



**MINUTES AND MEMORANDA OF A MEETING
OF
THE BOARD OF DIRECTORS OF THE
INDIANA HOUSING AND COMMUNITY DEVELOPMENT AUTHORITY**

Held: January 25, 2024

A regular meeting of the Board of Directors of the Indiana Housing and Community Development Authority (“IHCDA” or “Authority”) was held on Thursday, January 25, 2024 at 10:00 a.m. at 30 S. Meridian Street, Suite 825, Indianapolis, Indiana 46204.

The following individuals were present at the meeting: Anne Valentine (Lieutenant Governor designee); Michael Neal (Indiana Treasurer of State Designee); Mark Pascarella (Public Finance Director designee); Board Member Chad Greiwe; Board Member Tom McGowan and J. Jacob Sipe (IHCDA Executive Director); members of the staff of the Lieutenant Governor; members of the staff of the Authority and the public. Board Member G. Michael Schopmeyer attended virtually. Board Member Andy Place, Sr. was not present due to technical difficulties.

Anne Valentine, designee for the Lieutenant Governor, served as Chair of the meeting and upon noting the presence of a quorum, called the meeting to order. David Stewart served as Board Counsel.

I. Approval of Minutes

A. Meeting Minutes

A motion was made by Michael Neal to approve the December 21, 2023, Meeting Minutes, which was seconded by Mark Pascarella. The motion passed unanimously by roll call.

RESOLVED, the Minutes of the Board meeting held on December 21, 2023, are hereby approved to be placed in the Minute Book of the Authority.

II. Community Services

A. FY2022 (2023-2024) Domestic Violence Coordinated Entry Sub-Recipient Funding

Chairperson Valentine recognized Rachael Sample who presented the FY2022 (2023-2024) Domestic Violence Coordinated Entry Sub-Recipient Funding board memo.

Background

The Continuum of Care (“CoC”) funding for Coordinated Entry (CE) projects is awarded through a competitive funding process by the U.S. Department of Housing and Urban Development (“HUD”). IHCDA serves as a Recipient for some of this funding and in turn manages sub-recipients who provide direct services in their communities. Sub-recipient funding is available to the Balance of State (“BoS”) which is comprised of 91 counties of the 92 counties in Indiana, excluding Marion County. One of these grants is for Domestic Violence Coordinated Entry (DV CE), and this request is for approval of DV CE

allocations to regional CE Lead agencies. Eligible expenses for this grant include costs to support transportation for clients, case management, housing search and placement activities, and other services that reduce barriers for survivors seeking housing.

Process

In 2022-23 IHCDCA used an RFP process to allocate funds to two regional CE Leads and three DV providers. This process was an opportunity to test of how funding could be used and the types of partnerships that the resources can create to serve survivors. A discussion was hosted with CE Lead organizations and it was noted that the DV CE funding would be well-received by BoS CE Leads to support their partnerships with DV providers. IHCDCA also reviewed recent findings from the annual CE evaluation and created a set of deliverables that would be expected from agencies that receive this funding. These funds will be leveraged together to support CE and DV CE work across 13 regions of the BoS.

CE is administered in each region with oversight from IHCDCA CoC Network staff. Each CE Lead has an MOU to complete activities related to CE for all individuals experiencing homelessness in their region. The BoS CE Leads recommended for funding from this award are outlined in **Exhibit A**. The total amount funds equal \$120,000. A map of the BoS regions is in **Exhibit B**. We are pleased with the opportunity to allocate funding to nearly all regions of the BoS. One area, Region 4, was determined to be ineligible to receive the DV CE funding because they receive a direct HUD award for CE. The funds from this award will support regions with fewer resources dedicated to CE activities. Partners will be expected to use the DV CE funding to serve survivors of DV in their region in coordination with at least one local DV partner.

