



Affordable Housing
COMMUNITY DEVELOPMENT CORPORATION

AHCDC

Program Guide

www.ahcindiana.org

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Introduction

Vision Statement:

*Our community is a place where people want to live and stay,
abundant with opportunities to work, learn and play.*

Mission Statement:

*Through leadership in community development efforts, we serve as an agent of
change
in building a better community for all members.*

Affordable Housing & Community Development Corporation (AHCDC) was incorporated in 1995 and recognized by the IRS as a 501(c)3 tax exempt entity in 1996. In 1997, AHCDC was certified, and continuously re-certified, as a Community Housing Development Organization (CHDO) to carry out CHDO-eligible activities in Grant County for purposes of the HOME Investment Partnerships Program administered by the Indiana Housing & Community Development Authority (IHCDA). AHCDC is also certified by IHCDA to provide counseling through the Indiana Foreclosure Prevention Network and has been a HUD-approved housing counseling agency continuously in good standing since 2001.

In partnership with public and private investors, AHCDC has financed over \$35 million in local housing and community development projects, including new construction and rehabilitation of homes and public facilities as the project owner, manager, developer and/or sponsor.

AHCDC has remained in good standing with state and federal agencies for grant compliance since the first grant was awarded to the agency in 1997. AHCDC has successfully administered federal grants awarded by IHCDA, the Indiana Office of Community & Rural Affairs (OCRA) and Dept. of Energy totaling over \$10 million dollars: 22 HOME grants (over \$5 million) 9 CDBG grants (over \$3 million) and 5 Home Energy Conservation Program grants (over \$2 million). AHCDC has over \$1 million in banked HOME match for future housing projects.

State Funding Partners

The **HOME Investment Partnerships Program (HOME)** and the **Community Development Block Grant Program (CDBG)** provide federal funds annually to the State of Indiana which are granted, in turn, on a competitive basis, to eligible grantees of the State including local units of government and non-profit agencies. HOME grants create affordable housing for low-income households. CDBG grants develop viable communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low-and moderate-income persons. Each year, **Federal Home Loan Bank of Indianapolis (FHLBI)** member financial institutions partner with housing developers to compete for Affordable Housing Program (AHP) grants. These grants help fund the acquisition, construction, or rehabilitation of properties for use as affordable rental or ownership for veterans, people with disabilities, young adults transitioning out of the foster care system, and many others.

Program & Project History

	Role of AHCDC & Description of Project/Program
<p>Adult Education/Counseling Services, Training, and Technical Assistance <u>Funding:</u> HUD Housing Counseling Grants, HOME Grants, Other Federal/State/ Local Grants, Fee-for-Service <u>Location:</u> Multi-County Region/State of Indiana <u>Timeline:</u> 1997 – Ongoing</p>	<p>Service Provider, Program Manager, Grant Administrator</p> <ul style="list-style-type: none"> • HUD-Approved Housing Counseling Agency • State-Certified Agency in Homeownership and Foreclosure Prevention • 1-877-GETHOPE Administration and Technical Assistance on behalf of the Indiana Foreclosure Prevention Network (IFPN) • USDA Loan Packaging • Downpayment Assistance • Matched savings for Homeownership, Education, Employment Training, and Small Businesses • Micro-Enterprise and Small Business Loans • Small Business Training, TA, and Supportive Services
<p>Thomas Jefferson Homes <u>Funding:</u> HOME, CDBG, AHP, Community Foundation, Donations, Equity Contribution, Construction & Permanent Loan <u>Location:</u> City of Marion, IN – HUD QCT 2 <u>Timeline:</u> 1998 – 2001</p>	<p>Developer & Grants Administrator</p> <ul style="list-style-type: none"> • 24 Rental Units (2 Single-Family & 11 Duplexes) • 10 Affordable Single-Family Homebuyer Units • Demolition of Abandoned School Building • \$3.49 million Total Development Cost • Owned & Managed by Marion Housing Authority • 1999 HUD Best Practice Award
<p>Hunter's Run Apartments <u>Funding:</u> S. 42 Tax Credits, Construction & Permanent Loan <u>Location:</u> Marion/Grant County, IN <u>Timeline:</u> 1998 - 2000</p>	<p>Co-Developer and General Partner Affiliate</p> <ul style="list-style-type: none"> • 72 Multi-Family Rental Units • \$4.59 million Total Development Cost • Developed and Managed by Sterling
<p>Emerson Homes <u>Funding:</u> HOME, AHP, Community Foundation, Donations, Equity Contribution, Construction & Permanent Loan <u>Location:</u> City of Marion, IN – QCT 2 <u>Timeline:</u> 2000 - 2001</p>	<p>Developer, Owner, Grants Administrator, Manager</p> <ul style="list-style-type: none"> • 8 Affordable Rental Homes (4 Duplexes) • Re-Development of Abandoned Building Site • \$810,800 Total Development Cost
<p>Springhill Homes <u>Funding:</u> S.42 Tax Credits, HOME, CDBG, AHP, Donations, Equity Contributions, Construction & Permanent Loan <u>Location:</u> City of Marion, IN <u>Timeline:</u> 2001 - 2003</p>	<p>Developer, General Partner, Grants Administrator, Manager</p> <ul style="list-style-type: none"> • 36 Affordable Single-Family Rental Homes • Lease/Purchase Program • \$3.59 million Total Development Cost • 2003 Governor's Award for Excellence in Rental Housing

