged the value of the agriculture industry to Indiana’s overall economy. There was also a pervasive pride in the people of their communities with many mentions of voluntary civic, social service and educational activities.

Local elected officials shared their accomplishments in improving services as well as their overall fiscal challenges. They gratefully acknowledged the increase in local road funding included in the 2013 State Budget. Other related issues were unfunded federal mandates and the costs of dealing with a growing drug problem in both rural and urban counties. Many communities also mentioned the negative impact of blighted properties on neighborhoods and business districts.



As previously noted, business and agriculture leaders praised the business-friendly environment in Indiana. The one overarching issue that was cited in two-thirds of the counties was the need for a better trained and prepared workforce. In some counties business and agriculture leaders



referenced successful programs within Ivy Tech Community College and Vincennes University. Employers also expressed concern not only about the technical training but about the lack of “soft skills” such as reliability, problem solving and basic communications, which are lacking in too many applicants. Regarding the workforce, they also expressed concern about the brain drain from smaller communities and how they

can develop programs to retain and attract talent. Government and private sector officials in all parts of the state were optimistic in the opportunities for economic development and job creation. They identified transportation infrastructure as critical to growth as well as the availability of construction-ready sites in many communities. Again, the broad scope of the agriculture industry from farming to food processing was noted as a key factor for economic growth. An additional economic development factor that was identified in many rural counties was the lack of broadband and high-speed internet service. In many regions, the communities see tourism, including the emerging agri-tourism market, as an opportunity for commercial growth.

The “Listen and Learn Tour” accomplished its purpose of allowing local elected officials and business and agriculture leaders in all 92 counties to have meaningful conversations with Lieutenant Governor Ellspermann. The comments noted in the report have already resulted in several projects in State government including pending legislation to improve the building permit approval process, the formation of a rural broadband working group led by the Lieutenant Governor Ellspermann and Secretary of Commerce Victor Smith, and a blighted properties demolition program through the Indiana Housing and Community Development Authority. The comments about workforce needs have been shared with the Indiana Career Council, for which the Lieutenant Governor is vice-chair, and the Regional Works Councils.





SENATOR JIM MERRITT

MAJORITY CAUCUS CHAIR

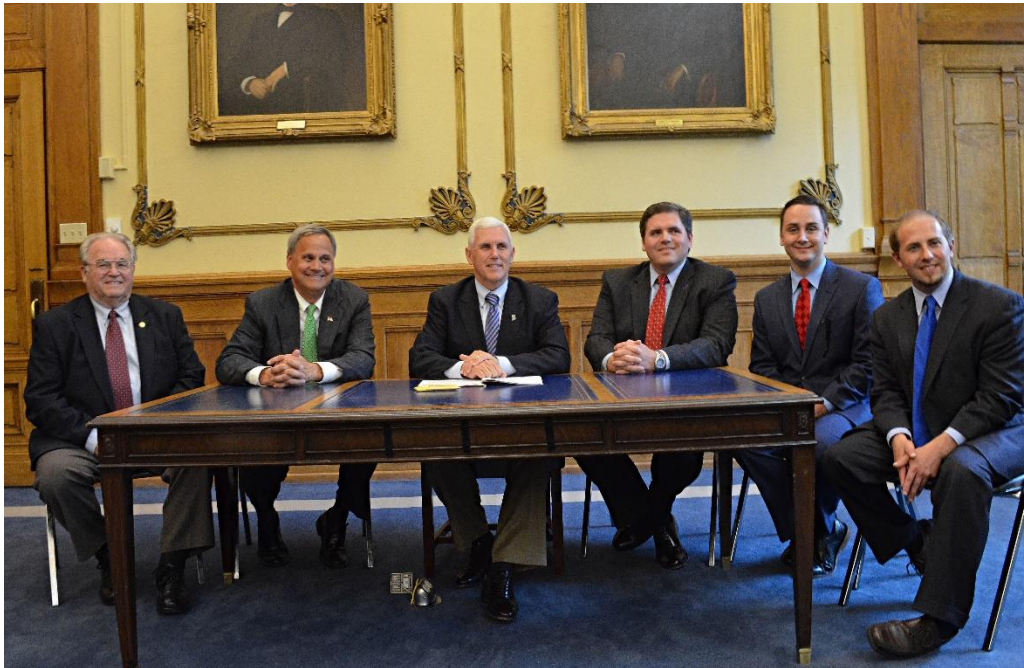
FOR IMMEDIATE RELEASE

Contact: Molly Johnson, Press Secretary

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Merritt: Governor Supports Key Community Growth Initiative



STATEHOUSE (April 30, 2014) – State Sen. Jim Merritt (R-Indianapolis) joins Gov. Mike Pence for the ceremonial signing of Senate Enrolled Act 422, which streamlines legal procedures to reduce the amount of time abandoned homes remain vacant and deteriorating. Merritt said abandoned homes reduce property values, pose safety risks and are costly for communities to clean up. Several members of the House of Representatives expressed their support for the new reform by attending today's ceremony. *Pictured, left to right: State Rep. Richard Hamm (R-Richmond), Merritt, Pence, State Rep. Ed Clere (R-New Albany), State Rep. Dan Forestal (D-Indianapolis), State Rep. Justin Moed (D-Indianapolis).*



SENATOR JIM MERRITT

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Sen. Merritt's Bill to Better Address Abandoned Homes Passes Committee

STATEHOUSE (Jan. 29, 2014) — A bill authored by State Sen. Jim Merritt (R-Indianapolis) to help communities address abandoned homes passed the Senate Committee on Local Government today by a 7-1 vote.

Currently, complicated legal procedures delay action on abandoned homes, leaving these properties to deteriorate and negatively impact a community indefinitely. According to RealtyTrac, a third of foreclosed homes in Indiana are abandoned.

[Senate Bill 422](#) would improve state law by reducing how long a purchaser at a tax sale must wait to take possession of a property. For vacant and abandoned homes, Merritt's bill would make possession immediate after a tax sale purchase.

"Both rural and urban communities are struggling with perpetually abandoned homes that reduce local property values and create safety concerns," Merritt said. "I want to streamline the process for getting these properties back into the hands of responsible owners. By reducing red tape, we can kick-start community growth."

SB 422 now moves to the full Senate for further consideration.



SENATOR JIM MERRITT

MAJORITY CAUCUS CHAIR

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Sen. Merritt: Bill to Help Reduce Abandoned Homes Rate in Indiana Clears House

STATEHOUSE (March 3, 2014) – State Sen. Jim Merritt’s (R-Indianapolis) bill to streamline procedures for addressing abandoned homes unanimously passed the House of Representatives today by a 97-0 vote.

[Senate Bill 422](#) would reduce the amount of time a purchaser at a tax sale must wait to take possession of a property. For vacant and abandoned homes, Merritt’s bill would make possession immediate after a tax sale purchase.

“Too many homes lie vacant and decaying in our community,” Merritt said. “Indianapolis ranks in the top 20 metro areas with the highest number of abandoned homes, and other areas of the state are not immune. Local governments, both rural and urban, continually cite this as a key barrier to growth.”

SB 422 now returns to the Senate for final legislative review.

Indiana municipalities that are struggling with high rates of abandoned homes can now apply for funding from the state’s Blight Elimination Program. This program will provide local units funds to demolish abandoned properties beyond repair. More information can be found at www.877GetHope.org/blight.

-30-

A high-resolution photo of State Sen. Jim Merritt is available by clicking [here](#).



SENATOR JIM MERRITT

MAJORITY CAUCUS CHAIR

FOR IMMEDIATE RELEASE

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Sen. Merritt's Bill to Help Communities Address Blighted Properties Passes Senate

STATEHOUSE (Feb. 4, 2014) — State Sen. Jim Merritt's (R-Indianapolis) bill to streamline processes for addressing abandoned homes passed the Senate today by a 47-1 vote.

[Senate Bill 422](#) would shorten the amount of time a purchaser at a tax sale must wait to take possession of a property. For vacant and abandoned homes, Merritt's bill would make possession immediate after a tax sale purchase.

"We're taking steps to prevent abandoned homes from sitting idle for years and hindering community growth. Neighborhoods all across our state struggle with blighted properties – Indiana has one of the highest rates of abandoned foreclosed homes in the country," Merritt said. "Restructuring the way we handle property transactions will enable us to turn these properties around and rebuild communities."

SB 422 now moves to the House of Representatives for further consideration.

Also this week, Merritt joined Lt. Gov. Sue Ellspermann to announce a \$75 million Blight Elimination Program that will provide Indiana municipalities with funds to demolish blighted homes beyond repair. The program is part of Indiana's Hardest Hit Fund, which is a federal initiative.

Indiana municipalities can visit www.877GetHope.org/blight to learn more about the program and apply for funding.

"The most important piece of this abandoned homes puzzle is preventing home foreclosures in the first place," Merritt said. "Lt. Gov. Ellspermann and her partners have been working tirelessly to provide resources to struggling homeowners, and I urge Hoosiers to visit www.877GetHope.org if they need assistance."



INDIANA FORECLOSURE PREVENTION NETWORK

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FOR IMMEDIATE RELEASE

November 18, 2013

CONTACT

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MEDIA ADVISORY

IHEDA and public officials to host third public forum to address Indiana's Abandoned Homes to be held November 20, 2013 at 6 p.m. in Muncie

What: Indiana Housing and Community Development Authority (IHEDA), which is overseen by Lieutenant Governor Sue Ellspermann, will host the third in a series of public forums to address blighted, vacant and abandoned homes in Indiana. The event will be held in conjunction with a group of bi-partisan elected officials including Mayor Dennis Tyler of Muncie, State Representatives Jack L. Lutz (R – District 35) and Sue Errington (D – District 34), and State Senators Timothy Lanane (D – District 25), Doug Eckerty (R – District 26) and Jim Merritt (R – District 31).