Key Performance Indicators

The DV CE funding will support agencies serving survivors of DV, and data on all CE participants including DV survivors enrolled in CE is tracked monthly. The CE team reviews the number of assessments completed, the length of time to housing referral, and the number of households who need an re-assessment after waiting 90 days for housing referral. Recipients of DV CE funding will be required to attend regular trainings provided by Indiana Coalition Against Domestic Violence (ICADV). Additionally, as a part of receiving DV CE funding, partners will need to provide deliverables before the end of the grant period for funding. These deliverables are:

Table 1:

Deliverable	Timeline
Partner agreement or MOU with at least DV service provider to ensure survivors are connected to housing	A copy of at least one agreement must be provided within 90 days of receiving funding award
Emergency Transfer Plan for survivors in their region that need to move from one project to another and from one region to another	A copy of the Emergency Transfer Plan for the region must be submitted by 12/31/2024

CE Leads that need support in the development of these deliverables will be connected with expertise from ICADV, and IHCDCA will review and approve these materials to ensure common expectations and alignment between regions. This is the first year DV CE funding has been allocated in this manner, and partners that do not meet the deliverable timeline listed above may have their funding reallocated. To ensure compliance with these funds and timely expenditures, we ask for approval

Following discussion, a motion was made by Tom McGowan to approve CoC funding requests for the DV CE Award for the grant term beginning February 1, 2023 for the organizations listed in **Exhibit A**. The motion was seconded by G. Michael Schopmeyer. The motion was passed unanimously by roll call.

RESOLVED, that the Board approve CoC funding requests for the DV CE Award for the grant term beginning February 1, 2023 for the organizations listed in **Exhibit A**, as recommended by staff.

III. IERA and IERA 2 Updates

Rayanna Binder presented an Indiana Emergency Rental Assistance and Indiana Emergency Rental Assistance 2, PowerPoint Update.

IV. Board Committees

A. Discussion of Committee Rosters and Vacancies

Executive Director J. Jacob Sipe made the Board aware of two vacancies on different boards at IHCD: one on the Budget Committee and one on the Development Fund Advisory Committee. Board Member Chad Greiwe volunteered for the Budget Committee. The vacancy on the Development Fund Advisory Committee will be discussed at the next Board meeting.

V. Executive Update

A. Executive Director's Update

Chairperson Valentine recognized J. Jacob Sipe, who presented the Executive Update and discussed the following topics:

1. Point-In-Time Count

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. IHCD partners with homeless service providers and street outreach teams around the state who are instrumental in this effort. An estimate of over 100 community partners and service providers and over 300 volunteers participate in the annual IN Balance of State (BoS) Continuum of Care (CoC) PIT Count.

The IN BoS CoC conducted its annual PIT Count on January 24, 2024. The IN BoS CoC is comprised of 91 of the 92 counties and is organized into 16 regional planning councils with a PIT Coordinator in each region organizing the annual event. Our goal is to include as many counties as possible. Last year, we saw about 2/3 (65) of the counties participate. This year, we are anticipating around 70 counties to turn in PIT Surveys. Several IHCD staff have traveled to Lake County to assist local efforts. Grant Peters (HMIS Manager), Daniella Jordan (HMIS Data Analyst, who has been coordinating statewide PIT Count efforts), Liz Greene (COC Network Manager), Jeanne Hidalgo (Youth Manager), and Lorene Olmos (Region 1/1a Youth Navigator) were onsite yesterday. We appreciate their work on this.

2. New and Revised Homeownership Programs in 2024 (handout)

This month we launched our revised down payment assistance program called First Step and the new interest-only program called Step Down.

First Step – down payment assistance program – repayment at the time of sale or refinance, from the proceeds of the sale or refinance.

Step Down – is a new rate-only program that will provide a reduced interest rate, without the down payment assistance.

A new refinancing product for our existing mortgages is anticipated to become available by the end of the first quarter of 2024 or during the second quarter and it will be called **Next Step**.

3. RFP: Housing for Youth Aging Out of Foster Care

Last budget cycle our legislators allocated \$5 million to IHCDA for a Housing for Youth Aging Out of Foster Care initiative. We've had some workshops and partnered with the Department of Child Services. We launched an RFP looking for 3 – 4 development teams to build rental housing properties with supportive services for youth ages 18-23 who are aging out of foster care. Applications are due February 12th.

