

H38 EAST APARTMENTS – MOVING FORWARD 2.0

by Area IV Agency on Aging and Community Action Program, Inc.

Region 5 • Lafayette, Indiana
areaivagency.org



Energy • Housing • Job Training

INITIATIVE OVERVIEW

H38 East Apartments is a 32-unit affordable housing community which includes a wellness and fitness center, business and technology center, double classroom, nutrition demonstration kitchen, vertical and community gardens, bike share and car share programs, net zero solar apartments, Life Skills Coach and onsite management. This project was developed to end generational poverty by addressing several causes and conditions of poverty. Recently, this project was selected by the Indiana Lt. Governor's Excellence in Affordable Housing Award.

LOCAL NEED ADDRESSED BY INITIATIVE

Housing has nearly always been within the top three needs identified in this region of Indiana. As a Community Action Agency, one of our primary goals is to address generational poverty in high impact, transformational ways – integrating solutions to break the cycle of poverty.

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There is a need for workforce housing in the Lafayette and West Lafayette area. Along with housing, the barriers to successful employment and the reduction of intergenerational poverty include transportation, preventative health care, nutrition, education and skills development, and affordable child care.



A National Low Income Housing Coalition study found that for every 100 extremely low-income renters, only 35 rental units were affordable and available in 2016. According to the same study, extremely low-income renters far outnumber the units they can afford. Markets are also failing to produce new units with rents that many households can pay. Only 31 percent of renters could afford (at 30 percent of income) the \$1,550 median asking rent for a new apartment in 2017.

Nearly one-third of all US households paid more than 30 percent of their incomes for housing in 2016. For renters alone, however, the cost-burdened share is 47 percent. And of the 20.8 million renter households with burdens, some 11.0 million pay more than half their incomes for housing and are severely burdened.

Of all the household types, single-parent families are the most likely to be cost burdened. Indeed, more than half of these households (53 percent) pay at least 30 percent of income for housing, reflecting the absence of multiple earners and the need for larger units. By

comparison, less than a fifth (18 percent) of married households without children are cost burdened.

Age is also related to cost burdens; some 44 percent of households under age 30 are cost burdened. Most of these households have low incomes and are single-person or single-parent renters.

In Tippecanoe County on average a household spends 52 percent of their income for housing and transportation costs.

ROLE OF CSBG FUNDS

Community Services Block Grant (CSBG) funds were utilized during the early development phases of this housing project. Many hours of planning and collaboration took place. We met with and contacted several organizations as well as advanced manufacturers to include: Chamber of Commerce, United Way, Purdue Extension, Subaru of Indiana, Wabash National, Lafayette Wire and Kirby Risk, Ivy Tech, Workforce Development, YMCA, and Homestead Financial Counseling. Area IV Development established memorandums of agreement with many of these local partners. Additionally, this project partnered with the City of Lafayette and received HOME funds. Many hours of collaboration and coordination took place and some of it was covered using CSBG funds

TRANSFORMATIVE IMPACT

H38 East Apartments aims to end generational poverty by addressing several causes and conditions of poverty; and to track success and progress over time. This innovative apartment complex offers residents affordable housing, access to on-site educational opportunities, including GED and community college courses, transportation, affordable childcare, and employment training. The apartments utilize solar panels and geothermal

heating and is net zero. Residents in effect have no heating bills.

H38 East Apartments is a part of the Moving Forward 2.0 Initiative through the Indiana Housing and Community Development Authority (IHCDA). Area IV Development partnered with RealAmerica to develop, construct and manage this affordable housing project.



The Area IV/Real America partnership has established goals to clearly show outcomes for the community and the residents of the apartments. Goal progress is monitored quarterly through our onsite Life Skills Coach and work with individuals residing at H38 East. The Life Skills Coach and residents develop measurable goals, plans, action steps and residents and their children are linked to opportunities in order to progress above and beyond the poverty level.

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EVIDENCE-BASED OUTCOMES

H38 East Apartments officially opened in January 2020, so there are no qualitative/quantitative data to clearly establish its impact.

However, the partnership has implemented measures that will establish this evidence base and research will track progress over time. The onsite Life Skills Coach will monitor and track individual and family goals including, but not limited to, acquiring and maintaining employment, meeting basic needs and progression out of poverty, enhanced education

credentials and work skills, children and education, and impact on intergenerational poverty.

EQUITY LENS

Area IV is gathering demographic information on every resident within H38 East Apartments, and this data is to be analyzed on an annual basis to determine the impact on different racial/ethnic groups in the community as well as steps towards breaking the cycle of poverty among vulnerable populations. Customer satisfaction and community input is being gathered in both the short term and in the future.

CUSTOMER VOICE

Area IV/Real America utilizes a Customer Satisfaction Survey that is provided to every resident of H38 East Apartments. Additionally, the Rand Corporation is in the process of sampling the residents to measure customer voice, progress, and overall view of the success of the project. The survey gathers input as to the efficacy of services provided, allows for residents to provide constructive feedback as to the quality of services offered and encourages input from residents as to what services are needed that are not currently provided.

PARTNERSHIPS

Area IV Development developed numerous partnerships. RealAmerica, LLC and Area IV created the application and were selected for this tax credit project. Additionally, the City of Lafayette worked closely with the partnership throughout the development and implementation stages. Along with these partnerships, formal agreements were developed with Ivy Tech, Purdue Extension, YMCA, Homestead Financial Counseling, Work Force Development, Master Gardeners, Health Department, Faith Community Services, Community Mental Health, Lafayette Adult Resource Academy, and several local employers. Barriers to success include access to transportation and affordable childcare. An agreement was developed with the YMCA, which is not far from the site, to access scholarships for childcare. Transportation barriers were addressed as well.

FUNDING DIVERSITY

Funding diversity includes a combination of tax credits, HOME Funds, Housing Development, Community Service Block Grant, Area IV Development, and a primary loan.

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