Grant County Boys and Girls Club <u>Funding:</u> CDBG, Donations, Permanent Financing <u>Location:</u> City of Marion, IN <u>Timeline:</u> 2003-2004	CDBG Grant Administrator <ul style="list-style-type: none"> • 25,180 sq. ft. Commercial New Construction of Club • \$1.49 million Total Development Cost
Marion-Grant County Senior Center <u>Funding:</u> CDBG, Donations <u>Location:</u> City of Marion, IN <u>Timeline:</u> 2004-2005	CDBG Grant Administrator <ul style="list-style-type: none"> • 8,040 sq. ft. Kitchen Renovation and New Addition to Center • \$486,916 Total Development Cost
Huntington County Boys and Girls Club <u>Funding:</u> CDBG, Donations, Permanent Financing <u>Location:</u> City of Huntington, IN <u>Timeline:</u> 2004-2005	CDBG Grant Administrator <ul style="list-style-type: none"> • Acquisition, Rehabilitation, and New Construction of Club • \$616,563 Total Development Cost
Home Repair Program <u>Funding:</u> AHP, Donations <u>Location:</u> City of Marion/Grant County, IN <u>Timeline:</u> 2002 – Ongoing	Developer & Grant Administrator <ul style="list-style-type: none"> • 24 Homes Rehabilitated for Low-Income Homeowners • \$320,700 Total Development Cost
Grace House for Transition & Recovery <u>Funding:</u> HOME, United Way, Donations <u>Location:</u> City of Marion, IN QCT2 <u>Timeline:</u> 2006 - 2007	Developer & Grant Administrator <ul style="list-style-type: none"> • 11 Single-Room Occupancy Units for Homeless Men • \$435,000 Total Development Cost
Improving Neighborhoods Through Revitalization (Scattered Site/ Infill Housing) <u>Funding:</u> IHCD 0% Construction Loans, Development Subsidy <u>Location:</u> City of Marion, IN – QCT 2 <u>Timeline:</u> 2006-2008	Developer & General Contractor <ul style="list-style-type: none"> • 4 New Construction Single-Family Homes • 6 Purchase/Rehab/Resell Single-Family Homes • \$791,600 Total Development Cost • 10 Homebuyers – Average 50.2% AMI
YMCA <u>Funding:</u> Two Congressional EDI – Special Projects Grants <u>Location:</u> City of Marion, IN <u>Timeline:</u> 2006-2009	Grant Administrator <ul style="list-style-type: none"> • Relocation of YMCA to the Marion Memorial Coliseum • Renovation of the Marion Memorial Coliseum • Historic Preservation of the Marion Memorial Coliseum
Grant County Rescue Mission “My Home” Apartments <u>Funding:</u> HOME, Donations, Development Fund Loan <u>Location:</u> City of Marion, IN <u>Timeline:</u> 2008 – 2009	Developer & Grant Administrator <ul style="list-style-type: none"> • 11 One-Bedroom Units for Homeless Men • 100% Energy Star Certified • \$696,000 Total Development Cost
Diamond Estates Addition <u>Funding:</u> HOME <u>Location:</u> Gas City, IN <u>Timeline:</u> 2008 – 2010	Developer & Grant Administrator <ul style="list-style-type: none"> • 10 New Construction Single-Family Homes • 100% Energy Star Certified • \$1,454,686 Total Development Cost
Modlin Printing Building <u>Funding:</u> Community Foundation, Permanent Loan <u>Location:</u> City of Marion, IN <u>Timeline:</u> 2008-2010	Developer & Grant Administrator <ul style="list-style-type: none"> • Renovation of 6,389 sq. ft. Blighted Commercial Building • Available for Use/Rent by Local Nonprofits • Weatherization Program Headquarters • \$88,134 Total Project Cost