4. Tax & Fiscal Policy Committee

Next week Emily Krauser and Jacob Sipe are speaking at a hearing on Senate Bill 260. SB260 provides clean up language on two state tax credit programs administered by IHCDA: Individual Development Account (IDA) and Neighborhood Assistance Program (NAP). These are state programs that have a state tax credit and there is no fiscal impact to the proposed changes. The proposed language changes would correct some out-of-date language and accurately describe the roles and responsibilities of IHCDA, Indiana Department of Revenue (IDOR), participating neighborhood organizations, and donors. For NAP, it will clarify that **any** nonprofit organization that provides services to primarily benefit low-income individuals and communities is eligible to apply to receive both NAP credits and program funds. For IDA, it removes the cap on how much a participant can save in a year. This will allow participants to save at a pace that is appropriate for them and receive the full match of up to \$4,500 without having to wait until the end of the program year. For example, if they are saving to start a business, they shouldn't have to wait to use their savings to start their business because of the yearly cap.

5. 2025 Qualified Allocation Plan (QAP) Draft

On Monday we released the 1st draft of the 2025 QAP along with a Policy Brief. A public meeting is scheduled for next Thursday, February 1st. Here are a couple of highlights: This is a 1 Year QAP, as opposed to a 2 year with a focus on prioritizing the creation of new affordable rental housing units in underserved rural communities and small cities. While we pride ourselves and are always evaluating the geographic allocation of credits for large cities, small cities, and rural Indiana; we have to acknowledge that of the 700 cities and towns in Indiana, 187 have an existing tax credit property, over 500 (most all are small communities) do not have one affordable housing unit that was financed by the tax credit program.

Two new priorities in the draft include: 1) Include on-site daycare for children or adult day center for seniors, 2) Promote emerging developers (WBE, MBE, and DBE, VOSB).

Along with the QAP draft, we also released a one-page policy brief that provides a summary of the changes and the logic behind these proposed changes.

On the 4% Bond developments we are proposing to go back to a non-competitive rolling round.

And, as we have done in previous years, we will release a 2nd draft of the QAP by mid to late February and host a 2nd public hearing for feedback before we finalize the 2025 QAP and present it to the Board in March.

6. 2023 Annual Report

Jacob noted that the 2023 Annual Report will be available in the next few weeks and will be shared with the Board at the February meeting.

7. IHCDA Next Board Meeting Location – February 22nd @ 10am Eastern

The next Board meeting will be on Thursday, February 22nd at 10:00 am Eastern Time at IHCDA, 30 S. Meridian Street, Suite 825, Indianapolis, IN.

There being no further business, the meeting was adjourned at 10:37 a.m. Eastern Time.

Respectfully submitted,

Lieutenant Governor, Suzanne Crouch, or her designee

ATTEST:

