



Affordable Housing
COMMUNITY DEVELOPMENT CORPORATION

812 South Washington Street
Marion, IN 46953-1967

765.662.1574
Fax: 765.662.1578
www.ahcindiana.org

February 10, 2021

Grant Reviewers
Community Foundation of Grant County Inc.
505 W 3rd St
Marion IN 46953

Re: Third Path Grant Proposal – Neighborhood Housing Coalition “Housing Heroes”

Dear Third Path Grant Reviewers:

Affordable Housing and Community Development Corporation (AHCDC) has been dedicated to advocating for decent, safe, stable, and affordable housing in Grant County since its inception. The COVID-19 pandemic has highlighted the critical need for greater housing security in our neighborhoods. Over the last year, we have fielded many more phone calls from residents who are unable to pay rent or living in uninhabitable structures. It is more important than ever to have a concerted community effort to tackle housing security and neighborhood revitalization.

AHCDC is excited to partner with Habitat for Humanity of Grant County and City of Marion Neighborhood Associations to dive deep into this problem and ultimately, help improve the quality of life for all Marion residents. AHCDC is fully committed to the project laid out in the Third Path: Neighborhood Housing Coalition Grant Proposal being submitted to the Community Foundation of Grant County. The Third Path Capacity Building Cohort will help us solidify our collaboration with Habitat and the City and approach this problem with a comprehensive strategy, broad-based support, and financial investment.

We fully commit to the proposal set forth by the Housing Heroes Partnership and this effort to tackle the problems of housing insecurity in the most disadvantaged neighborhoods in the City of Marion.

Sincerely,

Jacquelyn Dodyk
Executive Director
Cell: (765) 603-9734 Email: jacque@ahcindiana.org

Janet Barnett
Board President
janet@janetbarnett.com





We build **strength, stability, self-reliance** and shelter.

February 11, 2021

Grant Reviewers
Community Foundation of Grant County Inc
505 W 3rd St
Marion IN 46953
Re: Third Path Grant Proposal

Dear Third Path Grant Reviewers:

Habitat for Humanity of Grant County (Habitat) is excited to collaborate with the Housing Heroes Partnership including Affordable Housing and Community Development Corporation (AHCDC) and City of Marion Neighborhood Associations.

Habitat has spent the last two years assessing the need for safe, decent, and affordable homes in Grant County while rebuilding our current programs. We believe this partnership will allow us to enhance our capacity in Grant County by fulfilling our mission beyond homeownership alone. By partnering and taking a holistic approach to neighborhood revitalization, we are able to serve more families and other housing insecurity needs that we cannot address on our own.

The housing insecurity that we have identified in Marion and Grant County needs to be addressed and the COVID-19 pandemic has brought to light the inequities and ever-growing lack of decent housing for families. We firmly believe and statistics support that children and the family unit begin to thrive in all other areas when they are in safe, stable, and affordable homes.

Our mission states, "Seeking to put God's love into action, Habitat builds homes, communities, and hope." We are skilled home builders, and now we are ready to build communities and hope as well.

We are fully committed to the proposal set forth by the Housing Heroes Partnership, and look forward to its inception and success in Marion.

Sincerely,

A handwritten signature in black ink that reads "Brittany Howey". The signature is written in a cursive, flowing style.

Brittany Howey
Executive Director
Habitat for Humanity of Grant County Inc

A handwritten signature in black ink that reads "Mia Erickson". The signature is written in a cursive, flowing style.

Mia Erickson
Board President
Habitat for Humanity of Grant County Inc



CITY of MARION

February 12, 2021

Grant Reviewers
Community Foundation of Grant County Inc.
505 W. 3rd St.
Marion IN 46953

Dear Third Path Grant Reviewers:

I am writing to express my support of the Third Path: Neighborhood Housing Coalition Grant Proposal being submitted to the Community Foundation of Grant County by Habitat for Humanity of Grant County, Affordable Housing and Community Development Corporation, and City of Marion Neighborhood Associations.