Abijah C. Jay House <u>Funding:</u> CDBG <u>Location:</u> City of Marion, IN <u>Timeline:</u> 2010-2011	CDBG Grant Administrator <ul style="list-style-type: none"> Owned by /Adjacent to Marion Public Library Historic Preservation of the House \$189,951 Total Project Cost
Thompson Ray House <u>Funding:</u> CDBG, Donations <u>Location:</u> Gas City, IN <u>Timeline:</u> 2010-2011	Labor Standards Officer, Civil Rights Officer <ul style="list-style-type: none"> Owned by LEAD, Inc. (Leadership Education And Development) Historic Preservation of the House Subcontracted by Neighborhood Development Associates
Weatherization Assistance Program (WAP) <u>Funding:</u> ARRA Grant through IHCD <u>Location:</u> Grant County, IN <u>Timeline:</u> 2009 – 2012	Project Manager & Grant Administrator <ul style="list-style-type: none"> 121 Homes Received Weatherization Assistance (Round 1) \$642,584 Total Award 109 Homes Received Weatherization Assistance (Round 2) \$699,000 Total Award
OOR Weatherization Deferral Repair Program <u>Funding:</u> CDBG Grant through IHCD <u>Location:</u> Grant County, IN <u>Timeline:</u> 2010 – 2012	Project Manager & Grant Administrator <ul style="list-style-type: none"> 5 Deferred Homes Received Repairs \$94,752 Total Award
Low Income Housing Energy Assistance Program (LIHEAP) <u>Funding:</u> LIHEAP Grant through IHCD <u>Location:</u> Grant County, IN <u>Timeline:</u> 2011 – 2012	Project Manager & Grant Administrator <ul style="list-style-type: none"> 25 Homes Received Weatherization Assistance \$80,000 Total Award
Gas City School Apartments <u>Funding:</u> S. 42 Tax Credits, HOME, AHP, DNR-DHPA, Trust Fund <u>Location:</u> Gas City, IN <u>Timeline:</u> 2003-2005	Property Manager (April 2011 to Present) <ul style="list-style-type: none"> 19 Affordable Rental Homes for Seniors (Single-Site) Historic Preservation of Abandoned School \$2,413,920 Total Development Costs
EverGreen Homes <u>Funding:</u> HOME, AHP, Equity Contribution, Permanent Loan <u>Location:</u> City of Marion, IN – QCT 2 <u>Timeline:</u> 2011 – 2012	Developer, Owner, Grant Administrator, Manager <ul style="list-style-type: none"> 10 Affordable Rental Homes (5 Duplexes) Re-Development of Abandoned Building Site 100% Energy Star Certified \$1,412,039 Total Development Cost
Weatherization (Magnificent Se7en) <u>Funding:</u> CCC Grant through OED, Vectren Foundation <u>Location:</u> Magnificent Se7en Target Area, City of Marion, IN <u>Timeline:</u> 2011 – 2012	Project Manager, Grant Administrator <ul style="list-style-type: none"> 100 Homes Received Weatherization Assistance \$140,507 Total Project Costs \$77,155 Leveraged Volunteer Hours Early Action Initiative for Magnificent Se7en
Titan-Leath Historic Preservation <u>Funding:</u> CDBG, Donations <u>Location:</u> City of Marion, IN – Downtown Courthouse Square <u>Timeline:</u> 2011-2012	Labor Standards Officer <ul style="list-style-type: none"> Community School of the Arts Building Historic Preservation and Improvements \$265,030 Total Project Cost

