

## 2008 Housing Trust Fund Application Single Room Occupancy Development Program

<b>APPLICANT INFORMATION</b>
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Project Sponsor (Applicant): Crooked Creek Northwest Community Development Corp

Project Location: To be determined

Amount Requested: \$80,000

Contact Person: Alicia Vaughn

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Title: Housing Consultant

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If Applicable:

Board President: Laura Johnson

Phone: 317-275-4012

Executive Director/CEO: Alicia Chadwick

Phone: 317-773-6551

Employer Identification Number: 35-2110841

<p>For Staff Use:</p> <p>Date Received: _____</p> <p>RFP: _____</p>
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## 2008 Housing Trust Fund Narrative

Established in 2004, Crooked Creek Northwest Community Development Corporation (CCNCDC) has been working to complete its mission to empower people to revitalize the Crooked Creek community. CCNCDC has worked with the community, including a significant partner, St. Vincent Health, in the re-development of the northwest side of Indianapolis. Past projects have included the following:

- New bus shelters through an Adopt-A-Shelter initiative with IndyGo;
- A new down payment assistance program in combination with a housing training program utilizing the expertise of Momentive Consumer Credit Counseling;
- A homeowner repair program for the elderly in partnership with local service providers such as the Faye Biccard Glick Neighborhood Center;
- The rehabilitation of 8 supportive housing units in partnership with St. Vincent New Hope;
- The completion of a Quality of Life Plan through the Great Indianapolis Neighborhoods Initiative.

CCNCDC continues to work with the community to develop programs that meet the needs of the community. All projects must have the support of the community and a community partner before CCNCDC will develop or implement the program. Through these community partnerships and support, CCNCDC empowers the neighborhood by responding to their needs and serves as the driving force and leader in the redevelopment of the neighborhoods.

The largest of CCNCDC's projects through a partnership with St. Vincent New Hope, CCNCDC has created eight (8) units of permanent supportive housing for persons living with disabilities. CCNCDC expects to increase this number during 2008 fiscal year with the rehabilitation of another four (4) units of supportive housing for persons with developmental disabilities. St. Vincent New Hope will enter a long term lease with CCNCDC for the rent of the property. Each tenant will utilize housing assistance provided by St. Vincent New Hope to pay the rent for their unit. In addition, all utilities and maintenance of the property are included as part of the rent and are the responsibility of CCNCDC as the owner of the property.

St. Vincent New Hope, CCNCDC's primary partner, is a division of St. Vincent Health that provides supportive services to people developmental disabilities. These individuals earn less than 30 percent of the area median family income, meaning they live well below the poverty level and are at risk of becoming homeless. The clients this project will serve are primarily adults who no longer are able to receive the required constant care from their parents at home and who are unable to live on their own. Many of these clients have been in accidents have disabled them in a physical and mental capacity or have been born with a disability and cannot live on their own. CCNCDC will create permanent supportive housing for these individuals in a home-like setting to be named ***New Hope III***, preventing these clients from having to live in institutionalized care.

The property will be owned and maintained by CCNCDC and leased to St. Vincent New Hope clients. St. Vincent New Hope will provide healthcare, life skills services, transportation, and socialization and support services for daily living to tenants. Associates hired and managed by St. Vincent New Hope, will provide the care for tenants 24 hours per day in three eight-hour shifts. Costs associated with the care, estimated to be \$58,000 per year, per client, will be assumed by St. Vincent New Hope. The total investment from St. Vincent New Hope comes to \$232,000 dollars annually, roughly the equivalent of the total construction cost for the project.

CCNCDC expects to purchase a vacant, substandard home within the Crooked Creek service area for renovation. The units will be renovated to meet HOME rehabilitation standards and use green building techniques. Green building techniques can improve the efficiency of the home by 50 percent, reduce waste from construction and increase the overall health of the home. CCNCDC will renovate the units to meet the guidelines of the U.S. Green Building Council (USGBC) reducing impact on the environment while increasing the efficiency of the home. In fact, CCNCDC will strive to meet the highest green building standard set by the USGBC, the Leadership in Energy and Environmental Design (LEED) certification. The LEED certification mandates greater planning and design to rehabilitate homes that have a smaller environmental footprint, use less energy and cost less to operate. Meticulous Design and Build, LLC, a certified MBE with the State of Indiana, will lead the design and construction management to ensure the renovation meets these new standards.

While a specific property has not been identified for this project, CCNCDC is targeting the Great Indianapolis Neighborhoods Initiative area surrounding Michigan Road for its search of an abandoned home. CCNCDC is investigating several properties in the GINI area, trying to locate owners of property and find foreclosed homes for purchase. CCNCDC contacted the Indianapolis Land Bank about any possible properties located in this area. The acquisition cost is a major portion of the project. High costs of acquisition in the area make it difficult to achieve a viable project. CCNCDC will market the green redevelopment and the associated LEED certification to solicit possible reduced price on the sale of foreclosed properties owned by banks and mortgage lenders. This is another possible community partnership opportunity to add to this project.