When: Wednesday, November 20, 2013 at 6 p.m. EST

Where: Muncie City Hall, 300 North High Street, Muncie, Indiana 47305

Additional meetings will be held throughout the state in the coming months to ensure all Hoosier residents have the opportunity to provide feedback. If you are unable to attend the public hearings, please submit written comments to feedback@iheda.in.gov by Monday, Dec. 2, 2013.

Background

Blighted, vacant and abandoned homes are a serious issue for Indiana homeowners, neighborhoods and communities. Sadly, the State of Indiana has the dubious distinction of having the highest percentage of abandoned foreclosed homes in the country. RealtyTrac and 24/7 Wall Street are reporting that roughly 30% of Indiana's foreclosed homes are abandoned. This means that due to foreclosure alone, 5,000 blighted and abandoned homes are negatively impacting Indiana homeowners and neighborhoods by reducing property values. Blighted properties also serve as a drain on municipal resources. Many Indiana communities lack the resources necessary to address this growing issue alone.

The U.S. Department of the Treasury established the Housing Finance Agency Innovation Fund for the Hardest-Hit Markets (Hardest Hit Fund) to provide financial assistance to families in the states most impacted by the downturn of the housing market. The U.S. Department of the Treasury designed the overall program to give each participating state the flexibility to tailor its program to the unique factors

contributing to its state's foreclosure problems. The Hardest Hit Fund is a national program available in 18 states and the District of Columbia.

Indiana was awarded more than \$221 million under the Hardest Hit Fund and is targeting low- to moderate-income homeowners whose primary residence is in any county in Indiana. The State of Indiana, through IHEDA, is exploring the use of a portion of the Hardest Hit Funds to demolish blighted and abandoned homes that are beyond repair. The goal is not simply to demolish abandoned homes, but to stabilize property values in Indiana communities. The proposed partnership between IHEDA and Indiana municipalities would allow communities to demolish blighted properties and offer a variety of end uses for the newly cleared properties including green space and redevelopment. IHEDA, Lt. Governor Sue Ellspermann, IHEDA's Board Chair, Mayor Tyler, Senators Merritt, Eckerty and Lanane along with Representatives Lutz and Errington believe that the demolition of abandoned and blighted homes would be a significant step toward rebuilding Hoosier communities.

Since IHEDA's announcement that it was exploring the use of Hardest Hit Funds to eliminate blighted and abandoned properties, many have expressed concern that doing so might detract from the mission of helping struggling homeowners avoid foreclosure. IHEDA would like to reassure the public that it is committed to using the majority of Hardest Hit Funds to help individual homeowners in need. As of September 30, 2013, more than 2,250 homeowners have received approximately \$24 million in Hardest Hit Fund mortgage payment assistance; and another \$49 million has been set aside to provide mortgage payment assistance to approved homeowners currently enrolled in the program.

###

Second Regular Session 118th General Assembly (2014)

PRINTING CODE. Amendments: Whenever an existing statute (or a section of the Indiana Constitution) is being amended, the text of the existing provision will appear in this style type, additions will appear in **this style type**, and deletions will appear in ~~this style type~~.

Additions: Whenever a new statutory provision is being enacted (or a new constitutional provision adopted), the text of the new provision will appear in **this style type**. Also, the word **NEW** will appear in that style type in the introductory clause of each SECTION that adds a new provision to the Indiana Code or the Indiana Constitution.

Conflict reconciliation: Text in a statute in *this style type* or ~~this style type~~ reconciles conflicts between statutes enacted by the 2013 Regular Session and 2013 First Regular Technical Session of the General Assembly.

SENATE ENROLLED ACT No. 422

AN ACT to amend the Indiana Code concerning state and local administration.

Be it enacted by the General Assembly of the State of Indiana:

SECTION 1. IC 4-6-12-2 IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2015]: Sec. 2. The attorney general shall establish a homeowner protection unit to enforce IC 24-9, **to operate the tax sale blight registry**, and to carry out this chapter.

SECTION 2. IC 4-6-12-3, AS AMENDED BY P.L.231-2013, SECTION 1, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2015]: Sec. 3. (a) ~~Beginning July 1, 2005~~; The unit shall do the following:

- (1) Investigate deceptive acts in connection with mortgage lending.
- (2) Investigate violations of IC 24-9.
- (3) Institute appropriate administrative and civil actions to redress:
 - (A) deceptive acts in connection with mortgage lending; and
 - (B) violations of IC 24-5-0.5 and IC 24-9.
- (4) Cooperate with federal, state, and local law enforcement agencies in the investigation of the following:
 - (A) Deceptive acts in connection with mortgage lending.
 - (B) Criminal violations involving deceptive acts in connection with mortgage lending.
 - (C) Violations of IC 24-5-0.5 and IC 24-9.
 - (D) Violations of:

SEA 422 — Concur



- (i) the federal Truth in Lending Act (15 U.S.C. 1601 et seq.);
- (ii) the Real Estate Settlement Procedures Act (12 U.S.C. 2601 et seq.); and
- (iii) any other federal laws or regulations concerning mortgage lending.

To the extent authorized by federal law, the unit may enforce compliance with the federal statutes or regulations described in this clause or refer suspected violations of the statutes or regulations to the appropriate federal regulatory agencies.

- (5) Enforce violations of IC 32-25.5-3 by homeowners associations.

(6) Beginning July 1, 2015, operate and maintain the tax sale blight registry established by section 3.6 of this chapter.

- (b) The attorney general shall adopt rules under IC 4-22-2 to the extent necessary to organize the unit.

SECTION 3. IC 4-6-12-3.6 IS ADDED TO THE INDIANA CODE AS A NEW SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2014]: **Sec. 3.6. (a) Beginning July 1, 2015, the unit shall establish a registry of persons described in IC 6-1.1-24-5.3 who are prohibited from purchasing certain properties at a tax sale.**

- (b) **The registry described in subsection (a) is named the tax sale blight registry.**

(c) The tax sale blight registry:

- (1) **shall be made available in an electronic format or over the Internet to county officials responsible for conducting tax sales to ensure that persons not permitted to participate in the tax sale are excluded; and**
- (2) **may be made available to the public in a form to be determined by the attorney general; however, confidential information, if any, must be excluded.**

(d) Notwithstanding subsection (c)(2), information contained in the tax sale blight registry that is not otherwise confidential is a public record for purposes of IC 5-14-3.

SECTION 4. IC 4-6-12-4, AS AMENDED BY P.L.1-2007, SECTION 14, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2014]: **Sec. 4. (a) The following may cooperate with the unit to implement this chapter:**

- (1) The Indiana professional licensing agency and the appropriate licensing boards with respect to persons licensed under IC 25.
- (2) The department of financial institutions.
- (3) The department of insurance with respect to the sale of



insurance in connection with mortgage lending.

- (4) The securities division of the office of the secretary of state.
- (5) The supreme court disciplinary commission with respect to attorney misconduct.
- (6) The Indiana housing and community development authority.
- (7) The department of state revenue.
- (8) The state police department.
- (9) A prosecuting attorney.
- (10) Local law enforcement agencies.
- (11) The lieutenant governor.
- (12) The county auditor.**
- (13) The county treasurer.**
- (14) The county recorder.**

(b) Notwithstanding IC 5-14-3, the entities listed in subsection (a) may share information with the unit.

SECTION 5. IC 6-1.1-24-1, AS AMENDED BY P.L.203-2013, SECTION 5, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2014]: Sec. 1. (a) On or after January 1 of each calendar year in which a tax sale will be held in a county and not later than fifty-one (51) days after the first tax payment due date in that calendar year, the county treasurer ~~(or county executive; in the case of property described in subdivision (2))~~ shall certify to the county auditor a list of real property on which any of the following exist:

(1) ~~In the case of real property other than real property described in subdivision (2);~~ Any property taxes or special assessments certified to the county auditor for collection by the county treasurer from the prior year's spring installment or before are delinquent as determined under IC 6-1.1-37-10 and the delinquent property tax or special assessments due exceed twenty-five dollars (\$25).

(2) ~~In the case of real property for which a county executive has certified to the county auditor that the real property is:~~

~~(A) vacant; or~~

~~(B) abandoned;~~

~~any property taxes or special assessments from the prior year's fall installment or before that are delinquent as determined under IC 6-1.1-37-10. The county executive must make a certification under this subdivision not later than sixty-one (61) days before the earliest date on which application for judgment and order for sale may be made. The executive of a city or town may provide to the county executive of the county in which the city or town is located a list of real property that the city or town has determined~~



to be vacant or abandoned. The county executive shall include real property included on the list provided by a city or town executive on the list certified by the county executive to the county auditor under this subsection.

(3) (2) Any unpaid costs are due under section 2(b) of this chapter from a prior tax sale.

(b) The county auditor shall maintain a list of all real property eligible for sale. Except as provided in section 1.2 or another provision of this chapter, the taxpayer's property shall remain on the list. The list must:

- (1) describe the real property by parcel number and common address, if any;
- (2) for a tract or item of real property with a single owner, indicate the name of the owner; and
- (3) for a tract or item with multiple owners, indicate the name of at least one (1) of the owners.

