

# A Window into the Agency: IHCD's 2023 Annual Report

**Indiana Housing and Community Development Authority**  
Communications: Annual Report

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## **A Window into the Agency: IHCDA's 2023 Annual Report**

### **Summary**

IHCDA's 2023 Annual Report provides an in-depth brief look into the wide variety of programs and activities that we fund, facilitate, or administer. Our agency's mission states the guiding principles behind everything that we do, with a focus on providing housing opportunities, promoting self-sufficiency, and strengthening communities, all with the vision to realize a sustainable quality of life for all Hoosiers in the community of their choice. The attempt is always to provide tangible or visible examples of these programs so they come to life for the reader, who may come from any part of our constituency—from donors to developers, from participants to program providers, from bankers to board members.

This year's report included an overview of many successful programs. In 2023, with our network of more than 100 participating lender partners, we invested more than \$27 million into down payment assistance, which helped nearly 2,800 Hoosiers become homeowners - many of them first-time homeowners. On the multifamily side, we financed the creation or preservation of more than 3,000 affordable rental units. And through the CreatINg Places crowdfunding program, we have supported more than 240 placemaking projects in our state.

The Annual Report enabled us to communicate these (and other) highlights to constituents, partners, and policymakers statewide. One of the key features of our report is its accessibility—the report is designed for anyone to read, whether a developer who understands the lingo of the industry, or a constituent who is reading about our programs for the first time. The report not only features significant data points, but it also highlights success stories and ties our work to communities around the state.

### **Organization**

The individual program segments of the 2023 Annual Report are organized into eight categories of activity:

1. Building Homes
2. Recognizing Excellence
3. Growing Organizational Capacity
4. Creating Opportunity
5. Enhancing Stability
6. Strengthening Resilience
7. Promoting Partnerships
8. Empowering Local Leaders



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Throughout the publication, every effort is made to emphasize that IHCDA's productivity is dependent on our partner organization and our success is measured by the success of the organizations and the Indiana residents we serve together.

### **Special Features**

The Annual Report contains two special features added this year. First, the report includes a review of three communities around the state which have benefited from multiple programs and investments over the course of several years: Paoli, Warsaw, and Fort Wayne. The feature explores IHCDA's work and partnerships in those communities, such as a \$5,000,000 preservation award given to a local historic high school, a recently completed tax credit project focusing on senior housing, and a community services block grant that helped create a nonprofit grocery store in an urban food desert. The second feature is an executive summary that serves as an Impact Statement for the agency, highlighting IHCDA's investment in communities by the numbers. These special pages help to encapsulate the messages of the programmatic and geographic diversity and the longevity of the agency's efforts.

### **Utilization**

The Annual Report is used in several unexpected ways throughout the year. Even before its publication in early February 2024, the Annual Report had a captive audience at the end-of-year All Staff Retreat. During the past few years, IHCDA's staff has grown from about 100 members to more than 180 members. Because of this dramatic increase, along with occasional staffing changes, there are several staff members who are unfamiliar with the full complement of programs offered by the agency. At the retreat, we were able to provide a comprehensive review of our programs using the Annual Report as a guide. Doing so in a retreat atmosphere served, at least in part, to break down the silos that are so common in larger organizations.

In speaking with constituents, we often find the work our agency does is not immediately grasped, and the Annual Report can offer a starting point to understanding the work we do across the state. For instance, the report explains the success of the Low Income Housing Tax Credit Program, the tax-exempt bond program, and the brand-new state Affordable and Workforce Housing Tax Credit program. When the awards of these three types of funding are combined, the result is \$723 million in capital funding provided to 46 developments that will create or preserve a total of 3,256 affordable homes or apartments. These numbers and the summary of the programs help drive home the significance of IHCDA's mission.

