Introduction to Integrated, Affordable & Accessible Housing

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welcome
Objectives

- Identify resources that are available to people affiliated with the Money Follows the Person program to secure integrated, affordable and accessible housing.

- Identify federally funded housing developments that include wheelchair accessible units.

- Identify the preferences for access to Housing Choice Vouchers in the IHCDA Public Housing Agency Plan. Plan how to advocate for a Money Follows the Person preference with the local Public Housing Agencies.
Questions
Priced Out, Shut Out & Segregated

Priced Out: No place in U.S. that person with SSI can afford market rate apartment (www.tacinc.org)

Shut Out - Inaccessible

Segregated - Examples of segregated housing today?
Public Housing
Cabrini Green in Chicago
Who provides affordable housing?

- Most is funded by U.S. Dept. of Housing & Urban Development (HUD)
- HUD contracts with public and private agencies, and governments
- Primary agencies are:
  - Public Housing Agencies
  - State, City and County Governments
  - Housing Developers
Affordable Housing: What Exists?

- Public Housing: Section 8
  Project Based & Tenant Based
- Rental Housing Tax Credits
- Community Development Corporations
- USDA Rural Housing
What is HUD Public Housing?
What is HUD Public Housing?

Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities.

Public housing comes in all sizes and types, from scattered single family houses to highrise apartments for elderly families.
Southbend Mutual Homes
2015-2016 Cooperative
Southbend Mutual Homes

- Lincoln Park Neighborhood (westside)
- 24 homes with 2-4 bedrooms
- Full basement & garage
- $270 - $595/month plus utilities
Southbend Mutual Homes

South Bend Heritage
803 Lincolnway West
South Bend, IN 46616
(Phone) 574-289-1066

Marco Mariani, Executive Director.
marcomariani@sbheritage.org
Stalker School Apartments in Bedford 2013
Stalker School Apartments

- Family Housing
- 1-2 Bedrooms
- Cathedral Ceilings
- Ceiling Fans
- Programmable Thermostats
- Bay Windows
- Energy Saving Windows & Appliances
Stalker School Apartments

- Outside Sitting & Playground
- Bus Available
- Near to Shopping
- Community Room
- Non-Smoking Community
- Controlled Entry
- Emergency Alarm & Call System
- On-Site Maintenance
Indiana Public Housing Authorities (PHA)

- All counties are served.
- Indiana Housing & Community Development Authority for state and others are local PHAs.
- Project based and/or Tenant Based Subsidies

- Search: *Indiana Public Housing Authorities*

[www.hud.gov](http://www.hud.gov)
Indiana Community Action Agencies in 92 Counties

- Indiana Housing & Community Development Authority (IHCDA) works with all Community Action Agencies.

- CAA Services include energy assistance, weatherization activities, and homeownership counseling.

- Community Action Agencies provide additional services through funding from other state and federal programs.

- For example, Administer local Section 8 Housing Choice Vouchers
PHAs Can Establish Preferences for Persons to Receive Rental Subsidies

- Not always based on date of application

- Persons affiliated with Money Follows the Person program who are moving out of institutions (IHCDA)

- Persons affiliated with Supportive Housing developments (persons who are homeless with disabilities) (IHCDA)
State PHA Located in IHCDA

Indiana Housing & Community Development Authority (IHCDA)
30 S. Meridian St.
Suite 1000
Indianapolis, IN 46204
www.ihcda.in.gov
317-232-7777
Jacob Sipe, Executive Director
### State Preferences for Section 8 Housing Choice Vouchers

<table>
<thead>
<tr>
<th>PREFERENCE</th>
<th>DEFINITION</th>
<th>POINTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insufficient Funding</td>
<td>Former participant terminated due to insufficient funding</td>
<td>900</td>
</tr>
<tr>
<td><strong>Money Follows the Person</strong></td>
<td>Referral through Money Follows the Person Program</td>
<td>500</td>
</tr>
<tr>
<td>Residency</td>
<td>Applicant is a legal resident of the state of Indiana</td>
<td>200</td>
</tr>
<tr>
<td>Homelessness</td>
<td>Applicant is currently homeless</td>
<td>50</td>
</tr>
<tr>
<td>Working Families</td>
<td>*Applicants (head, spouse, co-head, or sole member) are employed (or enrolled in an educational or approved training program) at least 20 hours per week.</td>
<td>50</td>
</tr>
<tr>
<td>Elderly</td>
<td>Applicant is age 62 or older</td>
<td>50</td>
</tr>
<tr>
<td>Non-Elderly Disabled Family</td>
<td>Non-elderly (61 years or younger) family head of household, spouse, or sole member meets HUD’s definition disabled</td>
<td>50</td>
</tr>
<tr>
<td>Person at risk of Institutionalization</td>
<td>Institutionalized, or at risk of institutionalization, is living in or at risk of being placed in a nursing facility, long term rehabilitation center or hospital</td>
<td>50</td>
</tr>
<tr>
<td>Disabled Family Member</td>
<td>Member of the family meets HUD’s definition of being disabled</td>
<td>50</td>
</tr>
</tbody>
</table>
IHCDA Section 8 Housing Choice Vouchers are Available Today