<p>Workforce Housing Down Payment/Rental Assistance</p> <p>Grant for Grads– City of Frankfort <u>Funding:</u> City of Frankfort <u>Location:</u> City of Frankfort <u>Development Timeline:</u> 2018– present</p> <p>Grant’s Got Talent – Grant County <u>Funding:</u> Grant County Economic Growth Council <u>Location:</u> Grant County <u>Development Timeline:</u> 2019- present</p>	<p>Program Administrator</p> <ul style="list-style-type: none"> • 151 Recipients of Homebuyer and Rental Incentives • Graduates of Post-Secondary Education/Training Who Live a Work in Grant County • \$627,196 Down payment/Closing Cost Assistance <p>Program Administrator</p> <ul style="list-style-type: none"> • Tool for Employers to Recruit Talent • Homebuyer Incentive • New Hires Live and Work in Grant County • \$20,000 Down Payment/Closing Cost Assistance Plus Employer Match Assistance
<p>Pleasant Woods Apartments (Carey Services) <u>Funding:</u> HOME, AHP, Equity Contribution, Permanent Loan <u>Location:</u> City of Marion, IN <u>Timeline:</u> 2012 – 2013</p>	<p>Co-Developer, Grant Administrator</p> <ul style="list-style-type: none"> • 10 Affordable Rental Homes (5 Duplex Buildings) • Clients with Developmental/ Intellectual Disabilities • 100% ADA Accessible • 100% Energy Star Certified • \$1,431,975 Total Development Cost
<p>Grant County Rescue Mission Open Heart “My Home” Apartments <u>Funding:</u> AHP, Donations, Equity Contribution, <u>Location:</u> City of Marion, IN <u>Timeline:</u> 2013 — 2014</p>	<p>Owner, Developer, & Grant Administrator</p> <ul style="list-style-type: none"> • 8 One-Bedroom Units for Homeless Women & Children • 100% Energy Star Certified • \$535,000 Total Development Costs
<p>BEP - Blight Elimination Program <u>Funding:</u> IHCD General Fund/US Treasury Hardest Hit Funds <u>Location:</u> City of Marion, IN <u>Development Timeline:</u> 2014-2019</p>	<p>Grant Administrator</p> <ul style="list-style-type: none"> • 75 Residential Demolitions of Homes Beyond Repair • Stabilize Property Values • \$1,808,659 Total Project Cost
<p>Project STAY – Owner Occupied Rehab #1 <u>Funding:</u> CDBG <u>Location:</u> City of Marion, IN <u>Development Timeline:</u> 2014-2016</p> <p>Project STAY – Owner Occupied Rehab #2 <u>Funding:</u> CDBG <u>Location:</u> City of Marion, IN <u>Development Timeline:</u> 2017-2018</p> <p>Project STAY – Owner Occupied Rehab #3 <u>Funding:</u> CDBG <u>Location:</u> City of Marion, IN <u>Development Timeline:</u> 2020 – present</p>	<p>Project Manager, Grant Administrator</p> <ul style="list-style-type: none"> • 22 Owner Occupied Homes Rehabilitated • Participants must be elderly or have a disability • \$270,000 Total Project Cost <p>Project Manager, Grant Administrator</p> <ul style="list-style-type: none"> • 20 Owner Occupied Homes Rehabilitated • Participants must be elderly or have a disability • \$265,891 Total Project Cost <p>Project Manager, Grant Administrator</p> <ul style="list-style-type: none"> • 23 Owner Occupied Homes Will Be Rehabilitated • Participants must be elderly or have a disability • \$314,428 Total Award
<p>Plaza Green Apartments <u>Funding:</u> S. 42 Tax Credits, HOME, AHP <u>Location:</u> City of Marion, IN <u>Timeline:</u> 2014-2016</p>	<p>Owner, Developer, Grant Administrator</p> <ul style="list-style-type: none"> • 37 Affordable Units • Redevelopment of Abandoned Building Bowling Alley • Emerald Rating National Green Building Standard • \$9,333,163 Total Development Costs