CCNCDC has selected an architectural firm, Meticulous Design and Build, LLC, that specializes in green design. They also have a vast experience in federally funded projects, such as Fall Creek Place and Millenium Place, a Hope IV project in Muncie, Indiana. In addition to this experience, Meticulous Design and Build, LLC is a certified Minority Business Enterprise with the State of Indiana, which reciprocates with the City of Indianapolis.

CCNDC hopes to accomplish several goals with this project beyond the provision of four supportive housing units. Some goals CCNCDC will accomplish with this project include:

- Reduce monthly heating and cooling costs by as much as 50%, saving up to \$2,400 per year;
- Cutting the waste from the rehab that is sent to the landfill by 70%;
- Increase the healthy living environment for the disabled with little or no VOC's used in the construction products and increasing fresh air supply to the home;
- Provide each person with 24 hour care;
- Re-use an abandoned home and place it back on the City's tax rolls;
- Utilize the home as a model of affordable housing and environmental design;
- Meet two separate criteria listed in the Crooked Creek Quality of Life plan;
- Achieve Leadership in Energy and Environmental Design certification with the U.S. Green Building Council.

While the heating and cooling savings may not seem significant in price, it does represent nearly a 20% savings in the annual operation for the entire home over previous projects completed with traditional building techniques. That savings will allow CCNDC to better maintain the projects without needing to raise rent to cover the utilities and other costs associated with the management of the property.

The Crooked Creek Northwest Community Development Corporation is asking for \$80,000 to complete the New Hope III renovation, providing four units of developmentally disabled adults living at or below 30 percent of the area median family income. The dollars awarded will go towards rehabilitation costs for the project. CCNDC expects the rehabilitation costs for the project to increase over the past project due to adherence to environmental design. The budget (sources and uses) for the project are listed below.

<b>Uses</b>	<b>Amount</b>
Acquisition	\$ 80,000
Closing Costs	\$ 1,500
Demolition	\$ 3,000
Inspection	\$ 350
Lead Paint Inspection	\$ 350
Insurance	\$ 1,250
Design & Construction Management	\$ 12,000
Construction	\$ 120,000
Window Coverings	\$ 300
Appliances	\$ 3,000
Carrying Costs (taxes, etc)	\$ 2,500
Utility Hook Ups	\$ 150
Developer Fee	\$ 8,000
Contingency	\$ 6,000
	<b>\$ 238,400</b>

**Sources**

City of Indianapolis - HOME	\$	64,000
National Bank of Indianapolis - Mortgage	\$	64,000
Crooked Creek NW CDC Fund	\$	10,000
Housing Trust Fund - <b><i>Pending</i></b>	\$	80,000
Citizens Gas - <b><i>Pending</i></b>	\$	3,000
Kresge Foundation - <b><i>Pending</i></b>	\$	3,000
Fundraising	\$	14,400
	<b>\$</b>	<b>238,400</b>

The Crooked Creek Northwest Community Development Corporation is going to take a successful project and improve upon it by utilizing green building techniques. The project model is one that works and is in demand by St. Vincent New Hope. By utilizing green building, the CCNCD is using more community partners, responding the social desires of the community at large and providing a healthier environment for its clients, the disabled adults who will be living in the New Hope III project.

***List of Attachments:***

Letters of Support  
Organizational Chart for the Project  
Resumes of Staff  
Firm Profiles and MBE/WBE Certifications of Consultants

The undersigned certifies that all information in this application and all information provided in support of this application is given for the purpose of obtaining financial assistance from the Indianapolis Housing Trust Fund Rent Assistance Program and is true and correct to the best of their knowledge and belief. If funding is awarded, representations made in this application will be the basis for the written Housing Trust Fund contract.

The project sponsor understands and agrees that if false information is provided in this application, the City of Indianapolis will disqualify the project sponsor and may consider the project sponsor ineligible to apply for Housing Trust Funds until any issue of restitution is resolved.

If false information is discovered after the award of Housing Trust Funds, the City of Indianapolis may terminate the project sponsor's contract and recapture the entire Housing Trust Fund award. A finding of significant falsification may result in debarment.

The project sponsor shall not, in the provision of services or in any other manner, discriminate against any person on the basis of race, color, disability, religion, sex, age, national origin, veteran status or sexual orientation. Verification of any of the information contained in this application may be obtained from any source named herein.

The project sponsor will at all times indemnify and hold the City of Indianapolis harmless against all losses, costs, damages, expenses, and liabilities of any nature directly or indirectly resulting from, arising out of or relating to the City of Indianapolis's acceptance, consideration, approval, or disapproval of this request and the issuance or non issuance of Housing Trust Funds herewith.

The project sponsor certifies that they are and will remain compliant with the Housing Trust Fund Policies and Procedures and I.C. § 36-7-15.1-35.5. The project sponsor has read and understands all eligible expenses and activities and certifies that they will not use funds for any ineligible activities or expenses.

This certification must be signed by the individual authorized to execute the Indianapolis Housing Trust Fund contract:

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Authorized Signature

Alicia Chadwick, Executive Director  
Printed Name and Title

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Date