### **Distribution**

As soon as the hard copy of the report is available, our Homeownership Department quickly packs a bundle into their briefcases and backpacks to be used as calling cards as they go out to visit potential partner lenders. The Annual Report is the most complete and straightforward way for the team to share with the lenders the breadth and depth of IHCDA and our programs.



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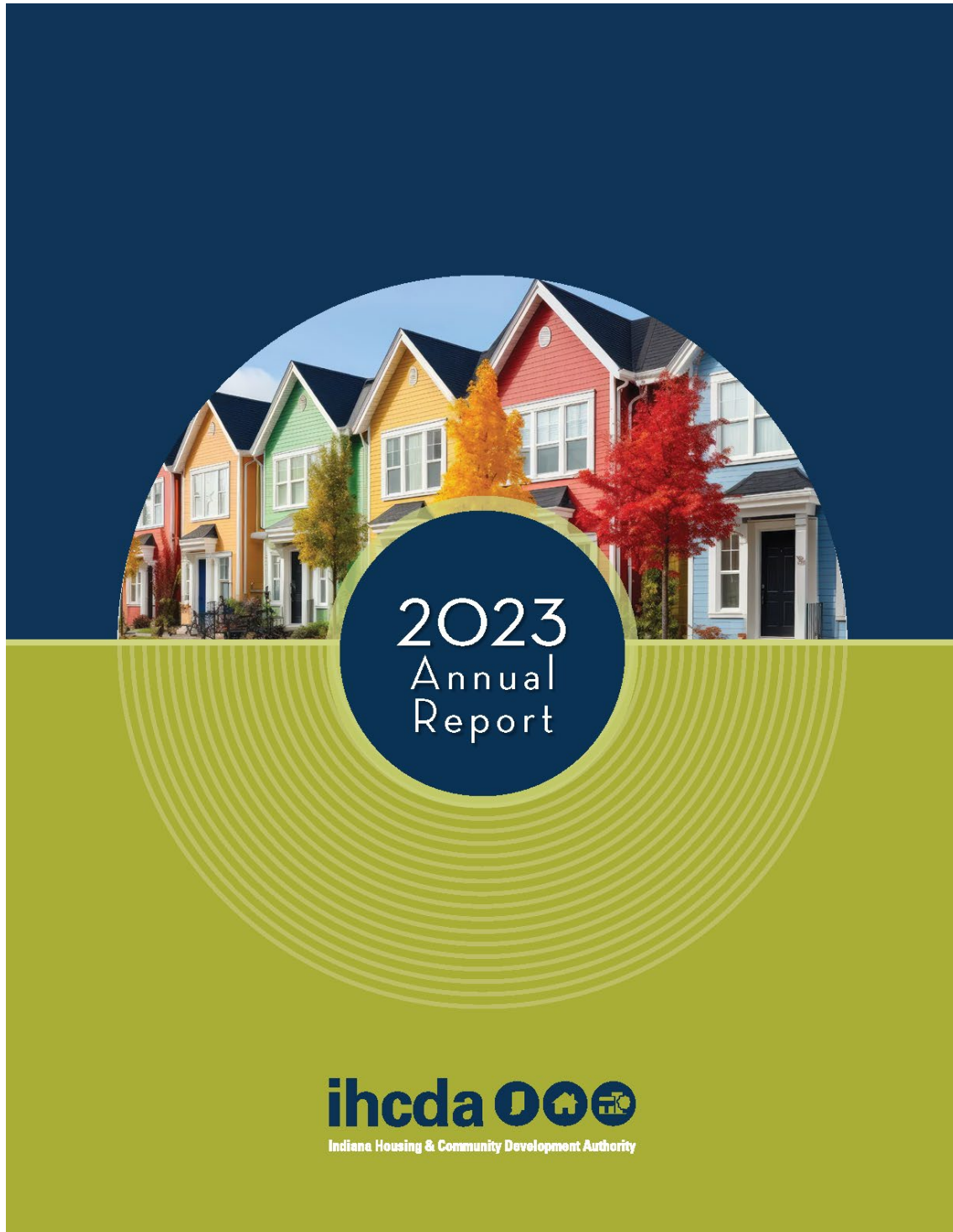
Also following the publication of the online version of the Report, we ran a seven-week "Breakdown" of the Report in our weekly outreach newsletter, *From Jake's Desk*, which is sent to over 25,000 people throughout the state. These weekly spots gave some additional background information to some of the activities and primarily served to reach a very broad audience with easily digestible snippets.