J. Jacob Sipe
Executive Director for IHCDA

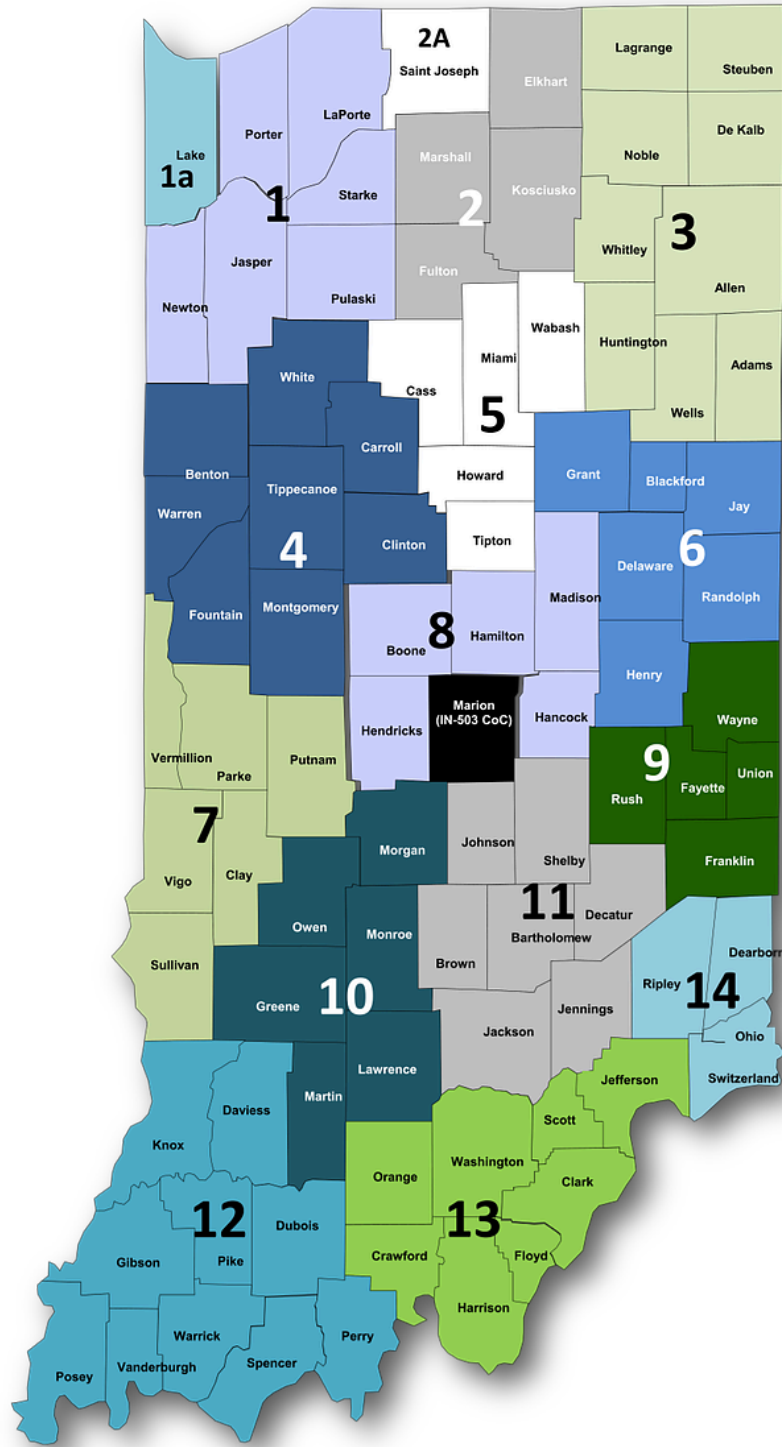
Exhibit A

DV CE Funding Allocation Detail

Applicant	Service Area	Recommended Funding
Northwest Indiana Community Action/Housing Opportunities	Lake County	\$8,000.00
Northwest Indiana Community Action	Porter, LaPorte, Starke, Jasper, Newton, Pulaski Counties	\$8,000.00
Oaklawn	Elkhart, Marshall, Fulton, Kosciusko Counties	\$8,000.00
Center for the Homeless	Saint Joseph County	\$8,000.00
Brightpoint	Lagrange, Steuben, Noble, De Kalb, Whitley, Allen, Huntington, Wells, and Adams Counties	\$8,000.00
Lafayette Transitional Housing Corporation	White, Benton, Carroll, Clinton, Tippecanoe, Montgomery, Fountain, Warren Counties	Ineligible
United Way of Howard County	Cass, Miami, Wabash, Howard, Tipton Counties	\$8,000.00
YWCA Of Central Indiana/Muncie	Grant, Blackford, Jay, Delaware, Randolph, Henry Counties	\$8,000.00
Mental Health America of Vigo County	Vermillion, Parke, Putnam, Clay, Vigo, Sullivan Counties	\$8,000.00
Aspire Indiana	Boone, Hamilton, Madison, Hancock, Hendricks Counties	\$8,000.00
Centerstone	Wayne, Rush, Fayette, Union, Franklin Counties	\$8,000.00
Beacon, Inc.	Morgan, Owen, Greene, Monroe, Lawrence, Martin Counties	\$8,000.00
Human Services, Inc.	Johnson, Shelby, Decatur, Brown, Bartholomew, Jennings, Jackson, Brown Counties	\$8,000.00
Aurora Indiana	Daviess, Dubois, Perry, Spencer, Warrick, Vanderburgh, Posey, Gibson, Pike, Knox Counties	\$8,000.00
Homeless Coalition of Southern Indiana	Orange, Washington, Scott, Jefferson, Clark, Floyd, Harrison, Crawford Counties	\$8,000.00
Community Mental Health Center, Inc	Ripley, Dearborn, Ohio, Switzerland Counties	\$8,000.00
TOTAL		\$120,000

Exhibit B

Balance of State Region Map



Note: Region 4 is not eligible to receive funding because they have their own CE award directly from HUD.

