

# PHA 5-Year and Annual Plan

U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing

OMB No. 2577-0226  
Expires 4/30/2011

1.0	<b>PHA Information</b> PHA Name: <u>Indiana Housing and Community Development Authority</u> PHA Code: <u>IN901</u> PHA Type: <input type="checkbox"/> Small <input type="checkbox"/> High Performing <input checked="" type="checkbox"/> Standard <input type="checkbox"/> HCV (Section 8) PHA Fiscal Year Beginning: (MM/YYYY): <u>01/2011</u>				
2.0	<b>Inventory</b> (based on ACC units at time of FY beginning in 1.0 above) Number of PH units: _____ Number of HCV units: <u>4621</u>				
3.0	<b>Submission Type</b> <input checked="" type="checkbox"/> 5-Year and Annual Plan <input type="checkbox"/> Annual Plan Only <input type="checkbox"/> 5-Year Plan Only				
4.0	<b>PHA Consortia</b> <input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below.)				
	Participating PHAs	PHA Code	Program(s) Included in the Consortia	Programs Not in the Consortia	No. of Units in Each Program
					PH HCV
	PHA 1:				
	PHA 2:				
	PHA 3:				
5.0	<b>5-Year Plan.</b> Complete items 5.1 and 5.2 only at 5-Year Plan update.				
5.1	<b>Mission.</b> State the PHA's Mission for serving the needs of low-income, very low-income, and extremely low income families in the PHA's jurisdiction for the next five years:  See attached				
5.2	<b>Goals and Objectives.</b> Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income and very low-income, and extremely low-income families for the next five years. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.  See attached				
6.0	<b>PHA Plan Update</b> (a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission: The Indiana Housing and Community Development Authority revised its entire Administrative Plan. The IHCD Board of Directors approved the Administrative Plan on July 22, 2010.  (b) Identify the specific location(s) where the public may obtain copies of the 5-Year and Annual PHA Plan. For a complete list of PHA Plan elements, see Section 6.0 of the instructions.				
7.0	<b>Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers.</b> Include statements related to these programs as applicable.				
8.0	<b>Capital Improvements.</b> Please complete Parts 8.1 through 8.3, as applicable.				
8.1	<b>Capital Fund Program Annual Statement/Performance and Evaluation Report.</b> As part of the PHA 5-Year and Annual Plan, annually complete and submit the <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i> , form HUD-50075.1, for each current and open CFP grant and CFFP financing.				
8.2	<b>Capital Fund Program Five-Year Action Plan.</b> As part of the submission of the Annual Plan, PHAs must complete and submit the <i>Capital Fund Program Five-Year Action Plan</i> , form HUD-50075.2, and subsequent annual updates (on a rolling basis, e.g., drop current year, and add latest year for a five year period). Large capital items must be included in the Five-Year Action Plan.				
8.3	<b>Capital Fund Financing Program (CFFP).</b> <input type="checkbox"/> Check if the PHA proposes to use any portion of its Capital Fund Program (CFP)/Replacement Housing Factor (RHF) to repay debt incurred to finance capital improvements.				
9.0	<b>Housing Needs.</b> Based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data, make a reasonable effort to identify the housing needs of the low-income, very low-income, and extremely low-income families who reside in the jurisdiction served by the PHA, including elderly families, families with disabilities, and households of various races and ethnic groups, and other families who are on the public housing and Section 8 tenant-based assistance waiting lists. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location.				