Across the nation and in our city, the signs of housing insecurity are evident. Structures which are in disrepair overwhelm building departments with complaints. High rates of evictions have led to abandoned property on the streets causing the need for our city-wide maintenance to conduct clean-ups. Landlords within the private sector have not always managed their properties well leading to safety concerns for neighbors. Families suffer when housing insecurity persists and those sufferings are shared communally until those families find solutions. My hope is that this partnership with neighbors and housing resources can continue to assist Marion families on a path towards more stable housing and bring stability to our neighborhoods along the way. Stable housing is the foundation toward community improvement.

I support the efforts of the Housing Heroes Partnership in the City of Marion as they seek to tackle the problems of housing insecurity in our most disadvantaged neighborhoods. This partnership is necessary and I have full confidence in the abilities of the organizations to work together towards solutions.

Sincerely,

A handwritten signature in black ink that reads "Jess Alumbaugh". The signature is fluid and cursive, with a large initial "J" and "A".

Jess Alumbaugh
Mayor



CITY*of* **MARION**

February 12, 2021

Grant Reviewers
Community Foundation of Grant County Inc
505 W 3rd St
Marion IN 46953

Dear Third Path Grant Reviewers:

I am writing to express my support of the Third Path: Neighborhood Housing Coalition Grant Proposal being submitted to the Community Foundation of Grant County by Habitat for Humanity of Grant County, Affordable Housing and Community Development Corporation, and City of Marion Neighborhood Associations.

In my tenure as Neighborhood Association Coordinator, I have discovered that many neighborhood concerns stem from the problem of housing insecurity. Persistent problems on the neighborhood level include disputes between tenants and landlords that lead to the neglect of structures, debris remaining on properties after an eviction, rodents and squatters in abandoned structures, absentee property owners, lack of resource education... etc. Neighbors within Neighborhood Associations understand that for neighborhoods to thrive, we must all have a sense of ownership for our community. When neighbors are displaced from their homes, this sense of ownership is fractured. My hope is that through this partnership, the Housing Heroes will collect and use data that not only get to the roots of this systemic problem but also highlights intervention points towards solutions. As we address the systems surrounding housing insecurities, I'm confident we will see thriving neighborhoods.

I am proud to be in this Housing Heroes Partnership for the housing stability of Marion neighbors. This partnership is necessary and I am confident that when we work together as a community, solutions are readily available.

Sincerely,

A handwritten signature in black ink that reads "Kayla M. Johnson". The signature is fluid and cursive, with the first letters of each name being capitalized.

Kayla Johnson
Neighborhood Association Coordinator



Greater Muncie, Indiana

**Habitat
for Humanity®**

P.O. Box 1119
Muncie, IN 47308
(765) 286-5739
munciehabitat.org

Board of Directors

Chair

Will Isaacs

Previous Chair

Claudia Sursa

Vice Chair

Sheila Spisak

Treasurer

Jeff Lang

Secretary

Rick Kelly

Dave Heeter

Marchal Hudson

Anita Kishel

James Mitchell

Allison Robbins

Eric Scherrer

Scott Shockley

Chief Executive Officer

Lindsey Arthur

February 4, 2021

Grant Reviewers

Community Foundation of Grant County Inc
505 W 3rd St
Marion, IN 46953

Dear Third Path Grant Reviewers:

It is my pleasure to write a letter in support of the Third Path: Housing Heroes Grant Proposal being submitted to the Community Foundation of Grant County by Habitat for Humanity of Grant County, Affordable Housing Corporation, and City of Marion Neighborhood Associations.

In Muncie, we have convened a neighborhood revitalization serving two neighborhoods on the south side. We have found great success in addressing housing, creating a sense of community, improving beatification efforts, and engaging residents. This success had been the outgrowth of a strong convener role being filled by our Habitat affiliate and dedicated resident and organizational partners working towards shared goals. It is imperative those goals match the gifts, dreams, and concerns of residents. We believe this is a model that can be replicated with success in other towns and cities.

In conclusion, I fully support the efforts of the Housing Heroes Partnership as they seek to tackle the problems with housing inequities by demographics, housing affordability, and strive to grow and strengthen neighborhoods in Grant County.