<p><i>BEP – Blight Elimination Program</i></p> <p><u>Funding:</u> IHCD General Fund/US Treasury Hardest Hit Funds</p> <p><u>Location:</u> City of Marion, IN</p> <p><u>Development Timeline:</u> 2014-2017</p>	<p><i>Grant Administrator</i></p> <ul style="list-style-type: none"> • 73 Residential Demolitions • To stabilize property values in Indiana communities through demolishing abandoned homes that are beyond repair • \$1,053,000 Total Project Cost
<p><i>Pleasant Square Apartments (Carey Services)</i></p> <p><u>Funding:</u> HOME , AHP, Permanent Loan</p> <p><u>Location:</u> City of Marion, IN</p> <p><u>Development Timeline:</u> 2017-Current</p>	<p><i>Co-Developer, Grant Administrator</i></p> <ul style="list-style-type: none"> • 10 Affordable Rental Homes (5 Duplex Buildings) • Clients with Developmental/Intellectual Disabilities • 100% ADA Accessible • 100% Energy Star Certified • \$1,470,000 Total Development Cost
<p><i>LEAD Community Action Program</i></p> <p><u>Funding:</u> DR-2, INCAA, IHCD</p> <p><u>Location:</u> City of Marion, IN</p> <p><u>Development Timeline:</u> 2017-2020</p>	<p><i>Project Manager, Grant Administrator</i></p> <ul style="list-style-type: none"> • Remediated Lead Hazards In 5 Owner Occupied Homes • Lead Inspections, Assessments, and Clearances • Prioritized Homes With Children or Pregnant Women • \$58,576.71 Total Project Cost
<p><i>DanMar Project</i></p> <p><u>Funding:</u> CDBG Funds, Equity Contribution</p> <p><u>Location:</u> City of Marion, IN</p> <p><u>Development Timeline:</u> 2017-Current</p>	<p><i>Owner, Developer, Grant Administrator</i></p> <ul style="list-style-type: none"> • Partial Demolition and Clearance of the DanMar Building • \$388,889 Total Project Cost
<p><i>Regal Homes Workforce Housing Pilot Program</i></p> <p><u>Funding:</u> IHCD</p> <p><u>Location:</u> City of Marion, IN</p> <p><u>Development Timeline:</u> 2019 – present</p>	<p><i>Developer, Grant Administrator</i></p> <ul style="list-style-type: none"> • 6 Modular Homes Built on Former BEP Lots • Establishing a Homeownership Revolving Fund • Down Payment Assistance and Housing Counseling Available • \$500,000 Total Award

Individual Development Accounts (IDA)

What: An Individual Development Account (IDA) is a four-year, matched savings program designed to assist individuals in achieving self-sufficiency through financial literacy and asset generation. For every dollar a participant saves, up to \$1,500, the State of Indiana matches it with three dollars. Therefore, if a participant successfully saves \$1,500, the State will match it with \$4,500, totaling a combined savings of \$6,000. The program offers one-on-one financial counseling for all savers and requires between six and eight hours of classes specific to their needs.

Who: Indiana residents who are employed and fall below 200% of the Federal Poverty Guidelines based on household size qualify for the IDA program. Other income, such as child support, food stamps, TANF, etc. do not count toward eligibility. The funds can only be applied to the following on behalf of the account holder or his/her dependent:

- Down payment on a mortgage
- Higher education costs
- Starting, improving, or purchasing a business
- Job Training

How: Program staff at AHCDC recruit eligible individuals by distributing brochures, advertising through other local organizations, and referrals. Typically, there is a waiting list to open accounts. All accounts are opened and maintained at Grant County State Bank. Throughout the year, participants can access funds in their account with approval from AHCDC staff. The class participation requirement is accomplished through homebuyer education courses, meetings with academic advisors, or one-on-one counseling sessions.



Comprehensive Housing Counseling

What: AHCDCA is a HUD-approved housing counseling agency that provides the following types of housing counseling:

- Pre-purchase Homebuyer Education Workshops
- Pre-purchase Counseling
- Reverse Mortgage (HECM) Counseling
- Financial Management/Budget Counseling
- Financial
- Budgeting and Credit Repair Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Non-delinquency Post Purchase Workshops/Counseling
- Services for Homeless Counseling
- Home Improvement and Rehabilitation Counseling
- Rental Housing Counseling and Resolving/Preventing Delinquency Counseling

Who: Adults ages 18 and older.

How: Individuals may contact the AHCDC office to schedule an appointment with a HUD-certified housing counselor to discuss their specific situation. During the appointment, they will be asked to express their own housing goals and ideal timeline. At the end of the session, they will outline the next steps needed to move toward their goals.

Additionally, AHCDC sponsors a homeownership class at:
<http://ehomeamerica.org/ahc>

AHCDC Does More:

Downpayment Assistance:

AHCDC administers two programs, Grant's Got Talent and Grants for Grads, that provide downpayment assistance up to \$7,500 and \$5,000 respectively to qualified individuals.

Hardest Hit Fund:

AHCDC is contracted by IHCD to administer a U.S. Treasury program assisting homeowners who have experienced an eligible hardship with their mortgage payments.

Regal Homes:

AHCDC is partnering with the City of Marion to transform vacant lots with new modular homes. AHCDC is offering financial incentives to qualified homebuyers: up to \$37,000 in downpayment assistance. Individuals can choose their lot and customizable pre-fabricated home.



A HUD-APPROVED HOUSING COUNSELOR

Downpayment Assistance

Grant's Got Talent is a downpayment assistance program of the Grant County Economic Growth Council designed to help employers attract and retain talent in Grant County. This program offers eligible applicants up to \$7,500 of downpayment assistance towards purchasing a home in Grant County.