9.1	<p><b>Strategy for Addressing Housing Needs.</b> Provide a brief description of the PHA's strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. <b>Note: Small, Section 8 only, and High Performing PHAs complete only for Annual Plan submission with the 5-Year Plan.</b></p>
10.0	<p><b>Additional Information.</b> Describe the following, as well as any additional information HUD has requested.</p> <p>(a) <b>Progress in Meeting Mission and Goals.</b> Provide a brief statement of the PHA's progress in meeting the mission and goals described in the 5-Year Plan.</p> <p>(b) <b>Significant Amendment and Substantial Deviation/Modification.</b> Provide the PHA's definition of "significant amendment" and "substantial deviation/modification"</p>
11.0	<p><b>Required Submission for HUD Field Office Review.</b> In addition to the PHA Plan template (HUD-50075), PHAs must submit the following documents. Items (a) through (g) may be submitted with signature by mail or electronically with scanned signatures, but electronic submission is encouraged. Items (h) through (i) must be attached electronically with the PHA Plan. <b>Note:</b> Faxed copies of these documents will not be accepted by the Field Office.</p> <p>(a) Form HUD-50077, <i>PHA Certifications of Compliance with the PHA Plans and Related Regulations</i> (which includes all certifications relating to Civil Rights)</p> <p>(b) Form HUD-50070, <i>Certification for a Drug-Free Workplace</i> (PHAs receiving CFP grants only)</p> <p>(c) Form HUD-50071, <i>Certification of Payments to Influence Federal Transactions</i> (PHAs receiving CFP grants only)</p> <p>(d) Form SF-LLL, <i>Disclosure of Lobbying Activities</i> (PHAs receiving CFP grants only)</p> <p>(e) Form SF-LLL-A, <i>Disclosure of Lobbying Activities Continuation Sheet</i> (PHAs receiving CFP grants only)</p> <p>(f) Resident Advisory Board (RAB) comments. Comments received from the RAB must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the recommendations and the decisions made on these recommendations.</p> <p>(g) Challenged Elements</p> <p>(h) Form HUD-50075.1, <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i> (PHAs receiving CFP grants only)</p> <p>(i) Form HUD-50075.2, <i>Capital Fund Program Five-Year Action Plan</i> (PHAs receiving CFP grants only)</p>

**5.1 Mission. State the PHA's Mission for serving the needs of low-income, very low-income, and extremely low income families in the PHA's jurisdiction for the next five years:**

All Hoosiers should have the opportunity to live in safe, decent, affordable housing in economically stable communities. IHCD helps build strong communities by providing financial resources and assistance to qualified partners throughout the State of Indiana in their development efforts. A primary focus of IHCD is providing a continuum of housing from homelessness to homeownership, with a focus on low to moderate income Hoosiers.

**5.2 Goals and Objectives. Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income and very low-income, and extremely low-income families for the next five years. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan**

IHCD will make every effort to expand and improve housing opportunities by applying for additional rental vouchers and leveraging private and public funds to create additional housing opportunities. The concentration will be a gamut of family circumstances from homelessness to homeownership and from extremely low to moderate income families. IHCD will pursue opportunities for Family Unification Program (FUP) with an emphasis in children aging out of foster care, Mainstream focusing on persons with disabilities, Home ownership, financial literacy, Family Self Sufficiency, Project base with an emphasis on permanent supportive housing with an emphasis on permanent supportive housing and the families experiencing long-term homelessness, as well as other opportunities. All opportunities will be sought with affirmative measures to ensure fair housing for all and accessible housing for persons with disabilities. IHCD will further develop voucher management by sustaining the designation of high performer while determinedly improving the administration and compliance in admissions, occupancy, unit inspections, informal reviews/hearings, abatements and terminations.

**9.0 Housing Needs. Based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data, make a reasonable effort to identify the housing needs of the low-income, very low-income, and extremely low-income families who reside in the jurisdiction served by the PHA, including elderly families, families with disabilities, and households of various races and ethnic groups, and other families who are on the public housing and Section 8 tenant-based assistance waiting lists. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location.**

Of the State of Indiana's total population of persons living in poverty in 2007, 67 percent were White, 16 percent were Black/African American, 8 percent were Hispanic/Latino and 2 percent were Two or More Races. This compares to the general population distribution of 88 percent White, 9 percent Black/African American, 5 percent Hispanic/Latino and 1 percent Two or More Races. Therefore, the State's Black/African American and Hispanic/Latino populations are disproportionately more likely to be living in poverty. In addition, 19.9 percent of persons with disabilities, or 178,189 persons, lived below the poverty level in 2007.

The 2007 ACS estimates that almost 42 percent of Indiana renters – or 292,100 – paid more than 30 percent of household income for gross rent, with over half of these (21 percent of renters, or 147,700) renters paying more than 50 percent of their incomes. Rentals constituted

only 28 percent of the State's occupied housing units in 2007; however, a much higher percentage of the State's renters were cost burdened (42 percent) than the State's owners (22 percent). According to the National Low-Income Housing Coalition, extremely low-income households in Indiana (earning \$17,609, or 30% of Indiana's median income of \$58,695) can afford monthly rent of no more than \$440, while HUD Fair Market Rent for a two-bedroom unit in the state is \$674. For single-earner families at the minimum wage to be able to pay this amount per month, they would need to work 89 hours a week. Moreover, incomes in Indiana are not keeping pace with prevailing rents, particularly in rural areas; from 2000 to 2008, Indiana's non-metro areas' annual median income increased by 14.8 percent, while fair market rent increased 26 percent.