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## Visual Aids and Supporting Materials

The 2023 Annual Report can be viewed in full [here](#).



**BUILDING A STRONGER, HEALTHIER INDIANA SPECIAL FEATURE**

**Benefits of Sustained, Multi-Pronged Approach to Community Development**

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

**Places to Live and Play in Paoli**

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

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

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



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



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



Warsaw Alley (source: Visit Kosciusko County)

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



New Pontiac Street Market (source: WANE 13)



Mandala Mural Project in Fort Wayne

[www.in.gov/ihcda](http://www.in.gov/ihcda)

**New Gathering Spaces and Affordable Senior Housing in Warsaw**

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

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

**Community Development Feats in Fort Wayne**

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

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

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



**BUILDING A STRONGER, HEALTHIER INDIANA EXECUTIVE SUMMARY**

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

**In 2023 IHCD served Indiana by:**

- BUILDING HOMES**
  - 161 homes and apartments funded through the HOME Rental and HOME Homebuyer Programs
  - 3,256 homes and apartments made possible with low income housing tax credits
- GROWING ORGANIZATIONAL CAPACITY**
  - \$300,000 in operating funds awarded to 6 Community Housing Development Organizations
  - Over 145,000 households served statewide by Indiana's CSBG funding
- CREATING OPPORTUNITY**
  - 2,759 home purchases made possible by the Homeownership Program
  - 226 households served by the HOME tenant-based rental assistance re-entry program
  - \$1,000,000 Second Chance grant received from the Department of Justice
  - 134 households served by the Indiana Housing First program
  - \$35 million set aside for construction of new permanent supportive housing units and \$8 million set aside to fund supportive services for residents
  - 5,193 Housing Choice Vouchers being utilized
  - Over 670 clients served by recipients of CARES Act Impact Grants
  - Over \$22 million provided to agencies through the Balance of State Continuum of Care
- ENHANCING STABILITY**
  - 40 households enrolled in the newly implemented Healthy Homes Resource Program
  - 4 recent Ramp Up awards to organizations building wheelchair ramps around the state
  - Over 122,500 households provided with heating bill assistance
- Over 700 homes weatherized
- Over 42,000 households assisted with water and wastewater bills
- All 150 legal services kiosks installed
- 2,233 households participated in housing stability counseling
- 242 projects supported by Emergency Solutions Grants
- Nearly \$2.1 million awarded to 7 agencies to serve Hoosiers with HIV/AIDS

**HOME Investment Partnerships Program and Housing Trust Fund**

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

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

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



**HOME Homebuyer Program**

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

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



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## Indiana Housing Conference Awards

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

### Serving with Partners to Achieve Real Kinesis (SPARK) Award

#### ECHO HOUSING



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

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

### Outstanding Resident Volunteer Award Winner

#### TAMMIE O'HAVER



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

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

### Outstanding Rural Development

#### EMMIE JUNE COVE



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

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



## Permanent Supportive Housing

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

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



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



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



## Ramp Up

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

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



## Low Income Home Energy Assistance Program

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

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





## Point-in-Time and Housing Inventory Counts

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

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

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



**65**  
COUNTIES  
PARTICIPATING



**89%**  
OF PEOPLE COUNTED  
WERE SHELTERED



**9%**  
INCREASE IN  
AVAILABLE BEDS  
**5%**  
INCREASE IN UTILIZATION  
OF AVAILABLE BEDS