Sincerely,

Lindsey Arthur

CEO, Muncie Habitat for Humanity
Co-Founder, 8twelve Coalition

Jena Ashby

Director of Impact & Programs, Muncie Habitat for Humanity
Co-Founder, 8twelve Coalition

We build
strength,
stability,
self-reliance
and **shelter.**



February 8, 2021

Grant Reviewers
Community Foundation of Grant County Inc
505 W 3rd St
Marion IN 46953

Dear Third Path Grant Reviewers:

I am writing to express our support of the Third Path: Neighborhood Housing Coalition Grant Proposal being submitted to the Community Foundation of Grant County by Habitat for Humanity of Grant County, Affordable Housing and Community Development Corporation, and City of Marion Neighborhood Associations.

My perspective on housing insecurity has been largely shaped by friendships with families I meet through Circles who are working to overcome the challenges of poverty. Many of the Circles families experiencing poverty have stable housing as one of their primary goals, and yet housing insecurity persists as one of their greatest challenges. Stable housing is foundational to stability in the rest of their life, and when a housing-related crisis emerges, almost everything else is at risk. School participation for children, food security and food storage, relational stresses that create conflict, job inconsistency and job loss, the capacity and resources to attend to physical and mental health needs, and any other major area of wellbeing are connected to stable housing. The absence of stable housing cuts the legs out from the progress a family or individual can make in every other area of life. The regularity of housing-related issues for our families tells me that there is a system issue, that it is not merely the result of an individual set of circumstances. To address a problem of this scale we need to identify systemic solutions.

But, I'm not just the director of an agency that is working to address the challenges of poverty. I'm also a landlord. I know how tricky it is to navigate relationships with tenants and how the system reinforces practices that disincentivize caring for one's property when taking on higher risk tenants. It seems we are to choose between caring for a property and only renting to economically stable families or letting a property go and taking on greater risk with families who are experiencing greater instability. We need a third path!

I think the Housing Heroes Partnership offers us that much needed third path! From the perspective of a landlord seeking harmonious relationships with my tenants and as someone in relationships and serving individuals suffering from housing insecurity, I fully support the efforts of the Housing Heroes Partnership as they seek to tackle the problems of housing insecurity in the most disadvantaged neighborhoods in the City of Marion.

Sincerely,

Andrew Sprock

Andrew Sprock
Executive Director
Circles of Grant County



601 South Adams Street
Marion, Indiana 46953
Phone: 765.664.5194
Fax: 765.668.3045
TDD: 765.668.3044

February 8th, 2021

Grant Reviewers
Community Foundation of Grant County Inc
505 W. 3rd Street
Marion, IN 46953

Re: Housing Heroes Grant Proposal

Dear Third Path Grant Reviewers:

We would like to express our support for the Third Path: Neighborhood Housing Coalition Grant Proposal being submitted to the Community Foundation of Grant County by Habitat for Humanity of Grant County, Affordable Housing and Community Development Corporation, and City of Marion Neighborhood Associations.

Marion Housing Authority has been serving housing needs in the Marion community since 1968. During this time, we have been able to provide safe and affordable housing for thousands of people, but the need is still great. Both our Housing Choice Vouchers and our Homeownership Vouchers issued to us by HUD are consistently faced with long waitlists. This often leaves people in unstable housing situations and limits their ability to break out of cycles of poverty.

We believe that housing security and resident wellbeing is largely influenced by one's neighborhood, which is why we strongly believe in the research and efforts put forward by the Housing Heroes Partnership. We are excited to see what insight a data-driven, deep-dive into a target Marion neighborhood could offer us in refining our own strategies for mitigating the housing needs we see in our community. This partnership is something that would benefit Marion Housing Authority, other like-minded housing agencies in Grant County, and most importantly—our residents, which is why we strongly advocate for Housing Heroes' proposal.

We fully support the efforts of the Housing Heroes Partnership as they seek to confront the problems of housing insecurity in the most disadvantaged neighborhoods in the City of Marion.

Sincerely,

Steven S. Sapp
Chief Executive Officer
Marion Housing Authority

Riley Tangeman
Assistant Development Coordinator
Marion Housing Authority



February 11, 2021
Grant Reviewers
Community Foundation of Grant County Inc
505 W 3rd St
Marion IN 46953

Dear Third Path Grant Reviewers:

It is my pleasure to write a letter in support of the Third Path: Housing Heroes Grant Proposal being submitted to the Community Foundation of Grant County by Habitat for Humanity of Grant County, Affordable Housing Corporation, and City of Marion Neighborhood Associations.