With regard to housing quality, Indiana's 2009 Consolidated Plan cites 2000 census data to demonstrate that lower-income households are more likely than higher income households to experience housing unit problems, including a lack of complete plumbing or kitchen facilities, overcrowding (more than 1.01 persons per room), or cost burden (paying more than 30% of their income for rent). These problems affect homeowners and tenants alike: homeowners earning less than 30% of state median income at the time were about 237% more likely to experience housing problems than homeowners earning 80% AMI, while very low-income renters were 295% more likely to experience housing problems than their moderate-income counterparts.

These problems are only more urgent for special-needs populations in Indiana, as follows (information from the 2009 Consolidated Plan amendment):

*Youth aging out of foster care:* Of 787 youth aging out of foster care in the most recent year surveyed, 315, or 40 percent, will end up homeless.

*Elderly:* About 19 percent of seniors in Indiana are cost-burdened, while 20 percent reside in dwellings that either are substandard or have condition problems.

*Persons with developmental disabilities:* Indiana is unable to meet the housing needs of 7,000 of the roughly 71,000 persons with developmental disabilities in the state.

*Persons with HIV/AIDS:* Of the 7,588 persons with HIV/AIDS, 30 to 50 percent are at-risk of homelessness at any given time.

**9.1 Strategy for Addressing Housing Needs. Provide a brief description of the PHA's strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year.** Note: Small, Section 8 only, and High Performing PHAs complete only for Annual Plan submission with the 5-Year Plan.

IHCDA will continue the highly successful portions of its efforts, including:

- Leveraging private and other public funds to create additional housing opportunities: For example, IHCDA has applied for funding through the Family Unification Program to allow us to better serve a population with particularly complex challenges. In addition, IHCDA, which also acts as the state housing finance authority for Indiana, prioritizes projects which create communities of opportunity; the HCVP is actively marketed to these projects.

- Improving the management of assisted housing: For example, IHCD is currently working with Roeing Consulting Group Inc., an IT consulting firm, to improve its internal management processes across all components of the organization. We are also working to implement software system to improve our tracking systems and client management. As a result, we anticipate improvements in customer satisfaction over the next year.
- Improve our efforts in Permanent Supportive Housing: In February of 2008, the Indiana Housing and Community Development Authority rolled out the Indiana Permanent Supportive Housing Institute ("IPSHI" or "the Institute"), shifting the emphasis of the state's system away from reactive policies designed to ameliorate the effects of homelessness and toward policies designed (and empirically demonstrated) to mitigate its causes. At the same time, IHCD sought to employ Continuum resources in manners supported both by empirical research and sound public policy. Strategically, IPSHI is designed to: (1) Extend the reach of supportive housing to new communities; (2) Increase the capacity and number of non profits providing supportive housing at the local level; (3) Improve the connection between behavioral health services and housing systems; (4) Reduce the number of individuals and families who are chronically homeless; and (5) Improve the quality and cost-effectiveness of the homelessness delivery system. In 2009, IHCD's efforts in this regard were recognized through NCSHA's Innovations Award for permanent supportive housing. HCVP forms a critical component of our efforts to meet the needs of households facing the greatest challenges to self-sufficiency.
- Coordinating with other PHAs and other partners to ensure coordination: Through our participation in the Consolidated Planning process, we ensure that our efforts are part of the state's broader community development strategies. Moreover, we have worked over the last three years to coordinate our efforts with other PHAs throughout the state.

In addition, IHCD will take the following new steps to complement our current efforts:

Re-launch the Family Self-Sufficiency Program and related efforts to improve resident self-sufficiency: IHCD will work with high-performing HCVP Administrators to re-establish our FSS efforts, allowing more HCVP participants to secure critical resources to improve their self-sufficiency. At the same time, we are working to adopt policies that support and encourage heads of households who decide to return to work.

Lastly, IHCD has missioned itself to also focus on "Aging in Place" promoting the freedom to live out one's life without the confines of facility restrictions through sustainable permanent, independent, and affordable living arrangement. To accomplish this mission IHCD will:

- pursue additional mainstream vouchers,
- leverage IHCD and external funding streams,
- identify community based and tax credit projects as housing options,
- identify wrap around services needed to sustain independent living, and
- engage existing and prospective partners with shared objectives and customers.