(c) Except as otherwise provided in this chapter, the real property so listed is eligible for sale in the manner prescribed in this chapter.

(d) Not later than fifteen (15) days after the date of the county treasurer's certification under subsection (a), the county auditor shall mail by certified mail a copy of the list described in subsection (b) to each mortgagee who requests from the county auditor by certified mail a copy of the list. Failure of the county auditor to mail the list under this subsection does not invalidate an otherwise valid sale.

SECTION 6. IC 6-1.1-24-1.5, AS AMENDED BY P.L.169-2006, SECTION 14, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2014]: Sec. 1.5. (a) As used in this chapter and IC 6-1.1-25, "county executive" means the following:

- (1) In a county not containing a consolidated city, the county executive or the county executive's designee.
- (2) In a county containing a consolidated city, the executive of the consolidated city.

(b) The county executive **or an executive of a city or town** may, **after obtaining an order under IC 32-30-10.6 that real property is vacant or abandoned and providing either the notice required by IC 32-30-10.6-6 or section 2.3 of this chapter**, designate the real property on the list prepared under section 4.5(b) of this chapter that is eligible for listing on the list prepared under subsection (c):

(c) The county executive shall prepare a list of properties designated under subsection (b) and certify **the a list of vacant or abandoned property** to the county auditor. **no later than sixty-one (61) days prior to the earliest date on which application for judgment and order for sale**



may be made:

~~(d)~~ (c) Upon receiving the list lists described in subsection ~~(c)~~; (b), the county auditor shall **do all the following:**

- (1) Prepare a **combined** list of the properties certified by the ~~commission;~~ **executive of the county, city, or town. and**
- (2) Delete any property described in that list from the delinquent tax list prepared under section 1 of this chapter.
- (3) **Provide public notice of the sale of the properties under subsection (d) at least thirty (30) days before the date of the sale, which shall be published in accordance with IC 5-3-1.**
- (4) **Auction the property.**
- (5) **Issue a deed to the real property to the highest bidder whose bid is at least the minimum bid specified in this section.**

The minimum bid for a property at the auction under this section is the proportionate share of the actual costs incurred by the county in conducting the sale. Any amount collected from the sale of all properties under this section above the total minimum bids shall first be used to pay the costs of the county, city, or town that certified the property vacant or abandoned for title search and court proceedings. Any amount remaining from the sale shall be certified by the county treasurer to the county auditor for distribution to other taxing units during settlement.

(d) Notice of the sale under this section must contain the following:

- (1) A list of tracts or real property eligible for sale under this chapter.
- (2) A statement that the tracts or real property included in the list will be sold at public auction to the highest bidder.
- (3) A statement that the tracts or real property will not be sold for less than an amount equal to actual proportionate costs incurred by the county that are directly attributable to the abandoned property sale.
- (4) A statement for informational purposes only, of the location of each tract or item of real property by key number, if any, and street address, if any, or a common description of the property other than a legal description. The township assessor, or the county assessor if there is no township assessor for the township, upon written request from the county auditor, shall provide the information to be in the notice required by this subsection. A misstatement in the key number or street address does not invalidate an otherwise valid sale.



(5) A statement that the county does not warrant the accuracy of the street address or common description of the property.

(6) A statement that the sale will be conducted at a place designated in the notice and that the sale will continue until all tracts and real property have been offered for sale.

(7) A statement that the sale will take place at the times and dates designated in the notice.

Whenever the public auction is to be conducted as an electronic sale, the notice must include a statement indicating that the public auction will be conducted as an electronic sale and a description of the procedures that must be followed to participate in the electronic sale.

SECTION 7. IC 6-1.1-24-2, AS AMENDED BY P.L.56-2012, SECTION 2, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2014]: Sec. 2. (a) In addition to the delinquency list required under section 1 of this chapter, each county auditor shall prepare a notice. The notice shall contain the following:

(1) A list of tracts or real property eligible for sale under this chapter.

(2) A statement that the tracts or real property included in the list will be sold at public auction to the highest bidder, subject to the right of redemption.

(3) A statement that the tracts or real property will not be sold for an amount which is less than the sum of:

(A) the delinquent taxes and special assessments on each tract or item of real property;

(B) the taxes and special assessments on each tract or item of real property that are due and payable in the year of the sale, whether or not they are delinquent;

(C) all penalties due on the delinquencies;

(D) an amount prescribed by the county auditor that equals the sum of:

(i) the greater of twenty-five dollars (\$25) or postage and publication costs; and

(ii) any other actual costs incurred by the county that are directly attributable to the tax sale; and

(E) any unpaid costs due under subsection (b) from a prior tax sale.

(4) A statement that a person redeeming each tract or item of real property after the sale must pay:

(A) one hundred ten percent (110%) of the amount of the minimum bid for which the tract or item of real property was



offered at the time of sale if the tract or item of real property is redeemed not more than six (6) months after the date of sale;

(B) one hundred fifteen percent (115%) of the amount of the minimum bid for which the tract or item of real property was offered at the time of sale if the tract or item of real property is redeemed more than six (6) months after the date of sale;

(C) the amount by which the purchase price exceeds the minimum bid on the tract or item of real property plus **ten five** percent (~~10%~~) (**5%**) per annum on the amount by which the purchase price exceeds the minimum bid; and

(D) all taxes and special assessments on the tract or item of real property paid by the purchaser after the tax sale plus interest at the rate of **ten five** percent (~~10%~~) (**5%**) per annum on the amount of taxes and special assessments paid by the purchaser on the redeemed property.

(5) A statement for informational purposes only, of the location of each tract or item of real property by key number, if any, and street address, if any, or a common description of the property other than a legal description. The township assessor, or the county assessor if there is no township assessor for the township, upon written request from the county auditor, shall provide the information to be in the notice required by this subsection. A misstatement in the key number or street address does not invalidate an otherwise valid sale.

(6) A statement that the county does not warrant the accuracy of the street address or common description of the property.

(7) A statement indicating:

(A) the name of the owner of each tract or item of real property with a single owner; or

(B) the name of at least one (1) of the owners of each tract or item of real property with multiple owners.

(8) A statement of the procedure to be followed for obtaining or objecting to a judgment and order of sale, that must include the following:

(A) A statement:

(i) that the county auditor and county treasurer will apply on or after a date designated in the notice for a court judgment against the tracts or real property for an amount that is not less than the amount set under subdivision (3), and for an order to sell the tracts or real property at public auction to the highest bidder, subject to the right of redemption; and



- (ii) indicating the date when the period of redemption specified in IC 6-1.1-25-4 will expire.
- (B) A statement that any defense to the application for judgment must be:
 - (i) filed with the court; and
 - (ii) served on the county auditor and the county treasurer; before the date designated as the earliest date on which the application for judgment may be filed.
- (C) A statement that the county auditor and the county treasurer are entitled to receive all pleadings, motions, petitions, and other filings related to the defense to the application for judgment.
- (D) A statement that the court will set a date for a hearing at least seven (7) days before the advertised date and that the court will determine any defenses to the application for judgment at the hearing.
- (9) A statement that the sale will be conducted at a place designated in the notice and that the sale will continue until all tracts and real property have been offered for sale.
- (10) A statement that the sale will take place at the times and dates designated in the notice. Whenever the public auction is to be conducted as an electronic sale, the notice must include a statement indicating that the public auction will be conducted as an electronic sale and a description of the procedures that must be followed to participate in the electronic sale.
- (11) A statement that a person redeeming each tract or item after the sale must pay the costs described in IC 6-1.1-25-2(e).
- (12) If a county auditor and county treasurer have entered into an agreement under IC 6-1.1-25-4.7, a statement that the county auditor will perform the duties of the notification and title search under IC 6-1.1-25-4.5 and the notification and petition to the court for the tax deed under IC 6-1.1-25-4.6.
- (13) A statement that, if the tract or item of real property is sold for an amount more than the minimum bid and the property is not redeemed, the owner of record of the tract or item of real property who is divested of ownership at the time the tax deed is issued may have a right to the tax sale surplus.
- (14) If a determination has been made under subsection (d), a statement that tracts or items will be sold together.
- (15) With respect to a tract or an item of real property that is subject to sale under this chapter after June 30, 2012, and before July 1, 2013, a statement declaring whether an ordinance adopted



under IC 6-1.1-37-10.1 is in effect in the county and, if applicable, an explanation of the circumstances in which penalties on the delinquent taxes and special assessments will be waived.

(b) If within sixty (60) days before the date of the tax sale the county incurs costs set under subsection (a)(3)(D) and those costs are not paid, the county auditor shall enter the amount of costs that remain unpaid upon the tax duplicate of the property for which the costs were set. The county treasurer shall mail notice of unpaid costs entered upon a tax duplicate under this subsection to the owner of the property identified in the tax duplicate.

(c) The amount of unpaid costs entered upon a tax duplicate under subsection (b) must be paid no later than the date upon which the next installment of real estate taxes for the property is due. Unpaid costs entered upon a tax duplicate under subsection (b) are a lien against the property described in the tax duplicate, and amounts remaining unpaid on the date the next installment of real estate taxes is due may be collected in the same manner that delinquent property taxes are collected.

(d) The county auditor and county treasurer may establish the condition that a tract or item will be sold and may be redeemed under this chapter only if the tract or item is sold or redeemed together with one (1) or more other tracts or items. Property may be sold together only if the tract or item is owned by the same person.