As a real estate broker being in the business for nearly 17 years, I can affirm that there is a strong need for rental properties in the Grant County area. With two local offices, we receive phone calls several times a week from prospective tenants looking for rentals. Of course, we try to convert the inquiries into potential homeowners, but many times the customer is not in a position to qualify for a mortgage. My husband and I have owned rentals properties in the past and were fortunate enough to have good tenants most of the time. When we did have a vacancy, there were always many applications to choose from, and we rarely had to advertise due to a limited supply of available homes for renters.

The Grant County market has experienced low inventory of homes for sale the last couple of years, which has further increased the need for rentals. We also have not experienced much in the way of new construction growth in our community, which leaves us with many homes that are older and in need of repair. I have included key metrics for Grant County for additional insight.

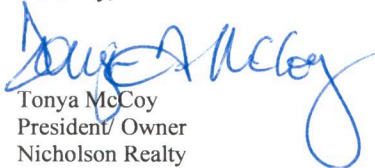
While the need for rentals increases, we also see challenges that landlords face in finding quality tenants for their rentals.

Programs that could be put into place with the help of your grants would provide much needed education and guidance for both tenant and landlord to overcome these challenges.

Grant County has experienced big challenges with job loss and poverty for the last couple of decades, but we are a strong community and believe that with your help and the right programs in place, we can provide countless opportunities for growth, security and success.

In conclusion, I fully support the efforts of the Housing Heroes Partnership as they strive to grow and strengthen neighborhoods in Grant County.

Sincerely,



Tonya McCoy
President/ Owner
Nicholson Realty



1305 W Johnson St
Marion, IN 46952
765-664-6923

tonya@tonyamccoy.com
www.nicholsonrealty.net

Local Market Update for December 2020

A RESEARCH TOOL PROVIDED BY THE INDIANA ASSOCIATION OF REALTORS®

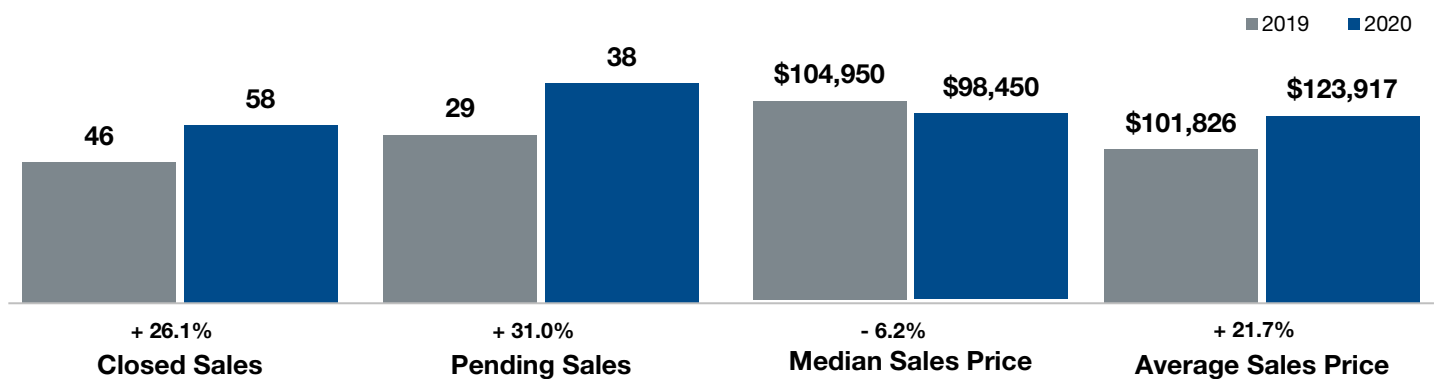


Grant County

Key Metrics	December			Year to Date		
	2019	2020	Percent Change	Thru 12-2019	Thru 12-2020	Percent Change
New Listings	45	47	+ 4.4%	854	793	- 7.1%
Closed Sales	46	58	+ 26.1%	694	712	+ 2.6%
Median Sales Price	\$104,950	\$98,450	- 6.2%	\$91,500	\$105,000	+ 14.8%
Percent of Original List Price Received*	92.9%	96.7%	+ 4.1%	95.1%	95.6%	+ 0.5%
Months Supply of Inventory	3.6	2.1	- 41.7%	--	--	--
Inventory of Homes for Sale	208	126	- 39.4%	--	--	--