- People affiliated with *Money Follows the Person*

- *People with disabilities who are under the age of 62 years (“Non-elderly Disabled or NED”).*
Community Development Housing Corporations
Non-Profit, Community Development Housing Organizations (CHDO)

- A network of organizations that builds or rehabs/repairs housing.
- Local. Eligible for HUD $$ through city govt.
- To Find: Search Community Development Corporation (name of town) Indiana

- Trade Association - Indiana Association of Community & Economic Development
  www.iaced.org
Build New for Affordability and Accessibility
Customized rental housing through non-profit housing
Who Funds Affordable Housing?

- HUD

- Internal Revenue Service or IRS
Rental Housing Tax Credits

- Dollar for dollar tax credit for federal income tax of investor.

- Tax Reform of 1986 that gives incentives for investments of private equity for affordable housing for persons with low incomes.

- RHTC accounts for 90% of affordable rental housing developed in the U.S.
Rental Housing Tax Credits

- Partnerships with Private and Public Developers to developed mixed income affordable housing
- Housing units can be a combination of market rate units to affordable to persons with 60% area median income (AMI) and below (50%, 40%, 30%)
- Remember SSI incomes are 18% AMI so need additional rental subsidy to afford
Rental Housing Tax Credits

- Most important resource for creating affordable housing.

- The 2017 Indiana RHTC allocation totaling $13.9 million will fund over 700 housing units.
RHTC Funded Properties

- Cherry Tree, Washington, IN
- 5% meet Section # 504 Accessibility Standards
- IRS & HUD $$
Beech Grove Station
55 Yrs. & Older Seniors

Community Amenities
- Activity Rooms, Library and Computer Center
- Attached Garages
- Community Center
- Courtyard with Grilling Area
- Fitness Center
- Laundry Facilities
- Planting Beds
- Playscape For Grandchildren

Apartment Amenities
- Ada Units Available
- Attached Garages
- Fully-Equipped Kitchens
- Tile Flooring
- Washer and Dryer Hook Up In Each Apartment

Pet Policy
- Pets - allowed
Stonecutters Place in Bedford
Penn Place. 1415 N. Penn. St.

- $8 million redevelopment
- 38 furnished one-bedrm apartments
- Collaboration—BWI Developers, Insight Development Corp., IHA, Eskenazi Health, Midtown Mental Health & Horizon House.
RHTC in Ft. Wayne

Randall Lofts
206 Pearl Street
Ft. Wayne, IN 46802
Ph. (260) 206-6080

Market Rate & Affordable
- 1 Bedroom  $499 - $625
- 2 Bedroom  $599 - $755
- Section 8 Housing Choice Voucher Accepted
- Wheelchair Accessible Units
RHTC in Ft. Wayne
Historic Hoffman Hotel Apartments
SouthBend

- Multi-family housing construction starts 6/2017
- Available to chefs, painters, photographers, writers, and other artists.
- 48 apartments with 1 & 2 bedrooms “designed with the creative in mind”
- Plans include ... a gallery on the 1st floor, a dark room for photography, a soundproof music room, an artists’ studio on the 12th floor.
Finding Tax Credit Rentals

- IHCDA maintains a list of applications received for tax credit funding and all tax credit awards made on their website at [http://www.in.gov/myihcda/2454.htm](http://www.in.gov/myihcda/2454.htm).

- About halfway down the page you will see an Excel spreadsheet report entitled “Existing Properties” that lists all active tax credit properties in the state.
“IHCDA encourages the adoption of additional accessible or adaptable units. Applicants achieving greater than minimum threshold requirements... in projects shall be eligible for additional application points.”

Source: State of Indiana 2016-2017 Qualified Allocation Plan. Pg. 49
Who Funds Affordable Housing?