SECTION 8. IC 6-1.1-24-2.3 IS ADDED TO THE INDIANA CODE AS A NEW SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2014]: **Sec. 2.3. (a) This section applies to a property that has been certified as vacant or abandoned under section 1.5 of this chapter.**

(b) If a notice was not sent with regard to a tract or real property as permitted by IC 32-30-10.6-6, a notice shall be sent to the owner of record and to any person with a substantial property interest of public record in the tract or real property at least one hundred twenty (120) days before the date of the certification under section 1.5 of this chapter. The notice must contain at least the following:

- (1) A statement that an abandoned property sale will be held on or after a specified date.**
- (2) A description of the tract or real property to be sold.**
- (3) A statement that any person may redeem the tract or real property at or before the abandoned property sale.**
- (4) The components of the amount required to redeem the tract or real property.**



(5) A statement that if the property is not redeemed, a tax deed may be issued to the purchaser.

(6) The street address, if any, or a common description of the tract or real property.

(7) The key number or parcel number of the tract or real property.

(c) A notice under this section must include not more than one (1) tract or item of real property listed to be sold in one (1) description. However, when more than one (1) tract or item of real property is owned by one (1) person, all of the tracts of real property that are owned by that person may be included in one (1) notice.

(d) A single notice under this section may be used to notify joint owners of record at the last address of the joint owners for the property sold, as indicated in the records of the county auditor.

(e) The notice required by this section is considered sufficient if the notice is mailed to the last address of the owner for the property, as indicated in the records of the county auditor, and any person with a substantial property interest of public record at the address for the person included in the public record that indicates the interest.

(f) The notice under this section is not required for persons in possession not shown in the public records.

SECTION 9. IC 6-1.1-24-5.1 IS ADDED TO THE INDIANA CODE AS A NEW SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2015]: **Sec. 5.1. A business entity that seeks to register to bid at a tax sale must provide a certificate of good standing or authority from the secretary of state to the county treasurer.**

SECTION 10. IC 6-1.1-24-5.4 IS ADDED TO THE INDIANA CODE AS A NEW SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2015]: **Sec. 5.4. (a) This section applies to the following:**

(1) A foreign business association that:

(A) has not obtained a certificate of authority from, or registered with, the secretary of state in accordance with the procedures described in IC 23, as applicable; or

(B) has obtained a certificate of authority from, or registered with, the secretary of state in accordance with the procedures described in IC 23, as applicable, but is not in good standing in Indiana as determined by the secretary of state.



(2) A person who is an agent of a person described in this subsection.

(b) As used in this section, "foreign business association" means a corporation, professional corporation, nonprofit corporation, limited liability company, partnership, or limited partnership that is organized under the laws of another state or another country.

(c) A person subject to this section may not purchase a tract offered for sale under section 5 or 6.1 of this chapter. However, this section does not prohibit a person from bidding on a tract that is owned by the person and offered for sale under section 5 of this chapter.

(d) If a person purchases a tract that the person was not eligible to purchase under this section, the sale of the property is subject to forfeiture. If the county treasurer determines or is notified not more than six (6) months after the date of the sale that the sale of the property should be forfeited under this section, the county treasurer shall:

(1) notify the person in writing that the sale is subject to forfeiture within thirty (30) days of the notice if:

(A) the person does not obtain a certificate of authority, or register with, the secretary of state in accordance with the procedures described in IC 23, as applicable; or

(B) the person does not otherwise cure the noncompliance that is the basis of the person's failure to be in good standing in Indiana as determined by the secretary of state;

(2) if the person does not meet the conditions described in subdivision (1) within thirty (30) days after the notice, refund the surplus amount of the person's bid to the person; and

(3) notify the county auditor that the sale has been forfeited.

Upon being notified that a sale has been forfeited, the county auditor shall issue a certificate to the county executive under section 6 of this chapter.

(e) A county treasurer may decline to forfeit a sale under this section because of inadvertence or mistake, lack of actual knowledge by the bidder, substantial harm to other parties with interests in the tract or item of real property, or other substantial reasons. If the treasurer declines to forfeit a sale, the treasurer shall:

(1) prepare a written statement explaining the reasons for declining to forfeit the sale; and

(2) retain the written statement as an official record.



(f) If a sale is forfeited under this section and the tract or item of real property is redeemed from the sale, the county auditor shall deposit the amount of the redemption into the county general fund and notify the county executive of the redemption. Upon being notified of the redemption, the county executive shall surrender the certificate to the county auditor.

SECTION 11. IC 6-1.1-24-16 IS ADDED TO THE INDIANA CODE AS A NEW SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2014]: **Sec. 16. (a) The county fiscal body may adopt an ordinance requiring every person who wishes to participate in a tax sale as a bidder to pay a paddle fee.**

(b) A paddle fee adopted under subsection (a) may not exceed:

(1) twenty-five dollars (\$25) for a person who:

(A) attends no more than one (1) tax sale in the county in any calendar year; and

(B) purchases no more than one (1) property or tax sale certificate; or

(2) one hundred dollars (\$100).

(c) A person may be required to pay the twenty-five dollar (\$25) paddle fee even if the person does not purchase a property or tax sale certificate.

(d) A person who purchases a one hundred dollar (\$100) paddle fee is permitted to participate as a bidder in as many tax sales as are offered in the county in the calendar year, and may purchase more than one (1) property or tax sale certificate.

(e) The treasurer shall deposit the paddle fee in the county general fund not later than thirty (30) days after the conclusion of the tax sale. The proceeds of the paddle fee may be used only to:

(1) defray the expenses of the tax sale; or

(2) reduce the number of vacant and abandoned houses, including rehabilitation, demolition, and foreclosure prevention and counseling.

SECTION 12. IC 6-1.1-25-2, AS AMENDED BY P.L.56-2012, SECTION 12, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2014]: **Sec. 2. (a) The total amount of money required for the redemption of real property equals:**

(1) the sum of the amounts prescribed in subsections (b) through (f); or

(2) the amount prescribed in subsection (g);

reduced by any amounts held in the name of the taxpayer or the purchaser in the tax sale surplus fund.

(b) Except as provided in subsection (g), the total amount required

SEA 422 — Concur



for redemption includes:

- (1) one hundred ten percent (110%) of the minimum bid for which the tract or real property was offered at the time of sale, as required by IC 6-1.1-24-5, if the tract or item of real property is redeemed not more than six (6) months after the date of sale; or
- (2) one hundred fifteen percent (115%) of the minimum bid for which the tract or real property was offered at the time of sale, as required by IC 6-1.1-24-5, if: the tract or item of real property is redeemed more than six (6) months but not more than one (1) year after the date of sale.

(c) Except as provided in subsection (g), in addition to the amount required under subsection (b), the total amount required for redemption includes the amount by which the purchase price exceeds the minimum bid on the real property plus ~~ten~~ five percent (~~10%~~) (5%) per annum on the amount by which the purchase price exceeds the minimum bid on the property.

(d) Except as provided in subsection (g), in addition to the amount required under subsections (b) and (c), the total amount required for redemption includes all taxes and special assessments upon the property paid by the purchaser after the sale plus ten percent (10%) interest per annum on those taxes and special assessments.

(e) Except as provided in subsection (g), in addition to the amounts required under subsections (b), (c), and (d), the total amount required for redemption includes the following costs, if certified before redemption and not earlier than thirty (30) days after the date of sale of the property being redeemed by the payor to the county auditor on a form prescribed by the state board of accounts, that were incurred and paid by the purchaser, the purchaser's assignee, or the county, before redemption:

- (1) The attorney's fees and costs of giving notice under section 4.5 of this chapter.
- (2) The costs of a title search or of examining and updating the abstract of title for the tract or item of real property.

(f) The total amount required for redemption includes, in addition to the amounts required under subsections (b) and (e), all taxes, special assessments, interest, penalties, and fees on the property that accrued after the sale.

(g) With respect to a tract or item of real property redeemed under section 4(c) of this chapter, instead of the amounts stated in subsections (b) through (f), the total amount required for redemption is the amount determined under IC 6-1.1-24-6.1(b)(4).

SECTION 13. IC 6-1.1-25-4, AS AMENDED BY P.L.118-2013,

SEA 422 — Concur



SECTION 7, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2014]: Sec. 4. (a) The period for redemption of real property sold under IC 6-1.1-24 **except for IC 6-1.1-24-1.5** is:

- (1) one (1) year after the date of sale; **or**
- (2) one hundred twenty (120) days after the date of sale to a purchasing agency qualified under IC 36-7-17 or IC 36-7-17.1. **or**
- ~~(3) one hundred twenty (120) days after the date of sale of real property on the list prepared under IC 6-1.1-24-1(a)(2) or IC 6-1.1-24-1.5;~~

(b) Subject to subsection (1) and IC 6-1.1-24-9(d), the period for redemption of real property:

- (1) on which the county executive acquires a lien under IC 6-1.1-24-6; and
- (2) for which the certificate of sale is not sold under IC 6-1.1-24-6.1;

is one hundred twenty (120) days after the date the county executive acquires the lien under IC 6-1.1-24-6.

(c) The period for redemption of real property:

- (1) on which the county executive acquires a lien under IC 6-1.1-24-6; and
- (2) for which the certificate of sale is sold under IC 6-1.1-24;

is one hundred twenty (120) days after the date of sale of the certificate of sale under IC 6-1.1-24.