IERA 2: THE NEW IERA

AGENDA

- IERA and IERA2 Updates
- IERA2 what is it and how is it different than IERA?
- Housing Stability Services:
 - Housing Counseling with INCAA
 - Legal Services with the Indiana Bar Foundation
- Questions?

EMERGENCY RENTAL ASSISTANCE FUNDING

Section 501 of Division N of the Consolidated Appropriations Act, 2020, Pub. L. No 116-260 (December 2020)

- **\$25B** to states, territories, tribes, & local governments with pop. 200,000+

American Rescue Plan (March 2021)

- **\$21.55B** to states, territories, & local governments with pop. 200,000+

US Dept of Treasury ERA webpage

<https://home.treasury.gov/policy-issues/cares/emergency-rental-assistance-program>

EMERGENCY RENTAL ASSISTANCE FUNDING

Section 501 of Division N of the Consolidated Appropriations Act, 2020, Pub. L. No 116-260 (December 2020)

- **\$25B** to states, territories, tribes, & local governments with pop. 200,000+
 - \$371,986,504.90 allocated to Indiana (balance of State)
 - \$137,654,708.00 transferred to Indiana municipalities through reallocation

ERA1 REALLOCATED TO MUNICIPALITIES	
Marion County	\$ 91,454,708.00
Marion County 2nd reallocation (9/20/22)	\$ 5,000,000.00
St. Joseph County	\$ 3,300,000.00
Lake County	\$ 25,000,000.00
City of Fort Wayne	\$ 12,900,000.00
SUM	\$ 137,654,708.00

- \$197,133,146.41 available for rent and utilities before surplus admin added
- Will return less than one-half of one percent to Treasury

EMERGENCY RENTAL ASSISTANCE FUNDING

American Rescue Plan (March 2021)

- **\$21.55B** to states, territories, & local governments with pop. 200,000+
 - \$331,585,993.90 for rent and utilities (balance of the state)
 - \$291,755,610.50 allocated to Indiana (balance of State)
 - \$32,362,016.10 high need balance of state allocation
 - \$7,468,367.30 “up-streamed” from Elkhart and Allen County
 - Housing Stability Services
 - \$28,184,809.48 for service delivery
 - \$4,973,789.91 for admin
 - \$13,143,478.93 to the Indiana Bar Foundation (IBF)
 - \$15,410,410.08 to the Indiana Community Action Association

IERA2: WHAT IS IT?

- What is IERA2?
 - IERA2 is a more streamlined version of IERA
 - IERA2 is for all applicants applying in March of 2023 or later
 - Applicants apply to receive UP TO 18 months of assistance
 - This includes past due rent and three months of future rent
 - Each household receives a maximum of TWO payments
- Why was IERA changed?
 - Treasury only permits three months of forward-facing rent to be paid at one time
 - Guidance required multiple payments to be issued to current households
 - Many households failed to recertify and claim benefit
 - To serve as many Hoosiers as possible with remaining IERA funds
- How do parties apply?
 - They apply through our Partner Network, 211, or a Legal Navigator

IERA2: WHAT IS IT?

- Can households receive a second IERA2 payment?
 - YES! (Stated exuberantly.)
 - At IHCD's discretion and dependent upon the availability of funds, IERA2 applicants that either enrolled in family stability counseling OR those households that will enroll in the future AND
 - Successfully ACHIEVE a score of “self-sufficient” or “thriving” in any ONE of the twelve Life focus areas in Family Stability Matrix where the household initially scored LOWER than self-sufficient.