**10.0 Additional Information. Describe the following, as well as any additional information HUD has requested.**

**(a) Progress in Meeting Mission and Goals. Provide a brief statement of the PHA's progress in meeting the mission and goals described in the 5-Year Plan.**

- IHADA is in the project basing 110 vouchers with supportive housing developments aimed at reducing long-term homelessness.
- In 2010, IHADA is working with the Individual Development Account program to further develop the Family Self Sufficiency and Homeownership program,
- IHADA has applied for 100 Family Unification Program vouchers targeting youth leaving foster care
- Voucher mobility an choice is being promoted through web based housing locator programs
- Improved SEMAP and program management is being achieved through the implementation of the:
  - web-based Go 8 Rent Reasonableness program and
  - an enhanced quality control program.

**(b) Significant Amendment and Substantial Deviation/Modification. Provide the PHA's definition of "significant amendment" and "substantial deviation/modification"**

A. Significant Amendment or Substantial Deviation/Modification exists if one of the following conditions exists:

1. Contracts for items or services that were approved in the annual budget, as long as the annual amount is greater than \$100,000, the amount of the contract is within the amount budgeted, and the contractor is selected in accordance with the Authority's procurement policy;
2. Amendments to the amounts of existing contracts or grant agreements in amounts are greater than 10%;
3. Changes to program guides, administrative plans, or procedure manuals that are necessary to comply with State or Federal regulations, guidance, notices, information memoranda, or to clarify existing policies.

**PHA Certifications of Compliance with the PHA Plans and Related Regulations:  
Board Resolution to Accompany the PHA 5-Year and Annual PHA Plan**

*Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairman or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the X 5-Year and/or X Annual PHA Plan for the PHA fiscal year beginning 01/2011, hereinafter referred to as "the Plan", of which this document is a part and make the following certifications and agreements with the Department of Housing and Urban Development (HUD) in connection with the submission of the Plan and implementation thereof:*

1. The Plan is consistent with the applicable comprehensive housing affordability strategy (or any plan incorporating such strategy) for the jurisdiction in which the PHA is located.
2. The Plan contains a certification by the appropriate State or local officials that the Plan is consistent with the applicable Consolidated Plan, which includes a certification that requires the preparation of an Analysis of Impediments to Fair Housing Choice, for the PHA's jurisdiction and a description of the manner in which the PHA Plan is consistent with the applicable Consolidated Plan.
3. The PHA certifies that there has been no change, significant or otherwise, to the Capital Fund Program (and Capital Fund Program/Replacement Housing Factor) Annual Statement(s), since submission of its last approved Annual Plan. The Capital Fund Program Annual Statement/Annual Statement/Performance and Evaluation Report must be submitted annually even if there is no change.
4. The PHA has established a Resident Advisory Board or Boards, the membership of which represents the residents assisted by the PHA, consulted with this Board or Boards in developing the Plan, and considered the recommendations of the Board or Boards (24 CFR 903.13). The PHA has included in the Plan submission a copy of the recommendations made by the Resident Advisory Board or Boards and a description of the manner in which the Plan addresses these recommendations.
5. The PHA made the proposed Plan and all information relevant to the public hearing available for public inspection at least 45 days before the hearing, published a notice that a hearing would be held and conducted a hearing to discuss the Plan and invited public comment.
6. The PHA certifies that it will carry out the Plan in conformity with Title VI of the Civil Rights Act of 1964, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990.
7. The PHA will affirmatively further fair housing by examining their programs or proposed programs, identify any impediments to fair housing choice within those programs, address those impediments in a reasonable fashion in view of the resources available and work with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement and maintain records reflecting these analyses and actions.
8. For PHA Plan that includes a policy for site based waiting lists:
  - The PHA regularly submits required data to HUD's 50058 PIC/TMS Module in an accurate, complete and timely manner (as specified in PIH Notice 2006-24);
  - The system of site-based waiting lists provides for full disclosure to each applicant in the selection of the development in which to reside, including basic information about available sites; and an estimate of the period of time the applicant would likely have to wait to be admitted to units of different sizes and types at each site;
  - Adoption of site-based waiting list would not violate any court order or settlement agreement or be inconsistent with a pending complaint brought by HUD;
  - The PHA shall take reasonable measures to assure that such waiting list is consistent with affirmatively furthering fair housing;
  - The PHA provides for review of its site-based waiting list policy to determine if it is consistent with civil rights laws and certifications, as specified in 24 CFR part 903.7(c)(1).
9. The PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.
10. The PHA will comply with the Architectural Barriers Act of 1968 and 24 CFR Part 41, Policies and Procedures for the Enforcement of Standards and Requirements for Accessibility by the Physically Handicapped.
11. The PHA will comply with the requirements of section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low-or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.