(d) When a deed for real property is executed under this chapter, the county auditor shall cancel the certificate of sale, and file the canceled certificate in the office of the county auditor. If real property that appears on the list prepared under IC 6-1.1-24-1.5 is offered for sale and an amount that is at least equal to the minimum sale price required under IC 6-1.1-24-5 is not received, the county auditor shall issue a deed to the real property, subject to this chapter.

(e) When a deed is issued to a county executive under this chapter, the taxes and special assessments for which the real property was offered for sale, and all subsequent taxes, special assessments, interest, penalties, and cost of sale shall be removed from the tax duplicate in the same manner that taxes are removed by certificate of error.

(f) A tax deed executed under this chapter vests in the grantee an estate in fee simple absolute, free and clear of all liens and encumbrances created or suffered before or after the tax sale except those liens granted priority under federal law and the lien of the state or a political subdivision for taxes and special assessments which accrue subsequent to the sale and which are not removed under subsection (e). However, subject to subsection (g), the estate is subject

SEA 422 — Concur



to:

- (1) all easements, covenants, declarations, and other deed restrictions shown by public records;
- (2) laws, ordinances, and regulations concerning governmental police powers, including zoning, building, land use, improvements on the land, land division, and environmental protection; and
- (3) liens and encumbrances created or suffered by the grantee.

(g) A tax deed executed under this chapter for real property sold in a tax sale:

- (1) does not operate to extinguish an easement recorded before the date of the tax sale in the office of the recorder of the county in which the real property is located, regardless of whether the easement was taxed under this article separately from the real property; and
- (2) conveys title subject to all easements recorded before the date of the tax sale in the office of the recorder of the county in which the real property is located.

(h) A tax deed executed under this chapter is prima facie evidence of:

- (1) the regularity of the sale of the real property described in the deed;
- (2) the regularity of all proper proceedings; and
- (3) valid title in fee simple in the grantee of the deed.

(i) A county auditor is not required to execute a deed to the county executive under this chapter if the county executive determines that the property involved contains hazardous waste or another environmental hazard for which the cost of abatement or alleviation will exceed the fair market value of the property. The county executive may enter the property to conduct environmental investigations.

(j) If the county executive makes the determination under subsection (i) as to any interest in an oil or gas lease or separate mineral rights, the county treasurer shall certify all delinquent taxes, interest, penalties, and costs assessed under IC 6-1.1-24 to the clerk, following the procedures in IC 6-1.1-23-9. After the date of the county treasurer's certification, the certified amount is subject to collection as delinquent personal property taxes under IC 6-1.1-23. Notwithstanding IC 6-1.1-4-12.4 and IC 6-1.1-4-12.6, the assessed value of such an interest shall be zero (0) until production commences.

(k) When a deed is issued to a purchaser of a certificate of sale sold under IC 6-1.1-24-6.1, the county auditor shall, in the same manner that taxes are removed by certificate of error, remove from the tax duplicate

SEA 422 — Concur



the taxes, special assessments, interest, penalties, and costs remaining due as the difference between:

- (1) the amount of:
 - (A) the last minimum bid under IC 6-1.1-24-5; **plus**
 - (B) **any penalty associated with a delinquency that was not due until after the date of the sale under IC 6-1.1-24-5 but is due before the issuance of the certificate of sale, with respect to taxes included in the minimum bid that were not due at the time of the sale under IC 6-1.1-24-5;**
- (2) the amount paid for the certificate of sale.

(l) If a tract or item of real property did not sell at a tax sale and the county treasurer and the owner of real property agree before the expiration of the period for redemption under subsection (b) to a mutually satisfactory arrangement for the payment of the entire amount required for redemption under section 2 of this chapter before the expiration of a period for redemption extended under this subsection:

- (1) the county treasurer may extend the period for redemption; and
- (2) except as provided in subsection (m), the extended period for redemption expires one (1) year after the date of the agreement.

(m) If the owner of real property fails to meet the terms of an agreement entered into with the county treasurer under subsection (l), the county treasurer may terminate the agreement after providing thirty (30) days written notice to the owner. If the county treasurer gives notice under this subsection, the extended period for redemption established under subsection (l) expires thirty (30) days after the date of the notice.

SECTION 14. IC 6-1.1-25-4.5, AS AMENDED BY P.L.169-2006, SECTION 29, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2014]: Sec. 4.5. (a) Except as provided in subsection (d), a purchaser or the purchaser's assignee is entitled to a tax deed to the property that was sold only if:

- (1) the redemption period specified in section 4(a)(1) of this chapter has expired;
- (2) the property has not been redeemed within the period of redemption specified in section 4(a) of this chapter; and
- (3) not later than ~~nine (9)~~ **six (6)** months after the date of the sale:
 - (A) the purchaser or the purchaser's assignee; or
 - (B) in a county where the county auditor and county treasurer have an agreement under section 4.7 of this chapter, the county auditor;

gives notice of the sale to the owner of record at the time of the



sale and any person with a substantial property interest of public record in the tract or real property.

(b) A county executive is entitled to a tax deed to property on which the county executive acquires a lien under IC 6-1.1-24-6 and for which the certificate of sale is not sold under IC 6-1.1-24-6.1 only if:

(1) the redemption period specified in section 4(b) of this chapter has expired;

(2) the property has not been redeemed within the period of redemption specified in section 4(b) of this chapter; and

(3) not later than ninety (90) days after the date the county executive acquires the lien under IC 6-1.1-24-6, the county auditor gives notice of the sale to:

(A) the owner of record at the time the lien was acquired; and

(B) any person with a substantial property interest of public record in the tract or real property.

(c) A purchaser of a certificate of sale under IC 6-1.1-24-6.1 is entitled to a tax deed to the property for which the certificate was sold only if:

(1) the redemption period specified in section 4(c) of this chapter has expired;

(2) the property has not been redeemed within the period of redemption specified in section 4(c) of this chapter; and

(3) not later than ninety (90) days after the date of sale of the certificate of sale under IC 6-1.1-24, the purchaser gives notice of the sale to:

(A) the owner of record at the time of the sale; and

(B) any person with a substantial property interest of public record in the tract or real property.

(d) The person required to give the notice under subsection (a), (b), or (c) shall give the notice by sending a copy of the notice by certified mail to:

(1) the owner of record at the time of the:

(A) sale of the property;

(B) acquisition of the lien on the property under IC 6-1.1-24-6; or

(C) sale of the certificate of sale on the property under IC 6-1.1-24;

at the last address of the owner for the property, as indicated in the records of the county auditor; and

(2) any person with a substantial property interest of public record at the address for the person included in the public record that indicates the interest.



However, if the address of the person with a substantial property interest of public record is not indicated in the public record that created the interest and cannot be located by ordinary means by the person required to give the notice under subsection (a), (b), or (c), the person may give notice by publication in accordance with IC 5-3-1-4 once each week for three (3) consecutive weeks.

(e) The notice that this section requires shall contain at least the following:

- (1) A statement that a petition for a tax deed will be filed on or after a specified date.
- (2) The date on or after which the petitioner intends to petition for a tax deed to be issued.
- (3) A description of the tract or real property shown on the certificate of sale.
- (4) The date the tract or real property was sold at a tax sale.
- (5) The name of the:
 - (A) purchaser or purchaser's assignee;
 - (B) county executive that acquired the lien on the property under IC 6-1.1-24-6; or
 - (C) person that purchased the certificate of sale on the property under IC 6-1.1-24.
- (6) A statement that any person may redeem the tract or real property.
- (7) The components of the amount required to redeem the tract or real property.
- (8) A statement that an entity identified in subdivision (5) is entitled to reimbursement for additional taxes or special assessments on the tract or real property that were paid by the entity subsequent to the tax sale, lien acquisition, or purchase of the certificate of sale, and before redemption, plus interest.
- (9) A statement that the tract or real property has not been redeemed.
- (10) A statement that an entity identified in subdivision (5) is entitled to receive a deed for the tract or real property if it is not redeemed before the expiration of the period of redemption specified in section 4 of this chapter.
- (11) A statement that an entity identified in subdivision (5) is entitled to reimbursement for costs described in section 2(e) of this chapter.
- (12) The date of expiration of the period of redemption specified in section 4 of this chapter.
- (13) A statement that if the property is not redeemed, the owner



of record at the time the tax deed is issued may have a right to the tax sale surplus, if any.

(14) The street address, if any, or a common description of the tract or real property.

(15) The key number or parcel number of the tract or real property.

(f) The notice under this section must include not more than one (1) tract or item of real property listed and sold in one (1) description. However, when more than one (1) tract or item of real property is owned by one (1) person, all of the tracts or real property that are owned by that person may be included in one (1) notice.

(g) A single notice under this section may be used to notify joint owners of record at the last address of the joint owners for the property sold, as indicated in the records of the county auditor.

(h) The notice required by this section is considered sufficient if the notice is mailed to the address required under subsection (d).

(i) The notice under this section and the notice under section 4.6 of this chapter are not required for persons in possession not shown in the public records.

(j) If the purchaser fails to:

(1) comply with subsection (c)(3); or

(2) petition for the issuance of a tax deed within the time permitted under section 4.6(a) of this chapter;

the certificate of sale reverts to the county executive and may be retained by the county executive or sold under IC 6-1.1-24-6.1.