ALLOWABLE RENTAL ASSISTANCE

- Below are the Rental Assistance Amounts for Applications Approved or Submitted as part of IERA2.
- The table also shows the minimum payment for households CURRENT on rent and not receiving utilities

Number of Bedrooms	Maximum Monthly Rental Assistance	Minimum Assistance Payment (Three Months Forward Rent)	Minimum Assistance for those Receiving an ICP Payment (Three Months Forward Rent)
Efficiency/Studio	\$899	\$2,697.00	\$5,394.00
One-Bedroom	\$957	\$2,871.00	\$5,742.00
Two-Bedroom	\$1124	\$3,372.00	\$6,744.00
Three-Bedroom	\$1573	\$4,719.00	\$9,438.00
Four-Bedroom	\$1864	\$5,592.00	\$11,184.00

QUESTIONS ABOUT THE IERA PROGRAM OR CHANGES FOR IERA2?

HOUSING STABILITY FUNDS

**FAMILY DEVELOPMENT COUNSELING:
PROVIDED IN PARTNERSHIP WITH THE INDIANA
COMMUNITY ACTION ASSOCIATION**

WHO QUALIFIES FOR COUNSELING AND HOW DO THEY GET IT?

- **WHO:**

- Renters
- Residing in the State of Indiana
- FREE to Indiana Renters through December of 2024
- There is NO income restriction to receive FREE counseling

- **HOW**

- Call 2-1-1
 - Listen for the “Emergency Rental Assistance” prompt
 - Ask for a Counseling Referral
 - Provide the name of the county where the household is found
 - Call the agency provided and ask to make an appointment for IERA Housing Counseling
- To the Website
 - <https://www.incap.org/Indiana-housing-stability-program>
 - Locate the provider serving the households County AND zip code
 - Provide the phone number to the applicant

WHAT CAN THE COUNSELING PROGRAM AND COUNSELORS DO FOR A HOUSEHOLD?

Provide ongoing Case Management through Family Stability Counseling and Navigation Services.

- Apply for emergency-based Housing Choice Vouchers
- Locate emergency temporary shelter
- Look for safe and affordable housing in their area
- Negotiate/Mediate situations with landlords
- Provide them with resources for free Legal aid through IERA
- Introduce households to other benefit programs such as EAP
- Create ongoing short- and long-term goals that help the client reach self-sufficiency

FAMILY DEVELOPMENT COUNSELING

- The Housing Stability Program uses the Family Development Model for Counseling and Navigation services
 - The Family Development Model offers clients strategies to reclaim their self-sufficiency
 - Counselors use proven assessment tools to help households evaluate their current situation, goals (short- and long-term), and barriers to achieving those goals
 - Counselors then assist households in planning to reach their goals and using available tools to breakdown barriers
 - Twelve goal or focus areas include:
 - Income
 - Adult Education
 - Employment
 - Housing
 - Food
 - Childcare
 - Health Care
 - Transportation
 - Utilities
 - Support Systems
 - Family Interactions
 - Addictions

HOUSING STABILITY COUNSELING SERVICE PROVIDERS

Organization	Households Served Housing Counseling	Second Payments Earned	Application Assistance
Affordable Housing	230		
Area V			550
CAPE		51	432
HCSI	513	70	
Homestead		52	
ICAP			281
NWICA	146	44	293
Real Services			262
SIEOC	164	64	
TriCap	151		

LEGAL SERVICES: PROVIDED IN PARTNERSHIP WITH THE INDIANA BAR FOUNDATION

INDIANA LEGAL HELP

INDIANA LEGAL HELP

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Helping Hoosiers Find Legal Help

We have services in every county. Enter your zip code or select your county to get started.

[GET LEGAL HELP](#)

Calendar of Events

Attend an upcoming clinic to speak with an attorney.