To be eligible, applicants must:

- 1) not currently live in Grant County
- 2) apply prior to beginning full-time employment in Grant County
- 3) demonstrate full-time employment within Grant County
- 4) have graduated with an A.A, B.A., or other qualifying post-secondary education

Applicants must seek employment in Grant County in one of the three fields: (1) Health Care and Social Assistance, (2) Transportation and Warehousing, or (3) Professional, Scientific and Technical Services.

Applicants will fill out an application online and AHCDC will guide them through the application process.

For more information: www.grantcounty.com/got

Grants for Grads is a housing assistance program for graduates who are choosing to work in Clinton County and live in Frankfort, Indiana. The **Homebuyer Incentive Program** offers up to \$5,000 towards the purchase of a home, and the **Renter Incentive Program** offers a 20% reduction in monthly rent payments.

To be eligible, applicants must:

- 1) have an associates degree or higher qualifying post-secondary education
- 2) work in Clinton County
- 2) live in the City of Frankfort

Applicants will contact AHCDC to receive an application and move through the application process.

For more information: www.frankfort-in.gov/frankfort-living/grantforgrads/

AHCDA Does More:

Regal Homes:

AHCDC is partnering with the City of Marion to transform vacant lots with new modular homes. AHCDC is offering financial incentives to qualified homebuyers: up to \$37,000 in downpayment assistance. Individuals can choose their lot and customizable pre-fabricated home.



Indiana Foreclosure Prevention Network (IFPN)

What: The Indiana Foreclosure Prevention Network (IFPN) is a coalition of community service and housing-related organizations, government agencies, lenders, realtors, and trade associations that are actively addressing Indiana's foreclosure crisis through a variety of methods. AHCDC has participated in IFPN since its inception in 2007. The program is administered by the Indiana Housing and Community Development Authority (IHCDA).

Who: Residents of Blackford, Cass, Delaware, Grant, Henry, Howard, Jay, Lake, Madison, Miami, Randolph, and Tipton Counties who have fallen behind on mortgage payments.

How: When Hoosiers fall behind on their mortgages, they receive notices from their lenders encouraging them to contact IFPN's helpline, 877-GET-HOPE, or website at www.877gethope.org. Helpline operators assist callers and refer clients to IFPN agencies in their region.

When AHCDC receives a referral, an IFPN specialist completes the intake process over the phone and sends the client a packet containing important questions for the client to answer. If/when the client returns the packet to AHCDC, the case is assigned to a certified foreclosure prevention counselor who will attempt to contact the client to set-up an initial counseling session. If the client cannot be reached after three attempts, AHCDC sends an "Unable to Reach" letter and if there is no response after 14 days, the case becomes inactive.

When a counselor successfully reaches a client, the initial session may occur at AHCDC or by telephone. The counselor reviews applicable documentation (i.e. pay stubs, mortgage statement, letters from lender, etc.) in order to analyze the client's current financial situation and determine potential solutions. If after the initial session there is a plan for a workout solution, the counselor sets up any subsequent appointments necessary to implement the plan. The counselor logs all activity in Housing Counselor Online (AHCDC's client management system) and Counselor Direct (required by IFPN).

When the client has achieved one or more of the circumstances outlined in the IFPN manual that permit termination of services, the counselor may close the case. IHCDA pays counselors for achieving performance levels outlined in the manual.



INDIANA FORECLOSURE PREVENTION NETWORK

1-877-GET-HOPE

Hardest Hit Fund Mortgage Payments

What: IHCDCA contracts with AHCDC and other selected agencies for a U.S. Treasury program, Hardest Hit Fund (HHF), to assist homeowners who have experienced an eligible hardship with their mortgage payments. In March 2011, AHCDC launched HHF services in Grant County before any other agency in the state.

Who: Indiana residents in Blackford, Cass, Delaware, Grant, Henry, Howard, Jay, Madison, Miami, Randolph, and Tipton Counties who own and live in their only home, are within income limits, and have experienced one of the following hardships: unemployment, underemployment, death of an income-earner, military deployment, or medical crisis. Funds may be used to catch up on mortgage payments, keep on top of a mortgage, pay taxes and insurance on the property, pay down existing principal to reduce monthly payments, or provide moving funds during a short sale or deed in lieu of foreclosure.