SECTION 15. IC 6-1.1-25-4.6, AS AMENDED BY P.L.118-2013, SECTION 8, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2014]: Sec. 4.6. (a) After the expiration of the redemption period specified in section 4 of this chapter but not later than ~~six (6)~~ **three (3)** months after the expiration of the period of redemption:

(1) the purchaser, the purchaser's assignee, the county executive, or the purchaser of the certificate of sale under IC 6-1.1-24 may; or

(2) in a county where the county auditor and county treasurer have an agreement under section 4.7 of this chapter, the county auditor shall, upon the request of the purchaser or the purchaser's assignee;

file a verified petition in the same court and under the same cause number in which the judgment of sale was entered asking the court to direct the county auditor to issue a tax deed if the real property is not redeemed from the sale. Notice of the filing of this petition shall be given to the same parties and in the same manner as provided in section



4.5 of this chapter, except that, if notice is given by publication, only one (1) publication is required. The notice required by this section is considered sufficient if the notice is sent to the address required by section 4.5(d) of this chapter. Any person owning or having an interest in the tract or real property may file a written objection to the petition with the court not later than thirty (30) days after the date the petition was filed. If a written objection is timely filed, the court shall conduct a hearing on the objection.

(b) Not later than sixty-one (61) days after the petition is filed under subsection (a), the court shall enter an order directing the county auditor (on the production of the certificate of sale and a copy of the order) to issue to the petitioner a tax deed if the court finds that the following conditions exist:

- (1) The time of redemption has expired.
- (2) The tract or real property has not been redeemed from the sale before the expiration of the period of redemption specified in section 4 of this chapter.
- (3) Except with respect to a petition for the issuance of a tax deed under a sale of the certificate of sale on the property under IC 6-1.1-24-6.1 or IC 6-1.1-24-6.8, **or with respect to penalties described in section 4(k) of this chapter**, all taxes and special assessments, penalties, and costs have been paid.
- (4) The notices required by this section and section 4.5 of this chapter have been given.
- (5) The petitioner has complied with all the provisions of law entitling the petitioner to a deed.

The county auditor shall execute deeds issued under this subsection in the name of the state under the county auditor's name. If a certificate of sale is lost before the execution of a deed, the county auditor shall issue a replacement certificate if the county auditor is satisfied that the original certificate existed.

(c) Upon application by the grantee of a valid tax deed in the same court and under the same cause number in which the judgment of sale was entered, the court shall enter an order to place the grantee of a valid tax deed in possession of the real estate. The court may enter any orders and grant any relief that is necessary or desirable to place or maintain the grantee of a valid tax deed in possession of the real estate.

(d) Except as provided in subsections (e) and (f), if:

- (1) the verified petition referred to in subsection (a) is timely filed; and
- (2) the court refuses to enter an order directing the county auditor to execute and deliver the tax deed because of the failure of the



petitioner under subsection (a) to fulfill the notice requirement of subsection (a);

the court shall order the return of the amount, if any, by which the purchase price exceeds the minimum bid on the property under IC 6-1.1-24-5 minus a penalty of twenty-five percent (25%) of that excess. The petitioner is prohibited from participating in any manner in the next succeeding tax sale in the county under IC 6-1.1-24. The county auditor shall deposit penalties paid under this subsection in the county general fund.

(e) Notwithstanding subsection (d), in all cases in which:

- (1) the verified petition referred to in subsection (a) is timely filed;
- (2) the petitioner under subsection (a) has made a bona fide attempt to comply with the statutory requirements under subsection (b) for the issuance of the tax deed but has failed to comply with these requirements;
- (3) the court refuses to enter an order directing the county auditor to execute and deliver the tax deed because of the failure to comply with these requirements; and
- (4) the purchaser, the purchaser's successors or assignees, or the purchaser of the certificate of sale under IC 6-1.1-24 files a claim with the county auditor for refund not later than thirty (30) days after the entry of the order of the court refusing to direct the county auditor to execute and deliver the tax deed;

the county auditor shall not execute the deed but shall refund the purchase money minus a penalty of twenty-five percent (25%) of the purchase money from the county treasury to the purchaser, the purchaser's successors or assignees, or the purchaser of the certificate of sale under IC 6-1.1-24. The county auditor shall deposit penalties paid under this subsection in the county general fund. All the delinquent taxes and special assessments shall then be reinstated and recharged to the tax duplicate and collected in the same manner as if the property had not been offered for sale. The tract or item of real property, if it is then eligible for sale under IC 6-1.1-24, shall be placed on the delinquent list as an initial offering under IC 6-1.1-24.

(f) Notwithstanding subsections (d) and (e), the court shall not order the return of the purchase price or any part of the purchase price if:

- (1) the purchaser or the purchaser of the certificate of sale under IC 6-1.1-24 has failed to provide notice or has provided insufficient notice as required by section 4.5 of this chapter; and
- (2) the sale is otherwise valid.

(g) A tax deed executed under this section vests in the grantee an



estate in fee simple absolute, free and clear of all liens and encumbrances created or suffered before or after the tax sale except those liens granted priority under federal law, and the lien of the state or a political subdivision for taxes and special assessments that accrue subsequent to the sale. However, the estate is subject to all easements, covenants, declarations, and other deed restrictions and laws governing land use, including all zoning restrictions and liens and encumbrances created or suffered by the purchaser at the tax sale. The deed is prima facie evidence of:

- (1) the regularity of the sale of the real property described in the deed;
- (2) the regularity of all proper proceedings; and
- (3) valid title in fee simple in the grantee of the deed.

(h) A tax deed issued under this section is incontestable except by appeal from the order of the court directing the county auditor to issue the tax deed filed not later than sixty (60) days after the date of the court's order.

SECTION 16. IC 6-1.1-25-10 IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2014]: Sec. 10. (a) If, before the court issues an order directing the county auditor to issue a tax deed to a tract or item of real property sold under IC 6-1.1-24, it is found by the county auditor and the county treasurer that the sale was invalid, the county auditor shall refund:

- (1) the purchase money and all taxes and special assessments on the property paid by the purchaser, the purchaser's assigns, or the purchaser of the certificate of sale under IC 6-1.1-24 after the tax sale plus ~~six~~ **five** percent (~~6%~~) (**5%**) interest per annum; and
- (2) subject to any limitation under section 2.5 of this chapter, any costs paid by the purchaser, the purchaser's assigns, or the purchaser of the certificate of sale under IC 6-1.1-24 under section 2 of this chapter;

from the county treasury to the purchaser, the purchaser's successors or assigns, or the purchaser of the certificate of sale under IC 6-1.1-24. The tract or item of real property, if it is then eligible for sale under IC 6-1.1-24, shall be placed on the delinquent list as an initial offering under IC 6-1.1-24-6.

(b) A political subdivision shall reimburse the county for interest paid by the county under subsection (a) if:

- (1) the invalidity of the sale under IC 6-1.1-24 resulted from the failure of the political subdivision to give adequate notice of a lien to property owners; and
- (2) the existence of the lien resulted in the sale of the property



under IC 6-1.1-24.

SECTION 17. IC 6-1.1-25-11, AS AMENDED BY P.L.73-2010, SECTION 7, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2014]: Sec. 11. (a) Subsequent to the issuance of the order directing the county auditor to issue a tax deed to real property sold under IC 6-1.1-24, a county auditor shall refund the purchase money plus ~~six~~ **five** percent (~~6%~~) (**5%**) interest per annum from the county treasury to the purchaser, the purchaser's successors or assigns, or the purchaser of the certificate of sale under IC 6-1.1-24 if it is found by the court that entered the order for the tax deed that:

- (1) the real property described in the deed was not subject to the taxes for which it was sold;
- (2) the delinquent taxes or special assessments for which the real property was sold were properly paid before the sale; or
- (3) the legal description of the real property in the tax deed is void for uncertainty.

(b) The grantee of an invalid tax deed, including the county, to whom a refund is made under this section shall execute, acknowledge, and deliver to the owner a deed conveying whatever interest the purchaser may have acquired by the tax sale deed. If a county is required to execute a deed under this section, the deed shall be signed by the county board of commissioners and acknowledged by the clerk of the circuit court.

(c) A refund may not be made under this section while an action initiated under either section 14 or 16 of this chapter is pending.

(d) If a sale is declared invalid after a claim is submitted under IC 6-1.1-24-7 for money deposited in the tax sale surplus fund and the claim is paid, the county auditor shall:

- (1) refund the purchase money plus ~~six~~ **five** percent (~~6%~~) (**5%**) interest per annum from the county treasury to the purchaser, the purchaser's successors or assigns, or the purchaser of the certificate of sale under IC 6-1.1-24; and
- (2) certify the amount paid to the property owner from the tax sale surplus fund as a lien against the property and as a civil judgment against the property owner.

SECTION 18. IC 6-1.1-25-20 IS ADDED TO THE INDIANA CODE AS A **NEW** SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2014]: **Sec. 20. A county auditor who executes a tax deed under this chapter shall provide a copy of the tax deed to the grantee. The county auditor shall collect from the grantee the appropriate recording fee set forth in IC 36-2-7-10 on behalf of the county recorder and submit the tax deed directly to**

SEA 422 — Concur



the county recorder for recording. The county recorder shall record the tax deed in the deed records and provide the recorded tax deed to the grantee in the normal course of business. Notwithstanding IC 6-1.1-5.5-3, a sales disclosure form for such a property satisfies the requirements of IC 6-1.1-5.5 if only the county auditor signs the form.