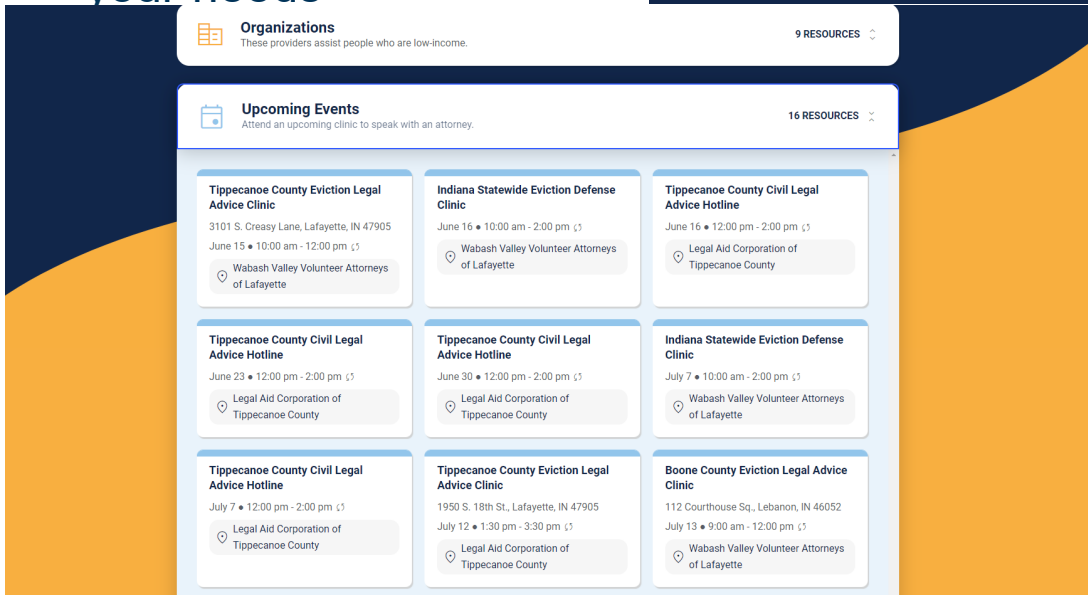
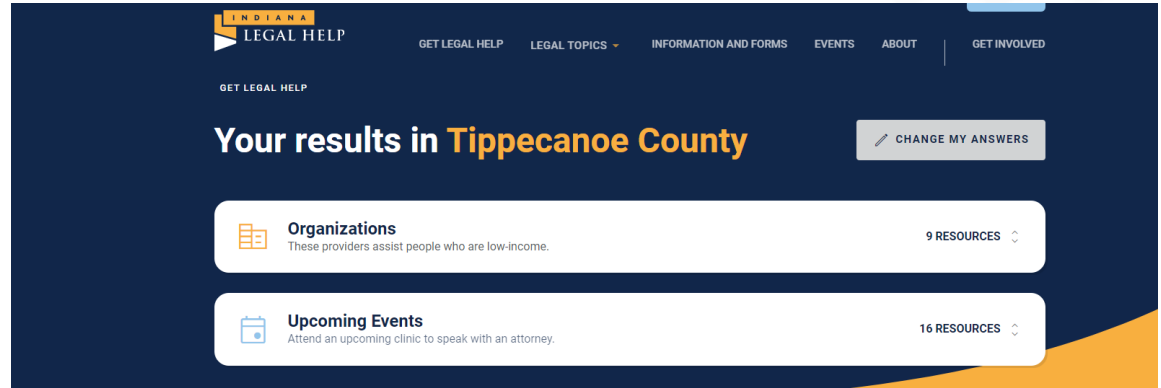
[VIEW EVENTS](#)

Free Legal Answers

Do you have a legal question? Click here to email an attorney for free legal advice.

FINDING EVENTS ON INDIANALEGALHELP.ORG

- 1) View Organizations that can assist
- 2) View the Calendar of Events
- 3) Find an event that meets your needs



CONTRACTED LEGAL SERVICE PROVIDERS

State-wide Services:

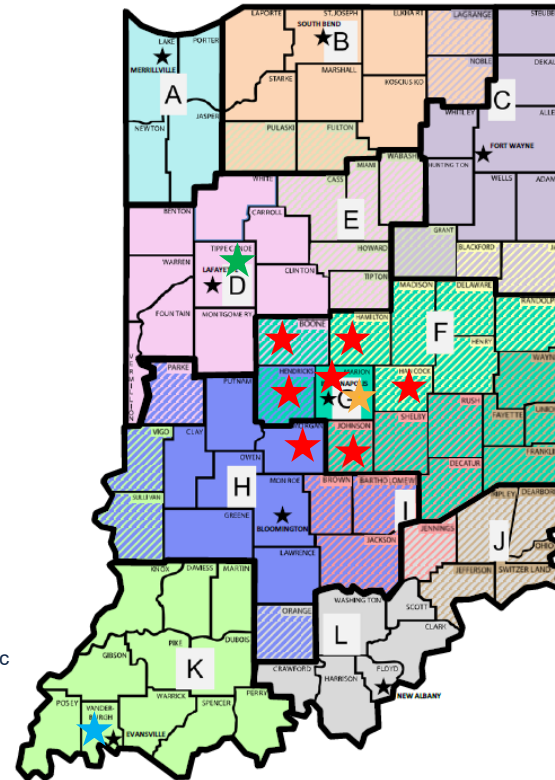
- In person and virtual legal clinics
- Additional legal providers
- Legal Navigators