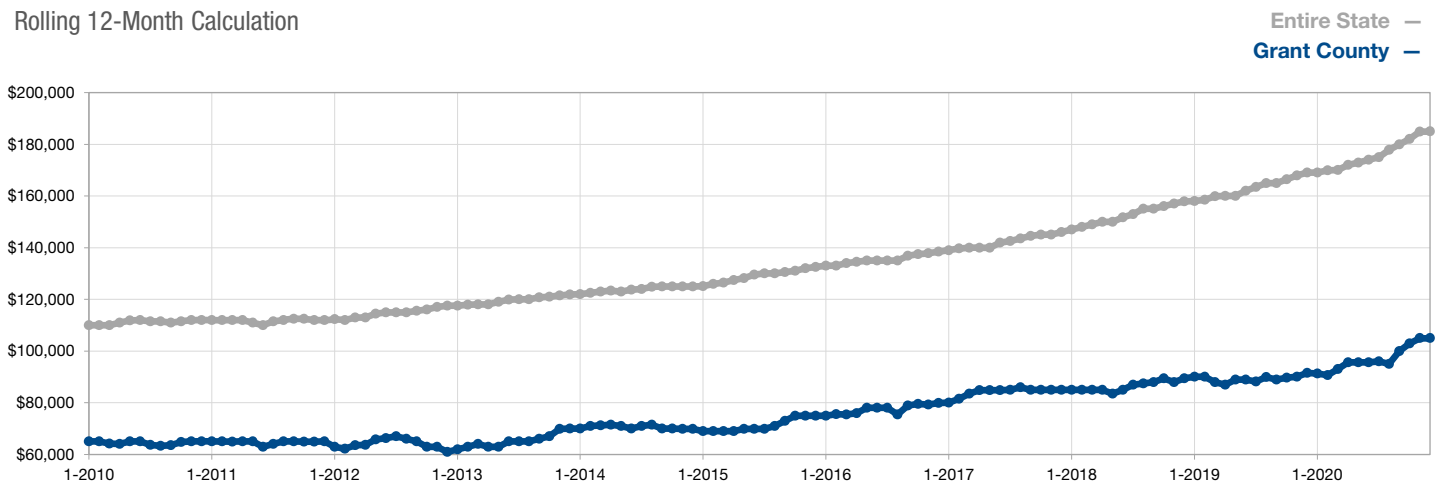
* Does not account for list price from any previous listing contracts. | Activity for one month can sometimes look extreme due to small sample size.

December



Median Sales Price

Rolling 12-Month Calculation



A rolling 12-month calculation represents the current month and the 11 months prior in a single data point. If no activity occurred during a month, the line extends to the next available data point.