SECTION 19. IC 32-29-7-3, AS AMENDED BY P.L.102-2012, SECTION 1, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2014]: Sec. 3. (a) In a proceeding for the foreclosure of a mortgage executed on real estate, process may not issue for the execution of a judgment or decree of sale for a period of three (3) months after the filing of a complaint in the proceeding. However:

(1) the period is:

(A) twelve (12) months in a proceeding for the foreclosure of a mortgage executed before January 1, 1958; and

(B) six (6) months in a proceeding for the foreclosure of a mortgage executed after December 31, 1957, but before July 1, 1975; and

(2) if the court finds under IC 32-30-10.6 that the mortgaged real estate has been abandoned, a judgment or decree of sale may be executed on the date the judgment of foreclosure or decree of sale is entered, regardless of the date the mortgage is executed.

(b) A judgment and decree in a proceeding to foreclose a mortgage that is entered by a court having jurisdiction may be filed with the clerk in any county as provided in IC 33-32-3-2. After the period set forth in subsection (a) expires, a person who may enforce the judgment and decree may file a praecipe with the clerk in any county where the judgment and decree is filed, and the clerk shall promptly issue and certify to the sheriff of that county a copy of the judgment and decree under the seal of the court. However, if:

(1) a praecipe is not filed with the clerk within one hundred eighty (180) days after the later of the dates on which:

(A) the period specified in subsection (a) expires; or

(B) the judgment and decree is filed; and

(2) the sale is not:

(A) otherwise prohibited by law;

(B) subject to a voluntary statewide foreclosure moratorium;
or

(C) subject to a written agreement that:

(i) provides for a delay in the sale of the mortgaged real estate; and

(ii) is executed by and between the owner of the mortgaged



real estate and a party entitled to enforce the judgment and decree;

an enforcement authority that has issued an abatement order under IC 36-7-36-9 with respect to the mortgaged real estate may file a praecipe with the clerk in any county where the judgment and decree is filed. If an enforcement authority files a praecipe under this subsection, the clerk of the county in which the praecipe is filed shall promptly issue and certify to the sheriff of that county a copy of the judgment and decree under the seal of the court.

(c) Upon receiving a certified judgment under subsection (b), the sheriff shall, subject to section 4 of this chapter, sell the mortgaged premises or as much of the mortgaged premises as necessary to satisfy the judgment, interest, and costs at public auction at the office of the sheriff or at another location that is reasonably likely to attract higher competitive bids. The sheriff shall schedule the date and time of the sheriff's sale for:

- (1) a date not later than one hundred twenty (120) days after the date on which the judgment and decree under seal of the court are certified to the sheriff by the clerk; and
- (2) a time certain between the hours of 10 a.m. and 4 p.m. on any day of the week except Sunday.

(d) Before selling mortgaged property, the sheriff must advertise the sale by publication once each week for three (3) successive weeks in a daily or weekly newspaper of general circulation. The sheriff shall publish the advertisement in at least one (1) newspaper published and circulated in each county where the real estate is situated. The first publication shall be made at least thirty (30) days before the date of sale. At the time of placing the first advertisement by publication, the sheriff shall also serve a copy of the written or printed notice of sale upon each owner of the real estate. Service of the written notice shall be made as provided in the Indiana Rules of Trial Procedure governing service of process upon a person. The sheriff shall charge a fee of ten dollars (\$10) to one (1) owner and three dollars (\$3) to each additional owner for service of written notice under this subsection. The fee is:

- (1) a cost of the proceeding;
- (2) to be collected as other costs of the proceeding are collected; and
- (3) to be deposited in the county general fund for appropriation for operating expenses of the sheriff's department.

(e) The sheriff also shall post written or printed notices of the sale at the door of the courthouse of each county in which the real estate is located.



(f) If the sheriff is unable to procure the publication of a notice within the county, the sheriff may dispense with publication. The sheriff shall state that the sheriff was not able to procure the publication and explain the reason why publication was not possible.

(g) Notices under subsections (d), ~~and~~ (e), **and (i)** must contain a statement, for informational purposes only, of the location of each property by street address, if any, or other common description of the property other than legal description. A misstatement in the informational statement under this subsection does not invalidate an otherwise valid sale.

(h) The sheriff may charge an administrative fee of not more than two hundred dollars (\$200) with respect to a proceeding referred to in subsection (b) for actual costs directly attributable to the administration of the sale under subsection (c). The fee is:

- (1) payable by the person seeking to enforce the judgment and decree; and
- (2) due at the time of filing of the praecipe;

under subsection (b).

(i) If a sale of mortgaged property scheduled under this section is canceled, the sheriff shall provide written notice of the cancellation to each owner of the real estate. Service of the written notice shall be made as provided in the Indiana Rules of Trial Procedure governing service of process upon a person. The sheriff shall charge a fee of ten dollars (\$10) for notice to one (1) owner and three dollars (\$3) for notice to each additional owner for service of written notice under this subsection. The fee:

- (1) is a cost of the proceeding;**
- (2) shall be collected as other costs of the proceeding are collected; and**
- (3) shall be deposited in the county general fund for appropriation for operating expenses of the sheriff's department.**

The fee for service under this subsection shall be paid by the person who caused the sale to be canceled.

SECTION 20. IC 32-30-10.6-1, AS AMENDED BY P.L.203-2013, SECTION 19, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2014]: Sec. 1. This chapter applies to the following:

- (1) A mortgage foreclosure action filed under IC 32-30-10-3.
- (2) A determination that property is abandoned or vacant for purposes of IC 6-1.1-24 **or IC 34-30-26-7.**

SECTION 21. IC 32-30-10.6-2.3 IS ADDED TO THE INDIANA CODE AS A **NEW** SECTION TO READ AS FOLLOWS



[EFFECTIVE JULY 1, 2014]: **Sec. 2.3. As used in this chapter, "executive of a county" in a county containing a consolidated city means the executive of the consolidated city.**

SECTION 22. IC 32-30-10.6-3.5, AS ADDED BY P.L.203-2013, SECTION 21, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2014]: Sec. 3.5. (a) This section applies to a property whether or not there is a mortgage on the property.

(b) As an alternative to seeking a determination of abandonment under any other statute, the executive of a **county**, city, or town that:

- (1) has jurisdiction in the location of a property; and
- (2) does not have a person designated as a hearing authority, as defined by IC 36-7-9-2;

may petition a court for a determination that the property is abandoned.

(c) A petition filed with the court under this section must do all the following:

- (1) Include a statement of the enforcement authority's jurisdiction in the location of the property.
- (2) Allege that the property is abandoned.
- (3) Include evidence that one (1) or more of the conditions set forth in section 5(a) or 5(b) of this chapter apply.

(d) A petition under this section shall be served on:

- (1) the creditor and the debtor, if the property is subject to a mortgage; and
- (2) any other appropriate party;

in the manner prescribed by the Indiana Rules of Trial Procedure.

SECTION 23. IC 32-30-10.6-6 IS ADDED TO THE INDIANA CODE AS A **NEW** SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2014]: **Sec. 6. (a) This section applies only to a petition by the executive of a county, city, or town for a court order of abandonment.**

(b) Instead of providing notice at least one hundred twenty (120) days before the date of a certification under IC 6-1.1-24-1.5, the executive of the county, city, or town that is filing the petition may provide the notice referred to IC 6-1.1-24-2.3 at least one hundred twenty (120) days before a petition is filed under section 3.5 of this chapter.

(c) A court order of abandonment under this chapter authorizes the sale of the property and transfer of the deed of the property under IC 6-1.1-24-1.5.

SECTION 24. IC 34-30-26-7 IS ADDED TO THE INDIANA CODE AS A **NEW** SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2014]: **Sec. 7. (a) This section applies to real**



property for which a city, town, or county has obtained a judgment under IC 32-30-10.6 that the real property is:

- (1) vacant; or
- (2) abandoned;

due to a request for a determination by an enforcement authority.

(b) A city, town, or county may provide a potential purchaser or a potential lender to a person who may want to purchase the real property an opportunity to visually inspect the real property, if accompanied by the appropriate enforcement authority. The appropriate enforcement authority may accompany the person in inspecting the real property and may enter upon the real property, including any structure located on the real property, to visually inspect the real property to determine whether the real property may be desirable. For purposes of a visual inspection under this section, a potential purchaser or a potential lender may not:

- (1) request a utility provider or the city, town, or county to connect or turn on utilities to the real property; or
- (2) physically disturb or alter the real property.

(c) An enforcement authority or a person that enters upon the premises of real property as permitted under this section:

- (1) is immune from civil liability for an act or omission related to the entry, unless the act or omission constitutes gross negligence or willful, wanton, or intentional misconduct; and
- (2) shall be held harmless from and against all claims of civil or criminal trespass.

SECTION 25. IC 36-7-9-2, AS AMENDED BY P.L.73-2010, SECTION 10, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2014]: Sec. 2. As used in this chapter:

"Community organization" means a citizen's group, neighborhood association, neighborhood development corporation, or similar organization that:

- (1) has specific geographic boundaries defined in its bylaws or articles of incorporation and contains at least forty (40) households within those boundaries;
- (2) is a nonprofit corporation that is representative of at least twenty-five (25) households or twenty percent (20%) of the households in the community, whichever is less;
- (3) is operated primarily for the promotion of social welfare and general neighborhood improvement and enhancement;
- (4) has been incorporated for at least two (2) years; and
- (5) is exempt from taxation under Section 501(c)(3) or 501(c)(4) of the Internal Revenue Code.