Service Expansions for 2024:

- Six additional Marion County Navigators
- Additional Eviction Sealing Workshops
- Additional Service Providers

Dark Borders = ILS office territories
Colors & Letters = PBI office territories

- ★ = ILS office
- ★ = Neighborhood Christian Legal Clinic
- ★ = Legal Aid of Tippecanoe Co.
- ★ = Legal Aid of Evansville
- ★ = Indianapolis Legal Aid Society



LEGAL SERVICES: LEGAL KIOSKS

KIOSKS

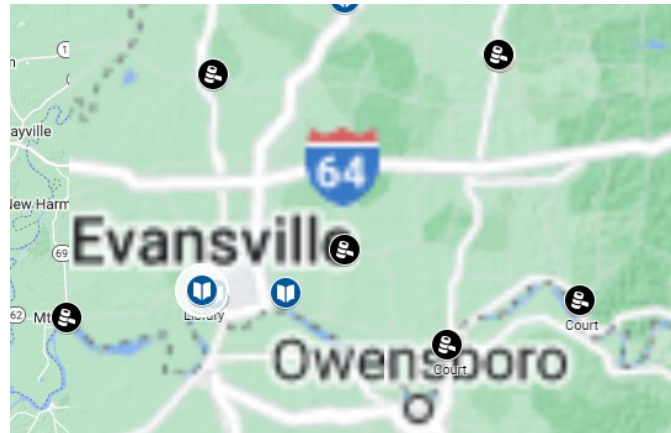
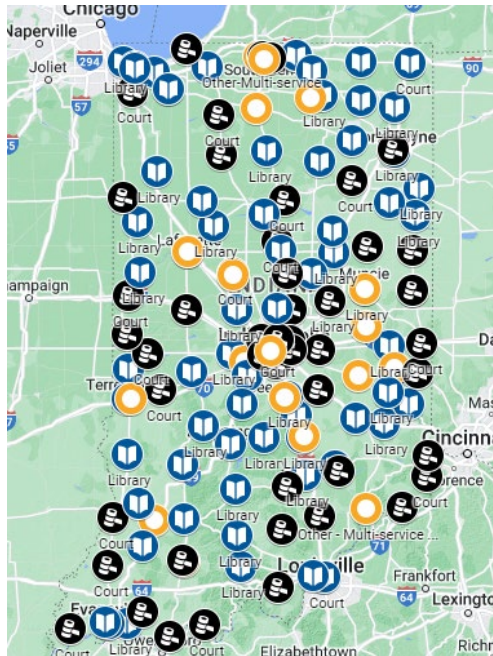


INDIANA LEGAL HELP KIOSKS

- Currently we have 150 kiosks in 92 counties
 - Courts, libraries and community-based organizations throughout Indiana
- Kiosks have all the housing resources available at IndianaLegalHelp.org
- Include customer service feature inviting Hoosiers to talk to a legal navigator via chat, text, or email
- Have printers to assist parties in completing court related forms such as the eviction sealing forms
- Have an available headphone jack for privacy
- Have security features including logging out after inactivity and retracting printed and unclaimed documents
- For more information see:
https://www.youtube.com/watch?v=_zeLX2QhvMk

INDIANA LEGAL HELP KIOSKS

- Interactive Kiosk Location Map available at: <https://indianalegalhelp.org/partner-resources/>
- Map provides addresses for all kiosks and designates the location type



Name	West - Evansville Vanderburgh Public Library
Category	Library
Address	2000 West Franklin Evansville 47712

QUESTIONS ABOUT HOUSING STABILITY SERVICES?