Local Market Update for December 2020

A RESEARCH TOOL PROVIDED BY THE INDIANA ASSOCIATION OF REALTORS®

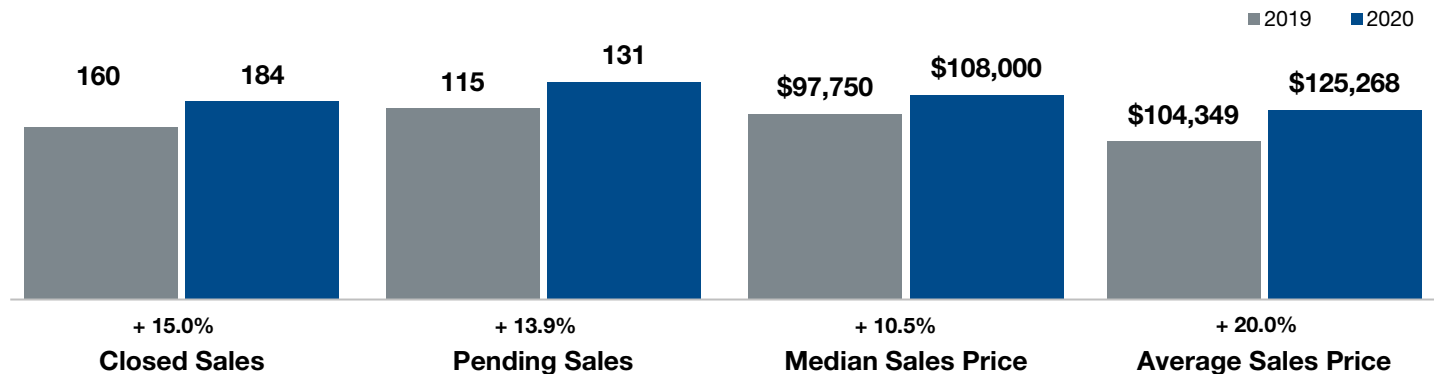


Grant County

Key Metrics	October through December			January through December		
	2019	2020	Percent Change	Thru 12-2019	Thru 12-2020	Percent Change
New Listings	184	168	- 8.7%	854	793	- 7.1%
Closed Sales	160	184	+ 15.0%	694	712	+ 2.6%
Median Sales Price	\$97,750	\$108,000	+ 10.5%	\$91,500	\$105,000	+ 14.8%
Percent of Original List Price Received*	93.8%	97.1%	+ 3.5%	95.1%	95.6%	+ 0.5%

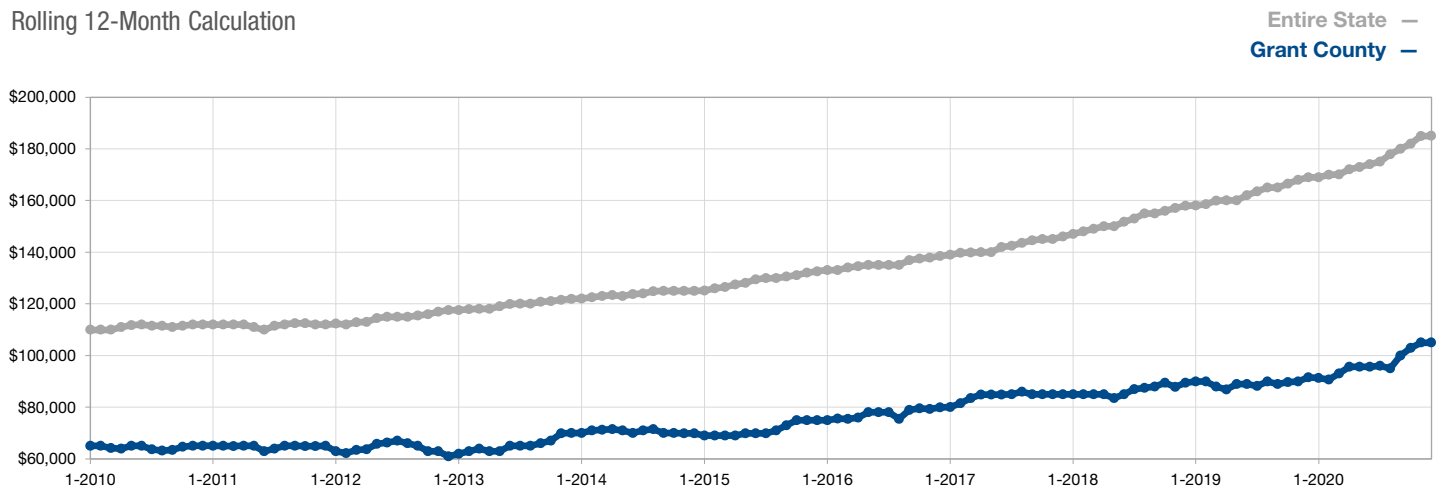
* Does not account for list price from any previous listing contracts. | Activity for one month can sometimes look extreme due to small sample size.

October through December



Median Sales Price

Rolling 12-Month Calculation



A rolling 12-month calculation represents the current month and the 11 months prior in a single data point. If no activity occurred during a month, the line extends to the next available data point.