(More detailed eligibility requirements listed at www.877gethope.org)

How: To avoid duplication of services, the program is coordinated with IFPN. After the Helpline assigns a case to AHCDC, an intake specialist completes the intake process over the phone to determine initial program eligibility and sends the client a packet containing important questions for the client to answer. If the client cannot be reached after three attempts, AHCDC sends an "Unable to Reach" letter and if there is no response after 14 days, the case becomes inactive. If/when the client returns the packet to AHCDC, the case is assigned to an HHF Specialist, who contacts the client to gather all necessary documentation for submission to the underwriting department at IHCDCA. The Specialist acts as a mediator between IHCDCA and the client to ensure that all information is available for the underwriting of the application. If the IHCDCA underwriters approve the file, AHCDC arranges a closing of the loan, all documents are signed, notarized, recorded, and sent back to IHCDCA.

Affordable Housing
COMMUNITY DEVELOPMENT CORPORATION



Rental Properties



Emerson Homes

2301-2317 S. Washington Street

Marion, IN 46953

4 Duplexes—8 units

Developed, Owned and Managed by AHCDC



EverGreen Homes

1402-1404 S. Washington Street

109-129 W. 14th Street

1421-1423 S. Gallatin Street

Marion, IN 46953

5 Duplexes—10 units

Developed, Owned and Managed by AHCDC

On-site access to the Tree House community building, which offers coin operated laundry, fitness equipment, a potting shed, and space for group meetings.



Springhill Homes

701, 705, 707 E. 26th Street

1413-1534 N. Springhill Drive

1637-1649 Mason Blvd.

1616, 1622, 1646, 1658, 1666 W. 16th Street.

Marion, IN 46953

36 single-family units

Developed, Owned and Managed by AHCDC

Tenants have the option to purchase their home.



Grace House for Transition and Recovery

2219 S Washington St
Marion, IN 46953
11 units

Developed and Owned by AHCDC. Managed by Grace House.



Grant County Rescue Mission

My Home Apartments

2219 S Washington St
Marion, IN 46953
11 units

Developed and Owned by AHCDC. Managed by Grant County Rescue Mission.



Plaza Green Apartments

939 N. Park Avenue
Marion, IN 46952
37 Units

Developed, Owned, and Managed by AHCDC.



Duplex Homes - Pleasant Woods and Pleasant Square

2724 S Carey St.
Marion, IN 46952

Developed/Sponsored by AHCDC. Owned and Managed by Carey Services.

[Re-] Modlin Building

What: In 2008, AHCDC worked with Taylor University and Indiana Wesleyan University students to create a business plan for the renovation of the former Modlin Printing building [“Re-Modlin’ the Modlin”], a 6,389 sq. ft. building donated to AHCDC by the City of Marion. The Community Foundation of Grant County awarded a grant of \$25,000 toward a total project cost of \$117,000 to rehabilitate and repurpose the building for use by local non-profits. The building is divided into 3 separate spaces: 1,056 sq.ft finished office space currently unoccupied; 2,758 sq.ft. maintenance area; and 2,575 sq.ft. finished office space occupied.

Who: Local non-profits. Project Leadership currently occupies the 2,575 sq.ft. finished office space with a monthly rent of \$325. The space is separately metered. Project Leadership pays gas and electric utilities for the space.

How: From 2009—2012, AHCDC’s weatherization program occupied 1,056 sq. ft. of finished office space in the building. The remaining unfinished space (2,758 sq. ft.) is used for proper storage of maintenance supplies and equipment and potentially long-term storage of files. Building costs are partially funded by Project Leadership’s rent payments. In 2016, the vacant office space was renovated into a 1-bedroom apartment. It has been occupied since early 2016.

The building was placed in service in November 2009 leasing space to the local Red Cross Chapter. After regional re-structuring to reduce expenses, the local chapter is no longer headquartered in Grant County and vacated the building in April 2011. In October 2011, Project Leadership moved into the space previously occupied by Red Cross.

Did You Know?

FAITH, HOPE, & CHARITY:

The inspiring name displayed across the building’s Boots Street entrance was not chosen by AHCDC, but by a generous and local business owner, Mr. John Toennies. In 2010, when AHCDC needed to raise funds to offset building costs, AHCDC offered donors the opportunity to name the recently-rehabilitated building with a donation of \$10,000. Mr. Toennies requested the building name, “Faith, Hope, and Charity”.



118 S 25th Street
2425 S Boots Street



Landbank Special Offers

Regal Homes

What: AHCDC is partnering with the City of Marion to transform vacant lots with new homes. AHCDC is offering financial incentives to qualified homebuyers: up to \$37,000 in downpayment assistance. Individuals will choose their lot and pre-fabricated home of choice. All available lots were a part of the City of Marion's Blight Elimination Program.