"Continuous enforcement order" means an order that:

(1) is issued for compliance or abatement and that remains in full force and effect on a property without further requirements to seek additional:

(A) compliance and abatement authority; or

(B) orders for the same or similar violations;

(2) authorizes specific ongoing compliance and enforcement activities if a property requires reinspection or additional periodic abatement;

(3) can be enforced, including assessment of fees and costs, without the need for additional notice or hearing; and

(4) authorizes the enforcement authority to assess and collect ongoing costs for continuous enforcement order activities from any party that is subject to the enforcement authority's order.

"Department" refers to the executive department authorized by ordinance to administer this chapter. In a consolidated city, this department is the department of ~~metropolitan development~~, **code enforcement** subject to IC 36-3-4-23.

"Enforcement authority" refers to the chief administrative officer of the department, except in a consolidated city. In a consolidated city, the division of development services is the enforcement authority, subject to IC 36-3-4-23.

"Hearing authority" refers to a person or persons designated as such by the executive of a city or county, or by the legislative body of a town. However, in a consolidated city, the director of the department or a person designated by the director is the hearing authority. An employee of the enforcement authority may not be designated as the hearing authority.

"Known or recorded fee interest, life estate interest, or equitable interest of a contract purchaser" means any fee interest, life estate interest, or equitable interest of a contract purchaser held by a person whose identity and address may be determined from:

(1) an instrument recorded in the recorder's office of the county where the unsafe premises is located;

(2) written information or actual knowledge received by the department (or, in the case of a consolidated city, the enforcement authority); or

(3) a review of department (or, in the case of a consolidated city, the enforcement authority) records that is sufficient to identify information that is reasonably ascertainable.

"Known or recorded substantial property interest" means any right in real property, including a fee interest, a life estate interest, a future



interest, a mortgage interest, a lien as evidenced by a certificate of sale issued under IC 6-1.1-24, or an equitable interest of a contract purchaser, that:

- (1) may be affected in a substantial way by actions authorized by this chapter; and
- (2) is held by a person whose identity and address may be determined from:
 - (A) an instrument recorded in:
 - (i) the recorder's office of the county where the unsafe premises is located; or
 - (ii) the office of the county auditor of the county where the unsafe premises are located in the case of a lien evidenced by a certificate of sale issued under IC 6-1.1-24;
 - (B) written information or actual knowledge received by the department (or, in the case of a consolidated city, the enforcement authority); or
 - (C) a review of department (or, in the case of a consolidated city, the enforcement authority) records that is sufficient to identify information that is reasonably ascertainable.

"Substantial property interest" means any right in real property that may be affected in a substantial way by actions authorized by this chapter, including a fee interest, a life estate interest, a future interest, a mortgage interest, or an equitable interest of a contract purchaser.

SECTION 26. IC 36-7-9-4, AS AMENDED BY P.L.66-2005, SECTION 1, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2014]: Sec. 4. (a) For purposes of this chapter, a building or structure, or any part of a building or structure, that is:

- (1) in an impaired structural condition that makes it unsafe to a person or property;
- (2) a fire hazard;
- (3) a hazard to the public health;
- (4) a public nuisance;
- (5) dangerous to a person or property because of a violation of a statute or ordinance concerning building condition or maintenance; or
- (6) vacant **or blighted** and not maintained in a manner that would allow human habitation, occupancy, or use under the requirements of a statute or an ordinance;

is considered an unsafe building.

(b) For purposes of this chapter:

- (1) an unsafe building; and
- (2) the tract of real property on which the unsafe building is

SEA 422 — Concur



located;
are considered unsafe premises.

(c) For purposes of this chapter, a tract of real property that does not contain a building or structure, not including land used for production agriculture, is considered an unsafe premises if the tract of real property is:

- (1) a fire hazard;
- (2) a hazard to public health;
- (3) a public nuisance; or
- (4) dangerous to a person or property because of a violation of a statute or an ordinance.



President of the Senate

President Pro Tempore

Speaker of the House of Representatives

Governor of the State of Indiana

Date: _____ Time: _____

SEA 422 — Concur



30 Laws: Abandoned houses should be easier to buy under new law

by Lesley
Weidenbener

By Seth Morin
TheStatehouseFile.com

INDIANAPOLIS – A plan that aims to make abandoned and vacant properties a thing of the past – or at least significantly less detrimental to communities than today – when an abandoned housing law takes effect on July 1.

“Abandoned homes are a poison in the cul de sac,” said Sen. Jim Merritt, R-Indianapolis, the author of the bill. “Home values plummet, there is crime, and it’s just not necessary.”

Merritt said current state law has been punitive to neighborhoods and communities. Until July 1, homes must be vacant for a full year before being redeemed or sold to someone else.

“I’ve always thought that as being wrong,” Merritt said.

That waiting period will soon change to nine months.

Rep. Justin Moed, D-Indianapolis, a backer of the bill, said Senate Bill 422 was created with the help of cities, county officials, community developers, banks, and the Indiana Housing and Community Development agency.



Moed said abandoned properties create more problems than necessary and the bill is a step in the right direction.

“Every day those properties sit they become targets of graffiti, vandalism, and theft. All that does is cost more money down the road and becomes a deterrent for people that want to come in and fix it up,” Moed said.

Under the new law, executives of a county, city, or town must obtain a judgment stating a parcel of real property is vacant or abandoned before a certification can be made to the county auditor for tax sale purposes.

A notice to the record owner of the property must occur during the six months after the tax sale. Current law has it at nine months.

“I don’t see why someone would need that long to notify an owner that they bought their property,” Moed said.

The property will be sold outright at the tax sale, with the buyer acquiring the deed from the county auditor immediately.

Also, the purchaser may petition the court for a judgment directing the county auditor to issue a deed if the property is not redeemed from the sale.

“We have a major problem of abandoned homes in this state with upwards of 25,000 to 30,000,” Merritt said.

He believes the legislation will expedite the redevelopment of abandoned homes.

Moed said the problem with abandoned properties is the ripple effect: People who live next to an abandoned property may be less inclined to pay their mortgages and keep up homes because their property values are going down as well.

“Often times you see one abandoned house pop up and a few months later another one, and another one, and another one,” Moed said. “The other problem that comes up with it is crime. When an abandoned house pops up, people start hanging out in there, causing problems. In the winter time, people will take refuge in an abandoned house and it may catch fire.”

Under the new law, the attorney general will be required to establish and maintain a tax sale blight registry for all people deemed ineligible to participate in the tax sale.

“The easiest way to ensure that you have less bad property sitting around out there is to keep people that have a proven bad record from buying more,” Moed said.

However, under current law, counties are policing themselves when it comes to property. Therefore, one county may not have the same policies and records as the counties surrounding it.

Right now, someone who has a bad property record in one county can go to another county and buy property.

“What we want to be able to do is to be able to have a better communication line open between counties across the state,” Moed said.

Also, foreign business associations will now be prohibited from taking part in the tax sale if they are not registered with the secretary of state. To be in the tax sale, all businesses must provide a certificate of authority from the secretary of state to the county auditor.

Merritt also said that the federal government has allotted Indiana \$221 million from the Hardest Hit Fund. The fund aims to help those that have lost their jobs and have mortgages to pay.

“If you apply to the Hardest Hit Fund, you can be granted money to help pay for your mortgage,” Merritt said.

Of that fund, \$75 million has been approved by the state federal government to be used to resuscitate neighborhoods take down homes, and build new things.

Moed said the fund will help cities identify the worst of the worst properties but wanted to see more flexibility from the U.S. Department of Treasury to allow for some of the money to be used for rehabbing.

“It’s not just ‘demo Indiana,’ it’s ‘demo and rebuild,’” Merritt said.

Seth Morin is a reporter from TheStatehouseFile.com, a news website powered by Franklin College journalism students.

Ellspermann announces program to help communities with blighted neighborhoods

by Lesley
Weidenbener

By Zach Schmitt
TheStatehouseFile.com

INDIANAPOLIS – Communities could get federal funds to help clear blighted neighborhoods of abandoned homes under a new program that is part of Indiana’s Hardest Hit Fund.

Lt. Gov. Sue Ellspermann announced Monday that federal officials agreed to let the state spend \$75 million on the new Blight Elimination Program.

The program will focus on the “worst of the worst” homes, state officials said. Cities can apply for funds through a competitive process and use the money to address foreclosure prevention and eliminate blighted, vacant and abandoned homes

“Blighted homes drain our neighborhoods, communities and businesses of valuable resources,” Ellspermann said in a statement. “The Blight Elimination Program will provide funds to address problematic homes, stabilizing property values, improving public safety and bolstering civic pride.”

The money is part of the \$221.7 million in Hardest Hit Fund funds allocated to Indiana.

“Indiana communities are burdened with thousands of blighted and abandoned homes, and many simply don’t have the resources to address the issue,” said Mark Neyland, director of asset preservation for the Indiana Housing and Community Development Authority. “The Blight Elimination Program is designed to help municipalities address some of their worst properties, helping to prevent foreclosures in neighborhoods, a significant step toward rebuilding local communities.”

State officials said about 4,000 blighted or abandoned homes in Indiana could be destroyed through the program.

Zach Schmitt is a reporter for TheStatehouseFile.com, a news website powered by Franklin College Journalism students.



Lt. Gov. Sue Ellspermann announced Monday that the state would spend \$75 million to help communities eliminate blighted neighborhoods. She was joined by Sen. Jim Merritt, R-Indianapolis, and other lawmakers for the announcement at the Statehouse. Photo by Lesley Weidenbener, TheStatehouseFile.com