- HUD

- Internal Revenue Service or IRS

- USDA Rural Development Services (RD)
  - Rental
  - Homeownership
  - Repairs and Accessibility Modifications
FIND USDA RD Multi-Family Housing & Rental Assistance

- **Website:** www.rd.usda.gov
- **Select** "Multi-family housing & rental assistance"
- **Click on** "Rural Rental Properties"  (see under the question, "Who can answer questions?)
- **Click on state of Indiana on the map of the U.S.**
- **Click on the Indiana County for a listing (if any) of RD Rentals.**

(Listing last modified on 7/11/2015)
Inherit & "Rehab" the Family Home

Before

After
Home Ownership

Get Started

• Homeownership Education and Counseling Initiative (HomeEC)

• Programs are accessible to the entire state.
  • Homebuyer Education
    – Down payment assistance
    – Credit counseling
    – Non-traditional loans
    – Foreclosure Prevention

• HUD Approved Counseling Organizations

• Want advice on buying a home, renting, default, foreclosure avoidance, credit issues or reverse mortgages?
• Provide free or low cost advice.
• Search online for a housing counseling agency (www.hud.gov) near you, or call HUD's interactive voice system at: (800) 569-4287.
Affordable Home Ownership

Section 8 Homeownership
- Apply Section 8 Housing Choice Voucher towards mortgage

Habitat for Humanity
- Sweat equity
- Volunteers
- Philanthropic
- Federal Housing Funds
What are resources for home modifications in your community?
Affordability & Home Modifications

- Ramp Programs thru Centers for Independent Living & other non-profits
- Servants at Work (www.sawsramps.org)
- RAMP UP (over $300,000 set aside by IHCDA)
- Owner Occupied Rehabilitation through state and city governments
- Indiana Habitat for Humanity Chapters
- Federal Home Loan Bank of Indianapolis ($350,000 set aside statewide)
Future Modifications or Visitable Design Now?
Visitability Mandate for New Construction of Single Family Homes

- Design concept that allow persons with mobility impairments to enter and stay, but not necessarily live, in a residence.

- 3 specific design elements that must be incorporated to satisfy the visitability mandate:
  1. Each unit must contain at least one (1) zero-step entrance on an accessible route.
  2. All main floor interior doors (including bathroom doors and walk-in closets) in each unit must provide at least at least 31 ¾ inches of clear opening width; and
  3. Each unit must contain at least one (1) half or full bathroom on the main level that is accessible per ICC A117.1.Section 1004.11

Source: State of Indiana 2016-2017 Qualified Allocation Plan. Pg. 41
Fuller’s Landing
Visitable Neighborhood in Ft. Wayne, IN
Window of Opportunities

- Existing & New Tax Credit Properties Planned or Under Construction. Seek partnerships.
- Establish Section 8 Preference for MFP affiliated persons in IHA Plan.
- Visitable single family homes being built by Habitat for Humanity.
- Public Housing Agency Section 8 Homeownership Program & Create Opportunity for MFP.
Resources

- [www.indianahousingnow.org](http://www.indianahousingnow.org)
  Free listing for landlords & housing agencies. Search for rental properties across Indiana

[www.in.gov/myihcda/2454.htm](http://www.in.gov/myihcda/2454.htm)
Existing properties funded with tax credits
Resources

**[www.indianahousingnow.org](http://www.indianahousingnow.org)**
Open and search for rental properties across the state.

Search: Indiana Public Housing Authorities

Every Indiana County has a Public Housing Authority either locally based or through the Indiana Housing & Community Development Authority (IHCDA).
Resources

- [http://www.rurdev.usda.gov/IN](http://www.rurdev.usda.gov/IN)

USDA Rural Development Indiana
Project-Based Rental Housing

Alan Krapf, Acting State Director
5975 Lakeside Boulevard
Indianapolis, IN 46278
Voice: (317) 290-3100
Resources: Centers for Independent Living

- [http://www.in.gov/fssa/ddrs/2762.htm](http://www.in.gov/fssa/ddrs/2762.htm)

- Six CILs have received extensive housing training and education & are involved in advocacy actions with Back Home

- accessABILITY, ATTIC, ILCEIN, SICIL, The LEAGUE, the WILL Center
Resources for Housing in Metropolitan Areas

City of (e.g., Ft. Wayne, Gary, South Bend, Terre Haute, etc.)

Could be...
Department of "Metropolitan Development"
Department of Housing & Economic etc.

When in doubt call your Mayor’s Office and ask for information on the City Department that oversees affordable housing & community development
Resources

- Indiana Housing and Community Development Authority; [www.in.gov/ihcda](http://www.in.gov/ihcda), Jacob Sipe (317) 274-7777 or jsipe@ihcda.in.gov

- Back Home in Indiana Alliance; Deborah McCarty at (317) 638-2392 or dlmccart1@aol.com

- Indiana Habitat for Humanity; [www.indyhabitat.org](http://www.indyhabitat.org), Gina Leckron at (317) 454-8090 or gina@habitatindiana.org