Who: Qualifying individuals must have a household income of 140% or less of AMI.

How: Qualifying individuals will contact AHCDC to fill out an application/intake form. Once AHCDC verifies that the individual meets the eligibility criteria, AHCDC will discuss financial incentives with the individual, help them select their lot and assist them in selecting a pre-fabricated home.

AHCDC is partnering with the City of Marion to market the program through local media/news, social media, and delivering brochures to local employers, realtors, and organizations.

For more information: www.marionregalhomes.com



Vacant Lots

What: Whether you scroll the web list of city-owned properties or drive up and down the streets, vacant lots are highly concentrated in central Marion. The lots, often dumping grounds filled with weeds and debris, are more than an eyesore: they trash property value. Vacant lots located in Center City Marion neighborhoods were acquired by AHCDC for housing development and other improvements. Currently AHCDC owns and maintains 36 vacant lots. All lots are available for purchase.

Who: AHCDC will sell or donate vacant lots to potential owners who have a feasible plan and adequate resources to improve and sustain the property.

How:

- Trash is removed from the lots and grass is mowed as needed.
- Attractive signs are placed on various lots to raise awareness of AHCDC's presence in the community and ownership of the properties.
- A user-friendly landbank inventory booklet provides the address, parcel number, and suggestions for land use
- Staff facilitate/conduct "listening sessions" with residents to identify priorities and engage neighbors in project planning/implementation.
- Staff seek project partners and commitments from stakeholders.
- Staff develop and submit funding proposals for projects based on resident input and conceptual plans created by IWU/Taylor students.



CDBG Grant Writing and Administration

What: Every year, HUD provides HOME/Community Development Block Grant (CDBG) funds directly to the states, who, in turn, provide the funds to cities and towns with populations less than 50,000, and to non-urban counties. Funds are awarded on a competitive basis. In Indiana, the CDBG Program is administered by the Office of Community and Rural Affairs (OCRA). Common eligible activities include public facilities improvements, public services, economic development projects, infrastructure improvements, acquisition, relocation, clearance activities, historic preservation, planning activities, and handicap accessibility projects.

Who: Only Units of Local Government (ULG) may receive CDBG grants, but a sub recipient, a not-for-profit organization, often develops and manages projects with CDBG funds because the sub recipient is not eligible to apply for the funds on its own. Examples of

How: All ULG's who receive a CDBG grant from OCRA must utilize a Grant Administrator certified by OCRA. AHCDC employs at least one staff member who is certified to administer CDBG projects. Responsibilities include writing the grant proposal and application, conducting an environmental review, coordinating procurement and all labor standards activities, assisting with public hearings, coordinating financial management activities, preparing all reports and closing out the project.

Currently: AHCD is working with the City of Marion to apply for the Main Street Revitalization Program (MSRP) to infill the steam tunnels beneath the downtown sidewalks and improve the sidewalks with designated bike trails and landscaping.

Success Stories:

GRANT COUNTY

BOYS AND GIRLS CLUB

- 2003-2004
- 25,180 sq. ft. New Construction
- \$1.49 million Total Project Cost

MARION-GRANT COUNTY

SENIOR CENTER

- 2004-2005
- 8,040 sq. ft. Kitchen Renovation and New Addition to Center
- \$486,916 Total Project Cost

HUNTINGTON COUNTY

BOYS AND GIRLS CLUB

- 2004-2005
- Acquisition, Rehabilitation, and New Construction of Club
- \$616,563 Total Project Cost

CITY OF MARION

ABIJAH C. JAY HOUSE

- 2010-2011
- Owned by Marion Public Library
- Historic Preservation
- \$189,951 Total Project Cost

CITY OF GAS CITY

THOMPSON RAY HOUSE

- 2010-2011
- AHCDC served as Labor Standards Officer and Civil Rights Officer (subcontracted by Neighborhood Development Associates)
- Owned by LEAD, Inc.
- Historic Preservation

Administrative Services for Local Nonprofits

What: Since 2006, AHCDC has maintained operational partnerships with small nonprofits located in Grant County by providing training and technical assistance in response to project compliance and their organizational needs.

Who: AHCDC partners with Grace House for Transition and Recovery, Grant County Rescue Mission, Project Leadership.

How: AHCDC enters into written agreements with local nonprofits describing the scope of work and terms and conditions of service provision. Deliverables include accounting and payroll services, board development, and processing applications for rental housing, tenant income re-certifications, and grant compliance reporting.