12. The PHA will comply with acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implementing regulations at 49 CFR Part 24 as applicable.
13. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).
14. The PHA will provide the responsible entity or HUD any documentation that the responsible entity or HUD needs to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58 or Part 50, respectively.
15. With respect to public housing the PHA will comply with Davis-Bacon or HUD determined wage rate requirements under Section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.
16. The PHA will keep records in accordance with 24 CFR 85.20 and facilitate an effective audit to determine compliance with program requirements.
17. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act, the Residential Lead-Based Paint Hazard Reduction Act of 1992, and 24 CFR Part 35.
18. The PHA will comply with the policies, guidelines, and requirements of OMB Circular No. A-87 (Cost Principles for State, Local and Indian Tribal Governments), 2 CFR Part 225, and 24 CFR Part 85 (Administrative Requirements for Grants and Cooperative Agreements to State, Local and Federally Recognized Indian Tribal Governments).
19. The PHA will undertake only activities and programs covered by the Plan in a manner consistent with its Plan and will utilize covered grant funds only for activities that are approvable under the regulations and included in its Plan.
20. All attachments to the Plan have been and will continue to be available at all times and all locations that the PHA Plan is available for public inspection. All required supporting documents have been made available for public inspection along with the Plan and additional requirements at the primary business office of the PHA and at all other times and locations identified by the PHA in its PHA Plan and will continue to be made available at least at the primary business office of the PHA.
21. The PHA provides assurance as part of this certification that:
  - (i) The Resident Advisory Board had an opportunity to review and comment on the changes to the policies and programs before implementation by the PHA;
  - (ii) The changes were duly approved by the PHA Board of Directors (or similar governing body); and
  - (iii) The revised policies and programs are available for review and inspection, at the principal office of the PHA during normal business hours.
22. The PHA certifies that it is in compliance with all applicable Federal statutory and regulatory requirements.

Indiana Housing and Community Development Authority  
PHA Name

IN901  
PHA Number/HA Code

X 5-Year PHA Plan for Fiscal Years 2010 - 2015

X Annual PHA Plan for Fiscal Years 2010 - 2011

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. **Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

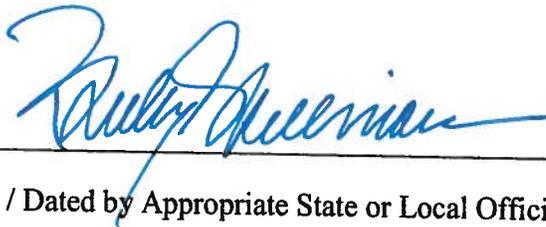
Name of Authorized Official 	Title IHCD Board President
Signature Becky Skillman	Date 9/28/10

**Certification by State or Local  
Official of PHA Plans Consistency  
with the Consolidated Plan**

**U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing  
Expires 4/30/2011**

**Certification by State or Local Official of PHA Plans Consistency with the  
Consolidated Plan**

I, Bocky Skillman the Board President certify that the Five Year and  
Annual PHA Plan of the IHCDA is consistent with the Consolidated Plan of  
the State of Indiana prepared pursuant to 24 CFR Part 91.



Signed / Dated by Appropriate State or Local Official

**Civil Rights Certification**

U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing  
Expires 4/30/2011

**Civil Rights Certification**

**Annual Certification and Board Resolution**

*Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairman or other authorized PHA official if there is no Board of Commissioner, I approve the submission of the Plan for the PHA of which this document is a part and make the following certification and agreement with the Department of Housing and Urban Development (HUD) in connection with the submission of the Plan and implementation thereof:*

The PHA certifies that it will carry out the public housing program of the agency in conformity with title VI of the Civil Rights Act of 1964, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990, and will affirmatively further fair housing.



PHA Name

IN901

PHA Number/HA Code

<small>I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)</small>	
Name of Authorized Official	Title
Becky Skillman	1 HOBA Board President
Signature	Date
	9/28/10